

## What Is Insurance Fraud?

**Insurance fraud is a crime.** Anyone who intentionally deceives an insurance company in order to receive money or other benefits to which they aren't entitled, is committing insurance fraud. Making any written or oral statement as part of an insurance claim or application when you know the statement omits or conceals relevant information or contains false, incomplete or misleading information is fraud. A conviction for insurance fraud ruins lives and may result in imprisonment or other criminal penalties.



**Need to Report a Claim?**

*Call Citizens First*

**866.411.2742**

**Report your claim online via  
myPolicy at [citizensfla.com](http://citizensfla.com)**

24 hours a day, seven days a week

*This brochure is for informational purposes.  
In the event of any inconsistency between this  
brochure and your insurance policy, the terms  
of the insurance policy control.*

La versión en español está disponible en  
<https://www.citizensfla.com/brochures>.



## Insurance Fraud Is:

- The intentional use of deception to receive money or other benefits in an insurance transaction.
- Misrepresenting the cause of loss (for example, claiming that roof damage was caused by a hurricane when it is either a hammer or wear-and-tear).
- Committed by all types of people at every level of society, not just by hardened criminals and organized crime rings.
- Not a victimless crime. It raises costs and affects premiums. It can put innocent people in danger through schemes such as arson for profit.



**Citizens Property Insurance Corporation**  
866.411.2742

[www.citizensfla.com](http://www.citizensfla.com)

# Insurance Fraud Is a Serious Crime



## Citizens Is Committed to Fighting Insurance Fraud

Each year, billions of dollars are lost to insurance fraud. According to the Coalition Against Insurance Fraud, insurance fraud costs Americans at least \$80 billion a year, nearly \$950 per family.

Citizens has a responsibility to its policyholders, agents, employees and all Floridians to fight property insurance fraud. It's the right thing to do.

Citizens has a specialized team of investigators who detect and investigate suspected fraud. This Special Investigations Unit (SIU) constantly educates claims and underwriting staff about how to identify signs of fraud and assist agents with procedures for reporting suspected fraud. SIU cooperates with law enforcement and the Department of Financial Services in their efforts to prosecute fraud and refers cases of suspected fraud for further investigation and possible prosecution. In 2018, SIU referred 294 cases for further investigation and possible prosecution of insurance crimes.

## Reporting Fraud Is the Right Thing to Do - and It's Easy.

To report suspected property insurance fraud involving a Citizens policy or claim:

- Call Citizens' Special Investigations Unit toll-free at 855.748.8596
- Submit a report online through the Report Suspected Fraud topic on our Contact Us page at [www.citizensfla.com/contactus](http://www.citizensfla.com/contactus)

To report suspected property insurance fraud that does not involve Citizens:

- Call the Florida Department of Financial Services (FLDFS) Consumer Helpline at **800.378.0445**
- Submit a report online at the FLDFS Division of Investigative & Forensic Services at [www.myfloridacfo.com/Division/DIFS](http://www.myfloridacfo.com/Division/DIFS)

## We All Pay the Price for Insurance Fraud

Insurance fraud depletes Citizens' resources and challenges our role as a residual insurer in the Florida market. Citizens dedicates resources to identify, detect and report fraud. You can protect yourself and your family by becoming aware of potential fraud schemes.

Identify and avoid situations where there may be an opportunity to commit homeowners' insurance fraud:

- Make sure your policy is up to date and your coverage is adequate.
- Review your policy with your agent to understand what is and isn't covered.
- Report your claims to Citizens promptly.
- Make sure any information you provide to your insurance company – from application to claims – is accurate and truthful.

When purchasing insurance:

- Always provide accurate and truthful information to your agent and in your application.
- Know your agent or broker.
- Obtain proof of payment.
- Get a copy of your policy.
- Review your policy.



## Common property insurance fraud

- Providing deceptive information as part of a claim about the cause or date of loss or property location
- Submitting false information on an insurance application for coverage
- Knowingly inflating the value of damaged property on an otherwise legitimate claim
- Intentionally damaging property to make a claim
- Staging a burglary or theft and then falsely reporting a claim for stolen or damaged property
- Asking a service provider, such as a contractor or repairman, to inflate a repair estimate or invoice by the deductible amount or more
- Creating a false repair bill or receipt in support of a claim
- Concealing the use of or misstating the value of a residence to an insurance agent to reduce an insurance premium
- Submitting false information to or permitting false information to be submitted by an inspector in order to obtain a wind mitigation premium credit

## Fraud Red Flags

- Someone knocks on your door and tells you there is damage you didn't know about.
- You're promised something for nothing, such as a free roof or kitchen renovation.
- Someone claims the damage is greater than it clearly is.
- Permanent repairs begin before your insurance company is notified or allowed to inspect damages.
- A service provider offers to "cover" your deductible. This is illegal.