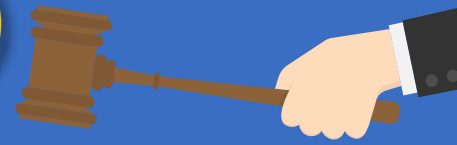




INSURANCE FRAUD



HOW IT AFFECTS US ALL

5 WAYS YOU'RE STIFFED

Insurance fraud, stealing insurance money. No victim, no foul, no crime? Guess again. *Here's how fraud affects honest consumers...*



HIKES PREMIUMS

Fraud raises everyone's premiums, sometimes by hundreds of dollars.



MAIMS PATIENTS

Insurance fraud committed by a doctor could lead to unnecessary surgery.



EMPTIES WALLETS

Let's say an insurance agent commits fraud by stealing your premium.



EMOTIONAL EFFECTS

Fraud victims could experience emotional after effects like depression.



WRECKS CREDIT

Medical insurance fraud leaves you with unpaid bills and ruins your good name.

3 SCAMS YOU CAN PREVENT

STAGED CRASH

Another driver pulls in front of you, brakes and forces a rear-ender. They fake injuries to make claims against your policy.



Never tailgate and watch for a setup.

AGENTS

The majority of agents are honest but one bad egg could steal your premiums leaving you uninsured if disaster strikes.



Is your agent licensed? Check with the Insurance Department if you're not sure.

MEDICAL ID THEFT

A thief secretly has surgery using your health insurance. You may not be able to afford the unpaid portion of the bill, jeopardizing your credit.



Check your medical records and credit history routinely.

5 WAYS TO GET BUSTED



Torch your vehicle.



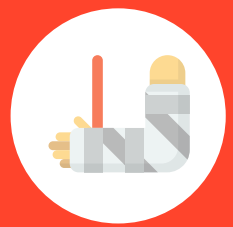
Stolen sound system all of a sudden doubles in value on the insurance claim.



"Lost" your diamond engagement ring.



Torch your house.



Fake an injury at work.



3 INCREDIBLE FRAUD FACTS

Insurance scams steal at least \$80 billion each year. *That's enough money to...*

\$80
BILLION



Pay the *salaries of 95,000 high school teachers* for a year.



Buy a *new car for 24,000 drivers* each year for a decade.



Place 80 billion one-dollar bills end to end, they'll stretch *to the moon and back 16 times.*