



ANTI-FRAUD UNIT

FIGHT INSURANCE FRAUD

**PROTECTING
OKLAHOMA**

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What is Insurance Fraud?

- Occurs when someone is intentionally deceived by another to receive insurance benefits.
- Can be committed by either the consumer or an insurance provider.
- Can increase the cost of your premiums by nearly 30 percent.

What does the Anti-Fraud Unit do?

- Investigates insurance related crimes and regulatory violations.
- Coordinates with local, state and federal agencies to investigate and prosecute insurance fraud.

Examples of suspicious fraud claims statewide:

Automobile	431
Homeowners	224
Workers Compensation	44 ↓
Commercial Automobile	24 ↓
Commercial General Liability	22

What can you do about Insurance Fraud?

STOP. CALL. CONFIRM.

You can protect yourself against insurance scams if you stay alert, ask questions and report any suspicious insurance transactions.

- STOP before signing any paperwork or writing a check.
- CALL the Oklahoma Insurance Department at 1.800.522.0071.
- CONFIRM that the company or agent offering insurance is licensed in Oklahoma.

PREVENT HEALTH, LIFE AND PROPERTY INSURANCE FRAUD

- NEVER sign blank insurance claim forms.
- DEMAND detailed bills for medical services and check closely for accuracy.
- KEEP detailed records of treatments you receive. Include dates, locations, provider names, services received, and medicine, supplies or equipment provided.
- BE WARY of buying insurance from door-to-door or telephone sales people.
- BE SUSPICIOUS if the price of insurance seems too “good” to be true.
- KEEP your insurance identification number confidential — criminals can steal this number and file false insurance claims.
- CONTACT the OID to confirm the agent and company are licensed.

PREVENT AUTO INSURANCE FRAUD

- NEVER sign blank insurance claim forms.
- DRIVE defensively and never tailgate. Be wary if a car suddenly pulls in front of you and forces you to follow dangerously close. You may be set up for a staged accident.
- CALL the police right away. Keep a disposable camera in your vehicle and take photos of the accident. Get all names, phone numbers and insurance information.
- BE CAREFUL of strangers who offer you cash or urge you to see a specific medical clinic, doctor or attorney after an auto accident. They could be part of a fraud ring.
- CHECK your invoice carefully when repairing your vehicle. Dishonest workers at body shops secretly charge your policy for repairs that weren't made, or car parts that weren't damaged.
- CONTACT OID to confirm the agent and company are licensed.

REPORT SUSPECTED INSURANCE FRAUD

If you suspect you've discovered insurance fraud, you can report it safely, easily and anonymously — and help lower the cost everyone pays for fraud.

- Visit: <http://fraudstoppers.oid.ok.gov>
- Email: fraudstoppers@oid.ok.gov
- Call: 405.521.6614
- Toll Free: 1.800.522.0071

OKC Location:

3625 NW 56th, Suite 100
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800.522.0071

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