

YOU CAN BE AN INFORMED CONSUMER

LEARN ABOUT COMMON INSURANCE FRAUDS

INTERNAL VS. EXTERNAL FRAUD

Internal insurance fraud is committed against an insurance company or its policyholders by insurance agents, managers or executives.

External insurance fraud is committed against an insurance company by individuals or entities as diverse as policyholders, medical providers, beneficiaries, vendors, chiropractors and career criminals.

INTERNAL FRAUDS

False Documents: Agent or insurer issuing fake policies, certificates, insurance identification cards or binders.

Pocketing Premiums: Agent or insurer keeping premiums for themselves, then issuing a phony policy or none at all.

EXTERNAL FRAUDS

Past Posting: Obtaining insurance to cover a loss that has already occurred and reporting a later date of loss.

Disaster Fraud: Contractors collect money to repair damaged property but never complete the work.

Falsifying Reports: Misrepresenting facts to receive payment through staged accidents, thefts, or by claiming prior damage.

Medical Fraud: Intentional deception by a medical provider or patient to gain illegal benefits from a health insurance system by submitting false claims for services not rendered.

Personal Injury Fraud: Claiming to have been injured after falling on commercial property and then demanding money from the business.

Property Fraud: Illegally buying numerous insurance policies for one's property, then damaging the property to collect on all policies.

HOW TO REPORT INSURANCE FRAUD

WHO TO CONTACT IF YOU SUSPECT FRAUD



KANSAS DEPARTMENT OF INSURANCE

Report Insurance Fraud:

785-296-3071

KDOI.Complaints@ks.gov

insurance.kansas.gov

ofrs.naic.org

Talk to the Officer of the Day:

785-296-6409

insurance.kansas.gov/securities/complaint/



KANSAS ATTORNEY GENERAL

Report General Consumer Fraud:

785-296-3751

ag.ks.gov



INTERNET CRIME COMPLAINT CENTER

Report Internet Crime:

ic3.go



FEDERAL TRADE COMMISSION

Report Identity Theft:

877-382-4357

ftc.gov



**KANSAS
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