

# California Department of Insurance



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# California Department of Insurance (CDI)

- State Agency
- Regulate all lines of insurance
- Regulate Insurance Companies, Agents, & Brokers
- Protect consumers from fraud and abuse
- California is the *largest* insurance market in the U.S.
  - \$340 billion collected annually in premiums



# Actions Taken by Commissioner Lara

- Hosted 275 Virtual Town Halls, community events to assist during the pandemic.
- Financial relief – \$3 Billion in premium refunds for motorists, largest in the country.
- More than \$134 million recovered for Californians in 2021 through investigation of 40,000 consumer complaints into insurance company practices.





# What Seniors Need to Know

- Seniors are the largest population targeted for scams
- Why are seniors big targets?





# Most Common Insurance Fraud

## ANNUITIES

- What is it?
- Is it RIGHT for you?
  - Pros
  - Cons





# Common Insurance Scams



- Premium Theft
- Auto Staged accidents
- COVID 19 Insurance Fraud



# COVID-19 Scam

- Scammers are selling fake and unauthorized at-home COVID-19 test kits in exchange for your personal or medical information.
- They can fraudulently bill federal health care programs or commit medical identity theft.
- Report COVID-19 fraud to [OIG.HHA.gov](http://OIG.HHA.gov) or call 800-447-8477.



# Insurance Scam Warning Signs

- The agent
  - offers “free” seminars
  - offers “free” meals
  - offers to create or update a living trust
  - gives you wrong information about your current investments
- Senior Insurance Bill of Rights (SIBOR)







# Avoid Becoming a Victim



- Check the status of insurance agent/insurance company
- Answer all questions thoroughly and truthfully
- Get everything in writing and compare policies
- ASK QUESTIONS
- Never feel pressured or intimidated
- Don't sign anything you do not understand



# Protect Yourself from Fraud

- Don't engage!
- Don't be polite!
- Be stingy with your personal information
- Change your passwords
- Hang up the phone!
- Report Fraud





# Insurance Fraud Resources & Contacts

- **Department of Insurance**
  - 800-927-4357 [www.insurance.ca.gov](http://www.insurance.ca.gov)
- **Senior Medicare Patrol**
  - 855-613-7080
- **AARP Fraud Watch Network Hotline**
  - 877-908-3360
- **Coalition Against Insurance Fraud**
  - [www.InsuranceFraud.org](http://www.InsuranceFraud.org)



# Senior Resources from CDI

- Senior Gateway – [www.seniors.insurance.ca.gov](http://www.seniors.insurance.ca.gov)
- One-Stop Website – hosted by CDI



- Senior Information Guides





# Contact Info for Consumers

- Department of Insurance
  - Consumer Hotline 800-927-4357
  - Website: [www.insurance.ca.gov](http://www.insurance.ca.gov)

The screenshot shows the California Department of Insurance website. At the top, there is a search bar and a call to action: "Need help with insurance? Call us. Call 800-927-4357 (HELP) Se Habla Español". Below this is a navigation menu with options: Home, File a Complaint, Consumers, Seniors, Agents & Brokers, Insurers, Fraud, News, and About Us. The main content area is titled "Getting Help" and "Insurance Information & Questions". It includes contact information: 1-800-927-4357, Contact Us, and Como obtener ayuda. There are two main sections for filing complaints: "Consumer Complaint Center" and "Provider Complaint Center". The Consumer Complaint Center offers links to "File a Consumer Complaint Online", "File an Independent Medical Review Application Online", and "Registered Users". The Provider Complaint Center offers links to "File a Health Care Provider Complaint Online", "IDRP Request Form", and "IDRP Request Claim Information Spreadsheet". A sidebar on the right features a Google Translate button and a list of links: Consumers, File a Complaint, Check License Status, Types of Insurance, Health Insurance Information, Company and Agent/Broker Information, Laws & Regulations, Virtual Viewing Room, Dealing with Catastrophes, Administrative Hearings and Public Programs, Cannabis and Insurance, Bail Bonds, Climate Change, Information Guides, and Wildfire Response and Readiness.