



# **FRAUD PREVENTION**

Hotline (800) 632-5154

## **Auto Insurance Fraud**

### **Application Fraud**

- Falsely reporting where your vehicle is normally garaged.

Example: Your insurance rates are based on the location that you tell the insurance company your vehicle is normally kept and used. If you live and work in Pennsylvania but, stay at the Delaware beaches on the weekend, your vehicle should be insured in Pennsylvania. If you insure it in Delaware, by telling the insurance company that the vehicle is garaged in Delaware, you are committing fraud.

- Failing to disclose prior claims or accidents when asked during the application process for insurance.
- Failing to list all eligible drivers in a household on the application.
- Obtaining insurance on a vehicle in your name on which another person will be the principle driver because that driver cannot either obtain coverage elsewhere or would have to pay higher premiums.

### **Filing False Claims**

- Overstating the value of repairs or replacement costs as reported for a loss from an auto collision, damage to property or theft claim.
- Altering any receipts for any of the above items.
- Creating a false receipt for any of the above items.
- Claiming false or exaggerated injuries to secure lost wages or any other injury settlement resulting from an accident.