



**CYBER
INSURANCE
FRAUD
TOOLKIT**

**PROTECT YOUR LIFE &
YOUR FAMILY**

**Fraud,
the Crime**

You Pay for

New York Alliance Against Insurance Fraud

CYBER INSURANCE FRAUD TOOLKIT

INSURANCE SCAMMERS & CYBERCRIME


Coalition Against
Insurance Fraud



CYBER CRIME IS ON THE RISE

Awareness is your best defense against insurance scammers and hackers who want to steal your information.

Where Cyber Scammers Attack



Email



Phone



Social Media

Protect yourself ... Learn the scams ...

Most cybercrimes involve identity theft. Criminals steal personal information to hack accounts and access funds. Identity theft can lead to insurance fraud. Here are some common scams.



Phishing

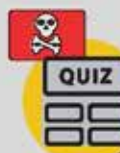
Scammers impersonate legitimate entities using malicious emails and texts to trick you into giving them your sensitive information.

Suspect a phishing attack? Contact the proper organization directly to verify the request is real.



Formjacking

Cyber scammers hack a legitimate website to steal user information. Each time a customer fills out a form, a duplicate of the entered information is sent to the scammer. Contact the company if you suspect formjacking.



False Quizzes

Swindlers use surveys and quizzes to pry loose personal data. Launching a quiz app may give permission to pull information from your social media profile or phone, giving hackers an opening to steal your identity.



Public Wifi

Using public Wi-Fi at coffee shops, libraries or other locations puts you at risk for having information stolen. Avoid storing sensitive information on your phone and never share personal information over public Wi-Fi.



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Warning Signs That You May Be a Victim



You receive letters or emails about an insurance policy that you never inquired about.



You receive bills from medical providers for procedures you did not receive.



You see suspicious charges or inquiries on your credit report.



You receive phishing emails directing you to click on a link or make a payment for a service you never received.



You see suspicious activity on your insurance policies.



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How Can You Protect Your Life?



Shred or tear up personal financial documents before discarding them.



Don't include personal identifiers such as social security number or driver's license number on your checks.



Use your social security number only when absolutely necessary.



Only reveal information when the website is securely protected and has an address beginning with `https://`.



Do not provide personal, financial or any other identifying information to a telephone caller.



THINK BEFORE YOU CLICK!



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How Can You Protect Your Life?



Pay attention to your credit card billing cycles, as identity thieves may reroute bills to another address to hide criminal activities involving your accounts.



Carefully review all monthly credit card statements and check for unauthorized use.



Request that your credit card company notify you when a charge has been made so you can immediately verify the legitimacy of the charge.



Get a copy of your credit report at least twice per year to check for possible errors.



Minimize the number of cards and identifying information you carry, especially your social security card and passport.

CYBER INSURANCE FRAUD

Can Mess With Your Life!



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