



**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

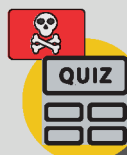
Scammers impersonate legitimate entities using malicious emails and texts to trick you into giving them your sensitive information.

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.



# **CYBER INSURANCE FRAUD TOOLKIT**

## **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.**



# **CYBER INSURANCE FRAUD TOOLKIT**

## **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!**



# **CYBER INSURANCE FRAUD TOOLKIT**

## **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.**

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Can Mess With Your Life!



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[fraudny.com](http://fraudny.com)