What Happens When You Report Suspected Fraud?
When referrals of suspected insurance fraud are received by the Special Investigations Division, it immediately assigns a case number to the complaint and forwards it to a fraud specialist for review. Referrals are evaluated initially by an investigation team based upon the information supplied by the referring party and data compiled by the fraud specialist in the initial review, including a review of the existing data bases to determine if similarities exist. If the referral merits further investigation, it will be assigned to an insurance fraud field investigator. If the investigation proves a criminal violation, the case will be referred to the appropriate prosecuting authority.

Reporting Suspected Insurance Fraud
Everyone pays for insurance fraud, so everyone must join together in stamping out these crimes. To report suspected insurance fraud, call The West Virginia Offices of the Insurance Commissioner’s Special Investigations Division toll free at 1.800.779.6853. It can also be reported online at www.wvinsurance.gov. An insurance fraud referral form can be located under the “forms” section of this website and may be completed and submitted via the Internet.

Regional Field offices are located throughout the state in the following cities:
Beckley  Charleston  Wheeling
Fairmont  Martinsburg

Give us a call or email us!
GENERAL INFORMATION AND CONSUMER COMPLAINTS
1.888.TRY.WVIC | 304.558.3386

EMAIL
OICFraud@wv.gov

WV Offices of the Insurance Commissioner
Special Investigations Division
P.O. Box 2901
Charleston, WV 25330-2901

1.800.779.6853 TOLL FREE
304.558.5241 DIRECT LINE
304.558.8950 FAX

www.wvinsurance.gov
A MESSAGE FROM OUR.office

What is Insurance Fraud?
Most people are truly honest, but there is still a lot of insurance fraud on the streets. The following are just a few of the schemes:

Dollars and dents: Organized crime rings lure innocent motorists into staged car accidents to make large claims for fake injuries and inflated car repairs. Often the crooked car is full of passengers who pretend to be seriously hurt.

Little white lies: Normally honest people sometimes tell their insurance companies “little white lies” to scam a few dollars; like lowballing how many miles you drive so you can get a lower auto premium, or falsely adding a few CDs to a claim when your home is burglarized.

Property crimes: You falsely claim that expensive items, like your stereo, furniture or computers were stolen from your home or business, or lost in a fire. Some criminals even burn down their homes and businesses for insurance money.

Slips and falls: A cheater walks into a store and pretends to slip on a wet floor or stray object, then makes a large claim for a fake injury. Small businesses are often the target of this kind of fraud.

Workplace cons: Some employees will fake or exaggerate workplace injuries to fleece workers’ compensation money they don’t deserve. Also, some businesses illegally lower their workers’ compensation premiums by telling the insurance company they have fewer employees than they really do.

Agent swindles: Crooked agents may inflate your premiums by secretly slipping unneeded coverage into your policy. Dishonest agents may also pocket your premium checks instead of paying for your policy, leaving you dangerously uncovered.

Insurer scams: Cheaters create phony insurance companies that fool you into buying worthless coverage.

Penalties
The WV Offices of the Insurance Commissioner’s Special Investigations Division works closely with law enforcement agencies and prosecutors across our state in investigating and pursuing criminal convictions of those individuals committing insurance fraud. Penalties for filing a fraudulent insurance claim include:

- If the benefit sought exceeds $1,000, the crime is a felony and subject to a fine of not more than $10,000 and/or not less than one or more than ten years in jail.
- If the benefit sought is less than $1,000, the crime is a misdemeanor and subject to a fine of no more than $2,500 and/or not more than one year imprisonment.

Protections for those who in good faith report suspected insurance fraud are as follows:

- Immunity from civil liability for reporting suspected insurance fraud
- Documents/information obtained in fraud investigations are confidential and not subject to FOIA requests