



NEVADA DIVISION OF INSURANCE

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FOR IMMEDIATE RELEASE – February 4, 2013

Scam Alert: Beware of Robocallers Promising Lower Insurance Rates

CARSON CITY – Insurance Commissioner Scott J. Kipper is warning Nevadans about a telephone scam circulating in Nevada.

The scam is an automated call that tells consumers that their zip code has been re-evaluated and that they now qualify for lower insurance rates. Consumers are then asked to “press one for more information,” if they do, they will be transferred to a voicemail system that asked them to leave personal information.

“Remember, if an offer is too good to be true, it probably is. The best way to protect yourself from this scam and others like it, is to always verify that the person or company selling you insurance is licensed with the Division of Insurance,” said Commissioner Kipper. “Never give personal information or payment to someone unless you have verified that they are licensed by the State of Nevada.”

You can verify the license of an individual or company at DOI.NV.GOV or by calling the Division in Northern Nevada at (775) 687-0700 or in Southern Nevada at (702) 486-4009.

The Division of Insurance advises consumers to never accept unsolicited sales calls or calls from numbers you do not recognize; especially toll free 800, 877, 866, and 888 numbers. Automated calling systems are illegal, if you answer such a call and a recording is played, hang up as soon as possible.

“Most robocallers use voice over internet protocol telephone services which cost pennies per call and can be made from anywhere in the world,” said Nevada Attorney General Catherine Cortez Masto. “These calls are almost impossible to track and if they are discovered, many times the calls originate from outside the U.S. Once personal information is divulged during a unsolicited call, there is no telling what these scam artists can do. The states and the Federal Trade Commission are working on the problem of robocalls, but the current state of telephone technology makes the process extremely difficult.”

Consumers who wish to file a complaint should contact the Federal Trade Commission at ftc.gov.

If you have a question or complaint about insurance, you can contact the Division in Northern Nevada at (775) 687-0700 or by emailing csc@doi.nv.gov and in Southern Nevada at (702) 486-4009 or by emailing cnsmsv@doi.nv.gov. You can also file a complaint online at doi.nv.gov/scs/complaint.aspx. The Division may also be contacted from rural areas in Nevada by calling (888) 872-3234.

About the Nevada Division of Insurance

The State of Nevada Division of Insurance is a division of the Nevada Department of Business and Industry. It is the state agency that protects the rights of Nevada consumers and regulates Nevada's \$11.2 billion insurance industry. It has offices in Carson City and Las Vegas. In 2012, the Division investigated more than 1,900 consumer complaints and recovered \$4 million on behalf of consumers. For more information about the Division of Insurance, visit DOI.NV.GOV.

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