



State of Utah

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Consumer Alert — Don't Buy Insurance on WhatsApp or from Unlicensed Agents *Beware of fake insurance policies being sold via social media and word-of-mouth*

The Utah Insurance Department's Fraud Division continues to see fake auto insurance policies being marketed to the Hispanic community using WhatsApp and by fake agents via word of mouth.

"Unknown sellers, who we believe to be located outside of the United States, continue to market fake insurance policies to unsuspecting victims," said Fraud Division Director Armand Glick. "Victims make payment for the insurance policy through WhatsApp, then the seller sends them a forged certificate of insurance. The fake policy lists the identity of a local Utah insurance agent as their agent. While the name of the agent is real, his identity has been stolen, and he is not the person selling the fake policy."

Consumers who purchase fake insurance policies not only lose money by paying for a fake insurance policy, but they may also have their vehicle registrations revoked and police may impound their vehicles for not having insurance or for driving on a revoked registration.

"We are currently investigating a person acting as an unlicensed agent who has sold hundreds of policies over the phone," said Glick. "The suspect's phone number is being passed by word-of-mouth to others in the community because he can obtain lower insurance rates."

The suspect is NOT an agent and is entering false information online to purchase real insurance policies that are then provided to the consumer. While these policies are real, because the premiums have been lowered using false information, insurers are not likely to honor these policies if you are involved in an accident.

Only purchase insurance policies from legitimate insurance agents and sources — not through WhatsApp or phone numbers you get from others. If you have purchased an insurance policy via WhatsApp, please contact the insurance company directly to verify if the policy is legitimate.

If you need assistance in determining if an insurance agent is licensed to sell insurance in Utah, please visit the Utah Insurance Department's website at <https://insurance.utah.gov/>.

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The Utah Insurance Department is a State agency that currently licenses more than 205,000 agents, agencies, and insurers. The Department's mandate is to regulate insurance marketed and sold in Utah. It does this by auditing domestic insurers to verify financial stability and compliance with insurance laws; taking administrative action against licensees found to be in violation of insurance laws; taking calls from consumers with questions or complaints; and educating licensees and consumers regarding insurance. For more information visit <https://insurance.utah.gov> or call toll free in-state at 800-439-3805 or locally at 801-957-9200.