

BE A SMARTER

CONSUMER

IN 2013



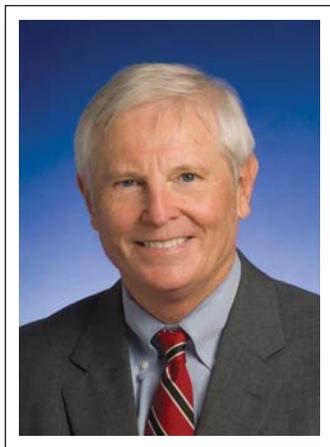
Word cloud containing terms: utilities, Scams, online, internet, saving, COMMERCE, SHOPPING, the fine print, ART, CONSUMER, SHOP information, Credit Cards, SPENDING, BUY, investments, GROWTH, Selling, online, PROVES.

<http://consumer.tn.gov>

Dear Tennessee Consumer,

The Division of Consumer Affairs presents to you its fifth annual consumer calendar. Consumer Affairs was established in 1977 by the Tennessee Legislature, with its passage of the Tennessee Consumer Protection Act. The division is part of the Department of Commerce and Insurance, and its mission is to serve as the central coordinating agency and clearinghouse for receiving complaints by Tennessee consumers. The division helps consumers understand their rights and responsibilities, resolve complaints through the mediation process, investigates violations of the state Consumer Protection Act and clarifies consumer protection laws through the Office of the Attorney General. Consumers are encouraged to file complaints with Consumer Affairs when they feel they have been the victims of an unfair or deceptive business practice. These complaints are assigned to Consumer Protection Specialists for mediation.

During fiscal year 2011-2012, the division received almost 42,000 complaints, referrals and inquiries, and more than 60,000 visits to our website. The Division helped obtain a record setting \$5,046,940.36 in recovered products and/or refunds as restitution to consumers. Complaints may also be referred by the division to the



specialized regulatory boards within the department or other local, state and federal agencies when regulatory oversight is necessary. According to the Federal Trade Commission, Tennessee ranks 18th in the United States per-capita for frauds reported. Therefore, Consumer Affairs addresses groups across the state to educate consumers on fraud prevention and provides tips on how to avoid misleading business offerings. Through educational

materials like this calendar and consumer awareness programs, the division provides consumers with information needed to make smart buying decisions.

Consumer Affairs also works with the Office of the Attorney General to investigate businesses suspected of fraud and other blatant violations of the Consumer Protection Act. If a violation is identified, the Office of the Attorney General can take legal action on behalf of the State of Tennessee.

Please visit our website at <http://consumer.tn.gov> or call 1-800-342-8385 inside Tennessee.

Gary Cordell
Director of Consumer Affairs

SPOT A SCAM AND REPORT IT!

Consumers lose billions of dollars to scams each year. Scams are forever changing, and you may be solicited by mail, phone, internet or even in person. Protect yourself and others by learning to spot a scam and report it!

Ask Questions and Take Notes

- Many professions require a special licensure or registration before they can legally operate in Tennessee.
- Be sure to get as much information about the business as possible and verify that the business has a valid license with the appropriate agency before making any purchases or investments.
- If you're not sure who regulates a business, call the Tennessee Division of Consumer Affairs.

Use the following as a guide:

Name of Person Who Contacted You: _____

Official Company Name: _____

Physical Address of Company: _____

Telephone: _____

Fax: _____

E-mail Address or Web Address: _____

License or Registration Numbers for the business: _____

If you have any questions or need to report a possible scam, please contact the Tennessee Division of Consumer Affairs: 615-741-4737, within Tennessee 1-800-342-8385 or <http://consumer.tn.gov>.

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The QR codes below are featured throughout the calendar. With the proper application on your smartphone, you can scan these codes to quickly access the Consumer Affairs website or the online complaint form.



Consumer Affairs
Complaint Form



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IDENTITY THEFT

START 2013 SMART BY CHECKING YOUR CREDIT REPORT



Fight identity theft by monitoring and reviewing your credit report. You may request your free credit report online, request your report by phone or request your report through the mail. New accounts opened with your identity will appear on your credit report, revealing identity fraud to you. If you don't check your credit report, it could be months before the credit grantor, fed up with nonpayment, turns the account over to a collector who tracks you down and demands payment for a loan you've never even heard of. Go to the Consumer Affairs website: <http://consumer.tn.gov> and click on "Get a free credit report".

- **Online:** AnnualCreditReport.com
- **By Phone:** 1-877-322-8228
- **By Mail:** Annual Credit Report Request Service
P.O. Box 105283
Atlanta, GA 30348-5283



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January 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|-------------------------------------|---------------------|-----------|----------|--------|----------|
| | | 1 New Year's Day | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 Martin Luther King Jr. Day | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |

INVESTMENT FRAUD

IF AN INVESTMENT SOUNDS TOO GOOD TO BE TRUE, IT USUALLY IS



The Tennessee Securities Division mission is to protect investors from investor fraud. Fraud occurs when investors are enticed to part with their hard earned money and savings based on untrue statements. No investment is risk-free and a high rate of return means greater risk. Fraudulent offers may come by phone, mail or computer, but the message is the same: You'll get rich quick, receive high returns with low risk and should invest right now. Don't fall for it!

Here are some common types of investment scams we see in Tennessee:

- **Affinity Fraud.** Con artists will target an identifiable group based on race, religion, age or similar membership to promote what turns out to be a Ponzi or pyramid scheme. For example, in an affinity fraud that targets churches, the promoter will gain the trust of the congregation by using an unwitting pastor to help spread the word about the fraudulent investment.
- **Ponzi schemes.** These are fraudulent schemes in which the earlier investors are paid back from money coming in from new investors. There is often no business purpose to the scheme except raising new money from investors to prevent the collapse of the scheme. All Ponzi schemes will eventually collapse when the money from new investors cannot match the demands of paying the return to the earlier investors.
- **Promissory notes.** A promissory note is a note issued in which the issuer promises to pay the investor back at a specified date in the future with a specified rate of interest. It is sold as a guaranteed investment in which you cannot lose your money. In truth, the issuer either has no intention of ever paying you back or lacks the financial ability to pay you back. An investor should ask himself, "If this company is so successful that it can pay these returns, why does it need my money?"

Before you invest, ask yourself these three questions:

1. Is the person offering the investment registered?
2. Is the security or other investment product registered?
3. Did you receive from the issuer or promoter a written prospectus or disclosure document summarizing the investment including how the company is doing?

Contact the Tennessee Securities Division at **1-800-963-8117** to find the answers you deserve or on the web at <http://tn.gov/commerce/securities> and <http://tn.gov/commerce/securities/complaint.shtml>



Never be afraid to complain. By law, complaints filed with us are confidential. If you suspect fraud or a questionable practice and the explanations that you receive are not satisfactory, file a complaint with the Division at 615-741-5900 or <http://tn.gov/commerce/securities>. For more investor education tips visit <http://tn.gov/commerce/securities/inveducation.shtml>.



February 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|-----------------------|-------------------------------------|-----------|-----------------------|--------|--------------------|
| | | | | | 1 | 2 Groundhog Day |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 Abraham Lincoln's Birthday | 13 | 14 Valentine's Day | 15 | 16 |
| 17 | 18 President's Day | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | | |

AUTO WARRANTIES

TIPS TO AVOID AUTO WARRANTY ISSUES



Read your warranty. Often bundled with your owner’s manual, the warranty gives a general description and specific details about your coverage. If you have misplaced your owner’s manual, look for it online. Check the “Owners” section of your manufacturer’s website.

Be aware of your warranty period. If problems arise that are covered under the warranty, get them checked out before the warranty expires.

Service your car at regular intervals. This is a good idea in any case. But for the sake of keeping your warranty intact, follow the manufacturer’s recommended service schedule. Details are in your owner’s manual.

Keep all service records and receipts, regardless of who performs the service. This includes oil changes, tire rotations, belt replacement, new brake pads, and inspections. Create a file to keep track of repairs; it will come in handy if you have to use your warranty. If you ever have a warranty claim and it appears that you did not maintain your vehicle, your claim could be denied.

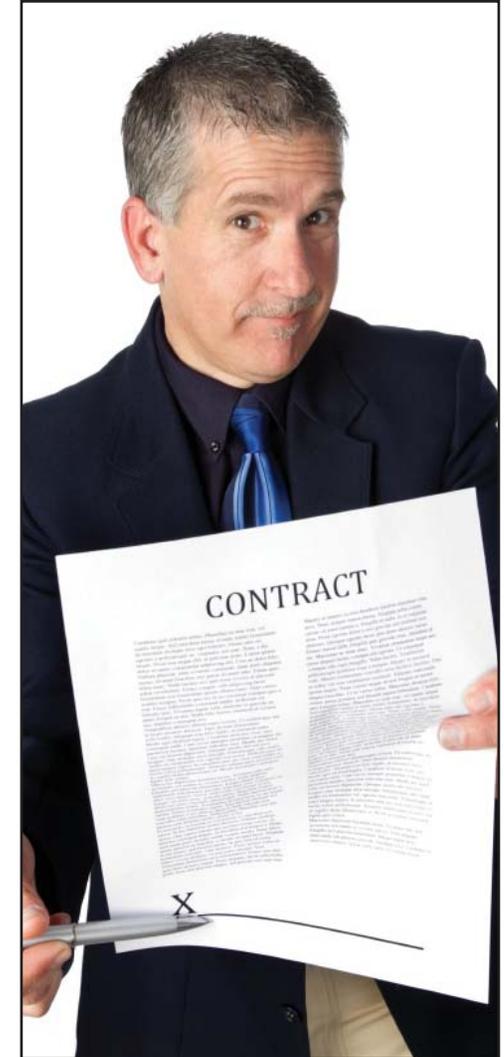
Complain. If you think a dealer’s service advisor denied your warranty claim unfairly, ask to speak with a supervisor. If you still aren’t satisfied, contact the manufacturer or go to another dealer. You also may wish to file a complaint with the Tennessee Division of Consumer Affairs or the Tennessee Motor Vehicle Commission.



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March 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---------------------------------------|--------------|---------|-----------------------|----------|--------|-------------------|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 Daylight Savings Time Begins | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 St. Patrick's Day | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 Palm Sunday | Easter 31 | 25 | 26 Passover Begins | 27 | 28 | 29 Good Friday |
| | | | | | | 30 |

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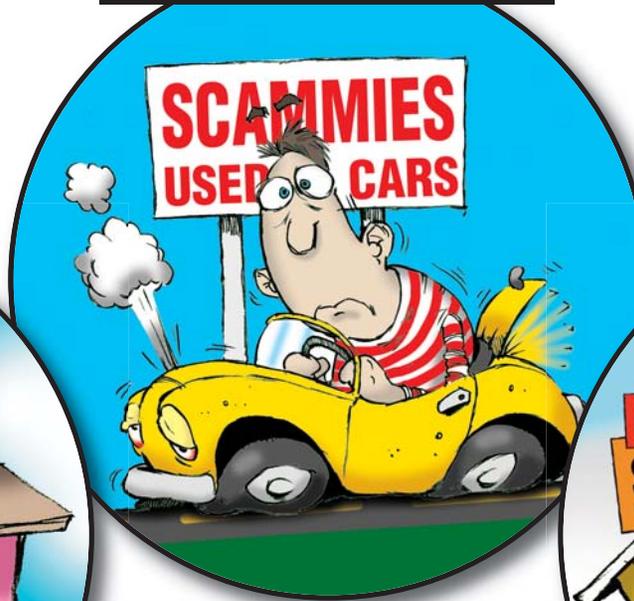
DIVISION OF REGULATORY BOARDS

TENNESSEE DEPARTMENT OF COMMERCE & INSURANCE

Did you ask to see their license?



Did you ask to see their license?



Did you ask to see their license?

**DIVISION OF REGULATORY BOARDS
ADMINISTRATIVE SECTION
500 James Robertson Parkway
Nashville, Tennessee 37243
(615) 741-3449**

Visit www.tn.gov/commerce/boards
to verify a license in Tennessee.

Visit www.tn.gov/commerce/boards
to file a complaint.



April 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|-----------------|---------|-----------|----------|--------|----------|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 Earth Day | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | | | | |

TELEMARKETING SCAMS

HOW TO PROTECT YOURSELF AGAINST TELEMARKETING SCAMS



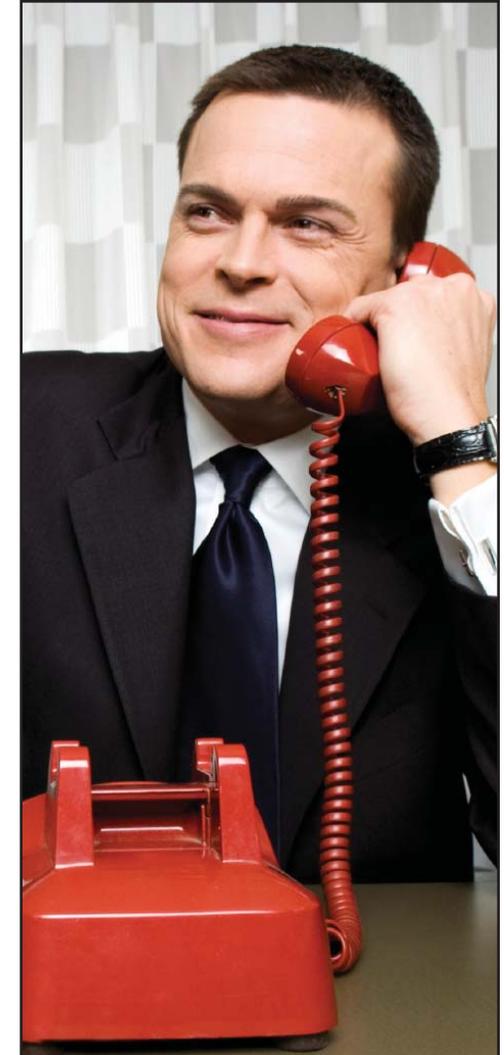
- Don't give your credit card, bank account or Social Security number to unknown callers.
- Get all information in writing before you agree to buy.
- Check out the charity before you give. Ask how much of your donation actually goes to the charity. Ask that written information be sent to you so you can make up your mind.
- Don't invest your money with an unknown caller who insists you make up your mind immediately.
- If the offer is an investment, check with your state securities regulator to see if it's properly registered.
- Don't send cash by messenger or overnight mail. If you use cash rather than a credit card in the transaction, you may lose your right to dispute fraudulent charges.
- Don't agree to any offer where you have to pay a "registration" or "shipping fee" to receive a prize or a free gift. If you have to pay, it's a purchase - not a prize or gift.
- Don't confirm your account information over the phone or by email. Some callers have your billing information before they call you. They're trying to get you to say "okay" so they can claim you approved a charge.
- Check out unsolicited offers with the Division of Consumer Affairs before you agree to send money.
- Beware of offers to "help" you recover money you may have lost previously. Be wary of callers saying they are law enforcement officers who will help you get your money back "for a fee."
- Don't be afraid to say "no thanks" and hang up the phone.
- If you don't want a business to call you again, tell them. If they continue to call, report them to the FTC or FCC.



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May 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------------------|--------------------|---------|-----------|----------|--------|------------------------|
| | | | 1 | 2 | 3 | 4 |
| 5 Cinco de Mayo | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 Mother's Day | 13 | 14 | 15 | 16 | 17 | 18 Armed Forces Day |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 Memorial Day | 28 | 29 | 30 | 31 | |

BUYING A CAR

QUICK TIPS FOR BUYING YOUR NEXT CAR



QUICK CAR BUYING TIPS

- Before you visit a dealer, line up good financing with a bank or credit union.
- Before you negotiate the price of a new car, check for price information at www.edmunds.com; for a used car, check the value at www.kbb.com.
- Never tell the dealer how much you are willing to spend per month; instead, negotiate a fair cash price for the car.
- Negotiate the price of the new car first, before the dealer evaluates how much you'll get for your trade-in. Keep negotiations separate and beware of a monthly car note that hides the price of the new car and what you are getting for the trade-in.
- For used cars, get an independent, expert vehicle inspection before you buy.
- Check the vehicle's Vehicle ID Number (VIN) at vehiclehistory.gov; other vehicle history reports may be unreliable.
- Test drive the vehicle and examine it closely for signs of prior damage.

CAR LOAN TIPS

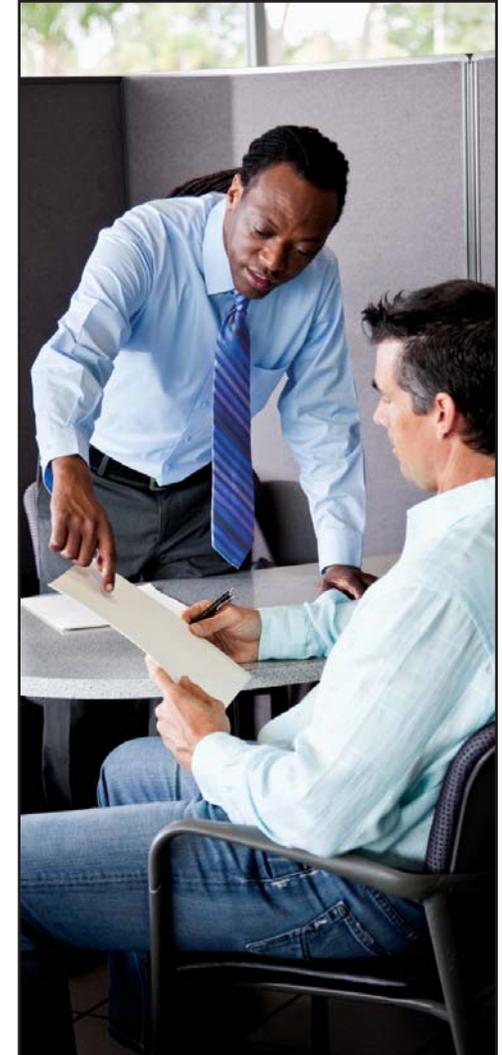
- Before applying for a loan, obtain your credit report and credit score. If your score is low, work to improve it before you apply for a loan.
- Shop around for the best rate and shortest term loan at banks, credit unions, or bankrate.com.
- Don't co-sign loans for others if you can't afford to pay the entire amount. If the buyer stops making payments, you will have to pay, even if you never got to drive the car.



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June 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------------------|--------|---------|-----------|----------|---------------------------|----------|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 Flag Day | 15 |
| 16 Father's Day | 17 | 18 | 19 | 20 | 21 First Day of Summer | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | | | | | | |

BE A SMARTER
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MESSAGE FROM THE ATTORNEY GENERAL



Dear fellow Tennessean,

As Tennessee's Attorney General, my Office is charged with enforcing the Tennessee Consumer Protection Act which protects you from unfair and deceptive business practices. The Act has been in place for 36 years and during this time, the State has brought numerous enforcement actions.

For example, in 2012, the Office co-led a multistate lawsuit against the shoemaker Skechers alleging it could not substantiate its claims related to its rocker bottom shoe line. Skechers settled with the Federal Trade Commission and the states for approximately \$45 million dollars which included \$40 million in refunds to consumers.

Additionally, Tennessee was involved in the national mortgage settlement which is estimated to provide \$146 million in relief to Tennessee homeowners. The agreement arose from an investigation into unacceptable nationwide mortgage servicing and foreclosure practices and applies to the five largest mortgage servicers: Bank of America, J.P. Morgan Chase, Citi, GMAC/Ally Financial, and Wells Fargo.

The Tennessee Division of Consumer Affairs plays an important role in the consumer complaint process. The Division is tasked with receiving and responding to all complaints received. If mediation of the complaint is not possible or the Division sees a pattern of complaints, the complaints may be sent to my Office for further investigation or even a law enforcement action when appropriate. I encourage you to contact DCA if you feel you have been the subject of unfair or deceptive business practices.

It is a privilege to work for the citizens of the great State of Tennessee and I hope you will take advantage of the resources listed on this page.

Sincerely,

Robert E. Cooper, Jr.



www.tn.gov/attorneygeneral



www.facebook.com/tennesseeconsumerhelp

www.twitter.com/tnattygen



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July 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------|---------|-----------|-----------------------|--------|----------|
| | 1 | 2 | 3 | 4 Independence Day | 5 | 6 |
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| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | | | |

SWEEPSTAKES FRAUD

PRIZE AND SWEEPSTAKES OFFERS TO AVOID



Telemarketing fraud is a multi-billion dollar business in the United States. Every year, thousands of consumers lose from as little as a few dollars to as much as their life savings to telephone con artists.

Travel Packages. “Free” or “low cost” vacations can end up costing a bundle in hidden costs. You may pay a high price for some part of the package — like hotel or airfare. The total cost may run two to three times more than what you’d expect to pay, or what you were led to believe. Some “bargain” vacations may never happen at all.

Investments. Consumers lose millions of dollars each year to “get rich quick” schemes that promise high returns with little or no risk. These can include movies or cable television production deals, internet gambling, rare coins, art, or other “investment opportunities.” The schemes vary, but one thing is consistent: Unscrupulous promoters of investment fraud rely on the fact that investing may be complicated, and many people don’t research the investment process.

Charities. Con artists often push you for an immediate gift, but won’t send written information so you can check them out. They also may try to confuse you by using names that sound like well-known charitable organizations or even law enforcement agencies.

Reloading Scams. If you buy into any of the above scams, you’re likely to be called again by someone promising to get your money back. Be careful not to lose more money to this common practice. Even law enforcement officials can’t guarantee they’ll recover your money.

Foreign Lotteries. Scam operators — often based in Canada — are using the telephone and direct mail to entice U.S. consumers to buy chances in high-stakes foreign lotteries from as far away as Australia and Europe. These lottery solicitations violate U.S. law, which prohibits the cross-border sale or purchase of lottery tickets by phone or mail. And you may never see a ticket.

Medical Discounts. If you’re considering signing up for a medical discount plan, be aware of scam artists who are reportedly contacting seniors claiming to represent providers. All they really want is your personal information so they can commit financial fraud.

“Expiring” car warranties. Scammers find out what kind of car you drive, and when you bought it, so they can pitch overpriced — or worthless — extended car warranties.



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August 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
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| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

STOPPING A SCAM

10 THINGS YOU CAN DO TO STOP SCAMS



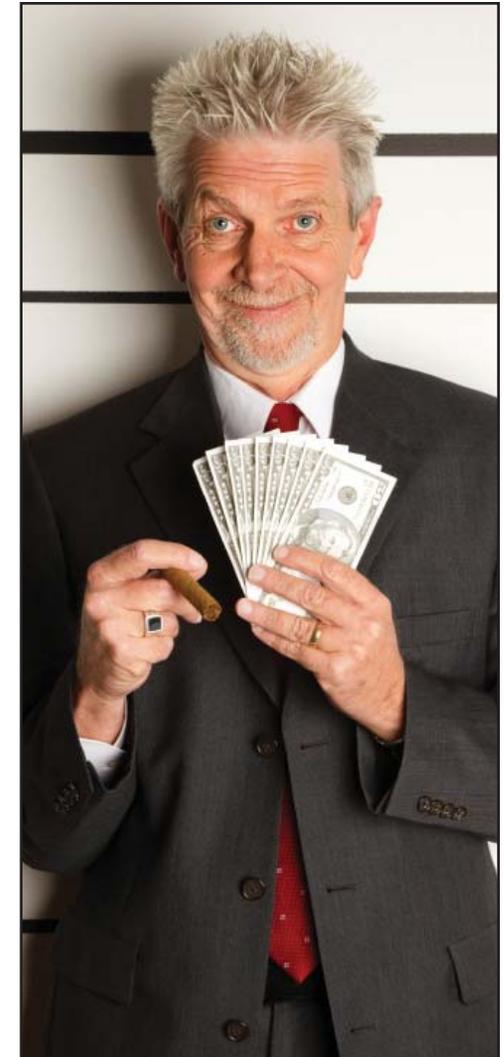
1. Keep in mind that wiring money is like sending cash.
2. Don't send money to someone you don't know.
3. Don't respond to messages that ask for your personal or financial information, whether the message comes as an email, a phone call, a text message, or an ad.
4. Don't play a foreign lottery. First, it's easy to be tempted by messages that boast enticing odds in a foreign lottery, or messages that claim you've already won. Second, it's illegal to play foreign lotteries.
5. Don't agree to deposit a check from someone you don't know and then wire money back, no matter how convincing the story.
6. Read your bills and monthly statements regularly—on paper and online.
7. In the wake of a natural disaster or another crisis, give to established charities rather than one that seems to have sprung up overnight.
8. Talk to your doctor before buying health products or signing up for medical treatments.
9. Remember there's no such thing as a sure thing. If someone contacts you promoting low-risk, high-return investment opportunities, stay away.
10. Know where an offer comes from and who you're dealing with.



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Consumer Affairs
Contact Information





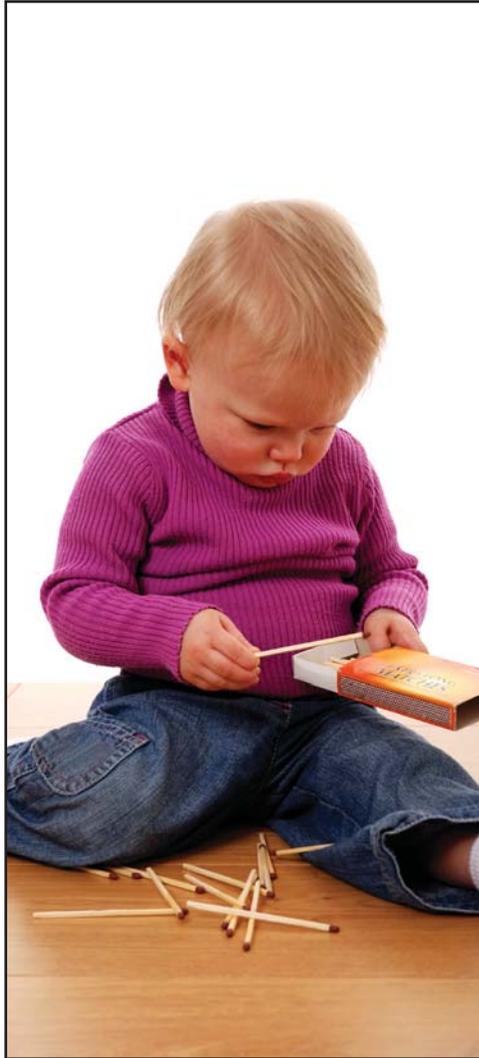
September 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---------------------------|----------------|---------|-------------------|----------|--------|----------|
| 1 | 2 Labor Day | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 Patriot Day | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 First Day of Autumn | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | | | | | |

FIRE SAFETY

IT'S FIRE SAFETY TIME IN TENNESSEE



The leaves are changing and the weather is cooling down! It's October, and it's time for bonfires, fireplaces, and heaters to start taking center stage in and around homes in Tennessee. The State Fire Marshal's Office wants to make sure your home is prepared for a fire-safe fall. By installing and maintaining smoke alarms, identifying and fixing fire dangers, developing a home escape plan, and knowing what to do if a fire should occur, Tennesseans will be better protected from home fires. To get started on making your home fire-safe, check out the tips below. For a more detailed checklist, visit the State Fire Marshal's website at <http://www.tn.gov/commerce/sfm/>. Be sure to share what you learn with family, friends, and neighbors!



Home Fire Safety Checklist:

- Are portable space heaters kept 3 feet away from anything that can burn, including people, furniture, and pets?
- Are portable space heaters turned off when you leave the room or go to bed?
- Is the chimney cleaned and checked regularly?
- Are furnaces, stoves, and flue pipes away from combustibles and checked regularly?
- Are matches and lighters kept out of reach of small children?
- Is smoking in bed or in comfortable chairs a violation of your home rules?
- Do you check to see that all matches and ashes are cool before being thrown away?
- Do you have a working smoke alarm on every level of your home (including the basement), and outside every sleeping area?
- Do you test your smoke alarms monthly?
- Do you change your smoke alarms' batteries at least twice a year – if they are powered by regular batteries?
- Do you have an escape plan – with two means of exit – for every room in your home?
- Do you practice home fire drills at least once a year?
- Do you always stay in the kitchen when frying, grilling, or broiling food?
- Do you make sure that extension cords are in good condition and are used to power small items only – never major appliances?



October 6-12 is National Fire Prevention Week. Be sure to join us for a fire prevention week kick-off event Friday, October 4, at the Bicentennial Capitol Mall State Park in Nashville.



October 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------------------|---------|-----------|-----------------|--------|----------|
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 Columbus Day | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 Halloween | | |

IDENTITY THEFT WARNINGS

RED FLAGS OF IDENTITY THEFT



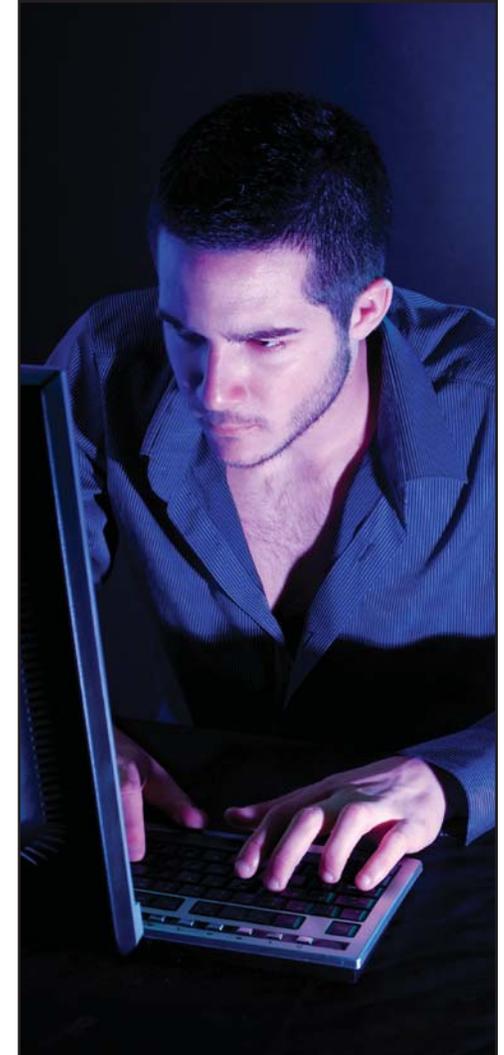
- Mistakes on your bank, credit card, or other account statements.
- Mistakes on the explanation of medical benefits from your health plan.
- Your regular bills and account statements don't arrive on time.
- Bills or collection notices for products or services you never received.
- Calls from debt collectors about debts that don't belong to you.
- A notice from the IRS that someone used your Social Security number.
- Mail, email or calls about accounts or jobs in your minor child's name.
- Unwarranted collection notices on your credit report.
- Businesses turn down your checks.
- You are turned down unexpectedly for a loan or job.



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November 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|------------------------------------|--------------------|-------------------|-----------|--------------------|--------|----------|
| | | | | | 1 | 2 |
| 3 Daylight Savings Time Ends | 4 | 5 Election Day | 6 | 7 | 8 | 9 |
| 10 | 11 Veterans Day | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 Thanksgiving | 29 | 30 |

PROTECT YOURSELF AGAINST FAKE HEALTH INSURANCE

Tennessee Department of Commerce and Insurance offers tips for consumers



As health insurance continues to be a valuable product, people who would sell fraudulent health insurance continue to be a risk to consumers. The Department of Commerce and Insurance (TDCI) wants Tennesseans to make informed choices and avoid being swindled.

Unlicensed companies defraud consumers by collecting premiums for bogus insurance policies with no intention of paying claims. These companies might offer policies at costs that are significantly lower than licensed and legitimate insurance companies' prices or they might be difficult to reach by phone – if they are listed in phone directories at all. Consumers should check that they are dealing with a legitimate, licensed insurer before signing up for a policy.

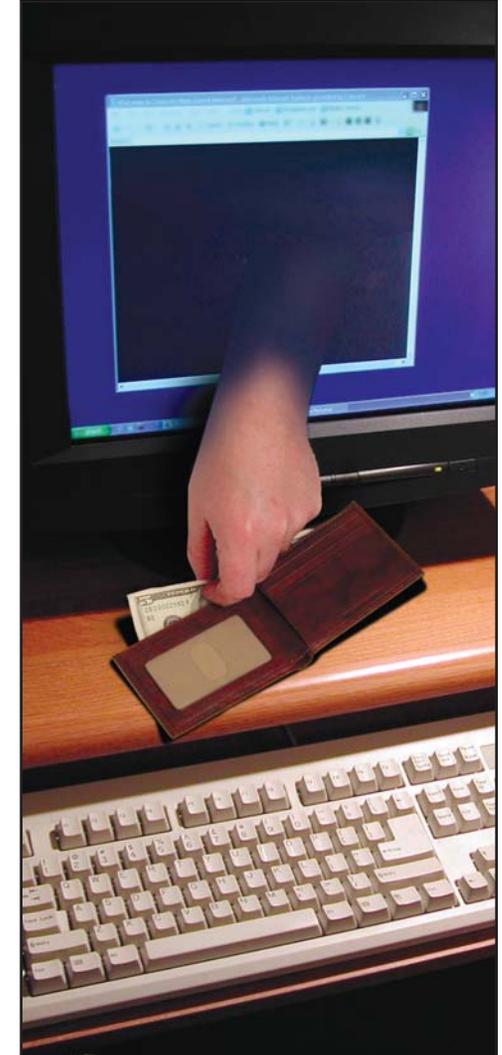
“Companies that are not licensed by the state to sell insurance might lead consumers to think they are operating legitimately, all while attempting to evade state insurance regulations,” TDCI Commissioner Julie Mix McPeak said. “A company selling a health discount plan, for example, might call its product insurance when it is neither regulated nor insurance.”

The following are some tips to protect against fake health insurance:

- Ask hard questions and do your homework. Always read all materials and scrutinize websites carefully. Coverage that boasts low rates and minimal or no underwriting should be a signal for consumers to increase their scrutiny of the product.
- Treat ads for insurance via spam emails or blast fax with skepticism.
- Make sure your insurance agent is selling a state-licensed insurance product. You can contact TDCI at CIS.complaints@tn.gov, 615-741-2218 or 800-342-4029 to verify.
- Deal with reputable agents. If the person trying to sell you coverage says he or she doesn't need a license because the coverage isn't insurance or is exempt from regulation, watch out.

Also, in case you are an employee of a company selling products and want to make sure your practices and products are compliant with state law, please feel free to e-mail us at CIS.complaints@tn.gov or call 615-741-2218 or 800-342-4029.

You can also fill out a form online at <http://tn.gov/commerce/insurance/complaint.shtml>





December 2013



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------|----------------------|---------------------|----------|--------|---------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 First Day of Winter |
| 22 | 23 | 24 Christmas Eve | 25 Christmas Day | 26 | 27 | 28 |
| 29 | 30 | 31 New Year's Eve | | | | |



Tennessee Division of Consumer Affairs

500 James Robertson Parkway, 12th Floor

Davy Crockett Tower

Nashville, TN 37243

615-741-4737

www.tn.gov/consumer



Complaint Form



Contact Us



Department of Commerce and Insurance, Authorization No. 335401, 5,000 copies, October 2012. This public document was promulgated at a cost of \$.80 per copy.

The cost for this publication came from a reserve fund at no cost to Tennessee taxpayers.