

ASA Announces Insurance Provides Tips on How to Avoid Insurance Scams

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/EINPresswire.com/ -- The need to purchase insurance is an essential fact of life. Insurance protects policyholders from becoming the victims of their circumstances. The fact that most people require multiple types of insurance policies makes it ripe for fraudulent activities. [ASA Insurance](#) offers tips on protect yourself from insurance scams.



ASA Insurance provides competitive auto insurance rates in the Salt Lake City area.

Virtually anyone can become a victim of an insurance scam. Countless people are impacted each year by this type of criminal activity. Insurance fraud is estimated to cost billions of dollars each year. A wide variety of activities constitute the term fraud. Many involve the sale of fake insurance. Other scams include filing false claims on someone else's policy. There are many fraudulent companies that are working to get you to hand over your hard earned money. When looking for [auto insurance in Salt Lake City](#), it is important to learn the signs of fraud. This knowledge can help you to avoid becoming a victim.

One type of insurance scam involves selling fake policies. With this type of fraud, consumers are led to believe that they are purchasing coverage for certain types of events. In many cases, the consumer will never even find out that the insurance they are paying for is worthless. Most people only learn that they have been scammed after they try to file a claim. Finding out that you aren't covered when you need it most can be a devastating experience. In these cases, the victim is left to deal with the fallout of the event for which they filed the claim. They are also unable to gain back the money they paid for the fraudulent insurance.

A major type of fraud occurs when your identity is stolen. They can then use it to file false insurance claims that are designed to steal money from insurance companies. This type of fraud can result in criminal prosecution and fines. It is important to protect your identity in order to prevent your name being used for this type of scam. Another insurance scam includes premium fraud. This takes place when an agent keeps the money you paid for the policy instead of

passing it on to the insurance company. This results in your insurance being cancelled despite the fact that you paid the full premium.

Considering the wide range of scams that exist today, it is important for everyone to take precautions when purchasing insurance. Identity theft can be prevented in some measure by taking steps to keep your information secure. Always ask for license information when purchasing insurance from an agent. The agent should be licensed to sell the specific type of insurance that you are purchasing. "One easy way to prevent premium fraud is to pay the insurance company directly," said Creed Anderson of ASA insurance. "Ask to write your premium checks to the insurance company, instead of the agent."

Another way to protect yourself from fraud is to shop around. Look for a reputable company when purchasing [car insurance in Salt Lake City](#). Read reviews and ask for references. This will help you to avoid insurance scams.

PR courtesy of Online PR Media.

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