STAND UP. FIGHT BACK. JOIN THE APA.

THE APA INVITES MEMBERSHIP FROM PEOPLE AND ORGANIZATIONS INTERESTED IN ADVOCATING FOR INSURANCE CONSUMERS:

DISCLOSURES OF CARRIER FRAUD RESULTED IN:

$1,000,000
CARRIER FINE

144,000
REOPENED CLAIMS

$700 MILLION
RESTITUTION PAID

KEY ENGINEERING EXECUTIVE ARRESTED

THE CARRIER CRIME STOPPER

APA MISSION STATEMENT

THE AMERICAN POLICYHOLDER ASSOCIATION IS A NON PROFIT 501C4 WATCHDOG ORGANIZATION THAT PROTECTS YOU AGAINST INSURER FRAUD.

4 PART STRATEGY
AGAINST INSURER FRAUD

As opposed to a lobby that may take years or decades, the APA employs a 4 part strategy to get **immediate results.**

STEP 1
LOBBY

STEP 2
IDENTIFY

STEP 3
PROSECUTE

STEP 4
PUBLICIZE

AMERICAN POLICYHOLDER ASSOCIATION
APASSOCIATION.ORG

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AMERICAN POLICYHOLDER ASSOCIATION

HOW TO PROTECT YOURSELF FROM INSURER FRAUD

A CONSUMERS GUIDE

TO THE AMERICAN POLICYHOLDER ASSOCIATION

THE PROBLEM

INSURER FRAUD IS A VERY REAL PROBLEM. IT OCCURS WHEN FRAUD IS PERPETUATED BY INSURANCE COMPANIES (OR THE FIRMS THEY HIRE) AGAINST THE CONSUMER.

Most Americans have much of their net worth in the form of property. Responsible property owners pay great sums for insurance premiums to protect it . When a policyholder is vulnerable from experiencing a loss, they will find that there are two types of insurance companies: those that honor the duty to pay benefits to the weakened policyholder, and those that exploit this disparity of bargaining power. Such disreputable parties may be operating in "Bad Faith" or even perpetrating **Criminal Fraud.**

Most people do not have the ability to defend themselves against a large insurance company. Being wrongfully denied protection you paid for when you need it can be a devastating financial blow that may take years to recover from. Make no mistake about it: Insurer Fraud is THEFT. It is a crime against consumers at their most vulnerable time.

The APA is here to fight back against those companies that commit fraud against their policyholders.

SOME EXAMPLES OF INSURER FRAUD

- Fraudulent engineering report that misrepresents or under-reports your loss.
- Damage to your property intentionally ignored, to underpay your claim.
- "Peer Review" that fraudulently alters facts of an original damage report.
- Insurer Fraudsters may include:
  - Adjusters
  - Insurer Claims Dept. employees
  - 3rd Party Administrators
  - Insurer-Hired Engineers

THE APA IS HERE TO PROTECT **YOU**

WE ARE A NON-PROFIT, CONSUMER ADVOCACY GROUP THAT FIGHTS TO ENSURE THAT CONSUMERS ARE PROTECTED FROM CARRIER-SIDE FRAUD AND THAT THOSE WHO PERPETRATE SUCH CRIMES ARE PROSECUTED. **JOIN US.**

3 EASY WAYS TO JOIN THE APA

1. APASSOCIATION.ORG/JOIN-THE-APA
2. E-MAIL: JOIN@APASSOCIATION.ORG
3. SCAN OUR QR CODE

WHY JOIN THE APA?

- FREE to join (for policyholders, non-profits, law enforcement, agencies and regulatory bodies.)
- The insurance industry has millions of dollars and armies of lawyers and lobbyists to exert their influence. The APA stands up for YOU.
- Don't go it alone, stand together with your friends & neighbors. By joining the American Policyholder Association, you are becoming part of a growing movement - demanding fair treatment from their insurance companies.

WHAT WE DO

THE APA'S MISSION IS TO SEE THAT FRAUD PERPETRATED AGAINST THE AMERICAN CONSUMER IS INVESTIGATED, PROSECUTED AND PUBLICIZED.

INSURER FRAUD REPORT SYSTEM

The APA has an insurer fraud reporting system that connects potential fraud victims to local, state and Federal authorities.

OUTREACH

The APA engages in public outreach by appearance at town halls, grassroots victims organizations, professional associations, and the media to inform the public about insurance company practices. The APA provides much needed information at the time of loss and also acts as a reliable source for the news media. Free APA Consumer Protection literature can be found at **apassociation.org/resources/**

CO-OPERATION

The APA works with Attorneys General to establish standards of good conduct in claims adjusting. The APA co-operates with licensing boards who monitor adjusters, engineers & attorneys to ensure fairness at the time of loss.

ENFORCEMENT

The APA reports evidence of insurance fraud to Prosecutors, & Attorneys General for criminal prosecution. We report ethical violations to licensing boards who monitor adjusters, engineers and attorneys.

ALWAYS USE A CONTRACTOR, PUBLIC ADJUSTER, & ATTORNEY WHO IS AN APA* MEMBER. THESE PROFESSIONALS SIGN AN ETHICS PLEDGE TO PLACE THE BEST INTERESTS OF THE POLICYHOLDER FIRST AND TO DEFEND AGAINST INSURER FRAUD.

**The APA is not a referral service & does not recommend specific vendors.*