

Sales Of Fake Auto Insurance Cards Rising

by Hartford-Courant

Connecticut regulators say complaints they've received signal an increase in the sale of fake auto insurance cards, and they're warning consumers not to break the law by using them.

Drivers who buy legitimate policies receive cards showing they're insured, and they're required by Connecticut law to present a card when registering a car and to keep one in their car at all times. Auto insurance is mandatory.

Fake cards have surfaced in past years, but hard economic times may be leading more people, who feel they can't afford insurance, to buy the much cheaper bogus insurance cards, the Connecticut Insurance Department says.

"While legitimate insurance coverage provides protection for you, your family, and other people injured in a motor vehicle accident, trying to use fake insurance leads only to trouble," the department says.

Bogus insurance cards can be detected because of computerized information-sharing between the Department of Motor Vehicles and insurance companies. If you let your policy lapse, for instance, your insurer will notify the state agency.

If the agency finds you presented a fake card or didn't have real insurance on the day you registered a vehicle, your registration will be voided. Also, your license plates must be surrendered or they'll be subject to confiscation.

An increase in the sale or use of fake cards "and some crackdowns" have been reported in some other states too. A Tampa, Fla., woman who was selling bogus cards was arrested recently after selling one for \$100 to undercover agents. Nine people in Kentucky were charged with insurance fraud earlier this month for having or creating fake insurance cards.

By DIANE LEVICK Courant Staff Writer
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