



KANSAS INSURANCE DEPARTMENT

Vicki Schmidt, Commissioner

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Ho, Ho, Hoax!

Topeka, Kan. – 2022 has been a showcase of the evolving world of fraud for regulators at the Kansas Insurance Department. Throughout the year, our Securities division has been busy investigating new types of scams on various digital platforms. This holiday season, as Christmas movies fill the airwaves, viewers can often draw parallels between the actions of today’s fraudsters and the villains of many cherished Christmas stories. In observing the villainy of Christmas antiheroes, helpful fraud prevention lessons can be derived.

Gift Card Scams: Like Scut Farkus’s persistent bullying of poor Ralphie in *A Christmas Story*, intimidation is a predominant tactic used during most gift card scams. Gift card scammers typically try to frighten victims with a sense of urgency. Most reputable entities will not use high-pressure tactics when requesting payment and none of them will ever request payment via gift cards.

Caller ID Spoofing: Comparable to the Wet Bandits’ impersonation of law enforcement in *Home Alone*, spoofing is a deceitful ploy often used by phone scammers. Spoofers use technology to falsify the information that appears on caller ID. This information usually appears as a government agency or reputable company. Avoid spoofing by not answering the phone for unknown numbers.

Phishing: Rivaling the thievery of the Grinch, cyber criminals who go phishing look to score big by stealing your personal information. Cyber phishing typically involves using hyperlinks to direct victims to sites designed to steal their private information. It’s good practice to always hover over hyperlinks to verify the authenticity of the link. Also, look for the “https:” when examining URLs. The “s” stands for “secure” and signifies that encryption is enabled to protect personal information.

“It’s our goal to stop fraud before it happens,” said Insurance Commissioner Vicki Schmidt. “Which is why it is so important that Kansans be on the lookout for tactics used most often by fraudsters.”

Visit [SmartInvestKS.com](https://www.smartinvestks.com) and/or check out our Department’s “12 Days of Fraud” campaign on social media for guidance on stopping scammers. Visit [insurance.kansas.gov](https://www.insurance.kansas.gov) or call 785-296-3071 if you believe that you or a loved one may have been the target of investment or insurance fraud.

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