



## **Fighting Back Against Insurance Fraud**

Insurance fraud costs the insurance industry and its customers billions of dollars each and every year. Insurance fraud is escalating in all sectors of the industry, including the retirement and savings area where we operate. Fraud increases our costs, which in turn adversely affects the rates we are able to offer our customers. Such costs include:

- Infrastructure to improve our IT security processes
- Resources to investigate suspected fraud
- Costs in attempting to recover the money lost
- Fees and taxes to government entities and/or law enforcement as they investigate and prosecute individuals accused of fraudulent activity
- Legal fees and costs spent in defending ourselves and our customers in court when fraud is suspected

## **How you can help**

You can help us identify and prevent insurance fraud. Please review our "[Agent Guide to Doing Business](#)". This guide outlines your duties to the company and your customers in helping stop insurance fraud before it occurs; and, in the unfortunate event that your customer is involved, provides instructions that will assist us and the proper authorities in investigating and hopefully bringing the fraudster to justice.

If you have questions about our Anti-Fraud Program, or if you suspect a customer may be the target of fraudulent activity, please contact our Fraud Investigation Team at:

American Equity Investment Life Insurance Company

ATTN: Compliance Department – Fraud  
6000 Westown Parkway  
West Des Moines, IA 50266

Anonymous Tip Hot Line: 877-633-6436

Toll-free Phone Number: 888-221-1234 extension 1793

Fax: 515-457-1819

E-mail: [fraudresolution@american-equity.com](mailto:fraudresolution@american-equity.com)

**Thank you for your partnership.**