



Liberty American Insurance Group, Inc.

Member of Philadelphia Insurance Companies

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Liberty American Insurance Group Warns Consumers of Quick Cash Offers

WARNING! Liberty American Insurance Group is **NOT** a party with anyone attempting to get you involved in “mystery shopping” or with helping you claim a prize that may be offered by a national publishing company. Should you receive a check for several thousand dollars with our name on it and you have never done business with us you may be a potential victim of scams that continue to be perpetuated all across the country.

You may have been approached in any number of ways including responding to an ad in your local newspaper, on-line, mail solicitation or in some other way. You should be wary if correspondence originates in one place, the letterhead reflects another address and the check bears yet a third address and none appears related to the other.

The most common scam, at this point, is the mystery shopper scam. The correspondence may be offering you a job as a mystery shopper to evaluate major national retailers and money wiring services. This correspondence may even reflect the name of a legitimate market research organization. It may include a contract, an evaluation form to use or even instructions on how you should report your earnings to the taxing authorities. Other instructions may break down how the accompanying check should be used. There will most likely be a telephone number to call a training agent, assignment coordinator or some such official sounding titled individual for instructions on what you should do with the largest portion of the check proceeds after you have deposited the check in your bank account. This will ultimately involve asking you to wire a large portion of the check proceeds.

Another scam notifies the consumer that they are the winner of a sweepstakes draw sponsored by a national publishing company. This letter includes a check to the consumer for processing fees and advises them to contact a “claims agent” for further instructions. These instructions presumably ask you to deposit the check and to wire a portion of the processing fees in order to claim the award.

The above are just two variations of schemes designed to entice consumers to part with their money.

Although these checks include the name of Liberty American Insurance Group, payment will automatically be denied because they are **NOT** legitimate checks.

If you received correspondence similar to the above and accompanied by a large check please do not deposit the check. You should write “void” across the face of the check and deliver the check, envelope and any enclosed materials to your local law enforcement agency.

If you have already deposited the check you should contact your bank and tell them you have deposited an invalid check. Your bank may request additional information or give you further instructions.

If you have already deposited the check and wired money as instructed by the letter and/or someone you spoke to, notify your bank and contact your local law enforcement agency.

A.M. Best rated A- (Excellent)

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