

WELCOME TO NEW CHAMBER MEMBERS:

Communication Freedom, LLC



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www.communicationfreedom.com - www.tollfreefreedom.com

www.callcapturehotline.com - www.freedomnethost.com

Mark Jacobsen

Communication Freedom provides voice and data solutions for the mobile workforce and small businesses: real estate hotlines, phone systems, web hosting, contact management, and more.



Central Solutions Inc.

Central Solutions, Inc.

1076 Sleeping Meadow

Mason, MI 48854

Phone: (517) 676-4787

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Brian Tort

Central Solutions provides technology solutions including wireless, desktop/network support, disaster recovery and backup, webhosting, and other technology consulting services.

Consumer Services, Inc.

585 Jewett Road

Mason, MI 48854

Phone: (517) 833-8100

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er_wagner@yahoo.com

Eric Wagner



Administrative offices for Consumer Services, Inc. – a non-profit behavioral health services company.



Mason Public Schools Foundation

118 W. Oak Street

Mason, MI 48854

Phone: (517) 244-9223

George Hubbard

The Mason Public Schools Foundation enhances the educational opportunities of Mason's youth by augmenting supplies and equipment to classrooms and encouraging innovative teaching techniques.

Mark Hoffman



816 Cindy

Mason, MI 48854

Phone: (517) 676-1745

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Mark Hoffman is involved in organizing Friends of Scouting in the Mason area on behalf of the Chief Okemos Council.

TIPS AIM TO REDUCE INSURANCE FRAUD

According to a report by the Insurance Institute of Michigan, the Coalition for Insurance Fraud estimates that insurance fraud costs Americans over \$80 billion annually. Also, fraud results in higher taxes and inflated prices for business and consumer goods and services. Insurance fraud is a crime when a person receives insurance money for filing a false claim, inflating a legitimate claim or billing for services that were never received. Insurance fraud has many faces. It ranges from otherwise honest people who "pad" their legitimate claims to elaborate schemes perpetrated by members of an organized ring.

Examples of fraud include:

- Inflating a claim to get out of paying a deductible or to cover past insurance premiums.
- Orchestrating the destruction of an owned automobile, home or business to collect insurance.
- Exaggerating the extent of a minor injury to collect workers' compensation benefits.
- Billing insurance companies for medical services that were not rendered.

Fraud is more prevalent in some lines of insurance and in some geographical areas than others. But, did you know that 26 percent of Michigan residents recently surveyed knew someone who had committed insurance fraud, yet only one in eight reported it to law enforcement authorities? In the past, inadequate civil and criminal penalties made it difficult to fight insurance fraud. That is why a law was enacted in Michigan making it a felony to commit insurance fraud. Convicted criminals face up to four years in prison, a maximum fine of \$50,000 and mandatory restitution.

To combat fraud, insurance companies are increasing their efforts to take the profit out of insurance fraud. Insurers representing more than two-thirds of the property/casualty insurance market have now established Special Investigative Units (SIUs). These SIUs train insurance people to identify losses that should be given a closer look. And many other companies without formal SIUs carry out fraud investigations in other ways.

You can reduce the incidence of fraud -- the cost of fraud -- and its impact on the price you pay for car, home and other types of insurance. Report all accidents and losses. If you are involved in an accident or witness one -- report it to authorities. Maintain accurate records of accidents. Keep accurate records of what happened. Write down names, addresses and telephone numbers of those involved and get names of any witnesses. Be alert to possible fraud schemes. If you think someone is trying to entice you into a fraudulent act -- contact police. If you suspect someone is committing insurance fraud -- report it. Call HEAT at 1-800-242-HEAT or Arson Control at 1-800-44-ARSON. You may be eligible for a reward.