



Wisconsin OCI, DFI, and DATCP Alert Consumers to Misleading Home Warranty Mail Solicitations

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MADISON, Wis. – Today the Office of the Commissioner of Insurance of Wisconsin (OCI), Wisconsin Department of Financial Institutions (DFI), and Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) are alerting consumers about a surge of suspicious mailers being sent regarding home warranties.

These mailers often warn consumers that their “home warranty may be expiring or may have already expired,” and ask for payment. These mailers are scams and should not be answered. Some letters may even include the name of your mortgage company to make the solicitation appear more legitimate. Do not be fooled by their knowledge of this information; the name of your mortgage lender and servicer are public record and can be found online.

Look for these red flags when encountering suspicious home warranty mailers:

- Use of threatening language or unnecessary urgency.
 - e.g. “final notice,” “immediate response requested,” or “we reserve the right to revoke your eligibility for service coverage after 5 days.”
- It appears to be from a government entity but does not include specific details.
 - e.g. “home warranty division” or “lender services.”
- Information that does not match your circumstances.
 - e.g. stating “your home warranty may be expiring,” when you do not have a home warranty.
- There is no return address and the only contact information given is a phone number.
- A fake check is included with the mailer.

The safest course of action to keep yourself protected is to not respond. Do not call the phone numbers listed on these mailers. The person on the other end is likely seeking your personal information.

“Do your research, utilize resources you know and trust, and be careful responding to calls, texts, letters, or email solicitations from people or companies you don’t recognize,” said Insurance Commissioner Nathan Houdek.

“Solicitations that use threatening language or unnecessary urgency are almost always a scam. If you receive any correspondence about your mortgage or home warranty that you aren’t sure about, don’t use the contact information in the message. Instead, call your lender directly to inquire about the matter,” said DFI Secretary-designee Cheryl Olson-Collins.

“Scammers try to pressure consumers into handing over their money or private information before they get a chance to question the request’s legitimacy,” said DATCP Secretary Randy Romanski. “No honest agency or business will demand immediate payment. If you have questions or suspect a scam, contact DATCP and our partners DFI and OCI.”

Contact the Office of the Commissioner of Insurance with questions or to report issues regarding disputes over an extended warranty plan or service contract at oci.wi.gov/complaints or (608) 266-0103.

Contact the Department of Financial Institutions' Division of Corporate & Consumer Services with questions regarding business registrations and filings via email at DFICorporations@dfi.wisconsin.gov or call (608) 261-7577.

For more information on current scams, consumer laws and publications, and how to file a complaint, contact the Department of Agriculture, Trade and Consumer Protection's Consumer Protection Hotline toll-free at (800) 422-7128 or by email at DATCPHotline@wisconsin.gov.

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