

## Don't get "wheeled" into a staged car accident

Auto Insurance fraud is on the rise in Ontario; as a result, drivers are paying higher insurance premiums.

Avoiding an accident is among the highest priorities for most drivers, but for fraudsters, an accident *is* the goal. These scams can take place in many ways, including: staged accidents, false claim details and fraudulent accident and claim reports. They are often elaborately planned and can include the fraud collaborators such as the motorist, the tow truck company, health-care providers and the auto body repair shop. These scams result in financial gain to the fraudsters, but are very expensive to insurance companies, resulting in increased premiums.

To protect yourself from these potential scams, it's important to be familiar with common types of staged accidents.

### Top 3 staged accident scenarios

1. **Swoop and squat:** In this scenario, two or more vehicles will work together to cause an accident. The fraudster will slam on their brakes to cause a rear-end accident. You may be boxed in by one or more vehicles and unable to avoid the collision.
2. **Wave in:** This commonly occurs in heavy traffic. When changing lanes, you may be waved in by another driver. At which point, they accelerate causing the accident; then they claim that you were being careless when changing lanes.
3. **Panic stop:** This scenario is similar to the "swoop and squat," except the fraudster's car is full of passengers. The car pulls out in front of you and when you are not looking, they slam on the brakes causing you to rear-end them. This can result in increased medical claims from the passengers.

If you are involved in an accident, there are some key warning signs to watch out for to detect potential fraud:

- Be aware of cars following too closely, cutting you off or waving you into another lane in heavy traffic.
- Pay attention to the service that follows: the tow truck, body shop and medical professionals. If- if it seems too good to be true, it may be!

A great effort is being made to fight fraud by insurance companies, regulators and law enforcement officers, but they cannot solve the problem alone.

### How can you help?

You can play a vital role in the fight against insurance fraud. If you're involved in an accident, be sure to take the following steps:

1. **Keep detailed records:** Collect as many details as possible at the scene of the accident. Gather the other driver's name, address, phone number, licence plate number and driver's licence number. Make sure to also take photos of the vehicles and damage.

2. **Never sign a blank insurance claim form:** If you do this, you may be authorizing services you do not need or that are not covered by your policy.
3. **Obtain detailed bills:** Whether it's from the health-care practitioner or the repair shop, review your detailed statements to confirm that you are only billed for services that you received.

If you suspect auto insurance fraud, call your local police and your insurance company to inform them and ask for next steps. For additional assistance, you can also call the Canadian Anti-Fraud Centre at 1-888-495-8501.