

Fraud Prevention

Main Types of Insurance Fraud



Organized

Staging vehicle accidents (collisions) or theft to submit exaggerated injury or damage claims.

Premeditated

Submitting a false insurance claim, for vehicle damage or medical treatment.

Opportunistic

Inflating a legitimate claim.

Protect Yourself

Staged collisions are the most common insurance scams, putting innocent drivers at risk. To protect yourself keep these tips in mind:

- ▶ Leave space between you and the vehicle ahead in case they stop suddenly.
- ▶ Fraudulent drivers may wave you in to merge or change lanes to set you up for a collision.
- ▶ Be cautious when making a left-hand turn, knowing the oncoming car could accelerate and hit you.
- ▶ Stay well into your lane when making double-lane left-hand turns to avoid being sideswiped by the car next to you.



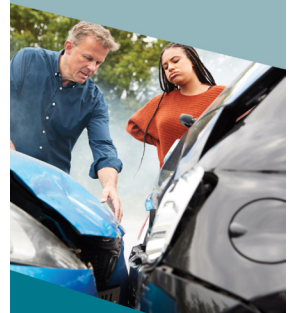
Avoiding Fraud After a Collision

- ▶ Contact your insurance company if a stranger tries to steer you to an unknown body shop, health care provider or legal representative.
- ▶ See only medical and legal professionals you know and trust, or who are recommended by people you trust.
- ▶ Be involved in your claim. Keep detailed records and compare them against the statements you receive from your insurance company to make sure they are accurate and don't include anything you didn't receive.
- ▶ Never sign a blank insurance claim form.
- ▶ Know what your final settlement includes.

If you're involved in a collision, always gather the other driver's information, take photos of the scene, and collect witness names and contact information. Also, call the police to the scene and follow their lead. Don't take direction from a tow truck operator or other drivers involved in the crash. In Alberta, tow truck operators and their agents are prohibited from entering a 200 meter area around a collision unless invited by first responders or vehicle owners.

Keep the [AIRB's What to do After a Vehicle Accident Guide](#) in your vehicle in case you are ever involved in a collision.

AIRB AUTOMOBILE INSURANCE RATE BOARD **What to do After a Vehicle Accident**



Help Fight Insurance Fraud

Insurance fraud increases your insurance premiums and we can all play a part in preventing it. If you suspect or know of an insurance fraud incident, report it immediately. You will help reduce the costs to all drivers and possibly protect innocent drivers from injury and expense.

Contact the Insurance Bureau of Canada Tip Line at 1-877-IBC-TIPS (1-877-422-8477) or visit the [IBC website](#) for more information.

