

# AUTO INSIGHTS



Provided by: Gallagher Risk Management - Tulsa

## Did You Know?

According to the Federal Bureau of Investigation, staged accidents cost the insurance industry about \$20 billion a year. Those losses get passed on to all of us in the form of higher insurance rates—at an average of \$100 to \$300 extra per car, per year.

## STAGED AUTO ACCIDENT FRAUD

Here are some scams to look out for:

- **The Drive Down:** You're attempting to merge when another driver waves you forward. Instead of letting you in, he slams into your car. The driver will deny ever motioning you.
- **The Swoop and Squat:** The first car "swoops" in while another "squats" in front of you. After the "accident," passengers will file bogus injury claims with your insurance company.
- **The T-Bone:** You're crossing an intersection when a car coming from a side street accelerates and hits your car. When the police arrive, the driver and several planted "witnesses" claim that you ran a red light or stop sign.

Use these tips to protect yourself from staged auto accidents:

- If you're in an accident, call the police immediately.
- Report accident claims immediately. Don't settle on-site with cash.
- Be careful with your personal information—be mindful of identity theft.
- If you can, photograph the car and passengers and write down names, addresses and phone numbers.
- Use medical, car repair and legal professionals you know and trust.
- Drive defensively...don't tailgate!

## Safety First

The best way to protect yourself after an accident occurs is to take detailed notes. The more you have, the more equipped you are to fight a fraudulent claim. Your notes should include (when possible): the driver's license number, the VIN, the car insurance information, the name, address and phone number of the driver and the number of passengers (and their general height and weight). Additionally, be sure to take pictures of the involved vehicles from every angle that you can.

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