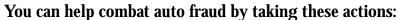
Combating Auto Insurance Fraud

Insurance fraud, simply put, is lying to an insurance company to get money. There are several types of auto insurance fraud:

- "Padding" a claim, faking an injury or giving other false information following a "real" accident.
- Filing multiple claims on a single accident.
- Filing a claim on an auto accident that never happened sometimes called a "ghost hit and run" or "paper accident."
- Falsely claiming to be a passenger in a car during an accident and filing an injury claim. This is called a "jump-in" accident.
- Staging an accident with an accomplice or accomplices.
- Deliberately causing an accident involving an innocent driver. Some variations are:
 - à The "T-bone" accident, where the crooks wait at an intersection to hit the target car from the side "Witnesses" are standing by to swear the victim ran a stop sign or red light.
 - à The "swoop and squat" or "stop and squat" where the perpetrators deliberately cause a rear-end collision.



- Avoid being a target don't tailgate and keep your vehicle from drifting into another lane, especially when there are two left-turning lanes.
- Stay alert at intersections.
- Don't signal you have insurance by putting an insurance company decal or sticker on your car.
- Contact the police if you are involved in an accident even if it's minor.
- Write down detailed information including names and addresses of those involved, license numbers, insurance company information, and the *number* of passengers in the other cars.
- Call your insurance company immediately if you are involved in an accident.
- Report any attempts to involve you in a scam.
- · Contact the police if you witness an accident.



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Information you should gather after an accident

Date/time of the accident	Location
Police dept. responding	Officer's name and phone #
Case number	Tickets issued
Owner	and Driver of Other Vehicle
Owner of vehicle	Driver of vehicle
Address	Address
	Phone #
Insurance company	Driver's license #
	 Injuries
•	Insurance company
	Policy #
· ·	Agent's name
License plate #	_
	Passengers
Number of passengers in other ve	ehicle
Passenger (other vehicle)	Passenger (your vehicle)
Address	
Phone #	Phone #
Injuries	Injuries
Passenger (other vehicle)	Passenger (your vehicle)
<u> </u>	Address
	Phone #
	Injuries
Passenger (other vehicle)	Passenger (your vehicle)
•	Address
	Phone #
	Injuries
I	ndependent Witnesses
Witness	Witness
Address	Address
Phone #	Phone #