

# Fraud Prevention



## Automobile Insurance Fraud

### Main types of insurance fraud:

- **Organized:** Staging 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 accidents 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.

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. Keep the AIRB's [Step-by-Step Guide](#) in your glove box if you ever need it.

## 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 (422-8477) or visit the IBC website for more information.