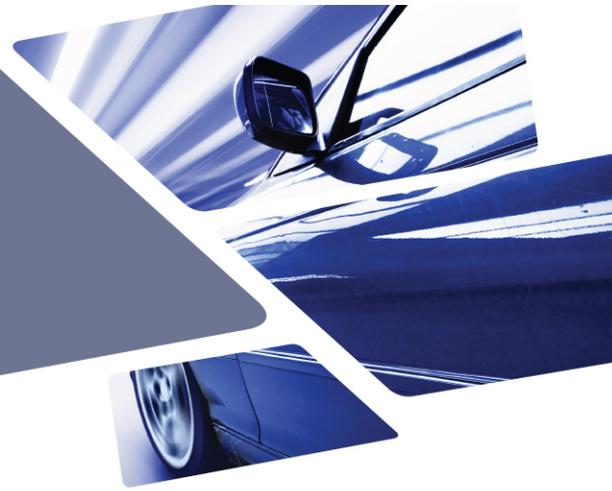


# Auto Insights

Auto and driver risk management tips provided by:  
**PL&B Insurance**



## Dodging Staged Auto Accident Fraud

Consider this scenario: You're stuck in heavy traffic on a busy highway. Another car cuts off the driver in front of you, forcing him to slam on the brakes. You try to stop, but there's no time... and you rear-end the person in front of you. Sounds like an everyday accident, right? Not this time. Turns out you've been conned by a well-organized criminal ring that staged the entire thing.

### How it Works

This particular scam is called the "swoop and squat." The first car "swoops" in while the second car "squats" in front of you. After the "accident," everyone in the car you rear-ended – usually crammed full of passengers – will file bogus injury claims with your insurance company. Each will complain of whiplash or other soft-tissue injuries – things difficult for doctors to confirm. They may even go to unethical physical therapists, chiropractors, lawyers, or auto repair technicians to further exaggerate their claims.



## Safety first

Here are some similar 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. When the police arrive, he denies ever motioning to you.

**The Sideswipe:** As you round a corner at a busy intersection with multiple turn lanes, you drift slightly into the lane next to you. The car in that lane steps on the gas and sideswipes you.

**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.

### How to Protect Yourself

Staged accidents cost the insurance industry an extra 3 billion dollars 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.

- If you're in an accident, call the police immediately.
- Report accident claims to PL&B Insurance 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!

We're here to help you with all of your auto needs. Contact us today to learn about our auto policy coverage and personal risk solutions.

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