



Staged Auto Accident Fraud

Staged auto accidents occur when one or more drivers maneuver an unsuspecting motorist into a vehicle crash in order to file a fraudulent insurance claim. According to the FBI, staged auto accidents cost the insurance industry more than \$20 billion each year. Those losses get passed on to drivers like you in the form of higher insurance rates. Keep reading to learn more about common staged auto accident scams and how you can protect yourself from this form of fraud.

Common Staged Auto Accident Scams

- **The “drive down”**—This scam can occur when you’re attempting to merge and another driver waves you forward. Instead of letting you in, the driver will slam into your vehicle. After the incident, the driver will deny ever motioning you, claiming you merged without looking.
- **The “swoop and squat”**—This scam entails one “squat” vehicle driving beside you while another vehicle suddenly “swoops” in front of you, causing a rear-end crash. After the incident, passengers in the “swoop” vehicle will file bogus injury claims with your insurance company—with passengers in the “squat” vehicle supporting the claims.
- **The “T-bone”**—This scam can happen when you’re crossing an intersection and a vehicle approaching from a side street accelerates and hits your vehicle. When the police arrive, the driver and several planted “witnesses” will claim that you ran a red light or stop sign.
- **The “panic stop”**—This scam entails a driver operating a vehicle filled with other passengers and pulling out in front of you. From there, the passengers will watch you until you appear distracted, then tell the driver to slam their brakes in front of you—causing you to unsuspectingly rear-end their vehicle and leaving you responsible for the damages.
- **The “sideswipe”**—This scam typically occurs at a busy intersection with dual left-turn lanes. The driver will position their vehicle across from you in the outer lane, then sideswipe your vehicle as you drift from the inner lane—making the accident look like your fault.

How to Protect Yourself From Staged Auto Accidents

In order to protect yourself from the risk of staged auto accidents, be sure to always drive defensively. Specifically, avoid tailgating other vehicles—doing so could give drivers more opportunity to stage an accident.

If you get in an accident, call the police immediately. Be wary of tow trucks that arrive at the scene without you requesting them, as they are likely scammers. In addition to obtaining a copy of the police report, make sure you document the accident yourself by taking photos and videos on your phone. Also, try to write down as much information as you can about the accident—such as the vehicles and drivers involved, as well as any passengers. Don’t forget to collect all involved parties’ contact and insurance information, too.

Following the accident, contact your insurance agent immediately to file a claim. Only consult medical, vehicle repair and legal professionals that you know and trust to assist you in navigating the accident aftermath. For additional driving risk management guidance and auto insurance solutions, contact us today.

SCS Agency Inc
www.scsai.com
(516) 466-6007

This flyer is for informational purposes only and is not intended as professional advice. © 2008-2010, 2013, 2016, 2020 Zywave, Inc. All rights reserved.

