



# Kansas Insurance Department

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COMMISSIONER OF INSURANCE

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**Commissioner's Corner**  
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## **Don't Become The Victim Of A Staged Auto Accident**

Staged or deliberately caused accidents are but one of the numerous kinds of fraud committed daily around the country and they contribute to as much as \$30 billion lost annually to fraud — a loss that is ultimately recovered through increased premiums for everyone.

These insurance fraud schemes occur in every state in the nation and we all need to be aware of the possibility of being involved in a staged auto accident because all of us are potential targets and innocent drivers are terrorized, injured and sometimes even killed by these schemes. Older adults are often the target of these accidents, as are drivers that appear to be distracted.

How can you recognize a scam of this type?

- **Panic stop** is the most basic of the caused accidents. The suspect positions his vehicle in front of the victim's vehicle and slams on the brakes causing a rear-end collision. The victim driver has no warning that the accident is about to occur.
- **Drive down** occurs when you try to merge into traffic or pull out of a parking space. The suspect driver waves you to proceed, then intentionally smashes into you. Then the suspect driver denies waving you on.
- **Hit and run** occurs when a suspect driver uses a damaged vehicle, drives it to a public location and claims to be the victim of a hit and run. The police are often called to verify damage.
- **Sideswipe** occurs in a dual left turn lane of a busy intersection. The victim driver in the inside lane drifts into the outer lane and is intentionally hit by the suspect driver in the outer lane.
- **Swoop and squat** occurs when the vehicle you are following is suddenly passed by another vehicle which "swoops" in front of it. This causes the vehicle in front of you to stop abruptly, or "squat". As a result, you are unable to avoid colliding with the rear end of the "squat" vehicle. The swoop car races away, never to be seen again. The driver of the squat car submits vehicle damage and personal injury claims to your insurance company.

Following the suggestions below could help you avoid becoming the victim of a staged auto accident.

- Keep a pen and paper in your glove compartment so you're always ready to write down the details.
- Never tailgate — allow plenty of space between your car and the car ahead of you. This will give you ample time to stop if the car in front of you suddenly jams on its brakes.
- Look beyond the car in front of you while driving. Apply your brakes if you see traffic slowing.
- Count how many passengers were in the other car if you're in a collision.— more people may file claims than were in the car.
- Write down the car's license number.
- Keep a disposable camera in your glove box. Take pictures of the other car, the damage it received, as well as the passengers.
- Get involved if you're a witness. Watch for the warning signs of a scam, and help the honest victim with details.

**What should you do if you are the victim of a staged auto accident?**

- Call the police to the scene.
- Take note if how the passengers behave? Did they stand around and joke, but suddenly act "injured" when the police arrived?
- Obtain a copy of the police report with the officer's name, even for minor damage. If the police report notes just a small dent or scratch, it'll be harder for crooks to later claim serious injuries or car damage.
- Contact The Kansas Insurance Department anti-fraud division at 1-800-432-2484 if a stranger tries to steer you to an unknown body shop, doctor, chiropractor or lawyer. Be sure to have the names, addresses and phone numbers of these providers handy when you call.
- Only see medical and legal providers you know and trust, or at least ones that are recommended by people you trust. Never let yourself be swayed by a stranger off the streets.
- Keep detailed records of your medical treatments — dates, treatments given, and diagnoses, etc.
- Compare your medical records against the statements you receive to make sure the bill wasn't padded or treatments fabricated.
- Only use car repair professionals you know and trust.

Victims of these accidents are often the ones that pay the price. These accidents can blemish your record, and a costly claim on your insurance record could raise your auto premiums significantly or even mean your policy isn't renewed. Additionally, your life will be disrupted as you deal with the seemingly endless details of car repairs, claim settlements, police reports, lawyers, possible lawsuits and other problems.

Kansans are encouraged to call the Kansas Insurance Department at 1-800-432-2484 with questions they may have about any insurance product, Monday through Friday -- 8:00 a.m. to 5:00 p.m.

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