



Insurance fraud is estimated to cost billions of dollars per year – a cost reflected in your auto insurance premiums. The true cost of insurance fraud is so much more than this, and includes:

- ▶ Abuse of emergency service workers by calling them to attend the scene of an incident that did not occur
- ▶ Danger to public by involving innocent drivers in staged collisions
- ▶ Treatment of injuries by unqualified individuals

Questions about insurance? Call us.

Insurance Bureau of Canada
Toll-free: 1-844-2ask-IBC
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The information provided in this brochure is intended for educational and informational purposes only. Please consult the appropriate qualified professional to determine if this information is applicable to your circumstances.

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INJURY FRAUD

How to Protect Yourself from Becoming a Victim of Fraud





Here are some tips to avoid being victimized by organized crime groups trying to tap into auto insurance benefits:

- 1.** Always drive defensively to avoid being targeted for a staged collision.
- 2.** Avoid taking referrals to body shops, medical facilities or legal representatives from unknown individuals.
- 3.** If feeling pressured at the scene, call someone you trust.
- 4.** Following a collision and if it's safe to do so, observe the number of people in the other vehicle.
- 5.** Exchange all relevant information with the other driver – insurance information, driver's licence number, etc.
- 6.** Take a photo of the damage to both vehicles following a collision, if it's safe to do so.
- 7.** If injured in a collision, involve your family doctor in the recovery process.
- 8.** When visiting a medical clinic, ask to see the credentials of the person providing treatment. Verify the information at a later date on the relevant regulatory college website.
- 9.** Never sign blank forms. Know and understand the contents of any forms you're asked to sign.
- 10.** When visiting a treatment facility or medical clinic, complete sign-in sheets only for the days you receive treatment – never for future days.
- 11.** Review payment summaries from your insurance company to verify that you've received treatments for what has been billed.

If you suspect that you are a victim of insurance fraud, contact the IBC Tips line at 1-877-IBC-TIPS (1-877-422-8477) or at our website at www.ibc.ca.