



Call anonymously, toll-free,
24/7: 1-877-422-8477

Or submit a confidential tip
online at www.abc.ca

Stop insurance crime

Insurance crime isn't always the work of organized groups or gangs running auto theft or insurance crime rings as a business. It can also involve normally law-abiding citizens who attempt to make a few extra dollars by padding an otherwise legitimate claim.

Make the right call

When you report insurance crime,
you make a difference.

Your tips can help:

- Save lives
- Make our roads safer
- Prevent crime
- Bring offenders to justice
- Make potential criminals think twice

Questions about insurance? Call us.

Insurance Bureau of Canada
Toll-free: 1-844-2ask-IBC
(1-844-227-5422)

abc.ca

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Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers.



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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.

TAKE THE TIME. REPORT THE CRIME.

Call toll-free 1-877-IBC-TIPS (422-8477)
Or submit a tip online at www.abc.ca



INSURANCE CRIME → VISIT IBC.CA





People who commit insurance fraud take money right out of your pocket – **when they cheat, you pay.**

When someone makes a false or exaggerated claim, everyone has to pay more than they should for insurance.

Insurance fraud and auto theft are serious crimes with serious consequences.

MYTH: Insurance crime doesn't hurt anyone.

FACT: Insurance crimes like arson and exaggerated or false property or personal injury claims all increase the cost of insurance to everyone.

MYTH: There is nothing wrong with extending my recuperation time to exhaust my insurance benefits if I've already healed.

FACT: Exaggerating injuries to collect benefits is an insurance crime called personal injury fraud. This includes faking injuries, charging for treatments never received and extending unneeded recuperation time.

MYTH: Insurers make a lot of money so it's acceptable to inflate an insurance claim.

FACT: Cheating on a claim or lying on an insurance application is fraud – and it's a crime. Insurers will pay you for your losses according to your policy terms, limits of coverage, deductibles, and

other factors. Your insurance adjuster may review your receipts and other details to ensure you are compensated for an insured loss or injury. Insurance crime increases insurers' claims costs and, ultimately, costs everyone in the form of increased premiums.

Insurance is designed to help you return to the position you were in before you suffered an insured loss or injury – it's not intended as a source of profit.

MYTH: It's up to law enforcement, government and insurance industries to crack down on insurance fraud. It's not my problem.

FACT: Insurance fraud can be difficult to detect and even harder to prove. By taking the time to submit a tip to help identify crime trends, suspicious behaviour and the people behind them, you are making a difference. Reducing insurance fraud is everyone's responsibility.

Insurance crime can take many different forms.

Recognize it. Report it.

It's a crime to:

- ▶ Include pre-collision damage in an auto insurance claim.
- ▶ Claim property items not stolen or damaged during a break-in.
- ▶ Exaggerate injuries following a collision in order to collect injury benefits.
- ▶ Make an insurance claim for an event that never happened (collision, break-in, theft, etc.).
- ▶ Offer or accept "free" treatment for an injury unrelated to a collision.
- ▶ Offer or accept unnecessary treatment after your collision-related injury has healed.
- ▶ Charge an insurance company for treatments that never happened (through a health care facility).
- ▶ Encourage anyone to participate in fraudulent activity (through a legal representative).
- ▶ Misrepresent facts on an insurance claim.
- ▶ Cause a collision with unsuspecting drivers or stage a collision with other conspirators to claim and collect benefits for non-existent injuries.