

Car Crime – Drivers Beware

Staged or deliberate motor accidents are on the increase.

Drivers are increasingly falling victim to a new kind of car crime - staged or deliberate motor accidents where someone deliberately causes an accident with an innocent motorist, with the intention of making a false or inflated insurance claim.

Since 1999 there have been over 22,500 fraudulent staged and induced motor accidents. Research by Royal & Sun Alliance (R&SA) reveals that 41% of British drivers have never heard of this crime. A further 4 out of 10 would not know if they had been in a staged accident and only around half of British drivers would know what to do if they suspected they had been involved in an intentional collision.

A typical staged accident occurs when someone deliberately causes an accident with an innocent motorist. The fraudsters frequently increase the amount that they are claiming from the victim's insurance company in various ways, such as by adding non-existent or phantom passengers to the claim. The criminals may also use "friendly" third parties, such as mechanics and doctors, in their claim to make it look genuine. The innocent victim can then be left with an increase in their motor insurance premium and can often lose their valuable no claims bonus.

Countering fraudulent claims

RSA's UK counter fraud manager, ex-Metropolitan Police Detective Superintendent John Beadle, has recently been made chairman of the new Insurance Fraud Bureau (IFB) – an organisation launched in July 2007 by insurers with the aim to clamp down on and expose organised insurance frauds such as staged motor accidents.

He said: 'Staged motor accidents are on the rise and are potentially extremely dangerous. Not only do they cost honest drivers millions of pounds each year, but they also put innocent motorists in danger. Staged or deliberate motor accidents are on the increase.'

We urge people to take note of our guidelines in the event that they may become victims of this crime.

There are usually some tell-tale signs that you have been involved in a fraudulent collision. Motorists should pay extra attention to people braking suddenly in front of them for no apparent reason or otherwise driving erratically.'

Need to know more?

For more information contact Colin Bailey or Andrew Milverton on 0118 940 6175 at Cassey Miller James today.

Details of our offices and telephone numbers can be found on our website at www.cmj.co.uk



Driver Advice

Advice for drivers who suspect they may have been involved in a staged or deliberate accident:

- 1 If you suspect you have been involved in a staged accident, don't say anything other than 'it is a matter for our insurance companies'
- 2 If anyone is injured, the Police should be called
- 3 Take as many pictures as possible of the accident, including the driver, passengers, vehicle and any damage
- 4 The identity of the driver is crucial so take a good description
- 5 Establish how many passengers are in the other car and again, take a good description of them
- 6 Take note of any other cars involved including damage and registration numbers
- 7 Try to find an independent witness for the accident but be wary of any witnesses quick to offer their services as they may be corrupt
- 8 Be wary of any companies who contact you quickly offering to repair your car, unless these are through your insurance company
- 9 If you suspect the accident was intentional, inform your insurance company at the earliest opportunity
- 10 If you know of anyone involved in staging accidents you can confidentially call the insurance fraud bureau Cheatline on 0800 328 2550

Fraud hotline

Anyone suspecting they have been involved in or witnessed a staged motor accident should call the insurance fraud bureau on **0800 328 2550**