

UNDERSTANDING AUTO INSURANCE FRAUD

RECOGNIZE



Organized Fraud:

Staged collisions that result in fraudulent insurance claims.



Premeditated Fraud:

Fabricating a story about a loss or signing claims forms for repairs or treatments not taken.



Opportunistic Fraud:

Exaggerated claims that overstate injuries or damage to vehicles.

REJECT



Check insurance claims carefully. Never sign blank insurance forms.



If you've been involved in an accident: keep detailed records — take names, insurance information, license plate and driver's license numbers.



Demand details on auto repair. Use body shops approved by your insurer.

REPORT

If you suspect you've been the victim of fraud:



Call your local police and inform your insurance company.



You can submit an anonymous tip to Crime Stoppers.



You can also submit a tip to FSCO's auto insurance fraud hotline at **1-855-5TIP-NOW**.

For more information on recognizing, rejecting and reporting auto insurance fraud visit FSCO's website: fSCO.gov.on.ca/fraud



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How To Report Car Insurance Fraud

David Kirk



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