

Beware of Staged Crashes

Not every accident is accidental.

BY ROBIN JONES

Any time you get into a collision on the road, it's stressful. Even if you quickly determine that you and your passengers are safe and your vehicle needs only minor repairs, the minutes and days after a car crash can be confusing and exhausting as you handle the necessary steps to get your car and yourself back on the road.

And these days, you have to consider one more thing: The crash may not have been an accident at all.

Staged car crashes are on the rise across the country, according to the Auto Club of Southern California's Automotive Research Center (ARC). Criminals make money by filing fraudulent insurance claims. Drivers and passengers pretend to be injured in the crashes and bring large claims against the victim's insurance company.

A common method is the swoop and squat, when a car suddenly cuts in front of you and stops abruptly, and you can't avoid crashing into it. Sometimes the perpetrator even has an accomplice who pulls alongside you to prevent you from swerving out of the way.

If you are a victim of a staged accident, you may feel helpless—but you're not. Follow these tips from ARC after any collision, and you'll have a much better chance of avoiding a scam:

Observe normal post-collision procedure. That means getting the other driver's name, address, driver's license number, car insurance information, and license plate number. Finally, look around for witnesses. Ask them for statements about what they saw, and write down their names and contact information.

Make a record of the event. Use your cell phone camera to take photos and

videos of the crash scene and any vehicle damage. Try to also get photos of the other drivers involved, as well as video of witness statements. Count the number of passengers in the other vehicle; con artists often file claims for people who weren't in the car during the collision.

Beware of tow trucks that appear out of nowhere. If a towing company arrives at the scene of the accident before you've called for help, don't let them take your vehicle, especially if they're vague about their rates. They may be running a scam in which they hold your car hostage until you pay an outrageous charge for the tow.

Avoid strangers who approach you with advice. In particular, look out for people who try to persuade you to use a specific doctor, lawyer, or auto-body shop. Despite being certified professionals, they could be working with the people who staged the accident, and they could skew facts about injuries and vehicle damage to align with the con artist's story.

When in doubt, call the authorities. If you think you've been the victim of a staged accident, call the police to the scene. Record the officers' names, and get a copy of the report for your insurer. If you suspect fraud, contact the National Insurance Crime Bureau at (800) 835-6422. Give them the date and location of the collision, along with details about the crash. ●

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