

## Infographic spotlights insurance fraud

Source: *Sympatico.ca Autos*

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IBC describes three common types of scams

If you don't know how the "swoop and squat," the "drive down" or the "left turn" work, you might want to learn.



They're three of the most common types of car insurance fraud in Canada, according to an [infographic from car insurance protection advisors InsurEye](#).

And if you become the victim of one of 'em, it'll be your insurance company paying the damages, and your premiums that go up post-collision.

The InsurEye infographic, compiled with data from the Insurance Bureau of Canada, describes each of the three scams and how they're arranged so that the victim is found at fault.

It notes, too, how fraudsters can try to wring an additional \$50,000 out of your insurance company by charging for medical rehab and car repairs.

Check it out below.



## ORGANIZED INSURANCE FRAUD IN CANADA

How insurance fraud works in Canada and how you can prevent it.

**FRAUD SCENARIO 1 Swoop and Squat**



**VICTIM IS AT FAULT. VICTIM'S INSURANCE PAYS.**

**Drive Down** **FRAUD SCENARIO 2**



**VICTIM IS AT FAULT. VICTIM'S INSURANCE PAYS.**

**FRAUD SCENARIO 3 Left Turn**



**VICTIM IS AT FAULT. VICTIM'S INSURANCE PAYS.**

Each of these scenarios will result in payments made through the victim's insurance.

**BUT, IT IS LIKELY STILL NOT ENOUGH FOR THE FRAUDSTERS!**

They will use the following techniques to increase insurance payments.



Further damaging car in workshop to inflate repair costs.

**\$2,424**



Medical-related expenses for all passengers in fraudster's car.

**\$17,327**



Income replacement benefits for death of a person in fraudster's car.

**\$29,800**

This will all be paid for by YOUR insurance! Fraud can result in potential injuries, a bad driving record, and an increase in your insurance premiums!

Source: Insurance Fraud

insureEYE advises: If you think you have been a victim of insurance fraud, immediately contact the Insurance Bureau of Canada (IBC) at **1-877-662-TIPS (467-6272)**.

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