



You are here: [Home](#) > [Automobile Insurance](#) > [Brochures](#) > Staged Auto Accidents

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FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.

Staged Auto Accidents: Protect Yourself from this Fraud

Auto insurance fraud costs all drivers by raising their auto insurance premiums.

Some fraudsters deliberately stage auto collisions so that they can submit insurance claims for fake injuries and auto damage. Sometimes they have already caused extensive damage to their vehicles elsewhere, or do so later, in order to make larger claims. Other times, they try to recruit family, friends or colleagues to participate as a way of making money.

Staged auto accidents are dangerous to drivers and put innocent drivers at risk. Furthermore, if convicted, the offenders could end up in jail, their insurance coverage could be withdrawn and they could face a penalty fee.

Capture the Story

While we recognize that it can be stressful at the scene of an accident, it is important you collect the relevant information at the time of the accident that will help you reject fraud by giving your insurance company the real story. It can also assist in a quicker claims process. If you are involved in an accident, you should:

- Take photos of the accident scene with your camera or cell phone if you are able to do so without confrontation.
- Write down or use your cell phone to record as much information as you can, including:
 - Contact information of other drivers;
 - Driver’s licence numbers and licence plate numbers;
 - Insurance information from vehicle “pink slips”;
- Record information about passengers in the other vehicle(s), such as their approximate ages, genders, and if possible, their contact information; and
- Note behaviour. Does anyone suddenly act injured when the police arrive?

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Disruption Notice

Please consult our [outage schedule](#) for more details.

Be Suspicious of Referrals at the Accident Site

- Fraud collaborators at an accident scene often recommend auto body repair shops and storage facilities. They're also keen on speaking to injured persons about recommendations for legal and health care professionals.
- Be wary if you are pressured or offered money by a tow truck operator to go to a particular body shop, lawyer, paralegal or healthcare provider. Have your vehicle repaired at a body shop that you are familiar with. If you don't know a body shop, your insurer may have a list of preferred shops to choose from.
- If there were attempted referrals, report it to your insurance claims adjuster.

If you are Injured and Receive Treatment from Health Care Providers

Some insurance fraud involves health service providers, such as chiropractors, acupuncturists or physiotherapists, falsifying records of health treatments with or without your knowledge. This allows fraudsters to get payment for health care services that were never provided.

To prevent this type of fraud from happening, keep careful records of your treatments and compare them against the invoices and statements you receive from your health care provider or from your insurance company. Never sign blank insurance claim forms, as they could be used to make claims for treatments that did not occur.

File an Accident Report with the Police

- Even in a minor accident, it's important to file an accident report with the police because you have no control over what the other people involved in the accident will decide to do or say later.
- The accident report provides a legally documented description of what happened and can be significant in determining fault.
- Record the names, badge numbers and phone numbers of the police officers at the scene. You can contact them if you remember any significant details later, or if there is more property damage or physical injury than was noticeable at the time of the accident.

Remember: If you are in an auto accident in Ontario, you must call the police if there are injuries, or if there appears to be more than \$2,000 in vehicle damage or if there is any damage to the roadway or surrounding property.


You should also call the police if you suspect illegal activity, for example, driving under the influence of drugs or alcohol, or if you suspect a staged collision.

Speak Only With Police and Your Insurance Representative about the Accident

- Do not argue with other drivers and passengers. Save your story for the police.
- When you talk to your insurance company, provide the information you collected at the scene and let them know if you think there is something suspicious about the accident.

Report Fraud

If you suspect that you may be a victim or target of a scam or fraud, you can help put an end to the scam or fraud by reporting it.

- Call your local police and your insurance company to inform them and ask for next steps
- You can also submit an anonymous tip to [Crime Stoppers](#)  (1-800-222-TIPS).
- You may also file a report to FSCO's [Auto Insurance Fraud Hotline](#) or call 1-855-5TIP-NOW.

If you want legal advice, the [Law Society of Upper Canada](#)  has services to help you find a legal professional.

In addition to the police, there are a number of other [organizations](#) that you can contact for help.

More Information:

[Fighting Auto Insurance Fraud: What You Can Do](#) provides an overview of auto insurance fraud and how you can protect yourself.

[Fraudster Personality Quiz](#): take the quiz to see how you rate when it comes to auto insurance fraud. Given the chance to do something right or something wrong, what would you do? Does the angel on your shoulder tell you to do the right thing? Or does the devil come out in full force. Find out now!

[Tips for Avoiding Tow Truck Scams](#) gives advice on dodging tow truck "chasers".

[What to do after an Auto Accident](#) is a step-by-step guide with a handy travel-size worksheet to help you record the right information at the accident scene.

[Don't Get Scammed Buying Auto Insurance](#) explains how common scams work.

[Understanding the Claims Process](#) is a guide on what to do if you and your insurance company disagree about your entitlement to accident benefits.

