



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.

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Fighting Auto Insurance Fraud: What You Can Do

Insurance Fraud Is a Crime

Auto insurance fraud costs all drivers in higher auto insurance premiums. Not only that, but it is an offence under the federal Criminal Code for anyone, by deceit, falsehood, or other dishonest act, to defraud or to attempt to defraud an insurance company.

If you are caught committing or attempting to commit insurance fraud:

- Your claim will be denied;
- Your insurance policy may be cancelled;
- You may pay higher premiums in the future;
- You may be denied insurance in the future; and
- More importantly, the offence is punishable, on conviction, by a maximum of 14 years' imprisonment for cases involving an amount over \$5,000 or otherwise a maximum of 2 years' imprisonment.

FSCO encourages drivers in Ontario to reject any type of auto insurance fraud and report all suspicions of auto insurance fraud to your local police.

You might not recognize some activities as auto insurance fraud, but the list below gives you examples of some common types of fraud:

- participating in and/or organizing staged auto collisions;
- lying about the way a loss occurred;
- filing fraudulent automobile accident or damage claims;
 - including previously existing damage to a vehicle when submitting a claim for new damage

Publications & Resources	▼
▶ ARCTICS Electronic Filing System	
▶ Auto Insurance Fraud	
▶ Brochures	
▶ Direct Compensation - Property Damage Undertaking	
▶ Filing Guidelines for Automobile Insurance	
▶ Financial Literacy Portal	
▶ Private Arbitrations between Insurers	
▶ Property and Casualty - Auto Bulletins	
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▶ Superintendent's Guidelines	
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Related Information	➤
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Careers	➤


- conspiring with health care providers to receive payments for health treatments not received or warranted;
- presenting or filing a false and misleading document or information.

What Can People Do to Help Fight Fraud?

Insurance companies, regulators, and law enforcement officers are making great efforts to fight fraud at all levels, but their efforts alone cannot solve the fraud problem.

If you think something is suspicious, remind yourself and others involved that auto insurance fraud is wrong and is a criminal offence.

You can play a vital role in combatting and rejecting participation in automobile insurance fraud by:

- Reading and understanding your insurance policy. Your policy provides specific details about your insurance coverages, your rights, and your responsibilities under the contract. If you have questions, call your insurance provider.
- **Rejecting** any type of auto insurance fraud. This includes:
 - Filling out and checking over your auto insurance application or claim forms carefully to make sure you haven't made any mistakes
 - Never signing blank insurance claims forms
 - Keeping detailed records: get the names, addresses, phone numbers, license plate and driver's license numbers, and insurance information from all those involved in an accident. Take photos of the accident scene. Record the age and gender of those involved, including by-standers
 - Refusing to sign any documents or agree to any terms at the site of an accident
 - Demanding detailed repair and medical bills – make sure you received all the goods and services you were billed for
 - Reviewing benefit payment information from your insurance company to confirm that treatments, medical providers and dates are accurately listed.
- If you suspect auto insurance fraud, 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.

[Explore FSCO](#)

[Contact Us](#)



Scheduled Online Service

Disruption Notice

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

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

There are a number of other [organizations](#) that you can contact for help.

Learn more about common types of auto insurance fraud and the resulting penalties:

1. **Staged Auto Accidents**: Fraudsters can deliberately stage collisions to make insurance claims, and they could try to involve you.
2. **Don't Get Scammed Buying Auto Insurance**: A comprehensive article that can help you guard against potential scams.
3. **Tips for Avoiding Tow Truck Scams**: Find out how scams work, what you can do and who to contact if you suspect fraud.

Educate yourself: watch the following videos for information on how to protect yourself from fraud in the event of an auto accident:

1. **Be Vigilant - Insurance Fraud Costs Us All**
2. **Recognize, Reject and Report Auto Insurance Fraud – Organized Fraud**^{New}
3. **Recognize, Reject and Report Auto Insurance Fraud – Premeditated Fraud**^{New}
4. **Recognize, Reject and Report Auto Insurance Fraud – Opportunistic Fraud**^{New}
5. **Protect Yourself - 4 Tips to Help You Choose a Towing Service**
6. **Protect Yourself - Collect Evidence at the Scene of a Collision**
7. **Don't Get Scammed Buying Auto Insurance**

Inform others: Use the following graphics to inform others of auto insurance fraud and to protect yourself from auto insurance fraud.



Graphic No. 1 - view and share larger image



Graphic No. 2 - view and share larger image



Graphic No. 3 - view and share larger image



Graphic No. 4 - view and share larger image



Graphic No. 5 - view and share larger image



Graphic No. 6 - view and share larger image



Graphic 7 - view and share larger image

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