

How to Avoid Staged Car Accidents

By: Chuck Watkins

Causing car crashes is certainly nothing to brag about – unless you're a professional. Believe it or not, staged auto accidents are big business these days. According to the FBI, this type of crash costs the insurance industry \$20 billion annually, with those losses getting passed on to consumers in the form of higher insurance rates.

Types of Staged Car Accidents

A staged auto accident is not easy to detect. Everything happens so fast. Accident victims tend to be disoriented after a crash, so memories of details can be fuzzy. And since the scammers are pros, the actual victim is at a distinct disadvantage.

Here are the most common types of staged car accidents:

- Swoop and squat. In traffic, a car suddenly pulls up in front of you, then slams on the brakes, causing an intentional rear-end collision.
- Drive down. While you're attempting to merge into freeway traffic, a driver waves you forward, giving you the right-of-way. But instead of letting you in, that driver deliberately crashes into your vehicle and blames you for the accident.
- Sideswipe. You are making a left turn from a dual-turn lane and your vehicle accidentally drifts into the other lane for just a moment. The driver in the other left-turn lane sideswipes you, then accuses you of reckless driving.
- T-Bone. You are cautiously driving through an intersection when a waiting driver knowingly slams into your vehicle. That driver then tells the police that you intentionally ran the stop sign.
- The wave. While you are attempting to change lanes in heavy traffic, another driver gestures you over. Just as you complete the maneuver, that driver rams into your vehicle.

To add insult to injury, after the first staged accident, some scam artists will go to another location and stage a second or third crash, then claim that the additional vehicular damage was all part of the first collision. Other participants in the scam may include the other vehicle's passengers, the tow-truck driver, auto body shop employees, doctors, rehab physicians, and the driver's lawyer.

Tip-offs of a Staged Accident

Sometimes certain behavioral giveaways occur at the scene of a staged crash, including:

- The driver and passengers all complain of back and neck pain even though the damage to the vehicle is minimal.
- The injuries seem to intensify when the driver or passengers in the other vehicle talk to a police officer or insurance company representative.

Use common sense while driving. If another driver starts visually or verbally signaling you for no apparent reason, you're not obligated to respond. Sometimes it's better to err on the side of caution, According to the Coalition Against Insurance Fraud.



**Coalition Against
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- Additional witnesses suddenly converge on the accident site immediately following the crash.
- The driver of the other vehicle offers to find you a first-class auto repair shop, a doctor, or a lawyer.

Avoiding a Staged Accident

The best way to avoid a staged accident is to be a good defensive driver. **The Coalition Against Insurance Fraud** offers some safe driving tips:

- Never tailgate. Leave plenty of distance between your vehicle and the one directly in front of you. The added distance gives you more time to slow down if something unexpected occurs.
- Look ahead. Traffic patterns can change quickly. Don't judge the road speed purely by the pace of vehicles immediately in front of you. Look down the road for signs of possible sudden shifts in traffic flow.
- Don't multitask. Avoid being distracted while behind the wheel. Refrain from talking on your cell phone, texting, or applying makeup while driving.
- Trust your instincts. Use common sense while driving. If another driver starts visually or verbally signaling you for no apparent reason, you're not obligated to respond. Sometimes it's better to err on the side of caution.