

## Watch out for 'Slippin' Jimmy'

By: Kris Reilly

We spend a lot of time discussing phone scams in this space each week, and for good reason — phone swindlers seem to be more active than ever these days. But this week I'm going to talk about some of the scams you might encounter behind the wheel.

The first two episodes of the terrific AMC show "Better Call Saul," depicted a particularly outrageous type of fraud, where a pedestrian intentionally gets hit by a car, feigns a serious injury and tries to bilk the unsuspecting victim out of hundreds of dollars. The main character of the show reminisces about the days when he was known as "Slippin' Jimmy" — using the ubiquitous ice of an Illinois winter to stage fake falls that would net him thousands.

The show is fiction, and pedestrians willfully jumping in front of cars are pretty rare, but real-life insurance fraud is big business for crooks. So big that I'd need to write a book to cover all of its variants, but today we'll take a look at one common type of fraud — the staged car crash.

According to the **Coalition Against Insurance Fraud**, three of the most-used types of car-crash fraud are:

— **THE SWOOP AND SQUAT**: A car pulls in front of you and jams on the brakes. A crash ensues. The next thing you know, the "victims" in the other car are complaining of major injuries. They also might claim the damage to their car is more severe than it actually is.

— **THE DRIVE DOWN**: You're merging into traffic, and you must yield. A seemingly nice driver waves to you, signaling that it's OK to go. You merge, and the driver hits you. You were supposed to merge and didn't have the right of way, so technically it's your fault.

— **THE SIDESWIPE**: I hate dual left-turn lanes. It can sometimes be difficult to judge if you're in the proper lane when making your turn. Some intersections have a broken white line for you to follow, but not all do. Be careful to stay in your lane, because some sleazy drivers will intentionally ram you and make a costly claim against your insurance company.

The **Coalition Against Insurance Fraud** also warns to watch out for "shady helpers" after you get in a crash. A stranger will suddenly show up or call you, suggesting you get medical aid at certain clinic, get body work done at a certain shop, or hire a certain lawyer. This is a plot element of "Better Call Saul," and apparently it

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does happen in real life. You're better off seeking those services on your own.

Getting ensnared in a staged-car-crash scam can be costly — you'll have a blemish on your driving record, and your insurance rates are likely to go up. Furthermore, insurance companies say this type of fraud raises premiums for everyone — not just the victims — because they spend a lot of money fighting and paying bogus claims, then pass the cost on to the consumer.

So how do you protect yourself?

The most important thing you can do is remember all that stuff they taught you in driver's ed, and use it. Look as far as possible down the road, don't tailgate, check your mirrors and generally be aware of what's going on around your car at all times.

If you get in a crash, keep your cool and start collecting information. Take cellphone pictures of the other car and the passengers. Get their names, addresses and phone numbers. Make sure to call the authorities and get a police report.

You also might consider getting a dash cam. This little gadget digitally records what you're seeing through your windshield as you drive.