

Local Police Fight Auto Insurance Fraud

By: Jessica Sillers, MoneyGeek & James Quiggle, Coalition Against Insurance Fraud

Expert Q&A

Spotting and avoiding insurance scams can feel daunting. James Quiggle, director of communications for the Coalition Against Insurance Fraud, talked to MoneyGeek about the best anti-scam strategies.

What are the most common car insurance scams that people should be aware of?

“Certainly repair scams. Dishonest body shops will install knockoff airbags that don’t deploy in a crash. People have died in crashes where airbags didn’t deploy properly.”

How would you know if someone installed a faulty airbag?

“Don’t try to open the airbag compartment yourself. It could blow up. When you’re buying a car, have a certified airbag mechanic check out the airbag compartment for you. Also, look for the dashboard light. It should go on for a few seconds when you start [the car], and that means the system’s working.” A light that blinks, stays on for a long time or never comes on at all can signal a problem, he said.

What kinds of unscrupulous behavior should people look for in car insurance agents and other motorists?

“Most agents are honest, but a disturbing number are unethical. A big problem with crooked agents is stealing their clients’ premiums without buying the policy. This can leave drivers and passengers dangerously exposed. When you buy coverage, contact your insurance company just to confirm that you have coverage... That can be a check and balance against the theft of your premium.”

How can I avoid becoming the victim of a scam?

“Your insurance company should have a list of preferred body shops. These are honest, trustworthy shops that provide quality service at a decent price. Make sure that you have a written estimate. Do this before you authorize repairs.”

Quiggle warns against “too good to be true” deals as well. “Some body shops will offer to waive the deductible in order to lure you into doing business with them. Why would a legitimate body shop need to stoop to that tactic? I’d also recommend checking out the repairs. Ask them to show you exactly what was done. Check out the bill. Is it detailed? Does it conform to what the estimate said?”

Ideally, we’d never get into accidents. If we do, what should we do if we suspect it might be a

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staged

“Take out your cell and take pictures of the accident scene. Take pictures of the claimed damage. Is that car full of passengers or is it empty? Call the police, see if you can get them to come to the scene.” If the accident is minor, Quiggle said, an officer might not be required to come out, but you may still be able to get an official report. “Go to the station if you can and see if they’ll bother with it. This is why you need your photographs of the scene.”

Accidents are unnerving, but it’s important to stay calm.

“Don’t get confrontational. Stay cool and professional.” Then, he says, collect license information, the other car’s plate number and names and other contact details for all the passengers. “You’re building a strong evidentiary case that this was a minor bumper bender that shouldn’t lead to expensive whiplash claims.”

Are there any groups that are targeted more often car insurance scams?

“For staged crashes, seniors sometimes are targeted. Crooks perceive seniors as easily confused, forgetful and distracted drivers. Mothers with kids in their car are another target, [as is] anyone

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