

Types of Automobile Collision Fraud

- **Swoop & Squat** - "Swoop" vehicle swerves in front of "squat" vehicle causing "squat" vehicle to slam on its brakes, which causes a rear-end collision with the victim's vehicle.
- **Sudden Stop** - "Squat" vehicle slows down to close gap between his or her vehicle and the victim's vehicle, then brakes suddenly causing a rear-end collision.
- **Backing** - Victim's vehicle collides with suspect's vehicle while backing out of a driveway or while backing out of a parking space in a parking lot.
- **Pedestrian Vs Auto** - Pedestrian intentionally walks into the path of a slow moving vehicle.
- **Right of Way** - Suspect driver appears to give right-of-way to victim driver, usually in an intersection, causing vehicles to collide; suspect later claims no right-of-way was offered.
- **Phantom Vehicle** - Solo vehicle crashes due to vehicle of unknown origin/description.
- **Hit and Run** - "Hit and run" vehicle strikes victim's car and leaves scene of the collision.
- **Paper Collision** - Parties conspire to create illusion of legitimate collision using either pre-damaged vehicles or by intentionally and covertly inflicting damage on the suspect's vehicle(s). Generally, law enforcement is not called to the scene of the collision.
- **Organized Ring** - Collision orchestrated by organized criminal activity involving attorneys, doctors, other medical professionals, office administrators and/or cappers.
- **Medical Provider** - Medical provider inflates billing, knowingly submits bills with improper medical codes and misrepresents facts.

Types of Automobile Property Fraud

- **Faked Damages** - Damages to vehicle exaggerated, non-existent, pre-existing or vehicle damaged at a later point in time.
- **Inflated Damages** - Damages inflated or exaggerated, non-existent or pre-existing; excessive billing of vehicle body parts or repair work.
- **Vehicle Theft** - Vehicle or motor home theft.
- **Vehicle Arson** - Vehicle or motor home arson.
- **Auto Property/Vandalism** - Vehicle or motor home vandalism including such items as car rims, stereo equipment and engine parts.
- **Agent/Broker** - Policy backdated prior to loss date and/or theft of premium dollars intended for payment of coverage.
- **Embezzlement** - Embezzlement of funds.
- **Trailer Watercraft/Theft Damage** - Watercraft stolen or damaged while being transported on trailer.
- **Other Auto Property** - Any other auto-related circumstance not listed above involving the presentation of false documents as proof of insurance.

How do I protect myself from unwittingly becoming involved in an auto insurance fraud scheme or a staged collision?

- Leave a safe distance between you and the car in front.
- Be cautious when someone grants you the right-of-way.
- Watch for traffic when backing.
- Always give pedestrians the right-of-way.
- Remember, an experienced “con artist” will not be obvious when staging a collision. He or she will make you feel that there was nothing you could have done to prevent the collision. If you are involved in a collision, be aware of possible indicators of insurance fraud. Some of these indicators may include:
 - Problem I.D. – The other party gives you a temporary identification without a photo or the I.D. was not issued by a state agency.
 - No Permanent Address – The other party provides a post office box instead of a local street address.
 - The Quick Exit – The other party wants to get your information fast and leaves the scene before police arrive or a report is taken.
 - Pre-Existing Damage – The other party has pre-existing damage or other damage not consistent with the collision (take photos of damage when possible).
 - Insurance “lingo”- The other party uses words or terminologies which suggest considerable knowledge of insurance procedures.
 - Excessive Bills – You are asked to reimburse the other party of apparently inflated, unusually high, or even false bills. These could include excessive charges for towing, body/fender repair or medical bills.
 - Growing Injuries – The collision occurs at slow speeds, and the other party initially complains of only minor injury. No ambulance is called, but later the injury is claimed to have grown into a serious medical condition.

If you suspect you may be the victim or witness of an automobile insurance fraud scheme or a staged collision in Napa County, contact the District Attorney’s Office Insurance Fraud Unit:

Email: autoinsurancefraud@countyofnapa.org

Telephone: (707) 253-4211