



Report insurance crime.

Take the time.



Call toll-free **1-877-IBC-TIPS**
(422-8477) or submit a
tip on-line at www.abc.ca.

Stop paying for a crime *you didn't commit!*

When you buy home, car or business insurance, your premiums are used to pay legitimate claims. But when someone cheats on an insurance claim and gets away with it, it costs you money. Consider this: The next time you renew your policy, at least 15% of what you pay will go to cover fraudulent insurance claims. And of your auto premium, at least \$43 pays for auto theft.

Don't let cheaters pick your pocket. If you suspect someone of being involved in insurance crime, please take the time to report it. Your identity will be protected.

Know how to *recognize* insurance crime

Most of us know it's a crime to steal a car, but it can also be a crime when:

- Someone knowingly lies on an insurance application...
- damage that existed before a collision is claimed...
- an "advisor" tells you to claim for injuries that don't exist after a collision...
- a health care provider offers you additional treatments after you already feel fine...
- someone makes a claim for a collision that never happened...

For the record, whether planned or not, insurance fraud and auto theft are serious crimes with serious consequences.

Who is involved in *insurance crime?*

Insurance crime comes in many forms, and the perpetrators don't always look like criminals. It is sometimes the work of organized groups or gangs, that run car theft and insurance fraud "rings" as a business. It can also involve normally law-abiding citizens who see a chance to make a few extra dollars by padding an otherwise legitimate claim.

Make the *Right Call*

When you report insurance crime, your tip could help put offenders behind bars. Dishonest claims may be disallowed, and that helps to keep your insurance costs down. By calling in a tip, you could not only prevent one crime; you could also make potential cheaters think twice.



Everyone who has an insurance policy pays for fraud, so take the time to report insurance crime.