

goodneighbor[®]

The magazine for State Farm[®] customers

SUMMER 2014



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SUMMER SAFETY Q&A

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TAKE THE TEST.
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3 FAMILIES show how to reach your goals **ONE CHECKMARK AT A TIME**
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You wear your seat belt, lock your doors and take care of your family—but accidents still happen. Do you have the right insurance to provide help when you need it? I can help you find out: Call me today to schedule an appointment to review your policies.

Michelle R Twitchell
(630) 830-6966

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WHEN AN ACCIDENT MAY NOT REALLY BE AN

PICTURE THIS: You're driving along when a car suddenly CUTS IN FRONT OF YOU and the driver SLAMS ON THE BRAKES. With little reaction time you likely will hit the vehicle and be at fault for the accident. It's possible you've been set up as part of an AUTO INSURANCE FRAUD ATTEMPT.

While it may be hard to imagine that someone would deliberately bump into your car and claim injuries just to collect insurance money, this can—and sometimes does—happen on our nation's busy highways and local roads. In fact analysts at the National Insurance Crime Bureau (NICB.org) found that nearly 34 percent of 13,000 questionable insurance claims gathered for a report released in January 2013 were staged by individuals who have their strategies down to a science. "I've seen people being paid \$1,000 to \$5,000 per accident per person in the car," says Frank

Goldstein, an attorney in Fort Lauderdale, Florida, who concentrates his practice in defending insurance companies against and civilly prosecuting insurance fraud. Your best defense? Know four common formulas these fraudsters tend to follow...

SCENARIO 1 THE SWOOP AND SQUAT

You're driving a few lengths behind a car when, suddenly, the driver slams on the brakes right in front of you, causing you to collide right into it. The driver often has passengers in the car.

DRIVE WITH CAUTION

While you can't entirely avoid being the victim of a staged car accident, you can take certain precautions. Here are three:

- 1 **AVOID** tailgating. Instead keep your car at a safe distance around, ahead and behind other cars.
- 2 **LOOK** at all the cars in front of you. Make sure everyone around you has brake lights. If you notice a car doesn't have them, keep an even farther distance.
- 3 **BEWARE** of overly polite drivers. While they may wave you on, they may have ulterior motives, so use caution.



ACCIDENT

BY LAMBETH HOCHWALD

SCENARIO 2 THE DRIVE-DOWN

You're about to merge into the left-hand lane. You put on your turn signal, then look over at the car next to you to let them know you're trying to merge. Just as you begin merging, the other driver whacks your car, all the while claiming in the ensuing police report that you never used your turn signal prior to entering the lane. "Keep in mind that this type of activity may also occur when you're backing out of a parking space," Goldstein says. "In other words the driver will wave you out of the space and then hit your car."

SCENARIO 3 THE T-BONE

You've arrived at a four-way cross or stop sign. The driver of the car to your left or right will seem friendly and will wave you on. "He'll encourage you to enter the intersection since you got there first," Goldstein says. "Then, as you go through the stop sign, he whacks your car."

SCENARIO 4 THE SIDESWIPE

You're approaching an intersection in which there are two lanes in which you can make a left-hand turn on an arrow. As you make the left-hand turn, the car next to you comes over to your lane and sideswipes you. "It's a perfect setup for someone staging an accident," Goldstein says. ■



FENDER-BENDER QUICK GUIDE

Keep these tips in your glove box just in case you suspect you've been involved in a staged accident:

#1: DON'T LEAVE THE SCENE OF THE ACCIDENT. A police officer will look at the physical evidence and attempt to make a determination of what occurred.

#2: DOCUMENT THE INCIDENT. Take photos and videos of both cars (and any injured passengers) as fast as you can. Part of the staged car accident is to cause additional after-the-fact damage to the car. The photos of the car you allegedly impacted are critical.

#3: LET SOMEONE KNOW. Call your insurance agent. Next phone the National Insurance Crime Bureau (1-800-835-6422). Give license plate numbers, location of the accident, people involved as well as the details that lead you to believe you've been involved in a staged accident.

#4: BEWARE OF JUMP-INS. Before staged accidents the perpetrator may plant people nearby so they can jump into his car right after the accident occurs. This makes it appear as though they were a part of the accident, so everyone can collect insurance money. Assess who was in the car during the time of the accident. Collect their names, phone numbers and driver's license info.

#5: NEVER VISIT A REPAIR SHOP THE OTHER DRIVER RECOMMENDS. The other driver may suggest visiting a specific car repair shop or getting assistance from a certain lawyer. Avoid this at all costs since this may be a setup for still more insurance fraud. You may also receive a phone call from a repair shop. Screen the call or refer it to your insurance company.

