

EVERYTHING FOR BRISTOL WEST PERSONAL AUTO

Mobile-Enabled Website. You can access and manage your policy straight from your smartphone or tablet. You can also review billing information, make payments and view policy ID cards!

Text Alert Reminders. If you elect to receive text alert payment reminders, we include a link to our mobile website so you can easily pay your bill.

eSignature. Don't have time to come in to an office to physically sign policy forms when you purchase your new policy? eSignature is a real-time, click-to-sign tool that lets you digitally sign important documents at new business.

Go Paperless. Go Paperless. We offer the convenience of paperless billing for customers who prefer to receive their bills and policy documents via email. If you choose to go paperless, ask your agent if you qualify for a discount.

Talk to your Independent Agent or Producer
about Bristol West Personal Auto Insurance.

Representing

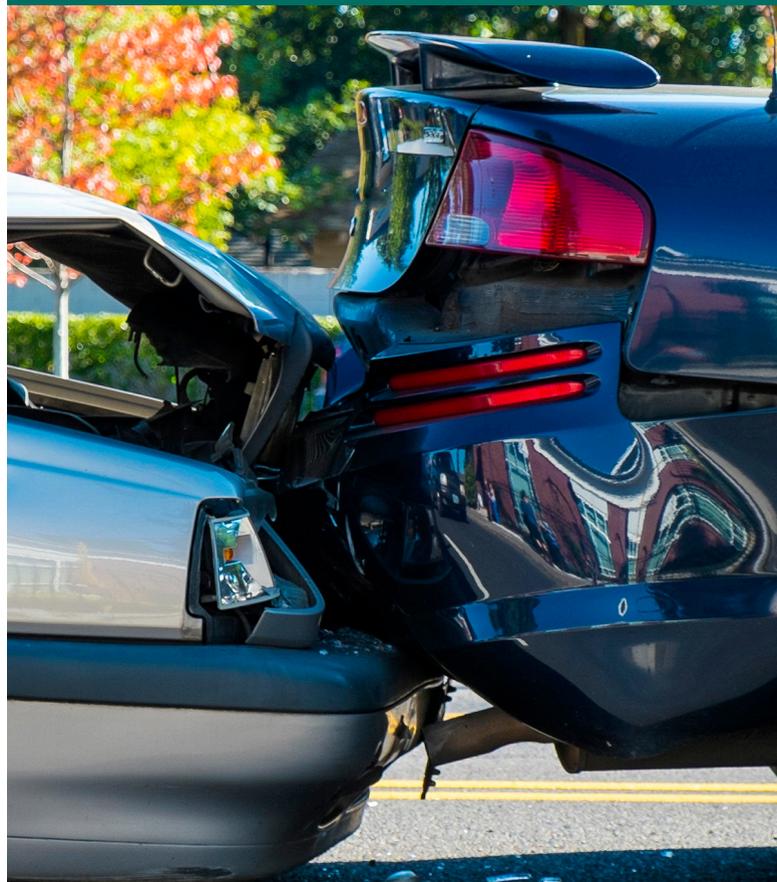


*<http://www.insurancefraud.org/statistics.htm#2>

All products, coverages and discounts are not available in all areas. Insurance underwritten by a member of the Bristol West Insurance Group or Foremost Insurance Group. The Bristol West and Foremost companies are part of the Farmers Insurance Group®, 6301 Owensmouth Ave., Woodland Hills, CA 91367. 9002441 09/18



AUTO INSURANCE FRAUD



A Bristol West® Auto policy is designed to provide you with a superior combination of coverage and value. We also want to ensure that you and your vehicle are safe at all times, especially against Auto Insurance Fraud. Learn how to avoid becoming a victim by looking for important warning signs and driving defensively.

WHAT IS AUTO INSURANCE FRAUD?

When someone tries to deceive an insurance company about a claim involving their personal or commercial vehicle, they are committing Auto Insurance Fraud. It often happens when someone fabricates information or provides false documentation to support a claim.

DIFFERENT TYPES OF FRAUD:

Staged accident. A conspirator will pull in front of an innocent driver's car and stop suddenly, causing the innocent driver to rear-end their car. The innocent driver then believes they are responsible for the accident, and the conspirator will try a false injury claim. The victim will be contacted by the criminal driver's lawyer, and the victim's insurance company will be expected to pay fraudulent medical bills for the driver and all the passengers in the car, giving them extra compensation.

Stolen car. The car owner will arrange for their car to be "stolen" and disposed of so they can collect insurance money. An example is when the criminal sells their car to a body shop or friend to be cut up for parts, and then report their car was stolen. Typically, the people they sell the car to are involved in the fraud, making it difficult for authorities to make sense of the situation.

Claim padding. This occurs when the car owner increases the amount of an otherwise legitimate claim to receive more money than they are due, making up for deductibles they are required to pay. This type of fraud leads to higher rates for other auto policyholders. It is estimated that 10% of all claims are partially fraudulent.

Buying a policy for a loss that already existed. Imagine this: A tree falls on a car, severely damaging the hood and windshield. Before reporting the accident, the car owner calls their insurance company and adds Comprehensive Collision coverage. A few days later, they then call their insurance company and file a claim for the damage. This is difficult to get away with, but happens more often than you may think. However, if the insurance company senses fraud, an investigation could launch since the claim was filed so soon after new coverage was added. If caught, the perpetrator could face possible fines or jail time.



Did you know: About 10 cents of every dollar you pay in Auto insurance premium goes towards fraudulent crimes? Industry experts estimate that total costs can run as high as 25 cents in some states!



HOW DRIVERS CAN AVOID BEING THE VICTIM OF A STAGED ACCIDENT:

- Don't tailgate! Criminal drivers view tailgaters as prime targets.
- Be a defensive driver. If another driver suddenly darts in front of you, slow down and increase your following distance.
- If you are ever in an accident, write notes about what happened, and take pictures of your car and the other vehicle.
- Get the names and addresses of independent witnesses at the scene. They may be able to verify that the accident appeared to be a set-up.
- If the collision seems to be set-up, contact your insurance company and law enforcement officials immediately.

HELP FIGHT AUTO INSURANCE FRAUD:

Join law enforcement agencies, prosecutors and the insurance industry in bringing these costly and sometimes violent crimes under control. It could keep the cost of premiums down, and prevent criminals from committing fraud. If you come across insurance fraud, report it to our [Auto Fraud hotline at 1-888-662-6616](tel:1-888-662-6616).