

Bradley recruits people to pose as occupants in a staged accident. Those involved may stage an accident with two cars where all are involved. Or worse, they may seek to create an accident with an innocent person to file a claim against that person's insurance company.

Staged accidents create a great risk of injury to the public.

Bradley has committed insurance fraud, a serious crime in Utah.

A crime that ranges from a Class "A" Misdemeanor to a 2nd Degree Felony.

Those convicted of Insurance Fraud face fines, legal fees, restitution, even prison time. Not to mention a wide range of personal and professional consequences, such as job loss and harm to reputation and relationships. It's a crime that goes on your permanent record.

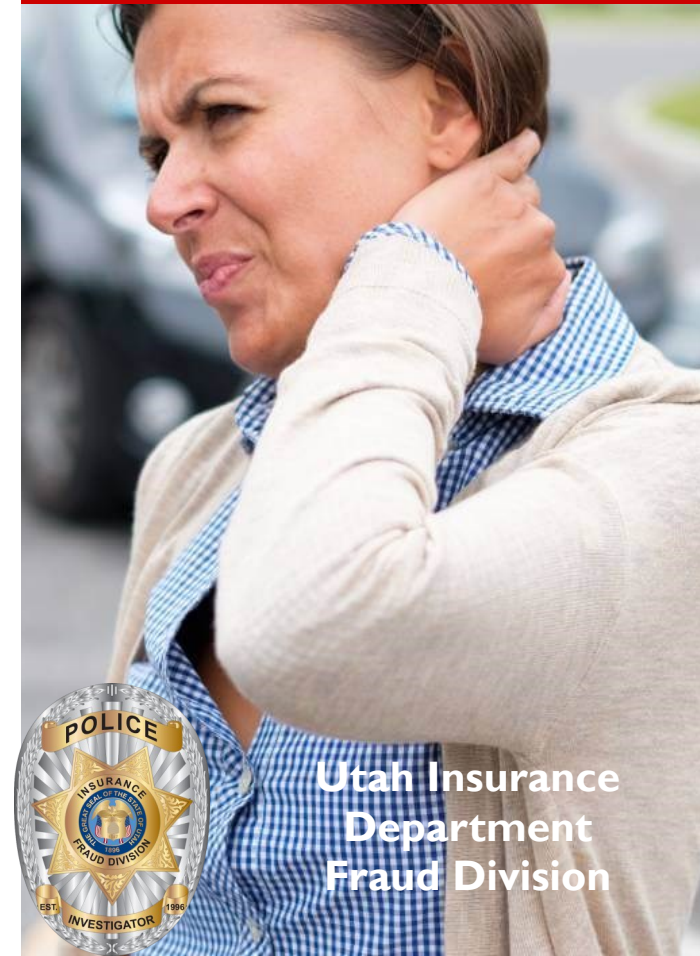


**UTAH INSURANCE
DEPARTMENT
FRAUD DIVISION**

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**INSURANCE
FRAUD
Auto Accident
Victim
Recruitment
IS A SERIOUS
CRIME.**



**Utah Insurance
Department
Fraud Division**

After Alberto's car was rear-ended, he felt fine and did not have any injuries. But Alberto was contacted by a Runner (a person who for money, attempts to procure a client for a lawyer or a medical provider) who encouraged Alberto to seek treatment and claim a false injury. Alberto exaggerated the extent of his injuries saying his neck and back hurt. He went for medical treatment he knew he didn't really need in order to get a larger settlement from the insurance company.

Melissa is paid by a medical provider to place business cards in local markets. Her cards advertise that she can assist those involved in a car accident get paid more money from their insurance company.

When Mellissa receives a call from an accident victim, she tells them they need to seek treatment from a specific medical provider or Lawyer and may even coach them on what types of injuries they need to complain about in order to make more money.

John works for an insurance agency. When he is notified of an auto accident, he calls the victims and tells them that they need to go to a specific chiropractor or lawyer for treatment and representation.

It is likely John is being paid, sometimes hundreds of dollars, to find people to receive treatment from the Chiropractor or representation from the Lawyer.

THE CRIME...

Runners and Cappers are the middlemen in a fraud scheme.

The Runner or Capper recruits the occupants of a vehicle involved in an auto accident to seek treatment from a specific Lawyer or Medical Provider

The Runner or Capper may use business cards left in local businesses advertising their ability to assist occupants involved in motor vehicle accidents.

The Runner or Capper has an arrangement with either a medical provider, a lawyer, or both. The runner collects a fee from the Chiropractor or lawyer for finding people to receive medical treatment or be represented by the lawyer.

In Utah it is illegal for a Chiropractor to pay a person for a patient referral.

When someone seeks medical treatment for false or exaggerated injuries, Insurance is billed and Insurance Fraud occurs.

CONSEQUENCES...

Automobile insurance fraud is a serious crime. In Utah it is a felony crime with violators spending up to fifteen years in prison and paying up to \$10,000 in fines. There are also many other associated expenses, such as paying back the insurance company, court costs and legal fees. Plus, those found guilty of insurance fraud have the stigma and limitation of being a convicted felon for life.



PREVENTION...

Be aware of solicitations or phone calls encouraging you to seek treatment from a specific medical provider or to see a specific lawyer.

It is illegal for someone to pay or be paid to recruit patients to seek treatment from a medical provider or Lawyer.

It is illegal in Utah to obtain information regarding auto accidents without being an insurance company or someone who is involved in the accident.

If you receive an unsolicited call from anyone encouraging you to seek medical treatment or legal representation from specific providers, it is likely they are breaking the law.

- Don't seek medical treatment if you are not injured.
- Don't accept payments for treatments you do not receive.
- Don't fake injuries, damages, or make any misrepresentation during an insurance claim.