

A 14 POINT RED FLAG CHECKLIST FOR STAGED COLLISIONS

Staged accidents are creating huge legal defense fees and are driving up the cost of auto insurance. This is a 14 point checklist of red flags that would be an indicator of a staged accident. These are staged collisions, in which the vehicle in front stops abruptly and the victim driver finds himself responsible for a rear end collision. This type accident will many times exhibit certain characteristics that should serve as red flags to any investigator.

1. The accidents often occur between intersections, in the middle of blocks.
- 2) Most accidents occur at times other than rush hours when the traffic is not backed up.
- 3) Statement of the striking vehicle's drivers is usually the same, "the car in front stopped suddenly for no reason."
- 4) The struck vehicle usually has a several passengers.
- 5) There are seldom any children in the struck vehicle.
- 6) The age range of the struck vehicle is between 17 and 40.
- 7) The damage involved is usually not severe, usually minimal. Yet all occupants of the vehicle claim injuries.
- 8) The striking vehicle is usually a late model, driven by a middle aged person of affluent appearance.
- 9) The vehicles driven by the swoop and squatters are older models (anywhere from 10 to 15 years old)
- 10) The struck vehicles has had tire pressure in the rear tires lowered (Causes more taillight damage and stops more quickly)
- 11) The struck vehicle frequently has paper tags.
- 12) The struck vehicle will usually have uninsured, or under insured coverage, even through it has minimum liability as required by law.
- 13) A check of Insurance Indexes and/or civil records and drivers licenses, shows one of more occupants has a history of similar accidents.
- 14) There are seldom any eye witnesses.