Motorcycle fraud: Safeguarding against 'crash for cash'

Over recent years there's been a significant rise in 'crash for cash' fraud[1] – staged accidents where individuals intentionally collide with other vehicles to submit fraudulent claims.

Our data reveals a surge in these incidents, which are carefully planned to appear genuine but are intentionally set up to target innocent drivers and make false insurance claims – often inflated with exaggerated storage, recovery, and vehicle hire costs.

Historically, London has been a hotspot for moped-related deliberate and opportunistic fraud; however, we know from our data that this trend is evolving and spreading to places like Bristol, the Midlands, and the South Coast. Alarmingly, fraudsters are also increasingly exploiting innocent parties' identities to facilitate further fraudulent activities.

What is the impact?

This trend has far-reaching consequences that impacts everyone:

- Possible premium increases and operational disruption, driven in part by the inflated credit hire costs that often follow staged incidents
- Stress and inconvenience from providing statements and dealing with prolonged investigations
- Genuine claimants wait longer for outcomes
- Identity misuse creates wider vulnerability for innocent parties

What to be aware of

The following common accident types and behaviours could indicate a staged incident. Sharing these with customers can help them spot suspicious situations and protect their claims experience:

Cut in and brake / slam on

Vehicle suddenly cuts in front and brakes sharply causing rear collision.

Sideswipe

Vehicle intentionally drifts into another lane to force a crash or cause another vehicle to swerve.

Junction manipulation

Using junctions or side roads to pull out or weave between traffic to induce a collision.

Set up

Multiple vehicles working together to block visibility to induce collisions.

Other warning signs

- Overly confident or rehearsed post-accident behaviour.
- Pressure to admit fault or share documents quickly.
- Vague details or helmet on to avoid identification.
- Minimal or no damage despite claims.
- Pre-existing damage on vehicles.
- Witnesses appearing unusually familiar or cooperative with involved parties.

How brokers can help

Here are some practical steps you can share with your customers:

1. Preventative measures

Fit dashcams to fleet vehicles for accident evidence and fraud defense.

Keep personal documents secure; only share necessary info (name, address, vehicle registration) at the scene to prevent identity fraud.

2. Accident reporting

Take photos of all vehicles, damages, and scene details.
Save dashcam footage and check for nearby CCTV.

Record incident details promptly, including any unusual events.

3. Post-accident scams

Beware of fake calls from scammers pretending to be insurers or offering courtesy cars; use official contact info.

Do not admit fault or apologise, as it could be used against them later.

4. Report anything suspicious

Use the IFB Cheatline – If fraud is suspected, report it to the Insurance Fraud Bureau:

- Online: IFB Cheatline
- Phone: 0800 422 0421

Speak to AXA – Brokers should also contact their AXA account manager for advice and next steps.

> “We're committed to protecting genuine customers and tackling insurance fraud as a priority. Brokers play a vital role in helping clients understand potential risks and how to protect themselves.”

Karl Parr, Director of Claims Technical & Central Services, AXA UK

We're here to help

If you have any questions about this document, please get in touch with your usual AXA contact or your insurance broker.

We've produced a **Crash for Cash Case Study** which brings to life how our multi-award-winning Fraud team are taking a proactive approach to tackling these types of claim and contributing to a more sustainable insurance environment.

1. 'Crash for cash' fraud | City of London Police