

FRAUD

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People who make false insurance claims or exaggerate the extent of injuries on their claims defraud the Insurance Commission and increase the cost of insurance premium rates for all Western Australian motorists.

In 2017, the [Motor Vehicle \(Third Party Insurance\) Act 1943](#) was changed to make it a criminal offence to provide false or misleading statements and information, and to introduce a financial penalty for the offence.

If you suspect fraudulent behaviour regarding a motor injury insurance claim you can [report it](#) confidentially to the Insurance Commission.

About Insurance Fraud



Insurance fraud is dishonestly attempting to claim or receive a benefit otherwise not entitled to and may be

receive a benefit otherwise not entitled to, and may be committed by claimants or service providers.

Insurance fraud committed by a claimant may involve:

- deliberate falsification of a claim or providing false information (lying about work projects and health conditions);
- working a second job when claiming workers' compensation from another job;
- exaggerating injuries and inability to work to receive greater benefits; and
- purposefully causing a crash or an injury in order to make a claim.

Insurance fraud committed by service providers (including medical providers) may involve:

- charging claimants for long consults irrespective of the consult time;
- dispensing generic drugs to claimants, but charging the Insurance Commission for the non-generic kind; and
- billing the Insurance Commission for an exaggerated number of working hours.

We actively investigate fraud and catch many people doing the wrong thing every year. When we find fraud, we may:

- refer it to Western Australia Police for criminal investigation;
- initiate civil action to recover compensation amounts overpaid; or
- refer to the Corruption and Crime Commission or Public Sector Commission if a public sector employee is suspected to be involved in a fraudulent workers' compensation claim.

Fraud Case Studies



View a complete list of Fraud Case Studies in the [News and Publications](#) section of this site

Report Fraud



Please report fraud. After all you're paying for it.

Catching out people who make fraudulent claims saves WA motorists and taxpayers millions each year.

You may know someone who is trying to rip off the system. Please report it:

- Fraud Hotline: +61 (8) 9264 3277
- Fraud Email: fraud@icwa.wa.gov.au
- [Online Fraud Report Form](#)

You can remain anonymous.

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