

Google Ad scamming



After a car accident, the last thing a customer needs is to be misled by an unscrupulous claims firm. Customers might mistakenly call a number found on Google, thinking they're reaching us at Allianz.

Here's how you can help customers avoid falling victim to these scams and ensure they're in contact with the right company.

What are claims management companies (CMCs)?

CMCs offer services to help individuals pursue compensation and other claims. Some services include providing hire cars, vehicle recovery and assisting with personal injury claims. While some are legitimate, other exploit search engines to mislead customers.

Why are they in the news?

Whilst there are some reputable CMCs in the market, some unscrupulous claims management companies are using search engines to mislead customers.

These firms appear at the top of search results when driver's look for their insurer's contact details. When customers click these ads, their phone automatically dials the number. Customers are then connected to a different firm, which arranges a replacement hire car and collects the customer's vehicle. Customers can end up being liable for significant costs, due to being misled into thinking that the offered services are covered by their policy.

What's the impact?

Many vulnerable victims have been liable for thousands of pounds.



Matt Crabtree, Head of Financial Crime, Intelligence and Investigation Strategy at Allianz Personal Broker says:

"These CMCs are abusing the trust people put in their insurers and preying on victims at one of their most vulnerable times, following an accident. I've spoken to numerous people affected by this scam, and they all say the same thing, they thought they were talking to us and



had they known they were talking to a CMC, they would have hung up straight away."

We've seen customers receive parking tickets and speeding fines when their cars are supposed to be getting repaired by the CMC. Once, a customer's car was sold by the CMC without their knowledge.

"Alongside the financial risk, people are not getting the service they deserve and pay for when taking out their policy, so we continue to work closely with the wider industry and regulators such as the FCA, ICO and Trading Standards to ensure those behind these scams are identified and brought to justice."

What can brokers do to help?

- 1. Raise awareness:** educate customers about the risks and ensure they know the correct claims process.
- 2. Verify contacts:** advise customers to confirm they're speaking to the right company. If unsure, they should hang up and call back using a verified number.
- 3. Direct to official pages:** encourage customers to use the official Allianz claims page for contact information.
- 4. Store contact information:** encourage customers to save the official Allianz claims numbers in their phones or keep them in their vehicles.



If your customers need to get in touch, please refer them to our customer site to see our claim's [contact details](#).

Available 24 hours a day, 7 days a week. Calls will be recorded.

If you need more information or additional support on financial crime risks, please feel free to [contact us](#).