

Fraudulent Claims

Motor Accidents Compensation Scheme - Fraud

Fraud involves wrongful or criminal deception to gain financial or personal gain.

Fraud can include the exaggeration of otherwise legitimate claims, intentional misrepresentation of the facts or the manipulation of the claims processes to gain a personal or financial advantage.

People who defraud the MAC Scheme increase the cost of Compulsory Third Party (CTP) insurance premiums for all Northern Territory motorists.

Fraud detection

Fraud may be committed by any party involved in the claims management process. Fraud involves dishonest conduct, acts or omissions (for example providing false or exaggerated information either verbally or in writing) to obtain a benefit that a person would not otherwise be entitled to.

Claimant fraud may involve:

- Providing false or misleading statements or information (e.g. lying about health conditions or work prospects)
- Exaggerating injuries and inability to work
- Receiving income from work at the same time as claiming loss of earnings benefits
- Falsifying documents such as medical certificates
- Causing a crash or an injury on purpose in order to make a claim
- Submitting reimbursement for medications or travel not related to an accepted injury, or exaggerating these expenses.

Service Provider fraud (including medical providers) may involve:

- Overcharging for the service actually provided
- Claiming for services which were not provided
- Dispensing generic drugs but charging the MAC Scheme for the non-generic brand
- Billing the MAC Scheme for an exaggerated number of working hours.

TIO is the sole claims administrator of the MAC scheme, and has robust systems and processes in place to detect, investigate and prevent fraud. Where there are reasonable grounds of suspicion of fraud, TIO will take prompt action to minimise the potential loss to the MAC Scheme and protect the interests of Northern Territory motor vehicle owners.

The identification of fraudulent behaviour may result in:

- Benefits being reduced or denied
- The matter being referred to the police for criminal investigation
- Legal action being pursued to recover payments or benefits fraudulently obtained by a party.

Report fraud

If you suspect fraudulent behaviour regarding a MAC claim or the handling of a MAC claim you can make a confidential report to TIO by:

Phone: 1300 493 506
Email: mac@tiofi.com.au
Mail: GPO Box 770 Darwin NT 0801

or to the Motor Accidents Compensation Commission by: Email: MAC.commission@nt.gov.au
Mail: GPO Box 1974 Darwin NT 0801