



**OFFICE OF THE DISTRICT ATTORNEY
COUNTY OF SOLANO**

**KRISHNA A. ABRAMS
DISTRICT ATTORNEY**

Sharon S. Henry
Chief Deputy

Paul D. Sequeira
Chief Deputy

Ken Kramer
Chief Investigator

July 2, 2019

California Department of Insurance, Local Assistance Unit
Enforcement Branch Headquarters
2400 Del Paso Road, Suite 250
Sacramento, CA. 95834

To Whom It May Concern:

Enclosed is copy of the Automobile Insurance Fraud Program's Request For Application for Fiscal Year 2019-2020, along with an electronic version of the application(CD/DVD). The DAR was submitted online on June 28, 2019. The Solano County Board of Supervisors Resolution will be submitted prior to the December 31, 2019 deadline.

Please feel free to contact me if you have any questions or concerns.

Sincerely,

Janice M. Williams,
Deputy District Attorney
Solano County District Attorney's Office
707-784-6830

CALIFORNIA DEPARTMENT OF INSURANCE FRAUD DIVISION



AUTOMOBILE INSURANCE FRAUD PROGRAM

**REQUEST FOR APPLICATION
FISCAL YEAR 2019-2020**

SECTION II APPLICATION AND INSTRUCTIONS

APPLICATION TABLE OF CONTENTS

Each Application must include a Table of Contents

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GRANT APPLICATION CHECKLIST and SEQUENCE FISCAL YEAR 2019-2020

THE APPLICATION MUST INCLUDE THE FOLLOWING:

	<u>YES</u>	<u>NO</u>
1. GRANT APPLICATION TRANSMITTAL (FORM 02) completed and signed by the district attorney?	X	<input type="checkbox"/>
2. PROGRAM CONTACT FORM (FORM 03) completed?	X	<input type="checkbox"/>
3. Original or certified copy of the BOARD RESOLUTION (FORM 04) included? If NOT, the cover letter must indicate the submission date.	X	<input type="checkbox"/>
4. TABLE OF CONTENTS	X	<input type="checkbox"/>
5. The County Plan includes:		
a) COUNTY PLAN QUALIFICATIONS (FORM 05)	X	<input type="checkbox"/>
b) STAFF QUALIFICATIONS (FORM 06(A))	X	<input type="checkbox"/>
c) ORGANIZATIONAL CHART (FORM 06(B))	X	<input type="checkbox"/>
d) PROGRAM REPORT (DAR OR FORM 07)	X	<input type="checkbox"/>
e) COUNTY PLAN PROBLEM STATEMENT (FORM 08)	X	<input type="checkbox"/>
f) COUNTY PLAN PROGRAM STRATEGY (FORM 09)	X	<input type="checkbox"/>
6. Projected BUDGET (FORMS 10-12) included?	X	<input type="checkbox"/>
a) LINE-ITEM TOTALS VERIFIED?	X	<input type="checkbox"/>
b) PROGRAM BUDGET TOTAL (FORM 12) matches amount requested on FORM 02?	X	<input type="checkbox"/>
7. EQUIPMENT LOG (FORM 13) completed and signed?	X	<input type="checkbox"/>
8. JOINT PLAN (Attachment A) completed and signed?	X	<input type="checkbox"/>
9. CONFIDENTIAL CASE DESCRIPTIONS (Attachment B) Is all content readable? A partial narrative is not acceptable.	X	<input type="checkbox"/>
10. ELECTRONIC VERSION (CD/DVD) included?	X	<input type="checkbox"/>

GRANT APPLICATION TRANSMITTAL**AUTOMOBILE INSURANCE FRAUD PROGRAM****Grant Period: July 1, 2019 to June 30, 2020**

Office of the District Attorney, County of Solano.
hereby makes application for funds under the Automobile Insurance Fraud Program
pursuant to Section 1872.8 of the California Insurance Code.

Contact: Jason Aguirre

Address: 675 Texas Street, Suite 4500

Fairfield, California 94533

Telephone: (707) 784-3267

(1) New Funds Being Requested: \$ 175,014

(2) Estimated Carryover Funds: \$ 25,014

Janice M. Williams
(3) *Program Director*

Gina Chen
(4) *Financial Officer*


(5) *District Attorney's Signature*

Name: Krishna A. Abrams

Title: District Attorney

County: Solano

Address: 675 Texas Street, Suite 4500

Fairfield, California 94533

Telephone: (707) 784-6800

Date: 6/28/19

**AUTOMOBILE INSURANCE FRAUD PROGRAM
PROGRAM CONTACT FORM
FISCAL YEAR 2019-2020**

1. Provide contact information for the person with day-to-day operational responsibility for the program, who can be contacted for questions regarding the program.

a. Name: Jason Aguirre

b. Title: Senior Staff Analyst

c. Address: 675 Texas Street, Suite 4500
Fairfield, California 94533

d. E-mail address: JLAguirre@solanocounty.com

e. Telephone Number: (707) 784-3267 Fax Number: (707) 784-3267

2. Provide contact information for the District Attorney's Financial Officer.

a. Name: Gina Chen

b. Title: Accountant

c. Address: 675 Texas Street, Suite 4500
Fairfield, California 94533

d. E-mail address: GChen@solanocounty.com

e. Telephone Number: (707) 784-3436 Fax Number: (707) 784-3436

3. Provide contact information for questions regarding data collection/reporting.

a. Name: Janice M. Williams

b. Title: Lead Deputy District Attorney

c. Address: 675 Texas Street, Suite 4500
Fairfield, California 94533

d. E-mail address: JMWilliams@solanocounty.com

e. Telephone Number: (707) 784-6830 Fax Number: (707) 784-6830

**BOARD OF SUPERVISORS RESOLUTION
FISCAL YEAR 2019-2020**

AS INDICATED IN THE APPLICATION COVER LETTER, THE SOLANO COUNTY BOARD OF SUPERVISORS RESOLUTION WILL BE SUBMITTED PRIOR TO DECEMBER 31, 2019.

**COUNTY PLAN: QUALIFICATIONS
FISCAL YEAR 2019-2020****QUESTIONS**

1. What areas of your automobile insurance fraud operation were successful and why?

Solano County's Auto Insurance Fraud program is successful because the unit has an experienced and dedicated lead prosecutor who is enthusiastic about prosecuting fraud cases. Deputy District Attorney Janice Williams has been with the Solano County District Attorney's Office since November of 1994. She has prosecuted auto insurance fraud cases for several years and although is currently the lead prosecutor that supervises an additional five units and is no longer covered under the grant, she continues to be passionate about combating fraud cases.

On April 3, 2017, Deputy District Attorney Irene Chew joined the unit under Ms. Williams's direct supervision. She has been with the Solano County District Attorney's Office since 2000. Since joining the unit, Ms. Chew has handled 24 auto insurance fraud cases, has filed 6 cases and won a jury trial where the defendant was sentenced to state prison.

On April 11, 2018, District Attorney Investigator Steven Begley joined the unit. He has over 40 years of law enforcement experience, including 20 years with the Solano County Sheriff's Office and 20 years with the California Department of Insurance, Fraud Division. He has worked three years as a Team Manager for Liberty Mutual, Special Investigations Unit. Mr. Begley has arrested over 200 individuals for insurance fraud on both the state and federal level and has testified as an expert witness regarding auto insurance fraud in Sonoma County Superior Court. He is a past president of the Northern California Fraud Investigators Association (AFA). Within this reporting period alone, Mr. Begley has reviewed 145 suspected fraud claims and is actively investigating 41 suspected fraud claims.

SOME OF THE SUCCESSES FOR 2018-2019

A claimant auto insurance fraud case that was filed on April 2019 involved a defendant who was driving on an interstate in Solano County behind a

construction truck when wood fell off the construction truck hitting her vehicle. The defendant made a claim through the construction company's insurance for damage to her vehicle and for minor injuries. The defendant met with an insurance adjuster and signed a "release in full of all claims open medical agreement medical bills incurred and not paid yet" in consideration for \$1,000 to release and forever discharge the construction company of further liability. The agreement allowed for \$3,000 for medical treatment already received and \$1,000 for future medical treatment up to 30 days from the date of the accident/loss. The defendant submitted a medical bill after the 30 days and it was denied. Shortly thereafter, she submitted a similar medical bill that claimed to be within the 30 days, but had altered it to reflect a date prior to the 30 days. The defendant admits that she altered the medical bill. The defendant was charged with violations of Penal Code section 550(a)(1) and 550(b)(1). The next court date is August 15, 2019. The amount claimed for the altered, fraudulent medical bill is 1,282.

A claimant auto insurance fraud case that resolved on September 28, 2018 involved a defendant who attempted to seek money for the same damages to his vehicle from two different insurance companies. The defendant owned a 2005 Dodge Ram and made a claim with insurance company #1 for scratches from a key to the right side of his truck as well as a stolen tailgate. He was paid \$4932.06. He did not use the money to repair the vehicle. About three months later, he started a policy for the same Dodge Ram with insurance company #2. Approximately two months after being with insurance company #2, the defendant made a claim that his Dodge Ram had been scratched by a youth gang. Insurance company #2 contacted Insurance company #1 and comparisons were made of the claims as the scratches sounded as if they were in the same location. After an investigation, it was determined that the defendant tried to fraudulently submit a claim for the same damages. The defendant pled to one count of Penal Code section 550(b)(1) as a section 17. As part of his plea, the defendant paid back the \$4932.06 to insurance company #1. He was sentenced to three years court probation, 50 hours of community service and court fines and fees.

SOME OF THE SUCCESSES FOR 2017-2018

A claimant auto insurance fraud case went to a jury trial this year involving a defendant who allowed his car insurance policy to lapse. Approximately a month after his insurance lapsed, the defendant rear ended a woman's truck that had slowed suddenly in front of him. While the woman's truck received little damage, the defendant's car had severe damage from the left headlight to the driver's side door as he had collided with the truck's trailer hitch. The woman driver specifically recalled the accident time as being shortly before

4pm as she was taking her granddaughter to a weekly appointment. The evidence at trial revealed that the defendant made a phone call to pay and reinstate his policy at 4:36pm, but did not report the accident at that time. The defendant contacted his insurance company the following day and reported the accident from the prior day, but stated that the time of the accident was at 5:30pm. Needing to substantiate the time, the claims adjuster called the woman driver who gave the accident time as shortly before 4pm. The defendant called the woman and repeatedly pleaded with her to do him a favor and change the accident time to 5:30pm. She refused and he became upset with her. Later that week, the defendant showed up at the woman's home and again begged her to change the time of the accident.

At jury trial, the defendant was convicted of PC 550(a) and PC 550(b). The court found the defendant's strike prior and a prison prior to be true. The defendant was remanded and has since been sentenced to 11 years state prison.

A second case during this period involved a licensed insurance agent who committed premium insurance fraud by rewriting auto insurance policies to avoid the original premiums. She would key in a payment to the system without receiving the premium from a customer to get a policy reinstated in hopes of receiving a payment in the future. She also rewrote policies for herself and family members without paying premiums. The insurance company paid out on a couple of these policies to customers who were not entitled to receive any benefits. All the while, she received commissions. The loss for the insurance company was approximately \$14,000.

The defendant pled guilty to a felony PC550(b)(1) and paid the restitution in full. The court placed her on formal probation, and ordered her to do 100 hours of community service hours.

2. Specify any unfunded contributions and support (i.e., financial, equipment, personnel, and technology) your county provided to the automobile insurance fraud program.

In an effort to ensure the success of this program, the Solano County District Attorney's Office has assigned Janice Williams to supervise the Auto Insurance Fraud Unit and pay her salary outside the grant. The office also continues to provide all the equipment that is necessary for the district attorney investigator and the deputy district attorney. County vehicles are also provided as needed. Every employee has a computer with access to network printers, and the internet access which Solano County requires that each employee sign and follow the County security protocol. All staff have access to Just Ware database wherein all cases are entered with events, dispositions, sentencing criteria, witness information, etc. updated as they occur. The Solano County District Attorney's Office also continues to provide photocopy, telephone, central duplicating, and paging services which are all directly related to the daily needs of the unit.

3. Detail and explain the turnover or continuity of personnel assigned to your automobile insurance fraud program. Include any rotational policies your county may have.

Deputy District Attorney Janice Williams has been with the Solano County District Attorney's Office since November of 1994. She has been serving as the fraud prosecutor since May 2012. She inherited the Auto Insurance Fraud Unit in May of 2016. During that time, Ms. Williams has been successful in reaching out and establishing cohesive working relationships with members of the CDI regional office, Golden Gate Division, AFA, BAR, NCIB and local law enforcement. Ms. Williams has successfully prosecuted numerous fraud cases.

In April of 2017, Ms. Williams was promoted to Lead Deputy District Attorney over the Financial Crimes Unit. The Auto Insurance Fraud Unit is, one of the six units, Ms. Williams now supervises. In order to maintain a smooth transition within the unit, Ms. Williams continues to interact and maintain close working relationships with the above-mentioned organizations.

Deputy District Attorney Irene Chew joined the Auto Insurance Fraud Unit in April of 2017 and has taken over the Auto Insurance Fraud caseload. She has been with the Solano County District Attorney's Office since August 2000 handling various caseloads including general felony cases, prison cases, post-release community service cases, welfare fraud cases and workers' compensation insurance fraud cases. Since joining the unit, she has successfully prosecuted 24 cases and has taken an automobile insurance fraud case to jury trial, where the defendant was convicted and sentenced to state prison.

On April 11, 2018, District Attorney Investigator Steven Begley joined the unit. He has over 40 years of law enforcement experience, including 20 years with the Solano County Sheriff's Office and 20 years with the California Department of Insurance, Fraud Division. He has worked three years as a Team Manager for Liberty Mutual, Special Investigations Unit. Mr. Begley has arrested over 200 individuals for insurance fraud on both the state and federal level and has testified as an expert witness regarding auto insurance fraud in Sonoma County Superior Court. He is a past president of the Northern California Fraud Investigators Association (AFA).

4. List the governmental agencies you have worked with to develop potential automobile insurance fraud cases.
 - a) California Department of Insurance
 - b) AFA
 - c) Local Law Enforcement
 - d) BAR
 - e) NICB

5. Were any frozen assets distributed in the current reporting period? (Assets may have been frozen in previous years.) If yes, please describe. If no, state none.

None.

**COUNTY PLAN: STAFFING
FISCAL YEAR 2019-2020**

COUNTY OF SOLANO

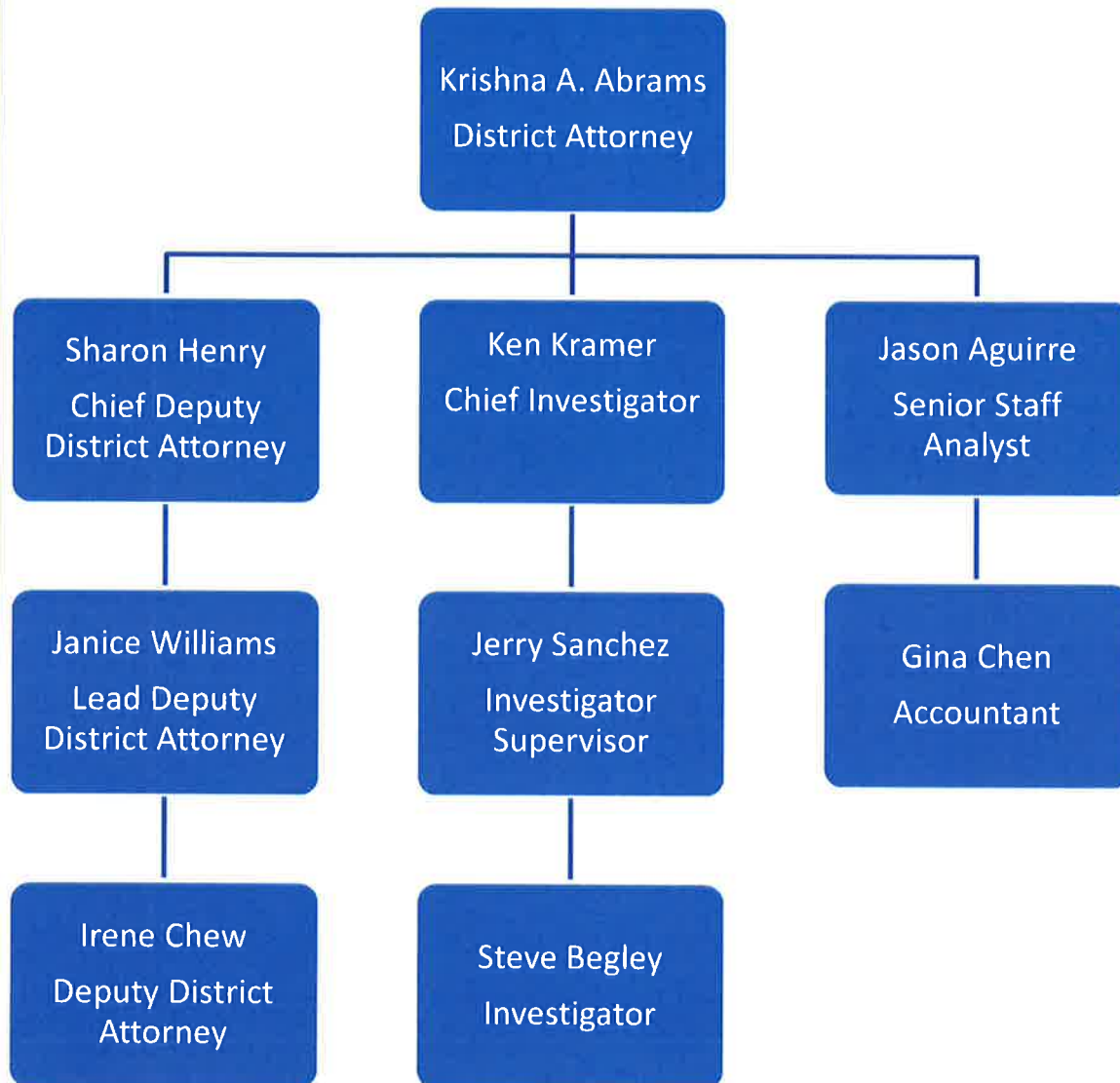
Prosecutors	% Time	Time With Program Start Date/End Date
Irene Chew	40%	April 2017-Present

COUNTY OF SOLANO

Investigators	% Time	Time With Program Start Date/End Date
Steve Begley	100%	April 2018-Present

**COUNTY PLAN: ORGANIZATIONAL CHART
FISCAL YEAR 2019-2020**

ORGANIZATIONAL CHART



**COUNTY PLAN: DISTRICT ATTORNEY PROGRAM REPORT
THE YEAR 2019-2020**

DAR (FORM 07) is submitted online

STATISTICAL INFORMATION WILL BE CAPTURED

FROM JULY 1, 2018 TO JUNE 15, 2019

To access the DAR webpage on the CDI website, click on the following link or copy the URL into your browser.

<http://www.insurance.ca.gov/0300-fraud/0100-fraud-division-overview/10-anti-fraud-prog/dareporting.cfm>

COUNTY PLAN: PROBLEM STATEMENT
FISCAL YEAR 2019-2020***PROBLEM STATEMENT***

Central Solano County is located 35 miles from Sacramento and approximately 32 miles northeast of San Francisco and Oakland. Interstate 80 bisects Solano County North and South. Interstate 680, Highway 12 and Interstate 505 also connect Solano with Napa and Yolo counties. Solano County houses a military base (Travis Air Force Base) and three state prisons (California Department of Corrections and Rehabilitation, California Medical Facility and Delta Conservation Camp) all of which attract populations of semi transient people in the families of prison inmates and service personnel. The County is centrally located for those working in the construction trades in the outlying counties and is home to many commuters to the Bay Area and Sacramento Metropolitan locales.

According to data provided by the US Census Bureau conducted on 7/1/17, Solano County has approximately 445,458 residents which is an increase from 436, 092 residents provided by the 7/1/15 US Census Bureau. In December of 2016, the labor force was 210,100, with 199, 400 employed and 10,700 unemployed. Per the Solano Economic Development Corporation, the key to Solano County successful economy is the competitiveness to attract and retain businesses providing jobs for Solano County residents and affordable housing when compared to prices in the Bay Area.

The Solano County District Attorney's Office recognizes that auto insurance fraud is a substantial problem in the region. A significant portion of auto insurance fraud cases in Solano County involve false and fraudulent claims filed by applicants.

One common scheme in Solano County involves drivers who do not carry mandatory insurance coverage and subsequently get involved in a collision resulting in vehicle damage and/or injuries. The drivers then purchase an insurance policy after-the-fact and file a claim with a false date of loss, post-dating the loss to a date after the insurance policy inception. The drivers file a false claim with the expectation the insurance company will pay for the damages and/or health care when in fact they did not have insurance coverage at the time of the collision.

Another common fraud scheme involves an applicant filing multiple claims for the same damage. This situation occurs when an insurance claim is paid due to damage from a legitimate accident or collision. The applicant receives payment from the claim, but chooses not to repair the vehicle. The applicant then cancels the exiting policy and purchases a new policy from a different insurance company. The applicant subsequently files a false and fraudulent claim for a new "collision" and lists the same unrepaired damage from the first claim. The applicant expects the

second insurance company to pay on the false claim for the same damages paid out by the first insurance company.

Other types of auto insurance fraud committed in Solano County include vehicle staged collisions, arsons committed by policy holders for financial gain, and auto body shops that fraudulently bill insurance companies for new replacement parts not used for work not performed according to the written estimate. There have also been false documents such as medical bills and altered or false auto repair bills.

COUNTY PLAN: PROGRAM STRATEGY

FISCAL YEAR 2019-2020

PROGRAM STRATEGY

1. Explain how your county plans to resolve the problem described in your problem statement. Include improvements in your program.

The auto insurance fraud unit will continue to work with our regional CDI, BAR and local police agencies to coordinate investigations throughout the fiscal year. By utilizing Steven Begley's years of experience in both law enforcement and in the insurance industry, the unit will be able to investigate more viable and more complex auto insurance fraud cases. Even though Mr. Begley is working part time, he has already reviewed 145 suspected fraud claims within this current fiscal year and is actively investigating 41 of those cases, some jointly with CDI and BAR. The Solano County District Attorney's Office will also continue to contribute unfunded resources from its own staff as well.

2. What are your plans to meet the announced goals of the Insurance Commissioner? A copy of the goals have been provided for your reference.

- If these goals are not realistic for your county, please state why they are not, and what goals you can achieve. What is your strategic plan to accomplish the goals?

In terms of meeting the goal of **Public Safety** against traffic collisions on our roadways and vendors who provide faulty vehicle repairs, and place dangerous and unsafe vehicles on the roadways as a part of insurance scams, the Solano County District Attorney's Office has hired an experienced part-time investigator to make it possible to investigate the more complex cases such as multiple defendants, staged collisions, fraud rings, auto body shops, and joint undercover operations with Golden Gate Branch of CDI.

Solano County also believes that there is a significant amount of fraud committed by the **Medical-Legal Providers** within the County and the State on a whole. In order to meet the goal of conducting a concerted effort to investigate these types of cases, the Solano County District Attorney's Office has hired an experienced part-time investigator to work jointly with the Golden Gate Branch of CDI.

Although in April 2017 Ms. Williams was promoted to Lead Deputy District Attorney over the Financial Crimes Unit, in terms of meeting the goal of **Performance and Continuity within the Program**, Ms. Williams continues to interact and maintain close working relationships with the California Department of Insurance, AFA, BAR, NICB and local law enforcement. Deputy

District Attorney Irene Chew meets on a regular basis with the California Department of Insurance investigators to go over cases being investigated. She has stepped in and attended various meetings held by the California Department of Insurance, AFA, BAR, NICB and local law enforcement to ensure the continuing working relationships with them.

In addition, in April of 2018, the Solano County District Attorney's Office hired Steven Begley as the part-time investigator. He has over 40 years of law enforcement experience, including 20 years for the Solano County Sheriff's Office and 20 years for the California Department of Insurance. He still has many ties to the Department of Insurance. He has worked three years as a Team Manager for Liberty Mutual, Special Investigations Unit. He has arrested over 200 individuals for Insurance Fraud on both the State and Federal Level and has testified as an expert witness regarding automobile insurance fraud in the Sonoma County Superior Court. He is a past president of AFA.

In terms of meeting the goal of **Outreach**, the unit also thinks it is imperative that our achievements be highlighted in the public to serve as both awareness and a deterrence. The local newspapers in Solano County also have an interest in writing about fraud cases and have been present in Court at every major stage of every insurance fraud case handled, including jury trials and have reported the facts and outcomes very responsibly.

Ms. Chew and Mr. Begley have been handing out brochures at various local fairs and events in County. The auto insurance fraud unit intends to create new trifold brochures to give to local law enforcement and CHP to help identify the red flags of auto insurance fraud with a "tip" phone line to report possible fraud. In addition to the brochures, the unit would like to create a billboard with the same "tip" phone line and the unit also intends to provide training to the local SIU's.

In terms of meeting the goal of **Balanced Caseload**, the unit intends to continue prosecuting those who purchase insurance after the collision and postdate the claim for damage, and those that duplicate claims for the same damage. With the addition of Mr. Begley as the unit's part-time investigator, the unit has begun to expand to the more complex cases such as multiple defendants, staged collisions, fraud rings, auto body shops, and joint undercover operations with the Golden Gate Branch of the California Department of Insurance and BAR.

3. What goals do you have that require more than a single year to accomplish?

None. A typical automobile insurance fraud case can usually be completed from arrest to sentencing within one year.

4. Training and Outreach

- List the **insurance fraud training received** by each county staff member in the automobile fraud unit **during Fiscal Years 2017-2018 and 2018-2019.**

Irene Chew, DDA

September 25, 2018: Lafayette, "Organized Crime Groups and Insurance Fraud"

October 15-18, 2018: Garden Grove, Orange County, CDAA Fraud Symposium

December 4, 2018: Lafayette, AFA training, "Civility Matters"

February 27, 2019: CDI Grant Webinar Training

March 19, 2019: CDI Sacramento, Grant Writing Training

April 17-19, 2019: AFA/CDAA Monterey Anti-Fraud Conference

May 30, 2019: Dublin, Alameda County Auto Fraud Conference, Shannon Community Center

Steven Begley, DAI

September 25, 2018: Lafayette, "Organized Crime Groups and Insurance Fraud"

October 15-18, 2018: Garden Grove, Orange County, CDAA Fraud Symposium

December 4, 2018: Lafayette, AFA training, "Civility Matters"

April 17-19, 2019: AFA/CDAA Monterey Anti-Fraud Conference

May 30, 2019: Dublin, Alameda County Auto Fraud Conference, Shannon Community Center

- Describe what kind of training/outreach **you provided in Fiscal Year 2018-2019** to local Special Investigative Units, as well as, public and private sectors to enhance the investigation and prosecution of automobile insurance fraud. Also describe any coordination with the Fraud Division, insurers, or other entities. Do not include presentation materials (e.g., fliers, power points, sign in sheets).

August 7, 2018: National Night Out in Dixon handed out 76 flyers

May 9, 2019: Dixon May Fair DA booth and handed out 62 flyers

May 23, 2019: Vacaville Fiesta Days DA booth-handed out 62 flyers

May 30, 2019: Public Safety Academy (Middle School), Fairfield-presentation to approximately 105 people -students/adults regarding automobile insurance fraud prior to a criminal mock trial.

Describe what kind of training/outreach you plan to provide in Fiscal Year 2019-2020.

The auto insurance fraud unit intends to create new trifold brochures to give to local law enforcement and CHP to help identify the red flags of auto insurance fraud with a “tip” phone line to report possible fraud. In addition to the brochures, the unit would like to create a billboard with the same “tip” phone line and the unit also intends to provide training to the local SIU’s.

5. Describe the county’s efforts and the district attorney’s plan to obtain restitution and fines imposed by the court to the Automobile Fraud Account.

The Automobile Insurance Fraud Unit continues to oversee fraud cases after their completion in court. In cases of delinquent payment, Ms. Chew is alerted and files appropriate paperwork to violate the defendant’s probation grant. At times, negotiations are made either pre-plea or post-plea for a reduction in the charge for full restitution.

6. Identify the performance objectives that the county would consider **attainable** and would have a significant impact in reducing automobile insurance fraud. Project a count you expect to **actively** investigate. Do not include cases that are open and assigned but have little or no expectation of being worked.

Projection for FY 2019-2020:

- a. 44 new investigations will be opened and worked during FY 2019-2020
- b. 20 new prosecutions will be initiated during FY 2019-2020

Prior year's projection from FY 2018-2019 submitted RFA:

- c. 20 new investigations will be initiated during FY 2018-2019
- d. 15 new prosecutions will be initiated during FY 2018-2019

7. If you are asking for an increase over the amount of grant funds awarded last fiscal year, please provide a brief description of how you plan to utilize the additional funds.

<u>\$ 175,014</u> FY 2019-2020 Grant REQUEST	<u>\$ 145,031</u> FY 2018-2019 Grant AWARD	<u>\$ 29,983</u> FY 2019-2020 Increase Requested
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Utilization Plan:

The auto insurance fraud unit is very excited about the direction it is headed. The unit is now able to work the viable cases. The unit hopes to expand our overall investigations and prosecutions in auto insurance fraud cases.

There is a carryover amount listed on the grant of \$45,014. The carryover funds have already been approved and earmarked for a scanner, two Motorola radios and outreach materials. The unit was just not able to receive the items in time of the deadline of this grant.

**AUTOMOBILE INSURANCE FRAUD PROGRAM
BUDGET: PERSONNEL SERVICES
FISCAL YEAR 2018-2020**

COUNTY NAME: Solano County

A. PERSONNEL SERVICES: Salaries and Employee Benefits	<i>COST</i>
<p>PROSECUTION</p> <p>Deputy District Attorney III - Step 5 0.4 FTE Salary: \$2,183.03/Biweekly x 26 Pay Periods = \$56,758.78</p> <p>Benefits: 40.85% of Salary Retirement: \$11,317.18 Deferred Comp: \$52.00 OPEB: \$1,135.16 FICA: \$4,364.78 Health: \$4,908.38 Vision: \$63.07 Dental: \$185.28 Life Insurance: \$25.25 Management Business Exp: \$260.00 POB: \$875.78</p> <p>Two District Attorney Investigators. Step 5, Extra Help Salary: \$58.38 / hour x 735 hours x 2 EH Investigators= \$85,818.60</p> <p>Benefits: FICA @ 7.65% of total salary = \$6,565.12</p>	<p>56,758.78</p> <p>23,186.88</p> <p>85,818.60</p> <p>6,565.12</p>
A. PERSONNEL SERVICES TOTAL	172,329.38

**AUTOMOBILE INSURANCE FRAUD PROGRAM
PROGRAM BUDGET: OPERATING EXPENSES
FISCAL YEAR 2019-2020**

COUNTY NAME: Solano County

B. OPERATING EXPENSES	<i>COST</i>
Liability Insurance: \$186.00	186.00
Training: Anti-Fraud Conference	1,098.62
Registration: \$400.00	
Hotel: \$500.00	
Per Diem: \$73.00	
Mileage: \$125.62	
Accounting & Financial Services	1,400.00
B. OPERATING EXPENSES TOTAL	2,684.62

**AUTOMOBILE INSURANCE FRAUD PROGRAM
PROGRAM BUDGET: EQUIPMENT
FISCAL YEAR 2019-20120**

COUNTY NAME: Solano County

C. EQUIPMENT	<i>COST</i>
C. EQUIPMENT TOTAL	0.00
D. PROGRAM BUDGET TOTAL	175,014.00

[illegible]

X No equipment purchased.

Name: Jayice M. Williams

Title: Lead Deputy P.A.

Signature: Janice M. Williams

Date: 7/1/19

ATTACHMENT A

JOINT PLAN

FY 2019-2020

Statement of Goals

The purpose of this plan is to formalize the continuing joint efforts between the Solano County District Attorney's Automobile Insurance Fraud Unit (DA Fraud Unit), and the California Department of Insurance (CDI) Fraud Division, to effectively cooperate in the investigation and prosecution of Automobile Insurance Fraud cases. The plan will reflect the Insurance Commissioner's goals to identify, investigate, and prosecute the various types of automobile fraud which may include Applicant Fraud, Fraud Rings, Staged Collisions, Capping, Medical Provider Fraud, Insider Fraud, Economic Car Theft, and other types of Automobile Fraud. The plan will ensure that the activities of CDI and the DA Fraud Unit are not duplicated and will allow investigators and prosecutors to coordinate their activities to ensure successful outcomes.

Receipt and Assignment of Cases

Automobile Insurance Fraud are generally received via a Suspected Fraudulent Claim (SFC) reported on a Referral Form (FD-1). These referrals come from CDI or other outside sources which may include a Documented Case Referral (DCR). The DA Fraud Unit will assign an investigative file number when a case is accepted for investigation and/or prosecution.

Upon the receipt of information sufficient to open an investigative file, the DA Fraud Unit Investigator will contact his counterpart at CDI to determine if an investigative file has been opened by CDI as well. If CDI receives initial information in which the County of Solano is determined to be the venue county, CDI will contact the DA Fraud Unit Investigator.

If an insurance carrier wishes to make an oral presentation, an appointment will be established. Either the DA Fraud Unit Investigator or the CDI Investigator will make reasonable efforts to contact the other agency and advise them of the date and time of the oral presentation so that the other agency may attend if possible.

Cases will be jointly worked where appropriate. Decisions necessary for the successful outcome of any joint investigation will be made on a case-by-case basis by the two investigative units. Because of the volume of cases, it is anticipated meetings between CDI investigators and the assigned Deputy District Attorney will be held to discuss matters of mutual concern on a quarterly basis.

CDI will provide a copy of all FD-1's they receive to the DA Fraud Unit when Solano County is the venue. CDI will provide these whether an investigative file is contemplated or not. When Solano County receives FD-1's from the carrier directly, the DA Fraud Unit will forward a copy to CDI upon receipt.

Investigations

When the DA Fraud Unit receives a DCR for investigation or prosecution from a self-insured entity, the DA Fraud Unit will notify CDI of the request and then determine whether the assistance of CDI is required. If so indicated, the DA Fraud Unit Investigator and the investigator assigned from CDI will meet and prepare an investigative plan. Every effort will be made to avoid duplication of investigative efforts. The time frame for initial and follow-up meetings between the assigned CDI investigators and the DA Fraud Unit will be determined on a case-by-case basis between the individuals.

The referring agency will be notified of any DCR rejected by the DA Fraud Unit in the form of a letter from the assigned Deputy District Attorney. CDI will be sent a copy of all letters. This notice will allow the referring agency future consideration of the case should additional evidence warrant such action. In addition, both CDI and the DA Fraud Unit will make themselves available to discuss the reconsideration of any rejected case with the referring agency.

Insurance carriers will be encouraged to personally appear at the District Attorney's Office for a presentation of a completed case for possible criminal filing. Representatives from both agencies will attend the presentation, when practicable, to discuss the merits of the case.

Undercover Operations

It is not anticipated that undercover operations will be conducted solely by the Solano County District Attorney's Office. The DA Fraud Unit will assist CDI in any undercover operation contemplated by CDI within Solano County on a case-by-case basis. The DA Fraud Unit will do all that it can to assist in the initiation of these cases if CDI conducts such operations in Solano County. Pursuant to Penal Code section 633, the Deputy District Attorney will review all requests by CDI for the recording of communications.

Case Filing Requirements

Filing criteria for any type of criminal prosecution is difficult to quantify. The same is true for insurance fraud cases. The District Attorney's Office's general filing guidelines require that a case should be filed where, in our opinion, the evidence is sufficient to convict an individual by a standard of proof beyond a reasonable doubt. As a general rule, the following information must be provided before a case filing decision can be made:

1. Complete investigative reports, including all search warrants and an index and summary of all documents, photographs, videos, and other evidence submitted, in triplicate;
2. Copies, or access to all documents that have been recovered in the course of the investigation, whether by search warrant or otherwise, and a contact person to assist in discovery requests regarding said materials;
3. A list of anticipated witnesses, including addresses, telephone numbers, and dates of birth (law enforcement personnel excepted);
4. DMV printouts and Soundexes on all suspects;

5. Information regarding any inducements or agreements regarding the giving of information or testimony that may have been made to witnesses;

6. Name and telephone number of the investigating officer who will be responsible for the signing of the declaration in support of arrest warrant and providing additional investigation, if warranted.

Training

Prosecutors, investigators, and the DA Fraud Unit staff are sent to the annual California District Attorney Association Fraud Symposium and/or the Anti-Fraud Alliance training courses. The budget for the DA Fraud Unit covers this training, as well as the general office budget. We are available for joint training as the need arises. If present efforts to increase the size of the unit are successful, joint training and community outreach will be much more easily facilitated.

Problem Resolution

We encourage resolution of any problems at the earliest stages and at the lowest staff levels possible to ensure that all personnel continue to operate cooperatively and efficiently. Inter-office staff will be expected to resolve most problems at their level, with supervisory assistance if necessary. Any problem which cannot be solved at those levels will be handled by the Chief Deputy District Attorney.

Disputes involving prosecutorial decisions will be decided by the District Attorney. Disputes that deal with investigative issues will be decided by the investigative agency in charge of the investigation and the District Attorney.

Dated: 7/1/19



Janice Williams
Deputy District Attorney
Solano County

Dated: 7/1/19



Eric Williams
Captain
State of California
Department of Insurance
Golden Gate Office

ATTACHMENT B
CONFIDENTIAL DOCUMENT

ATTACHMENT B (PART 2; A, B, C):
PRIOR FISCAL YEAR 2018-2019

Part 2 A: Economic Car Theft

Report ONLY Numbers (#):

Investigation Case Count	# Worked Jointly	# Closed as NO Economic Gain Found (e.g., VC10851)	# Investigated using Grant Funding	# Investigated using NON Grant Funding (i.e., another DA division)
7	2	4	9	

Part 2 B: Investigations Opened and Assigned but not Actively Investigated

Report ONLY Numbers (#):

# of Applicant Fraud	# of Fraud Ring	# of Staged Accident	# of Capping	# of Medical Provider Fraud	# of Insider Fraud	# of Legal Office Fraud	# of Other
25		1			1		

Part 2 C: Confidential Document Reporting Active Investigation Activity for FY 2018-2019

Investigations opened and assigned but not actively worked should NOT be included here.

Defendant Name / Defendant Company	Case #	Assigned Prosecutor(s) Investigator(s) Joint Entities	Date Assigned	Case Source	Brief Case Description	Potential Loss	Activity this Fiscal Year
Davis, Tiffany	17BA020889	DAI Steve Begley/Suzanne Howisey	01/25/2018	FD-1	Claimant Fraud	\$250.00	FD-1 received; reviewed FD-1, obtained claim file; interviewed suspect. submitted to DDA; DDA declined,

							<i>insufficient evidence.</i>
<i>Pierce, Stephanie. Neal, Cleveland</i>	<i>18BA003005</i>	DAI Steve Begley DDA Irene Chew	<i>06/05/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>12,041.88</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; interviewed, witnesses, and suspects. Submitted to DDA. DDA filed; currently in court.</i>
<i>Navas, Karla</i>	<i>18BA000444</i>	DAI Steve Begley DDA Irene Chew	<i>08/16/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$6,500</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; interviewed, witnesses, and suspects. Submitted to DDA. DDA filed; currently in court.</i>
<i>Zinn, Onna/Bedoy-Castaneda, Carmen</i>	<i>18BA001526</i>	DAI Steve Begley DDA Irene Chew	<i>05/08/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$2,550.00</i>	<i>FD-1 received; reviewed FD-1; obtained claim file; interviewed suspects. Submitted to DDA. DDA reviewing for charging.</i>
<i>Johnson, Naichel</i>	<i>18BA001678</i>	DAI Steve Begley	<i>05/30/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$1830.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; interviewed, witnesses, and suspects. DDA declined, insufficient evidence.</i>

<i>Harrell, Joseph</i>	<i>18BA013776</i>	<i>DAI Steve Begley</i>	<i>09/19/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$10,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect is W&I 5150, case closed.</i>
<i>Wascuka, George</i>	<i>18BA025281</i>	<i>DAI Steve Begley</i>	<i>02/20/2019</i>	<i>FD-1</i>	<i>Claimant Fraud/Economic CarTheft</i>	<i>\$4,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file & police reports; interviewed suspect. Case lacked specific intent. Submitted to DDA for other charges.</i>
<i>Main, Joseph</i>	<i>18BA010766</i>	<i>DAI Steve Begley</i>	<i>06/20/2019</i>	<i>FD-1</i>	<i>Economic Car Theft</i>	<i>\$15,000</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; interviewed SIU and witnesses. CDI requested case.</i>
<i>Main, Joseph</i>	<i>18BA006445</i>	<i>DAI Steve Begley</i>	<i>06/20/2019</i>	<i>FD-1</i>	<i>Economic Car Theft</i>	<i>\$20,00.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; interviewed SIU and witnesses. CDI requested case.</i>
<i>Rascone, Marcelina</i>	<i>18BA011932</i>	<i>DAI Steve Begley DDA Irene Chew</i>	<i>11/29/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$5,242,16</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; interviewed witnesses and suspects. Submitted to DDA. DDA reviewing for charging.</i>

<i>Butler, Dalvanay</i>	<i>18BA02344</i>	<i>DAI Steve Begley</i>	<i>12/04/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$3,313.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check; interviewed witness; Closed, lack of evidence.</i>
<i>O'Camb, Mark</i>	<i>18BA010112</i>	<i>DAI Steve Begley</i>	<i>06/27/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$1,060.28</i>	<i>Received and reviewed FD-1, obtained claim file, conducted background, interviewed witness. Closed, lack of jurisdiction.</i>
<i>Capenhurst, David</i>	<i>18BA015183</i>	<i>DAI Steve Begley</i>	<i>09/19/2018</i>	<i>FD-1</i>	<i>Economic Car Theft</i>	<i>\$10,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check; interviewed witness. Closed, lack of evidence.</i>
<i>Falana, Alaa</i>	<i>18BA08125</i>	<i>DAI Steve Begley</i>	<i>07/19/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$350.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check; interviewed witness. Closed, lack of evidence.</i>
<i>Wright, Kiearra & Wright, Allen</i>	<i>19BA000583</i>	<i>DAI Steve Begley</i>	<i>02/21/2019</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$5,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check; interviewed witnesses and</i>

							<i>suspect. Closed, lack of evidence.</i>
<i>Goetz, Amber</i>	<i>18BA012230</i>	<i>DAI Steve Begley</i>	<i>09/19/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$500.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check; interviewed witness. Closed, suspect moved out of state.</i>
<i>Bond, William</i>	<i>18BA011242</i>	<i>DAI Steve Begley</i>	<i>06/12/2018</i>	<i>FD-1</i>	<i>Economic Car Theft</i>	<i>\$20,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check; interviewed witnesses and suspect. Closed, lack of evidence.</i>
<i>Johnson, Adriana</i>	<i>18BA009849</i>	<i>DAI Steve Begley</i>	<i>06/16/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$1,700.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Ludwig, Wendy</i>	<i>18BA007070</i>	<i>DAI Steve Begley</i>	<i>05;/27/2018</i>	<i>FD-1</i>	<i>Economic Car Theft</i>	<i>\$2,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>

<i>Carter, Victor</i>	<i>18BA014417</i>	<i>DAI Steve Begley</i>	<i>09/19/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$15,204.90</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Jackson, Michelle, Jackson, Linda, Jackson, William, Jackson, William JR.</i>	<i>18BA014563</i>	<i>DAI Steve Begley</i>	<i>12/27/2018</i>	<i>FD-1</i>	<i>Staged Collison</i>	<i>\$10,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Heliker, Chad</i>	<i>18BA017046</i>	<i>DAI Steve Begley</i>	<i>09/24/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$9,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Estrada, Nancy & Scott, Darrick</i>	<i>18BA023121</i>	<i>DAI Steve Begley</i>	<i>04/04/2019</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$2,259.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background checks. One suspect interview completed; one suspect interview pending.</i>
<i>Johnson, Termaine</i>	<i>19BA000954</i>	<i>DAI Steve Begley</i>	<i>02/21/2019</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$10,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>

<i>Baylor, Denise & Baylor, Len</i>	<i>19BA001128</i>	<i>DAI Steve Begley</i>	<i>02/20/2019</i>	<i>FD-1</i>	<i>Economic Car Theft</i>	<i>\$15,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file & police reports; conducted background check. Suspect interviews pending.</i>
<i>Reynolds, Christina</i>	<i>18BA022423</i>	<i>DAI Steve Begley</i>	<i>11/29/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$1,677.67</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Anderson, Tiffany & Anderson, Edward</i>	<i>19BA002443</i>	<i>DAI Steve Begley</i>	<i>02/25/2019</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$1,783.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Snow, Robert</i>	<i>19BA003249</i>	<i>DAI Steve Begley</i>	<i>03.25/2019</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$28,900.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Pro Tek Collison, Rapolla, Joseph</i>	<i>19BA007760</i>	<i>DAI Steve Begley CDI Inv. C. Gerhrt</i>	<i>05/08/2019</i>	<i>B.A.R.</i>	<i>Insider Fraud</i>	<i>\$15,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Working with CDI Investigator C. Gehrt.</i>

<i>Wright, Jetea</i>	<i>19BA008734</i>	<i>DAI Steve Begley</i>	<i>05/23/2019</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$9,036.47</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Gessel, Shawn</i>	<i>18BA006447</i>	<i>DAI Steve Begley</i>	<i>05/23/2019</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$5,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Ramirez, Rena & Ramirez, Juan</i>	<i>18BA015201</i>	<i>DAI Steve Begley</i>	<i>11/29/2018</i>	<i>FD-1</i>	<i>Economic Car Theft</i>	<i>\$17,426.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Barnes, John</i>	<i>19BA008734</i>	<i>DAI Steve Begley</i>	<i>05/23/2019</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$5,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Hartley, Christina</i>	<i>18BA006811</i>	<i>DAI Steve Begley</i>	<i>05/28/2019</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$2,211.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>

<i>Albright, Amanda</i>	<i>19BA009977</i>	<i>DAI Steve Begley</i>	<i>06/06/2019</i>	<i>FD-1</i>	<i>Economic Car Theft</i>	<i>\$6,025.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Lee, Eric</i>	<i>19BA023121</i>	<i>DAI Steve Begley</i>	<i>05/28/2019</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$1,000.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. Suspect interview pending.</i>
<i>Clanton, Harvey</i>		<i>DAI Steve Begley/ CDI Investigator Beene</i>	<i>08/30/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>0</i>	<i>Conducted follow-up on CDI-Case. Interviewed Vallejo Police Officer & attempted suspect interview.</i>
<i>Buie, Jacque</i>	<i>18BA021334</i>	<i>DAI Steve Begley</i>	<i>12/20/18</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$8,226.00</i>	<i>FD-1 received; reviewed FD-1, obtained claim file; conducted background check. No proof of fraud.</i>
<i>Thompson, Robert</i>	<i>18BA015965</i>	<i>DAI Steve Begley</i>	<i>09/13/2018</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$5,000.00</i>	<i>Received and reviewed FD-1, obtained claim file, conducted background, No proof of fraud. Closed, lack of evidence.</i>

<i>Thurman, Charles</i>	<i>18BA022794</i>	<i>DAI Steve Begley</i>	<i>12/20/2019</i>	<i>FD-1</i>	<i>Claimant Fraud</i>	<i>\$500.00</i>	<i>Received and reviewed FD-1, obtained claim file, conducted background, No proof of fraud. Closed, lack of evidence.</i>
<i>Daggett, Jason</i>	<i>17BA019496</i>	<i>DAI Steve Begley/ Suzanne Howisey</i>	<i>09/26/2017</i>	<i>FD-1</i>	<i>Claimant Fraid</i>	<i>\$32,000.00</i>	<i>Received and reviewed FD-1, obtained claim file, conducted background, No proof of fraud. Closed, lack of evidence.</i>