

# Application Report

|                                           |                                             |                                                                                     |              |
|-------------------------------------------|---------------------------------------------|-------------------------------------------------------------------------------------|--------------|
| Applicant Organization:                   | Solano                                      |  |              |
| Application:                              | 25-26 Auto Solano County                    |                                                                                     |              |
| App ID:                                   | App-25-403                                  |                                                                                     |              |
| Funding Announcement:                     | FY 25-26 Automobile Insurance Fraud Program |                                                                                     |              |
| Requested Amount:                         | \$218,114.00                                |                                                                                     |              |
| Project Summary: 25-26 Auto Solano County |                                             |                                                                                     |              |
| Authorized Certifying Official:           | Matt Olsen                                  | MKOlsen@solanocounty.gov                                                            | 707-784-3340 |
| Project Director/Manager:                 | Matt Olsen                                  | MKOlsen@solanocounty.gov                                                            | 707-784-3340 |
| Case Statistics / Data Reporter:          | Irene Chew                                  | IMChew@solanocounty.gov                                                             | 707-784-1991 |
| Compliance/Fiscal Officer:                | Jason Aguirre                               | jlaguirre@solanocounty.gov                                                          | 707-784-3267 |

## APPLICANT QUESTIONS

Section Name: Overview Questions  
Sub-Section Name: General Information

### 1. APPLICANT QUESTION: MULTI-COUNTY GRANT

Is this a multi-county grant application request? If Yes, select the additional counties.

Applicant Response:

No

### 2. APPLICANT QUESTION: FY 23-24 AUDITED UNEXPENDED FUNDS

Excluding interest, what was the amount of your FY 23-24 Audited Unexpended Funds? If none, enter "0".

Applicant Response:

19059

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3. APPLICANT QUESTION: FY 23-24 AUDITED UNEXPENDED FUNDS PERCENTAGE OF  
FY 23-24 AWARD

Your FY 23-24 Audited Unexpended Funds are what percentage of your FY 23-24 total award? If none, enter "0".

Total Award excludes interest earned and incoming carryover. To calculate percentage, divide your audited unexpended funds by your total award. Round to the nearest whole number.

Example:

FY 23-24 Total Award: \$100,000

FY 23-24 Audited Unexpended Funds: \$23,750

FY 23-24 Audited Unexpended Funds Percentage: 24%

Applicant Response:

10.14

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4. APPLICANT QUESTION: CONTACT UPDATES

Has your county's Admin User updated the Contacts and Users for your Program?

- **Contacts** are those, such as your elected District Attorney, who need to be identified but do not need access to GMS.
- **Users** are those individuals who will be entering information/uploading into GMS for the application. **Confidential Users** have access to everything in all your grant applications. **Standard Users** do not have access to the Confidential Sections where Investigation Activity is reported. Typical Standard Users are budget personnel.

Applicant Response:

#### 5. APPLICANT QUESTION: PROGRAM CONTACTS

**Identify the individuals who will serve as the Program Contacts and your Elected District Attorney. Your Program Contacts must be entered as a User and your Elected District Attorney may be a Contact or User in GMS. Contact your county's Admin User if an individual needs to be added or updated.**

*On the final submission page, you will link your Program Contacts to the application.*

**Project Director/Manager** is the individual ultimately responsible for the program. This person must be a Confidential User.

**Case Statistics/Data Reporter** is the individual responsible for entering the statistics into the DAR (District Attorney Program Report). This person should be a Confidential User.

**Compliance/Fiscal Officer** is the individual responsible for all fiscal matters relating to the program. This person is usually a Standard User.

**Elected District Attorney** is your county's elected official. This person must be entered as a Contact or a User.

#### Applicant Response:

| Program Contacts                | Name           |
|---------------------------------|----------------|
| Project Director / Manager      | Matt Olsen     |
| Case Statistics / Data Reporter | Irene Chew     |
| Compliance / Fiscal Officer     | Jason Aguirre  |
| Elected District Attorney       | Krishna Abrams |

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#### 6. APPLICANT QUESTION: STATISTICAL REPORTING REQUIREMENTS

**Do you acknowledge the County is responsible for separately submitting a Program Report using the CDI website, DA Portal?**

*To access the DAR webpage on the CDI website: right click on the following link to open a new tab, or copy the URL into your browser.*

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

As a reminder, Vertical Prosecutions should not be counted as an Investigation, a Joint Investigation, or an Assist in the DAR.

Applicant Response:

Yes

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#### 7. APPLICANT QUESTION: REQUIRED DOCUMENTS UPLOAD

**Have you reviewed the Application Upload List and properly named and uploaded the documents into your Document Library?**

*To view/download the Application Upload List: go the Announcement, click View, and at the top of the page select Attachments. The Application Upload List is 4d. Items must be uploaded into the Document Library before you can attach them to the upcoming questions.*

Applicant Response:

Yes

Sub-Section Name: BOS Resolution

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#### 8. APPLICANT QUESTION: BOS RESOLUTION

**Have you uploaded a Board of Supervisors (BOS) Resolution to the Document Library and attached it to this question?**

*A BOS Resolution for the new grant period must be uploaded to GMS to receive funding for the 2025-2026 Fiscal Year. If the resolution cannot be submitted with the application, it must be emailed to LAU@insurance.ca.gov no later than January 2, 2026. There is a sample with instructions located in the Announcement Attachments, 3b.*

Applicant Response:

No

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#### 9. APPLICANT QUESTION: DELEGATED AUTHORITY DESIGNATION

**Choose from the selection who will be the person submitting this application, signing the Grant Award Agreement (GAA), and approving any amendments thereof.**

*The person selected must be a Confidential User, who will attest their authority and link their contact record on the submission page of this application. Must be a direct email address; No generic/group email address allowed. A sample Delegated Authority Designation Letter is located in*

*the Announcement Attachments, 3a. CDI encourages the contact named as Project Director/Manger be the designated authority, should that be your selection.*

#### Applicant Response:

Designated Person named in Attached Letter

#### Documents:

25-26 Auto Solano County Designated Authority Letter.Pdf

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Section Name: County Plan

Sub-Section Name: Qualifications and Successes

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#### 10. APPLICANT QUESTION: SUCCESSES

##### **What areas of your automobile insurance fraud program were successful and why?**

*Detail your program's successes for ONLY the 23-24 and 24-25 Fiscal Years. It is not necessary to list every case. If a case is being reported in more than one insurance fraud grant program, clearly identify the component(s) that apply to this program. If you are including any task force cases in your caseload, name the task force and your county personnel's specific involvement/role in the case(s). Information regarding investigations should be given a reference number and details provided only in the Confidential Section, question 1 (County Plan Confidential Investigation Details).*

#### Applicant Response:

The Solano County's Auto Insurance Fraud Unit remains committed to producing successful case outcomes and fostering cohesive working relationships with our law enforcement and industry partners. The Unit is successful because it continues to be staffed with highly experienced and dedicated prosecutors who are enthusiastic about prosecuting fraud cases. Solano County personnel regularly attend the Anti-Fraud Alliance (AFA) Investigators Association quarterly meetings, and this fiscal year personnel attended two in-person conferences, which included the CDAA Fraud Symposium in Santa Rosa, CA and the AFA Conference in Monterey, CA. Deputy District Attorney Irene Chew presented an Auto Insurance Fraud case study at the CDAA Fraud Symposium on October 24, 2024. Lead DDA Matthew Olsen has also previously given a presentation at the AFA Conference and would be happy to present again at a future event upon AFA's request.

Deputy District Attorney Irene Chew joined the unit in April 2017. She has been with the Solano County District Attorney's Office since 2000. Since joining the unit, Ms Chew has handled 71 auto insurance fraud cases, including a successful jury trial, resulting in the defendant being sentenced to state prison. Investigator Kelly Dixon joined the Unit in January 2022. Investigator Dixon has 32 years of law enforcement experience, 28 of which he obtained with the California Highway Patrol. He spent 11 years as a CHP Investigator, specializing in vehicle theft related crimes. He is a P.O.S.T. certified Vehicle Theft and Computer Crimes Investigator, has worked on a number of federal, state, and local task forces, and has supervised and managed statewide investigative units. After retiring from the CHP as a lieutenant, Investigator Dixon worked for the Rio Vista Police Department as their Criminal Investigator before coming to work for the District Attorney's Office in 2020. Over the course of his career, he has attended over 1700 hours of specialized law enforcement training.

By Joint Agreement, the Solano County Auto Insurance Fraud Unit meets regularly with the California Department of Insurance - Golden Gate Division to discuss cases, eliminate wasteful downtime, minimize redundant efforts and equitably assign investigation action plans. Previously, during the pandemic, these meetings were held remotely. However, we have returned to regular in-person meetings at CDI's Benicia Office since 2023.

The Unit had a number of successful outcomes during FY 23-24 and FY 24-25, and continues to work towards a successful resolution of all ongoing cases.

The Automobile Insurance Fraud Unit is currently prosecuting a **Standard Applicant** fraud co-defendant case where Defendant 1 reported that while attending a concert, she went to her Tesla car alone after falling ill. At that time, an unknown male entered into the driver's seat and started driving against her wishes. As the car turned a corner, it crashed into a power pole and was no longer drivable. Defendant 1 claimed the unknown male fled on foot, and she was then driven home by a passerby. Defendant 2, her husband, stated he was home all night during the concert and D1 arrived home at 1:30 AM after she called him and was making incoherent statements. D2 said D1 was in shock when she arrived home and could not speak about the incident. D1 reported the carjacking/kidnapping incident to Sheriff's Office the next day. D2 then reported the incident to their insurance company after the Sheriff's report was taken. However, Tesla video footage showed D1 being walked back to her vehicle at the concert by friends and D2 before being placed in the car's rear seat. D2 is seen entering the driver's seat and then a short time later, D2 moves D1 from the rear to the front passenger seat. The crash occurs a short time later, and D2 can be seen crawling out of the driver's side window and leaving. Both continued to deny D2 being involved. D2 was charged with 1 count of violating Penal Code §550(a)(1), two counts of PC §550(b)(1), and two counts of PC §118(a). D1 is charged with one count PC § 550(a)(1) and three counts of PC §550(b)(1). D2 pled to one count of PC §550(b)(1) as a section 17 misdemeanor, after paying off the \$412.50 investigation fees and a \$2,000 penalty fine fee to the California Department of Insurance. D2 is on a 1-year grant of probation with 100 hours of community service. D1 has pled not guilty and has a Readiness Conference set for July 11, 2025.

A **Medium Applicant** case the Automobile Insurance Fraud Unit charged this fiscal year involves a Defendant who reported to her insurance company that her car was stolen and damaged. However, the investigation showed the Defendant had driven her car up to a location which she later denied ever being at that day. The car was located the next day when the fire department responded to a small fire in the interior that had been set with an accelerant. While it is unknown if the Defendant actually started the fire herself, her statements regarding her location and last seeing her car at her workplace the prior day were inconsistent with her cell phone records. While defendant claimed she had her phone with her the entire time and no one else had permission to drive her car, cell phone records placed her at the area the car was recovered from hours prior to her reporting it stolen on the day of the fire. A residential camera near where the vehicle was recovered also captured a woman appearing to look like the Defendant with her car's hood raised. Defendant reported her car stolen and received \$1,331 in benefit expenses. She is charged with violating one count of Penal Code § 550(a)(1), four counts of PC §550(b)(1), and one count of PC §665/487(a). She pled not guilty and is set for a Readiness Conference on June 27, 2025.

A **Standard Applicant** auto insurance fraud case that resolved during FY 23-24 involved a Defendant who claimed her car had been vandalized when parked in a casino parking lot. Defendant claimed someone tried to break into her car and caused numerous scratches. Defendant had a history of prior claims with scratches, and these "new" damages overlapped with a prior claim. The statements Defendant made as to the time of the incident and surrounding circumstances varied, and some of those statements contradicted her previous statements. The estimated chargeable loss on the case was \$4,559. Defendant was charged with violating one count of Penal Code § 550(a)(1), three counts of PC §550(b)(1), one count of PC §550(a)(4), and one count of PC §550(a)(2). Defendant ultimately pled to two counts of PC §550(b)(1) as section 17 misdemeanors, was placed on probation, and ordered to do 100 hours of community service, pay investigation fees to the insurance company, and a \$3,000 fine to the California Department of Insurance as a penalty.

Another case that resolved during FY 23-24 is a **Standard Applicant** case where the Defendant was involved in a hit-and-run collision where Defendant was at fault. Defendant fled the scene on foot without providing the required identifying information to the other involved parties. Defendant subsequently reported her car stolen to the local police department and then filed a theft claim with her insurance company. After being identified as the hit-and-run driver, Defendant admitted to driving the car at the time of the collision and that she knowingly filed a fraudulent claim. The Defendant was charged with violating one count of Penal Code § 550(a)(1), two counts of PC §550(b)(1), one count of PC §550(a)(4), and two counts of PC §550(b)(3). Defendant pled to one count of PC §550(b)(1) as a section 17 misdemeanor and was placed on 1 year of informal probation. Defendant was ordered to pay \$767 of restitution and \$1,000 of a penalty fine to the California Department of Insurance. Defendant was also ordered to do 150 hours of community service work.

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#### 11. APPLICANT QUESTION: TASK FORCES AND AGENCIES

**List the governmental agencies and task forces you have worked with to develop potential automobile insurance fraud cases.**

##### Applicant Response:

1. California Department of Insurance
  2. Anti-Fraud Alliance
  3. Local Law Enforcement
  4. Bureau of Automotive Repair
  5. National Insurance Crime Bureau
  6. California Highway Patrol
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#### 12. APPLICANT QUESTION: UNFUNDED CONTRIBUTIONS

**Specify any unfunded contributions and support (i.e., financial, equipment, personnel, and technology) your county provided in Fiscal Year 24-25 to the automobile insurance fraud program.**

##### Applicant Response:

Since April 2020, Lead Deputy District Attorney Matthew Olsen has supervised the Financial Crimes Division, which oversees the Auto Insurance Fraud Unit. Mr. Olsen replaced former unit supervisor Deputy District Attorney Janice Williams, who has subsequently gone on to become a Superior Court Judge. Senior Staff Analyst Jason Aguirre and Accountant Gina Chen are directly employed by the department of the District Attorney and provide assistance and support in the administration of the grant. Additionally, legal secretaries Rebecca Ulloa-Villagrana and Kristen Johnson serve as support staff to the Deputy District Attorney and District Attorney Investigator assigned to the Auto Insurance Fraud Unit. All the aforementioned positions are currently funded outside the grant program.

Solano County also continues to equip our District Attorney Investigator and Deputy District Attorney with all the hardware that is necessary for their continued success in the Auto Insurance Fraud program. County vehicles are provided as needed in support of ongoing investigations and/or supplemental activities, such as trainings and meetings with neighboring jurisdictions or allied agencies. All members of the Unit are provided a computer at county expense with access to network printers. Internet access via the county network is provided, and each authorized employee must sign and follow the accompanying County Security Protocol. All staff have access to the JustWare case management database wherein all cases are entered with events, dispositions, sentencing criteria, witness information, etc., which are 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. When needed, other District Attorney Investigators will assist the Unit with in-field interviews and arrests. Lastly, transcription services and foreign language interpretation services are provided at county expense as needed to assist in an Auto Insurance Fraud Unit case.

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### 13. APPLICANT QUESTION: PERSONNEL CONTINUITY

**Explain what your county is doing to achieve and preserve automobile fraud institutional knowledge in your grant program. Also detail and explain the turnover or continuity of personnel assigned to your automobile insurance fraud program. Include any rotational policies your county may have.**

#### Applicant Response:

Personnel continuity and the retention of institutional knowledge is an area in which the Solano County Auto Insurance Fraud Unit particularly excels. The Unit has long recognized that continuity of personnel is an important issue that can have a profound effect on the success of the program. As a result, the Unit has prioritized personnel continuity to ensure that cases are always professionally handled by experienced prosecutors and investigators who understand the unique aspects of these types of matters.

Lead Deputy District Attorney Matthew Olsen has supervised the Financial Crimes Division, which oversees the Auto Insurance Fraud Unit, for over five years now. Mr. Olsen has spent over 20 years as a criminal prosecutor with Solano County. He has extensive experience in multiple areas of practice which include complex civil enforcement litigation, criminal felony prosecutions and special grand jury investigations. Mr. Olsen has been successful in establishing cohesive working relationships with the members of the CDI regional office - Golden Gate Division and fostering ongoing cooperative associations between Solano County and our law enforcement partners. Mr. Olsen regularly attends case filing meetings and case update meetings with his attorneys and investigators.

Deputy District Attorney Irene Chew joined the unit in April 2017 and has been with the Solano County District Attorney's Office since August 2000, handling various caseloads during that time. As a result of her tenure within the unit, Ms. Chew has developed a highly-specialized skill set related to the prosecution of these types of cases. She has also established herself as a well-respected member of the insurance fraud prosecution community.

In 2022, District Attorney Investigator Kelly Dixon joined the auto insurance fraud unit, bringing with him over 32 years of law enforcement experience to the team. Our office has no strict rotational policies in place with regard to specialized assignments. As a result, we strongly believe that continuity of personnel is absolutely essential within this highly specialized prosecution discipline. It is because of this consistency that we can continue to expand our capabilities and pursue the types of cases that have the greatest impact. We plan to continue to prioritize this continuity, in an ongoing effort to ensure that the collective institutional knowledge the Unit has gained thus far can continue to be leveraged in the fight against auto insurance fraud within our community.

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### 14. APPLICANT QUESTION: FROZEN ASSETS DISTRIBUTION

Were any frozen assets distributed in FY 24-25?

If yes, please describe. Assets may have been frozen in previous years.

Applicant Response:

No

Sub-Section Name: Staffing

15. APPLICANT QUESTION: STAFFING LIST

Complete the chart and list the individuals working the program. Include prosecutor(s), investigator(s), support staff, and any vacant positions to be filled.

All staff listed in your application budget must be included in the chart.

For each person, list the percentage of time dedicated to the program and the start and end dates the individual is in the program. The entry in the "% Time" field must be a whole number, i.e., an employee who dedicates 80% of their time to the program but is only billed 20% to the program, would be entered as "80" in the "% Time Dedicated to the Program" column.

Applicant Response:

| Name        | Role         | Start Date | End Date (leave blank if N/A) | % Time Dedicated to the Program |
|-------------|--------------|------------|-------------------------------|---------------------------------|
| Irene Chew  | Prosecutor   | 04/03/2017 |                               | 40.00                           |
| Kelly Dixon | Investigator | 01/18/2022 |                               | 100.00                          |

16. APPLICANT QUESTION: FTE AND POSITION COUNT

The staff and FTE included in the chart below **MUST MATCH** the staff and FTE listed in your application budget. Do not include unfunded personnel.

The “# of Positions” field represents people and must be entered in whole numbers. The “FTE” field must be entered as a decimal and represents the Full Time Equivalent (FTE) for all budgeted personnel in that position.

E.g. Two Attorneys who are billed to the program at 80% each would be entered as “2” in the # of Positions field and “1.60” in the FTE field.

*Reminder: This chart MUST match your application budget.*

**Applicant Response:**

| Salary by Position                     | # of Positions (whole numbers) | FTE (1.00 = 2080 hours/year) |
|----------------------------------------|--------------------------------|------------------------------|
| Supervising Attorneys                  |                                |                              |
| Attorneys                              | 1.00                           | 0.40                         |
| Supervising Investigators              |                                |                              |
| Investigators (Sworn)                  | 1.00                           | 0.50                         |
| Investigators (Non-Sworn)              |                                |                              |
| Investigative Assistants               |                                |                              |
| Forensic Accountant/Auditor            |                                |                              |
| Support Staff Supervisor               |                                |                              |
| Paralegal/Analyst/Legal Assistant/etc. |                                |                              |

|                           |             |             |
|---------------------------|-------------|-------------|
| Clerical Staff            |             |             |
| Student Assistants        |             |             |
| Over Time: Investigators  |             |             |
| Over Time: Other Staff    |             |             |
| Salary by Position, other |             |             |
|                           | Total: 2.00 | Total: 0.90 |

#### 17. APPLICANT QUESTION: ORGANIZATIONAL CHART

**Upload and attach to this question an Organizational Chart; label it "25-26 AUTO (county name) Org Chart".**

*The organizational chart should outline:*

- *Personnel assigned to the program. Identify their position, title, and placement in the lines of authority to the elected district attorney.*
- *The placement of the program staff and their program responsibility.*

**Applicant Response:**

25-26 Auto Solano County Org Chart.Pdf

**Sub-Section Name:** Problem Statement & Program Strategy

#### 18. APPLICANT QUESTION: PROBLEM STATEMENT

**Describe the types and magnitude of automobile insurance fraud (e.g., applicant, medical/legal provider, staged collisions, insider fraud, fraud ring, capping, and economic car theft) relative to the extent of the problem specific to your county.**

*Use local data or other evidence to support your description.*

**Applicant Response:**

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 to south. Interstate 680, Highway 12 and Interstate 505 also connect Solano with Contra Costa, Napa, Sacramento and Yolo counties. Solano County houses a military base (Travis Air Force Base) and three state prisons (California Department of Corrections and Rehabilitation, CSP- Solano, California Medical Facility and Delta Conservation Camp) all of which attract populations of semi-transient people, including families of prison inmates and service personnel. The County is centrally located for those working in 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 Department of Finance, Solano County had a total population of 446,426 residents, as of January 1, 2024,

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. A fraudulent scheme commonly encountered within Solano County is what is colloquially known as the "crash and buy". These cases involve drivers who fail to carry the mandatory insurance coverage when 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 that 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 for the claim, but chooses not to repair the vehicle. The applicant then cancels the existing 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 staged vehicle collisions, arson committed by policyholders for financial gain, and auto body shops that fraudulently bill insurance companies for new replacement parts that are not used for the covered repairs and/or billing for work that was not performed per the written estimate. Solano County has also experienced cases involving false documents, such as altered medical bills and false auto repair bills.

Solano County recognizes the negative impact automobile insurance fraud has on the local and statewide economy as a whole. We are also aware that fraudulent behavior continues to exist within our community and increases the cost of insurance for all consumers. Solano County would like to expand our efforts in combating automobile insurance fraud cases while continuing to balance the workable insurance fraud cases within our other divisions.

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#### 19. APPLICANT QUESTION: PROBLEM RESOLUTION PLAN

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

*Information regarding investigations should be given a reference number and details provided only in the Confidential Section, question 1 (County Plan Confidential Investigation Details).*

**Specify how the district attorney will address the automobile insurance fraud problem, defined in the Problem Statement, through the use of program funds. The discussion should include the steps that will be taken to address the problem, as well as the estimated time frame(s) to achieve program objectives and activities.**

**The response should describe:**

- The manner in which the district attorney will develop his or her caseload;
- The sources for referrals of cases; and
- A description of how the district attorney will coordinate various sectors involved, including insurers, medical and legal providers, CDI, public agencies such as California Highway Patrol, Bureau of Automotive Repairs, U.S. Customs, and local law enforcement agencies.

**Applicant Response:**

The Automobile Insurance Fraud Unit will continue to work with our regional CDI, BAR, CHP, and local police agencies to coordinate investigations throughout the fiscal year. The Unit participates in regular quarterly meetings with our partners at CDI Golden Gate and remains in constant contact with the detectives who are investigating cases that are in the process of being worked up for possible criminal referrals.

Investigator Dixon now has nearly three and a half years experience in the Unit and brings with him a tremendous amount of requisite knowledge and background. The Unit hopes to harness this breadth of experience and continue to add to its existing capacity to investigate viable cases, as well as more complex cases. Investigator Dixon reviewed 180 suspected fraud claims during FY 2024-25. After review, 12 suspected fraud claims have resulted in active investigations being opened and/or submitted for prosecution, as well as 6 cases carried over from the prior fiscal year. The District Attorney's Office will also continue to contribute the unfunded resources detailed above in support of the Unit's efforts.

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**20. APPLICANT QUESTION: PLANS TO MEET IC GOALS**

**What are your plans to meet the announced goals of the Insurance Commissioner?**

If these goals are not realistic for your county, please state why they are not, and what goals you can achieve. Include your strategic plan to accomplish these goals. *Copies of the Goals can be found in the Announcement Attachments, 4f.*

**Applicant Response:**

Maintaining **Public Safety** is a goal that the Solano County District Attorney's Office shares alongside the Commissioner. Protecting the public means that Solano County must take a strong stand against traffic collisions that have been fraudulently staged upon our roadways. Additionally, we remain committed to a high level of enforcement against vendors who provide faulty vehicle repairs. Such unscrupulous vendors can result in dangerous and unsafe vehicles being driven on our roadways and being used as the instrumentation in insurance scams. As a result of these ongoing efforts, the Solano County District Attorney's Office continues to employ a very experienced part-time investigator to make it possible to investigate more complex cases. The case targets continue to include multiple defendant cases, staged collisions, fraud rings, illegitimate auto body shops, and joint undercover operations with Golden Gate Branch of CDI.

Solano County is cognizant of the significant amount of fraud committed by the **Medical-Legal Providers** within the County and the State as a whole. In an effort to expand our capacity to effectively investigate these types of cases, the Solano County District Attorney's Office employs a highly experienced part-time investigator who works jointly with

the Golden Gate Branch of CDI, as well as our other regional law enforcement partners. It is our intent to continue to efficiently deploy these resources in order to combat the proliferation of fraud within the county.

Lead DDA Matthew Olsen has spent his time in the unit interacting with and cultivating close working relationships with the California Department of Insurance, AFA, BAR, NICB and local law enforcement. Mr. Olsen and the rest of the unit intend to continue the work started by their predecessors in an ongoing effort to meet the goal of **Performance and Continuity within the Program**. DDA Olsen has several pre-existing relationships with certain allied agencies and has established solid working relationships with members of the CDI regional office - Golden Gate Division, AFA, BAR and NICB.

Deputy District Attorney Irene Chew continues to meet on a regular basis with the California Department of Insurance investigators to go over cases investigated. Additionally, she regularly attends various meetings held by the California Department of Insurance, AFA, BAR, NICB and local law enforcement to solidify continuing working relationships with them.

**Outreach** has long been recognized as a major component of deterrence. Solano County's Community Prosecution Team is once again attending many large scale in-person events each year in efforts to educate the public on victim's rights and crime prevention. Members of Solano County's Auto Insurance Fraud Unit consistently attend these events in conjunction with the Community Prosecution Team to educate the public on the wide array of negative impacts fraud has on the community. The Unit participated in many large scale community events during FY 24-25, which included the Dixon Mayfair, Vacaville Fiesta Days, and National Night Out. The unit remains committed to broadening the public's awareness and encouraging the reporting of auto insurance fraud. The unit believes these efforts will serve to benefit the public and likely result in the generation of more local cases that are well-suited for successful prosecution.

In terms of meeting the goal of a **Balanced Caseload**, the unit intends to continue our focus on prosecuting the most prevalent schemes we encounter. While those tend to be "crash and buy" cases and duplicate claims for the same damage, the Unit is still cognizant of the ever-changing landscape in Automobile Insurance Fraud. Therefore, the Unit is committed to adapting as needed. The Unit is committed to expanding its capacity to take on more complex cases such as multiple-defendant cases, staged collisions, fraud rings, illegitimate auto body shops, and joint undercover operations with the Golden Gate Branch of the California Department of Insurance and BAR.

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## 21. APPLICANT QUESTION: MULTI-YEAR GOALS

**What specific goals do you have that require more than a single year to accomplish?**

### Applicant Response:

The Unit could benefit greatly from the development of a long-term strategy to cultivate new sources of case referrals. Increased referrals will likely result in a higher quality and quantity of potential enforcement opportunities. We should be taking advantage of potential collaboration opportunities whenever possible, as well as exploring potential multiagency, multi-jurisdictional approaches to more complex cases. We also continue to expand outreach efforts to increase awareness of auto insurance fraud and its negative consequences for the public.

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## 22. APPLICANT QUESTION: RESTITUTION AND FINES

**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.**

Applicant Response:

Fairly recent developments in legislation have made the post-plea collection of restitution incredibly difficult. The challenges we continue to encounter are twofold. The Courts are no longer granting petitions to violate a defendant's probation based on unpaid restitution orders upon a demonstration of an "inability to pay". Moreover, under the recently amended PC Section 1203.4(c)(3)(A), unpaid restitution is no longer a basis upon which to deny a defendant's motion to withdraw his/her plea for "successful completion of probation". Therefore, there is effectively no longer any legal penalty for failing to pay restitution in a criminal matter.

Nonetheless, the collection of restitution remains an important priority and consideration when negotiating dispositions of Auto Insurance Fraud cases. Financial motives are often the driving force behind this class of crime, and it is imperative that we address this when negotiating dispositions. As a result, our standing policy is to incorporate the payment of restitution into all plea agreements when appropriate. We also take into account that obtaining restitution prior to the entering of a plea may be a strategic preference in certain situations. Once cases have been resolved, either by trial or plea, the Unit continues to monitor the collection of restitution, investigative costs and fines payable.

23. APPLICANT QUESTION: RESTITUTION NUMBERS

Provide the amount of restitution ordered and collected for the past five fiscal years.

If this information is not available, provide an explanation.

Applicant Response:

| Fiscal Year         | Restitution Ordered | Restitution Collected |
|---------------------|---------------------|-----------------------|
| 2024-25             | \$4,412.00          | \$23,812.00           |
| 2023-24             | \$9,856.00          | \$1,603.00            |
| 2022-23             | \$70,218.00         | \$14,150.00           |
| 2021-22             | \$10,981.00         | \$10,687.00           |
| 2020-21             | \$16,640.00         | \$15,790.00           |
| Total: \$112,107.00 |                     | Total: \$66,042.00    |

**Additional Comments:**

During FY 24-25, the Unit has been able to collect on several outstanding cases that had restitution ordered from case resolutions that occurred during previous FY's.

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**24. APPLICANT QUESTION: UTILIZATION PLAN RELATED TO UNEXPENDED FUNDS**

**If you had any unexpended funds from FY 23-24 (Overview Questions 2 & 3), address the below question(s). If you did not have any unexpended funds from FY 23-24, mark N/A.**

- 1) You must address if you are on track to expend all of your Total Funding for FY 24-25. This includes your FY 24-25 Awards and FY 23-24 Approved Unexpended Funds.
- 2) If you are not on track to expend your Total Funding and you are not asking for a corresponding reduction in your grant request, please explain.

**Applicant Response:**

We are on track to expend all of our Total Funding for FY 24-25.

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**25. APPLICANT QUESTION: UTILIZATION PLAN**

**Your budget provides the amount of funds requested for Fiscal Year 25-26.**

**Provide a brief narrative description of your utilization plan for the Fiscal Year 25-26 requested funds.**

*If an increase is being requested, please provide a justification. Any information regarding investigations should be given a reference number and details provided only in the Confidential Section, question 1 (County Plan Confidential Investigation Details).*

**Applicant Response:**

The proposed budget primarily covers personnel costs for the deputy district attorney and district attorney investigator. The primary use for any increased funding will go to increased personnel costs. However, any remaining funds will be deployed to revisit and amplify previously existing advertising and outreach campaigns.

**Sub-Section Name:** Training and Outreach

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**26. APPLICANT QUESTION: TRAINING RECEIVED**

**List the insurance fraud training received by each county staff member in the **automobile** fraud unit during Fiscal Year 24-25.**

If it is a multiple day training/conference (e.g. CDAA, AFA, etc.), only one entry is required; enter the first day for the "Training Date" field.

For the "Hours Credit" field, enter the combined total hours of credit for all attendees.

Applicant Response:

| Number of Personnel | Training Date | Provider | Location       | Topic                 | Hours Credit (combined total) |
|---------------------|---------------|----------|----------------|-----------------------|-------------------------------|
| 2                   | 10/22/2024    | CDAA     | Santa Rosa, CA | Fraud Symposium       | 39.25                         |
| 2                   | 04/30/2025    | AFA      | Monterey, CA   | Anti-Fraud Conference | 26.00                         |
|                     |               |          |                |                       |                               |

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27. APPLICANT QUESTION: TRAINING AND OUTREACH PROVIDED

**Upload and attach the Training and Outreach Provided form in Excel; label it "25-26 AUTO (county name) Training and Outreach Provided"**

Do not include training *received*; **only list training and outreach provided during FY 24-25** as outlined in the outreach definition below.

- For the number of Attendees / Contacts list only **numbers**; no other characters. Estimate the number as best you can. The data provided on this Excel sheet is compiled and presented to the Insurance Commissioner as Outreach is a focus of the Commissioner's Goals & Objectives.
- For the purposes of the insurance fraud grant programs, "outreach" is defined as: Any activity undertaken by a grant awardee to inform and educate the public on the nature and consequences of insurance fraud and the training and sharing of best practices with industry stakeholders and allied law enforcement agencies. The results will be crime prevention, the generation of quality referrals from the public, business community, insurance industry, and law enforcement, and improved strategies for the investigation and prosecution of insurance fraud.

- If, in the form, you listed any "Other, Specify" provide a brief explanation here; other additional comments are optional. The blank form is located in the Announcement Attachments, 1a.

#### Applicant Response:

Label attachment "25-26 AUTO (county) Training and Outreach"

#### Documents:

25-26 Auto Solano Training And Outreach.Xlsx

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### 28. APPLICANT QUESTION: FUTURE TRAINING AND OUTREACH

**Describe what kind of training/outreach you plan to provide in Fiscal Year 25-26.**

#### Applicant Response:

The Unit plans to continue to attend public events where resource booths will be set up to distribute public awareness materials. Although no trainings are currently scheduled, the Unit continues to seek out ongoing opportunities to provide training for industry professionals and our law enforcement partners. Additionally, the Unit's attorneys remain available to revisit or conduct new training presentations at the request of CDAA, AFA and/or any other relevant organizations.

**Sub-Section Name:** Joint Plan

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### 29. APPLICANT QUESTION: JOINT PLAN

**Upload your AUTO Joint Plan and label it "25-26 AUTO (county name) Joint Plan".**

*Each County is required to develop a Joint Plan with their CDI Regional Office, to be signed and dated by the Regional Office Captain and the Prosecutor in Charge of the Grant Program. Please note, the joint plan you upload is a tentative agreement pending execution of a Grant Award Agreement (GAA) signed by the authorized parties. Additional information is in the Announcement Attachments, 3c, and also copied into the attached instructions to this question.*

#### Applicant Response:

Confirm signed and dated by all parties.

#### Documents:

25-26 Auto Solano County Joint Plan.Pdf

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**Section Name:** Investigation Case Reporting

30. APPLICANT QUESTION: COUNTY PLAN CONFIDENTIAL INVESTIGATION DETAILS

If you discussed any confidential cases throughout the County Plan section and provided a reference number, please include additional confidential details on an attachment uploaded here.

*The reference number/citation used in the County Plan narrative responses should be repeated in your document upload. Task Force cases should specifically name the task force and your county personnel's specific involvement / role in the case.*

*Upload your own attachment and label it "25-26 AUTO (county name) County Plan Confidential Investigation Details" **upload and mark confidential**, then attach to this question. If no investigation information was referenced, mark the N/A response.*

Applicant Response:

Not Applicable

31. APPLICANT QUESTION: INVESTIGATION CASE ACTIVITY REPORT (ICAR)

**Download Announcement Attachment 1bii, label it "25-26 AUTO (county name) ICAR" upload and mark confidential, then attach to this question.**

*This document requires information regarding each investigation case that was reported in the DAR, Section III C (Investigations). Two of the three reporting components ask for case counts only. The total of the case counts in Part 1 and Part 2, along with the number of case entries in Part 3, should equal your total investigation case count reported in the DAR section III (Investigations). The blank form is located in the Announcement Attachments, 1bii.*

**Do NOT substitute descriptions in Part 3 in lieu of case counts for Part 1 and Part 2.**

**Reminders:**

1. The total of the case counts in the ICAR Parts 1, 2, and 3, should equal your total investigation case count reported in the DAR Section III.
2. Vertical Prosecutions should not be counted as an Investigation or a Joint Investigation.

**Click the "SHOW INSTRUCTIONS" link above to view directions on how to properly complete the report.**

Applicant Response:

Sub-Section Name: New Investigation Information for Cases in Court

32. APPLICANT QUESTION: CASES IN COURT - INVESTIGATION CASE ACTIVITY

**Do you have NEW Investigation Information for cases that started the year in prosecution that you want to include? This report is optional.**

*If you do have cases to report, download Announcement Attachment 1c, label it "25-26 AUTO (county name) Cases in Court Investigation Case Activity" **upload and mark confidential**, then attach to this question. Provide only investigation information for case(s) that started the fiscal year in prosecution, but required additional investigation during the reporting period. **Other than current status, no prosecution case information should be included.***

Applicant Response:

No

Section Name: Acknowledgment

Sub-Section Name: Acknowledgment

33. APPLICANT QUESTION: ACKNOWLEDGMENT

**For purposes of the grant application process and Grant Award Agreement (GAA), the term “application” refers to the grant application and its Funding Announcement Attachments including, but not limited to, the Budget Instructions, Grant Requirements, and Fact Sheets.**

Applicant Response:

I acknowledge

BUDGET

Budget Year: 1

| Budget Category | Direct | Total |
|-----------------|--------|-------|
|-----------------|--------|-------|

|                                        |              |              |
|----------------------------------------|--------------|--------------|
| ▼ Salary By Position                   | \$164,581.00 | \$164,581.00 |
| Supervising Attorneys                  |              |              |
| Attorneys                              | \$91,677.00  | \$91,677.00  |
| Supervising Investigators              |              |              |
| Investigators (Sworn)                  | \$72,904.00  | \$72,904.00  |
| Investigators (Non-Sworn)              |              |              |
| Investigative Assistants               |              |              |
| Forensic Accountant/Auditor            |              |              |
| Support Staff Supervisor               |              |              |
| Paralegal/Analyst/Legal Assistant/etc. |              |              |
| Clerical Staff                         |              |              |
| Student Assistants                     |              |              |
| Over Time: Investigators               |              |              |
| Over Time: Other Staff                 |              |              |

|                                                                                                                                     |             |             |
|-------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|
| Salary By Position - other                                                                                                          |             |             |
| Benefits                                                                                                                            | \$53,533.00 | \$53,533.00 |
| ▼ Operating Expenses, General                                                                                                       | 0.00        |             |
| Grant Indirect Costs - 10% method; plan must be on file and made available to CDI upon request (choose only 1 indirect cost method) |             |             |
| Grant Indirect Costs - 5% method; plan must be on file and made available to CDI upon request (choose only 1 indirect cost method)  |             |             |
| Outreach                                                                                                                            |             |             |
| Audit                                                                                                                               |             |             |
| Forensic Accounting Services                                                                                                        |             |             |
| Transcription Services, Interpreter Services, Records Requests                                                                      |             |             |
| Expert Consultant Fees                                                                                                              |             |             |
| Witness Fees/Litigation Fees                                                                                                        |             |             |
| Undercover Operation Expenses                                                                                                       |             |             |
| Office Supplies                                                                                                                     |             |             |
| Office Space/Facility Fees                                                                                                          |             |             |

|                                                                                                                                                                       |      |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|--|
|                                                                                                                                                                       |      |  |
| IT Services                                                                                                                                                           |      |  |
| Communications (phone, etc.)                                                                                                                                          |      |  |
| Membership Dues/Publications                                                                                                                                          |      |  |
| Operating Expenses, General - other                                                                                                                                   |      |  |
| ▼ Operating Expenses, Detailed                                                                                                                                        | 0.00 |  |
| Insurance (i.e., General Liability, etc.; identify in narrative)                                                                                                      |      |  |
| Motor Pool/Fleet Services (cannot include reserve fund for future purchases; identify number of vehicles)                                                             |      |  |
| Vehicle Fuel and Maintenance (identify number of vehicles in narrative)                                                                                               |      |  |
| Vehicle Mileage (not to exceed federal standard mileage rate; not allowed for grant purchased or motor pool/fleet vehicles; identify number of vehicles in narrative) |      |  |
| Vehicle Parking (identify number of vehicles in narrative)                                                                                                            |      |  |
| Software Renewal (identify in narrative)                                                                                                                              |      |  |
| Software Purchase (identify and provide justification in narrative)                                                                                                   |      |  |
| Minor Equipment as defined in instructions (identify in narrative IF over \$1,000 combined total)                                                                     |      |  |
| Equipment Lease/Maintenance (identify in narrative)                                                                                                                   |      |  |

|                                                                                                                                                                                                                                                                                   |      |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|--|
|                                                                                                                                                                                                                                                                                   |      |  |
| Operating Expenses, Detailed - other                                                                                                                                                                                                                                              |      |  |
| ▼ Operating Expenses, Travel and Training                                                                                                                                                                                                                                         | 0.00 |  |
| Travel - In CA (Include costs such as hotel, airfare, and rental car associated with investigation and/or training. In narrative identify purpose, number of staff, and % billed to the program and other source of funding if less than 100%)                                    |      |  |
| Travel - Out of CA (Include costs such as hotel, airfare, and rental car for out of state travel associated with investigation and/or training. In narrative identify state, purpose, number of staff, and % billed to the program and other source of funding if less than 100%) |      |  |
| Training - In CA (Include registration fees. In narrative identify purpose, number of staff, and % billed to the program and other source of funding if less than 100%)                                                                                                           |      |  |
| Training - Out of CA (Include registration fees. In narrative identify state, purpose, number of staff, and % billed to the program and other source of funding if less than 100%)                                                                                                |      |  |
| Operating Expenses, Travel and Training - other                                                                                                                                                                                                                                   |      |  |
| ▼ Equipment                                                                                                                                                                                                                                                                       | 0.00 |  |
| Computers (provide justification and % billed to each program in narrative)                                                                                                                                                                                                       |      |  |
| Printers/Scanners (provide justification and % billed to each program in narrative)                                                                                                                                                                                               |      |  |
| Vehicles (provide justification and % billed to each program in narrative)                                                                                                                                                                                                        |      |  |
| Vehicle Code 3 Equipment (provide number and % billed to each program in narrative)                                                                                                                                                                                               |      |  |

|                   |              |              |
|-------------------|--------------|--------------|
| Equipment - other |              |              |
| <b>Total</b>      | \$218,114.00 | \$218,114.00 |

Budget Justification

| Category Name             | Category Calculations                                                                                               | Category Narrative |
|---------------------------|---------------------------------------------------------------------------------------------------------------------|--------------------|
| ▼ Salary By Position      |                                                                                                                     |                    |
| Supervising Attorneys     |                                                                                                                     |                    |
| Attorneys                 | No. Of Positions:<br>1<br>Total FTE: 0.4<br>Total Cost:<br>\$91,677.00<br>Total Requested<br>Amount:<br>\$91,677.00 |                    |
| Supervising Investigators |                                                                                                                     |                    |
| Investigators (Sworn)     | No. Of Positions:<br>1<br>Total FTE: 0.5<br>Total Cost:<br>\$72,904.00                                              |                    |

Total Requested  
Amount:  
\$72,904.00

Investigators (Non-Sworn)

Investigative Assistants

Forensic Accountant/Auditor

Support Staff Supervisor

Paralegal/Analyst/Legal Assistant/etc.

Clerical Staff

Student Assistants

Over Time: Investigators

Over Time: Other Staff

Salary By Position - other

## Benefits

### ▼ Operating Expenses, General

Grant Indirect Costs - 10% method; plan must be on file and made available to CDI upon request (choose only 1 indirect cost method)

Grant Indirect Costs - 5% method; plan must be on file and made available to CDI upon request (choose only 1 indirect cost method)

Outreach

Audit

Forensic Accounting Services

Transcription Services, Interpreter Services, Records Requests

Expert Consultant Fees

Witness Fees/Litigation Fees

Undercover Operation Expenses

Office Supplies

Office Space/Facility Fees

IT Services

Communications (phone, etc.)

Membership Dues/Publications

Operating Expenses, General - other

### ▼ Operating Expenses, Detailed

Insurance (i.e., General Liability, etc.; identify in narrative)

Motor Pool/Fleet Services (cannot include reserve fund for future purchases; identify number of

|                                                                                                                                                                                                                                                |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| vehicles)                                                                                                                                                                                                                                      |  |  |
| Vehicle Fuel and Maintenance (identify number of vehicles in narrative)                                                                                                                                                                        |  |  |
| Vehicle Mileage (not to exceed federal standard mileage rate; not allowed for grant purchased or motor pool/fleet vehicles; identify number of vehicles in narrative)                                                                          |  |  |
| Vehicle Parking (identify number of vehicles in narrative)                                                                                                                                                                                     |  |  |
| Software Renewal (identify in narrative)                                                                                                                                                                                                       |  |  |
| Software Purchase (identify and provide justification in narrative)                                                                                                                                                                            |  |  |
| Minor Equipment as defined in instructions (identify in narrative IF over \$1,000 combined total)                                                                                                                                              |  |  |
| Equipment Lease/Maintenance (identify in narrative)                                                                                                                                                                                            |  |  |
| Operating Expenses, Detailed - other                                                                                                                                                                                                           |  |  |
| ▼ Operating Expenses, Travel and Training                                                                                                                                                                                                      |  |  |
| Travel - In CA (Include costs such as hotel, airfare, and rental car associated with investigation and/or training. In narrative identify purpose, number of staff, and % billed to the program and other source of funding if less than 100%) |  |  |

|                                                                                                                                                                                                                                                                                   |  |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| Travel - Out of CA (Include costs such as hotel, airfare, and rental car for out of state travel associated with investigation and/or training. In narrative identify state, purpose, number of staff, and % billed to the program and other source of funding if less than 100%) |  |  |
| Training - In CA (Include registration fees. In narrative identify purpose, number of staff, and % billed to the program and other source of funding if less than 100%)                                                                                                           |  |  |
| Training - Out of CA (Include registration fees. In narrative identify state, purpose, number of staff, and % billed to the program and other source of funding if less than 100%)                                                                                                |  |  |
| Operating Expenses, Travel and Training - other                                                                                                                                                                                                                                   |  |  |
| ▼ Equipment                                                                                                                                                                                                                                                                       |  |  |
| Computers (provide justification and % billed to each program in narrative)                                                                                                                                                                                                       |  |  |
| Printers/Scanners (provide justification and % billed to each program in narrative)                                                                                                                                                                                               |  |  |
| Vehicles (provide justification and % billed to each program in narrative)                                                                                                                                                                                                        |  |  |
| Vehicle Code 3 Equipment (provide number and % billed to each program in narrative)                                                                                                                                                                                               |  |  |
|                                                                                                                                                                                                                                                                                   |  |  |

Equipment - other