

# SANTA ANA POLICE DEPARTMENT

DAVID VALENTIN · CHIEF OF POLICE

## TRAINING BULLETIN

*"Education promotes professional and responsive law enforcement"*

### Staged Traffic Collisions

#### Purpose

To familiarize field officers with the various forms of automobile insurance fraud and introduce them to known schemes used by offenders.

#### Introduction

Each year, thousands of insurance fraud scams are carried out in the form of staged traffic collisions. The California Department of Insurance Fraud Division is staffed with 246 personnel most of whom are sworn police officers. The Fraud Division investigates suspected fraudulent claims submitted by insurance companies; however, ninety-nine percent of the claims are not investigated due to the high volume of incidents. Unfortunately, innocent citizens are the targets of these scams and they have led to serious injuries and even deaths. Organized auto accident rings such as Russian and Asian groups are becoming more proficient with these scams. These networks include Attorneys, Doctors and Chiropractors. Field officers are the first responders to traffic collisions and should have an increased awareness of these incidents.

#### I. Various Types of Staged Automobile Accidents

Organized auto accident rings target innocent victims (private motorist, truck drivers, business van, etc.). These rings orchestrate an accident by using preplanned maneuvers to set up an innocent party for a rear end collision. Innocent motorists may be involved as victims in this scheme. These so called "accidents," which are not accidents at all, involve several basic schemes including:

##### A. The Swoop and Squat Collision

This particular scam is the most dangerous. The perpetrators will use several vehicles to stage a traffic collision involving an innocent citizen. This will most often involve three suspect vehicles, which will parallel the victim while traveling in the same direction. One of the suspect vehicles, referred to as a "squat vehicle", will suddenly pull in front of the victim while a second suspect vehicle either makes a sudden lane change in front of the vehicle that pulled in front of the victim or pulls in front of the lead suspect vehicle and applies their brakes. This gives the suspect in front of the victim the excuse to lock up their brakes.

Meanwhile, the third suspect vehicle drives directly next to the victim, thus blocking their ability to make a lane change and avoid the collision. The victim rear-ends the suspect vehicle as a result.

### **Key Indicators**

1. What type of damage did the squat vehicle receive?
2. How many vehicles were damaged?
3. What type of vehicle is the squat vehicle? (Usually an older model, often registered to salvage yards or recently obtained)
4. What type of vehicle is the victim vehicle? (Usually new, high-end vehicles, commercial vehicles that carry high insurance policies, government vehicles).
5. How many occupants in the squat vehicle? (Usually 3-4, each occupant is an insurance claim).
6. Newly issued insurance policy.
7. Look for inconsistencies between driver and passengers. The passengers may claim to know each other, but may have inconsistent statements when asked about their relationship. Ask the occupants about their destination (stories will often be inconsistent).
8. Driver of squat vehicles and passengers will often have temporary identification.
9. Attorney, doctor, or body shop business cards in squatters' possession?
10. Squat vehicle occupants in possession of a script.

### **B. The Sudden Stop**

A solo suspect vehicle will be involved in this incident. The suspect vehicle will be traveling in the same direction and in front of the victim. The suspect will suddenly slam on the brakes and cause the victim to rear-end their vehicle.

### **Key Indicators**

1. What was the reason for the sudden stop?
2. Does the statement from the victim differ greatly from the suspect statement?
3. Was the suspect looking back at the victim prior to slamming on their brakes?

### **C. Paper Accidents**

Organized rings and “cappers” actively solicit others in the community to participate in the creation of accidents that only exist on paper. No innocent parties are involved in this type of staged accident. The suspect(s) will often stage a collision at a location and request an officer for a report. These can be in the field or over the counter reports at the station.

### **Key Indicators**

1. Is the debris and position of vehicles inconsistent with statements?
2. Damage to vehicles appears to be old and weathered?
3. Roadway absent of skid marks?
4. Does the vehicle appear to have been stationary for a long period of time (i.e. cracked tires, cobwebs, dust, etc.)?
5. Vehicle contents don't appear to have suffered an impact?
6. Is the vehicle in operating condition and currently registered?

### III. Investigative Points

1. Document all statements of squat vehicle occupants showing their inconsistencies (always interview each occupant separately).
2. Conduct a thorough interview of the victim.
3. Locate and interview any non-involved witnesses.
4. Photograph all vehicles and occupants involved.
5. Does the squat vehicle have any two-way radios or cell phones?
6. Do items in the squat vehicle match story given as to destination? (Looking for work, going to Disneyland, etc.)

### IV. Applicable Charges

1. **PC 550 (a)(3)**-Insurance Fraud; Knowingly cause or participate in a vehicular collision, or any other vehicular accident, for the purpose of presenting any false or fraudulent claim.
2. **PC 245 (a)(1)**-Assault with a deadly weapon.
3. **PC 182**-Criminal conspiracy.
4. **PC 664/487**-Attempt grand theft

### Summary

Over the past several years, there has been a noticeable shift from swoop and squat accidents to paper accidents. This may be due because paper accidents are less dangerous to the perpetrators; there is less likelihood of police involvement; and there is no lack of persons willing to participate. Regardless, field officers can have a significant impact on these types of crimes through an increased awareness of their occurrence and the key indicators involved. Field officers should contact the Collision Investigation Unit for assistance if there is an indication that they are investigating a potential staged collision.

**Acknowledgment:** Prepared by: Cpl. Ron Stires #1829

**Date Published:** July 2003

**Reviewed By:** Sgt. Stires

**Revision Date:** September 2007