

2003 - 2004 SCHEDULE OF EVENTS

November 13 - Regular Meeting - Luncheon

November 23 - Chargers Tailgate & Game

December 12 - Holiday Party

January 8 - Regular Meeting - Evening
Membership Drive

February 12 - Regular Meeting - Luncheon
Past President's Day

March 12 - Vendors Night - Evening

April 8 - Regular Meeting - Luncheon

May 13 - Regular Meeting - Luncheon
Board Elections

May 21 - Golf Tournament

Put these dates on your calendar NOW! Many events are selling out early, so make sure you place your ticket orders early. Thanks for helping make the association strong with your participation!



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Indicators of Vehicle Fraud Fires

Fred Herrera, CFI

During year 2000 in the City of San Diego, there were 1,270 fire department responses to vehicle fires. Of those 1,270, 40.9 %, or 519, were determined to be incendiary (based on a statistical average of all incendiary fires for that time period). The highest percentage of these fires occurred in the month of July, on Friday night between the hours of 4:01 p.m. and 8:00 p.m. The motivations for the 519 deliberately set fires vary, as in all fires: Revenge / spite, Excitement, Vandalism, Crime concealment, Extremist, and Fraud / profit. The costs of these fires are incurred by all through higher insurance premiums and the endangerment of innocent people exposed to the incidents. This article will examine situations surrounding vehicle fraud fires and will also examine the "red flags" to look for, which can be used by the municipal and private investigator. **Motive:** Motive is defined as an inner urge that prompts a person to action with a sense of purpose, the reason for setting the fire. An overview of the circumstances leading up to a vehicle fire can lead to possible motives. Research may reveal that the vehicle was offered for sale prior to the fire. The dealer may have been contacted and given an offer to take the vehicle back. Or, there may be recent estimates for costly repairs. Both long and short-term loans or leases are the cause of many vehicle fraud fires. If the term is short, high monthly payments, routinely in excess of \$600 per month, can be a motive. If it is an extended lease, sometimes as long as seven years, the value of the vehicle drops much faster than the principal balance. Because the after market and blue book values are roughly the same, one way for the owner of the vehicle to break even or profit is to remove components that will be covered by the insurance, to be resold at a later date, and burn the vehicle. The fire may be set up to appear accidental or as a vehicle theft and subsequent at a different location. **Entry into the vehicle** : When examining a burned vehicle, consider the following issues regarding entry. Many times, an owner stages a vehicle fraud fire as a vehicle theft. Are the windows intact and can the position of the interior door locks be determined? Are the exterior key slots intact? Have they been forced or

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damaged? If the windows and key slots are intact, then statements from the owner indicating that the vehicle was locked are a concern. There had to be some way to get into the vehicle without a key. If the door locks are no longer in the door, they will almost always be inside the door, at the bottom. The alloy housing melts, allowing the assembly to drop down, but the steel key slot and the brass tumblers will keep their shape. An examination will show whether there was force to the key slot and tumblers. An examination of the area around the vehicle may yield tire tracks from the vehicle used to get away from the scene, shoe impressions,

clean window glass from forced entry or other physical evidence linking the responsible party to the scene. **The vehicle's interior**: During a vehicle fraud fire, the entry is made without force, since the owner has the keys, although some owners may break a window for effect. The same is true for the ignition. However, many people realize that the ignition needs to be defeated for the vehicle to be stolen and will try to mimic a forced ignition. If the ignition key slot is damaged, a closer examination will show whether it is still locked, indicating superficial tooling, or is actually defeated. No matter how much damage there is, if it's still locked, it was not defeated. If the key slot is not defeated, then the vehicle may have been hot-wired. If the wiring behind the ignition switch is cut, an examination by an expert will indicate whether the right wires were cut and spliced, or that it was a mock attempt. Incidentally, vehicle theft experts report that hot-wiring is a little-used method of theft in newer vehicles. Also, some newer vehicles use ignition keys that have contact points built into the key that completes the circuit for the computer system. Without this contact, the computer system will not function and the vehicle will not start. Hot wiring, defeating the ignition lock, or even using a non-factory duplicated key will not successfully start the vehicle. This greatly narrows the number of persons able to move these types of vehicles. Steel and brass keys will almost always survive a fire. Finding the keys in the ignition, or on the floorboard if the fire caused the ignition assembly

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to fall can make for an interesting interview with the owner of the vehicle. If heavily damaged by fire, an x-ray or forensic examination of the ignition switch may show signs of force to the tumblers, which will also normally survive almost all fires. As experienced by almost everyone who has owned a vehicle, the locking steering wheel breaks free upon turning the ignition key. If the ignition lock was not defeated, then the steering wheel lock must be individually defeated, or the vehicle can't be steered. The steering wheel lock is usually attached to the ignition switch assembly or may be a separate alloy housing further down the steering column. Basically, a metal cog fits into a notch in the steering column and is retracted to make steering possible. Also, on many vehicles the automatic transmission can't be shifted out of "Park" unless the ignition switch is turned. There are many components commonly taken from a vehicle, including the sound system, valuable engine parts, air bags and seats.

While this is also common for vehicles that were actually stolen, the amount of care and precision in the removal of the components, as well as the ease of removal, in the case of locking lug nuts on wheels, may be an indication of the urgency felt by the person performing the removal. **Conclusion:** Issues to examine in a possible vehicle fraud fire are the financial status of the owner and the terms of the vehicle financing, the ability of an outside party to enter, start and drive the vehicle without keys and the method of removing missing vehicle components. An evaluation of the fire indicators and a comprehensive interview with the insured may establish a link to the responsible party.

Investigator Herrera is a twenty-two year veteran of the San Diego Fire Department, has been a member of San Diego's Metro Arson Strike Team (MAST) for 14 years and also conducts origin and cause investigations for Engineering & Fire Investigations (EFI). In addition to IAAI and NAFI and CCAI CFI certifications, he has an AS Degree in Fire Science and is a licensed Private Investigator. Investigator Herrera is the San Diego County Roundtable training coordinator and Ex-Officio Board member for CCAI, the California chapter of IAAI.