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Northern California FRAUD INVESTIGATORS ASSOCIATION

N E W S L E T T E R

ISSUE 2

SPRING 2004

NCFIA OFFICERS & BOARD MEMBERS

~ PLEASE NOTE ~
 YOUR OFFICERS HAVE CHANGED

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SPEAKER ANNOUNCEMENT . . .

The speaker for the June 11, 2004 quarterly meeting is selected, and luckily we have a lot of good speakers and topics to select from. In keeping with being the best anti-fraud association in this great state, it was decided that we get the best speaker with the most relevant presentation that a free lunch will buy.

Mark Lessler has been a Special Agent with IRS Criminal Investigation for over 21 years and is assigned to the Oakland Field Office, which covers all of Northern California. Mr. Lessler has instructed new agents and senior agents at the Federal Law Enforcement Training Center in Glynco, Georgia. Mr. Lessler has investigated many types of cases over the years, including tax and money laundering investigations of subjects that have included attorneys, doctors, oil company executives, auto dealership owners and drug dealers, to name a few. Since October 2000, he has been the Public Information Officer for IRS CI in Northern California.

Special Agent Lessler comes to us as a highly-rated speaker with lots of valuable information. S.A. Lessler knows the how's and why's of financial crimes. No matter what your fraud specialty is you will benefit from S.A. Lessler's presentation.

I hope that you all had a great time at the conference and let's start the quarterly training / meeting off with a large attendance at our new meeting place, and a large showing of support for our association. ■

NEW LOCATION OF QUARTERLY MEETING

Do you know where your next quarterly meeting is? Remember, we have MOVED . . .

We will be at:
 ZIO FRAEDO'S
 June 11, 2004
 Starting at 9:00 a.m.

They are located at:
 611 Gregory Lane
 Pleasant Hill, CA
 (925) 933-9091

We sure hope to see you all there. ■

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NEW MEMBERS . . .

Brad Balentine.....	<i>Daivd Morse & Associates</i>
Todd Barsotti.....	<i>Emerson, Corey and Barsotti</i>
Bryan Beckmann.....	<i>Freeburg, Judy & Nettels</i>
William Black.....	<i>Universal Insurance Services</i>
William Camp.....	<i>Camp Investigations</i>
Christine Carringer.....	<i>Knox Ricksen</i>
Arthur Casey.....	<i>Robinson & Wood, Inc.</i>
Terri Cipponeri.....	<i>Curtis & Arata</i>
Ron Cleland.....	<i>ADA Investigative Services</i>
Paul Conway.....	<i>Commercial Claims Solutions</i>
George Copeland.....	<i>Camp Investigations</i>
James Cronin.....	<i>Cronin & Associates</i>
Raphael del-Moral.....	<i>Zurich North America</i>
Dawn Donovan.....	<i>Appleby & Company, Inc.</i>
Donald Duran.....	<i>Merced Mutual Insurance</i>
Charles Edinborough.....	<i>State Farm Insurance</i>
Mike Fernald.....	<i>Solano County D.A. Office</i>
Brett Feliche.....	<i>State Farm Insurance</i>
Al Garza.....	<i>Solano County D.A. Office</i>
George Gillespie.....	<i>Law Offices of David McDowell</i>
Michelle Gorden.....	<i>State Farm Insurance</i>
Roy Granlund.....	<i>Granlund Investigation Group</i>
Clifford Gray.....	<i>Hertz Corporation</i>
Sue Heather.....	<i>York Claims Service</i>
Kara Hitchcock.....	<i>Emerson, Corey & Barsotti</i>
Todd Johns.....	<i>Allied Insurance</i>
William Jones.....	<i>Mr. Truck</i>
Walt Kosta.....	<i>Pinocchio Knows</i>
Bernard Lahde.....	<i>Rankin, Landsness, Lahde, et. Al.</i>
Ada Lau.....	<i>State Farm Insurance</i>
Kevin Matthews.....	<i>Liberty Mutual</i>
Colin McCarthy.....	<i>Robinson & Wood, Inc.</i>
David McCua.....	<i>Alameda County D.A. Office</i>
Scott Mealer.....	<i>State Farm Insurance</i>
Hart Michael.....	<i>Humboldt Investigations</i>
Jane O'Neill.....	<i>Safeway</i>
Kenneth Oswald.....	<i>Equity Claim Management Inc.</i>
Devera Petak.....	<i>RPM Law Group</i>
Mike Sowerine.....	<i>Hagen, Streiff, Newton, et. Al.</i>
Terra Stone.....	<i>State Farm Insurance</i>
Laura Undlin.....	<i>Solano County D.A. Office</i>
Del Unruh.....	<i>Fresno County District Attorney</i>
Peter Van Zandt.....	<i>Bledsoe Law Firm</i>
Paul Wallace.....	<i>Alameda County D.A. Office</i>
Fred Waters.....	<i>Fred Waters Investigations</i>
Jim Wesson.....	<i>J.D. Wesson & Associates, Inc.</i>
Julie Wilson.....	<i>Advanced Risk Technologies</i> ■

REMINDERS . . .

OUR NEW ADDRESS is 1141 Catalina Drive, #155, Livermore, California 94550. Mail is NOT being forwarded from the old Pleasanton address, so please make a note of this.

PLEASE SHARE IT WITH YOUR FELLOW MEMBERS. Do you have an update – a case you are working on – legal updates/information – a new technique you have developed – a new way for folks to perpetrate fraud that you have run across? This is how we stay ahead of the “bad guys.”

16th ANNUAL CONFERENCE
Conference dates March 23, 24, 25, 2005 . . . Golf, Tennis, Pool date March 22, 2005 . . .
Same place! More information later, but we could update the dates. ■



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NEWSLETTER CONTRIBUTIONS WELCOME !

Your contributions of articles, announcements, information, etc., to the newsletter are most welcome and encouraged.

Deadline for the next issue is July 20, 2004. Advertisement space is still available and can be purchased for the advertising cycle of July 1, 2004 to June 30, 2005.

Please contact Peter Meshot at (916) 564-9710 (pmeshot@mcdowelllaw.com) for details on contributions and ads.

Thank you for supporting your association! ■

STELLA AWARDS Unbelievable . . . who's the 'dummy' here?

It's time once again to review the winners of the annual "Stella Awards."

The Stella's are named after 81-year-old Stella Liebeck who spilled coffee on herself and successfully sued McDonalds. That case inspired the Stella awards for the most frivolous successful lawsuits in the United States. Unfortunately the most recent lawsuit implicating McDonalds, the teens who allege that eating at McDonalds has made them fat, was filed after the 2002 award voting was closed. This suit will top the list on it's own. The following are this year's winners:

5th Place (tie): Kathleen Robertson of Austin, Texas, was awarded \$780,000 by a jury of her peers after breaking her ankle tripping over a toddler who was running inside a furniture store. The owners of the store were understandably surprised at the verdict, considering the misbehaving little toddler was Ms. Robertson's son.

5th Place (tie): A 19-year-old Carl Truman of Los Angeles won \$74,000 and medical expenses when his neighbor ran over his hand with a Honda Accord. Mr. Truman apparently didn't notice there was someone at the wheel of the car when he was trying to steal his neighbor's hubcaps.

5th Place (tie): Terrence Dickson of Bristol, Pennsylvania, was leaving a house he had just finished robbing by way of the garage. He was not able to get the garage door to go up since the automatic door opener was malfunctioning. He couldn't re-enter the house because the door connecting the house and garage locked when he pulled it shut. The family was on vacation, and Mr. Dickson found himself locked in the garage for eight days. He subsisted on a case of Pepsi he found, and a large bag of dry dog food. He sued the homeowner's insurance claiming the situation caused him undue mental anguish. The jury agreed to the tune of \$500,000.

4th Place: Jerry Williams of Little Rock, Arkansas, was awarded \$14,500 and medical expenses after being bitten on the buttocks by his next door neighbor's beagle. The beagle was on a chain in its owner's fenced yard. The award was less than sought because the jury felt the dog might have been just a little provoked at the time by Mr. Williams, who was shooting it repeatedly with a pellet gun.

3rd Place: A Philadelphia restaurant was ordered to pay Amber Carson of Lancaster, Pennsylvania, \$113,500 after she slipped on a soft drink and broke her coccyx (tailbone). The beverage was on the floor because Ms. Carson had thrown it at her boyfriend 30 seconds earlier during an argument.

2nd Place: Kara Walton of Claymont, Delaware, successfully sued the owner of a night club in a neighboring city when she fell from the bathroom window to the floor and knocked out her two front teeth. This occurred while Ms. Walton was trying to sneak through the window in the ladies room to avoid paying the \$3.50 cover charge. She was awarded \$12,000 and dental expenses.

1st Place: This year's runaway winner was Mr. Merv Grazinski of Oklahoma City, Oklahoma. Mr. Grazinski purchased a brand new 32-foot Winnebago motor home. On his first trip home, (from an OU football game), having driven onto the freeway, he set the cruise control at 70 mph and calmly left the drivers seat to go into the back and make himself a cup of coffee. Not surprisingly, the RV left the freeway, crashed and overturned. Mr. Grazinski sued Winnebago for not advising him in the owner's manual that he couldn't actually do this. The jury awarded him \$1,750,000 plus a new motorhome. The company actually changed their manuals on the basis of this suit, just in case there were any other complete morons buying their recreation vehicles. ■



ARE YOUR INVESTIGATION VENDORS PROTECTING YOUR COMPANY'S ASSETS?

By Paul Conway

A trusted and well-run investigation vendor can save an insurance company thousands of dollars every year in claims investigation costs. Poor quality investigations, lost evidence, and exposure to liability are just some of the risks you take when hiring an investigation vendor. Finding reliable investigation vendors is critical for the success of claims and SIU operations, yet many managers face great frustration and difficulty in finding reliable and well-managed investigation firms. More importantly, poor investigation vendors will expose your company to risks – sometimes unknown risks. So it is critical that you ask the right questions when selecting a vendor, both to get the information you need to insure that your are hiring a competent vendor and to protect your company's assets.

Most of the NCFIA membership is made up of talented individuals who know how to investigate claims. Use this experience in questioning your vendors. Make sure they possess the requisite experience needed to help you achieve your goals. Make sure they are held accountable for insuring your investigative needs are met. Some other helpful hints include:

Qualifications: What are your vendor's qualifications? How many years experience in the insurance industry do they possess? Do they have any professional designations? Who are their current clients, and can you call them for a reference?

Insurance Requirements: Make sure your vendors meet the minimal insurance requirements specified by your company, both in terms of specific coverages (GL, E&O, etc.) and limits. Be sure to check that your vendors carry frequently forgotten lines of insurance, such as commercial auto and general liability. Also, make sure they name your company as an additional insured on their E&O policy, not just as a certificate holder.

Procedures/Policies: What are your vendor's policies on evidence gathering? What are their standard operating procedures (SOP's)? Do they have a policy on carrying firearms? Do they have a policy on "lost" surveillance cases, or cases where they lose a tail on an individual? Why are these important aspects of investigative vendor policy? Think about testifying in a criminal case and being asked these questions.

License Requirements: What kind of licenses do your vendors carry? Are you asking them to perform claims adjusting tasks on your behalf? If you are, make sure they have an adjusting license. If they are simply investigating claims for you, where all they do is gather facts, then ask for their private investigation license. Make sure they are licensed in all states in which they work for you.

Subcontractors: Find out if your investigation vendors are using subcontractors. If they are, and you are not aware of this, you may be exposing your company to unknown liabilities. If you know your vendors are using subcontractors, then you should take precautions to ensure that the subcontractors name your vendor and you as additional insured's on their business operations policy (BOP), and also require that you are provided with certificates of insurance naming your company as the certificate holder and additional insured.

Continuing Education: What training programs do your vendors have in place? Do they support your corporate culture? I recommend that you request copies of designations of not only the management of your vendors, that you ask to see what type of in-house, and accredited training their staff receives.

Evidence: This is probably the most important category of due diligence an insurance carrier can miss. How are your vendors ensuring that the chain of custody, as it relates to evidence, is being protected? They should have in place a very strict procedure for logging in evidence and securing it in a fire-safe protected environment. If they do not have such a procedure, your claims evidence may be in jeopardy.

Regulatory Complaints: In most cases, all it takes is a click of a mouse. The California Department of Consumer Affairs is now on-line and all one has to do in order to determine if any complaints have been filed against an investigative vendor is to log on and check it out. For more information please see the following website: <http://www.dca.ca.gov/bsis/pi.htm>

Audits: This is an area where your vendors put their money where their mouth is – their PERFORMANCE. I recommend that you hold them to the same standards you hold your own staff to. Evaluate vendors on timeliness, use of resources, contact, creativeness, disposition, and above all, quality.

Taking the few extra steps outlined above when hiring an investigation vendor can ensure that your company is well protected. You will also gain the respect of your investigation vendors and indicate to them that you understand the important business elements needed for investigators to provide consistently high quality results. Protecting yourself will also show up in your bottom line – you'll get your investigation reports faster and protect your company from the potential extra costs of dealing with a sloppily run investigation company. This can make quite a difference in the overall performance of your company's claims operations.

Paul Conway is the President of Commercial Claims Solutions, and has been involved in the claims industry for over 20 years. Paul enjoys a national reputation as a prominent figure in the fraud area, spending many years leading both a national insurer and an international third party administrator. Featured in publications such as Business Insurance and The Bureau of National Affairs, Paul often lectures on the issues of fraud and effective investigation in general. For more information please visit www.cclaims.com ■

Joan Sturges

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PRESIDENT'S MESSAGE . . .

June 2004

To: Northern California Fraud Association
Membership

From: Tom Fraysse
Association President

As we move into the 2004-2005 year, we owe a debt of gratitude to a number of people who have selflessly devoted a tremendous number of hours to better this organization. First and foremost, thank you Christopher Webster for your term as President and for your years of service as an officer, board member, and conference committee member. Mike Sloan, thank you for making the 15th Annual Training Conference an enormous success. Steve Begley, your work in securing speakers for the quarterly meetings and the annual conference was amazing – you made a herculean task look easy. And as I have said in the past, Lea Smith, you are indispensable! To last year's Board of Directors and to each member of the Conference Committee, your hard work, time and money is very much appreciated. Last, and not least, the NCFIA owes a heartfelt thank you to the sponsors and sustaining members of the annual training conference – without your generous contributions there would be no NCFIA annual training seminar.

My obligation as President is to ensure that the interests and needs of the membership are served. As an industry organization, we face formidable challenges. Words like "downsizing" and "outsourcing" have become commonplace in the insurance industry and this has had a direct impact on special investigation units. Budgetary concerns, both in the insurance industry and in law enforcement, have affected our membership numbers and attendance at the annual conference. To counter these economic conditions, and to meet the training requirements mandated by the California Department of Insurance, the

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www.ruddegger.com

NCFIA is committed to raising its educational services to the next level – we will coordinate and set curriculum so that the educational needs of our members are met, not only at the annual conference, but at the quarterly meetings and perhaps at one-day, issue-specific seminars. We will ensure that the presentations will not only be the best available, but that attendees will receive P.O.S.T., MCLE and any other available credits, all at a reasonable cost.

To fully meet these challenges, I will propose two major changes to the structure of the organization. Last year, the Board of Directors established a new committee, the Continuing Education Committee ("CEC"). I will propose to the board that the CEC be headed by a member of the board, who will appoint committee members from a cross-section of the membership. The CEC will be responsible for setting the curriculum, procuring speakers, and raising funds to offset speaker fees for the entire year, including the annual training seminar.

The second major change involves the establishment of another new committee, the Membership, Marketing and Promotion Committee ("MMPC"). The MMPC will get the word out about the NCFIA – that we are the premier fraud suppression association in the State of California and that we offer unparalleled training and networking opportunities to those in the insurance industry, law enforcement, private investigation, and law. An outreach program under the aegis of the MMPC must be undertaken to spread the word to non-member carriers, under-represented segments of our membership, to third-party administrators, to self-insureds, to those carriers that have all but disappeared, and to non-participating state and federal law enforcement agencies. There are ready and willing members out there – we just need to find them!

As we all know, intention and reality are two different things. To move this agenda forward, I have made two appointments to the Board of Directors to fill vacancies left by Kevin Traylor, our new Vice-President, and me. Jerry Hasser of the NICB brings to the board a wealth of experience in fraud suppression training and is a very welcome addition. Jerry Galiotto of California State Automobile Association Inter-Insurance Bureau brings an insurance industry perspective to the board, all with the support of one of the leading carriers in the industry. With Steve Begley of the California Department of Insurance, Peter Meshot of the Law Offices of David McDowell, Dan Stroski of the Yolo County District Attorneys Office and our immediate past President, Christopher Webster, we have a board that is capable of making the necessary changes to ensure our growth and viability for years to come.

In addition to appointing the two Jerrys, I am pleased to announce that Jim Kennemore has gracefully accepted an appointment for a second term as Sergeant-at-Arms, and one of my partners at Knox Ricksen LLP, Jim Gotch, has agreed to serve as next year's Conference Committee Chairperson.

To make things happen, to effect change, to move us forward, to grow the organization, and to make it better, we need you. Whether you volunteer for a committee position, contribute money, attend the quarterly meetings, or attend the annual training seminar, your participation will help us to turn intention into reality.

I am honored to serve as the President of the NCFIA and I will do my level best to uphold the high ideals of the organization, to ensure that your interests and needs are served. I am here to serve you and your input is invaluable. To volunteer, to make suggestions, to complain, to contribute money, to heap on praise, or to talk about the NCFIA, I am always ready to listen.

Hope to see all of you at the next quarterly meeting on June 11, 2004, at our new location, the new resurrected Zio Fraedo's Restaurant!

Tom Fraysse Knox Ricksen
President ■

SECRETARY'S MESSAGE . . .

Welcome to Spring - what is old is new again - we are back at Zio Fraedo's - and excited to be here.

Our next meeting is June 11, 2004, and we will meet at 9 a.m. at Zio's, 611 Gregory Lane, Pleasant Hill, phone 925.933.9091. Meeting cost is still \$20.

And by then we will have finished our 15th Annual Training Conference - Kudos to Mike Sloan for being a wonderful Conference Chairperson and putting on one of our best events ever!

There is a new password and user name for the web site - if you didn't get your email update, send me an email and I'll let you know what it is - Sherloock@aol.com is how you reach me.

Looking forward to seeing you all in June.

Lea Smith .

FROM THE SPEAKER CHAIR . . .

Performing the duties of the speaker chair for this year's conference was a lot of work, and it could not have been done so successfully if not for a lot of help. I first need to recognize my friends at the Department of Insurance, Fraud Division. Chief Banda is a huge supporter of NCFIA and provided continual support and encouragement regarding all aspects of the conference. Fraud Division SIU/Audit Supervisor Vicki Uyeda was a big help with providing SIU Certification and speaker introductions. My right hand woman for this project was Leslie Mason, Training Coordinator, CDI, Fraud Division. Leslie worked with Fraud Division Computer Forensics Supervisor Earl Door to produce a master CD for distribution to conference attendees. Leslie ensured maximum POST Certification for the conference and helped with the organization of the speakers. She is a hard worker and did a great job. Of equal importance is the strong leadership provided by our conference chair Mike Sloan. Mike stayed on top of the issues, was there to help when needed, and gave us freedom to make decisions. Mike was a great conference boss. Craig Pusser from CSAA provided me with names of some of our most well received speakers; he is always a gracious gentleman to work with. Lea Smith was, as always a calm reassuring voice when I felt all was going wrong. I am sure that I forgot somebody to thank, and I mean no offense in doing so. Thanks to all my committee members and to all members and attendees. Here's to next years conference!!

Thanks, **Steve Begley .**

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NINE "INSIDER INSURANCE" CONSPIRATORS ARRESTED TODAY IN STATEWIDE AUTO INSURANCE FRAUD SCAM

Phantom Passengers Received \$300,000 In Illegal Settlement Checks In Elaborate Scheme Set Up By Former Claims Adjuster

SACRAMENTO - State Insurance Commissioner John Garamendi announced the arrests of nine suspects today by the California Urban Auto Fraud Task Force for embezzlement, conspiracy and tax evasion in connection with an "insider" insurance scam. Investigators from the California Department of Insurance Fraud Division, the California Highway Patrol and the Sacramento County District Attorney's office made the arrests in Oakland, Richmond, Vallejo, Fairfield, Norwalk, California and Raleigh, North Carolina. Each suspect could face a maximum of five years in state prison and/or fines up to \$50,000.

All suspects made fraudulent automobile insurance claims and received illegal settlement checks between 1994 and 2001, from Thomas Jackson, 55, of Elk Grove, California. Jackson was formerly a senior claims representative with Progressive, Grange, and Zurich insurance companies.

"The arrests made today resulted from an in-depth investigation and outstanding cooperative effort undertaken by California's Auto Fraud Task Force," said Insurance Commissioner Garamendi. "If this illegal scam had not been uncovered, these individuals would still be cheating the system today - with no end in sight."

In February, Jackson pled guilty to nine counts of embezzlement and admitted enhancements for aggravated white-collar crimes totaling almost \$600,000. He was sentenced to six years and four months in state prison for insurance fraud. Jackson used his "insider" position to issue fraudulent auto insurance claim checks to the nine suspects arrested today.

The investigation discovered that Jackson had falsely inserted the names of his "insider conspirators," as phantom passengers in legitimate auto claim files and issued fraudulent checks to the nine suspects.

The arrests were the result of a two-year investigation into fraudulent auto insurance claims. The California Auto Fraud Task Force was created in 2000. It is the first state anti-fraud program that integrates the resources of local and state law enforcement, including District Attorneys, CHP and Department of Insurance Fraud investigators. They work as a team to investigate, arrest and prosecute individuals involved in organized auto insurance fraud activity across the state.

The case that led to the arrest and imprisonment of Jackson, and the arrest of six women and three men today, began in 2002. An audit conducted by Zurich Insurance Company's special investigation unit discovered unsubstantiated settlement checks issued by their claims adjuster, Thomas Jackson. Zurich then notified Jackson's previous employers, Grange and Progressive insurance companies, who also found false settlement checks that he had issued during his employment as a claims representative for both companies.

The Urban Auto Task Force investigators then contacted the true parties involved in the traffic collisions associated with the settlement checks, including attorneys that litigated the settlements. None of them knew or could explain why the nine "insiders" had received payments.

The investigation revealed that they had all agreed to have their names inserted into legitimate auto claim files and receive fraudulent checks from Progressive, Grange and Zurich insurance companies, through Thomas Jackson.

All of the individuals were arrested on felony counts of embezzlement, conspiracy and/or tax evasion. They could face a maximum of five years in state prison and/or fines up to \$50,000. Bail was set at \$1 million for three of the nine suspects.

"These con artists have been removed from the streets of California," added Commissioner Garamendi. "Their arrest should serve notice to others that these scams will be vigorously pursued and prosecuted."

Names and charges for nine "insider conspirators" arrested today:

- ◆ Kelvin Douglas Joiner, 48, Raleigh, North Carolina. Bail set at \$1,000,000. Received 8 checks issued by Jackson totaling \$71,588. Joiner is charged with one count of conspiracy, six counts of embezzlement and one count of tax evasion.
- ◆ Karen Ann Johnson-Harvey, 36, Vallejo, CA. Bail set at \$1,000,000. Received 7 checks issued by Jackson totaling \$59,787 with an additional \$70,000 in checks using various aliases, totaling over \$129,000. Johnson-Harvey is charged with eight counts of embezzlement and one count of tax evasion.
- ◆ Sandra Kay Joiner, 49, Raleigh, North Carolina. Bail set at \$1,000,000. Received 5 checks issued by Jackson totaling \$39,220. Joiner is charged with one count of conspiracy and five counts of embezzlement.
- ◆ Marvis Kemp McBride, 42, Oakland, CA. Bail set at \$100,000. Received 3 checks issued by Jackson totaling \$20,100. McBride is charged with three counts of embezzlement.
- ◆ Stephanie Marie Flippin, 33, Richmond, CA. Bail set at \$100,000. Received 3 checks issued by Jackson totaling \$18,868. Flippin is charged with three counts of embezzlement.
- ◆ Quentin Eric Johnson, 51, Oakland, CA. Bail set at \$5,000. Received 2 checks issued by Jackson totaling \$14,106. Johnson is charged with one count of embezzlement.
- ◆ Paulette Terry, 37, Norwalk, CA. Bail set at \$10,000. Received 2 checks issued by Jackson totaling \$13,056. Terry is charged with two counts of embezzlement.
- ◆ Paulette Hasty-Stewart, 34, Fairfield, CA. Bail set at \$10,000. Received 2 checks issued by Jackson totaling \$8,125. Hasty-Stewart is charged with two counts of embezzlement.
- ◆ Gwendolyn Ann McCoy, 51, Oakland, CA. Bail set at \$5,000. Received 1 check issued by Jackson totaling \$7,380. McCoy is charged with one count of embezzlement.

The Urban Auto Fraud Task Force has 12 fraud teams operating statewide. There are several major undercover operations and complex investigations currently underway, each targeting specific major areas of organized criminal activity.

There are five teams in Los Angeles County, and teams in Alameda, Fresno, Riverside, Sacramento, San Bernardino, San Francisco and Santa Clara counties participating in the Task Force.

If you have any leads to further this ongoing investigation, please contact Rick Plein, Department of Insurance Fraud Division, (916) 854-5700. ■

OUR 15th 2004 ANNUAL CONFERENCE

Thanks to All Who Made it a Success . . .

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Your 15th Annual NCFIA Training Conference was put on by a dedicated committee who wanted to make sure you learned something, met interesting people and had some fun - all in the beautiful Monterey Area - our thanks to them. Also, our thanks to the many volunteers who pitched in while in Monterey to make sure the behind the scenes tasks got taken care of. Those people are listed below and we hope we remembered them all - your efforts are much appreciated and our conference doesn't happen without your selfless dedication.

Mike Sloan, Contra Costa County D.A.'s Office,
Conference Chair

Steve Begley, DOI, *Speaker Chair*

George Cramer, Cramer Investigations,
Sponsor Coordinator (with assistance from
Jerry Galiotto and Craig Pusser with CSAA)

Tim Harper, Frasco, Inc.
Megan Koneval, Farmers Insurance
Mike Kinnison, CSE Insurance and
Dennis Gallagher, Qestrel doing Registration

Williams Jones, Mr. Truck for Finance

Norm Parker, Allied Insurance for our Exhibitors

Lea Smith, Smith and Associates, *Secretary*
(and golf committee)

Bob Rapp, Rapp Investigations, Hospitality

Phil Segal, Kern, Noda, Devine and Segal
Chair, Golf and Pool Tournaments

Joe Orr, ACCA who helped with golf

Wally Tice, Lynch, Gilardi and Grummer, *Tennis Chair*

Christopher Webster, CWI Investigations for AV/Security

Seb Passanisi, SC Passanisi Investigations and
Jim Gotch, Knox Ricksen who handled door prizes

Diane Del Fante, DOI, *Banquet/Entertainment Chair*

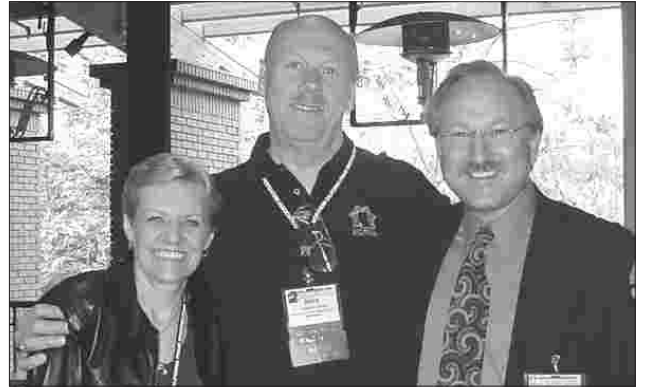
Others of those who helped at the conference include
Steve Forsgren, Allen Irish, Greg Pike, staff from
DOI who were invaluable, as was Paul Wallace.

Mike Sloan *Conference Chair* ■

15th 2004 ANNUAL CONFERENCE PHOTOS



El Presidente !!!!



Fast Friends & Colleagues



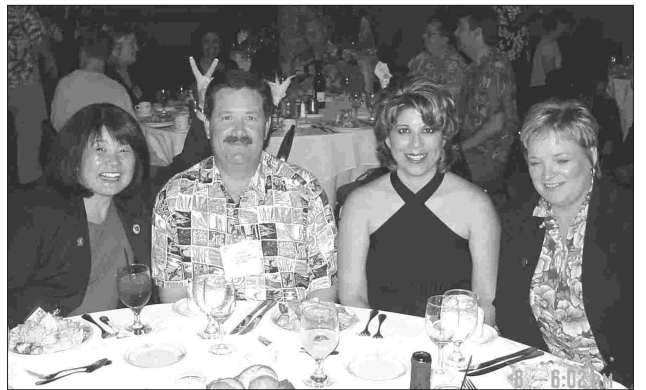
Mike Sloan with Al Hart (KCBS Radio)



Our Intrepid Photographer Dan Stroski



Don't Try This at Home!



John Standish & Friends



Minnesota Fats has Left the Building

You can view selected photos taken at our conference this year. These are posted on the NCFIA web site at www.NCFIA.org. Once there, access the conference tab and look under highlights. ■