

Confronting Organized Insurance-Fraud Schemes and Sham Claims

Avoiding Payment of Sham Claims, Tools to Deter and Recover from Scheme Leaders, Seeking Criminal Prosecution

WEDNESDAY, MAY 27, 2020

1pm Eastern | 12pm Central | 11am Mountain | 10am Pacific

Today's faculty features:

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The audio portion of the conference may be accessed via the telephone or by using your computer's speakers. Please refer to the instructions emailed to registrants for additional information. If you have any questions, please contact **Customer Service at 1-800-926-7926 ext. 1.**



U.S. Fire Administration

Reducing Residential Arson

National Arson Awareness Week Media Kit

May 5-11, 2013



FEMA

2013 Arson Awareness Week: “Reducing Residential Arson.”

The U.S. Fire Administration (USFA) and its partners will use the week of May 5-11 to focus public attention on residential arson and provide communities with tools to reduce the incidence of this crime. The goal for this year’s Arson Awareness Week is to provide all residents with strategies to combat arson in their neighborhoods.

Reducing Residential Arson: Why Arson?

The motivations behind the burning of homes are curiosity, vandalism, concealing another crime, excitement, revenge and insurance fraud or arson for profit.

Curiosity

Curiosity fires are most often set by juveniles. The misuse of fire has many variables including age, motivation for firesetting behavior, type of fires set, ignition materials used to set the fire, and the child’s understanding and limitations of fire. Firesetting behavior is often a symptom of the problem and may be manifested through stress and crisis in children’s lives. Youth firesetting was the focus for the 2012 Arson Awareness Week.

Vandalism

Vandalism or the criminal offense of malicious mischief can be the result of boredom, peer pressure or even gang activity. Vandalism is most common at abandoned or vacant homes. According to interFIRE, an online resource for arson investigation, whether the buildings are abandoned or vacant, more than 70 percent of the fires occurring in them are incendiary or suspicious.

Concealing Another Crime

Arson is sometimes used to mask or conceal another crime such as murder. The criminal sets the crime scene ablaze hoping that the victim’s death will be attributed to the fire and not murder. Other crimes such as burglary and larceny are also commonly covered up by an arson fire.

Excitement

Most excitement fires are nuisance fires but may escalate to homes. Excitement-motivated arsonists desire the thrill associated with setting the fire and relish the attention it brings. They rarely intend to injure people but don’t have the requisite knowledge to keep the fires under control.

Revenge

According to the National Center for the Analysis of Violent Crime, the most common motive (41 percent) for a serial arsonist is revenge. An arsonist will target the home of someone in retaliation for an actual or perceived injustice against him or her.

Insurance Fraud or Arson for Profit

Arson for profit is insurance fraud, a criminal method of obtaining money from a fire loss policy. The losses for arson are staggering! Dennis Jay, the Executive Director for the Coalition Against Insurance Fraud, states, “Arson schemes are dangerous and damaging. Torching homes for insurance money endangers innocent neighbors and brave firefighters. These senseless insurance crimes also raise premiums for all honest homeowners at a time when every penny counts. We must pour water on insurance arson.” Arson for Profit was the theme for the 2009 Arson Awareness Week campaign.

Recent Examples of Arson Incidents

Curiosity

In March 2013, a 6-year-old Oregon boy destroyed his home while playing with matches. The boy and his grandparents barely escaped as smoke filled their mobile home. No charges were filed. The young boy received counseling and fire safety education.

Concealing Another Crime and Arson for Profit

In September 2012, a Wisconsin man was intent on burning his entire family and his home for two insurance policy payouts. Working with his brother, the pair lit crumpled newspaper under the man's pregnant wife's bed. The wife woke up and left the burning house with her 2-year-old daughter. Their three sons perished in the blaze. Both men faced homicide and arson charges. The man was convicted of three counts of first-degree intentional homicide, one count of attempted first-degree intentional homicide, and felony murder and arson, which carries a mandatory life sentence. He also testified against his brother. The man was given three life sentences.

Arson to Cover Up Murder

In August 2010, an Idaho man was sentenced to 40 years in prison after pleading guilty to voluntary manslaughter and arson in the death of his pregnant wife and their unborn infant. Local authorities asked the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) to join the investigation days after the incident.

During the investigation, ATF investigators determined that the fire was incendiary in nature and that it started in a northwest bedroom. After he was presented with the results of ATF's investigation, the defendant pleaded guilty to voluntary manslaughter charges for killing his wife and unborn child and to first-degree arson for setting their apartment on fire. Before he was sentenced, the defendant apologized for killing his wife and child in 2009, but he did not explain why he committed the crimes.

Arson for Profit

In December 2011, a California couple wanted to burn down their rickety home for insurance money. They hired someone to burn their house down. Unfortunately, the hired arsonist was an amateur, and after he spread dangerously large amounts of gasoline around the place, he accidentally blew up the house killing himself in the process. The husband received 14 years and four months in state prison for insurance fraud, manslaughter for the death of the arsonist, and arson. His wife received six years for fraud.

Arson for Profit

In January 2011, in an effort to bail himself out of crushing debt and failed business ventures, a man in rural New York state burned down a rental house he owned hoping to receive a windfall \$277,000 insurance payout. Seeing the blaze, the woman who was renting the house dashed back in to rescue her cat. She perished in the smoke and flames. His arson turned to murder. An accelerant detection dog found where the man had poured the gasoline in the rubble. The man's mounting debt and other evidence assisted the police with the conviction that resulted in a sentence of 25 years to life in prison for his murderous arson.

Arson Attack Against Former Girlfriend

In 2009, a Colorado man was sentenced to two consecutive life sentences for setting fire to a Colorado Springs apartment complex and killing two residents. The January 2007 fire destroyed the entire 135-unit, three-story facility, injured numerous other residents, and resulted in at least \$10 million in damages.

Given the scope of the fire, the ATF National Response Team was called in to investigate the scene by the Colorado Bureau of Investigations and the Colorado Springs Fire Department. Prosecutors said the cause of the fire was incendiary and stated that the defendant started the fire in an attempt to kill his former girlfriend who lived at the complex.

During the investigation, ATF's Fire Research Laboratory (FRL) constructed a multiple-story, full-scale mock-up of one wing of the building and ran a series of test "burns" to determine the likely area where the fire started. The FRL conducted numerous computer simulations to provide insight into the behavior of the fire inside the building. At the conclusion of their investigation, ATF personnel stated that the fire started just outside the apartment where the defendant's former girlfriend was staying.

Revenge

In June 2009, a Maine man set fire to a coffee shop in jealous revenge because his former girlfriend was dating the coffee shop owner. The man was convicted and received the maximum sentence of 30 years because the fire was set after midnight, 10 gallons of gasoline were used as an accelerant, and people were living in the building at the time.

Residential Arson Facts

National Fire Incident Reporting System

USFA's National Fire Incident Reporting System (NFIRS) reports an estimated 16,800 intentionally set fires in residential buildings occur annually in the United States. These fires result in an estimated 280 deaths, 775 injuries and \$593 million in property loss each year.

- Five percent of all residential building fires were intentionally set.
- Lighters (22 percent), heat from other open flame or smoking materials (19 percent), and matches (15 percent) were the leading heat sources of intentionally set fires in residential buildings.
- The majority (76 percent) of intentionally set fires in residential buildings occurred in one- or two-family dwellings. An additional 19 percent of fires occurred in multifamily dwellings.
- Forty-one percent of the intentionally set residential fires occurred in vacant buildings.
- Rubbish, trash and waste (8 percent); magazines, newspapers and writing paper (7 percent); and uncontained flammable liquids or gas (6 percent) were the items most often first ignited in intentionally set fires in residential buildings.

National Fire Protection Association

- In 2010, U.S. fire departments responded to an estimated 27,100 home structure fires that were intentionally set.
- These fires caused 310 deaths, 860 injuries and \$551 million in direct property damage.
- Home structure fires account for 60 percent of all intentional structure fires and 95 percent of associated civilian deaths.
- Intentionally set home structure fires are more likely to be set between 3 p.m. and midnight.
- The bedroom is the most common area of origin for intentional home structure fires, and rubbish, trash or waste was the leading item first ignited.

Bureau of Alcohol, Tobacco, Firearms and Explosives (2008-2010)

- There were 11,436 fire incidents involving residential properties reported in the Bomb Arson Tracking System (BATS).
- These incidents resulted with an estimated aggregate monetary loss in excess of \$197 million, with 385 persons injured and 157 killed.
- The vast majority of residential arson occurs in one- and two-family dwellings, representing a little over 71 percent.
- Over 26 percent of all the identified residential arsons were occupied and operating at the time of the event, while almost 14 percent were vacant (both secured and unsecured).

Federal Bureau of Investigation Uniform Crime Reporting Program

- Statistics showed that 14,717 law enforcement agencies reported 43,412 arsons.
- Arsons involving single occupancy and other residential structures accounted for 29.3 percent (12,720) of the total number of arson offenses.
- Preliminary FBI Uniform Crime Reporting data from the first six months of 2012 shows an increase in arson offenses for the first time in six years.

U.S. Fire Administration Resources for Reducing Residential Arson

National Fire Academy — Fire/Arson and Explosion Investigation Curriculum

The National Fire Academy's (NFA's) Fire/Arson and Explosion Investigation Curriculum consists of six courses, two 10-day courses and four six-day courses.

- The two 10-day courses are "Fire/Arson Origin-and-Cause Investigations" and "Interviewing-Interrogation Techniques and Courtroom Testimony."
- The four six-day courses are "Forensic Evidence Collection," "Practical Applications of Fire Dynamics and Modeling," "Electrical Aspects of Fire Investigation," and "Fire Cause Determination for Company Officers."

These courses are designed to provide critical knowledge and skills to investigate fires, identify potential arson-related crimes, and prepare cases for successful prosecution in court.

All courses except for “Fire Cause Determination for Company Officers” are designed for federal, state and local fire service, law enforcement personnel, and prosecutors with full-time fire/arson and explosion investigation responsibility and/or prosecution. These personnel include fire/arson investigators, fire marshals, law enforcement personnel, criminal investigators, district/state’s attorney’s staff, and members of arson task forces. The “Fire Cause Determination for Company Officers” course is part of the NFA’s Volunteer Incentive Program and is designed to provide volunteer command officers with the basic knowledge and skills to conduct initial fire scene examinations to determine cause.

Publications

Featured: Protecting Homes Against Arson

This brochure can be customized by your fire department or organization. It provides tips for community residents on how to protect their homes against arson and includes information on establishing a Community Arson Watch Program.

Coffee Break Training

Featured: Safeguarding Homes From Arson

In support of Arson Awareness Week, USFA encourages fire service personnel to read this training bulletin on identifying steps community residents can take to safeguard their homes from arson.

National Fire Incident Reporting System: Arson and Juvenile Firesetter Module

Data is an indispensable tool in the war against arson. The ability to identify when and where the crime takes place, what form it takes, and the characteristics of its targets and perpetrators is crucial. Armed with such information, fire service and law enforcement agencies can develop and implement arson prevention initiatives, allowing them to use their resources in the most efficient and effective manner.

The NFIRS 5.0 Arson Module (NFIRS-11) was developed and released in 1999 with this goal in mind.

The optional Arson Module may be used whenever the cause of ignition (NFIRS-2 E1) is coded as “intention-

al” or as “under investigation” without a distinction as to whether or not a crime has occurred or a determination of criminal intent. The Arson Module can also be used in cases where the cause is “undetermined after investigation.”

In addition, the Arson Module can be used to document juvenile-set fires, whether determined to be intentional, unintentional or under investigation. This information will permit analysis of juvenile firesetting trends, including intervention strategies and repeated activity.

The Arson Module consists of two parts: a local investigation module, which permits a fire department or arson investigation unit to document certain details concerning the incident, and a juvenile firesetter section, which identifies key items of information that could be used for local, state and national intervention programs.

The NFIRS Arson Module is not intended to replace arson information management systems used by fire and law enforcement units but to identify data elements that could be exported to the NFIRS and be included as an integral part of the USFA’s National Fire Database and the ATF’s National Repository.

For more information on the Arson and Juvenile Firesetter Module, see Unit 11 of the “NFIRS 5.0 Self-Study Course” (Q0494) and Chapter 13 of the NFIRS Reference Guide.

Bomb Arson Tracking System

BATS provides bomb squad and fire investigation communities with free case management technology to simplify reporting incidents, as well as a number of administrative tasks. BATS users have the ability to query hundreds of thousands of explosives and arson-related incidents dating back to the 1970s.

Users are able to capture details of explosives and fire cases, including improvised explosive device (IED) components, incendiary devices, origin and cause or device placement, suspect information, casualties, dollar losses, fire descriptors, collateral crimes, witness interviews, juvenile firesetters, and descriptions of how a device was delivered. BATS is user-friendly and contains powerful tools for trend analysis and searching for similarities in motives, device components and potential suspects. BATS is also Web-based, which means it is available from anywhere you have an Internet connection — anywhere, anytime with any device.

Each agency administers its BATS account! The U.S. Bomb Data Center (USBDC) simply keeps it running. To obtain additional information or request a BATS account, please contact the USBDC at www.BATS.gov or toll free at 800-461-8841.

2013 Arson Awareness Week Partners

National Fire Protection Association

Arson and Intentional Fires

In 2010, U.S. fire departments responded to an estimated 260,600 fires that were started intentionally. These fires caused 390 deaths, 1,340 injuries and \$1.2 billion in direct property damage. Most of these fires occur outside, but most of the associated deaths, injuries and losses occur in structures, particularly in homes.

Source: National Fire Protection Association's (NFPA's) Latest Estimates of Intentional Fires — 2010

Facts and Figures

Based on 2005-2009 annual averages:

- Although 3 of every 4 intentional fires are started outside, most of the intentional fire casualties and property loss resulted from structure fires.
- Intentionally set home structure fires are more likely to be set in the afternoon and evening hours, between 3 p.m. and midnight.
- The bedroom is the leading area of origin for intentional home structure fires, while bathrooms are the leading areas in public properties such as stores, offices or schools.

Source: NFPA's "Intentional Fires" report

Free Presentation

As a part of its 2008 Urban Fire Safety Project, NFPA worked with the Columbus (Ohio) Division of Fire to produce the "Preventing Arson Together" (8.2 megabytes) PowerPoint presentation. Although there are many approaches to solve the arson problem, this program focuses on actions people in neighborhoods can take to help prevent a variety of types of arson. This presentation is designed for fire and life safety educators to present. View the presentation in the "Notes Pages" mode to see both the slide and the script to use. Feel free to add local statistics and photos to the presentation; the photos and graphics in the presentation

are copyright materials to be used only in the "Preventing Arson Together" presentation.

International Association of Arson Investigators

About International Association of Arson Investigators

The International Association of Arson Investigators (IAAI) is an international professional association of more than 8,000 fire investigation professionals, united by a strong commitment to suppress the crime of arson through professional fire investigation.

Vision

IAAI will continue to serve as the global resource for those serving and associated with the fire, arson and explosion investigation profession with respect to fire safety/prevention, arson enforcement/prosecution, and fire claims/litigation.

Why Join the International Association of Arson Investigators?

- Career enhancement through professional credentialing programs: Certified Fire Investigator (IAAI-CFI), Fire Investigation Technician (IAAI-FIT), Evidence Collection Technician (IAAI-ECT), and Certified Instructor (IAAI-CI).
- Professional development through IAAI-exclusive, in-person classes and the annual IAAI International Training Conference.
- In-depth education in the latest fire investigation topics covered in *Fire & Arson Investigator* journal, IAAI's quarterly journal (in print or electronic).
- Comprehensive Membership Directory (available online to members only).
- Networking opportunities with fellow members and expert instructors.
- An \$11,000 Accidental Death & Dismemberment Insurance Policy.
- Local training and networking opportunities through IAAI chapters.
- Representation of members' interests in Washington, D.C.
- Representation for IAAI on NFPA committees relating to fire investigation.

- John Charles Wilson & Robert Doran, Sr. Scholarships for college students.
- Support for testing and research projects relating to fire investigation.

Bureau of Alcohol, Tobacco, Firearms and Explosives

Arson and Explosives Enforcement

ATF is the federal agency primarily responsible for administering and enforcing the criminal and regulatory provisions of the federal laws pertaining to destructive devices (bombs), explosives and arson. Over nearly 40 years, ATF has developed scientifically proven investigative capabilities, expertise and resources. They have positioned ATF as the nation's primary source for explosives and fire investigative knowledge and assistance.

Arson Enforcement

Accelerant and Arson Detection Canines

Canines specially trained to detect explosives, explosives residue, and accelerants to assist law enforcement.

Fire Research Lab

The Fire Research Lab provides testing, computer modeling and other engineering analyses in support of fire and explosion investigations with an eye toward research that is of benefit to the entire fire investigation community.

Certified Fire Investigators

ATF Certified Fire Investigator (CFI) is a highly trained special agent who provides technical support, analysis and assistance to ATF and its state and local partners in fire origin and cause determination and arson investigation. The ATF CFI is a field division's primary resource in fire- and arson-related investigations.

International and National Response Teams

Veteran special agents with post blast and origin-cause expertise who help federal, state and local investigators meet the challenges of significant arson and explosive incidents.

Explosives Enforcement

Accelerant and Explosives Detection Canines

Canines specially trained to detect explosives, explosives residue, and accelerants to assist law enforcement.

Certified Explosives Specialists

ATF's primary resource for explosives enforcement and investigation-related matters.

Criminal Investigative Analysis

ATF's criminal profilers offer their assistance in geographic and behavioral profiling to law enforcement agencies around the world.

Explosive Enforcement Officers

ATF's technical resource for destructive device determinations, military ordnance, bomb disposal, render safe and disassembly operations, and expert witness testimony.

Explosive Research and Development

ATF studies emerging technologies for identifying and detecting explosives and explosives effects, behavior and devices.

International and National Response Teams

Veteran special agents with post blast and origin-cause expertise who help federal, state and local investigators meet the challenges of significant arson and explosive incidents.

National Explosives Task Force

The National Explosives Task Force is the central communication and coordination point for ATF and the FBI, at the headquarters level, for explosives response coordination and intelligence matters.

Arson and Explosives Training

Crimes involving arson and explosives are the most devastating crimes confronting our society. They destroy property, disrupt human lives, and place an ever-increasing economic burden upon our citizens. The increasing number of violent acts involving arson and explosives has established a greater need for state and local investigators with a high level of expertise.

In response to this problem, and by virtue of its statutory authority under Title XI of the Organized Crime Control Act of 1970, ATF initiates investigations and assists in state and local bomb and arson investigations. ATF's experience in these investigations has shown that a cooperative effort between trained state and local officers and ATF results in more effective investigations.

In order for law enforcement to adequately combat these violations, cooperation among federal, state and local agencies is essential to achieve this coordinated effort. As part of this cooperative effort, ATF offers training in arson and explosives for state and local investigators and prosecutors.

Courses

- Advanced Explosives Disposal Techniques (Course ID EXPL-CS-0001).
- Post Blast Investigative Techniques 1 (Course ID EXPL-CS-0013).
- Home Made Explosives (Identification, Process, Disposal) (Course ID EXPL-CS-0018).

Bomb Arson Tracking System

What is the Bomb Arson Tracking System?

BATS is a Web-based case management system that provides you, state, and local arson and explosives investigators access to up-to-date arson and explosives investigative data from across the nation at no charge. Unlike anything you may currently use, it's not just limited to your local jurisdiction or state. BATS provides you access to national arson and explosives incident information.

How Does the Bomb Arson Tracking System Work?

BATS is a secure, user-friendly, Web-based computer application. All you need is a browser and an Internet connection to use it. BATS is available to you around the clock. The BATS interface is easy to use; you enter case information into clearly identified data entry fields and easily click drop-down menu selections. You can share your arson and explosives incidents with other BATS users across the country, and you can search and analyze national data to discover trends, patterns and leads. You can also use BATS to create a variety of reports customized to your needs and track and report incidents to justify budget requests. BATS is agency-administered and reports are printed with your agency's letterhead. BATS is also part of the national curriculum at the Hazardous Devices School (bomb technicians) at Redstone Arsenal in Huntsville, Alabama, and the NFA's "Fire/Arson Origin-and-Cause Investigations" course in Emmitsburg, Maryland. In addition, BATS is part of the FBI's "Model for Bomb Squad Standard Operating Procedures."

Features and Benefits

BATS features state-of-the-art case management technology. Users are able to capture details of explosives and fire cases, including IED components, incendiary devices, origin and cause or device placement, suspect

information, casualties, dollar losses, fire descriptors, collateral crimes, witness interviews, juvenile firesetters, and descriptions of how a device was delivered. BATS is separate from the NFIRS database. NFIRS reports the fire department suppression efforts; BATS documents the follow-up investigation. BATS allows users to search for case similarities nationwide to discover whether the same individual, IED or arson is related to an investigation in another jurisdiction.

National Association of State Fire Marshals

Who Are State Fire Marshals?

The membership of National Association of State Fire Marshals (NASFM) comprises the most senior fire officials in the U.S. State fire marshals' responsibilities vary from state to state, but marshals tend to be responsible for fire safety code adoption and enforcement, fire and arson investigation, fire incident data reporting and analysis, public education, and advising governors and state legislatures on fire protection. Some state fire marshals are responsible for firefighter training, hazardous materials incident responses, wildland fires, and the regulation of natural gas and other pipelines.

Most of our members are appointed by governors or other high-ranking state officials. Some are state police officers. Many are former firefighters. Some are fire protection engineers, while others are former state legislators, insurance experts and labor union officials.

NASFM's members are the ultimate authority in our organization. The membership meets annually, elects a board of directors and officers, and is consulted whenever possible on crucial matters.

National Volunteer Fire Council

About the National Volunteer Fire Council

The National Volunteer Fire Council (NVFC) is the leading nonprofit membership association representing the interests of the volunteer fire, Emergency Medical Services (EMS), and rescue services. The NVFC serves as the voice of the volunteer in the national arena and provides invaluable tools, resources, programs and advocacy for first responders across the nation.

The mission of the NVFC is to provide a unified voice for volunteer fire/EMS organizations. This mission is accomplished by:

- Representing the interests of the volunteer fire, emergency medical, or rescue organizations at the U.S. Congress and federal agencies.
- Promoting the interests of the state and local organizations at the national level.
- Promoting and providing education and training for the volunteer fire, emergency medical, or rescue organizations.
- Providing representation on national standards-setting committees and projects.
- Gathering information from and disseminating information to the volunteer fire, emergency medical, or rescue organizations.

Coalition Against Insurance Fraud

About the Coalition

The Coalition Against Insurance Fraud is America's only anti-fraud alliance speaking for consumers, insurance companies, government agencies and others.

Through its unique work, the Coalition empowers consumers to fight back, helps fraud fighters better detect this crime, and deters more people from committing fraud.

The Coalition supports this mission with a large and continually expanding armory of practical tools: information, research and data, services, and insight as a leading voice of the anti-fraud community.

The Power of Unity

Flash back to 1993. Spiraling insurance scams were driving everyone's premiums higher and higher. The nation was struggling with a mounting crime wave, looking for answers.

Leaders of the anti-fraud fight realized America needed a catalyst to **unite** and **ignite** the power of many diverse groups against rampant fraud. Only a long-term commitment would work against such a deeply entrenched problem.

The vision of these charter members became the Coalition Against Insurance Fraud — the nation's only anti-fraud watchdog that speaks for consumers, insurance companies, legislators, regulators and others.

Control Everyone's Cost

The Coalition has become one of America's most trusted and credible anti-fraud forces, thanks to our remarkable diversity. Together, our members are working to control everyone's insurance costs, protect the public's safety, and bring this crime wave to its knees.

Since its founding in 1993, the Coalition has worked effectively to:

- Enact tough new anti-fraud laws and regulations.
- Educate the public in how to fight back.
- Conduct objective and useful research on fraud.
- Bring together people and organizations in coalitions and alliances to work on specific areas of insurance fraud.

Insurance Committee for Arson Control

Welcome

Founded in 1978, the Insurance Committee for Arson Control (ICAC) is the only organization in the fire and investigation industry composed entirely of insurance companies. ICAC promotes attention to many important fire investigation and arson prosecution issues each year and works to increase public awareness of the arson problem.

Insurance Committee for Arson Control Mission Statement

ICAC serves as a national resource, education and communications organization. From this perspective, ICAC sponsors and coordinates the activities of the National Arson Forum, a gathering of leaders from the public and private sectors to exchange information and develop new resources to aid all participants in the battle against arson.

ICAC works to increase public awareness of the arson problem, what can be done, and how the industry is responding on both the national and local levels. It does this through contact with the media, local task forces and the public directly. Through an annual training seminar and a series of publications, ICAC also provides information to help insurers recognize arson-prone risks, resist fraud-motivated arson claims, and otherwise help bring arson under control.

Dedication

- Promoting and coordinating the Public Affairs effort within the industry to fight the battle against arson.
- Providing continuing education and training for claims investigators, law enforcement personnel, defense attorneys, and others involved in arson investigation.
- Developing greater public and private sector awareness of the arson problem.
- Supporting legislation that has a deterrent effect on the crime of arson.

Focus

- Act as industry representative/leader for arson issues.
- Repository of arson information.
- Training resource for arson investigators/property and casualty companies.
- Forum for industry to discuss arson issues.
- Publications.

Objectives

1. Expand existing training by developing new proactive programs for a broader audience of insurance personnel.
2. Increase public relations activities to include creating a website, increasing number of press releases, etc.
3. Liaison with all related agencies on arson control issues.
4. Become the insurance industry information developer and clearinghouse regarding arson awareness education and control.



U.S. Fire Administration

Vehicle Arson — A Combustible Crime

National Arson Awareness Week Media Kit

May 4-10, 2014



FEMA

Vehicle Arson — A Combustible Crime

National Arson Awareness Week,

May 4-10, 2014

Each year during the first full week in May, the U.S. Fire Administration (USFA) and our partners work to raise awareness of arson and provide individuals with strategies to combat it in their community.

This year, Arson Awareness Week is May 4-10 and focuses on vehicle arson.

Vehicle Arson Motivations and Prevention Tips

Motivations Behind Vehicle Arson

The motivations behind the burning of vehicles are similar to those of other types of arson crimes.

The Most Common Motive: Revenge

According to the National Center for the Analysis of Violent Crime, the most common motive (41 percent) for a serial arsonist is revenge. An arsonist will target the home of someone in retaliation for an actual or perceived injustice against him or her. A car is viewed as an extension of the individual and is a very personal target for revenge arson.

Other common motives for vehicle arson include:

Concealing Another Crime

Arson is sometimes used to mask or conceal another crime, such as murder. The criminal sets the crime scene ablaze, hoping that the victim's death will be attributed to the fire and not murder. Other crimes, such as burglary and larceny, are also commonly covered up by an arson fire.

Curiosity

Curiosity fires are most often set by juveniles. The misuse of fire has many variables, including age, motivation for firesetting behavior, type of fires set, ignition materials used to set the fires, and the child's understanding of the limitations of fire. Firesetting behavior is often a symptom of the problem and may be caused

by stress and crisis in children's lives. There can be a thrill from seeing a car in flames. "Youth firesetting" was the focus for the 2012 Arson Awareness Week.

Excitement

Most excitement fires are often nuisance fires but may escalate to vehicles. Excitement-motivated arsonists desire the thrill associated with setting the fire and relish the attention it brings. They rarely intend to injure people but don't have the requisite knowledge to keep the fires under control. A car is an easy target, and with little effort and risk, it can create an impressive fire.

Insurance Fraud or Arson for Profit

Arson for profit is insurance fraud, a criminal method of obtaining money from the insurance policy. People purchase cars that they can't afford and get behind in the payments. A lease was attractive at first, until they realize that the additional miles racked up will result in hefty financial penalties. Nowadays, with a combination of the economy and increasing fuel prices, setting the car on fire is seen as a quick and victimless escape. "Arson for profit" was the theme for the 2009 Arson Awareness Week.

Vehicle Arson: The Insurer's Perspective

Setting unwanted vehicles on fire for insurance payouts ranks among the most common automobile insurance crimes year after year. Expensive, gas-guzzling SUVs are especially popular vehicles to try and unload. Typically, the drivers have fallen on hard times. They view insurance arson as the ticket to escaping high monthly payments and gas prices that they can't afford.

Insurance companies are skilled at detecting these crimes and the drivers' greedy motives. "Burning your vehicle raises premiums for honest drivers everywhere but insurance cheaters are the ones who'll get burned the most. They'll be stuck with a criminal record that follows them for the rest of their lives," says Dennis Jay, executive director of the Coalition Against Insurance Fraud.

Vandalism

Vandalism or the criminal offense of malicious mischief can be the result of boredom, peer pressure or even gang activity. Vehicles parked in a lot or a great distance from a residence and seemingly abandoned automobiles are attractive targets for trouble-making activities.

Motivations From Real-Life Cases

A Friend in Need

A middle school guidance counselor from North Plainfield, New Jersey, pleaded guilty to third-degree arson and third-degree insurance fraud for setting fire to his BMW 525I at a park after reporting that it was stolen that morning to police. Six days later, he devised a similar plan to burn his friend's Acura TL; the lease was coming to an end, but he was facing high mileage penalties. The friend reported his car stolen, and it was found burning late that night in a high school parking lot. For a reduced sentence, the guidance counselor agreed to testify against his now ex-friend. Both received a year in jail and are banned from public service.

Masking a Murder

A man from Rosedale, Maryland, was convicted of second-degree murder. He stabbed his victim to death and then placed the man in a car before setting fire to the vehicle. The man's body was burned beyond recognition.

No Reason Given

A Shrewsbury Township, Pennsylvania, man pleaded guilty to setting 13 cars on fire over a 14-month period. When asked, "Why did you do it?" by the judge, he responded, "I really don't have a reason, I wasn't thinking about the consequences." The man accepted multiple guilty pleas to arson, criminal conspiracy and criminal mischief, receiving a 2 1/2- to five-year sentence in county prison, where he'll be afforded outmate work release and begin paying restitution for the burned vehicles.

I Had a Bad Day

A young man from Provo, Utah, began his day stealing cash and prescription medications. To get away, he stole a car but accidentally drove it into a fence, and in order to destroy evidence, he lit the car on fire. He was convicted of one count of arson, a second-degree felony, as well as felony and misdemeanor counts of theft, resulting in a sentence of five to 15 years depending on whether they are served concurrently.

It Takes Two

A man from Cadillac, Michigan, received a sentence of just under a year (330 days) after pleading guilty to fourth-degree arson involving the burning of a car. A second person also pleaded guilty after the pair was involved with setting a car on fire on private property in Clam Lake Township.

Pick Your Poison — Automobile Theft or Arson

A man from Mabton, Washington, stole a car with a profit-making plan to dismantle the vehicle and sell the parts. He had difficulty removing the parts, became frustrated, and set the vehicle on fire. The man was sentenced within the standard range of four to 12 months for pleading guilty to possession of a stolen car and a reduced charge of reckless burning.

Prying Eyes Are Watching You

A woman living in the outskirts of Chester, Pennsylvania, was found guilty of insurance fraud, arson, and filing a false report and was sentenced to 14 to 28 months. She smashed the window in her Honda the night before and set it on fire at 5 a.m. in the parking lot of her apartment complex. Despite conducting her fraudulent business at night and very early in the morning, her actions were seen by her neighbors.

Teacher Gives Students an "A" for Arson

A high school chemistry teacher in Houston, Texas, who was behind on her Chevy Malibu car payments offered a passing grade to two failing students in her class if they agreed to burn her unwanted car for insurance money. At first, they thought she was kidding, but she continued with the proposition. With final exams approaching, the pair eventually accepted the deal. While the teacher was at the cinema with her 11-year-old daughter, the students drove her vehicle with the keys they found in the glove box to a secluded wooded area and doused it with lighter fluid. Before setting it on fire, the duo vandalized the Malibu and broke the steering column to make it seem like a real theft. Even before the insurance claim was settled, the teacher purchased a new shiny red car. True to her word, the students passed the class with one receiving a 90 percent and the other receiving an 80 percent on the final. Mobile phone records and a plea deal to avoid a lengthy sentence resulted in a conviction. The disgraced teacher received five years of deferred adjudication and 90 days in the Harris County Jail, along with having to surrender her teaching license.

Vehicle Arson is Not a Victimless Crime

In addition to the higher insurance premiums passed on to innocent customers, the responding firefighters are exposed to increased dangers from the deadly mixture of fuel and fire. A Los Angeles couple was involved in an arson for profit and insurance fraud scheme. The man who set the fire was convicted of arson with great bodily injury and was sentenced to 14 years in the California State Prison system. His partner was sentenced to three years of probation for the insurance fraud charge.

Vehicle Fire Investigative Hints and Successful Practices

Investigative Hints for Suspected Vehicle Arson

Investigating vehicle arson can be difficult. Multiple points of origin are common because of all the natural accelerants in a vehicle. The fire itself destroys potential evidence. There are several fuel sources, including gasoline, wiring, and both interior and exterior components. There are numerous ignition sources, including the engine, electrical systems and exhaust parts. The significant electrical wiring system has to be completely evaluated, which is both time-consuming and physically difficult. Compact structures, such as vehicles, burn quickly and completely and are extremely difficult to investigate.

If you suspect a vehicle arson:

- Look for a tampered fuel system, including tool marks and severely damaged parts, such as the carburetor.
- An electrical short can cause a vehicle fire when the battery's charge is low. The investigator can measure the battery's charge — a fully charged battery does not support that claim.
- Vehicle fires are often contained in the compartment in which they started — parts located in the engine compartment will not burn the entire car unless an accelerant is used to spread the flames.
- If a serious defect in the engine is discovered, the owner may have wanted to collect insurance money rather than pay for repairs.
- The passenger compartment also offers clues to investigators. Check to see if the owner removed his or her possessions before the fire.

- Most car owners guilty of arson will claim that their cars were stolen before the fire was set — the investigator must validate this claim by checking the ignition for damage.
- Check the windows — a typical car fire won't generate enough heat to melt the glass windows, whereas an accelerant would generate much more heat, melting the windows.
- Examine the exterior of the car to determine if extensive bodywork was required that the owner did not want to pay to repair.

Source: interFIRE

Successful Practices in Vehicle Fire Investigation and Prevention

Essex County, New Jersey — Vehicle Fire Initiative

Essex County's geographic location and network of highways (three interstates and the Garden State Parkway) make it an easily accessible and inviting locale for individuals looking for a place to burn a vehicle. The Essex County New Jersey Vehicle Fire Initiative receives the benefit of continuing financial assistance from the New Jersey Office of the Insurance Fraud Prosecutor. The Vehicle Fire Initiative continues its groundbreaking work in the investigation of insurance-related vehicle fires. This highly technical and painstaking investigative and prosecutorial effort has made the Essex County Prosecutor's Office the subject of several complimentary press reports. In the present difficult economic climate, these efforts will be redoubled to identify and prosecute those cases in which fire is used to get out from under burdensome lease or financing payments.

The Arson Task Force's expertise and determination in the investigation and prosecution of vehicle fires is evident in the case where a vehicle was set on fire in broad daylight in Irvington, with the unidentified perpetrator fleeing in another car. A quick response by Arson Task Force investigators resulted in retrieval of a discarded glove at the scene. This key evidence was submitted to the New Jersey State Police Lab for DNA analysis, which matched it to the defendant. The defendant was later convicted and is presently serving a five-year state prison sentence.

Las Vegas Police

The Las Vegas Metropolitan Police Department has a special detail within its Property Crimes Section called the Vehicle Investigations Project for Enforcement and Recovery (VIPER). The VIPER Auto Theft Task Force involves officers from Metro, North Las Vegas, Henderson and the Nevada Highway Patrol, including the use of helicopters to scan remote portions of the deserts surrounding Las Vegas.

A common scenario is when a VIPER investigator receives a report of a car fire in the desert located more than 50 miles from downtown. It's often a late model luxury car or SUV reported stolen by the owner. Officers arrive to see the car on fire, but it hasn't been stripped of valuable parts ranging from audio systems to transmissions. The cars were set on fire to avoid excessive car payments or lease penalties or to try to get some cash out of the insurance companies. They have received hundreds of these calls per month.

Many of these desperate people are regular citizens not accustomed to lying to the police and much less familiar with the means of successfully setting a car ablaze. Officers interview suspects with telltale signs, such as burns or the scent of accelerants.

Montgomery County, Maryland — Vehicle Anti-Theft and Vehicle Arson Task Force

The Montgomery County Fire and Explosives Investigation Section and the Montgomery County Police Centralized Auto Theft Section have created a task force to combat vehicle arsons and theft. The Vehicle Anti-Theft and Vehicle Arson Task Force and the Maryland/District of Columbia Anti-Car Theft (MD/DC ACT) Committee are committed to protecting the community from individuals who victimize the owners of vehicles in Maryland. The MD/DC ACT has provided funding for telephone lines and reward money for information leading to the arrest and/or conviction of individuals responsible for vehicle-related arsons in Montgomery County. There are approximately 200 vehicle fires in Montgomery County each year. Nationally, nearly 1 out of 5 fires involves a vehicle, and 1 out of 8 fire deaths results from a vehicle fire. Anyone who has information about a fire in Montgomery County is urged to call an arson tip line.

Vehicle Arson Statistics

- From 2008-2010, 14 percent of all fires were vehicle fires. Of these fires, 7 percent were intentionally set. Source: USFA.
- From 2004-2006, an estimated 27,900 intentionally set vehicle fires occurred each year in the U.S. These intentionally set fires resulted in an average of approximately 40 deaths, 75 injuries, and \$169 million in property loss each year. Source: USFA.
- During 2007-2011, local fire departments responded to an average of 20,400 intentionally set vehicle fires, accounting for 7 percent of intentionally set fires and resulting in an average of 32 civilian deaths, 67 civilian injuries, and \$176 million in direct property damage. Source: National Fire Protection Association (NFPA).
- Two-thirds of intentionally set vehicle fires occur under the cloak of darkness (9 p.m.-6 a.m.). Source: NFPA.
- Over the last 10 years (2003-2012), there has been an average of 14,737 vehicle arsons reported, accounting for 26.5 percent of total arsons annually. Source: FBI.

2014 Arson Awareness Week Partners

National Fire Protection Association

Arson and Intentional Fires

In 2010, U.S. fire departments responded to an estimated 260,600 fires that were started intentionally. These fires caused 390 deaths, 1,340 injuries and \$1.2 billion in direct property damage. Most of these fires occur outside, but most of the associated deaths, injuries and losses occur in structures, particularly in homes.

Source: NFPA's Latest Estimates of Intentional Fires — 2010

Facts and Figures

Based on 2005-2009 annual averages:

- Although 3 of every 4 intentional fires are started outside, most of the intentional fire casualties and property loss resulted from structure fires.
- Intentionally set home structure fires are more likely to be set in the afternoon and evening hours, between 3 p.m. and midnight.

- The bedroom is the leading area of origin for intentional home structure fires, while bathrooms are the leading areas in public properties such as stores, offices or schools.

Source: NFPA's "Intentional Fires" report

Free Presentation

As a part of its 2008 Urban Fire Safety Project, NFPA worked with the Columbus (Ohio) Division of Fire to produce the "Preventing Arson Together" (8.2 megabytes) PowerPoint presentation. Although there are many approaches to solve the arson problem, this program focuses on actions people in neighborhoods can take to help prevent a variety of types of arson. This presentation is designed for fire and life safety educators to present. View the presentation in the "Notes Pages" mode to see both the slide and the script to use. Feel free to add local statistics and photos to the presentation; the photos and graphics in the presentation are copyright materials to be used only in the "Preventing Arson Together" presentation.

International Association of Arson Investigators

About International Association of Arson Investigators

The International Association of Arson Investigators (IAAI) is an international professional association of more than 8,000 fire investigation professionals, united by a strong commitment to suppress the crime of arson through professional fire investigation.

Vision

IAAI will continue to serve as the global resource for those serving and associated with the fire, arson and explosion investigation profession with respect to fire safety/prevention, arson enforcement/prosecution, and fire claims/litigation.

Why Join the International Association of Arson Investigators?

- Career enhancement through professional credentialing programs: Certified Fire Investigator (IAAI-CFI), Fire Investigation Technician (IAAI-FIT), Evidence Collection Technician (IAAI-ECT), and Certified Instructor (IAAI-CI).
- Professional development through IAAI-exclusive, in-person classes and the annual IAAI International Training Conference.

- In-depth education in the latest fire investigation topics covered in Fire & Arson Investigator journal, IAAI's quarterly journal (in print or electronic).
- Comprehensive Membership Directory (available online to members only).
- Networking opportunities with fellow members and expert instructors.
- An \$11,000 Accidental Death & Dismemberment Insurance Policy.
- Local training and networking opportunities through IAAI chapters.
- Representation of members' interests in Washington, D.C.
- Representation for IAAI on NFPA committees relating to fire investigation.
- John Charles Wilson & Robert Doran, Sr. Scholarships for college students.
- Support for testing and research projects relating to fire investigation.

Bureau of Alcohol, Tobacco, Firearms and Explosives

Arson and Explosives Enforcement

The Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) is the federal agency primarily responsible for administering and enforcing the criminal and regulatory provisions of the federal laws pertaining to destructive devices (bombs), explosives and arson. Over nearly 40 years, ATF has developed scientifically proven investigative capabilities, expertise and resources. They have positioned ATF as the nation's primary source for explosives and fire investigative knowledge and assistance.

Arson Enforcement

Accelerant and Arson Detection Canines

Canines specially trained to detect explosives, explosives residue, and accelerants to assist law enforcement.

Fire Research Lab

The Fire Research Lab provides testing, computer modeling and other engineering analyses in support of fire and explosion investigations with an eye toward research that is of benefit to the entire fire investigation community.

Certified Fire Investigators

ATF Certified Fire Investigator (CFI) is a highly trained special agent who provides technical support, analysis and assistance to ATF and its state and local partners in fire origin and cause determination and arson investigation. The ATF CFI is a field division's primary resource in fire- and arson-related investigations.

International and National Response Teams

Veteran special agents with post blast and origin-cause expertise who help federal, state and local investigators meet the challenges of significant arson and explosive incidents.

Explosives Enforcement

Accelerant and Explosives Detection Canines

Canines specially trained to detect explosives, explosives residue, and accelerants to assist law enforcement.

Certified Explosives Specialists

ATF's primary resource for explosives enforcement and investigation-related matters.

Criminal Investigative Analysis

ATF's criminal profilers offer their assistance in geographic and behavioral profiling to law enforcement agencies around the world.

Explosive Enforcement Officers

ATF's technical resource for destructive device determinations, military ordnance, bomb disposal, render safe and disassembly operations, and expert witness testimony.

Explosive Research and Development

ATF studies emerging technologies for identifying and detecting explosives and explosives effects, behavior and devices.

International and National Response Teams

Veteran special agents with post blast and origin-cause expertise who help federal, state and local investigators meet the challenges of significant arson and explosive incidents.

National Explosives Task Force

The National Explosives Task Force is the central communication and coordination point for ATF and the FBI, at the headquarters level, for explosives response coordination and intelligence matters.

Arson and Explosives Training

Crimes involving arson and explosives are the most devastating crimes confronting our society. They destroy property, disrupt human lives, and place an ever-increasing economic burden upon our citizens. The increasing number of violent acts involving arson and explosives has established a greater need for state and local investigators with a high level of expertise.

In response to this problem, and by virtue of its statutory authority under Title XI of the Organized Crime Control Act of 1970, ATF initiates investigations and assists in state and local bomb and arson investigations. ATF's experience in these investigations has shown that a cooperative effort between trained state and local officers and ATF results in more effective investigations.

In order for law enforcement to adequately combat these violations, cooperation among federal, state and local agencies is essential to achieve this coordinated effort. As part of this cooperative effort, ATF offers training in arson and explosives for state and local investigators and prosecutors.

Courses

- Advanced Explosives Disposal Techniques (Course ID EXPL-CS-0001).
- Post Blast Investigative Techniques 1 (Course ID EXPL-CS-0013).
- Home Made Explosives (Identification, Process, Disposal) (Course ID EXPL-CS-0018).

Bomb Arson Tracking System

What is the Bomb Arson Tracking System?

The Bomb Arson Tracking System (BATS) is a Web-based case management system that provides you, state, and local arson and explosives investigators access to up-to-date arson and explosives investigative data from across the nation at no charge. Unlike anything you may currently use, it's not just limited to your local jurisdiction or state. BATS provides you access to national arson and explosives incident information.

How Does the Bomb Arson Tracking System Work?

BATS is a secure, user-friendly, Web-based computer application. All you need is a browser and an Internet connection to use it. BATS is available to you around the clock. The BATS interface is easy to use; you enter case information into clearly identified data entry fields and easily click drop-down menu selections. You can share your arson and explosives incidents with other BATS users across the country, and you can search and analyze national data to discover trends, patterns and leads. You can also use BATS to create a variety of reports customized to your needs and track and report incidents to justify budget requests. BATS is agency-administered and reports are printed with your agency's letterhead. BATS is also part of the national curriculum at the Hazardous Devices School (bomb technicians) at Redstone Arsenal in Huntsville, Alabama, and the National Fire Academy's "Fire/Arson Origin-and-Cause Investigations" course in Emmitsburg, Maryland. In addition, BATS is part of the FBI's "Model for Bomb Squad Standard Operating Procedures."

Features and Benefits

BATS features state-of-the-art case management technology. Users are able to capture details of explosives and fire cases, including improvised explosive device (IED) components, incendiary devices, origin and cause or device placement, suspect information, casualties, dollar losses, fire descriptors, collateral crimes, witness interviews, juvenile firesetters, and descriptions of how a device was delivered. BATS is separate from the National Fire Incident Reporting System (NFIRS) database. NFIRS reports the fire department suppression efforts; BATS documents the follow-up investigation. BATS allows users to search for case similarities nationwide to discover whether the same individual, IED or arson is related to an investigation in another jurisdiction.

National Association of State Fire Marshals

Who Are State Fire Marshals?

The membership of National Association of State Fire Marshals (NASFM) comprises the most senior fire officials in the U.S. State fire marshals' responsibilities vary from state to state, but marshals tend to be responsible for fire safety code adoption and enforcement, fire and arson investigation, fire incident data reporting and analysis, public education, and advising governors and

state legislatures on fire protection. Some state fire marshals are responsible for firefighter training, hazardous materials incident responses, wildland fires, and the regulation of natural gas and other pipelines.

Most of our members are appointed by governors or other high-ranking state officials. Some are state police officers. Many are former firefighters. Some are fire protection engineers, while others are former state legislators, insurance experts and labor union officials.

NASFM's members are the ultimate authority in our organization. The membership meets annually, elects a board of directors and officers, and is consulted whenever possible on crucial matters.

National Volunteer Fire Council

About the National Volunteer Fire Council

The National Volunteer Fire Council (NVFC) is the leading nonprofit membership association representing the interests of the volunteer fire, Emergency Medical Services (EMS), and rescue services. The NVFC serves as the voice of the volunteer in the national arena and provides invaluable tools, resources, programs and advocacy for first responders across the nation.

The mission of the NVFC is to provide a unified voice for volunteer fire/EMS organizations. This mission is accomplished by:

- Representing the interests of the volunteer fire, emergency medical, or rescue organizations at the U.S. Congress and federal agencies.
- Promoting the interests of the state and local organizations at the national level.
- Promoting and providing education and training for the volunteer fire, emergency medical, or rescue organizations.
- Providing representation on national standards-setting committees and projects.
- Gathering information from and disseminating information to the volunteer fire, emergency medical, or rescue organizations.

Coalition Against Insurance Fraud

About the Coalition

The Coalition Against Insurance Fraud is America's only anti-fraud alliance speaking for consumers, insurance companies, government agencies and others.

Through its unique work, the Coalition empowers consumers to fight back, helps fraud fighters better detect this crime, and deters more people from committing fraud.

The Coalition supports this mission with a large and continually expanding armory of practical tools: information, research and data, services, and insight as a leading voice of the anti-fraud community.

The Power of Unity

Flash back to 1993. Spiraling insurance scams were driving everyone's premiums higher and higher. The nation was struggling with a mounting crime wave, looking for answers.

Leaders of the anti-fraud fight realized America needed a catalyst to **unite** and **ignite** the power of many diverse groups against rampant fraud. Only a long-term commitment would work against such a deeply entrenched problem.

The vision of these charter members became the Coalition Against Insurance Fraud — the nation's only anti-fraud watchdog that speaks for consumers, insurance companies, legislators, regulators and others.

Control Everyone's Cost

The Coalition has become one of America's most trusted and credible anti-fraud forces, thanks to our remarkable diversity. Together, our members are working to control everyone's insurance costs, protect the public's safety, and bring this crime wave to its knees.

Since its founding in 1993, the Coalition has worked effectively to:

- Enact tough new anti-fraud laws and regulations.
- Educate the public in how to fight back.
- Conduct objective and useful research on fraud.
- Bring together people and organizations in coalitions and alliances to work on specific areas of insurance fraud.

Insurance Committee for Arson Control

Welcome

Founded in 1978, the Insurance Committee for Arson Control (ICAC) is the only organization in the fire and investigation industry composed entirely of insurance companies. ICAC promotes attention to many important fire investigation and arson prosecution issues each year and works to increase public awareness of the arson problem.

Insurance Committee for Arson Control Mission Statement

ICAC serves as a national resource, education and communications organization. From this perspective, ICAC sponsors and coordinates the activities of the National Arson Forum, a gathering of leaders from the public and private sectors to exchange information and develop new resources to aid all participants in the battle against arson.

ICAC works to increase public awareness of the arson problem, what can be done, and how the industry is responding on both the national and local levels. It does this through contact with the media, local task forces and the public directly. Through an annual training seminar and a series of publications, ICAC also provides information to help insurers recognize arson-prone risks, resist fraud-motivated arson claims, and otherwise help bring arson under control.

Dedication

- Promoting and coordinating the Public Affairs effort within the industry to fight the battle against arson.
- Providing continuing education and training for claims investigators, law enforcement personnel, defense attorneys, and others involved in arson investigation.
- Developing greater public and private sector awareness of the arson problem.
- Supporting legislation that has a deterrent effect on the crime of arson.

Focus

- Act as industry representative/leader for arson issues.
- Repository of arson information.
- Training resource for arson investigators/property and casualty companies.
- Forum for industry to discuss arson issues.
- Publications.

Objectives

1. Expand existing training by developing new proactive programs for a broader audience of insurance personnel.
2. Increase public relations activities to include creating a website, increasing number of press releases, etc.
3. Liaison with all related agencies on arson control issues.
4. Become the insurance industry information developer and clearinghouse regarding arson awareness education and control.



Department of Justice

U.S. Attorney's Office
Eastern District of Virginia

For Immediate Release

Tuesday, January 2, 2018

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Man Sentenced to 40 Years in Prison for Arson-for-Profit Scheme

RICHMOND, Va. – A Florida man was sentenced today to 40 years in prison for running a 15-year insurance fraud scheme that involved at least 27 fires in two states.

Verdon Taylor, 72, of Leesburg, Florida, was convicted by a federal jury on Oct. 25, 2017, of conspiracy, wire fraud, use of fire to commit a federal felony, and witness tampering in connection with the fraud. According to court records and evidence presented at trial, Verdon Taylor and four co-conspirators, Vershawn Jackson, 39, and Marie Taylor, 55, both of Richmond, along with Sylvia Mitchell, aka Sylvia Jackson, 59, of Tampa, Florida, and Eugenia Fleming, 57, of Victoria, participated in a long-running arson-for-profit scheme in which the conspirators purchased cars or mobile homes at auction, or signed leases at rental properties, insured the property, and set fire to the insured property to collect insurance proceeds. In many instances, the time between the purchase of insurance and the fire was mere weeks or even days. The evidence at trial also showed that the defendants made a practice of staging mobile homes and rental properties with furniture and clothing that had been purchased at flea markets or auctions, and on several occasions had been in other properties that previously burned. Over the course of the scheme, defrauded insurance companies paid out over \$1 million on claims by the conspirators.

Dana J. Boente, U.S. Attorney for the Eastern District of Virginia, Thomas L. Chittum, III, Special Agent in Charge of the Bureau of Alcohol, Tobacco, Firearms and Explosives' (ATF) Washington Field Division, Henry Rosenbaum, Henrico County Fire Marshal, and David Creasey, Richmond Fire Marshal, made the announcement after sentencing by U.S. District Judge Robert E. Payne. Assistant U.S. Attorneys David V. Harbach, II, Michael C. Moore, and Janet Jin Ah Lee are prosecuting the case.

A copy of this press release is located on the website of the [U.S. Attorney's Office](#) for the Eastern District of Virginia. Related court documents and information is located on the website of the [District Court](#) for the Eastern District of Virginia or on [PACER](#) by searching for Case No. 3:17-cr-29.

[Washington Field Division](#)