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### ***NICB President Commends Aggressive Response to Vehicle Arson***

DES PLAINES, Ill – National Insurance Crime Bureau (NICB) president and chief executive officer Joe Wehrle today acknowledged the outstanding effort put forth by members of the Las Vegas Metropolitan Police Department's Auto Theft Unit, the North Las Vegas Fire Department, the Nevada Attorney General's Office and NICB in the recent indictment of a fire department captain for insurance fraud and arson relating to a suspected insurance fraud scheme involving the alleged theft and burning of a vehicle.

Commonly known as an "owner give-up", this kind of crime strains the limited resources of local enforcement and fire agencies as well as adding to the cost of insurance for all consumers. Over the past two years in Nevada, with the decline in the economy, the housing crisis and the credit squeeze, the number of "owner give-ups" has risen dramatically. Rather than walking away from vehicle payments that can no longer be afforded, these vehicles are being "stolen" and turn up burned in order to guarantee the vehicle will be a total loss and the loan will be paid off by an insurance company.

Due to the belief that a significant percentage of vehicle thefts reported to the police were actually "owner give-ups", the Las Vegas Police Department took the lead in developing a rapid response approach to the investigation of these crimes. Numerous other law enforcement and fire agencies have joined the effort and are working together to stem the tide of vehicle arsons.

Although these kinds of crimes have been occurring for years, the new and innovative approach to investigating them in the Las Vegas area is catching the eye of fire and police officials far from the Nevada heat.

As soon as a vehicle arson is reported, detectives are dispatched to the fire scene no matter when the fire occurs. If the vehicle fire is deemed to be the result of arson, investigators then respond directly to the residence of the vehicle's registered owner to begin interviews. In several investigations the vehicle owners have sustained significant burns while attempting to ignite their vehicles. In one instance police detectives actually beat the arsonist back to his home and were waiting when he arrived with burns from the fire.

Not surprisingly, this rapid response is catching a number of people off guard turning "victims" into suspects and leading to serious criminal charges. The key ingredient in making these successful investigations is the cooperation among the various local, state and federal law enforcement agencies, local fire departments and NICB.

This new approach to vehicle arson is also taking shape in Houston, Texas where a group of investigators from local, state, federal and private organizations are pooling their talent and their resources into a strike team dedicated to attacking the problem.

The Houston team consists of an assistant district attorney, representatives from the Harris County Fire Marshal and three NICB special agents. Crime Stoppers, ATF and

the Texas Department of Insurance are also supporting the effort. This allows for immediate response and investigation involving subject matter experts from all disciplines with a responsibility in addressing vehicle arson and its financial and criminal justice implications.

“In 2008, the Harris County (TX) Fire Marshall investigated 219 vehicle fires. Of that number, 189 (86 percent) were determined to be an incendiary act and 32 of those were closed with an arrest,” said Harris County assistant district attorney Steve Baldassano. “Using cell phone technology, accessing insurance information, and using various other specialized techniques to follow the trail before it goes cold, the Harris County Fire Marshal has been able to claim a closure rate far in excess of the rate in nearby jurisdictions. Now, we are trying to build on that success by using a team approach, joining forces and expanding the county’s efforts to improve the clearance rate throughout the area,” Mr. Baldassano said.

“This team approach is the key to cooling off this trend in arson-related owner give-ups,” said Wehrle. “We’ve seen how task forces have been effective in reducing auto theft in high crime areas. Now, this same kind of approach is producing results in the arson area and it’s sending a message that will make people think twice before committing such a desperate and dangerous crime.”

About the National Insurance Crime Bureau: headquartered in Des Plaines, Ill., the NICB is the nation’s leading not-for-profit organization exclusively dedicated to preventing, detecting and defeating insurance fraud and vehicle theft through information analysis, investigations, training, legislative advocacy and public awareness. The NICB is supported by more than 1,000 property and casualty insurance companies and self-insured organizations. NICB member companies wrote nearly \$343 billion in insurance premiums in 2008, or more than 82 percent of the nation’s property/casualty insurance. To learn more visit [www.nicb.org](http://www.nicb.org).

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