

IAMI's 2017 Investigator of the Year

In May 2016, Chris Jackson an Allstate Insurance Owner/Agent in N.E. Georgia contacted the GEICO Marine Insurance Company to obtain insurance on his 2010 19' Cobalt Boat. Several days after Chris Jackson obtained coverage, he called the GEICO Marine Insurance Company Claims Department to file a claim. According to Chris Jackson, while cruising 32 miles offshore in the Atlantic Ocean his boat engine failed and he was towed back to Savannah, GA. Although he did not want to file a claim for the damage to the boat engine, he was seeking reimbursement for the towing bill of \$2,300.00, which he provided to the claims department. On May 23, 2016, a check in the amount of \$2,300.00 was mailed to Chris Jackson and the claim was closed.

On June 21, 2016, Chris Jackson called the GEICO Marine Insurance Company Claims Department to file a second claim. According to Chris Jackson, while out cruising 26 miles offshore in the Atlantic Ocean, his fuel line came loose and he was towed back to Savannah, GA. Once again, he did not want to file a claim and only wanted reimbursement for the towing bill of \$3,900.00. The GEICO Claims Department received a copy of a towing invoice from Chris Jackson for the amount of \$3,900.00 and on June 29, 2016, a check in the amount of \$2,500.00 (the policy limits for emergency services) was mailed to Chris Jackson and the claim was closed.

On August 10, 2016, the GEICO Marine Service Department was contacted by Rachelle Moore, an adjuster with Allstate Insurance Company. Rachelle Moore advised that they received a towing invoice from Chris Jackson with a GEICO claim number written on it, and was verifying coverage as it appeared Chris Jackson sent the document to the wrong company. Following a short discussion, it was learned that Chris Jackson had insured the same vessel with both GEICO and Allstate and he had received reimbursement from both companies for the same two previous towing claims. The claim was then referred to Lee Stewart, an SIU Investigator with GEICO Marine Insurance Company for further investigation.

At the time, GEICO had only received two towing claims from Chris Jackson. However, this was the third towing claim Chris Jackson had submitted to Allstate for reimbursement. Lee Stewart then notified the claims staff to be on the lookout for a third possible towing claim from Chris Jackson. Lee Stewart researched the two towing companies who Chris Jackson utilized in Savannah, Georgia and found that they did not exist. Further investigation revealed that GEICO insures a boat with the same HIN (2000 29' Cobalt) for a different person who lives in Kentucky. Lee Stewart then contacted GEICO Underwriting requesting that they make contact with Chris Jackson, in order to obtain proof of ownership, a signed application, along with photos of the boat and the HIN. The following day, GEICO Underwriting received a bill of sale, a signed application and photos of a boat, but no photos of the HIN or a vessel registration or title were sent.

On August 17, 2016, the GEICO Marine Claims Department received a third towing claim for \$3500 with no reports of damage to the boat. Upon notification of the third claim, Lee Stewart contacted GEICO Underwriting and requested that they call Chris Jackson and request a photo of the HIN and a copy of

the vessel registration. Several hours after an underwriter left a message for Chris Jackson, he called the GEICO Claims and requested to cancel the claim and policy due to him selling the boat that same day. After analyzing the bill of sale, Lee Stewart noticed that the seller's name matched the name listed on one of the towing invoices. The claim was subsequently referred to the Georgia Department of Insurance (GDI) for criminal investigation.

A GDI investigation was initiated and the case was assigned to Special Agent Mallory Johnson. Agent Johnson with the assistance of Johnny Ray, an Asst. Supervisor in the License and Boat Registration Unit at the Georgia DNR, discovered that on May 13, 2016, Chris Jackson took out watercraft insurance policies on a 2000 Cobalt 210 boat with both GEICO and Allstate. Between May 15 and August 7, Chris Jackson filed a total of five boat towing claims on the same vessel with both companies, claiming engine failure off the Georgia Coast. He was paid approximately \$7,100 for three of the filed claims and withdrew attempts to collect on an additional two. Following a three-month investigation, the investigation concluded that all of the submitted towing invoices by Chris Jackson were fraudulent. Investigators determined that Chris Jackson was never in possession of the vessel and that the boat and actual owner were in Kentucky. On December 19, 2016, Chris Jackson surrendered his license to sell insurance in the State of Georgia. He turned himself in at the Clarke County Sheriff's Office on January 4, 2017 and was subsequently arrested on five counts of insurance fraud and three counts of forgery.

Involved Parties;

Allstate Claims Adjuster – Rachelle Moore

Georgia Department of Insurance Fraud – Special Agent Mallory Johnson

Georgia DNR, Asst. Supervisor, License and Boat Registration Unit - Johnny Ray

GEICO SIU Investigator – Lee Stewart