

## IAMI's 2018 Investigator of the Year Award

Our Investigator of the Year began the investigation into the theft of a jet ski in October of 2017. The 2012 SeaDoo, a huge theft target on both sides of the pond, was allegedly chained to the ground for extra security, yet was still stolen from the owner's garage.

After securing permission to document the loss location from a female associate of the owner (whom the owner advised we should use as our contact), our investigator noticed there was not enough room for the jet ski in the garage – to which the female associate responded that they used the empty space for additional storage (in just the few days since the theft occurred...how convenient...).

Our investigator then met with the jet ski owner, who was only able to provide a handwritten receipt from earlier in the year as proof of ownership. As if the bar-napkin brand jet ski title wasn't enough, our investigator noted the purchase price to be akin to a brand new jet ski, not one approximately 7 years old at the time of purchase. Finally, adding more confusion to the matter, the receipt indicated a cash transaction that was actually higher than the listed purchase price.

When questioned about the purchase price, the boat owner did have an explanation. The poor soul didn't know much about jet skis, so his friend (the prior owner) took advantage of him. They say you can't choose your family, but you can choose your friends – clearly our jet ski owner was making poor choices in his life...and it was about to get worse for him – an individual our investigator describes as street wise, and not consistent with someone it would have been easy to “get one over” on.

The owner did have good news though – he was still in possession of the jet ski seat! Why you ask? As a theft deterrent! Clearly, that worked like a charm. This was the beginning of his undoing.

The seat presented was proven to be from a 2015 model year ski, not the 2012 model year in question. Luckily, the jet ski was registered and tagged by Datatag (a long time sponsor of IAMI Europe). Our investigator was hot on the trail!

First, our investigator located the original owner of the 2012 jet ski in question. He was informed that the jet ski was sold via private brokerage in the winter of 2014-2015. Continuing the trail, our investigator located the individual that purchased the jet ski as well, and from there, was able to locate the third owner.

After some further investigation regarding a HIN discrepancy, our investigator was able to locate the exact ski claimed as stolen, and the story gets more interesting from there.

It turns out the individual making the claim was in fact an owner of the ski at one time. However, the ski was involved in a serious accident (uninsured, of

course) and was sold BACK (at a reduced price) to the last owner our investigator spoke to. That individual was able to provide a description of the individual making the theft claim as the same person he bought the ski back from.

To wrap up the case, CCTV coverage confirmed the ski at the legal owner's property on the date of the alleged theft. Our investigator also confirmed the HIN of the ski in person, and reported the matter to the local authorities.

Local authorities, based on the information from our investigator, reported the matter to the Crown Prosecution Service for conspiracy to commit insurance fraud. In addition, the female partner of the claimant is in the process of being interviewed with a view to prosecuting her in the conspiracy. This has resulted in the saving of £15,000 for the insurance company – and possibly two arrests.

Our investigator of the year is – all the way from jolly ol' England – Mr. Peter Smith.