



International Association of Marine Investigators

Committed to Training Investigators Worldwide

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IAMI 2014 Investigators of the Year

Fraud Across the Generations

Late last summer, the Sheriff's Department in Mitchell County, Georgia, arrested a female in connection with staging the theft of her 21-foot Centurion ski boat (Mitchell County Sheriff's Office report #1207211).

The insured filed her claim with Seaworthy Insurance Company, alleging that her boat and trailer were removed from her mother's house while she was on vacation. After initial investigation, the Seaworthy claims adjuster, citing an uneasy feeling about the case, referred the file to IAMI Member Rich Carroll, SIU Director for Seaworthy. Carroll made contact with the insured's mother and conducted an interview. It was learned that prior to the alleged date of the theft, the insured and another family member removed the vessel from the mother's property.

Carroll made contact with NICB, who also made contact with the Mitchell County Sheriff's Office. According to the police report, the insured's daughter was interviewed. The daughter confirmed Seaworthy's suspicions, and her grandmother's statement. She told the police that her mother promised her a car from the insurance proceeds. The insured was charged with False Report of a Crime and Insurance Fraud.

Carroll states, *"This was a sad case of a mother exploiting her daughter to help her commit insurance fraud. The cooperative investigation resulted in criminal charges against the insured and denial of a substantial fraud claim. We are grateful for the assistance of law enforcement and NICB."*

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