Application Report

Applicant Name:	San Bernardino		
Application:	26-27 AUTO San Bernardino		
App ID:	App-26-0495		
Funding Announcement:	FY 26-27 Automobile Insurance Fraud Program		
Requested Amount:	$1,092,708.00		

Project Summary: 26-27 AUTO San Bernardino

Authorized Certifying Official:	William Lee	wlee@sbcda.org	9093823690
Project Director/Manager:	William Lee	wlee@sbcda.org	9093823690
Case Statistics / Data Reporter:	Brenda Whittaker	bwhittaker@sbcda.org	9093827762
Compliance/Fiscal Officer:	Claudia Walker	cwalker@sbcda.org	9093827689

APPLICANT QUESTIONS

Section Name: Overview Questions
Sub-Section Name: General Information

1. APPLICANT QUESTION: MULTI-COUNTY GRANT

Is this a multi-county grant application request? If Yes, select the additional counties.

Applicant Response:

No

2. APPLICANT QUESTION: FY 2024-25 AUDITED UNEXPENDED FUNDS

Excluding interest, what was the amount of your FY 2024-25 Audited Unexpended Funds? If none, enter "0".

Applicant Response:

0

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3. APPLICANT QUESTION: **FY 2024-25 AUDITED UNEXPENDED FUNDS PERCENTAGE OF FY 2024-25 AWARD**

Your FY 2024-25 Audited Unexpended Funds are what percentage of your FY 2024-25 total award? If none, enter "0".

Total Award excludes interest earned and incoming carryover. To calculate percentage, divide your audited unexpended funds by your total award. Round to the nearest whole number.

Example:

FY 2024-25 Total Award: $100,000

FY 2024-25 Audited Unexpended Funds: $23,750

FY 2024-25 Audited Unexpended Funds Percentage: 24%

Applicant Response:

0

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4. APPLICANT QUESTION: **INTERNAL QUALITY CONTROLS AND BUDGET MONITORING PROCEDURES**

What internal quality controls and budget monitoring procedures will be used by the county to ensure grant funds are spent appropriately?

Applicant Response:

San Bernardino County District Attorney (SBCDA) understands that we must be good stewards of public funds. Our primary method to ensure that funds are spent appropriately is by following the budget approved by the California Department of Insurance (CDI). Any significant change to our plans would be preceded by the submission and approval of an amended proposed budget. Significant changes must also be approved by Chief Deputy District Attorney (CDDA) William Lee, who has primary oversight over operations and use of funds for the Automobile Insurance Fraud Unit.

SBCDA strives to ensure resources are spent wisely. A decision to approve any new or significant increase in expenditures is analyzed against the goals of the grant, reasonableness of the cost, and potential sacrifice elsewhere.

CDDA Lee meets every 3 to 4 months with the fiscal administration staff to review costs, expenditures and year-end projections. This meeting includes Chief of Administration Claudia Walker, Budget Officer Karen White, and Staff Analyst Wiliam Smith. It ensures the grant funds are spent as planned and approved. Any unusual or unexpected expenditure would be scrutinized. These meetings were initiated in FY 2023 – 2024 to impose stronger financial oversight over the program.

5. APPLICANT QUESTION: CONTACT UPDATES

Has your county's Admin User updated the Contacts and Users for your Program?

- ***Contacts*** *are those, such as your elected District Attorney, who need to be identified but do not need access to GMS.*
- ***Users*** *are those individuals who will be entering information/uploading into GMS for the application.* ***Confidential Users*** *have access to everything in all your grant applications.* ***Standard Users*** *do not have access to the Confidential Sections where Investigation Activity is reported. Typical Standard Users are budget personnel.*

Applicant Response:

Yes

6. APPLICANT QUESTION: PROGRAM CONTACTS

Identify the individuals who will serve as the Program Contacts and your Elected District Attorney. Your Program Contacts must be entered as a User and your Elected District Attorney may be a Contact or User in GMS. Contact your county's Admin User if an individual needs to be added or updated.

On the final submission page, you will link your Program Contacts to the application.

Project Director/Manager *is the individual ultimately responsible for the program. This person must be a Confidential User.*

Case Statistics/Data Reporter *is the individual responsible for entering the statistics into the DAR (District Attorney Program Report). This person should be a Confidential User.*

Compliance/Fiscal Officer *is the individual responsible for all fiscal matters relating to the program. This person is usually a Standard User.*

Elected District Attorney *is your county's elected official. This person must be entered as a Contact or a User.*

Applicant Response:

Program Contacts	Name
Project Director / Manager	William Lee
Case Statistics / Data Reporter	Brenda Whittaker
Compliance / Fiscal Officer	Claudia Walker
Elected District Attorney	Jason Anderson

7. APPLICANT QUESTION: STATISTICAL REPORTING REQUIREMENTS

Do you acknowledge the County is responsible for separately submitting a Program Report using the CDI website, DA Portal?

To access the DAR webpage on the CDI website: right click on the following link to open a new tab, or copy the URL into your browser.

http://www.insurance.ca.gov/0300-fraud/0100-fraud-division-overview/10-anti-fraud-prog/dareporting.cfm

As a reminder, Vertical Prosecutions should not be counted as an Investigation, a Joint Investigation, or an Assist in the DAR.

Applicant Response:

Yes

8. APPLICANT QUESTION: REQUIRED DOCUMENTS UPLOAD

Have you reviewed the Application Upload List and properly named and uploaded the documents into your Document Library?

To view/download the Application Upload List: go the Announcement, click View, and at the top of the page select Attachments. The Application Upload List is 4d. Items must be uploaded into the Document Library before you can attach them to the upcoming questions.

Applicant Response:

Yes

Sub-Section Name: BOS Resolution

9. APPLICANT QUESTION: BOS RESOLUTION

Have you uploaded a Board of Supervisors (BOS) Resolution to the Document Library and attached it to this question?

A BOS Resolution for the new grant period must be uploaded to GMS to receive funding for the 2026-27 Fiscal Year. If the resolution cannot be submitted with the application, it must be emailed to LAU@insurance.ca.gov no later than December 31, 2026. There is a sample with instructions located in the Announcement Attachments, 3b.

Applicant Response:

No

10. APPLICANT QUESTION: DELEGATED AUTHORITY DESIGNATION

Choose from the selection who will be the person submitting this application, signing the Grant Award Agreement (GAA), and approving any amendments thereof.

The person selected must be a Confidential User, who will attest their authority and link their contact record on the submission page of this application. Must be a direct email address; No generic/group email address allowed. A sample Delegated Authority Designation Letter is located in the Announcement Attachments, 3a. CDI encourages the contact named as Project Director/Manger be the designated authority.

Applicant Response:

Designated Person named in Attached Letter

Documents:

26-27 AUTO San Bernardino Delegated Authority Designation.Pdf

Section Name: County Plan

Sub-Section Name: Qualifications and Successes

11. APPLICANT QUESTION: SUCCESSES

What areas of your automobile insurance fraud program were successful and why?

Detail your program's successes for ONLY the 2024-25 and 2025-26 Fiscal Years. It is not necessary to list every case. If a case is being reported in more than one insurance fraud grant program, clearly identify the component(s) that apply to this program. If you are including any task force cases in your caseload, name the task force and your county personnel's specific involvement/role in the case(s). Confidential information regarding *investigations should be given a reference number and details provided only in the Confidential Section, question 1 (County Plan Confidential Investigation Details).*

Applicant Response:

I.

Summary

Since 1993, the San Bernardino County District Attorney's (SBCDA) Automobile Insurance Fraud (AIF) Program has been committed to investigating and prosecuting automobile insurance fraud. Throughout the years we have refined our investigation and prosecution strategies to maximize effectiveness.

The foundations of our program's success are (1) our case evaluation and investigation process and (2) our continuing use of hi-tech (digital data harvesting) investigation techniques.

Our case evaluation and investigation process begins with the referral. Only referrals that appear to have a high likelihood of producing a provable, fileable case will be investigated. This evaluation is a continuing responsibility even during an investigation. If an investigator determines that the prospects for a successful investigation have turned bleak, the investigator and attorney will meet to consider terminating the investigation in favor of a more promising one. This process has produced: (1) an increase in filed cases, (2) an increase in convictions, (3) an increase in restitution ordered, and (4) a decrease in cases turned down for filing.

Additionally, our program remains committed to vehicular data harvesting. Modern cars contain significant amounts of data revealing how the car was operated, where it was operated, when it was operated and – when linked to smartphone – by whom it was likely operated. As in past years, this allowed us to identify, investigate and ultimately prosecute automobile insurance fraud that had gone undetected by the regular screening and referral process. Because we are proving fraud by information that is hidden within the car, we refer to these types of investigations as "Operation Trojan Horse." Our success with data harvesting has increased the success of our program.

During this fiscal year, our staffing contingency plan was put to the test with the retirement of our long-time AIF prosecutor, DDA Tom Colclough. DDA Colclough held the position for over a decade. His efforts in relationship-building coupled with a streamlined approach to evaluating fraud referrals and investigations greatly improved the program. To manage his retirement, we moved a prosecutor from our Workers' Compensation Insurance Fraud Unit to fill the vacancy. This move was made before DDA Colclough's retirement to create a period of overlap during which DDA Colclough could mentor and teach the new attorney. The newly assigned attorney, DDA Jeff Willmuth, has been working alone now for 4 months. The transition was smooth with minimal impact on the AIF program.

II.

First Foundation:

Adherence to a Collaborative Case Evaluation Process

Our program strives to identify quality referrals at the earliest stage in the investigative process, starting with intake and screening. Historically, we relied on DDA Colclough's experience to identify referrals that were most likely to result in a prosecutable case. Anticipating his retirement, we moved to a more collaborative approach in which both the prosecutor and investigators review referrals. We found this process gave the investigators greater confidence and sharper judgement to evaluate case merit. Thus, we encouraged investigators to identify weak investigations as soon as possible so they may move onto more fruitful investigations.

Despite the loss of DDA Colclough, SBCDA continued to be productive.

Fiscal Year	Investigations Carried Forward	New Investigations	Total Investigations	Declined To File	New Cases Filed
2025-26	9	29	38	10	28
2024-25	10	23	33	18	19
2023-24	5	27	32	14	29
2022-23	6	25	31	12	17
2021-22	7	35	42	13	28

Over the prior 4 previous fiscal years (FY 2021 - 2022 and FY 2024 - 2025), we averaged 27.5 new investigations and 23.25 new filings. This year, we exceeded both these benchmarks with 29 new investigations and 28 new filings. Equally important, we saw fewer cases being turned down. While we have been averaging 14.25 turndowns over the prior four fiscal years, this year we only had 10. This indicates that our screening and case evaluation approach produces efficient results.

III.

Second Foundation:

Use of Hi-Tech and Digital Evidence

Since Fiscal Year 2018 – 2019, we have expanded our ability to investigate automobile insurance fraud with digital evidence. Cars are increasingly collecting and storing significant amounts of digital evidence. Digital evidence has proven invaluable. It is the future of automobile insurance fraud investigations.

SBCDA's AIF investigators are trained in accessing and using evidence obtained from Event Data Recorders (EDRs), Infotainment systems (BERLA), ZETX (used for cellphone analysis), key fobs, and other devices containing digital data. It is important that our investigators know what to look for and the tools that are available as they begin a new investigation. This is very dynamic. Each year, we learn of new sources of available digital evidence that we can access with proper training and tools. A year ago, we used

Toyota's Vehicle Control History (VCH) software to prove that a purported carjacking was actually fraud. (See below, *Significant Cases Filed in Fiscal Year 2024 – 2025; Otoniel Ramos and Wilber Ramos – FWV25001677 & 78*).

Our experience has prepared us to deal with new data sources as they become available. We continue to invest significant amounts of time and resources to develop our expertise in this field. We have been training others through CDAA, SCFIA and other organizations to share our growing knowledge and experience with this technology.

A. Operation Trojan Horse

The availability of digital evidence has been transformative. We believe that it offers the automobile insurance fraud industry a means to discover undetected fraud claims and to strengthen the proof of fraud in traditional investigations. We put this theory to the test with an initiative developed in partnership with CDI, the San Bernardino County Automobile Theft Task Force (SANCATT) and the National Insurance Crime Bureau (NICB) that was named "Operation Trojan Horse."

In Fiscal Year 2021 – 2022, Operation Trojan Horse was developed. Using NICB provided lists of recovered stolen cars, we screen for cars that store data and are BERLA compatible. Significant additional screening occurs, such as contact with insurance carriers, review of theft/police reports, etc. The claims that pass this screening process will move forward into an investigation that includes downloading digital data and/or removing hi-tech equipment for data recovery.

Operation Trojan Horse is only appropriate for newer cars which contain modern infotainment and other hi-tech equipment. Thus, the potential and actual losses from those investigations tend to be high. The table below reveals how the Estimated Chargeable Fraud has increased since the adoption of Operation Trojan Horse.

Fiscal Year	New Cases In Court	Average Estimated Chargeable Fraud
FY 2025-2026	28	$21,892
FY 2024-2025	19	$21,273
FY 2023-2024	29	$20,388
FY 2022-2023	17	$25,285
Started Operation Trojan Horse.		
FY 2021-2022	28	$15,651
FY 2020-2021	30	$21,093
FY 2019-2020	31	$17,021

Started to harvest digital evidence.		
FY 2018-2019	30	$10,412
FY 2017-2018	41	$13,545
FY 2016-2017	35	$12,812

- We began car data mining in Fiscal Year 2018 – 2019.
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    - The Estimated Chargeable Fraud (ECF) of new prosecutions in the three years that followed (Fiscal Year 2019 – 2020 through Fiscal Year 2021 – 2022) averaged $17,922.
    - The ECF of new prosecutions for the three preceding years averaged $12,256.
    - This represents an increase of 46%.

- We implemented Operation Trojan Horse in Fiscal Year 2021 – 2022.
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    - The ECF of new prosecutions in the four years that followed (Fiscal Year 2022 – 2023 through Fiscal Year 2025 – 2026) averaged $22,210.
    - The ECF of new prosecutions for the three preceding years averaged $17,922.
    - This represents an increase of 23.9%.

SBCDA's average chargeable fraud has increased as we have increased our use of vehicle data harvesting. Very significantly, many Operation Trojan Horse investigations are paid claims because fraud was initially undetected. A good example of this is *People v. Griffin and Griffin (FVI25002887/8)* that is listed as one of our Fiscal Year 2025 – 2026 significant cases below. There, the carrier had already paid $44,168.35. It was only through Operation Trojan Horse that we identified it as a fraudulent claim.

We credit Operation Trojan Horse for identifying several fraudulent insurance claims that would have gone undetected. Additional examples are detailed below in the *Significant Cases Filed* portion of this grant application: For Fiscal Year 2025 – 2026, *Gustavo Gracian, FSB26000515,* and for Fiscal Year 2024 – 2025, *People v. Harmanveer Singh*, FWV25001318, and *People v. Edwin Otoniel Ramos and Wilber Ramos*, FWV25001677 & 78.

Investigations involving data harvesting can be time-consuming, sometimes involving the removal of the hi-tech devices, downloading and analyzing data, and securing search warrants from aggregators of digital evidence such as cell phone carriers, car companies, Google, etc. We feared the number of investigations would fall. That was not the case. As the table below shows, the total number of new cases investigated by District Attorney investigators increased this year. We are not entirely sure why, but our growing experience, expertise and efficiency in managing hi-tech investigations was probably a contributing factor. One of 19 cases for Fiscal Year 2025 – 2026 identified below was a joint DA/CDI investigation. Operation Trojan Horse has been a resounding success.

Fiscal Year	New Cases In Court (DA Investigations)
FY 2025-2026	19
FY 2024-2025	12
FY 2023-2024	14
FY 2022-2023	10
FY 2021-2022	12

IV.

Collaborations and Outreach

A. California Department of Insurance

Our most significant collaboration continues to be with CDI's Inland Empire Regional Office. We depend upon CDI to generate and investigate new cases. In furtherance of our collaboration with CDI, we have signed a Joint Plan that outlines the guidelines for our collaboration.

CDI continues to be a fruitful source for new criminal cases. The table below gives a history of case referrals from CDI over the last five years.

Fiscal Year	Filed Referrals	Rejected Referrals	Total Referrals
FY 2025-2026	8	2	10
FY 2024-2025	6	3	9
FY 2023-2024	13	2	15
FY 2022-2023	7	4	11

FY 2021-2022	14	4	18

Since Fiscal Year 2019 – 2020, CDI sergeants and the SBCDA supervisor regular meet to discuss case development. Additionally, DDA Colclough met with CDI detectives regularly to discuss ongoing investigations. These meetings have been and will continue to be attended by DDA Willmuth.

B. Local Law Enforcement

Local law enforcement agencies, fire departments and arson investigators encounter automobile insurance fraud in their daily work but do not always recognize the signs of insurance fraud. As first responders, they may be the first to contact fraud perpetrators, the first to examine the scene, the first to collect the evidence, and, if properly trained, the first to identify fraud.

Outreach to these agencies has been critical to our past success. We used to train local law enforcement agencies on both the obvious and hidden signs of automobile insurance fraud. We encouraged deputies and officers to contact our staff any time they suspect fraud, even during an in-field investigation.

Unfortunately, we have seen fewer referrals from local law enforcement agencies over the past two fiscal years. This is an area of our program that needs to improve. We will give DDA Willmuth some time to "learn the ropes" of AIF before assigning him the responsibility of renewing outreach to local law enforcement agencies.

Local law enforcement referrals from the last 8 fiscal years are shown in the table below.

Fiscal Year	Filed Referrals (New Prosecutions)	Rejected Referrals	Pending Referrals	Total Referrals
FY 2025-2026	1	0	0	1
FY 2024-2025	1	0	0	1
FY 2023-2024	5	6	0	11
FY 2022-2023	1	1	1	3
FY 2021-2022	2	2	2	6
FY 2020-2021	8	0	2	10

FY 2019-2020	7	4	2	13
FY 2018-2019	5	1	2	8

C. General

Our program values partnerships with the private industry. We devote significant time creating and maintaining strong relationships and open lines of communication with private organizations such as SIUs, TPAs, NICB, SCFIA, AFA, IASIU, WSATI, Arson Investigators Association, auto fraud task forces, insurance companies, and many other private industry partners. DDA Colclough regularly attended these meetings. DDA Willmuth now attends meetings sponsored or attended by these groups.

Our program has extensive contacts with nearly all major SIUs and insurance carriers active in San Bernardino County. We regularly communicate with the Auto Club, Mercury Insurance, GEICO, Kemper, Wawanesa, Nations/Blue Fire and Bristol West Insurance. The SIUs can easily reach us by phone or email. We often have in-person meetings with carriers as necessary. Indeed, it is this strong relationship with private industry that made possible the cooperation of NICB in Operation Trojan Horse.

SBCDA places great emphasis on attending training events, outreach sessions, meetings and various other events to meet with, and be accessible to, representatives of various organizations. These relationships serve as a foundation for our continued success.

D. Outreach

Our program's goals for its training and outreach are (1) to educate stakeholders (insurance companies, fraud investigators and law enforcement) and (2) educating the public that automobile insurance fraud is a crime.

Collaboration with industry stakeholders and law enforcement agencies is key to developing an effective approach to identifying and referring fraud. It is important for stakeholders to understand what is needed to pursue a criminal prosecution. Over the last decade, outreach towards the insurance industry and law enforcement agencies has been critical to facilitating effective cooperation between those groups and prosecutors and helping them to understand the information needed for SBCDA to pursue an investigation.

SBCDA places great value in communicating an anti-fraud message to the public. In Fiscal Year 2025 – 2026, we ran the below advertisement on transit buses. The transit advertisements will result in 6,193,500 impressions according to the contractor (Lamar Advertising Company). This advertisement is targeted at crash-and-buys.

V.

Root Causes For Diminished Performance in Fiscal Year 2025 – 2026

This fiscal year we saw a reduction in (1) case filings from local law enforcement agencies and (2) lower than average restitution collections. Both are areas of concern that we plan to address.

A. Outside Agency Filings.

Presented in the table below are new prosecutions by investigating agency.

Fiscal Year	Local Law Enforcement	CDI	District Attorney

FY 2025-2026	1	8.5	18.5
FY 2024-2025	1	6	12
FY 2023-2024	5	13	14
FY 2022-2023	1	7	10
FY 2021-2022	2	14	12

District Attorney investigations generated 18.5 new prosecutions (the half represents a joint investigation with CDI) this fiscal year. CDI provided 8.5 new prosecutions. Of concern is the continuing trend of fewer referrals from local law enforcement agencies. This is an area requiring improvement. DDA Willmuth will be tasked with increasing outreach to local law enforcement agencies.

B. Restitution Collection.

The objective of our program is to deter and punish automobile insurance fraud. Punishment includes stripping fraudsters of all ill-gotten gains via restitution orders, which are always obtained upon sentencing. Collection of restitution is a more challenging issue. Ideally, we would collect the full amount of restitution when a case is resolved. Unfortunately, we are constrained by the defendant's ability to pay and the short length of probation.

Below is a table of the restitution ordered and collected over the past five (5) years relative to the new filings and number of convictions.

Fiscal Year	New Cases in Court	Convictions	Restitution Ordered	Restitution Collected
2025 – 2026	28	26	$90,377	$31,596
2024 – 2025	19	20	$153,803	$112,239
2023 – 2024	29	19	$69,650	$36,486
2022 – 2023	17	21	$51,921	$47,461
2021 – 2022	28	32	$182,029	$120,225

Our biggest challenge to enforcing restitution payments is Penal Code section 1203.1, which restricts the length of probation for misdemeanors to one year and felonies to two years. This gives us a much shorter time-period to enforce restitution payments. In addition, prosecutors now lack the ability to object to a defendant's request for post-conviction benefits (such as expungement or reduction of a felony to misdemeanors) due to unpaid restitution. It is an unfortunate fact that changes in the law have diminished our ability to pursue collection of restitution. Despite the uphill battle, we will continue to pursue collection of restitution using the means available to us.

1. Up-Front Payment of Restitution

In our experience, restitution will most likely be paid if it is negotiated and collected upfront. We have seen mixed success with this approach since we do not insist upon up-front payment as an express condition of reaching a resolution as we feel this is an inappropriate form of persuasion. Additionally, we avoid reducing felonies to misdemeanors – which is often requested by the defense – in "exchange" for up-front restitution. Rather, we enquire about upfront restitution and, if requested, will consider offering incentives that do not undermine our core goals.

Some examples of cases where we collected some or all of the restitution before sentencing over the last two fiscal years are: (1) *People v. Darrell Ramsey, FVI23001331* - $40,198 paid in full; (2) *People v. Gurpreet Singh Kaler, FWV24001360* - $4,503 paid in full (3) in *People v. Yolanda Marquez, FVI23000258*, we obtained a $2,000 initial restitution payment towards the $19,275.75 total restitution order. Remaining unpaid restitution will be made a term of probation.

We will continue to seek upfront payment of restitution where appropriate. As always, any remaining balance will be repaid as a term of probation.

2. Judicial Council Forms CR-110

We require use of Judicial Council Form CR-110 to be obtained from the court with every resolution that includes a restitution order.

VI.

Significant Cases Filed in Fiscal Year 2025 – 2026

People v. Brian Baumwoll – FWV25002322. Baumwoll owned a 2024 BMW that was insured with Mercury Insurance. On January 8, 2025, Baumwoll submitted a claim reporting his BMW had been burnt in the Palisades fire. He provided a photo of a burned license plate from the BMW with a caption "this is all that is left." Mercury paid nearly $44,000. The investigation revealed the BMV being driven in Carlsbad even after its supposed destruction. In fact, the car had been at a BMW dealership being serviced when it was supposedly destroyed. Baumwoll pled guilty to felony insurance fraud and will receive two years of probation. A restitution hearing is pending.

People v. Kashan Griffin and Rolanda Griffin – FVI25002887 & 88. This is an Operation Trojan Horse case. Defendants are a mother (Rolanda) and son (Kashan). Kashan was an excluded driver of Rolanda's car. Kashan reported to the police that the car was stolen from Dodgers Stadium. Rolanda submitted a claim stating that she went to the Dodgers game with Kashan when the car was stolen. The car was later found with significant damage. $44,168.35 was paid on the claim. A Berla and EDR download revealed that Kashan's cell phone was linked to the car minutes before a 115-mph crash. The defendants were charged with multiple counts of felony insurance fraud. The case is pending in court.

People v. Gustavo Gracian – FSB26000515. This is an Operation Trojan Horse case. Gracian took his BMW to a rave event on Halloween. At around 1:00 am on November 1, 2025, Gracian's unoccupied car was found upside down along the side of the road. Gracian claimed someone stole his cell phone, key fob and car from the rave. However, cell phone records showed that several typical calls were made when the cell phone left the rave and eventually wound up at Gracian's girlfriend's home. Gracian was charged with felony insurance fraud. Potential loss is $25,000. Gracian is a fugitive.

People v. Kenneth Kennedy and Lucinda Mankau – FSB25001562 & 63. Defendants tried to get rid of a van they no longer wanted. Kennedy drove the van to a tire shop parking lot. Mankau drove separately. Kennedy is seen on video a few minutes before midnight setting fire to the van. The next day Kennedy reported the car arson while blaming homeless people. Defendants submitted an insurance claim. The carrier set aside $20,000 for the claim. Both defendants were interviewed and lied about how the fire started. Kennedy was convicted of felony insurance fraud and arson and received two years of probation and 12 days in jail. Mankau was convicted of misdemeanor insurance fraud and arson and received 3 days in jail and 1 year of probation. A restitution hearing is pending.

People v. Fernando Campos – FVI26001761. This case was a joint investigation by SBCDA and CDI. On January 10, 2026, Campos reported his Mustang as being stolen. It was recovered burnt. The adjuster suspected fraud after inspecting the car. An SIU interrogation led to admissions that Campos crashed the car and later set it on fire. An investigation by CDI led to admissions that Campos crashed into a dirt berm while doing donuts; the car did not run properly afterwards; Campos set it on fire; and he reported the matter as a theft to collect on the insurance and avoid higher premiums. Campos was charged with felony arson and insurance fraud. The case is pending in court.

<u>Significant Cases Filed in Fiscal Year 2024 – 2025</u>

People v. Harmanveer Singh – FWV25001318. This is an Operation Trojan Horse case. Harmanveer Singh reported his car stolen from a local shopping center. The car was recovered later that evening after it was set on fire. Singh's insurance company paid nearly $35,000 on his claim. The investigation consisted of 10 search warrants for electronic data such as Infotainment System data, cellular phone records, Telematic history, and the search and imaging of the actual cellular device. Text messages obtained via search warrants showed research into gas bottle bombs and insurance pay-outs on total loss claims. The defendant pled to felony insurance fraud, was sentenced to 120 days in jail, 2 years felony probation, paid $2000 upfront and ordered to pay $18,174.71 in restitution.

People v. Edwin Otoniel Ramos and Wilber Ramos – FWV25001677 & 78. Edwin Ramos reported that his Toyota was carjacked by two suspects on the freeway. The car was recovered days later with extensive damage. An investigation followed. Downloaded BERLA data proved the car was not at the location of the purported carjacking. This combined with data and photographs obtained from Toyota's VCH interface identified the date, time and location of an actual crash event. This led investigators to a CHP report of a hit and run injury event. When confronted with this evidence, both defendants admitted to filing a false claim to cover for a relative who had crashed the car while driving unlicensed. Edwin Ramos and Wilbur Ramos were charged with felony insurance fraud, attempted grand theft and filing a false theft report. Edwin pled guilty, was sentenced to 90 days in jail, 2 years felony probation and ordered to pay $4,488 in restitution. Wilber pled guilty, was sentenced to 10 days and 1 year of probation.

People v. Messina Cordova – FSB25002879. Following a crash involving Cordova's car, she reported her car had been stolen. The accident occurred a block away from her boyfriend's house. Video taken by a neighbor showed two people near the car after the crash. A witness recognized Cordova as one of the two people. Cordova claimed she returned to her boyfriend's home around 8:45pm, parked the car leaving her keys in her car, and somebody stole the car. A search of the car revealed that Cordova's phone was linked to the car at the time of the crash. The carrier estimated they would have paid $20,000. Cordova pled guilty, was sentenced to 2 years felony probation and ordered to pay $1,090.21 in restitution.

People v. Jorge Barraza – FSB24003379. Barraza, who has a history of DUI, commits a hit and run while uninsured. A witness reported the license plate. Barraza purchased insurance afterwards and then reported that his car was the victim of a hit and run while parked. The carrier paid $6,707.98. Barraza was interviewed by SIU. He initially lied but eventually confessed. Barraza was convicted of hit and run and insurance fraud, was sentenced to 60 days in jail and 2 years felony probation, and ordered to pay $8,405.98 in restitution.

12. APPLICANT QUESTION: TASK FORCES AND AGENCIES

List the governmental agencies and task forces you have worked with to develop potential automobile insurance fraud cases.

Applicant Response:

- California Department of Insurance, Inland Empire Regional Office
- California Department of Insurance, Los Angeles Regional Office
- California Department of Motor Vehicle's Investigations
- California Highway Patrol – multiple stations/divisions.
- Chino Police Department
- Colton Police Department
- Fontana Police Department
- Los Angeles County Sheriff Department
- Montclair Police Department
- Ontario Police Department
- Redlands Fire Department
- Redlands Police Department
- Rialto Police Department
- San Bernardino City Police
- San Bernardino County Auto Theft Task Force (SANCATT)
- San Bernardino County Fire/Arson Department
- San Bernardino County Sheriff Department, Victorville Station
- San Bernardino County Sheriff Department, Bomb/Arson
- San Bernardino County Sheriff Department, Central Station.

- San Bernardino County Sheriff Department, Hesperia Station
- San Bernardino County Sheriff Department. Rancho Cucamonga Station
- Union Pacific Railroad Police

13. APPLICANT QUESTION: PERSONNEL CONTINUITY

Explain what your county is doing to achieve and preserve automobile fraud institutional knowledge in your grant program. Also detail and explain the turnover or continuity of personnel assigned to your automobile insurance fraud program. Include any rotational policies your county may have.

Applicant Response:

Continuity is a cornerstone to a successful program. Because we value the significant benefits derived from a veteran's presence, institutional knowledge and experience, we avoid mandatory rotation policies.

Retention of institutional knowledge is the key to sustaining a successful program. SBCDA has been very successful in this regard. DDA Tom Colclough led AIF since 2015. Unfortunately, his more than decade-long tenure ended recently with his retirement. After nearly a 30-year career with SBCDA and the last 11 years in AIF, DDA Colclough left AIF in February 2026.

DDA Jeffrey Willmuth replaced DDA Colclough. He was an obvious choice. DDA Willmuth is a 10-year prosecutor whose most recent assignment was in Workers' Compensation Fraud. His experience in insurance fraud, awareness of the goals and priorities of the insurance fraud grant programs, and existing relationships with the detectives at the local CDI office offered a natural transition into AIF. Further, DDA Willmuth was assigned to AIF over a month prior to DDA Colclough's retirement to allow for a period of overlap for instruction and mentorship. Due to DDA Willmuth' s expressed interest and experience in fraud crimes – starting in the Welfare Fraud Unit, then Workers' Compensation Fraud Unit and now AIF – we feel he offers the best chance to replicate DDA Colclough's long tenure.

Secretary Brenda Whittaker has served in AIF since 2010.

DAI John Parsons was newly assigned into AIF in August 2025 to fill a vacancy caused by the retirement of DAI Dave Steele. DAI Steele served in AIF for 5 years before honorable retiring.

DAI Erick Bennett was assigned to AIF in November 2024, replacing an investigator who had served for 6 years in AIF. DAI Bennett continues in his position.

Tiesi Vunipoli was just hired as the first-ever paralegal in AIF. She assumed the position on May 2, 2026, and will dedicate 25% of her time to AIF to assist the attorney, the investigators and the secretary. Her other responsibilities include Workers' Compensation Fraud and Urban Grant.

CDDA Lee, who was first assigned to supervise AIF in 2016 and promoted 3-1/2 years ago, still oversees the program as the chief deputy district attorney. His historical knowledge of AIF's operations and the grant program learnt over the last decade remains a great resource. SDDA Webster is in his fourth year of supervising AIF. SDAI Anthony Semenza was assigned to supervise AIF investigators in March 2026. All three are unfunded staff members.

SBCDA successfully retained institutional knowledge for a decade under DDA Colclough's leadership. Only his well-earned retirement interrupted this continuity. DDA Willmuth is well-positioned to assume a leadership role over AIF for the foreseeable future. He will be aided by CDDA Lee, SDDA Webster and Secretary Whittaker.

14. APPLICANT QUESTION: FROZEN ASSETS DISTRIBUTION

Were any frozen assets distributed in FY 2025-26?

If yes, please describe. Assets may have been frozen in previous years.

Applicant Response:

No

Sub-Section Name: Staffing

15. APPLICANT QUESTION: STAFFING LIST

Complete the chart and list the individuals working the program. Include prosecutor(s), investigator(s), support staff, and any vacant positions to be filled.

All staff listed in your application budget must be included in the chart in addition to unfunded staff that work on the grant.

For each person, list the percentage of time dedicated to the program and the start and end dates the individual is in the program. The entry in the "% Time" field must be a whole number, i.e., an employee who dedicates 80% of their time to the program but is only billed 20% to the program, would be entered as "80" in the "% Time Dedicated to the Program" column.

Applicant Response:

Name	Role	Start Date	End Date (leave blank if N/A)	% Time Dedicated to the Program
Thomas Colclough	Deputy District Attorney	02/21/2015	02/13/2026	100.00
Jeffrey Willmuth	Deputy District Attorney	12/27/2025		100.00

John Parsons	Senior Investigator	08/23/2025		100.00
David Steele	Senior Investigator	02/15/2020	07/29/2025	100.00
Erick Bennett	Senior Investigator	11/30/2024		100.00
Brenda Whittaker	Administrative Assistant	11/06/2010		50.00
Tiesi VUnipoli	Paralegal	05/02/2026		25.00

16. APPLICANT QUESTION: FTE AND POSITION COUNT

The staff and FTE included in the chart below MUST MATCH the staff and FTE listed in your application budget. Do not include unfunded personnel.

The "# of Positions" field represents people and must be entered in whole numbers. The "FTE" field must be entered as a decimal and represents the Full Time Equivalent (FTE) for all budgeted personnel in that position.

E.g. Two Attorneys who are billed to the program at 80% each would be entered as "2" in the # of Positions field and "1.60" in the FTE field.

Reminder: This chart MUST match your application budget.

Applicant Response:

Salary by Position	# of Positions (whole numbers)	FTE (1.00 = 2080 hours/year)
Supervising Attorneys		

Attorneys	1.00	1.00
Supervising Investigators		
Investigators (Sworn)	2.00	2.00
Investigators (Non-Sworn)		
Investigative Assistants		
Forensic Accountant/Auditor		
Support Staff Supervisor		
Paralegal/Analyst/Legal Assistant/etc.	1.00	0.25
Clerical Staff	1.00	0.50
Student Assistants		
Over Time: Investigators	2.00	0.06
Over Time: Other Staff		
Salary by Position, other		
	Total: 7.00	**Total: 3.81**

17. APPLICANT QUESTION: ORGANIZATIONAL CHART

Upload and attach to this question an Organizational Chart; label it "26-27 AUTO (county name) Org Chart".

The organizational chart should outline:

- *All personnel assigned to the program, including unfunded staff. Identify their name, position, title, and placement in the lines of authority to the elected district attorney.*
- *The placement of the program staff and their program responsibility.*

Counties are required to email LAU a new copy of the organizational chart if it changes during the year.

Applicant Response:

26-27 AUTO San Bernardino Org Chart.Pdf

Sub-Section Name: **Problem Statement & Program Strategy**

18. APPLICANT QUESTION: PROBLEM STATEMENT

Describe the types and magnitude of automobile insurance fraud (e.g., applicant, medical/legal provider, staged collisions, insider fraud, fraud ring, capping, and economic car theft) relative to the extent of the problem specific to your county.

Use local data or other evidence to support your description.

Applicant Response:

MAGNITUDE OF FRAUD PROBLEM

It is an unfortunate fact that San Bernardino County's location, size and population offer a rich environment for fraud activity. Grant funding guarantees the resources to confront this ongoing problem. It is our goal to maintain a staff of one prosecutor and two investigators dedicated exclusively to investigating and prosecuting automobile insurance fraud.

Population and Geography

San Bernardino County is the largest county in the contiguous United States. It is the 5th most populous county in California with 2.2 million people – which represents 5.6% of the total population of the state.

San Bernardino County offers vast undeveloped land to easily accommodate future growth. Amongst Southern California counties, San Bernardino offers lower living costs, lower housing costs, proximity to urban centers within Los Angeles County and Orange County, two international airports in the cities of Ontario and San Bernardino, and a busy logistics airport in the city of Victorville. San Bernardino County is an attractive location into which businesses and workers will continue to relocate.

San Bernardino County's fraud problem is affected by regional geography. The Southern California region encompassing Los Angeles, Orange, Riverside, and San Bernardino Counties comprises 45% of the state population. The economies of these counties are intertwined due to their shared borders.

The expected growth in San Bernardino County's population will inevitably lead to an increase in fraud activity. Fraud will thrive in the absence of strong enforcement.

Suspected Fraudulent Claims (SFCs)

The number of SFCs is a strong indicator of local fraud activity. San Bernardino County received the 3rd highest number of SFCs between 2023 and 2025, behind only Los Angeles and San Diego. The table below shows all 12 counties with 1,000 or more SFCs in that timeframe:

County	2023	2024	2025	Total
Los Angeles	4,424	5,438	6,700	16,562
San Diego	654	782	1,022	2,458
San Bernardino	**638**	**714**	**925**	**2,277**
Alameda	701	649	915	2,265
Santa Clara	586	695	977	2,258
Riverside	613	686	866	2,165
Orange	572	632	859	2,063
Sacramento	585	555	795	1,935
Contra Costa	357	369	600	1,326
San Francisco	316	305	425	1,046
Kern	334	291	384	1,009

San Joaquin	304	306	391	1,001
STATEWIDE TOTAL	**12,347**	**13,857**	**18,169**	**44,373**

San Bernardino County's high population and number of SFCs point to a significant fraud problem. The problem will worsen as its population grows in the future. Continued strong enforcement activity is needed to combat this problem.

TYPES OF FRAUD

Applicant fraud is our most prevalent fraud activity. Economic automobile theft activity is small but usually the next largest category of fraud activity. Fraud rings and staged accidents are primarily handled by our Organized Automobile Fraud Interdiction Program (Urban Grant) and are, therefore, less common in AIF. Even less common are capping, medical provider fraud, insider fraud and legal office fraud.

Applicant Fraud

The majority of automobile insurance fraud activity in San Bernardino County remains applicant fraud. Most are committed by one or two individuals with minimal sophistication. Frequently seen fraud activity includes owner attempts to pre-date insurance policies to cover a preexisting loss ("crash-and-buy"), abandoning or setting fire to damaged cars and reporting them as stolen, and excluded driver losses.

Over the last two fiscal years, applicant fraud represented 46 of 47 newly filed cases.

Economic Car Theft

Despite economic car theft being the second most prevalent fraud activity in San Bernardino County, the numbers seen by our program remain low.

In the last two fiscal years, we filed no economic car theft case. One was filed in Fiscal Year 2023 – 2024.

Staged Accidents

It is our experience that staged accidents usually involve organized activity. These cases, like fraud rings, are usually handled within our Urban Grant. The Urban Grant and AIF work cooperatively to maximize prosecution and investigation resources. The Urban Grant will handle lengthy, complex cases that involve organized activity while AIF handles the less complex but more voluminous matters.

Nonetheless, over the last two fiscal years, our program filed one staged accident case. Three staged accident cases have been filed over the last four fiscal years.

Fraud Rings

Fraud rings generally involve organized fraud activity. These cases are customarily handled by our Urban Grant. The Urban Grant and AIF work cooperatively to maximize prosecution and investigation resources. The Urban Grant will handle lengthy, complex cases that involve organized activity, while AIF handles less complex but more voluminous matters.

AIF filed two fraud ring cases in Fiscal Year 2021 – 2022, but none in the last two fiscal years.

Capping, Medical Provider, Insider, and Legal Frauds

San Bernardino County receives few referrals for these types of fraud activity. None of these types of cases were filed in the last two fiscal years. However, we have had a few of these cases in prior years and are prepared to investigate and prosecute them when discovered.

We filed one insider fraud case in Fiscal Year 2021 – 2022. (*People v. Jose Ramirez, FWV22001857.*) The defendant was convicted of felony insurance fraud, sentenced to 30 days in jail, and placed on felony probation. We also filed an insider case in Fiscal Year 2019 – 2020. (*People v. Steve Rodriguez, FWV20000301.*) The defendant neglected to bind a policy for a customer despite receiving payment. Subsequently, the customer was involved in a crash. The defendant secured a policy afterwards and impersonated the customer to submit a claim. The defendant was charged with insurance fraud and false personation as felonies. The defendant was convicted of a misdemeanor insurance fraud, sentenced to 30 days in jail and was placed on probation.

In Fiscal Year 2016 – 2017, AIF filed one medical provider case which resulted in a conviction in Fiscal Year 2018 – 2019. (*People v. Moosa Heikali, FSB17000417.*) Dr. Heikali was convicted of felony insurance fraud and sentenced to 45 days in jail, 3 years of probation, and ordered to pay a $10,000 fine and $1,000 in restitution to Mercury Insurance.

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19. APPLICANT QUESTION: PROBLEM RESOLUTION PLAN

Explain how your county plans to resolve the problem described in your problem statement. Include improvements in your program.

Information regarding investigations should be given a reference number and details provided only in the Confidential Section, question 1 (County Plan Confidential Investigation Details).

Specify how the district attorney will address the automobile insurance fraud problem, defined in the Problem Statement, through the use of program funds. The discussion should include the steps that will be taken to address the problem, as well as the estimated time frame(s) to achieve program objectives and activities.

The response should describe:

- The manner in which the district attorney will develop his or her caseload;
- The sources for referrals of cases; and
- A description of how the district attorney will coordinate various sectors involved, including insurers, medical and legal providers, CDI, public agencies such as California Highway Patrol, Bureau of Automotive Repairs, U.S. Customs, and local law enforcement agencies.

Applicant Response:

Dedicated, Full-Time Staff

SBCDA has demonstrated an ongoing commitment to providing consistent, full-time staffing to address automobile insurance fraud. For several years we have maintained dedicated staffing in AIF with one attorney, two senior investigators and one secretary. Our attorney and investigators work in full-time capacities, devoting their resources to meeting the goals of our office and the Commissioner.

For several years, SBCDA has sought funding to grow our program. Our ability to tackle the significant fraud problem was limited by our resources. One attorney, two investigators and one secretary were not enough to meet the challenges of prosecuting automobile insurance fraud. In addition to filing and prosecuting cases, the attorney reviews intakes and claim files, advises with ongoing investigations, meets with law enforcement agencies, and conducts collaborations and outreach. Similarly, our two investigators must investigate fraud activity that span 20,000 square miles of county land. Our adoption of hi-tech equipment and digital evidence consumes significant investigative resources. Accessing hi-tech data, downloading digital evidence, authoring warrants to obtain data from companies such as Google, cell phone carriers, and other sources consume significant time.

On May 2, 2026, AIF finally added the services of a paralegal. Although AIF only receives 25% of the paralegal's time, it should ease the burden on other staff and lead to more efficient and effective investigations and prosecutions. The paralegal's other responsibilities are Urban Grant and Workers' Compensation Fraud.

Effective Case Management

The efficiency in case management we have achieved in the past decade is the foundation for our improved productivity. With our streamlined efforts, we continue to see the program flourish. We will continue to ensure our resources are being used most effectively.

A key factor in the success of our case management is our commitment to vertical prosecutions. Our investigators and attorney remain constant throughout the life of a case. By involving an experienced attorney at the earliest stage in the investigation, we ensure that the investigation focuses on criminal conduct related to automobile insurance fraud. This procedure helps to increase the probability of a case filing. From there, the prosecutor can see the case through to its conclusion, ensuring that significant details are not lost along the way.

Additionally, early involvement allows us to screen cases to identify those that might be good or poor prospects for prosecution. To accomplish these goals, our staff meet regularly to discuss cases. We use the same approach when working with our partners at CDI. The attorney visits CDI for regular meetings with CDI sergeants and more regularly to discuss case development with CDI detectives. Our relationship is memorialized in our Joint Plan.

Once a case is filed, our attorney works to diligently pursue a just outcome, seeking to minimize continuances and unnecessary delays. Cases that should be settled are resolved quickly with a constant focus on a just outcome that makes the victim whole, punishes the misconduct and serves as deterrence. But we must maintain our pragmatism in resolving cases due to the continuing challenge prosecutors face in today's challenging legal landscape.

A key aspect of our comprehensive fight against automobile insurance fraud is the collaborative use of AIF and Urban Grant. Our Urban Grant program focuses its efforts on large, organized fraud activities which require long and extensive investigations, such as staged accidents, fraud rings and other large-scale conspiratorial activity. This allows AIF to focus on small and medium size fraud activities that occur more frequently.

Collaboration and Outreach

CDI remains our most important partner in the fight against auto insurance fraud. We avoid duplication of investigative effort by working cooperatively on cases and by maintaining open lines of communication. This allows us to effectively implement a division of labor on cases and assists in properly directing cases either to AIF or Urban Grant. Since there is no system of mandated dual referrals in AIF, we maintain a request that CDI promptly notify us when it turns down a referral for a lack of resources.

Our attached Joint Plan provides the structure by which we and CDI work together. The supervising deputy district attorney will maintain communication with CDI's captain and sergeants. Additionally, the prosecutor and CDI detectives regularly meet to discuss ongoing investigations.

We will continue our outreach and maintain and develop personal contacts and relationships with SIUs. We will continue to encourage SIUs to submit cases to us for review and investigation. We will continue our practice of contacting local SIUs who do not submit cases to us to encourage them to do so in the future. In Fiscal Year 2025 – 2026, we initiated an anti-fraud advertisement campaign on buses. We will continue with this next year if funds are available.

20. APPLICANT QUESTION: PLANS TO MEET IC GOALS

What are your plans to meet the announced goals of the Insurance Commissioner?

If these goals are not realistic for your county, please state why they are not, and what goals you can achieve. Include your strategic plan to accomplish these goals. *Copies of the Goals can be found in the Announcement Attachments, 4f.*

Applicant Response:

Insurance Commissioner Goal: Public Safety

Public safety is our number one goal. Arson is the single biggest threat to physical safety. Our attorney has trained law enforcement officers and other prosecutors in the investigation and prosecution of arson-related automobile insurance fraud. We continue to focus our efforts on reducing and preventing this dangerous practice.

Staged collisions also present a significant danger to public safety. The collaborative use of AIF and Urban Grant resources is our best approach to combat staged collisions. Because most staged collision cases involve multiples individuals conspiring to commit automobile insurance fraud, the investigations tend to be more involved and are therefore better suited for Urban Grant so that AIF can tackle the significant volume of small and medium-sized fraud activity. As such, staged collision cases are not a large part of AIF's caseload.

Insurance Commissioner Goal: Medical and Legal Fraud

Historically, neither medical fraud nor legal fraud has played large roles in our program. There is logic behind this, as these types of fraud often tend to be more sophisticated and organized than other cases within the unit. Consequently, if these types of fraud become apparent in an investigation, we would likely channel the case into our Urban Grant, which may more effectively handle greater complexity through smaller caseloads.

Nevertheless, we prosecuted one medical provider case in Fiscal Year 2016 – 2017 which resulted in a felony conviction in Fiscal Year 2018 – 2019.

Insurance Commissioner Goal: Performance and Continuity with the Program

AIF has succeeded in maintaining stability and continuity.

Secretary Whittaker has been in her assignment since 2010.

DDA Colclough left AIF in February 2026 due to retirement. Before that, he served 11 years in AIF. His replacement (DDA Willmuth) has experience in fraud, having previously been assigned to Welfare Fraud and Workers' Compensation Fraud, and has expressed a desire to continue handling fraud cases. We hope DDA Willmuth will replicate, and perhaps exceed, the long tenure enjoyed by DDA Colclough.

The two investigators are newer to AIF. But both were preceded by investigators who served between 5 and 6 years. We anticipate similar longevity with the current investigators.

Our office does not have mandatory rotation policies that would undermine the continued stability in our staffing.

Insurance Commissioner Goal: Outreach

Strong ties with law enforcement partners are important to our program's vitality. Contact, training and guidance play an important role in those relationships. We will provide training to law enforcement and SIUs in our region to foster the investigative skills and tools necessary to assist in detecting automobile insurance fraud.

Furthermore, our staff regularly presents at the CDAA Annual Fraud Symposium, SCFIA annual conference, and other events. We believe that continuing close relationships with our counterparts in neighboring counties strengthens our program. The greater the contacts with other prosecutors and investigators, the greater our impact in our shared fight against fraud.

In Fiscal Year 2025 – 2026, AIF initiated anti-fraud advertisement on buses. We will continue with this next year if funding permits.

Insurance Commissioner Goal: Balanced Caseload

The interaction between our AIF and Urban Grant programs allows us to effectively pursue the Commissioner's goal of maintaining a balanced caseload. We recognize that we cannot devote all resources to one area of fraud lest another area go unaddressed. Consequently, we use a teamwork approach to maintain the highest amount of positive economic impact on our community as possible.

As indicated, when a case involves a large or complex scheme, it generally will be directed to Urban Grant. This leaves AIF free to concentrate on higher-volume areas like applicant fraud, give-up schemes, arson cases and crash-and-buys. Over the last two fiscal years, 46 of 47 new criminal cases were applicant fraud cases.

AIF, nonetheless, has seen some insider fraud, fraud rings, economic car thefts and staged accidents. We filed two fraud rings and one insider fraud in Fiscal Year 2021 – 2022, one staged accident in Fiscal Year 2022 – 2023, one staged accident and one economic car theft in Fiscal Year 2023 – 2024, and one staged accident was filed in FY 2025 – 2026.

Our AIF and Urban Grant programs complement each other well. The assigned personnel in each unit often work together to reach a unified approach to combatting insurance fraud in our county. They, in turn, interact well with all the regional stakeholders to achieve an effective counterbalance to fraud as part of our commitment to the goals of both the Commissioner and our office.

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21. APPLICANT QUESTION: MULTI-YEAR GOALS

What specific goals do you have that require more than a single year to accomplish?

Applicant Response:

Our commitment to using digital evidence from vehicles to investigate fraud remains a long-term commitment. Our efforts under Operation Trojan Horse will continue to be refined as our experience grows. We remain hopeful that the automobile industry will allow easier access to vehicle data.

Collaboration and mutually beneficial interaction with our partners in combatting automobile insurance fraud, such as CDI, SANCATT, CHP, local law enforcement, our neighboring counties and local SIUs will always be an ongoing relationship. Furthering these ties in ways that continue to allow us and our partners to be productive and effective must necessarily be a process without defined end. As a result, nurturing those ties will not be a goal that can be accomplished in a single year.

Outreach to law enforcement, SIUs and the community at large will be an ongoing part of our program. We must continually reinvest efforts to communicate with, and educate, those whose lives are impacted by auto insurance fraud and the countermeasures that are taken as a result. These tasks do not have a defined end, so they cannot be accomplished within a single year.

22. APPLICANT QUESTION: RESTITUTION AND FINES

Describe the county's efforts and the District Attorney's plan to obtain restitution and fines imposed by the court to the Automobile Fraud Account.

Applicant Response:

Restitution to the victims of Automobile Insurance fraud is a priority of our program. Indeed, the California Constitution guarantees victims of crime full restitution for any economic loss.

While securing an order for restitution is a routine part of our handling of insurance fraud cases, successful collection is more difficult. Our experience in fraud and other economic crimes has led us to conclude that we are most likely to receive restitution if it is collected as part of a plea agreement rather than trying to collect it after conviction. As such, we seek up-front payment of all or a portion of restitution at sentencing when possible.

For those cases where there is unpaid restitution remaining at the time the case resolves, we will obtain CR-110 court orders. This provides victims with the means to secure any restitution that remains unpaid at the end of probation or parole.

Some examples of cases over the last two fiscal years where we were able to collect some or all of the restitution before resolution are: (1) *People v. Darrell Ramsey, FVI23001331* - $40,198 paid in full; (2) *People v. Gurpreet Singh Kaler, FWV24001360* - $4,503 paid in full (3) in *People v. Yolanda Marquez, FVI23000258*, we obtained a $2,000 initial restitution payment towards the $19,275.75 total restitution order. Remaining unpaid restitution will be made a term of probation.

Over the last five fiscal years, $348,006 was collected of the $547,779 in restitution that was ordered. This is a 63.5% collection rate.

23. APPLICANT QUESTION: RESTITUTION NUMBERS

Provide the amount of restitution ordered and collected for the past five fiscal years.

If this information is not available, provide an explanation.

The restitution numbers for FY 2025-26 should match the numbers entered in your RFA DAR part 1.

The restitution numbers for FYs 2021-22, 2022-23, 2023-24, and 2024-25 should match the numbers entered in your Year-End DAR part 1.

Applicant Response:

Fiscal Year	Restitution Ordered	Restitution Collected
2025-26	$90,377.00	$31,596.00
2024-25	$153,803.00	$112,239.00
2023-24	$69,650.00	$36,486.00
2022-23	$51,920.00	$47,460.00
2021-22	$182,029.00	$120,225.00
	Total: $547,779.00	**Total: $348,006.00**

24. APPLICANT QUESTION: UTILIZATION PLAN RELATED TO UNEXPENDED FUNDS

If you had any unexpended funds from FY 2024-25 (Overview Questions 2 & 3), address the below question(s). If you did not have any unexpended funds from FY 2024-25, mark N/A.

1) You must address if you are on track to expend all of your Total Funding for FY 2025-26. This includes your FY 2025-26 Awards and Approved Carryover.

2) If you are not on track to expend your Total Funding and you are not asking for a corresponding reduction in your grant request, please explain.

Applicant Response:

Not Applicable

25. APPLICANT QUESTION: UTILIZATION PLAN

Your budget provides the amount of funds requested for Fiscal Year 2026-27.

Provide a <u>brief narrative</u> description of your utilization plan for the Fiscal Year 2026-27 requested funds.

If an increase is being requested, please provide a justification. Any information regarding investigations should be given a reference number and details provided only in the Confidential Section, question 1 (County Plan Confidential Investigation Details).

Applicant Response:

Our application requests $1,092,708 to fund our program. Of that, $984,642 is allocated for salary and benefits and $108,066 for operating expenses. The grant award for Fiscal Year 2026 – 2027 will be allocated for Salaries and Benefits. If funds remain, they will be allocated for the listed operating expenses.

Sub-Section Name: Training and Outreach

26. APPLICANT QUESTION: TRAINING RECEIVED

List the <u>insurance fraud</u> training received by each county staff member in the automobile fraud unit during Fiscal Year 2025-26.

If it is a multiple day training/conference (e.g. CDAA, AFA, etc.), only one entry is required; enter the first day for the "Training Date" field.

For the "Hours Credit" field, enter the combined total hours of credit for all attendees.

Applicant Response:

Number of Personnel	Training Date	Provider	Location	Topic	Hours Credit (combined total)

2	08/20/2025	IASIU	Rancho Cucamonga	General discussion	4.00
2	09/03/2025	IASIU	Rancho Cucamonga	Arson, insurance fraud, misleading public appeals for donations	4.00
4	10/20/2025	CDAA Fraud Symposium	Costa Mesa	Various fraud topics	64.00
1	11/04/2025	SCFIA Conference	Palm Springs	Various topics	16.00
1	11/09/2025	IASIU	Rancho Cucamonga	Vehicle technology	2.00
1	11/17/2025	Lexis Nexis	San Diego	ZTEX Basics	40.00
1	11/20/2025	San Bernardino DA	San Bernardino	High Tech Crime Training	2.00
3	01/21/2026	IASIU	Rancho Cucamonga	Fraud referrals	6.00
2	01/28/2026	DOJ	Tustin	Vehicle Investigations Class	32.00
4	02/03/2026	San Bernardino DA	San Bernardino	Bomb Arson Taskforce	4.00
3	02/18/2026	IASIU	Rancho Cucamonga	General discussion	6.00
1	03/12/2026	San Bernardino DA	San Bernardino	Office of Traffic Safety - General Meeting	2.00

1	04/20/2026	BERLA	Beverly Hills	BERLA School	40.00
1	04/22/2026	AFA Conference	Monterey	Various topics	20.00

27. APPLICANT QUESTION: **TRAINING AND OUTREACH PROVIDED**

Upload and attach the Training and Outreach Provided form in Excel; label it "26-27 AUTO (county name) Training and Outreach Provided"

Do not include training *received*; **only list automobile insurance fraud training and outreach provided during FY 2025-26** as outlined in the outreach definition below.

- For the number of Attendees / Contacts list only ***numbers***; no other characters. Estimate the number as best you can. The data provided on this Excel sheet is compiled and presented to the Insurance Commissioner as Outreach is a focus of the Commissioner's Goals & Objectives.
- For the purposes of the insurance fraud grant programs, "outreach" is defined as: Any activity undertaken by a grant awardee to inform and educate the public on the nature and consequences of insurance fraud and the training and sharing of best practices with industry stakeholders and allied law enforcement agencies. The results will be crime prevention, the generation of quality referrals from the public, business community, insurance industry, and law enforcement, and improved strategies for the investigation and prosecution of insurance fraud.
- *If, in the form, you listed any "Other, Specify" provide a brief explanation here; other additional comments are optional. The blank form is located in the Announcement Attachments, 1a.*

Applicant Response:

Label attachment "26-27 AUTO (county) Training and Outreach"

Documents:

26-27 AUTO San Bernardino Training And Outreach Provided.Xlsx

28. APPLICANT QUESTION: **FUTURE TRAINING AND OUTREACH**

Describe what kind of training/outreach you plan to provide in Fiscal Year 2026-27.

Applicant Response:

- We will continue our participation in the meetings hosted by CDI, as well as other meetings by IASIU, WSATI and various task forces.
- We will continue to meet regularly with CDI management and investigators to develop new cases.
- We will reinitiate formal and informal outreach with local agencies to develop new cases, such as fire departments, police departments and Sheriff Department.
- We will continue to build relationships with SIUs with operations in San Bernardino County. We will provide them with information to assist in the investigation of cases of suspected fraudulent claims, including contact information and resources available to them.
- As in past years, our attorney and investigators will continue to make presentations at conferences and other venues. This has included and will continue to include groups such as CDAA and SCFIA. In fact, DDA Willmuth has been scheduled to present an Autombile Insurance Fraud case study at the CDAA Fraud Symposium in October 2026.

Sub-Section Name: **Joint Plan**

29. APPLICANT QUESTION: JOINT PLAN

Upload your AUTO Joint Plan and label it "26-27 AUTO (county name) Joint Plan".

Each County is required to develop a Joint Plan with their CDI Regional Office. Please note, the joint plan you upload is a tentative agreement pending execution of a Grant Award Agreement (GAA) signed by the authorized parties. Additional information is in the Announcement Attachments, 3c, and also copied into the attached instructions to this question.

Applicant Response:

Confirm Joint Plan agreed upon by both parties

Documents:

26-27 AUTO San Bernardino Joint Plan.Pdf

Section Name: **Investigation Case Reporting**

Sub-Section Name: **Investigation Case Information Relating to Questions**

30. APPLICANT QUESTION: COUNTY PLAN CONFIDENTIAL INVESTIGATION DETAILS

If you discussed any confidential cases throughout the County Plan section and provided a reference number, please include additional confidential details on an attachment uploaded here.

The reference number/citation used in the County Plan narrative responses should be repeated in your document upload. Task Force cases should specifically name the task force and your county personnel's specific involvement / role in the case.

*Upload your own attachment and label it **"26-27 AUTO (county name) County Plan Confidential Investigation Details" upload and mark confidential, then attach to this question. If no investigation information was referenced, mark the N/A response.***

Applicant Response:

Not Applicable

Sub-Section Name: Reporting on All Investigations

31. APPLICANT QUESTION: INVESTIGATION CASE ACTIVITY REPORT (ICAR)

Download Announcement Attachment 1bii, label it "25-26 AUTO (county name) ICAR" upload and mark confidential, then attach to this question.

This document requires information regarding each investigation case that was reported in the DAR, Section III C (Investigations). Two of the three reporting components ask for case counts only. The total of the case counts in Part 1 and Part 2, along with the number of case entries in Part 3, should equal your total investigation case count reported in the DAR section III (Investigations). The blank form is located in the Announcement Attachments, 1bii.

Reminders:
1. The total of the case counts in the ICAR Parts 1, 2, and 3, should equal your total investigation case count reported in the DAR Section III.
2. Vertical Prosecutions should not be counted as an Investigation or a Joint Investigation.

Click the "SHOW INSTRUCTIONS" link above to view directions on how to properly complete the report.

Applicant Response:

26-27 AUTO San Bernardino ICAR.Pdf

Sub-Section Name: New Investigation Information for Cases in Court

32. APPLICANT QUESTION: CASES IN COURT - INVESTIGATION CASE ACTIVITY

Do you have NEW Investigation Information for cases that started the year in prosecution that you want to include? This report is optional.

If you do have cases to report, download Announcement Attachment 1c, label it ***"25-26 AUTO (county name) Cases in Court Investigation Case Activity" upload and mark confidential, then attach to this question.*** *Provide only investigation information for case(s) that started the fiscal year in prosecution, but required additional investigation during the reporting period.* ***Other than current status, no prosecution case information should be included.***

Applicant Response:

Not Applicable

Section Name: Acknowledgment

33. APPLICANT QUESTION: ACKNOWLEDGMENT

For purposes of the grant application process and Grant Award Agreement (GAA), the term "application" refers to the grant application and its Funding Announcement Attachments including, but not limited to, the Budget Instructions, Grant Requirements, and Fact Sheets.

Applicant Response:

I acknowledge

BUDGET

Budget Year: 1

Budget Category	Direct	Total
▾ Salary By Position	$627,317.00	$627,317.00
Supervising Attorneys		

Attorneys	$217,762.00	$217,762.00
Supervising Investigators		
Investigators (Sworn)	$344,941.00	$344,941.00
Investigators (Non-Sworn)		
Investigative Assistants		
Forensic Accountant/Auditor		
Support Staff Supervisor		
Paralegal/Analyst/Legal Assistant/etc.	$18,383.00	$18,383.00
Clerical Staff	$35,990.00	$35,990.00
Student Assistants		
Over Time: Investigators	$10,241.00	$10,241.00
Over Time: Other Staff		
Salary By Position - other		
Benefits	$357,325.00	$357,325.00

▾ Operating Expenses, General	$69,506.00	$69,506.00
Grant Indirect Costs - 10% method; plan must be on file and made available to CDI upon request (choose only 1 indirect cost method)	$61,708.00	$61,708.00
Grant Indirect Costs - 5% method; plan must be on file and made available to CDI upon request (choose only 1 indirect cost method)		
Audit	$4,000.00	$4,000.00
Forensic Accounting Services	$1,575.00	$1,575.00
Transcription Services, Interpreter Services, Records Requests		
Expert Consultant Fees		
Witness Fees/Litigation Fees		
Undercover Operation Expenses		
Office Supplies	$500.00	$500.00
Office Space/Facility Fees		
IT Services		
Communications (phone, etc.)		
Membership Dues/Publications	$1,723.00	$1,723.00

Operating Expenses, General - other		
▾ Operating Expenses, Detailed	$27,744.00	$27,744.00
Outreach (identify details in narrative)	$26,000.00	$26,000.00
Insurance (i.e., General Liability, etc.; identify in narrative)		
Motor Pool/Fleet Services (cannot include reserve fund for future purchases; identify number of vehicles)	$1,344.00	$1,344.00
Vehicle Fuel and Maintenance (identify number of vehicles in narrative)		
Vehicle Mileage (not to exceed federal standard mileage rate; not allowed for grant purchased or motor pool/fleet vehicles; identify number of vehicles in narrative)	$400.00	$400.00
Vehicle Parking (identify number of vehicles in narrative)		
Software Renewal (identify in narrative)		
Software Purchase (identify and provide justification in narrative)		
Minor Equipment as defined in instructions (Identify equipment and purchase price of each item in narrative)		
Equipment Lease/Maintenance (identify in narrative)		
Operating Expenses, Detailed - other		
▾ Operating Expenses, Travel and Training		

	$10,816.00	$10,816.00
Travel - In CA (Include costs such as hotel, airfare, and rental car associated with investigation and/or training. In narrative identify purpose, number of staff, and % billed to the program and other source of funding if less than 100%)	$5,408.00	$5,408.00
Travel - Out of CA (Include costs such as hotel, airfare, and rental car for out of state travel associated with investigation and/or training. In narrative identify state, purpose, number of staff, and % billed to the program and other source of funding if less than 100%)		
Training - In CA (Include registration fees. In narrative identify purpose, number of staff, and % billed to the program and other source of funding if less than 100%)	$5,408.00	$5,408.00
Training - Out of CA (Include registration fees. In narrative identify state, purpose, number of staff, and % billed to the program and other source of funding if less than 100%)		
Operating Expenses, Travel and Training - other		
▾ Equipment	$0.00	$0.00
Computers (provide justification and % billed to each program in narrative)		
Printers/Scanners (provide justification and % billed to each program in narrative)		
Vehicles (provide justification and % billed to each program in narrative)		
Vehicle Code 3 Equipment (provide number and % billed to each program in narrative)		
Equipment - other		
Total	$1,092,708.00	$1,092,708.00

Budget Justification

Category Name	Category Calculations		Category Narrative
▾ Salary By Position			
Supervising Attorneys			
Attorneys	No. of Positions: 1 Total FTE: 1	Total Cost: $217,762.00 Total Requested Amount (Direct): $217,762.00	
Supervising Investigators			
Investigators (Sworn)	No. of Positions: 2 Total FTE: 2	Total Cost: $344,941.00 Total Requested Amount (Direct): $344,941.00	
Investigators (Non-Sworn)			
Investigative Assistants			
Forensic Accountant/Auditor			

Support Staff Supervisor		
Paralegal/Analyst/Legal Assistant/etc.	No. of Positions: 1 Total FTE: 0.5	Total Cost: $18,383.00 Total Requested Amount (Direct): $18,383.00
Clerical Staff	No. of Positions: 1 Total FTE: 0.5	Total Cost: $35,990.00 Total Requested Amount (Direct): $35,990.00
Student Assistants		
Over Time: Investigators	No. of Positions: 2 Total FTE: 0.06	Total Cost: $10,241.00 Total Requested Amount (Direct): $10,241.00
Over Time: Other Staff		
Salary By Position - other		

Benefits

▾ Operating Expenses, General

Grant Indirect Costs - 10% method; plan must be on file and made available to CDI upon request (choose only 1 indirect cost method)	
Grant Indirect Costs - 5% method; plan must be on file and made available to CDI upon request (choose only 1 indirect cost method)	
Audit	
Forensic Accounting Services	
Transcription Services, Interpreter Services, Records Requests	
Expert Consultant Fees	
Witness Fees/Litigation Fees	
Undercover Operation Expenses	
Office Supplies	
Office Space/Facility Fees	
IT Services	
Communications (phone, etc.)	
Membership Dues/Publications	
Operating Expenses, General - other	

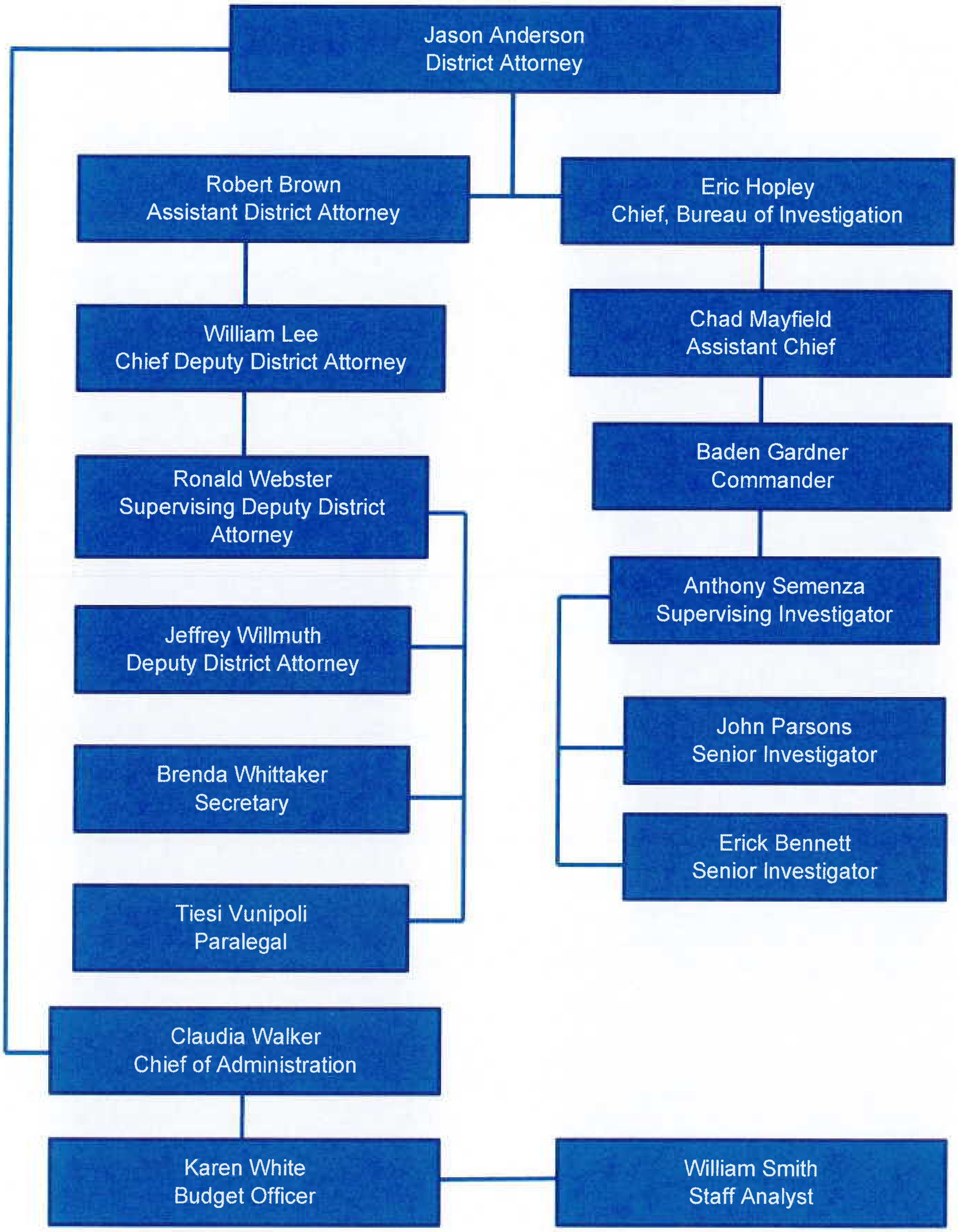
▾ Operating Expenses, Detailed

Outreach (identify details in narrative)	Transportation ads, such as buses and billboards. This would be a continuation of advertisement campaign initiated in FY 2025-2026.
Insurance (i.e., General Liability, etc.; identify in narrative)	

Motor Pool/Fleet Services (cannot include reserve fund for future purchases; identify number of vehicles)		Vehicles for 2 full time investigators at a cost of $56 per month per vehicle. Does not include replacement costs.
Vehicle Fuel and Maintenance (identify number of vehicles in narrative)		
Vehicle Mileage (not to exceed federal standard mileage rate; not allowed for grant purchased or motor pool/fleet vehicles; identify number of vehicles in narrative)		Mileage reimbursement for staff who use personal vehicles, including attorney, paralegal and administrative assistant.
Vehicle Parking (identify number of vehicles in narrative)		
Software Renewal (identify in narrative)		
Software Purchase (identify and provide justification in narrative)		
Minor Equipment as defined in instructions (Identify equipment and purchase price of each item in narrative)		
Equipment Lease/Maintenance (identify in narrative)		
Operating Expenses, Detailed - other		
▾ Operating Expenses, Travel and Training		

Travel - In CA (Include costs such as hotel, airfare, and rental car associated with investigation and/or training. In narrative identify purpose, number of staff, and % billed to the program and other source of funding if less than 100%)	No. of People: 4	Total Cost: $5,408.00 Total Requested Amount (Direct): $5,408.00	CDAA, SCFIA and AFA conferences for 3.25 staff members - billed at 1 attorney @ 100%, 2 investigators @ 100% and one paralegal at 25%. Costs include hotel, airfare, mileage for training and meals.
Travel - Out of CA (Include costs such as hotel, airfare, and rental car for out of state travel associated with investigation and/or training. In narrative identify state, purpose, number of staff, and % billed to the program and other source of funding if less than 100%)			
Training - In CA (Include registration fees. In narrative identify purpose, number of staff, and % billed to the program and other source of funding if less than 100%)	No. of People: 4	Total Cost: $5,408.00 Total Requested Amount (Direct): $5,408.00	CDAA, SCFIA and AFA conferences for 3.25 staff - billed at 1 attorney @ 100%, 2 investigators @ 100% and one paralegal @ 25%.
Training - Out of CA (Include registration fees. In narrative identify state, purpose, number of staff, and % billed to the program and other source of funding if less than 100%)			
Operating Expenses, Travel and Training - other			
▾ Equipment			
Computers (provide justification and % billed to each program in narrative)			
Printers/Scanners (provide justification and % billed to each program in narrative)			

Vehicles (provide justification and % billed to each program in narrative)		
Vehicle Code 3 Equipment (provide number and % billed to each program in narrative)		
Equipment - other		


Jason Anderson
District Attorney
Robert Brown
Assistant District Attorney
Eric Hopley
Chief, Bureau of Investigation
William Lee
Chief Deputy District Attorney
Chad Mayfield
Assistant Chief
Ronald Webster
Supervising Deputy District Attorney
Baden Gardner
Commander
Jeffrey Willmuth
Deputy District Attorney
Anthony Semenza
Supervising Investigator
Brenda Whittaker
Secretary
John Parsons
Senior Investigator
Erick Bennett
Senior Investigator
Tiesi Vunipoli
Paralegal
Claudia Walker
Chief of Administration
Karen White
Budget Officer
William Smith
Staff Analyst

SAN BERNARDINO COUNTY
Automobile Insurance Fraud Program

Joint Investigative Plan between the California Department of Insurance Inland Empire Fraud Division Regional Office and the San Bernardino County District Attorney's Office

Fiscal Year 2026-2027

STATEMENT OF GOALS

The long-term goal of both the San Bernardino County District Attorney's Office and the California Department of Insurance Inland Empire Fraud Division Regional Office is to reduce Automobile Insurance Fraud in San Bernardino County through efficient investigation and prosecution of cases and individuals who commit fraud and, through community outreach, to educate and deter others from committing fraud.

The short-term goals are to (1) identify and maintain, during the entire grant period, named detective(s) and prosecutors dedicated to the investigation and prosecution of Automobile Insurance Fraud cases in San Bernardino County and (2) utilize a vertical prosecution litigation plan on every case to identify and manage cases for investigation and prosecution to pursue those cases likely to result in successful prosecution, avoid duplication of effort, coordinate resources, and bring investigations to a timely conclusion using reasonable resources.

INVESTIGATION INTAKE

This plan recognizes that each agency has their individual procedures for accepting, reviewing and evaluating a Suspected Fraudulent Claim (SFC), documented referral or investigative lead (hereinafter collectively referred to as "lead.").

For the Fraud Division, a Detective Sergeant will review the lead to determine if an investigation is warranted. The Detective Sergeant will then assign the lead to a Fraud Division Detective (hereinafter "Detective.") and notify the District Attorney's Office (DA) that the case is being assigned. The Detective will then order the claim file. Once the claim file has been received and reviewed (and it is determined an investigation is warranted), the detective will contact the prosecutor to schedule a meeting to further evaluate the lead.

The San Bernardino District Attorney's Office intake procedure differs from the procedures used by the Automobile Insurance Fraud Division, in that, a DDA will review all leads. If warranted, the claim file is ordered. An e-mail will be sent from the District Attorney's office to the Inland Empire Fraud Division Regional Office confirming this fact. Once the file is received, the DDA will review the material to determine if an investigation is warranted. If it is determined an investigation is warranted, the DDA will prepare an investigative request, and the file will be sent to the District Attorney's Supervising Investigator for pre-investigation and review.

At this point, an email announcing the assignment of the case to DA Investigations will be sent to the Inland Empire Fraud Division Regional Office.

If a simultaneous dual referral occurs, the Fraud Division's Detective Sergeant and the DA's Supervising Investigator will confer and decide which agency shall investigate the case, or whether a joint investigation is warranted.

If the Inland Empire Fraud Division cannot initiate an investigation due to a lack of resources, the Inland Empire Detective Sergeant will provide a copy of the referral to the San Bernardino County District Attorney's Office.

VERTICAL PROSECUTION

Vertical prosecution has been recognized to be the best process to follow when dealing with insurance fraud cases.

The Detective will contact the Deputy District Attorney (DDA) in the Automobile Insurance Fraud Unit and advise the DDA of the new case and the need to handle the case. The Detective will provide a synopsis of the case, indicating the type of the case, number of suspects and the complexity. The DDA will evaluate the information and notify the Detective of the assessment. This should occur within ten working days. The DDA and Detective will then meet and implement the investigation/litigation plan.

The DDA assigned to the case from the beginning will remain with the case through prosecution. This system will allow the Detective to meet with and develop an investigative/litigation plan with the DDA, who will file and prosecute the case. If the DDA and Detective decide to investigate, they will discuss the parameters of the case investigation, the resources required for the investigation and the time frame anticipated for completing the investigation. The DDA will detail the investigative items required for a case filing.

After the initial meeting between the DDA and the Detective, additional discussions will continue as necessary to assess progress on the investigation. The litigation team of DDA and Detective will discuss any required adjustments to the investigative/litigation plan, confirm case priorities and timetables, resources and whether the case should proceed or if the investigation is unproductive and should be curtailed. The DDA will explain investigative requests and will provide legal advice during these discussions. For submitted or filed cases, the DDA will update the Detective on the status of the case. Issues concerning discovery preparation will be discussed during these meetings. These meetings will continue until the conclusion of the case.

Following the initial investigative/litigation plan meeting, if no additional action is warranted, no investigation will be initiated, and the DDA will prepare a letter to the reporting party and the case Detective indicating that no additional investigation will be pursued.

Ultimate prosecution or non-prosecution decisions shall remain entirely within the discretion of the District Attorney's Office. The DDA shall retain sole charging, filing and settlement authority for all cases, but will confer with the filing Detective for input.

All cases under investigation will be integrated into the litigation plan approach.

REGIONAL MEETINGS

On a bi-monthly basis, the Deputy District Attorney will meet with the detective sergeant and detectives of the CDI Inland Regional Fraud Division assigned to Automobile Insurance Fraud cases to discuss progress of individual cases, trends, resources, and outreach. The Inland Empire Regional Office will host these meetings.

UNDERCOVER OPERATIONS

Undercover operations will be conducted safely, professionally and in accordance with the laws of the State of California, and the individual policies of the agencies conducting the undercover activity shall apply. The use of informants shall comply with the laws of the State of California and the individual policies of the Joint Plan participants. The Fraud Division has been provided a copy of the San Bernardino County policy for use of informants as a confidential attachment. The use of informants will be discussed at the litigation/investigative plan meetings. The Fraud Division Detective Sergeant and DA Supervising Investigator will coordinate the use of investigator resources. The continuing viability of ongoing operations will be discussed at the investigative/litigation plan meetings.

DOCUMENT STORAGE AND DISCOVERY

When an investigation appears likely to produce an exceptionally large amount of documentary evidence, the two agencies agree to consult early in the investigation regarding the storage of, copying of, and access to such evidence to simplify procedures and minimize costs.

CASE FILING REQUIREMENTS

Filing requirements for cases will be discussed during the investigative/litigation plan conferences between the Detective and DDA. As a prerequisite to filing a criminal case, the San Bernardino District Attorney's Office requires that the DDA must be convinced there is sufficient legally admissible evidence to establish guilt beyond a reasonable doubt to a jury, on each defendant, and for every element of all charges and allegations.

As a general guideline, the following material must be provided to the District Attorney's Office for a case to be reviewed:

- A complete copy of investigative reports including reports of interviews, copies of all search warrants and affidavits in support of search warrants; an index and summary of all documents, photographs, videos; and other evidence that supports the charges.
- A complete copy of the claim file, including complete (non-redacted) claim file notes.
- All exculpatory evidence in the possession of the investigating agency, or of which it has knowledge, including evidence related to the credibility of witnesses, including information related to bias, motive and inducements to testify.
- Copies of, or access to, all documents recovered in the course of the investigation, and a contact person to assist in discovery requests regarding the materials. (Copies of all documentary evidence will be

required once the case is filed.)

- A list of all anticipated witnesses, including their addresses, telephone numbers, and dates of birth (dates of birth are not required for law enforcement personnel) contained on a separate sheet of paper. Any confidential personal identifying information of witnesses or victims contained in the narrative portions of the investigative reports shall be redacted by the investigative agency in the court copy of the report.
- Complete rap sheets (CII, FBI) on all suspects and witnesses (except law enforcement personnel).
- Department of Motor Vehicles printouts and photos on all suspects.
- Information pertaining to any inducements or agreements regarding the giving of information or testimony that may have been made to witnesses. The use of informants or cooperating witnesses shall be strictly governed by the District Attorney's Office policy regarding use of informants and/or cooperating witnesses.
- The name and telephone number of the Fraud Division Detective responsible for signing the declaration to support the arrest warrant, and for conducting additional investigation, if necessary.
- A certified copy of any depositions (if applicable).

The DDA assigned to the case will make a filing determination as quickly as practicable, and unless there are unforeseen circumstances, within no more than twenty (20) working days of the case submission for filing. If additional investigation is needed, the DDA will notify the case Detective immediately. The Detective will complete the additional investigation as soon as reasonably possible and provide the DDA with status updates at a minimum of every ten (10) working days until the investigation is completed. If a case is rejected for prosecution, the DDA will prepare a letter in writing stating the reason(s) for the rejection and provide the letter to the Detective within ten (10) working days of the rejection. The Detective will, in turn, notify the complaining party.

Both the DDA and the CDI-Fraud Division shall notify each other within twenty (20) working days after closing a case, whether or not the closing of that case included the completion of a report of investigation, or after having decided not to work a case for any reason.

TRAINING

The two agencies will work together to identify and provide requested training on specific legal issues to each other, insurance company personnel, SIU's, and local law enforcement agencies.

PROBLEM RESOLUTION

Historically, as prosecutors and detectives work together in implementing the investigative/litigation plan, and through the use of vertical prosecution, most issues will be resolved before they become problems. If the problems arise at the case initiation state, they will be resolved between the CDI Fraud Division Detective and the Automobile Insurance Fraud DDA. The CDI Fraud Division Sergeant and the Supervising Deputy District Attorney will resolve issues that cannot be resolved by the Detective or the DDA. The CDI Fraud Division Captain and the Special Units Chief Deputy District Attorney will resolve issues that cannot be resolved between the CDI Detective Sergeant and Supervising Deputy District Attorney.

INFORMATION EXCHANGE

Lists of open investigations including status and assigned personnel will be provided to the San Bernardino District Attorney's Office by the Fraud Division, and a similar report will be provided by the San Bernardino District Attorney's Office to the Inland Empire Fraud Division Regional

Office regularly.

ASSESSMENT OF PERFORMANCE

The Supervising Deputy District Attorney and the CDI Captain will meet regularly to assess the successes and failures in meeting the goals of the program.

JOINT ACCEPTANCE

The Joint Plan has been reviewed and agreed upon by the respective CDI Regional Office and the San Bernardino County District Attorney's Office. The Joint Plan will take effect upon execution of the Grant Award Agreement by authorized CDI and District Attorney representatives.

CALIFORNIA DEPARTMENT OF INSURANCE
ENFORCEMENT BRANCH
FY 2026-2027 GRANT FUNDING PROGRAMS

COUNTY	San Bernardino

PROGRAM	AUTO

Enter Requested Data				Select from drop-down menu		
Date Conducted mm/dd/yy	Location	Conducted By	# of Attendees / Contacts [1]	Purpose & Content	Target Audience	Method
10/9/2025	Costa Mesa	DDA Tom Colcough	35	Training/Educating LEA Partners	Law Enforcement	Presentation
12/2025 - 6/2026	San Bernardino County	DA's Office	6,193,500	Public Awareness: Education Component	General Public	Ad Media
3/18/2026	San Bernardino	DAI Erick Bennett	40	Training/Educating LEA Partners	Law Enforcement	Presentation
3/26/2026	San Bernardino	DAI Erick Bennett	40	Training/Educating LEA Partners	Law Enforcement	Presentation

CALIFORNIA DEPARTMENT OF INSURANCE
ENFORCEMENT BRANCH
FY 2026-2027 GRANT FUNDING PROGRAMS

COUNTY	San Bernardino

PROGRAM	AUTO

Enter Requested Data				Select from drop-down menu		
Date Conducted mm/dd/yy	Location	Conducted By	# of Attendees / Contacts [1]	Purpose & Content	Target Audience	Method

[1] For hotline numbers or website links, list the number of calls or specific count of page hits. Enter numbers only; no special characters.

CALIFORNIA DEPARTMENT OF INSURANCE - FRAUD DIVISION
AUTOMOBILE INSURANCE FRAUD PROGRAM

Submitted: 06/17/26
Version #: 3

FISCAL YEAR: 2025-26 **From** (7/1/25 **to** 06/15/26)

PROGRAM REPORT FOR: SAN BERNARDINO **COUNTY**

I. Number of Suspected Fraud Claims Reviewed from **7/1/25** through **06/15/26**	**921**

II. DOCUMENTED CASE REFERRALS SOURCES	PENDING	ACCEPTED	REJECTED	APPLICANT CASES	NON-APPLICANT CASES
A. CDI - Fraud Division		8	2	9	1
B. Private Carrier	8	19	26	52	1
C. Local Law Enforcement		1		1	
D. Third Party Administrator					
E. Others					
F. Total (A-E)	8	28	28	62	2

III. INVESTIGATIONS - PRE FILING DECISONS	CASES	SUSPECTS
A. Number of cases and suspects carried forward on **6/30/25** **to FY** **25/26**	9	10
B. Number of NEW cases and suspects initiated from **7/1/25** **through** **06/15/26**	29	31
C. Total Cases/Suspect (A+B)	38	41
1. Declinations - Rejections	10	10
2. Number of CDI Joint Investigations (from A & B)	1	1
D. Investigative Assist(s)		
1. Number TO outside agency		
2. Number FROM an outside agency		
E. Number of unassisted investigations by District Attorney	37	40

III. INVESTIGATIONS - PRE FILING DECISONS CONTINUED					
F. Case Investigations by Categories and Complexities	STANDARD	MEDIUM	COMPLEX	VERY COMPLEX	TOTAL CASES
1. Applicant Fraud	21	10	7		38
2. Fraud Ring					
3. Staged Accident					
4. Capping					
5. Medical Provider Fraud					
6. Insider Fraud					
7. Economic Car Theft					
8. Legal Office Fraud					
9. Other					
Total (1-9)	21	10	7		38

IV. ARRESTS THIS REPORTING PERIOD	CASES	DEFENDANTS
A. Arrests by District Attorney - Felony	15	17
B. Arrests by CDI - Felony	8	9
C. Arrest by joint effort CDI / DA - Felony		
D. Arrest by other - Felony		
E. Total (A - D) - Felony	23	26
F. Arrests by District Attorney - Misdemeanor	1	1
G. Arrests by CDI - Misdemeanor		
H. Arrest by joint effort CDI / DA - Misdemeanor		
I. Arrest by other -Misdemeanor		
J. Total (F- I) - Misdemeanor	1	1
K. Total (E+J) - Felonies and Misdemeanors	24	27

V. CASES IN COURT							
A. Cases carried forward on **6/30/25** to FY **25/26** by Categories and Complexities	STANDARD	MEDIUM	COMPLEX	VERY COMPLEX	TOTAL CASES	TOTAL DEFENDANTS	TOTAL CHARGEABLE FRAUD (in dollars)
1. Applicant Fraud	12	7	4		23	27	$315,104
2. Fraud Ring		1			1	1	$15,000
3. Staged Accident		1	1		2	2	$110,000
4. Capping							
5. Medical Provider Fraud							
6. Insider Fraud							
7. Economic Car Theft							
8. Legal Office Fraud							
9. Other							

V. CASES IN COURT (CONTINUED)

B. New Case filings/indictments initiated **7/1/25** through **06/15/26** by Categories and Complexities	STANDARD	MEDIUM	COMPLEX	VERY COMPLEX	TOTAL CASES	TOTAL DEFENDANTS	TOTAL CHARGEABLE FRAUD (in dollars)
1. Applicant Fraud	10	12	5		27	31	$587,968
2. Fraud Ring							
3. Staged Accident		1			1	1	$25,000
4. Capping							
5. Medical Provider Fraud							
6. Insider Fraud							
7. Economic Car Theft							
8. Legal Office Fraud							
9. Other							

C. Total Cases in Court - Categories and Complexities (A+B)	STANDARD	MEDIUM	COMPLEX	VERY COMPLEX	TOTAL CASES	TOTAL DEFENDANTS	TOTAL CHARGEABLE FRAUD (in dollars)
1. Applicant Fraud	22	19	9		50	58	$903,072
2. Fraud Ring		1			1	1	$15,000
3. Staged Accident		2	1		3	3	$135,000
4. Capping							
5. Medical Provider Fraud							
6. Insider Fraud							
7. Economic Car Theft							
8. Legal Office Fraud							
9. Other							
10. Total Cases in Court from (C)	22	22	10		54	62	$1,053,072

V. CASES IN COURT (CONTINUED)

D. TOTAL CASES BY FILING CLASSIFICATION	CASES	DEFENDANTS	
1. Felony Cases from (C)	53	61	
2. Misdemeanor Cases from (C)	1	1	
3. Civil Cases from (C)			

E. COURT PROCEEDINGS	CASES	DEFENDANTS	MOTIONS / HEARINGS
1. Number of Preliminary Hearings	4	4	
2. Number Held to Answer	4	4	
3. Number of Grand Jury Indictments	0	0	
4. Number of Motions requiring a response			1
5. Number of Court Hearings			250

VI. FELONY DISPOSITIONS	CASES	DEFENDANTS
A. Convictions	23	25
1. Pled Guilty / No Contest	23	25
2. Number of Convictions by Trial	0	0
B. Sentences		
1. State Prison Imposed		
2. County Jail Imposed		9
3. Probation, no Jail Imposed		2
C. Reduction to Misdemeanor		14
D. Municipal Court Dismissals		
E. Superior Court Dismissals		
	AMOUNT ORDERED	AMOUNT COLLECTED *
F. Amount of Fines & Penalty Assessments	$16,977	
G. Amount of Restitution	$90,223	$31,596

*Amount collected from all cases during the fiscal year.

VII. MISDEMEANOR - DISPOSITIONS	CASES	DEFENDANTS
A. Convictions	1	1
1. Pled Guilty / No Contest	1	1
2. Convicted by Trial	0	0
B. Sentences		
1. County Jail Imposed		0
2. Probation, no Jail Imposed		1
C. Dismissals		0
	AMOUNT ORDERED	AMOUNT COLLECTED *
D. Amount of Fines & Penalty Assessments		
E. Amount of Restitution	$154	

VIII. CIVIL CASES	NUMBER FILED	NUMBER OF JUDGMENTS
A. Cases carried forward on **6/30/25** to FY **25/26**	0	
B. New Cases filed this reporting period from **7/1/25** through **06/15/26**	0	
C. Total Cases (A+B)	0	
D. Cases Concluded this reporting period.	0	0
E. Judgments	AMOUNT ORDERED	AMOUNT COLLECTED*
1. Restitution		
2. Fines and Penalties		
3. Costs		

IX. SEARCH WARRANTS	NUMBER	SUSPECTS	LOCATIONS
A. Total Search Warrants Issued	57	24	57
B. Special Master Search Warrants	0	0	0

X. OUTREACH TRAINING	NUMBER		
A. Number of training sessions	4		
B. Total Number of trainees	99,999		

				CONVICTION TYPE																		
CASE #	DEFENDANTS	ROLE*	DATE OF CONVICTION	FELONY (X)	MISDEMEANOR (X)	PRIMARY CONVICTION CHARGE	ESTIMATED CHARGEABLE FRAUD ($)	COURT	COUNTY JAIL (days)	PRISON (months)	PROBATION (months)	COMMUNITY SERVICE (hours)	OTHERS	TOTAL ACQUITTALS	TOTAL DISMISSALS	ASSETS FROZEN ($)	RESTITUTION ORDERED ($)	CIVIL FINE ($)	CRIMINAL FINE ($)	VICTIM NAMES	REFFERAL SOURCE **	DDA NAME
2024-6473	Barraza, Jorge Manuel	A	12/30/25	X		PC550(b)(2)	7500	San Bernardino Superior	60		24						$8,406			Bristol West Ins.	B	Thomas Colclough
2025-33273	Baumwoll, Brian	A	04/30/25	X		PC550(b)(1)	50000	San Bernardino Superior			24									Mercury Ins.	B	Jeff Willmuth
2025-31625	Contreras, Vanessa	A	02/06/26	X		PC550(b)(1) VC10501(A) M	9000	San Bernardino Superior	30		24						$9,151			Aspire General Ins. SBCSD	A	Jeff Willmuth
2025-43607	Cordova, Messina	A	05/07/26	X		PC550(b)(3) VC20002 VC10501(A)	29000	San Bernardino Superior			24						$1,056			AAA Ins.	B	Jeff Willmuth
2025-56587	Delgado, Andres	A	01/08/26		X	PC550(b)(3)	5000	San Bernardino Superior			12						$154			Geico Ins.	B	Thomas Colclough
2024-1912	Futch, Adrianne	A	03/03/26	X		PC550(b)(3)	6100	San Bernardino Superior	10		12						$1,013			AAA Ins.	B	Jeff Willmuth
2021-36158	Gabourel, Woodrow Wilson	A	07/18/25	X		PC550(b)(3) VC23152(A)	5000	San Bernardino Superior	30		36								$250	National General Ins.	B	Thomas Colclough
2024-32466	Haro, Elena	A	09/29/25	X		PC550(b)(3)	15000	San Bernardino Superior	2			40					$840		$220	Kemper Ins.	A	Thomas Colclough
2024-5351	Hendrickson, Tyree	A	11/03/25	X		PC550(b)(1)	6000	San Bernardino Superior	10		12									USAA Ins.	B	Thomas Colclough
2025-02549	Jiles, Steven Ronald	A	06/10/26	X		PC550(b)(3)	12924	San Bernardino Superior	120		12						$2,070			Mercury Ins.	B	Jeff Willmuth
2025-22142	Kennedy, Kenneth	A	05/13/26	X		PC550(b)(3) PC452(C)	25000	San Bernardino Superior	12		24									Progressive Ins.	B	Jeff Willmuth
2024-33220	Loya, Jacqueline	A	08/04/25	X		PC550(b)(1) VC10501(A) VC23103(a)	20000	San Bernardino Superior	30		36						$548			AAA Ins. SBPD	C	Thomas Colclough
2024-38510	Marek, Robin	A	08/13/25	X		PC550(b)(3)	5000	San Bernardino	60		12								$250	Aspire General Insurance	B	Thomas Colclough

CONVICTION INFORMATION COUNTY: **SAN BERNARDINO**

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				CONVICTION TYPE																		
CASE #	DEFENDANTS	ROLE*	DATE OF CONVICTION	FELONY (X)	MISDEMEANOR (X)	PRIMARY CONVICTION CHARGE	ESTIMATED CHARGEABLE FRAUD ($)	COURT	COUNTY JAIL (days)	PRISON (months)	PROBATION (months)	COMMUNITY SERVICE (hours)	OTHERS	TOTAL ACQUITTALS	TOTAL DISMISSALS	ASSETS FROZEN ($)	RESTITUTION ORDERED ($)	CIVIL FINE ($)	CRIMINAL FINE ($)	VICTIM NAMES	REFFERAL SOURCE **	DDA NAME
								Superior														
2025-22142	Mariau, Lucinda	A	05/13/26	X		PC550(B)(3) PC452(C)	25000	San Bernardino Superior	3		12									Progressive Ins.	B	Jeff Willmuth
2023-2542	Marquez, Yolanda	A	10/01/25	X		PC550(b)(1)	30000	San Bernardino Superior			12						$19,276			Kemper Ins.	E	Thomas Colclough
2025-22044	Molina, Joel	A	12/11/25	X		PC550(b)(3)	5000	San Bernardino Superior	10		12						$500			National General Ins.	B	Thomas Colclough
2024-36026	Ochoa Gerhardt, Joshua	A	08/20/25	X		PC548(A) PC664-PC487(A)	1862	San Bernardino Superior	45		36						$2,085		$300	Kemper Ins.	A	Thomas Colclough
2024-40119	Paredes, Martin	A	08/20/25	X		PC550(b)(1) VC20001(b)(1) VC31-M	3500	San Bernardino Superior	60		24						$5,396		$300	Wawanesa Ins.	B	Thomas Colclough
2022-28182	Pomrehn, Kristin D	A	09/10/25	X		PC550(b)(1) PC1320(A)	1533	San Bernardino Superior	32		24						$500		$15,000	USAA Ins.	A	Thomas Colclough
2025-58596	Price, Kia	A	05/21/26	X		PC550(b)(3)	7246	San Bernardino Superior	5		12						$840			Kemper Ins.	B	Jeff Willmuth
2025-25866	Ramos, Edwin	A	12/18/25	X		PC550(b)(1)	56000	San Bernardino Superior	90		24						$4,488		$300	Mercury Ins.	B	Thomas Colclough
2025-25866	Ramos, Wilber	A	12/18/25	X		PC664 PC487(A) M	56000	San Bernardino Superior	10		12								$137	Mercury Ins.	B	Thomas Colclough
2023-54650	Reno, Brittany	A	09/18/25	X		PC550(b)(3) VC23152(a)	5000	San Bernardino Superior	46		36						$717			Kemper Ins.	B	Thomas Colclough
2025-62809	Sandoval, Michael	A	02/23/26	X		PC550(b)(1)	15000	San Bernardino Superior	40		24						$14,848			Safeway Ins.	A	Jeff Willmuth
2025-20934	Singh, Harmanveer	A	01/14/26	X		PC550(b)(1) VC10501(A) M	3500	San Bernardino Superior	120		24						$10,175			Mercury Ins.	B	Jeff Willmuth

CONVICTION INFORMATION
COUNTY: **SAN BERNARDINO**

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CASE #	DEFENDANTS	ROLE*	DATE OF CONVICTION	CONVICTION TYPE: FELONY (X)	CONVICTION TYPE: MISDEMEANOR (X)	PRIMARY CONVICTION CHARGE	ESTIMATED CHARGEABLE FRAUD ($)	COURT	COUNTY JAIL (days)	PRISON (months)	PROBATION (months)	COMMUNITY SERVICE (hours)	OTHERS	TOTAL ACQUITTALS	TOTAL DISMISSALS	ASSETS FROZEN ($)	RESTITUTION ORDERED ($)	CIVIL FINE ($)	CRIMINAL FINE ($)	VICTIM NAMES	REFFERAL SOURCE **	DDA NAME
2025-57118	Song, Rex	C	05/19/26	X		PC550(B)(3)	25000	San Bernardino Superior	4		12						$270		$220	United Causality Group	A	Jeff Willmuth
FY (2025-26) Sub Total				25	1																	
TOTAL				25	1		430265									$0	$90,376	$0	$16,977			

Insert appropriate letter *Role:	
Applicant Fraud	A
Fraud Ring	B
Staged Accident	C
Capping	D
Medical provider Fraud	E
Insider Fraud	F
Economic Car Theft	G
Legal Office Fraud	H
Other	I

** Referral Sources	
CDI - Fraud Division	A
Private Carrier	B
Local Law Enforcement	C
Third Party Administrator	D
Other	E