

Application Report



Applicant Organization:

Project Name:

Application ID:

Funding Announcement:

Requested Amount:

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 22-23 Audited Unexpended Funds

Excluding interest, what was the amount of your FY 22-23 Audited Unexpended Funds? If none, enter "0".

Applicant Response:

\$0.00

3. Applicant Question: FY 22-23 Audited Unexpended Funds Percentage of FY 22-23 Award

Your FY 22-23 Audited Unexpended Funds are what percentage of your FY 22-23 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 22-23 Total Award: \$100,000

FY 22-23 Audited Unexpended Funds: \$23,750

FY 22-23 Audited Unexpended Funds Percentage: 24%

Applicant Response:

0.00%

4. Applicant Question: Contact Updates

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

- o **Contacts** are those, such as your elected District Attorney, who need to be identified but do not need access to GMS.
- o **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

5. 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	Tina Nunes Ober
Case Statistics / Data Reporter	Tina Nunes Ober
Compliance / Fiscal Officer	Eugene Clendinen
Elected District Attorney	Brooke Jenkins

6. 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

7. 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. 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

1. 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 2024-2025 Fiscal Year. If the resolution cannot be submitted with the application, it must be uploaded no later than January 2, 2025. There is a sample with instructions located in the Announcement Attachments, 3b.

Applicant Response:

No

2. Applicant Question: Delegated Authority Designation

Choose from the selection who will be the person submitting this application, signing the Grant Award Agreement (GAA) in GMS, 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. A sample Designated Authority Letter is located in the Announcement Attachments, 3a. CDI encourages the contact named as Project Director/Manger be the designated authority, should that be your

selection.

Please note, the Urban program has a unique DAD letter as it cannot list other programs. The Urban DAD letter needs to grant authorization for submitting the application for a 3-year period, whereas the other programs are a single year grant.

Applicant Response:

Designated Person named in Attached Letter

Attachment:

24-27 UA.SFDA.DOA.pdf - PDF FILE

Section Name: Strategic Plan

Sub Section Name: Qualifications and Successes

1. Applicant Question: Successes

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

Detail your program's successes for ONLY the 21-22, 22-23 and 23-24 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). Information regarding investigations should be given a reference number and details provided only in the Confidential Section, question 1 (Strategic Plan Confidential Investigation Details).

Applicant Response:

SFDA is applying for this grant for the first time since 2012. As a result, we do not have any cases that have been funded by this grant. However, we have been working on cases, through our automobile insurance fraud grant, that we believe will fit the criteria for this grant.

Specifically, SFDA has been investigating a towing company associated with an auto body shop. The towing company and the auto body shop have been engaged in predatory practices and have been charging usurious amounts on towing fees to insurance companies. We have been investigating this case using auto grant funds and resources. We also have a case in court involving one defendant and have received referrals for fraud committed by an auto body shop connected to the defendant.

In addition, we have received referrals for medical providers engaged in fraudulent billing practices tied to auto insurance.

SFDA has only one investigator assigned to the auto fraud grant. Having limited resources to investigate all auto cases is challenging. In addition, our investigator is new to the auto team and is learning to investigate auto fraud cases which makes it difficult for him to investigate these potentially large auto fraud rings on his own. This grant would allow us more resources to investigate these rings with the assistance of CDI and CHP as our partners.

PLEASE NOTE: AT TIME OF SUBMISSION, WE ARE STILL AWAITING CHP'S SIGNATURE ON OUR MOU. CDI AND SFDA HAVE SIGNED OFF. WE ATTACHED THE MOU WITH THOSE TWO SIGNATURES. ONCE WE HAVE CHP'S SIGNATURE, WE WILL UPLOAD IT ON GMS AND E-MAIL IT TO LAU.

2. Applicant Question: Investigation and Arrest Statistics

Pursuant to California Code of Regulations § 2698.74, (A)(c), provide the number of New Investigations, the amount of corresponding Chargeable Fraud, and the Total Arrests (both felony and misdemeanor) for the past 3 fiscal years.

Applicant Response:

Fiscal Year	New Investigations	New Investigations Chargeable Fraud	Total Arrests
2022-23	0	\$0.00	0
2021-22			
2020-21			
	Total: 0.00	Total: \$0.00	Total: 0.00

3. Applicant Question: Cases in Court and Prosecution Statistics

Pursuant to California Code of Regulations § 2698.74, (A)(c), provide the number of New Cases in Court, the amount of corresponding Chargeable Fraud, and the Total Convictions (both felony and misdemeanor) for the past 3 fiscal years.

Applicant Response:

Fiscal Year	New Cases in Court	New Cases in Court Chargeable Fraud	Total Convictions
2022-23	0	\$0.00	0
2021-22	0	\$0.00	0
2020-21	0	\$0.00	0
	Total: 0.00	Total: \$0.00	Total: 0.00

4. Applicant Question: Task Forces and Agencies

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

Applicant Response:

NICB

CDI

CHP

SFPD

DMV

BAR

5. Applicant Question: Unfunded Contributions

Specify any unfunded contributions and support (i.e., financial, equipment, personnel, and technology) your county provided in Fiscal Years 21-22, 22-23, and 23-24 to the organized automobile insurance fraud program.

Applicant Response:

As stated previously SFDA has not applied for this grant since 2012. However, we will have unfunded contributions should we be awarded this year for the next grant cycle.

The Managing Assistant District Attorney, Tina Nunes Ober, will be overseeing the prosecutors assigned to the grant. She will review FD-1's and assign cases. Ms. Nunes Ober has been supervising the Workers Compensation Insurance and Auto Insurance Fraud Programs for over 2 years. She will review arrest and search warrants. And she will be the primary liaison with our partner agencies. Ms. Nunes Ober spends approximately 80% of her time on the insurance fraud grant program management.

Lieutenant Alex Nocon was assigned in June 2024 to supervise the SFDA investigators assigned to our insurance fraud programs. His salary will be drawn from general funds and not grant funds. He will train and assist the investigator(s) assigned to the program. Lt. Nocon will assist in the writing and execution of search and arrest warrants.

SFDA also benefits from many volunteer interns and law clerks who assist us throughout the year. Interns are enthusiastic and bright students who assist SFDA attorneys and investigators in organizing evidence and discovery, as well as conducting legal research.

SFDA's IT support team is also an unfunded contribution. They assist our team with all our technology needs. Our communications team is also an unfunded contribution. SFDA Communications team drafts and issues press releases on arrests and settlements of important cases.

We also employ paralegals who work on insurance fraud cases. Valerie Blasi is our team's primary paralegal, but we also have four others who assist in discovery and organizing case files. They are all unfunded contributions. Ms. Blasi organizes all of our cases and tracks all of our statistics. In addition, she assists in grant writing and outreach. She is often a liaison with partner agencies.

6. Applicant Question: Personnel Continuity

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

Applicant Response:

We plan to have two investigators assigned to this grant full time, should we receive the funding that would enable us to commit those resources. SFDA has kept its staffing in its insurance fraud programs stable over many years. As with our other grants, we intend to keep the staffing consistent and will work to keep experienced attorneys and investigators on the grant for the 3-year grant cycle.

SFDA intends to assign one primary ADA. ADA Rebecca Zhong has been on the insurance fraud team for two years and has prosecuted numerous auto and workers compensation fraud cases. We expect she will remain assigned to the team for the three-year grant cycle.

7. Applicant Question: Frozen Assets Distribution

Were any frozen assets distributed in Fiscal Years 21-22, 22-23, or 23-24?

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

Applicant Response:

No

Sub Section Name: Staffing

1. 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.

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".

Applicant Response:

Name	Role	Start Date	End Date (leave blank if N/A)	% Time Dedicated to the Program
Rebecca Zhong	Assistant District Attorney	07/01/2022		50
TBD	Investigator	08/01/2024		100
TBD	Investigator	08/01/2024		100

2. 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	.50
Supervising Investigators		
Investigators (Sworn)	2	2.00
Investigators (Non-Sworn)		
Investigative Assistants		
Forensic Accountant/Auditor		
Support Staff Supervisor		
Paralegal/Analyst/Legal Assistant/etc.		
Clerical Staff		
Student Assistants		
Over Time: Investigators		
Over Time: Other Staff		
Salary by Position, other		
	Total: 3.00	Total: 2.50

3. Applicant Question: Organizational Chart

Upload and attach to this question an Organizational Chart; label it "24-25 URBAN (county name) Org Chart".

The organizational chart should outline:

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

Applicant Response:

23-24.WC.SF.ORG Chart.docx - WORD DOCUMENT

Sub Section Name: Problem Statement & Program Strategy

1. Applicant Question: Problem Statement

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

Use local data or other evidence to support your description using:

1. The most recent California Crime Index annual report.

(Refer to <http://oag.ca.gov/crime/cjsc/stats/crimes-clearances>)

2. The population density of the county, based upon the most recent annual report compiled by the California Department of Finance, Demographic Research Unit.

(Refer to the document provided in the Organized Automobile Funding Announcement, 24-25 AUTO 2023 Population Statistics)

3. The county's total number of automobile insurance claims frequency.

(Refer to the document provided in the Organized Automobile Funding Announcement, 2021 Claims by County)

4. The county's total number of automobile suspected fraudulent claims (SFCs) as reported to the California Department of Insurance for the three fiscal years immediately preceding the grant period covered by this Application.

(SFC's for the last three years. Refer to the document provided in the Organized Automobile Funding Announcement, 24-25 URBAN 2021-2023 SFCs All Counties)

5. Any relevant data information related to the Fraud Division and the California Highway Patrol derived from local law enforcement entities, insurers, or other verifiable sources.

(List proof of the types of activities listed in item 1 above and include the prior trends the county may have encountered)

Applicant Response:

Automobile insurance fraud is a major problem in California which leads to higher premiums for consumers who must have auto insurance. The fraud presents obvious costs to carriers who must expend resources to investigate fraudulent claims. Insurance fraud is also costly to law enforcement agencies at all levels of government and to the offices of county district attorneys. In addition to the ever-rising financial burdens, the public safety is at risk from staged collisions or other schemes to steal money from insurance carriers. Consumers are impacted when their cars are towed by criminal rings who essentially hold those cars hostage when owners cannot afford to pay the exorbitant and inflated bills.

San Francisco is unique in that it is very densely populated and very reliant on cars. Unlike Manhattan where the population is dense but most of the residents and visitors use public transportation, San Francisco residents rely on their cars to get them from point A to point B daily. San Francisco has a high concentration of roadways and according to US Census data, it has a population of 831,703 residents over a very small geographic space (49 square miles) the population density is 18,633 people per square mile. In comparison the city of Boston is virtually the same size (48.4 square miles) but has a population of 675,647 residents according to the most recent Census data. San Francisco is a very crowded city. San Francisco is also the anchor of a major metropolitan area and according to 2018 data, 450,000 cars entered San Francisco daily, at that time. While those numbers have since dropped due to the rise of remote work, there are still a large number of cars coming into San Francisco daily.

San Francisco has 1,088 miles of roads, 59 of which are freeway, including off ramps and on ramps and freeway to freeway exchanges. Both highway 1 and the 101-freeway run through San Francisco on surface streets, 19th Avenue and Van Ness Avenue, respectively. In all San Francisco has 19,500,000 square feet of paved street area and an estimated 7,200 intersections. San Francisco has a grid like street pattern and is very unlike its surrounding suburban areas.

The number of suspicious fraudulent claims is relatively high at 946 over the last three years compared to Ventura County, which has a similar population size and has 423 suspicious claims over the same time period. According to recent statistics from San Francisco Municipal Transportation Authority (SFMTA), San Francisco has had 12 fatal collisions since March 2024; 26 in 2023 and 39 in 2022. Vision Zero SF identified San Francisco as the city with the most factors that contribute to dangerous driving conditions in California. The study took into account collision rates, injury rates, alcohol-related crash rates, speed-related crash rates, hit and run rates and population density. Judging by the large number of injury accidents, it is safe to assume that there are many more property damage collisions which may be minor in nature and will not draw suspicion when there may be potential fraud involved.

While SFDA has not had the urban auto grant since 2012, we are seeing more complex and larger cases involving more than one suspect/defendant. Through collaboration with SFPD and our regional CHP office, we are currently investigating a towing company associated with an auto body shop, both are located in San Francisco. The suspect came to law enforcement attention when consumers filed complaints about towing fees. SFDA learned that the suspects were illegally showing up at accident sites where drivers had requested a tow truck. The suspects would listen to police scanners and they would arrive before the tow sent by the driver's insurance. The suspects would say they were sent by the insurance company, and they would have the victims sign off on the tow. The car would be towed to the associated auto body shop. The suspects would charge inflated towing and storage fees. Towing is big business in San Francisco due to the large number of cars and the potential for accidents due to the traffic and congested nature of San Francisco's streets.

2. 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 (Strategic Plan Confidential Investigation Details).

Specify how the district attorney will address the organized 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:

- Plans to coordinate efforts and work with the Fraud Division, the California Highway Patrol (CHP) and other participating agencies and interested insurers.
- Provide the steps to achieve objectives of the program and a discussion of how the program staff will be organized and what internal quality control and budget monitoring procedures will be employed.
- Include how this program will be integrated with any other anti-fraud program(s) maintained within your office.

Applicant Response:

We maintain close contact with CD I's Golden Gate Regional Office regarding case referrals and the status and direction of open investigations, to ensure that time and resources are allocated appropriately. Our frequent communications with CDI detectives ensure: (1) a collaborative working relationship; (2) the securing of all relevant, probative, and exculpatory evidence for prosecution; (3) the expedited filing of cases in court; and (3) the prompt closure of cases not viable for prosecution.

In addition, the managing attorney, the assigned Program prosecutors, and the assigned Program inspectors continue to promote open lines of communication with SIUs from all different companies. We have always reached out to victim carriers, whether large or small, to help them improve upon their investigations and fraud referrals. We also regularly contact those insurance company witnesses who were involved in identifying the suspected criminal activity.

SFDA keeps up with the constant flow of FD-1's, reviewing them as they come in, to determine if they are provable cases. We continue to work with CDI to uncover fraud and build a larger caseload, as we know the fraud exists. With the shared goal of deterring budding fraudsters looking to prey on our community, together we can make a difference. We have seen that referrals are not only increasing in number but also in size and complexity.

SFDA is also forging a collaborative partnership with the National Insurance Crime Bureau (NICB). We have attended their auto fraud task force meetings in San Jose. We look forward to attending NICB trainings and learning more about how to investigate and successfully prosecute auto insurance fraud by using the vast data that NICB possesses and maintains.

The Urban Auto grant would provide SFDA with more resources to investigate large and complex cases. We are requesting 2 fulltime investigators, and they would be located at CDI's Golden Gate office for most of the week. ADA Rebecca Zhong will be the primary prosecutor on this grant. ADA Zhong has been with our insurance fraud program since 2022 and has prosecuted complex Workers' Compensation Insurance fraud premium, claimant and provider cases. She also has experience in handling auto insurance fraud cases. ADA Zhong will work closely with SFDA investigators, CDI detectives and CHP personnel assigned to this grant to not only litigate cases but to help with evaluating evidence and reviewing search and arrest warrants.

3. Applicant Question: Caseload Development

Describe how caseload referrals will be developed, whether directly from the Fraud Division, CHP and from other law enforcement agencies, and/or insurers in **Fiscal Years 2024-2025, 2025-2026, and 2026-2027**. Please note, your Task Force Sergeant may be able to provide investigation statistics.

Applicant Response:

The District Attorney's Office plans to develop caseload referrals through teamwork and collaboration with other agencies. Many of our cases come in as referrals from CDI. We plan to maintain a close working relationship with the investigators from the Golden Gate Regional Office. By maintaining this close working relationship we can expedite the case evaluation process and ensure that we obtain the necessary evidence to build stronger cases.

Along with the above, the managing attorney, the assigned prosecutors, and the assigned investigators will keep an open line of communication with the various S.I.U.'s to help strengthen the potential cases and criminal prosecutions. SFDA keeps up with the constant flow of FD-1's, reviewing them as they come in, to determine if they are provable cases. We share in the goal of deterring future fraud that plagues our community.

SFDA is also forging a collaborative partnership with the National Insurance Crime Bureau (NICB). We have attended their auto fraud task force meetings in San Jose. We look forward to attending NICB trainings and learning more about how to investigate and successfully prosecute auto insurance fraud by using the vast data that NICB possesses and maintains.

Education and outreach are also part of our plan to develop our caseload. For example, our prosecutors and investigators have begun to meet with SFPD and CHP officers to share information regarding auto fraud schemes, as well as to learn about auto fraud offenders and schemes from the officers who encounter them. In addition, we also held an outreach meeting with various SIU's. The meeting was held to discuss the importance of the FD-1 and the information that is included in them. It is important for the various SIU's to understand what type of information is needed in an FD-1 to proceed with an investigation.

In summary, we will continue to collaborate and work closely with our law enforcement partner agencies, like NICB, CDI, and the various SIU's to develop cases and improve our outcomes.

4. 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:

The SFDA program attorneys and investigators maintain a balanced caseload and are constantly working on a variety of auto fraud cases. We have seen an increase in referrals of auto cases in the last fiscal year. This is a result of renewing and continuing to build a strong relationship with our partners at CDI, Golden Gate Regional Office. We meet with CDI on a regular basis to discuss cases. This collaboration has resulted in better communication with CDI and more cases being investigated.

We have maintained our staffing levels. We added a new investigator to auto, George Koutsoubas, as we transition Investigator Lessa Vivian off of the auto program in the coming months. We also experienced the resignation of one of our ADA's. However, in anticipation of that departure, SFDA immediately began recruiting experienced prosecutors and we successfully filled the position before the departing ADA's last day. Jeff Dailey, a veteran prosecutor, will be joining SFDA's insurance fraud team on July 8, 2024.

We plan to work closely with all our law enforcement and SIU partners to provide training and outreach as well as to receive more training for our own staff. We are planning on attending CDAA's fraud training, AFA's Annual Anti-Fraud training, local task force meetings with NICB, as well as the NICB training programs.

SFDA will work to develop a comprehensive outreach program to the general public. We would like to produce brochures in English, Spanish and Mandarin to explain consumer rights when they purchase auto insurance as well as their rights when they are involved in an accident and need repairs. SFDA has many opportunities to interact with the public at various street fairs and parades that occur throughout CCSF during the year. We can have information available to the public. We will also use social media to alert the public to scams and how to report them and how to avoid becoming a victim. We already use press releases to publicize convictions obtained after a jury trial and to announce arraignments of defendants charged with complex insurance fraud schemes. Publicizing our cases acts as a deterrent to budding fraudsters, warning them that there are consequences for committing these types of crimes. We are in the process of launching a public information campaign on our website as well as using short video ads at the local DMV offices.

5. Applicant Question: Multi-Year Goals

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

Applicant Response:

Outreach, education and training are multi-year goals as it will require ongoing efforts. Major fraud rings impact so many people and can be prevalent in a large urban area such as the San Francisco Bay Area. SFDA is striving to assist our law enforcement partners and our SIU partners to be able to spot the red flags of potential fraud and to follow the facts to see if there is possibly more than one person involved or if it is potentially a ring of fraudsters. We also intend to have periodic training with SIU's to help teach them how to investigate fraud and how to draft an accurate FD-1. Training SIU's on drafting FD-1's is a goal that we have already started working on with our other insurance fraud cases. Over recent years, we are finding that FD-1's are often lacking in information and make it difficult for prosecutors to understand if the facts indicate fraud which our investigators can then do more work to uncover. By having frequent interactions with SIU's, we are able to provide training so that we can build better cases right from the initial suspicion of fraud.

Case development is always a continuing effort as staff changes occur more frequently at insurance companies and at public agencies. SFDA will always build relationships with partnering agencies and strive to keep those relationships productive.

SFDA is planning on building a strong public education campaign to educate consumers about insurance fraud. We would like to take active steps to prevent fraud. That means a strong public education campaign informing consumers of their rights when they are involved in an accident and also informing drivers of their rights when their car needs to be towed. We would also like to do a campaign on towing in San Francisco. Public education campaigns will be likely be done in stages,

6. 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 Organized Automobile Fraud Account.

Applicant Response:

SFDA actively seeks restitution in each prosecution involving insurance fraud. Whenever feasible, we require each defendant as part of any plea agreement to make full restitution on or before sentencing. We include investigative costs to the carrier in the calculations. We require all restitution payments be made either by cashier's check or money order. We notify the carrier and they either pick up the check personally or we mail to the carrier by certified mail to ensure it is delivered.

In cases where the restitution is so large that the defendant is unable to make full payment, we enter a court order for the full amount, by filing judicial council forms, CR110 and CR 111. These forms specify the amount and the victim to whom the restitution is owed. These orders are civil judgments which the victim can then enforce in civil court and attempt collection should the defendant not pay in full by the conclusion of his or her probationary period.

In most of our insurance fraud cases, we have historically been able to obtain full restitution at the time of plea or sentencing.

7. 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.

Applicant Response:

Fiscal Year	Restitution Ordered	Restitution Collected
2023-24	\$0.00	\$0.00
2022-23	\$0.00	\$0.00
2021-22	\$0.00	\$0.00
2020-21	\$0.00	\$0.00
2019-20	\$0.00	\$0.00
	Total: \$0.00	Total: \$0.00

8. Applicant Question: Utilization Plan Related to Unexpended Funds

If you had unexpended funds from FY 22-23 (Overview Questions 2 & 3) that were 10% or more, address the below question(s). If your unexpended funds from FY 22-23 were under 10% of your FY 22-23 award, mark N/A.

- 1) You must address if you are on track to expend all of your FY 23-24 grant funding.
- 2) If you are not on track to expend all your funds and you are not asking for a corresponding reduction in your grant request, please explain.

Applicant Response:

Not Applicable

Applicant Comment:

Not Applicable

9. Applicant Question: Utilization Plan

Your budget provides the amount of funds requested for Fiscal Years 24-25, 25-26, and 26-27.

Provide a brief narrative description of your utilization plan for the Fiscal Years 24-25, 25-26, and 26-27 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 (Strategic Plan Confidential Investigation Details).

Applicant Response:

The funds will be used to fund 2 investigators who will work primarily out of the CDI office in Benicia. We are also requesting .50 FTE for an attorney position. Additionally, we are requesting funds to purchase a car for use by the investigators for this grant program only. We are also requesting funds for an outreach campaign at DMV. We would have a short video that plays at local DMV offices explaining auto insurance fraud and how to report it.

Sub Section Name: Training and Outreach

1. Applicant Question: Training Received

List the **insurance fraud** training received by each county staff member in the organized automobile fraud unit during Fiscal Year 21-22, 22-23, and 23-24.

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	01/30/2024	CDAA	Newport Beach, CA	Various	37
6	04/10/2024	AFA	Monterey, CA	Various	111

2. Applicant Question: Training and Outreach Provided

Upload and attach the Training and Outreach Provided form in Excel; label it "24-25 URBAN (county name) Training and Outreach Provided".

Do not include training *received*; **only list training and outreach provided during Fiscal Years 21-22, 22-23, and 23-24** 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 "24-25 URBAN(county) Training and Outreach"

Attachment:

24-25 AUTO San Francisco Training and Outreach Provided.xlsx - EXCEL DOCUMENT

Applicant Comment:

SFDA has not had this grant in over 12 years. We have provided training and outreach as part of or auto grant. We have attached that spreadsheet as an example. We would endeavor to replicate that outreach and training for this grant and add more outreach as well as training that is specific to this program.

3. Applicant Question: Future Training and Outreach

Describe what kind of training/outreach you plan to provide in Fiscal Years 24-25, 25-26, and 26-27.

Applicant Response:

The SFDA's office understands the importance of outreach. We feel that our office can help raise awareness among the public about specific insurance fraud schemes and the resources available to them. Our office plans to increase outreach on our website, social media mediums, and in the community. Additionally, we are exploring the possibility of public service announcement videos at the local DMV.

Below is a list of outreach and training opportunities we plan to implement or continue over the next three fiscal years.

Action items:

- Monthly postings on social media about various insurance fraud schemes.
- Create a dedicated insurance fraud section on the SFDA's website.
 - Explain various types of insurance fraud (i.e. predatory towing).
 - Links to other agencies with resources (SFPD, CDI, BAR).
 - Links to state-funded programs (i.e., workers' comp SCIF).
 - Fact Sheet on what to look for if you are in a situation that requires towing (i.e., Consumers Towing Rights Advisory).
 - Offer training and outreach to the public, private companies, and to the insurance industry by our experienced Investigators and Attorneys.
- Work with our office's Chief of media to add content to the quarterly newsletter (currently sent to over 2,000 emails).
- Our staff will engage with the community through neighborhood associations or events appropriate for insurance fraud topics.
- Continue with roundtable (meet with SIUs from multiple insurance agencies).
- Continue collaboratively with our Consumer Fraud Team.
- Manufacture and distribute Fact Sheets and Brochures. Check with local insurance agents about leaving brochures and fact sheets with them to distribute to their clients.
- Our investigators and experienced staff will visit towing companies and body shop companies quarterly.

Sub Section Name: Memorandum of Understanding

1. Applicant Question: Memorandum of Understanding (MOU)

Upload your URBAN Memorandum of Understanding (MOU) and label it "24-25, 25-26, 26-27 URBAN (county name) MOU".

Each County is required to develop a Memorandum of Understanding (MOU) with their CDI Regional Office and the California Highway Patrol, to be signed and dated by the Deputy Commissioner of the CDI Enforcement Branch, the Prosecutor in Charge of the Grant Program, and the Division Chief of the CHP program (or CHP Designee). Additional information is in the Announcement Attachments, 3c, and also copied into the attached instructions to this question.

Applicant Response:

Confirm signed and dated by all parties.

Attachment:

24-27 SFDA MOU Urban - signed.pdf - PDF FILE

Section Name: Investigation Case Reporting

Sub Section Name: Investigation Case Information Relating to Questions

1. Applicant Question: Strategic Plan Confidential Investigation Details

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

The reference number/citation used in the Strategic 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 "**24-25 URBAN (county name) Strategic 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

Applicant Comment:

Not Applicable

Sub Section Name: Reporting on All Investigations

1. Applicant Question: Investigation Case Activity Report (ICAR)

Upload, mark Confidential, and attach the completed 24-25 URBAN (county name) ICAR. *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.*

Do NOT substitute descriptions in Part 3 in lieu of case counts for Part 1 and Part 2.

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:

24-25 AUTO San Francisco Investigation Case Activity Report .docx - WORD DOCUMENT

Sub Section Name: New Investigation Information for Cases in Court

1. 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 "24-25 URBAN (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:

No
