



**An Garda Síochána
Operation Nascar
Investigation into Staged Traffic
Collisions**

15th October 2015



Background ⁽¹⁾

- Intelligence led Operation
- Targeting staged/managed Road Traffic Collisions
- Fraudulent Insurance Claims
- 3 Staged Traffic Collisions in Cork County
 - 2 vehicle minor injury road traffic accidents.
 - Accident 1 – 6th of December 2011.
 - Accident 2 – 28th of August 2012.
 - Accident 3 – 26th of September 2012.



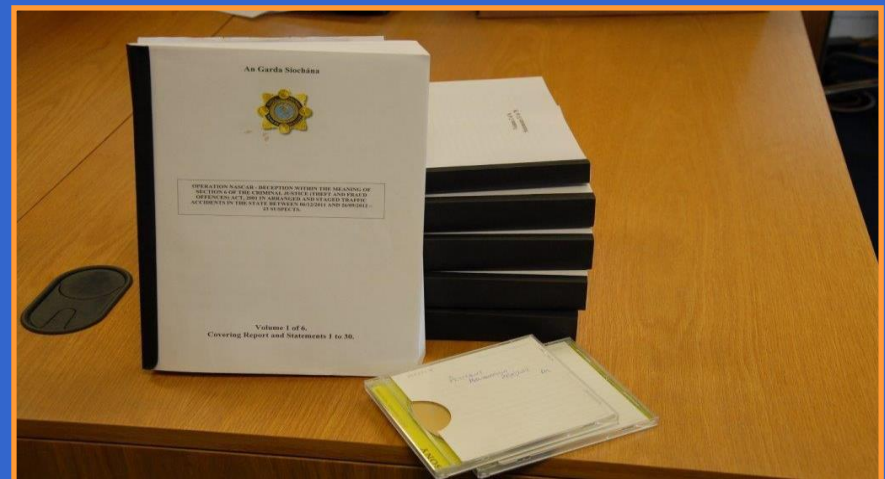
Background₍₂₎

- Total compensation received - €71,091.07
(paid to 9 claimants)
- Largest single payment - €12,500
- Smallest payment - €4,000
- Other claims lodged but not pursued by claimants as a result of Garda investigation
- Ambulances were called to 2 accidents, with a number of persons taken to hospital.



Garda Investigation₍₁₎

- 24 persons arrested in total – 30 Gardaí involved in investigation
- 20 participants (drivers/passengers) from the 3 accidents and 4 organisers who arranged and recruited participants for all 3 accidents
- The main organiser had previously worked in the insurance industry as an independent assessor – he was familiar with protocols/systems involved in processing claims
- Full & comprehensive file sent to the D.P.P.





Garda Investigation₍₂₎

- Directions received to charge 21 of 24 persons involved
- These people have been charged with:
 - Deception – Section 6 of the Criminal Justice (Theft and Fraud Offences) Act 2001
 - Making a False Report – Section 12 of the Criminal Law Act, 1976.



Modus Operandi⁽¹⁾

- Organiser recruited 2 people (Person A & Person B) separately
- He asked each of them to recruit a driver with a car and passengers to fill the car
- People in Vehicle 1 were not known to People in Vehicle 2
- Organiser selected the location and was in the area on the date of the 'accident' directing operations
- Organiser met with Person A and Person B at a discrete location in the area prior to the 'accident' to issue instructions



Modus Operandi₍₂₎

- Accidents were minor with Vehicle 1 rear ending Vehicle 2
- Driver of Vehicle 1 accepted responsibility at the scene
- Gardaí and ambulance were called
- Claims for compensation were made citing minor soft tissue injuries etc.
- Persons receiving compensation paid a percentage to organiser and culpable driver



Modus Operandi₍₃₎

- One of the vehicles involved in one of the accidents had only been insured on that date
- Hired vehicle was involved in one of the accidents.
- The only person interviewed by the insurance company was the culpable, insured driver
- Claims were settled with claimants over the phone
- Large amount of passengers in vehicles
 - Accident 1 – 5 persons
 - Accident 2 – 8 persons
 - Accident 3 – 7 persons

Lessons Learned

- All occupants of vehicles should be interviewed to check for consistency
- High occupancy in one or more vehicles should warrant further investigation
- Recently purchased policy or vehicle should also warrant further enquiries
- Interview independent witnesses, i.e. Gardaí, Fire Brigade, Ambulance
- Collision scene tends to be at a location where no CCTV exists
- Involvement of hired or leased vehicles
- Over willingness by claimant to settle for offer made by insurance company



Questions??

Thank you