

Auto theft unit seeks to prevent false claims

BY PAT MURPHY
STAFF WRITER

If you're unlucky enough to have your car stolen in Oakland County, don't be surprised if there are tough questions to be answered.

Not that you'll be grilled, or treated like a criminal. If your claim is legitimate, you have nothing to worry about, according to Sgt. Kerry E. Krupsky of the Oakland County Auto Theft Unit.

But if there are inconsistencies or contradictions, you can expect some questions, he said, "maybe even a request for an interview."

That's because the auto theft unit likes to be thorough, Krupsky said, and to deter otherwise honest people who might be tempted to file false reports to collect insurance money.

"As many as one in five theft reports are suspicious or outright false," Krupsky said Tuesday, less than a week after the release of figures showing an 8.7 percent increase in auto theft state-wide.

Oakland actually registered a slight increase in car thefts, Krupsky said, although figures released by the Auto Theft Prevention Authority showed a 7 percent decrease in 1996, compared to 1995.

State figures didn't include thefts in Pontiac and Waterford, Krupsky explained. When those figures (921 for Pontiac and 349 for Waterford) are included, Oakland registered a 1.5 increase in auto theft, rather than a 7 percent decrease.

One thing is certain, according to state and local officials. Oakland's figures would undoubtedly be much higher if it didn't have the auto theft unit whose officers look into suspicious or incomplete police reports.

"There are some key things we look at," said Krupsky, a veteran of 21 years with the Oakland department.

It's one thing, for example, to leave a car running in the driveway on a cold winter morning and a totally different thing to leave it running in the parking lot of a shopping center or restaurant at night.

When a police report on an auto theft has holes or inconsistencies, police ask questions, Krupsky said. If the answers seem plausible, that might be the end of it.

But if the answers aren't satisfactory, "We may ask you to come to the office," said Krupsky. "It's easier to lie over the phone than in person," he said.

If — in the face of serious questioning — a person's story of theft starts to unravel, things happen, said Krupsky. What started out as a reported car theft, he said, may become something quite different... like the owner admitting he or she traded the car for drugs, or acknowledging he or she lent the vehicle to someone who was subsequently involved in a crash.

"Sometimes we seek warrants for filing a false police report," Krupsky said, "sometimes the person withdraws the police report."

Sometimes the auto theft unit (five officers and one sergeant) don't get enough evidence to warrant charges. "But we might raise enough questions that the

insurance company won't pay off.

"We need good evidence to charge somebody with insurance fraud," he said. "But in civil cases, the burden of proof (enabling an insurance company to deny a claim) is less."

That hard-nose approach to investigating auto theft reports pays dividends, according to David Tjepkema, spokesman for the Auto Theft Prevention Authority.

In Wayne County, where auto theft reportedly increased 21 percent, auto theft reports are frequently handled by phone, said Tjepkema, with little, if any, investigation. "The report you get from police is the report you present to the insurance company," he said, "and that

sometimes includes an expensive set of golf clubs in the trunk or an expensive watch in the glove box."

Auto thefts — and fraud — have a definite impact on insurance premiums, said John E. Carroll, senior public affairs specialist with State Farm Insurance, Michigan's second largest auto insurance company.

"But so do other factors," he said, "like hail storms or tree limbs falling on cars during a storm."

The average premium for an auto insured by State Farm in Oakland County last year was \$873, he said. About \$156 or that, or roughly 18 percent, is for comprehensive coverage which includes theft, vandalism, glass breakage or damage from falling

objects, he said.

"You can't attribute too much (of the insurance premium) to theft, much less fraud," said Carroll. "It's complicated, although theft is a major component of comprehensive coverage."

Linda Leonard of the Robert Ross agency in Bloomfield Hills said the increasing cost of cars — particularly vans and luxury vehicles — is a major factor in comprehensive insurance.

"When we pay off for a broken windshield or a car-deer collision, it's one thing," Leonard said. "But some of these cars cost \$33,000, so when we have to pay off because of theft, it's a big hit."

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