

IN THE DISTRICT COURT OF GRADY COUNTY
STATE OF OKLAHOMA

INFORMATION

FILED IN DISTRICT COURT
Grady County, Oklahoma

AUG 14 2012

Lois Foster, Court Clerk
By Deputy

THE STATE OF OKLAHOMA,)
)
 Plaintiff,)
)
 vs.)
)
 SANDRA K. JOHNSON,)
)
 Defendant.)

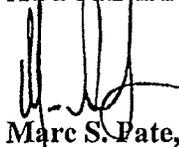
No. CF-12-365

In the name and by the authority of the State of Oklahoma:

Now comes **E. SCOTT PRUITT, ATTORNEY GENERAL**, in and for the State and County aforesaid, and gives the court to know and be informed as follows:

COUNT 1: On or about June 7, 2011, in Grady County, State of Oklahoma, **SANDRA K. JOHNSON**, did wilfully, intentionally, knowingly and feloniously commit the crime of **FALSE CLAIM FOR INSURANCE**, a felony in violation of Title 21 O.S. §1662,; by falsely reporting hail damage to her vehicle at a location her car was not located at, to Safe Auto Insurance Company, contrary to the form of the Statutes and against the peace and dignity of the State of Oklahoma.

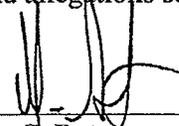
E. SCOTT PRUITT
ATTORNEY GENERAL OF OKLAHOMA



Marc S. Pate, OBA #10567
Assistant Attorney General
313 N.E. 21st Street
Oklahoma City, Oklahoma 73105
(405) 522-3921

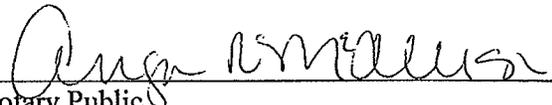
STATE OF OKLAHOMA)
OKLAHOMA COUNTY) ss

I do solemnly swear that the statements and allegations set forth in the within information are true.



Marc S. Pate
Assistant Attorney General

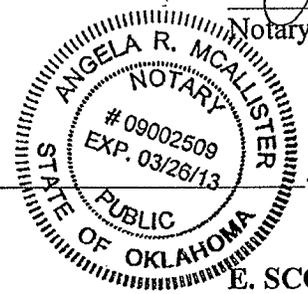
Signed and sworn to before me by Marc S. Pate on the 1st day of August, 2012.



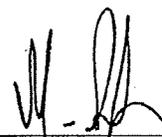
Notary Public

(SEAL)

My Commission Expires:



E. SCOTT PRUITT
ATTORNEY GENERAL OF OKLAHOMA

By: 

Marc S. Pate
Assistant Attorney General

Violation and Penalty:

21 O.S §1662: Not exceeding three (3) years and/or not exceeding \$1,000.00 fine

Witnesses

Richard Craig Bryan, SIU
Safe Auto Insurance Company
P.O. Box 80768
Plano, Texas 75086

Aaron Smith
Safe Auto Insurance Company
Claims Adjuster
4 Easton Oval
Columbus, Ohio 43219

Paul Butler
c/o MAACO
400 E. I-240
Oklahoma City, Oklahoma 73149

David Driscoll, Investigator
Oklahoma Attorney General's Office
313 N.E. 21st Street
Oklahoma City, Oklahoma 73105

Kimberly Preston,
Safe Auto Insurance Company
Claim Representative
4 Easton Oval
Columbus, Ohio 43219

Kathy Henderson
201 E. Almar, #105
Chickasha, Oklahoma 73018

Mark Wenthold
NICB
P.O. Box 89157
Oklahoma City, Oklahoma 73189

Debbie Chamberlain, Investigator
Oklahoma Attorney General's Office
313 N.E. 21st Street
Oklahoma City, Oklahoma 73105

Barry Fisher, Investigator
Oklahoma Attorney General's Office
313 N.E. 21st Street
Oklahoma City, Oklahoma 73105

IN THE DISTRICT COURT OF GRADY COUNTY
STATE OF OKLAHOMA

FILED IN DISTRICT COURT
Grady County, Oklahoma

AUG 14 2012

THE STATE OF OKLAHOMA,)

Plaintiff,)

vs.)

Sandra Johnson)

DOB:07/26/61)

SSN: [REDACTED])

Defendant.)

Lois Foster, Court Clerk
By Deputy

CASE NO. CF-12-345

AFFIDAVIT OF
PROBABLE CAUSE

STATE OF OKLAHOMA)

) ss.

GRADY COUNTY)

The undersigned, being first duly sworn and upon oath, does depose and state as follows:

I, Barry Fisher, am employed as an investigator with the Workers' Compensation and Insurance Fraud Unit in the Office of the Attorney General. I was assigned to investigate a complaint alleging **Sandra Johnson** made a false claim for insurance benefits to Safe Auto Insurance Company.

I reviewed the documentation of an investigation conducted by R. Craig Bryan, Special Investigations Unit with Safe Auto Insurance Company. The documents showed Sandra Johnson obtained Safe Auto insurance policy [REDACTED] with a policy period of December 24, 2010 through June 24, 2011. Sandra Johnson filed insurance claim 551336 with a date of loss on May 25, 2011, regarding hail damage to her 2004 Pontiac Grand Prix bearing vehicle identification number [REDACTED]. Johnson claimed she parked her vehicle at her sister-in-law Kathy Henderson's apartment complex located at 201 E. Almar Drive, Chickasha, Oklahoma leaving the vehicle in Henderson's care while she was in Florida visiting her daughter. Johnson alleged her vehicle received hail damage from a storm on May 25, 2011, while parked at the above listed location. Bryan's investigation revealed Johnson had previous hail damage claims involving her 2004 Pontiac Grand Prix. In addition Bryan learned from his interview with Kathy Henderson that Johnson's vehicle was not left in Henderson's care, nor was her vehicle parked at Henderson's apartment complex when the storm occurred that would have caused hail damage to Johnson's vehicle involving this claim.

ISO claim search documentation provided by Safe Auto regarding Johnson revealed approximately eighteen prior comprehensive claim matches by vehicle identification number

involving Johnson's 2004 Pontiac Grand Prix. A majority of the ISO claim matches were regarding some type of storm/hail damage to Johnson's 2004 Grand Prix bearing vehicle identification number [REDACTED].

I spoke with Kimberly Preston, Safe Auto Claim Representative telephonically. Preston took the initial claim for Safe Auto on June 7, 2011, at approximately 12:47pm regarding hail damage to Johnson's 2004 Pontiac Grand Prix. Preston stated when a named insured person calls in a claim, they have to verify their name, address, phone number, policy and which vehicle they are filing a claim on. Preston stated Johnson claimed she suffered hail damage to her vehicle from a storm on May 24, 2011. Johnson reported to Preston that her vehicle was parked and unoccupied when the storm caused hail damage to her vehicle.

I interviewed Aaron Smith, Safe Auto Claims Adjuster. Smith conducted a recorded statement of Johnson on June 8, 2011, telephonically regarding hail damage to her 2004 Pontiac Grand Prix. Johnson identified herself as the insured to Smith by providing him with her date of birth, social security number and address. Johnson told Smith her 2004 Pontiac Grand Prix received hail damage. Smith stated he confirmed with Johnson that she did not have any prior hail damage claims involving her 2004 Pontiac Grand Prix prior to this loss. Smith stated Johnson added comprehensive and collision coverage to her vehicle on May 23, 2011, because her daughter called her, and told her storms were coming, and she needed to add comprehensive and collision coverage to her vehicle.

I interviewed R. Craig Bryan, Safe Auto Insurance Special Investigator. Bryan met with Johnson on July 11, 2011, at her place of employment in Chickasha, Oklahoma regarding hail damage to her 2004 Pontiac Grand Prix that occurred on May 25, 2011. Johnson told Bryan when the storm occurred she was in Florida visiting her daughter, and she left her vehicle at her daughter-in-law Kathy Henderson's apartment complex leaving the vehicle in Henderson's care. Johnson stated while she was in Florida, Henderson called her on the cell phone the next day and told her the apartments were hit by a tornado and hail, and that it damaged Johnson's vehicle. Johnson told Bryan that Henderson took her to and from the Oklahoma City airport when she left and returned from Florida.

In addition, Bryan stated he asked Johnson about prior hail damage claims to her vehicle. Johnson told him she had some prior hail damage claims, but the prior hail damage to her vehicle was repaired, and this claim was new hail damage. Bryan stated he interviewed Johnson's sister-in-law Kathy Henderson about Johnson's vehicle being left at her apartment complex during the storm and receiving hail damage. Henderson denied that Johnson left her vehicle at the apartment complex during the storm and received hail damage. Henderson also denied taking Johnson to and from the airport in Oklahoma City. Bryan stated when he learned of the information from Henderson about Johnson's vehicle not being at the apartment complex, he decided to confront Johnson about the discrepancies in her story regarding the hail damage claim. Bryan met with Johnson at her place of employment in August 2011, regarding the hail damage claim she filed on her vehicle. Bryan stated when he made Johnson aware of the information he learned from her sister-in-law Kathy Henderson regarding her (Johnson's) vehicle not being parked at the apartment complex when the storm occurred, he asked Johnson

if she thought it would be a good idea to withdraw her claim. Bryan stated Johnson withdrew her claim and signed a Safe Auto claim withdrawal form.

I interviewed Kathy Henderson at her residence in Chickasha, Oklahoma regarding a hail damage claim filed by her sister-in-law Sandra Johnson with a date of loss on May 25, 2011. Henderson stated there was a storm on or about May 24, 2011, where a tornado hit her apartment complex. Henderson was not at home when the tornado hit the apartments. Henderson described, the tornado came through the front of the building and went toward the back of the apartments damaging the vehicles parked at the back of the complex. Henderson was asked if Johnson's vehicle was parked at the apartments when the tornado hit, and if it was damaged during the storm. Henderson stated Johnson's vehicle was not parked at the apartment complex when the storm occurred. Henderson said neither her nor her fiance's vehicles were damaged by hail during the storm. Henderson was asked if Johnson was out of town during the storm, or if she (Henderson) took Johnson to and from the airport in Oklahoma City. Henderson stated she did not know if Johnson was out of town when the storm occurred, and she did not take Johnson to and from the airport in Oklahoma City. Henderson denied that she ever contacted Johnson by phone to tell her about the tornado and damage that occurred at the apartments.

Investigators David Driscoll and Debbie Chamberlain interviewed Sandra Johnson at her place of employment in Chickasha, Oklahoma regarding the above listed Safe Auto hail damage claim filed by Johnson involving her 2004 Pontiac Grand Prix with a date of loss on May 25, 2011. During the interview Johnson was provided a Safe Auto "Withdrawal of Claim form" and asked if she remembered withdrawing the claim, and if that was her signature on the form. Johnson confirmed that she did remember withdrawing the Safe Auto insurance claim, and acknowledged it was her signature on the withdrawal form. Johnson withdrew the claim because the car had prior hail damage on it, and she did not disclose to Safe Auto her vehicle already had hail damage on it, and Safe Auto was saying they could not pay the claim on her vehicle because she had prior hail damage and did not tell Safe Auto about it. Johnson said instead of going through all of the trouble she decided to withdraw the claim. Johnson was asked if she has made other insurance claims on her vehicle. Johnson stated she has, but it has been a while. Johnson was provided with a spreadsheet listing the prior hail damage claims she has made on her vehicle and asked if she had filed ten of the claims listed. Johnson stated that she has made other claims to her car involving hail damage. Johnson stated that she has repaired the vehicle two times out of the ten filed hail claims. Johnson said on one occasion she had the vehicle repaired at MAACO in Oklahoma City, and the second repair to the vehicle was done by her nephew. Johnson stated on the other claims she received money, but never fixed the damages.

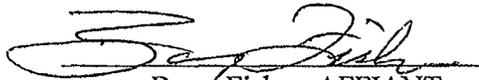
Johnson said her vehicle was parked at the Old Legends apartment complex in Chickasha, Oklahoma where her sister-in-law Kathy Henderson lives while she was out of town. Johnson initially informed Safe Auto that Henderson had possession of the keys while she was out of town, however Johnson stated Henderson did not have possession of the keys to the vehicle while it was parked at the apartments. Johnson said the car was parked in front of the first building at the complex. Johnson knew there was a hail storm and tornado that came

through Chickasha while she was out of town, but she did not know if her car was hit by hail, or if there was any new damage to her vehicle while she was away. Johnson said she filed an insurance claim because the tornado and hail storm passed through "she figured it was," struck by hail. Johnson was asked on a scale of one to ten what type of crime does she think she committed. Johnson gave herself a rating of seven out of ten because of the lie of filing the claim because she said it hailed. Johnson does not know if her car was damaged during the storm since it had previous hail damage. Johnson stated she never looked to see if there was any hail damage, because she knew there was hail and she had insurance.

On July 13, 2012, Sandra Johnson contacted Investigator Debbie Chamberlain by phone to state her vehicle was not parked at Kathy Henderson's apartment complex, but was in fact parked at her residence located at 705 S. 19th Street in Chickasha, Oklahoma. Johnson initially stated her car was parked at Henderson's because that was where most of the storm damage occurred. Johnson said she made the claim because she figured she would get some money. Johnson said she knew what she did was wrong, so she called to be honest and get this off of her chest.

Based on the above information, I believe that probable cause exist to show that **SANDRA JOHNSON** committed the crime of **FALSE CLAIM FOR INSURANCE** in violation of **TITLE 21 O.S. 1662**, a felony, and therefore request that a warrant issue for his arrest.

FURTHER AFFIANT SAYETH NOT.


Barry Fisher, AFFIANT

STATE OF OKLAHOMA)
) SS
COUNTY OF GRADY)

Subscribed and sworn to before me this 1st day of August, 2012, by Barry Fisher.

Angela R McAllister
Notary Public

(SEAL)

My Commission Expires:



FINDING OF PROBABLE CAUSE

On this 14 day of August, 2012, the above-styled and numbered cause came on for hearing before me, the undersigned Judge of the District Court of Grady County, Oklahoma, upon the Affidavit of Barry Fisher, Investigator with the State Attorney General's Office, requesting that a warrant of arrest be issued for the within named defendant, Sandra Johnson, that she might be arrested and held to answer for the offense of . Based upon said Affidavit, I am satisfied and do hereby find that the offense of _____ has been committed, and that there is probable cause to believe the within named defendant has committed said offense, and that a warrant of arrest should issue.

Dated this 14 day of August, 2012.

[Signature]
Judge of the District Court