

CRASH



EXPERIENCE SINCE 1965



SERVING INSURANCE PROFESSIONALS-LAWYERS-STATE FRAUD INVESTIGATORS AND LAW ENFORCEMENT

VOLUME 3 NUMBER 7 PART 1 www.rvappraisals.com www.rvinvestigations.com

MARCH 2004

RV HAIL DAMAGE...REAL OR FRAUD?

ARE THOSE DENTS IN THE RV FROM HAIL, OR ARE THEY OWNER INDUCED?

First let's examine what hail is and how it affects the exterior of an RV. Hailstones are balls of ice that grow in size when they are held up by the winds, known as updrafts that blow upward in strong thunderstorms. The updrafts carry the droplets of super cooled water - water that has not reached the freezing temperature - but not yet ice. The super cooled water droplets continually strike the balls of ice and freeze instantly, making the hailstones grow to the point where the weight exceeds the updraft force. At that point the hailstones fall. The faster the updraft, the bigger the stones can grow. Most hailstones are smaller in diameter than a penny, but some of the largest have been reported as weighing more than a pound.



hailstone are different. The overall size when they begin to fall is generally about the same. When there are impact dents on an RV the first step in determining if it is real hail damage is to inspect all four sides and the roof. If the owner states the RV was parked in a specific location, check to see where the greatest concentration of dents are. Concentrated dents can be on one or two sides but not on all four if it was not moving. Was the RV partially shielded by another vehicle or under a tree? This will also indicate if an area should have damage or not.

The roof can be an excellent indicator of direction. If it is not fiberglass or rubber but it is metal, then telltale dents will be noticeable. Check for cracks on the refrigerator vent cover, air conditioner cover and, depending on which direction the air conditioner is facing, the condenser. If there were hailstones and the condenser is in the path of the wind, then the condenser fins will be dented. In most cases

when an owner is trying to collect fraudulent hail damage money they make critical mistakes somewhere. Those mistakes could include stating where it was parked, whether it was moving at the time, pointing out small isolated areas that would not normally have been damaged in a hailstorm or most consistently, the angle and size of each ding. This investigator has caught the gypsy-organized groups on many occasions, where they have intentionally damaged an RV by utilizing a small ball peen hammer and striking the sides in an attempt to simulate hail impact (See the November 2001 newsletter from the web site titled Gypsies...Clan Organized Fraud).

There are other times when this investigator has had to closely examine select impact dings with magnification in order to ascertain the cause. By magnification examination it will be obvious if the metal contact from a hammer, or similar object has (cont. part 2)



The physical characteristics of each



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(Cont. from page 1) scratched and left a shiny mark where metal met metal. The paint may be removed directly from the skin in the scratch. If a true hailstone has impacted the metal surface then minute scratches within the dent will not be present.



The experienced hail fraud individuals have gone to more sophisticated, and in most cases, very effective means to create the dings. They will use one, two or three different plastic ball peen hammers in order to create different types of dings and to eliminate the metal-to-metal contact evidence. When several thousand dollars of free insurance money is at stake for them, they will try most anything. What they are counting on most is an automobile adjuster that does not know RVs and just approves the damage because of lack of knowledge and the workload. When an RV investigator is involved in investigating damage resulting from a plastic object hitting the surface, one must look at several

of the dings for consistency of sizes and depth. What the fraud individual has difficulty doing is maintaining consistency in the force exercised and angle of impact, in order to create their scheme to defraud. An experienced investigator will see the differences along with the other inconsistencies from questioning the individual, which together will be the basis for forming the opinion.

Checking the weather to see if a hailstorm occurred on the day the owner says it happened is not enough. They are smart enough to pick a day of real hail somewhere and claim they were either traveling through that area or had camped there. When asking them to produce receipts from the campground, they are conveniently misplaced. If they are then asked to produce credit card documentation of their whereabouts during that time period, they will say they paid in cash.

Another area that an insured will try in defrauding the insurance company



is to purchase an RV that already has hail damage on it. The RV may have already had a claim with a different insured, which was paid. The competent RV investigator must verify the time period of ownership, and how long it has been insured. The RV investigator must check the dings with the magnification method not only to verify if it is truly hail impacted but to see if oxidation is within the ding and surrounding metal. If oxidation is in the dings to the same degree as the surrounding metal, then it was definitely a long-term pre-existing condition. Fraudulent hail claims is not small money. Get somebody truly experienced, or continue feeding the fraudulent hail claims with big money. Experience does not cost you money...it saves you money... and stopping the fraud saves everybody money in premiums!

by Thomas G. Bailey

COMING NEXT MONTH.....
RV FRAME FAILURES

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