

***OPERATION
UNINSURED
2014***



FAIR 

FIGHTING AUTO INSURANCE RIP-OFFS

CONFIDENTIAL

***OIC- D/Sgt Kyle McPhee
MSP Lansing Post***

Michigan Department of State Police

ORIGINAL INCIDENT
REPORT

ORIGINAL DATE Wed, Jan 01, 2014	INCIDENT NO. 011-0000065-14 (DB)
TIME RECEIVED 0001	FILE CLASS 25000

WORK UNIT MSP LANSING	COUNTY Eaton
--------------------------	-----------------

COMPLAINANT PATROL	TELEPHONE NO.		
ADDRESS: STREET AND NO. 7119 N CANAL ROAD	CITY LANSING	STATE MI	ZIP CODE 48913-
INCIDENT STATUS Open			

OPERATION UNINSURED 2014

INFORMATION:

The undersigned (u/s) is currently assigned to the FAIR (Fighting Auto Insurance Rip-Offs) Task Force, which is made up of the MSP, the Michigan Department of State (MDOS), the Michigan Department of Insurance and Financial Services (DIFS), the Prosecuting Attorney Association of Michigan, and several representatives from the vehicle insurance industry operating within the State of Michigan. The focus of the task force is to prevent uninsured drivers from obtaining registration plates from SOS using counterfeit insurance documents such as proof of insurance (POI) certificates.

Counterfeit insurance documents are currently being manufactured and sold hand-to-hand on the street, as well as, on the internet through such websites as Craig's List. Counterfeit insurance documents are being fraudulently presented to SOS branch offices, District/ Municipal courts, car dealerships, on law enforcement traffic stops, and at traffic crash scenes. The MSP Lansing Post has initiated a pro-active investigative initiative called **OPERATION UNINSURED**, which will operate for the entire 2014 calendar year in an effort to gauge the level of fraudulent activity in the Mid-Michigan area as it relates to counterfeit insurance documents.

Lansing Post Troopers will be trained and provided with investigative guidelines in the detection, arrest, and prosecution of those individuals manufacturing, selling, and/ or in possession of counterfeit vehicle insurance documents. These guidelines have been established by the MSP Lansing Post Detective Bureau through the information, resources, and investigative contacts with FAIR task force member agencies, who have agreed to assist and share necessary information for criminal prosecutions with law enforcement personnel.

VENUE:

EATON COUNTY , WINDSOR TWP
CANAL
AT OR NEAR: TRI-COUNTY AREA

DATE & TIME:

WED, JAN 01, 2014 AT 0001

PAGE 1 of 2	INVESTIGATED BY D/SGT. KYLE MCPHEE #383	REPORTED BY	REVIEWED BY
----------------	--	-------------	-------------

STATE OF MICHIGAN PROOF OF INSURANCE
 GMAC INSURANCE
 MIC General INSURANCE CORP.
 ST. LOUIS, MISSOURI

SECRETARY OF
 STATE'S COPY

An authorized Michigan Insurer, certifies that it has
 issued a policy complying with Act 294, P.A. 1972, as
 amended for the described motor vehicle.

POLICY
 NUMBER
 1000591486A01

Term Dates: FROM 05/06/2009 TO 11/06/2009

YEAR MAKE VEHICLE IDENTIFICATION NUMBER
 1979 FORD F35HUEG2603

INSURED
 CARL ELLIS ALTMAN
 1247 HENDRICKSON BLVD
 CLAWSON MI 48017

MARTA ID
creator
A209194

BY 

THIS FORM MUST BE PRESENTED WHEN REGISTERING VEHICLE
 CUSTOMER SERVICE: 1-800-642-6464
 CLAIMS SERVICE: 1-800-642-2886

GM

STATE OF MICHIGAN PROOF OF INSURANCE
 GMC INSURANCE
 MIC GENERAL INSURANCE CORP.
 ST. LOUIS, MISSOURI

SECRETARY OF
 STATE'S COPY

An authorized Michigan Insurer, certifies that it has
 issued a policy complying with Act 294, P.A. 1972, as
 amended for the described motor vehicle.

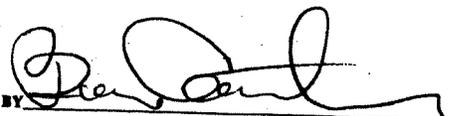
POLICY
 NUMBER
 0476951A79P

Term Dates: FROM 01/01/2013 TO 06/30/2013

YEAR MAKE VEHICLE IDENTIFICATION NUMBER
 2006 CHRYSLER 2C3KA53G16E309741

RITA
Oct 14 2009

INSURED
 BETTY ANN JACKSON
 11644 MANOR STREET
 DETROIT MI 48204

BY 

MICHIGAN CERTIFICATE OF NO-FAULT INSURANCE			
NAIC #41181 UNIVERSAL UNDERWRITERS INSURANCE COMPANY 7045 COLLEGE BLVD. * OVERLAND PARK, KS 66211 1-800-821-7803			
POLICY NO: 296342	An authorized Michigan insurer certified that it has issued a policy		
EFF. DATE: 7/24/2009	complying with Act 294, P.A. 1972, as amended for the described		
EXP. DATE: 7/24/2010	motor vehicle.		
INSURED: RC TOWING, INC.			
ADDRESS: 1641 OAKGROVE DRIVE	STATE	MI	ZIP: 48390
CITY: WALLED LAKE			
YEAR: 1994	MAKE: Ford	VIN: 1FDLF47M8REA14414	
MODEL: WRECKER	If this vehicle is driven by the person(s) named below, residual liability insurance does not apply and the vehicle will be considered uninsured.		
SEE IMPORTANT MESSAGE ON REVERSE SIDE			

X50064BA

CERTIFICATE OF NO-FAULT INSURANCE - Michigan

Policy Number: 14916110-0 NAIC Number: 37605
 Effective Date: 03/12/2013 Expiration Date: 09/12/2013
 Insurer: Progressive Marathon Insurance Co 1-800-776-4737
 P.O. Box 31260 Tampa, FL 33631

Named Insured(s):
 CHAMETRIA BANKS

Year	Make	Model	VIN
------	------	-------	-----

CERTIFICATE OF NO-FAULT INSURANCE - Michigan

Policy Number: 14916110-0 NAIC Number: 37605
 Effective Date: 03/12/2013 Expiration Date: 09/12/2013
 Insurer: Progressive Marathon Insurance Co 1-800-776-4737
 P.O. Box 31260 Tampa, FL 33631

Named Insured(s):
 CHAMETRIA BANKS

Year	Make	Model	VIN
1998	Mercury	Sable	1MEFM50U8WG621905

WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES. If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.
PENALTY FOR OPERATION WITHOUT INSURANCE
 Michigan law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor. An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, imprisoned for not more than 1 year, or both.

WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES. If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.
PENALTY FOR OPERATION WITHOUT INSURANCE
 Michigan law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor. An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, imprisoned for not more than 1 year, or both.

*CNS-7465 LEANNA
 OFF 22375*

CERTIFICATE OF NO-FAULT INSURANCE - Michigan

Policy Number: 66139310-0 Effective Date: 10/05/2012 to 04/05/2013
 Insurer: Progressive Marathon Insurance Co

Customer Service: 1 (800)-776-4737
 AGENT: LISA M HARRIS

Named of Insured:
 KJZAN MCGREW
 15845 ROBSON ST DET, MI 48227

Year	Make	Model	VIN
1997	BUICK	LESABRE	1G4HR52KXVH467337

A person who supplies false information to the Secretary of State or who issues or uses an invalid certificate of insurance is guilty of a misdemeanor punishable by imprisonment for not more than 1 year, or a fine of not more than \$1,000.00, or both.

WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES. If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.

PENALTY FOR OPERATION WITHOUT INSURANCE

Michigan law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor. An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, imprisoned for not more than 1 year, or both.

Form 4951 MI (12/07)

MICHIGAN CERTIFICATE OF NO FAULT INSURANCE



Frank Perina

POLICY INFORMATION

Policy Number
 AO4-135-293037-38 2 2

Policy Effective Date
 12/17/2012

Policy Expiration Date
 06/17/2013

VEHICLE INFORMATION

Year 1999

Make OLDSMOBILE

Model INTRIGUE

Vehicle Identification Number
 1G3WS52K2XF303708

CONTACT US

To report a claim
 1-800-2CLAIMS
 (1-800-225-2467)

Customer service
 1-248-489-9126
 1-800-648-8224

Name of Insured
 ROBERT DOUGLAS STRAIGHT III

Card Effective Date
 12/17/2012

Card Expiration Date
 06/17/2013

KEEP THIS CARD IN THE VEHICLE AT ALL TIMES

Company Name: LIBERTY MUTUAL FIRE INSURANCE CO.
 NAIC Number: 23035

KEEP THIS CERTIFICATE IN YOUR VEHICLE

CERTIFICATE OF NO FAULT INSURANCE • STATE OF MICHIGAN

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

POLICY NUMBER 246 8501-B22-22B

INSURED

ANDERSON, CYNTHIA & THOMAS, CHRISTOPHER
36365 GRAND RIVER AVE APT 102
FARMINGTON, MI 48335-3061

OJLH 72

FOLD EFFECTIVE DATE EXPIRATION DATE* FOLD

JAN-09-2009 AUG-22-2009
CAR-YEAR/MAKE/VEHICLE IDENTIFICATION NUMBER

2002 JAGUAR X-TYPE 4DR
SAJEA53C22WC38183
State Farm Mutual Automobile Insurance Company
AGENT COLEMAN, GAYLE
29230 RYAN ROAD
WARREN, MI 48092-4274
PHONE# 586-751-5590

SEE INFORMATION ON PENALTY FOR OPERATION WITHOUT INSURANCE ON REVERSE SIDE

* SEE REVERSE SIDE FOR EXPIRATION DATE INFORMATION

KEEP THIS CERTIFICATE IN YOUR VEHICLE

CERTIFICATE OF NO FAULT INSURANCE • STATE OF MICHIGAN

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

POLICY NUMBER 273 0782-A05-24D

INSURED

MANGA, DAWDA O
35260 WESTLAND ESTATES DR APT#D110
WESTLAND, MI 48185

FOLD EFFECTIVE DATE EXPIRATION DATE* FOLD
AUG 18 2011 FEB 18 2012
CAR-YEAR/MAKE/VEHICLE IDENTIFICATION NUMBER

2002 PONTIAC STA-WGN
1G2WK52J82F106806
State Farm Mutual Automobile Insurance Company
AGENT PATRICIA QUELLETTE
(313) 554-1500

SEE INFORMATION ON PENALTY FOR OPERATION WITHOUT INSURANCE

* SEE REVERSE SIDE FOR EXPIRATION DATE INFORMATION

CERTIFICATE OF NO FAULT INSURANCE • STATE OF MICHIGAN

State Farm Mutual Automobile Insurance Company

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

INSURED DRAKEFORD, JAMILAH R.
39072 POLO CLUB DR. APT# 101 →
FARMINGTON HILLS, MI 48335

765-463-8140
Lisa Meyers - complete MI.AJ
copy

POLICY NUMBER 101 2956-A25-29C → *Indicates New Hampshire Policy*
EFFECTIVE DATE JAN 05 2010 EXPIRATION DATE* JUL 05 2010
is Michigan

YR 1999 MAKE IHC VIN 1HTSCABM0XH633523

AGENT KARLA WILSON
PHONE (313)573-3000

6444-260
1-626-366-755-502

KEEP THIS CERTIFICATE IN YOUR VEHICLE

SEE INFORMATION ON PENALTY FOR OPERATION WITHOUT INSURANCE ON REVERSE SIDE

* SEE REVERSE SIDE FOR EXPIRATION DATE INFORMATION

CERTIFICATE OF NO FAULT INSURANCE • STATE OF MICHIGAN

State Farm Mutual Automobile Insurance Company

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

INSURED ANDERSON, CYNTHIA & THOMAS, CHRISTOPHER
36365 GRAND RIVER AVE APT 102
FARMINGTON MI 48335-3061

POLICY NUMBER 246 8501-B22-22B
EFFECTIVE DATE FEB 22 2009 EXPIRATION DATE* AUG 22 2009
YR 2002 MAKE JAGUAR VIN SAJEA53C22WC38183

AGENT GAYLE COLEMAN 7125-274
PHONE (586)751-5590

SECRETARY OF STATE'S COPY
This certificate shall be filed with your application for vehicle registration.

SECRETARY OF STATE'S COPY

This certificate shall be filed with your application for vehicle registration.

CERTIFICATE OF NO FAULT INSURANCE • STATE OF MICHIGAN

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

POLICY NUMBER 246 8501-B22-22B

INSURED

ANDERSON, CYNTHIA & THOMAS, CHRISTOPHER
36365 GRAND RIVER AVE APT 102
FARMINGTON, MI 48335-3061

EFFECTIVE DATE EXPIRATION DATE*
JAN-09-2009 AUG-22-2009
CAR-YEAR/MAKE/VEHICLE IDENTIFICATION NUMBER

2002 JAGUAR X-TYPE 4DR
SAJEA53C22WC38183
State Farm Mutual Automobile Insurance Company

AGENT COLEMAN, GAYLE
29230 RYAN ROAD
WARREN, MI 48092-4274

Automobile Insurance Policy
Insurance Card



AAA Insurance
MemberSelect Insurance Company
1 Auto Club Drive
Dearborn, MI 48126

POLICY NUMBER: AUTO27334309
POLICY TERM: Aug 17, 2012 To Feb 17, 2013
EFFECTIVE DATE OF CHANGE: Dec 17, 2012
YOUR SALES REPRESENTATIVE:
MEMBER SERVICE CENTER
6256972
PHONE: 1-(800)-936-4066

PRINCIPAL NAMED INSURED: C888
IN-0110MI-20100409-15455752-010400000 0: 1/4 1 (JA)

BRANDI L GRIGGS
424 CHERRY HILL TRL APT 104
INKSTER, MI 48141

Two Certificates of Insurance are provided for each insured vehicle. The certificates attached below apply to the described insured vehicle for the policy term shown. Please review the information on the certificates and contact your **Sales Representative** listed above if anything is incorrect or you have any questions.

You should detach these certificates and keep them in your vehicle at all times. Failure to produce this proof of insurance upon the request of a police officer may result in a civil infraction and fine. The Secretary of State copy may also be presented as proof of insurance with your application for license plates, either by mail or at any Secretary of State branch office.

For your protection, we do not print your address on the Certificates of Insurance.

WHAT TO DO IN CASE OF AN ACCIDENT

If you are in an accident, the first rule of thumb is to be as calm and polite as possible. Switch on your emergency flashers to warn other drivers. If you can, move your car off the road. Be sure to call the police if anyone is hurt or needs medical care. If the police are not able to come to the scene, go directly to the nearest station to report the accident.

Get all the facts. Exchange names, addresses, driver license numbers and insurance information with the other driver. Do not admit fault. Record license plate numbers, descriptions and directions of the vehicles involved. Get the names and addresses of any witnesses. Also make note of the location.

To report your claim, simply call 1-(800)-936-4066.

MICHIGAN CERTIFICATE OF INSURANCE

MEMBERSELECT INSURANCE COMPANY



POLICY NUMBER
AUTO27334309
EFFECTIVE DATE
08-17-2012
TYPE OF INSURANCE
NO-FAULT
EXPIRATION DATE
02-17-2013

VEHICLE/VIN
2002 FORD TAURUS SE 4DR - 1FAPP53U22G156283

PRINCIPAL NAMED INSURED
BRANDI L GRIGGS

MICHIGAN CERTIFICATE OF INSURANCE

MEMBERSELECT INSURANCE COMPANY



POLICY NUMBER
AUTO27334309
EFFECTIVE DATE
08-17-2012
TYPE OF INSURANCE
NO-FAULT
EXPIRATION DATE
02-17-2013

VEHICLE/VIN
2002 FORD TAURUS SE 4DR - 1FAPP53U22G156283

PRINCIPAL NAMED INSURED
BRANDI L GRIGGS

*Shawn
LmeGAR*