

CLAIM INVESTIGATION
CONFIDENTIAL

McDonald & Associates Investigations

Corporate Offices 253-539-0246
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Office Handling Your Request

NW Regional 253-539-0246
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CASE NO: C14XXX
Report Date: 6/3/09

ACCOUNT NO: 464
File Reference:

REPORT ON:

Everett WA 98208
DOB: 8/10/70

Client:
Phone:
Type: OBSERVATION
Insured:

Dates of Investigation: 21 – 23 May 2009

STATUS: Final Report

CIRCUMSTANCES: Date of Injury: 5/19/09
Type of Injury: Right Forearm & Elbow

PREVIOUS FILE: None since our acknowledgment to you dated 21 May 2009

SUMMARY

This investigation details information obtained through various records researched in Snohomish County, Washington; through the Department of Licensing, Olympia, Washington; through an observation investigation of the claimant, conducted on 21, 22 and 23 May 2009; through in-house file information and through various outside sources.

XXXX, DOB 8/xx/70, SSN xxx-xx-xxxx, currently resides at xxxx, Everett, Washington, 98208.

On 21 May 2009, the claimant was observed walking, driving, mowing his lawn and traveling to and from two schools and watching a baseball game.

On 22 May 2009, the claimant was observed walking, driving, loading various items in preparation for camping and then traveling to Cape Disappointment State Park in Long Beach, Washington.

On 23 May 2009, the claimant was observed walking, unloading various items and set up camp at Cape Disappointment State Park in Long Beach, Washington.

In-house file information reflects the claimant's most recent address as xxxx, Everett, Washington, 98208, as of December 2008.

Subject:

Ref:

Snohomish County Superior Court indices reflect one domestic file under the name of the claimant. No criminal, civil, or judgement files were reflected.

A stateside District and Municipal Court search was conducted under the name and date of birth of the claimant. No files were reflected, other than the aforementioned domestic file in Snohomish County Superior Court.

U.S. District Court, Bankruptcy Division, indices do not reflect any bankruptcy petitions under the name and Social Security number of the claimant.

U.S. District Court, Criminal/Civil Division, indices do not reflect any criminal or civil files under the name of the claimant.

Snohomish County Assessor's Office indices reflect the claimant as the owner and taxpayer of his provided residential address.

Snohomish County Auditor's Office indices reflect 22 recorded documents under the name of the claimant.

Department of Licensing, Business License Services, indices do not reflect the claimant as owning or being involved with any businesses licensed in the state of Washington.

Department of Licensing, Motor Vehicle Records, indices reflect the claimant as the registered owner of five vehicles licensed in the state of Washington.

Directory Assistance indices reflect a non-published address for the claimant in Everett, Washington.

Internet research revealed a MySpace.com page under the name of the claimant.

PHOTOGRAPHIC SUMMARY

Video photography of the claimant was obtained by the undersigned on 21, 22 and 23 May 2009. The claimant is depicted in the video to walk, drive, prepare to go camping and set up camp.

Digital photographs of the claimant have been attached herein as **Attachments No. 1-6**.

WEATHER

Weather conditions on 21, 22 and 23 May 2009 were sunny skies with high temperatures ranging in the mid to upper 70's.

INVESTIGATION**In-house File Information**

In-house file information reflects Darren Lee Naekel, aka Darrell L. Naekel, DOB 8/xx/70, SSN xxx-xx-xxxx, with a most recent address of xxxx, Everett, Washington, 98208, between July 2007 and December 2008.

The following former addresses are reflected for the claimant:

- xxxx, Everett, Washington, 98204, between 10/92 and 9/07
- xxxx, #E136, Woodinville, Washington, 98072, between 3/07 and 3/07
- xxxx, Lake Stevens, Washington, 98258, between 6/02 and 6/04
- xxxx, Marysville, Washington, 98270, between 1/93 and 6/02
- xxxx, Bothell, Washington, 98012, between 4/01 and 6/01
- xxxx, Snohomish, Washington, 98296
- xxxx, Everett, Washington, 98204, between 8/97 and 8/97
- xxxx, Bothell, Washington, 98012, between 1/89 and 1/89
- xxxx, Fall City, Washington, 98024 (no dates listed)
- xxxx, Bothell, Washington, 98012 (no dates listed)

The claimant's Social Security number, xxx-xx-xxxx, is reflected as having been issued in the state of Washington between 1977 and 1978.

The following individuals are reflected as possible relatives of the claimant:

- XXXX, DOB 8/xx/70, SSN xxx-xx-xxxx, most recently residing at xxxx, Everett, Washington, 98208, as of August 2007
- XXXX, DOB 3/xx/62, SSN xxx-xx-xxxx, most recently residing at xxxx, Lake Stevens, Washington, 98258, as of December 2007
- XXXX, DOB 4/xx/40, SSN xxx-xx-xxxx, most recently residing at xxxx, Bothell, Washington, 98012, as of June 2008
- XXXX, DOB 7/xx/38, SSN xxx-xx-xxxx, most recently residing at xxxx, Bothell, Washington, 98012, as of June 2008

This source reflects a possible UCC filing under the name of the claimant. This "Financial Statement – Original" was filed 10/3/06 under filing #xxxx. The Debtor is reflected as XXXX, xxxx, Lake Stevens, Washington, 98258, and the Secured is Bank of America, PO Box 2759, Jacksonville, Florida, 32203. Collateral is listed as "Equipment."

**Snohomish County Superior Court
Snohomish County Courthouse
Everett, Washington**

Snohomish County Superior Court indices reflect one domestic file under the name of the claimant. No criminal, civil, or judgement files were reflected.

The domestic file, case no. xxxx, reflects...

**Statewide District & Municipal Court Search
Pierce County Courthouse
Tacoma, Washington**

A stateside District and Municipal Court search was conducted under the name and date of birth of the claimant. No files were reflected, other than the aforementioned domestic file in Snohomish County Superior Court. This source reflects Darren Lee Naekel, DOB 8/xx/70 as a 5'9", 185-pound white male. No address information was provided.

**U.S. District Court
Bankruptcy Division
U.S. Federal Courthouse
Seattle, Washington**

U.S. District Court, Bankruptcy Division, indices do not reflect any bankruptcy petitions under the name and Social Security number of the claimant.

**U.S. District Court
Criminal/Civil Division
U.S. Federal Courthouse
Seattle, Washington**

U.S. District Court, Criminal/Civil Division, indices do not reflect any criminal or civil files under the name of the claimant.

**Snohomish County Assessor's Office
Snohomish County Administration Building
Everett, Washington**

Snohomish County Assessor's Office indices reflect the claimant as the owner and taxpayer of his provided residential address.

The residence, located at xxxx, Everett, Washington, 98208, reflects the owners and taxpayers as XXXX & XXXX, under parcel no. xxxx. This is reflected as a single-family residence and taxes are mailed to the situs address.

**Snohomish County Auditor's Office
Snohomish County Administration Building
Everett, Washington**

Snohomish County Auditor's Office indices reflect 22 recorded documents under the name of the claimant. Due the large number of documents, they are not detailed in this report. A cursory review of these documents reflects no Liens, Judgments or UCC Filings. Should you desire detailed information on the aforementioned documents, please so advise.

**Department of Licensing
Business License Services
Olympia, Washington**

Department of Licensing, Business License Services, indices do not reflect the claimant as owning or being involved with any businesses licensed in the state of Washington. This search was conducted under the claimant's name and address, as well as the name K. XXXX, the co-owner of the claimant's residence.

**Department of Licensing
Motor Vehicle Records
Olympia, Washington**

Department of Licensing, Motor Vehicle Records, indices reflect the claimant as the registered owner of five vehicles licensed in the state of Washington.

- The first vehicle reflects XXXX as the registered and legal owner of a silver 2003 Chevy pickup, Washington specialized license plate #LEMxxxx (Law Enforcement Memorial), which expires 8/24/09. The registered address is xxxx, Everett, Washington, 98208-2965.
- The second vehicle reflects XXXX as the registered and legal owner of a green 1999 Ford Contour, Washington license plate #xxxxxx, which expires 2/4/10. The registered address is xxxx, Everett, Washington, 98208-2964.
- The third vehicle reflects XXXX as the registered owner of a white 2007 "THOR" travel trailer, Washington license plate #xxxxxx, which expires 7/21/09. The registered address is xxxx, Everett, Washington, 98208-2965. The legal owner is BECU, PO Box 997500, Sacramento, California, 95899.
- The fourth vehicle reflects XXXX as the registered owner of a 2006 "SMOKERCR" 18-foot boat, Washington registration #WN-xxxxxx, which expires 6/30/09. The registered address is xxxx, Everett, Washington, 98208. The legal owner is Bank of America NA, PO Box 2759, Jacksonville, Florida, 32203.

- The fifth vehicle reflects XXXX as the registered owner of a silver 2006 EZ-Loader boat trailer, Washington license plate #xxxxxx, which expires 9/8/09. The registered address xxxx, Everett, Washington, 98208-2964. The legal owner is Bank of America NA, PO Box 2759, Jacksonville, Florida, 32203.

Directory Assistance

Qwest Directory Assistance indices reflect a non-published address for XXXX in Everett, Washington, and a published telephone number of (425) 357-xxxx.

Online directories reflect the same listing under the name D. Naekel. A search of K. XXXX's name returned a listing for K. XXXX, xxxx, Everett, Washington, 98208-2965 with an unpublished or unavailable phone number.

Internet Research

Internet research revealed a MySpace.com page under the name XXXX, who is reflected as a 38-year-old living in Everett. The last log-in date is reflected as 3/3/09. This page can be viewed by visiting <http://www.myspace.com/xxxx>. Four of the pictures on this profile reflect the claimant in harness up a tree, however the pictures are not dated. A portable document format (pdf) of the profile pictures are attached hereto for your reference as **Attachment #7**.

No MySpace.com page was developed for K. XXXX; only a divorce listed in the HeraldNet. This page can be viewed by visiting <http://www.heraldnet.com/article/20070617/COMM03/xxxx>.

Additional records for "Pink Money Club – Davis Divas" were found under the name K. XXXX. This page was not accessed, as the computer's security system indicated that the site, which can be viewed at:

OBSERVATION

Thursday, 21 May 2009

0830

A drive-by was conducted of the claimant's residence located at xxxx in Everett, Washington. The residence is described as a light colored, two story, single family dwelling with an attached two car garage. Vehicle present at this time were:

- A silver Chevy pickup with Washington license plate LEMxxxx
- A black Chevy Suburban with Washington license plate no. xxxxxx

- There was also a boat and a 5th wheel camper at this time, and the garage door was open.

Points of observation were established in the xxxx block of xxth PL SE.

0903

The claimant departed his residence driving the silver Chevy pickup.

0906 - 0907

The claimant arrived at Jefferson Elementary school, dropped off a child and departed the area.

0910

The undersigned lost visual of the claimant's vehicle due to school traffic. An area search was conducted.

1047

The claimant returned to his residence.

1104 - 1144

The claimant was observed to dump grass clippings into a garbage can going in and out of view while mowing his lawn.

1154

An unidentified female believed to be the claimant's girlfriend departed the residence driving the green Ford Contour.

1203

The claimant's girlfriend returned to the residence with a child.

1243 - 1244

The claimant returned to view, walked out to the garbage can and closed the lid, then walked back toward the garage and then walked over to his truck. He opened the driver side door and stood at the vehicle. He then walked back into the garage.

1314

The claimant walked to his vehicle and departed the area.

1356

The claimant arrived at a residence at 16632 Cascadian Street in Everett.

1438

The claimant departed the residence.

1502

The claimant arrived at a residence at 15910 – 158th Avenue NE in Woodinville.

1510

The claimant departed the area.

1520

The claimant arrived at Hollywood Hill Elementary School.

1703

The claimant returned to his residence.

1810

The claimant was observed to load propane tanks into the rear of his pickup.

1826

The claimant departed the residence with a child in the vehicle.

1840

The claimant arrived at Skyview Junior High School.

1840 – 2026

The claimant was watching a youth baseball game.

2040

The claimant returned to his residence.

2045

The observation was discontinued.

Friday, 22 May 2009**0520**

A drive-by was conducted of the claimant's residence. All of the aforementioned vehicles were present at this time.

0832

The claimant departed his residence with a child.

0857

The claimant arrived at Hollywood Hill Elementary School.

0902

The claimant departed the school.

0927

The claimant arrived at a 76 station off of 112th Avenue.

0928 - 0937

The claimant was observed standing next to his vehicle, then lifted a full propane tank into the back of his pickup. He then departed the area.

0943

The claimant arrived at his residence.

0943 - 0956

The claimant unloaded the propane tanks and put them into the black Chevy Suburban. He also loaded other items into the same vehicle.

1015

The claimant departed his residence with a child.

1036 - 1038

The claimant arrived at a barbershop. He walked his child across the street to a 7-11.

1043

The claimant exited the 7-11 and walked back to the barbershop with the child.

1104

The claimant departed the barbershop.

1124

The claimant returned to his residence.

1139 - 1152

The claimant was observed going in and out of his garage, he then pulled a generator out of the garage, rolled it over toward the camper, then began trying to start it by pulling the cord with his right hand/arm numerous times. He was also observed to put fuel in the generator, then walked out of view.

1156

The claimant's girlfriend arrived at the residence with a child driving the green Ford Contour.

1201

The claimant returned to view, walked out to the green Contour and moved it behind his truck along the street.

1203

The claimant departed his residence, driving the black Chevy Suburban.

1235

The claimant returned to his residence and backed the Suburban up to the camper.

1237

The claimant backed his truck up to his boat, hooked it up and parked it along the street.

1241

The claimant picked up a wood block and tossed it into a storage compartment of the trailer.

1243

The claimant picked the boat up by the trailer hitch and then lowered it back down.

1251-1258

The claimant was going in and out of view along the side of the residence.

1335

The claimant departed the residence.

1456

The claimant returned to the residence with a child.

1610

The claimant departed the residence as the passenger in the Suburban with the trailer attached.

1811

They arrived at Tacoma Place in Tacoma, Washington.

1839

They departed the area.

2155

They arrived at Cape Disappointment State Park in Long Beach, Washington.

2200

The observation was discontinued.

Saturday, 23 May 2009**0751**

A drive-by was conducted of the claimant's campsite. No activity was noted.

0922

A drive-by was conducted of the claimant's campsite, the claimant was walking around the camp site.

0933

The claimant was filling up a medium sized cooler with a five-gallon water jug and carrying it to the picnic table.

1122

The claimant was walking around the campsite.

1345

A drive-by was conducted of the claimant's campsite and the claimant's black Suburban was not present. The claimant was carrying his older son on his shoulders while walking on the beach.

1518 - 1520

The claimant was walking from the jetty over to his vehicle with his son on his shoulders. They entered the vehicle and departed the area.

1530

Pursuant to your request, the observation was discontinued.

This now concludes our handling of this case at this time. Should you desire further handling, please so advise.

ATTACHMENTS

- 1-6. Digital photographs of the claimant utilizing a trailer hitch crank, lifting a boat hitch, lifting wood from a wheelbarrow, and lifting a bicycle.
7. Pdf of the pictures from the claimant's MySpace profile.

EXHIBIT

1. Video photography of the claimant, obtained by the undersigned on 21, 22 and 23 May 2009, forwarded to you under separate cover (**ID #DV227**).

XXXXX

Investigator

RJB:apt

C14213-01/bkm



ATTACHMENT NO. 1



ATTACHMENT NO. 2



ATTACHMENT NO. 3



ATTACHMENT NO. 4

Subject:

Ref:



ATTACHMENT NO. 5



ATTACHMENT NO. 6

Subject:

Ref:

ATTACHMENT NO. 7

Pdf of the pictures from the claimant's MySpace profile