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Utah Man Arrested, Charged for Intentional Auto Accidents

Navid Monjazez faces 22 counts of insurance fraud, reckless endangerment, and other crimes spanning five years and at least 23 known accidents

On Wednesday, January 20, 2016, charges resulting from a months long investigation conducted by the State of Utah Insurance Fraud Division were filed against Navid Monjazez through the Utah Attorney General's Office. Assisting with the investigation were agents with the National Insurance Crime Bureau.

Monjazez was arrested and booked into the Salt Lake County Jail this morning. Monjazez was charged with Pattern of Unlawful Activity, a second degree felony; 12 counts of Insurance Fraud, all third degree felonies; 2 counts of Forgery, both third degree felonies; and 7 counts of Reckless Endangerment, all class A misdemeanors.

Between January 5, 2010 through December 22, 2015, Monjazez, while driving the same three vehicles, was involved in at least 23 auto accidents.

Many of the accidents occurred at the same location with similar circumstances. All accidents occurred in the Salt Lake County area. In nearly all cases, Monjazez intentionally collided with or placed his vehicle in a position where the accident was a complete certainty.

Monjazez would aggressively assert that the other driver was at fault and would intimidate them to the point that they would sign prepared statements that they were at fault in the accident. Monjazez would push the victims for a cash settlement without calling police. When police were called, they placed the victim at fault based on the assertions of Monjazez.

Monjazez's vehicles all had pre-existing damages which he blamed on the accident. The victim vehicles usually had very minimal damage with repairs being paid for out of pocket, while Monjazez's vehicles had thousands of dollars in damages paid for by the victim's insurance company.

Monjazez collected the insurance money while electing to not have the damage repaired or claiming to have repaired the vehicle himself. Monjazez exaggerated his damages and provided forged repair documents to increase his payouts from insurance.

Insurance companies paid for the same damages from accident to accident. In total, Monjazez was paid over \$55,000 from insurance carriers alone. It is unknown how many additional accidents may have occurred wherein police and insurance carriers were not contacted and victims paid Monjazez in cash.

The Utah Insurance Department is a State agency. Its mandate is to regulate insurance marketed and sold in Utah. Currently more than 95,000 agents, agencies, and insurers are licensed; domestic insurers are audited to verify financial stability and compliance with insurance laws; administrative action is taken against licensees found to be in violation of insurance laws; calls from consumers with questions or complaints are taken; and licensees and consumers are educated regarding insurance. For more information visit <http://www.insurance.utah.gov/> or call toll free in-state @ 1-800-439-3805 or locally @ 801-538-3077.