

Fake Bear, Real Fraud: Calif. Arrests 4 In Insurance Scheme

By Elizabeth Daley

Law360 (November 14, 2024, 4:55 PM EST) -- Four Los Angeles area residents were charged with insurance fraud and conspiracy after claiming that over \$141,000 in damages to luxury autos were caused by a bear, though videos submitted to their insurers showed a person in a bear costume wreaking havoc, a California Department of Insurance spokesperson said.



The California Department of Insurance released this image of a bear costume that the department says was worn as part of insurance fraud. (California Department of Insurance)

The scam that had claws, which was announced Wednesday, was uncovered after the suspects claimed a bear broke into a 2010 Rolls-Royce Ghost and two Mercedes vehicles in Lake Arrowhead, California, in January 2024, a CDI news release said. However, the suspects submitted odd videos of the supposed bear to their insurers, the news release said.

One insurer became suspicious and asked the CDI to investigate because certain movements the alleged bear was making in recordings, including the way it moved from the front to the back of the vehicle, did not seem bearlike, CDI spokesperson Allison Hensley said in an email.

"Additionally, the damage to the vehicle was not consistent with bear damage," she said.

In videos posted to the CDI website, titled "Operation Bear Claw," a person in a bear costume is clearly seen lumbering between the front and back of the damaged vehicles and, at one point, puts an arm on the steering wheel in a decidedly human manner. Scratch marks left on the leather seats of the Rolls-Royce looked remarkably even, as if manufactured.

When CDI investigators looked at the video, it became clear that the alleged bear "was actually a person in a bear costume," the news release said.

To be certain no bear was present, investigators enlisted the help of a biologist from the California Department of Fish and Wildlife, the CDI explained. "The expert reviewed the three alleged bear videos and they also opined it was clearly a human in a bear suit," the news release said.

A search warrant was then executed and detectives found the bear costume in the suspects' home, the CDI said. In photos, the costume appears complete with metal claws.



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The suspects, Ruben Tamrazian, 26, Ararat Chirkinian, 39, and Vahe Muradkhanyan, 32, of Glendale, and Alfiya Zuckerman, 39, of Valley Village, were all arrested and charged in a case that will be prosecuted by the San Bernardino District Attorney's Office, the CDI said. Contact information for the suspects was not available, and they could not be reached for comment.

"It's certainly an unusual case, but we investigate all sorts of unusual cases," CDI spokesperson Michael Soller said. "People will go to great lengths to earn an undeserved payout."

Counsel information for the parties was not immediately available.

Case names and numbers were not immediately available.

--Editing by Leah Bennett.