

California Department of Insurance



FOR IMMEDIATE RELEASE: Thursday, March 23, 2023 (#XXX) MEDIA INQUIRIES ONLY: CDI 916-492-3566 main Michael Soller: 916-661-0556 cell Email inquiries: cdipress@insurance.ca.gov

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YouTube videos of intentional collisions leads to arrests and charges against Yucaipa driver and wife

SAN BERNARDINO, Calif. — Christopher Phelps, 40, of Yucaipa, and his wife, Kimberly Phelps, 40, were arrested yesterday on multiple felony counts of insurance fraud, assault with a deadly weapon and child endangerment after the couple allegedly caused collisions in an attempt to collect undeserved insurance payouts. Christopher Phelps was previously arrested last month on similar charges.

The California Department of Insurance began an investigation after the San Bernardino County Sheriff's Department became aware of a YouTube channel where dashcam videos of traffic collisions and rage road incidents were posted. The investigation connected the channel to Christopher Phelps under the name "BLU3 GHO57." The channel had approximately 162 dashcam videos of vehicle collisions, attempted or near collisions, road rage incidents, and other content involving the couple. In multiple incidents Christopher Phelps' child is also in the vehicle.

The investigation discovered approximately 23 collisions documented on the channel which were linked to 17 insurance claims filed by Christopher Phelps and 42 videos related to road rage incidents and attempted collisions involving him. Several of the videos appeared to be intentional acts. The Department's investigation included numerous search warrants, collecting and reviewing hours of videos, and attempting to locate additional victims through videos posted to Department social media accounts.

Last month, the Department was contacted by the San Bernardino County Sheriff's Department after Christopher Phelps was involved in a suspicious collision, appearing to stop for no apparent reason and causing a truck pulling a trailer to rear-end his vehicle. Shortly after the collision, he posted to YouTube a rear-facing dashcam video of the moments leading up to the collision. Department detectives responded to the area of the collision in Yucaipa and canvased the area for surveillance video and witnesses, which led to the earlier arrest. Following that arrest he posted bail and was released. Christopher Phelps has been charged with six felony counts of assault with a deadly weapon, 11 felony counts of insurance fraud, and five felony counts of child endangerment. Kimberly Phelps has been charged with two counts of felony child endangerment and one count of felony insurance fraud. Christopher Phelps was previously charged with one felony count of assault with a deadly weapon and one felony count of causing a vehicle collision for the purpose of presenting a false claim following his arrest last month.

Department detectives arrested the couple yesterday in San Bernardino. Christopher Phelps was booked at the West Valley Detention Center and is being held on \$500,000 bail. Kimberly Phelps was booked at the Central Detention Center and is being held on \$500,000 bail. The San Bernardino County District Attorney's Office is prosecuting this case.

Any additional victims or witnesses are encouraged to contact Detective Matthew Carter at (909) 919-2215 or <u>matthew.carter@insurance.ca.gov</u>.

Media note:

Arrest photos available upon request by emailing <u>cdipress@insurance.ca.gov</u>.

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Led by Insurance Commissioner Ricardo Lara, the California Department of Insurance is the consumer protection agency for the nation's largest insurance marketplace and safeguards all of the state's consumers by fairly regulating the insurance industry. Under the Commissioner's direction, the Department uses its authority to protect Californians from insurance rates that are excessive, inadequate, or unfairly discriminatory, oversee insurer solvency to pay claims, set standards for agents and broker licensing, perform market conduct reviews of insurance companies, resolve consumer complaints, and investigate and prosecute insurance fraud. Consumers are urged to call 1-800-927-4357 with any questions or contact us at www.insurance.ca.gov via webform or online chat. Non-media inquiries should be directed to the Consumer Hotline at 800-927-4357. Teletypewriter (TTY), please dial 800-482-4833.