Why insurance professionals should be concerned about Meth?

Dangers Of A Meth Lab

- Approximately 15% of the labs are discovered because of a fire or explosion.
- Cookers leave behind byproducts so toxic they could burn the flesh off bones.
- Breathing fumes from a distance can permanently damage someone's lungs.
- Discarded needles.
- Corrosive chemicals.
- Booby trapped labs.
  - Trip wires, hidden sticks with nails, or spikes, light switches or lights wired to explosive devices.

Meth is a drug that can kill/hurt “first responders” (fire dept, EMT’s, Police dept, etc.) and “bystanders” (family members, neighbors, insurance professionals etc.) through fires, explosions, contact with lab ingredients or gases produced while meth is “cooking”, or contact with toxic chemical waste from lab.

Indicators Of A Meth Lab

- Unusual, strong odors (like cat urine, ether, ammonia, acetone, or solvents);
- Residences with windows blacked out;
- Renters who pay their landlords in cash;
- Lots of traffic or people coming and going at unusual times;
- Large amounts of items such as antifreeze containers, lantern fuel cans, red chemically stained coffee filters, drain cleaner and duct tape.
- Unusual amount of clear glass containers being brought into the home.

What Affect Does Meth Have On A House Or Hotel Room?

- Contamination caused by the "cooking" and disposing of Meth inside a home will affect: floors, walls, ceilings, working surfaces, furniture, carpeting, paneling, wallpaper, draperies, blinds, light fixtures, kitchen appliances, plumbing fixtures and drains, vent fans, ceiling fans, heating and air-conditioning vents, clothing, toys, etc.

Where Do People "Cook" meth?

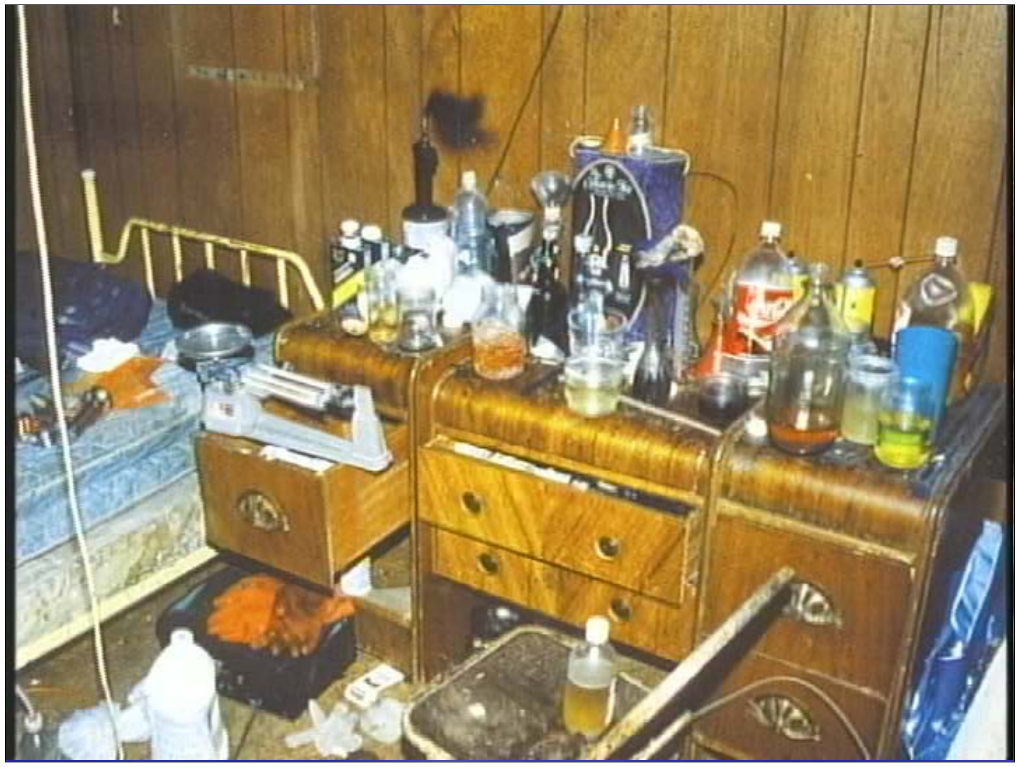
- Labs are highly portable.
- Rental property.
- Neighbor.
- Hotel rooms.
- Garage.
- Storage lockers.
- Trailers.
- Suburbs.
- National forests.
- Houses.
- Cars.

People can have meth labs in apartments effecting many people including themselves…..

….. Or in nice, split-level homes in middle class neighborhoods.

Here is an example of a meth lab explosion. The walls are not covered with blood… but poorly processed meth. This room will require major cleanup.

Insured may claim fire was an Arson to account for chemicals present during a cause and origin investigation.



… inside of a home. (Note the scales, the small camp cook stove on the floor, the electrical cord dangling from the ceiling light, the scorched paneling, the many unlabeled containers of liquids, and garbage everywhere!)

Health care issues for children, is another concern for the insurance industry

An unsuspecting adjuster or investigator could inadvertently open a cooler or tote which may cause an explosion or gas release..

An appraiser or field investigator may pop the trunk and encounter a dangerous situation.

Meth Lab Explosion Burns

And can lead to severe burns.

Innocent bystanders can also become victims of a meth lab “flash fire.”

EFFECTS OF ANHYDROUS AMMONIA ON THE BODY

One key ingredient can cause severe burns and even tissue or muscle damage. Anhydrous ammonia, a key ingredient in Meth manufacturing, can cause horrific damage when mishandled. This person's buttocks were largely eaten away after contact with some of the chemical.

… in a back yard ‘pit”…

During one stage of the “cook”, meth is often heated. Refrigeration is also helpful, especially for storage of some of the ingredients.

Here we see Lithium being stored in the fridge, in a fast food restaurant cup.. Which would also containg either oil or kerosene. It must be kept cool and not in contact with any form or moisture, or it can explode.

Unlabeled container with meth oil on top. Below, a larger container that will allow for easier separation of the meth oil from the waste products. Plus other assorted items used during the cook process.

Samples of a “gas generator” used during one stage of the “Cook” process.

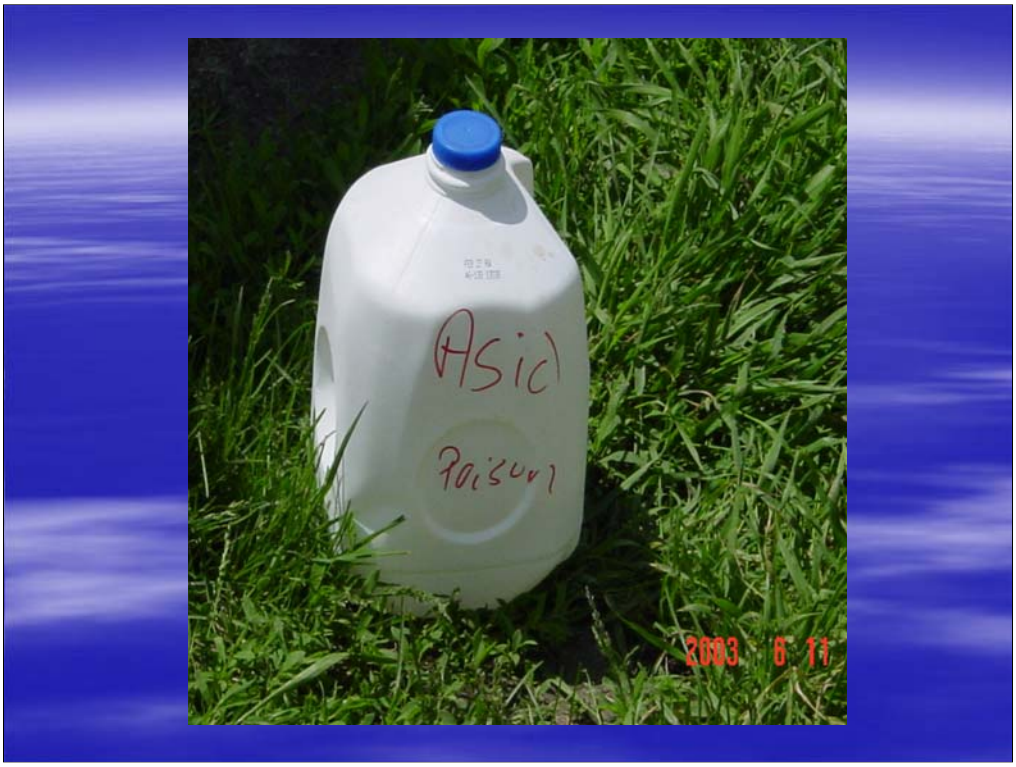
Chemicals Found In Meth Labs

- Ephedrine (cold tablets)
- Pseudoephedrine (cold tablets)
- Acetone (nail polish remover)
- Ether (engine starter fluid)
- Sulfuric acid (drain cleaner)
- Methanol/alcohol (gasoline additives)
- Salt
- Lithium (batteries)
- Anhydrous ammonia (farm fertilizer)
- Red phosphorus (matches)
- Iodine

Here is an example of meth lab garbage. Notice the heet containers, plus empty foil packs from Pseudoephedrine pills, rubbing alcohol container, and piece of garden hose all indicators if present a meth lab or chemical process may also be present.

More
Meth Lab
Garbage

And even
More
Meth Lab
Garbage



Usually containers of meth labs dangerous ingredients are not labeled. This one, found in a lab bust is an exception!

Equipment Used In Methamphetamine Labs

- Pyrex or corning dishes
- Jugs
- Bottles
- Funnels
- Coffee filters
- Blender
- Rubber tubing
- Rubber gloves
- Strainer
- Aluminum foil
- Propane cylinder
- Fire extinguisher

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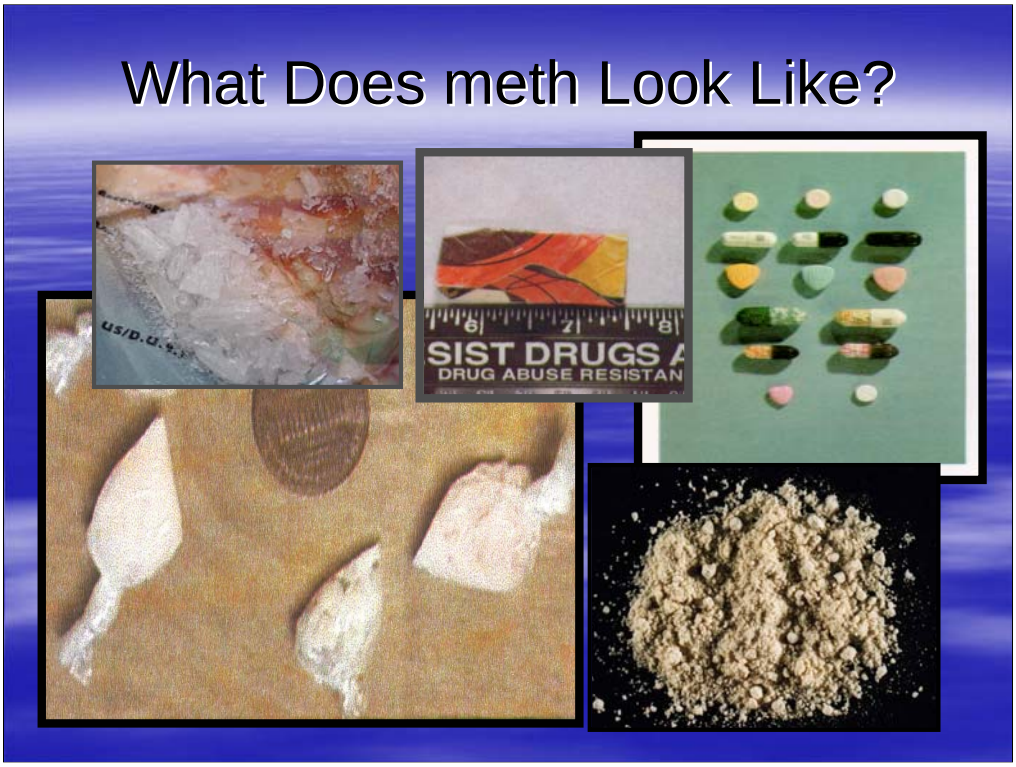
What Is Methamphetamine?

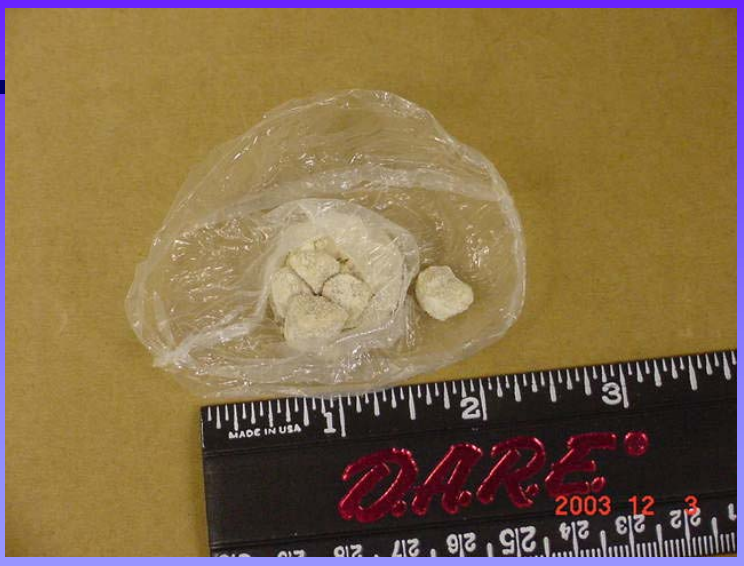
- Powerful central nervous system stimulant.
- A synthetic drug with a high exposure for abuse and dependence.
- Easy to produce and sold in pill form, powder and chunks.
- Street cost between $80 and $100 per gram.

Meth by any other name.....
CR
ICE
CRANK
Crank
uppers
Speed
crypto
Chalk
bikers-coffee
crystal
co-pilots
lemon-drop
meth
GLASS
Chalk
peanut butter crank
super ice
Methlies Quick

What does meth look like?



What does meth look like? Almost all of today's meth is homemade and resembles a fine, coarse, odorless, bitter-tasting, crystalline powder. Its color varies from off-white to yellow, light pink, or tan. It is often sold/furnished in plastic wrap, aluminum foil, in a small folded paper envelope called a “bindle”. Less common= meth in capsules or tablets of various sizes and colors.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The Effects Of Meth.

A 23 year old male's teeth and gums after 3+ years of meth use

Source of photos- http://www.makesmartchoices.org/meth.htm

But, at 32 years old, he's also facing another consequence: a lifetime without a tooth in his mouth.

As the number of regular users of the illegal drug methamphetamine has increased, so has a peculiar set of dental problems linked to the drug, a phenomenon appropriately named "meth mouth." Symptoms include gum disease, broken and cracked teeth, and tooth decay.

Zigas' condition was so bad that he once bit into a peanut butter sandwich and teeth were left in the bread. In June 2002, malnourished and down to 150 pounds, he had the rest of his remaining teeth pulled.

Often referred to as “meth mites”, some users call these open sores “speed bumps.” Many people feel a sensation of small bugs, known as "Meth Mites", moving right under their skin. They scratch, pick and dig the spots, trying to relieve the itching.

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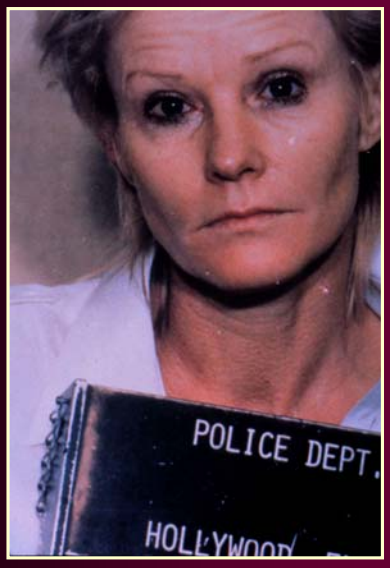
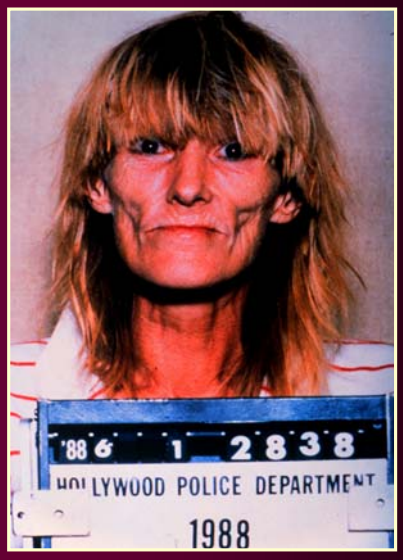
8 years of Meth Use





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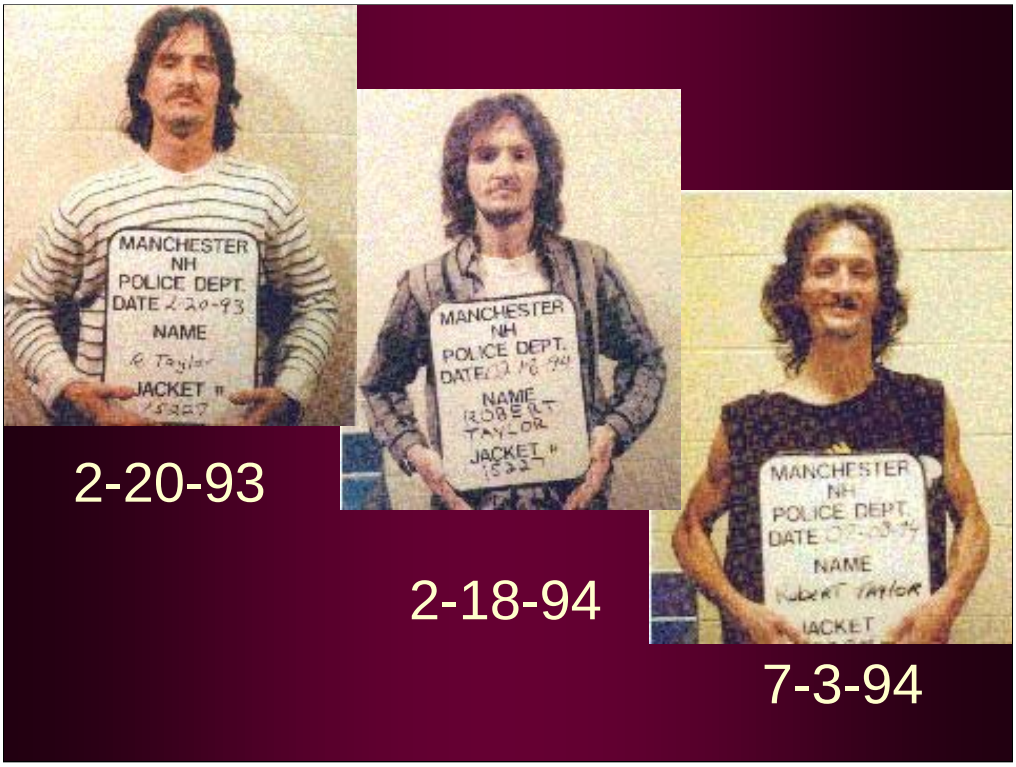
Now let’s look at someone a little closer to home. This “before” photo is taken from a Nebraska coeds college ID. And the “after” is a meth arrest photo 18 months later.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Dealing With A Tweaker

People that abuse Meth regularly are called *Tweakers.* Here are six tips when dealing with one

- **Keep your distance. Coming too close can be perceived as threatening.**
- **No bright lights. The tweaker is already paranoid and if, blinded by a bright light, he or she is likely to run or become violent.**
- **Slow your speech and lower your voice. A tweaker already hears sound at a fast pace and high pitch.**
- **Slow your movements. This will decrease the odds that the tweaker will misinterpret your physical actions.**
- **Keep your hands visible. If you place your hands where the tweaker cannot see them he may feel threatened and become violent.**
- **Keep the tweaker talking. A tweaker that falls silent can be extremely dangerous. Silence often means that his paranoid thoughts have taken over reality, and anyone present can become a part of his paranoid delusions.**

What to do if you discover or suspect a Meth Lab is present

- Contact local law enforcement
- Do not touch anything
- Stay away until scene is cleared