



## BEHAVIORAL CRIMINOLOGY *International*

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January 29, 1998

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**Re: Dunlap v. Chubb Life Insurance Company**  
**Your File No.: 132-1**

### THE ASSIGNMENT

I was asked to review the facts and circumstances surrounding the homicide of Anne Dunlap which occurred on or about Dec. 30, 1995. I was asked to conduct a Criminal Investigative Analysis.

### A PREFATORY NOTE

The field of criminal investigation is a professional area of specialization with pronounced standards, a distinct published literature that ranges from journal articles to textbooks on the subject, college and university courses within undergraduate and graduate curricula, and scholarly treatises which study crime, criminals, victims and the detective function. Texts on the subject abound,<sup>1 2 3 4</sup> and scientific principles which apply to this field and many of its sub-specialties are highly developed and widely accepted as authoritative.<sup>5 6</sup>

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<sup>1</sup> Alfred R. Stone and Stuart M. Deluca, *Investigating Crimes*. (Boston: Houghton Mifflin, 1980)

<sup>2</sup> Charles F. O'Hara and Gregory L. O'Hara, *Fundamentals of Criminal Investigation*. 5<sup>th</sup> ed. (Springfield: Charles C. Thomas, 1980).

<sup>3</sup> Paul L Kirk, *Crime Investigation*. 2<sup>nd</sup> ed. (New York: John Wiley and Sons, 1974).

<sup>4</sup> Charles R. Swanson, Neil C. Charnelin and Leonard Territo, *Criminal Investigation*. 5<sup>th</sup> ed. (New York: McGraw-Hill, 1992).

<sup>5</sup> *Ibid.*, Pg. 25-26.

<sup>6</sup> William J. Bopp, *Police Personnel Administration*, (Boston: Holbrook Press, 1974), p. 194

There are recognized sub-specialties in the criminal investigation field, including Homicide, Robbery, Sexual Assault and Burglary, to name some of the most prominent investigative foci. It is a given that crime is the most studied American social phenomenon<sup>7</sup> and the four crimes just mentioned are the most studied forms of criminal activity<sup>8</sup>. The results of these studies have been profusely published, and have resulted in a body of knowledge that has changed the face of police training programs, while contributing to a wider understanding of the dynamics of interpersonal violent crimes and how to investigate them. Specifically, the program of Criminal Investigative Analysis, as pioneered by the FBI, has emerged as a dominant analytical and investigative tool used in violent crime investigations.

### CRIMINAL INVESTIGATIVE ANALYSIS

The FBI defines *criminal investigative analysis* as an investigative process that identifies the major personality and behavioral characteristics of the offender based on the crime(s) he or she has committed. This process involves a behavioral approach to the offense from an investigative perspective as opposed to a mental health viewpoint. The process used by the person preparing an analysis is quite similar to that used by clinicians to make a diagnosis and treatment plan: data are collected and assessed, the situation is reconstructed, hypotheses are formulated, a profile is developed and tested, and the results are reported back. The process generally involves several steps:

1. An evaluation of the crime itself
2. A comprehensive evaluation of the specifics of the crime
3. A comprehensive analysis of the victim
4. An evaluation of the investigative reports
5. An evaluation of any forensic, laboratory or other specialized examinations

In cases where the offender remains unknown investigators may be provided with certain characteristics and traits of an unknown offender. Investigative considerations and/or interview and interrogations strategy may offered to investigators as well.<sup>9</sup>

A criminal investigative analysis attempts to establish a primary motive for a specific crime. Included in this analytical process is an analysis of the behavior of the offender and the choices that offender made. It can be of equal importance to examine what the offender chose not to do as well what he did. Once the crime is analyzed in detail, a primary motive can be reasonably established

<sup>7</sup> Joseph Sena and Larry Siegel, Introduction to Criminal Justice, 7<sup>th</sup> ed. (Minneapolis: West Publishing 1996) Pg. 51-74

<sup>8</sup> Ibid.

<sup>9</sup> Ressler, Douglas, et al 1992: Crime Classification Manual. Criminal Investigative Analysis Program Lexington, Mass. Lexington Books Pg. 310-313

### Victimology

Every meaningful analysis of a violent crime begins with a study of the victim. The purpose is to identify what, if anything, in the victim's life may have elevated that individual's risk for becoming the victim of a violent crime. Once that has been established, it is possible to place the victim on a risk continuum (from low to moderate to high). In the case of Anne Dunlap, such factors as involvement in a criminal lifestyle or simply being in a crime-ridden neighborhood during the hours of darkness, which elevate one's risk for becoming the victim of violence, are absent. Overall, Anne Dunlap appeared to be at low risk for becoming the victim of violent crime. She was a well educated, professionally employed individual who had planned to go shopping on a Saturday afternoon when she became the victim of a homicidal attack.

### Crime Analysis

The overall crime reflects a high degree of organization, intelligence and appears to have been carefully planned. Within a reasonable degree of professional certainty it is my opinion that this crime is consistent with a staged domestic homicide. The various components of this crime are analyzed as follows:

#### **Medical Examiner's Report:**

The Hennepin County Medical Examiner's Report (#96-0005) is complete and thorough, and there is no need to repeat those details in this report. However, it is important to interpret those findings that offer insight into the offender's behavior and the victim/offender interaction before and during the attack. Among several important features is the lack of "defensive" wounds on the victim. This indicates that it is extremely unlikely that this homicide was preceded by an escalating struggle culminating in the victim's death.

In all probability the victim did not perceive herself to be in danger before the attack and, once the attack began, was unable to defend herself. Ms. Dunlap harbored a false sense of security while in the presence of this offender, who then attacked her without warning or provocation. The repetitive neck wounds were inflicted while the victim was motionless. Because there is no evidence of restraints being used, the most logical explanation is that the offender rendered the victim unconscious or incapacitated before stabbing her. It is most likely that he accomplished this by striking the victim in the head with a blunt object inflicting the 5-cm injury to the right occiput. Having stunned the victim, the offender attacked her with a sharp-edged weapon. He inflicted deep, penetrating, multiple sharp force injuries to three vital areas of the neck. He severed both carotid arteries and jugular veins by separate attacks to the left and right side of the neck. He then severed the brain stem in a third attack to the back of the neck at the base of the skull. The resulting complex wound patterns reveal that these three attacks were separate events, with each being tightly focused in a different vital area of the neck and each involved multiple, highly concentrated stab wounds. The offender also stabbed the victim's head inflicting some

relatively superficial injuries and apparently breaking off the tip of the knife in one of the wounds.

The offender engaged in "overkill", in that he inflicted multiple fatal injuries to the victim. It is important to note that he did so purposefully and deliberately rather than randomly or in a disorganized manner. This was not a frenzied killing nor a killing born of unmodulated rage. This homicide was deliberate, well planned and dispassionate. The offender was focused and controlled and was acting out the homicide as he had planned it. The "overkill" present in this crime could be considered consistent with an offender who, although determined to kill the victim, had little experience in committing murder.

Based on my experience it is most likely that this homicide was committed by one offender acting alone. In homicides committed by multiple offenders, it is common for the victim to have been assaulted before and sometimes after death. Contusions such as black eyes and swollen lips, fractured ribs and other injuries consistent with having been punched and kicked are typical in multiple offender cases. Female victims are usually sexually assaulted by at least one of the offenders. A post-mortem assault on the victim's body is not uncommon. In some multiple offender cases all of these occur. It is noteworthy that in the homicide of Ms. Dunlap, none of these occurred. It is, therefore, my opinion that it is most probable that this crime was committed by a lone offender.

**Motive:**

The absence of any sort of sexual assault, sexual targeting or sexual involvement with the victim greatly diminishes the probability that this was a sexually motivated crime. It is my opinion that the offender staged this homicide to appear as though robbery was the underlying motive for the crime. Staging is the purposeful alteration of the crime or crime scene. When it is done by an offender, as is the case here, it is done in an attempt to misdirect the investigation by supplying a false motive for the crime. In this case the false motive was robbery.

The offender wanted it to appear that this was a "robbery-gone-bad", culminating in the unplanned, opportunistic homicide of the victim. The offender's behavior belies this scenario. As noted above, the nature of the "overkill" reveals that the primary motive of the offender was to kill the victim. It is also important to note that the crime reveals that he expended most of his time and effort on the homicide rather than on the robbery.

Robbery/homicides are statistically rare events. FBI statistics show that, on average, less than one percent of all reported robberies culminate in a homicide. In robbery/homicides, the offender typically inflicts a quick fatal wound, steals the victim's property and flees the area. The offender wants to put as much time and distance as possible between himself and the crime scene, especially if the scene contains a body. There typically is no abduction of the victim and no transportation of the body in a robbery/homicide. In robbery/homicides the victim's credit cards are almost invariably used immediately after the homicide. Valuables such as jewelry are sold or traded for drugs. In this case the

stolen credit card was not used, and her ring has not been recovered. The overwhelming evidence of planning on the part of the killer further negates the "robbery-gone-bad" scenario or, for that matter, any other opportunistic or unplanned crime.

### Crime Scene Analysis

The lack of blood inside the victim's vehicle is significant as it reflects planning. The volume of blood inside the trunk is indicative of how heavily the victim was bleeding as the offender put her body in the trunk. The blood which fell outside of the car on the rear bumper is also indicative of how heavily the victim was bleeding. After having committed this homicide and placing the victim's body in the trunk, the offender was unquestionably drenched in blood. He could not have entered the victim's car and driven it without getting transfer blood on the inside of that vehicle. The most logical explanation for the lack of blood inside the victim's vehicle is that the offender changed clothes and cleaned himself before entering the vehicle and driving it to the K-Mart lot. In my experience, this reflects the planned and premeditated nature of the crime.

In all probability the site at which the offender choose to murder the victim was an area which he believed was relatively low-risk for the him. It would have been an area with which he was comfortable and familiar and believed that there was little risk of being interrupted or discovered while murdering the victim. This is another element reflecting planning and premeditation on the part of the offender and, as mentioned above, mitigates against the "robbery-gone-bad" scenario or any other type of unplanned, opportunistic or disorganized type of crime. The offender had planned ahead and brought a change of clothing with him to the murder site. It is also probable that the offender had pre-selected weapons to use and had them readily available at the time of the crime. Less organized offenders tend to rely on weapons of opportunity found at the scene rather than weapons of choice, which more organized offenders bring to the scene. It is highly likely that the killer disposed of these weapons along with his bloody clothing shortly after the crime.

Choosing to transport a body from the murder site to a disposal site is a high-risk decision on the part of the offender and typically can hinge on a number of variables. A common scenario is that of a killer who has murdered his victim at a location that can be linked to him. Because he cannot leave the body there without becoming a suspect, he transports the body to a more neutral location. In cases where the victim and offender had a close or intimate relationship, some offenders show caring and concern for the body. Those killers typically cannot bring themselves to leave the body exposed to the elements. They may cover, shelter or protect the body from the elements in some way. Often they will do this in such a way as to insure the body will be discovered so that the victim may have a proper burial. Anger-based offenders may degrade and humiliate the body of their victim and then display it to shock and offend whoever finds it. Other offenders create multiple crime scenes for no other reason than to complicate the investigation and reduce the amount of evidence available to investigators. While there are discernable patterns within various homicidal behaviors, each case has its own idiosyncrasies.

The evidence indicates that the offender murdered the victim, placed her body in the trunk of her car, drove the car to the K-Mart lot and parked it there late Saturday afternoon December 30, 1995. Having transported her body during the daylight hours could be considered a high risk behavior for an otherwise careful and methodical offender. It is most probable that the offender believed that, for whatever reason(s) he had no other choice.

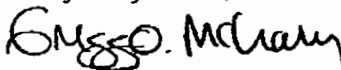
Body disposal can be quite revealing. Hypothetically a murderer acting alone could have driven this victim's car almost anywhere. In reality, his options were more limited and therefore more revealing and informative. In all likelihood, he chose this area as it would allow him to re-enter his normal environment quietly and unobtrusively while minimizing the chance of being identified by those who knew him. In my opinion, it is significant that the offender chose to leave the victim's car in a K-Mart lot near the victim's home. He did this because it was probable that he needed to be in that geographic area. By leaving the keys in the ignition it is likely that this offender was hopeful that the car would be stolen, which would further cloud his involvement. That, of course, was something beyond his control and it did not happen.

**Conclusion:**

It is my opinion that the murder of Ms. Anne Dunlap is consistent with a staged domestic homicide. Ms. Dunlap was not the victim of a random, unplanned or opportunistic crime of violence. The evidence indicates that she was specifically targeted for murder, and the homicide served an instrumental rather than emotional purpose for the offender. It is most likely that she knew her killer and did not sense any threat until it was too late. Part of the offender's plan to avoid detection and apprehension was to stage this homicide to look like a "robbery-gone-bad". As discussed above, the offender revealed his lack of criminal sophistication in this feeble attempt at staging. It is important to remember that the only reason an offender stages a crime is because if he does not, he will become an immediate suspect. Knowing this, he presents investigators with a false motive which he hopes will deflect the investigation away from him and on to an unknown and non-existent offender. Once investigators have determined that a crime has been staged, the proper approach is to disregard the staging. When the elements of staging have been removed, the most logical suspect will be found in a prominent position in the investigation. I believe that this is the proper approach to understanding the homicide of Anne Dunlap.

Thank you for referring this interesting case to me.

Very Truly Yours,



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