



Four Arrested in Philadelphia in Alleged "Jump-In" Auto Insurance Scam

Nancy Dyer, Matthew Robinson, Dominique Gibson and Terrell Gibson were arrested in Philadelphia County on March 27, 2008. According to the Criminal Complaint, Terrell reported to the Farmers Insurance Company that he was sitting inside his mother's vehicle when it was struck in the rear along with Dyer, Robinson and Dominique. Terrell reported that Dyer, Robinson and Dominique were injured as a result of the accident. Dyer, Robinson and Dominique, through their attorney, filed personal injury claims against the Farmers Insurance Company and the Pennsylvania Assigned Risk Plan. Upon denial of their claims, they filed a civil suit for damages. It is alleged that the vehicle was unoccupied at the time of the accident. Dyer, Robinson, Terrell and Dominique have each been charged with four counts of Insurance Fraud (F3), two counts of Criminal Attempt/Theft by Deception (F3) and two counts of Conspiracy (F3).



Nancy Dyer



Matthew Robinson



Dominique Gibson



Terrell Gibson

Fraudulent Slip 'N Fall Medical Claimant Sentenced to Incarceration

On March 27, 2008, Susan Crawford entered a negotiated guilty plea to one count of Insurance Fraud (F3) in Chester County. Crawford filed a fraudulent claim with the Liberty Mutual Insurance Company reporting she slipped and fell at the Cropper's Market and paid for medical treatment at the Brandywine Hospital. Crawford also submitted wage loss documentation from Maid in Heaven indicating that she had missed seven weeks of work due to her injuries. The evidence in the case revealed that Crawford had not paid for medical treatment nor did she miss seven weeks of work. Crawford was sentenced to serve 3 to 23 months incarceration, perform 50 hours of community service and was ordered to pay a fine of \$250 and all court costs.



ARRESTS

- On March 6, 2008, Latyra Williamson, Kenneth Jones and Joseph Lalumera were arrested in Philadelphia County. According to the Criminal Complaint, Williamson was the owner/operator of an uninsured vehicle which was involved in a minor accident. Jones was one of the passengers in the vehicle. Several days following the accident, Williamson was allegedly approached by Lalumera who gave her \$500 to have her and her passengers go to an attorney who would represent them and file claims on their behalf. Williamson kept \$125 and gave \$125 to each passenger. The attorney filed a civil lawsuit against the Pennsylvania Financial Responsibility Assigned Claims Plan for damages not exceeding \$50,000. It is alleged that no one in the vehicle sustained injuries and only submitted claims to get money. Williamson and Jones were each charged with two counts of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), and one count of Criminal Conspiracy (F3). Lalumera has been charged with two counts of Insurance Fraud (F3 / M1).
- William Kuhn was arrested on March 28, 2008, in Crawford County. According to the Criminal Complaint, Kuhn reported to the Progressive Insurance Company that he was operating a friend's truck when he collided with a deer that ran onto the road causing him to lose control of the truck and strike a tree. According to the Criminal Complaint, the friend, who was an excluded driver under the policy, was actually



operating the truck. It is further alleged that the truck was intentionally driven into a tree in order for the owner to get out from under the monthly payments on the truck. Kuhn has been charged with one count of Insurance Fraud (F3) and one count of Theft by Deception (F3).

- Jeryl Harvard was arrested on March 14, 2008, in Chester County. According to the Criminal Complaint, Harvard, received in excess of \$17,000 in commissions for the sale of fictitious policies. It is alleged that Harvard, while employed by the Aflac Insurance Company, accessed the computer system to create 120 fictitious insurance applications and policies. Harvard has been charged with one count of Insurance Fraud (F3), one count of Theft by Deception (F3) and one count of Unlawful Use of a Computer (F3).
- On March 26, 2008, Marvin Wright was arrested in Westmoreland County. According to the Criminal Complaint, Wright filed a motor vehicle accident claim with the Erie Insurance Company, reporting that he was the operator of the vehicle at the time of the accident. It is alleged that Wright's son was the actual operator of the vehicle and was an excluded driver under Wright's policy. Wright has been charged with one count of Insurance Fraud (F3) and one count of Theft by Deception (F3).
- On March 24, 2008, Robert Wilson was arrested in Lancaster County. According to the Criminal Complaint, Wilson, the owner of Jackson Heights Construction Company, filed an insurance claim with the Donegal Mutual Insurance Company to repair five leased construction trailers which were sprayed with graffiti while in his custody. The trailers were owned by Keens Services. Wilson submitted an invoice indicating that the trailers were sandblasted and refinished by Precision Painting of Neffsville in the amount of \$4,637.50. It is alleged that the leased trailers were repainted by the owner at no cost and that Precision Painting does not exist. Wilson



has been charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- Rosemary Domansky was arrested on March 25, 2008, in Montgomery County. According to the Criminal Complaint, Domansky called in 40 prescriptions for Hydrocodone to various pharmacies, in both her name and that of her husband. It is alleged that Domansky called in the prescriptions in the name of the doctor by whom she was employed, picked up the prescriptions for her own use and billed Aetna Insurance Company for the cost of the drugs. Domansky has been charged with one count of Insurance Fraud (F3), one count of Theft by Deception (F3) and one count of Act 64 Violations (F).
- On March 7, 2008, Thomas Berrios was arrested in Monroe County. According to the Criminal Complaint, Berrios, who resided in New York City, used a co-defendant's Pennsylvania address to obtain automobile insurance for his vehicles while residing in New York City. Berrios informed the Allied Insurance Company that his vehicle was garaged in Pennsylvania and he took the bus to his place of employment in New York. It is alleged that Berrios never lived at the Pennsylvania address. Berrios has been charged with two counts of Insurance Fraud (F3 & M1), one count of Theft by Deception (F3), one count of Conspiracy (F3), one count of Tampering with Public Records (M1), one count of Unsworn Falsification (M3) and one count of False Application for Title (M1).
- Adrian Washington was arrested on March 31, 2008, in Lancaster County. According to the Criminal Complaint, Washington was involved in a three-vehicle accident and reported to the Progressive Insurance Company that the accident occurred minutes after he had purchased his policy. It is alleged that Washington purchased his policy shortly after he was involved in the collision. Washington has been charged with one count of Insurance Fraud (F3) and one



count of Criminal Attempt/Theft by Deception (M1).

- On March 19, 2008, Gregory Fornataro was arrested in Lawrence County. According to the Criminal Complaint, Fornataro, owner of Greg's Body Works, an automobile repair shop, billed the Westfield Insurance Company for repairs to a damaged vehicle. It is alleged that the repairs were not done as represented. Fornataro has been charged with one count of Insurance Fraud (F3) and one count of Theft by Deception (M1).
- Coran Freeland was arrested on March 14, 2008, in Chester County. According to the Criminal Complaint, Freeland submitted a claim to the Allstate Insurance Company under a renter's insurance policy for numerous items that were taken during a burglary at her apartment. It is alleged that Freeland submitted fraudulent receipts in connection with this claim. Freeland has been charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (M1).
- On March 31, 2008, Charles Michael was arrested in McKean County. According to the Criminal Complaint, Michael received wages from a construction company while receiving workers' compensation benefits from a self-insured manufacturer. It is alleged that Michael concealed this employment. Michael has been charged with one count of Workers' Compensation Fraud (F3) and one count of Theft by Deception (M1).



- Joseph Stanick entered an open guilty plea to two counts of Insurance Fraud (F3), one count of Act 64 Violations (F), one count of Theft by Deception (M1) and one count of Forgery (M1) in Allegheny County. Stanick assisted three other individuals in passing fraudulent prescriptions for Oxycontin and/or

Oxycodone, which were submitted to the Highmark Insurance Company, UPMC Insurance Company and Medco Insurance Company. On March 3, 2008, Stanick was sentenced to serve 11 ½ to 23 months house arrest, 3 years concurrent probation, was ordered to attend drug/alcohol treatment, and to pay restitution and all court costs.

- On March 20, 2008, Lakieta Allen, Matasha Smith, Trina Nicholson and Anthony Dunston entered negotiated guilty pleas to Insurance Fraud (F3) in Philadelphia County. These four defendants were among twelve individuals arrested on insurance fraud charges for a 2004 bus accident that was allegedly staged so that passengers could cash in on false injury claims. The investigation revealed that approximately five minutes after departing from the pick-up location, the bus was struck in the right middle luggage bay doors by an uninsured vehicle. Both vehicles sustained very little damage and left the scene under their own power. The Lancer Insurance Company eventually received claims for a number of passengers, including Allen, Smith and Dunston, plus a claim for Nicholson, who was not even on the bus at the time of the accident. The reported injuries were all "soft tissue" injuries. Allen and Nicholson were sentenced to serve 2 years probation, perform 100 hours of community service and pay a \$500 fine and all court costs. Smith was sentenced to serve 2 years probation, ordered to perform 100 hours of community service and was ordered to pay \$1,227 restitution and all court costs. Dunston was sentenced to serve 3 years probation, perform 150 hours of community service, pay \$3,461.52 restitution and all court costs.
- Robert and Lucille Merenda entered negotiated guilty pleas to Insurance Fraud (F3) charges in Columbia County on March 3, 2008. The Merendas filed a fraudulent claim with the Travelers Insurance Company stating that their pickup truck was stolen when the evidence showed that Lucille was actually involved in an accident and abandoned the truck with Robert's assistance. Lucille also fraudulently claimed she injured her wrist in a fall at home, receiving surgery and treatment through their Highmark Blue

Shield Insurance Company when she actually injured her wrist in the accident. Robert was sentenced to serve 2 years probation, perform 50 hours of community service and was ordered to pay a fine of \$350 and all court costs. Lucille was sentenced to serve 5 years probation per count concurrently, perform 100 hours of community service and was ordered to pay restitution, a fine of \$500 and all court costs.

- Amanda Riccio entered a negotiated guilty plea to one count of Insurance Fraud (F3) in Cumberland County on March 20, 2008. Riccio filed a fraudulent claim for a rental car coverage under her mother's policy with the Allstate Insurance Company. The evidence showed that Riccio's vehicle was not involved in an accident but rather was not running due to mechanical failure. Riccio was sentenced to serve 2 years probation, perform 50 hours of community service and ordered to pay all court costs. 
- On March 10, 2008, Warren Williams entered a negotiated guilty plea to one count of Criminal Attempt/Theft by Deception (M1) in Monroe County. Warren filed a fraudulent claim with the Progressive Insurance Company misrepresenting that someone else was driving the vehicle at the time of the accident when Warren, an excluded driver on the policy, was actually driving the vehicle. Warren was sentenced to serve 2 years probation and was ordered to pay restitution and all court costs. 

(ARD) DISPOSITIONS

During the month of March, eight additional defendants received Accelerated Rehabilitative Disposition (ARD). Defendants who receive ARD are typically sentenced to 2 years probation, 50 hours community service, and ordered to pay full restitution, all ARD costs and all court costs.