

**OFFICE OF ATTORNEY GENERAL****INSURANCE FRAUD SECTION**  
**TOM CORBETT • ATTORNEY GENERAL**  
**NEWSLETTER**

## Allegheny County Woman Accused of Pocketing Over \$34,000 In Benefits Intended For Her Dead Father



On August 30, 2007, an Allegheny County woman was arrested for allegedly stealing \$34,422.40 in workers' compensation benefits intended for her deceased father.

Attorney General Tom Corbett identified the defendant as Lanee Naomi Davis, 41, of 2031 McKinney Road, Monroeville.

Corbett said that the defendant's father, George Davis, began receiving workers' compensation benefits from the State Workers' Insurance Fund in 1986 due to an occupational disease.

Upon the death of her father in January 2004, Davis began forging her father's signature and cashing the checks. According to the Criminal Complaint, for 31 consecutive months, Davis pocketed the proceeds from checks worth \$1,110.40 each.

Corbett said the charges also allege that the defendant reported to the state in August 2006 that her father's physical condition had not changed since he began collecting workers' compensation benefits, even though her father had died more than two years earlier.

Davis has been charged with one count each of Workers' Compensation Insurance Fraud and Theft by Deception, and two counts of Forgery. Each offense is a third degree felony and carries a maximum penalty of seven years in prison and a \$15,000 fine.

**TRAINING:** The Office of Attorney General's Insurance Fraud Section would be happy to provide any insurance company with information and/or training in the fraud referral process. Our personnel will gladly provide your company with insight into our referral evaluation process, including the type of evidence we look for, how we determine which referrals warrant further investigation, etc. If you would like more information on how we can help you in the fight against fraud, please contact Eileen K. Gearhart at [egearhart@attorneygeneral.gov](mailto:egearhart@attorneygeneral.gov). Please be sure to include your full name, company and contact information.

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A graphic header featuring a pair of silver handcuffs on the left and the word "ARRESTS" in a bold, white, sans-serif font on a dark blue background to the right.

## ARRESTS

- On August 31, 2007, Eniola Akinbo was arrested in Montgomery County. According to the Criminal Complaint, Akinbo filed a claim under his health plan with Aetna Insurance reporting that while visiting Nigeria he got sick, was transported to a hospital and remained there as a patient for several days. Akinbo claimed that he paid for the ambulance, hospitalization and treatment out of his own pocket costing him \$12,300. Akinbo provided documentation to Aetna for these expenses. Akinbo, however, allegedly falsified the documents and the actual cost of treatment was only \$900. Akinbo has been charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).
- On August 28, 2007, Ernestine Hayward was arrested in Montgomery County. According to the Criminal Complaint, Hayward was operating her vehicle when she stopped short to avoid colliding with a car that turned in front of her. Allegedly, Hayward conspired with a co-worker to claim she was in Hayward's vehicle and that they were both injured. The next day they both visited a hospital and American Independent received a bill from the hospital for the treatment. The co-worker's attorney filed claims with three different companies: American Independent, Great American Insurance Company and Zurich Insurance Company. Hayward has been charged with two counts of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3) and one count of Criminal Conspiracy (F3).
- On August 29, 2007, Thomas Chisler and Todd Chisler were arrested in Washington County. According to the Criminal Complaint, Thomas Chisler reported to State Farm Insurance Company that his 2000 Ford Focus was stolen from a roadside where the car had broken down. Thomas Chisler's father, Todd Chisler, corroborated the theft story in a statement to the insurer. Thomas Chisler, however, allegedly paid an acquaintance to take and burn the car so that he could avoid making additional car

payments. Thomas Chisler has been charged with two counts of Insurance Fraud (F3), one count of Theft by Deception (F3), one count of Perjury (F3), one count of Arson Endangering Property (F2) and one count of False Reports to Law Enforcement (M3). Todd Chisler has been charged with two counts of Insurance Fraud (F3).

- On August 30, 2007, Craig Taylor and Carrie Haney were arrested in Washington County. According to the Criminal Complaint, Taylor filed a claim with Zurich Insurance Company stating that Haney was operating a rental truck that struck and damaged the right side of his Jeep while it was parked in front of his house. Zurich insured the rental truck. The damage observed on the right side of Taylor's Jeep, however, was allegedly from a prior accident and the rental truck had not been in an accident with the Jeep. After Zurich denied the claim, Taylor filed a second claim allegedly for the same fictitious accident with Allstate Insurance. Allstate was Haney's personal insurance carrier. Taylor and Haney have been charged with four counts of Insurance Fraud (F3) and two counts of Criminal Attempt/Theft by Deception (F3).



- On August 30, 2007, Ahmed Ahmed was arrested in Philadelphia County. According to the Criminal Complaint, Ahmed was injured while employed by the Yellow Bird Bus Company and as a result of that injury, began receiving Workers Compensation benefits from Guard Insurance. Allegedly, while continuing to receive Workers Compensation benefits, Ahmed went back to work for All City Transportation, receiving both a paycheck from All City and Workers Compensation benefits from Guard Insurance. Ahmed signed forms allegedly indicating that he was not employed during the questioned time period. Ahmed has been charged with one count of Workers' Compensation Insurance Fraud (F3) and one count of Theft by Deception (F3).

- On August 30, 2007, George Smith was arrested in Allegheny County. According to the Criminal Complaint, Smith reported to the Ohio Casualty Insurance Company and local police that his vehicle had been stolen and that the vehicle had been in good condition prior to the purported theft. The vehicle, however, was allegedly damaged in a previous accident and had been abandoned by Smith. Smith has been charged with two counts of Insurance Fraud (F3), one count of Criminal Attempt/ Theft by Deception (M1) and one count of False Reports to Law Enforcement (M3).
- On August 27, 2007, Marla Moskowitz was arrested in Bucks County. According to the Criminal Complaint, Moskowitz submitted a claim to State Farm Insurance for damages to her floor. A review of the Moskowitz's claim history noted a prior claim for floor damage approximately two years earlier. Moskowitz was paid at that time to replace the entire floor. Pictures taken of the specific damage back in 2004, allegedly matched the 2006 damage. It is alleged that Moskowitz had only replaced a small section, and submitted a second claim for the same damages in 2006. Moskowitz has been charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/ Theft by Deception (M1).
- On August 29, 2007, Nicole Keefer was arrested in Fulton County. According to the Criminal Complaint, Keefer was involved in an automobile accident while operating a vehicle owned by her boyfriend. Keefer was an excluded driver under her boyfriend's insurance policy with Progressive Insurance. Robert Lippy, whose vehicle was struck by Keefer's vehicle, filed a claim with Progressive through his insurer, Erie Insurance. Progressive contacted Keefer about the accident. Keefer allegedly informed Progressive that someone else was driving the vehicle at the time of the accident. It is alleged that Keefer was driving her boyfriend's vehicle at the time of the accident. Keefer has been charged with two counts of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (M1) and one count of Criminal Conspiracy (M1).

- On August 30, 2007, Tracee Linn was arrested in Washington County. According to the Criminal Complaint, Linn obtained forged prescriptions for the Schedule II controlled substance, Endocet and the Schedule III controlled substance, Lorcet. Linn allegedly called in one of the prescriptions by purporting to be an employee of the medical office of a Dr. Bernstein, picked up the fraudulent prescription and provided an insurance card for Health America for billing purposes. Linn allegedly called in two other prescriptions representing herself as an employee of the medical office of a Dr. Balk. Linn picked up the fraudulent prescriptions which were billed to Caremark. Linn has been charged with two counts of Insurance Fraud (F3) and two counts of Act 64 Violations (F).



- On August 29, 2007, Cory Rittle pled guilty to one count of Criminal Conspiracy/Theft by Deception in Lebanon County. Rittle and a co-defendant staged the theft of Rittle's 2003 Ford Focus by taking it to a Lebanon County quarry and causing the vehicle to fall into a 20 foot deep pit. Rittle reported to Lebanon city police that his vehicle had been stolen while he and the co-defendant had been drinking at a bar and filed a fraudulent auto theft claim with Progressive Insurance. Progressive paid Ford Motor Company Credit, the lien holder, \$13,811.50. Rittle was sentenced to serve 4 months to 2 years incarceration and ordered to pay restitution of \$13,811.50, a fine of \$300 and all court costs.
- Kimberly Salamacha, Charles Baurle and David Gerlach each pled guilty to one count of Insurance Fraud (F3) and one count of Act 64 Violation (F) in Beaver County. Salamacha, Baurle and Gerlach were part of six individuals arrested in a scheme to have their insurance company pay for their drug habits.



In October 2004, an emergency room physician at Aliquippa Community Hospital was writing fraudulent prescriptions for Oxycontin and selling them to two individuals who then used the personal information of the six individuals to obtain these scripts. Aware that their personal information was being utilized, Salamacha, Baurle and Gerlach met these two individuals at various pharmacies in the Greater Pittsburgh Area to fill the prescriptions. Salamacha, Baurle and Gerlach would take the fraudulent prescriptions into the pharmacy and acquire the Oxycontin by utilizing their own personal prescription insurance. Highmark Insurance paid a total of \$13,178.13 towards the fraudulent Oxycontin prescriptions that were filled by the various pharmacies. Charles Baurle was sentenced to serve 11 1/2 to 23 months incarceration, ordered to attend drug and alcohol evaluation and treatment and ordered to pay restitution of \$1,286.91, a fine of \$500 and all court costs. Kimberly Salamacha was sentenced to serve 6 to 23 months intermediate punishment, ordered to attend drug and alcohol evaluation and treatment and ordered to pay restitution of \$3,258.38, a fine of \$500 and all court costs. David Gerlach was sentenced to serve 3 to 23 months intermediate punishment, ordered to attend drug and alcohol evaluation and treatment and ordered to pay restitution of \$990.85, a fine of \$500 and all court costs.

- On August 15, 2007, Nelson Pickel pled guilty to one count of Insurance Fraud (F3) in Lancaster County. Pickel purchased an automobile insurance policy from the Progressive



Insurance Company. On July 11, 2006, Pickel filed a claim with Progressive stating that he was involved in an automobile accident on July 10, 2006. An investigation revealed that the accident occurred on June 15, 2006, prior to Pickel obtaining the insurance policy. As a result of this fraudulent claim, Pickel obtained \$10,918.90 from the Progressive Insurance Company. Pickel was sentenced to serve 2 years

probation, ordered to perform 75 hours of community service and ordered to pay \$10,918.90 restitution, a fine of \$250 and all court costs.

- On August 3, 2007, Gary Morini pled guilty to one count of Workers' Compensation Fraud (F3) in Lawrence County. Morini injured his back while working for Universal Refractories and received workers' compensation benefits from December 2003 through April 23, 2006 from Royal Sunalliance Insurance Company. Morini provided documentation certifying his continued disability indicating that his condition had not changed. Morini also stated on one form that he was not self-employed, but on another form indicated that he was self-employed but was not receiving any income. An investigation revealed that Morini operated a business providing maintenance repairs to mobile homes to numerous individuals during the course of his workers' compensation claim, and was paid for the services that he rendered. Morini was sentenced to serve 6 to 23 months incarceration and ordered to pay restitution in the amount of \$6,390.42 and all court costs.
- On August 13, 2007, Walter Kuhns pled guilty to three counts of Failure to Insure (M) in Fayette County. Kuhns was CEO of HBC Barge LLC, a company that designed and manufactured barges. On February 26, 2004, HBC's workers compensation insurance was canceled due to non-payment of premiums and the policy was never reinstated. HBC continued to operate without the required insurance. An employee of the company was injured on the job. The injured worker did not receive workers' compensation nor were his medical bills paid by his employer. Kuhns was sentenced to serve 2 years probation and ordered to pay \$3,289.88 restitution, a fine of \$7,500 and all court costs.
- On August 1, 2007, Robert Peaslee pled guilty to one count of Insurance Fraud (F3) in Jefferson County. Peaslee reported to the Farmers Mutual Insurance Company that he was injured when he fell down steps at his residence. Peaslee was actually injured while working under-the-table at a construction site. Peaslee required emergency room treatment followed by a ten day hospital stay.

Peaslee tried to shift responsibility for these medical expenses to his landlord's insurance company by claiming that the property was negligently maintained. Peaslee was sentenced to serve 2 years probation and ordered to pay a fine of \$500 and all court costs.

- On August 16, 2007, Anthony Abney pled guilty to one count of Insurance Fraud (F3), one count of Theft by Deception (F3), one count of Criminal Attempt/Theft by Deception (F3) and one count of Criminal Conspiracy (F3) and on August 27, 2007, John Scarborough pled guilty to one count of Criminal Attempt/Theft by Deception (M1) in Philadelphia County. Scarborough filed a claim with Erie Insurance Company alleging that he was injured as a result of a three vehicle accident. A co-defendant was listed as a passenger in the vehicle Scarborough was driving and Abney was identified as the driver of the striking vehicle. Erie received bills in excess of \$2,000 from All-Care Chiropractic for the treatment of the co-defendant and Erie also received bills in excess \$2,000 from Northeast Rehab for the treatment of Scarborough.



Abney was sentenced to time served to 23 months incarceration, consecutive 3 years probation and ordered to pay all court costs.



Scarborough was sentenced to serve 2 years probation and ordered to perform 200 hours of community service and to pay all court costs.

- On August 7, 2007, Richard Larue pled guilty to one count of Insurance Fraud (F3) in Erie County. Larue was involved in an automobile accident in which his vehicle was totaled. Larue filed a claim under his homeowner's policy with Allstate Insurance indicating that a 46 inch Sony Plasma television and Sony Surround System valued at \$4,089.48

were in the vehicle and damaged at the time of the accident. The tow truck operators and the State Police revealed that these items were not in the vehicle at the time of the accident. Larue was sentenced to serve 9 to 24 months incarceration, attend drug and alcohol evaluation and treatment and ordered to pay all court costs.

### (ARD) DISPOSITIONS

During the month of August, two additional defendants received Accelerated Rehabilitative Disposition (ARD).

### FRAUD REFERRALS

The Office of Attorney General's Insurance Fraud Section is the largest law enforcement entity in PA vested with specific authority to investigate and prosecute insurance fraud.

Most of the investigations conducted by the Insurance Fraud Section are initiated by referrals from insurance companies.

If you suspect someone is committing insurance fraud, you are encouraged to contact us and request a fraud referral form.

To request an insurance fraud referral form, please contact:

PA Office of Attorney General  
Insurance Fraud Section  
16<sup>th</sup> Floor, Strawberry Square  
Harrisburg PA 17120

(717) 787-0272 (phone)  
(717) 705-0741 (fax)

OR. . .

[www.attorneygeneral.gov](http://www.attorneygeneral.gov)