

CRIMINAL LAW DIVISION  
**INSURANCE FRAUD SECTION**  
NEWSLETTER

June 2016

## June Insurance Fraud Sweep Nets 43 Arrests



Sharon Nesmith



Constantine Day



Norman Abess



Matthew McGinnis



Tahira Duncan



Torri Durham



Avien Torres



Lakeisha Ford



Theodore Webb



Alexander Belfi



Thomas  
Preston, III



Greg Miller



Cameron Golding



Elmira Sexton



Johann Davis



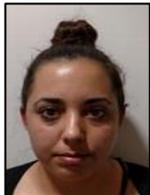
Jeffrey Kemp



Mark Demblowski



Ronnie Davis



Toni Adams



Amanda Schultz



Eric Pugh



Gary Hutt, Jr.



Matthieu Masson



Erik Hanlin



Erin Weckerly



Sharon  
Washington



Edward Richard



Lewis Smith



Heather Bordack



Haleem Lyles



Jasmine Scott



Janet Winters



Jeffrey Thomas



Jennifer Towey



Shawn Bissett



Tanya Bissett



Johnny Dukes, II



Jennifer Dukes



Sandra Butler



Benjimen Hoffman



Danielle  
Bowermaster



Diya-Al-Din Kelley



Marshal Garger

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## ARRESTS

A red banner with the words "Insurance Fraud" in white, set against a background of a document and a pair of handcuffs.

- On June 23, 2016, Sharon Nesmith was arrested in **Philadelphia County**. According to the criminal complaint, Nesmith filed a civil lawsuit against Wal-Mart in the Philadelphia Court of Common Pleas. In the lawsuit, Nesmith alleged that she was seriously injured on June 10, 2012, when she fell at a Wal-Mart store located at 4600 Roosevelt Boulevard in Philadelphia. According to the complaint, the store's security video allegedly revealed that Nesmith staged the purported accident. Nesmith was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).
- On June 9, 2016, Constantine Keith Day was arrested in **Montgomery County**. According to the criminal complaint, on October 15, 2015, Day was hired by a construction company to install artificial turf on a soccer field. The complaint further stated that the construction company required Day to submit documentation verifying that he had liability insurance coverage. According to the complaint, Day altered an old certificate of liability and provided it to the company as purported proof of his current coverage. Day was charged with one count of Forgery (F3), one count of Criminal Use of Communication Facility (F3), and one count of Tampering with Records (M1).
- On June 17, 2016, Norman Abess was arrested in **Susquehanna County**. Abess allegedly submitted to Travelers Insurance seven fraudulent invoices/estimates representing more than \$20,000 in expenses which Abess purportedly incurred after his property was damaged in 2011. According to the criminal complaint, Abess claimed that Hurricane Irene caused a power outage at his home on August 27, 2011, which resulted in damage to his septic system and HVAC zone valve. In support of the claim, Abess allegedly provided Travelers with copies of two repair invoices, one which totaled \$17,342.04 and the other which totaled \$1,268.75. According to the complaint, the invoices purportedly reflected charges Abess incurred for repairs and related work which was performed by P.A.K. Painting. On October 31,

2011, Abess allegedly filed a separate property claim with Travelers which concerned damage caused by a leaking pipe. According to the complaint, Abess provided Travelers with copies of four separate estimates/invoices which purportedly reflected charges Abess incurred for work performed by P.A.K. Painting and East Coast Painting Service. The two painting companies are based in Endicott, New York, and are owned by Paul Kollar. The complaint further stated that Abess also provided Travelers with a copy of correspondence purportedly written by Kollar in support of one of the aforementioned invoices. When the insurer asked Abess to provide additional information, the claimant allegedly stopped cooperating and Travelers closed the claims. According to the complaint, an investigator noticed that the letter purportedly written by Kollar contained a misspelling of Kollar's name. Kollar reviewed the invoices and correspondence with investigators and allegedly confirmed that the documents were fraudulent. Abess was charged with two counts of Insurance Fraud (F3), two counts of Criminal Attempt/Theft by Deception (F3), and two counts of Forgery (M1).

- On June 22, 2016, Matthew McGinnis was arrested in **Lancaster County**. According to the criminal complaint, on April 30, 2014, McGinnis obtained an automobile insurance policy from Safe Auto Insurance. On the following day, McGinnis allegedly filed a claim in which he stated that his 2013 Hyundai Elantra was damaged when a family member drove it on a flooded highway. According to the complaint, an investigation revealed the incident actually occurred before McGinnis obtained the insurance policy. Safe Auto denied the claim. McGinnis was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), and one count of Insurance Fraud (M1).
- On June 8, 2016, Tahira Duncan was arrested in **Montgomery County**. According to the criminal complaint, Duncan was riding with her daughter in Duncan's 2006 Nissan Pathfinder when the vehicle was involved in an accident. The complaint stated that Duncan's vehicle coverage had lapsed, so she allegedly called Progressive Insurance and asked to reinstate her policy.

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When Progressive requested payment, Duncan allegedly provided the insurer with fictitious checking account information. Later in the day, Duncan again contacted Progressive and allegedly reported that her vehicle had been involved in an accident which purportedly occurred shortly after Duncan's earlier call. According to the complaint, Progressive denied the claim after determining that Duncan did not have coverage at the time of the loss. Duncan was charged with one count of Insurance Fraud (F3), one count of Criminal Use of a Communication Facility (F3), one count of Criminal Attempt/Theft by Deception (F3), one count of Insurance Fraud (M1), and one count of Criminal Attempt/Theft by Deception (M1).

- On June 23, 2016 Torri Durham was arrested in **Beaver County**. According to the criminal complaint, on June 27, 2012, Durham contacted MetLife and reported that her home incurred smoke and other damage due to a blaze at a nearby residence. The complaint stated that Durham's MetLife homeowner coverage would reimburse certain expenses she incurred while her home was temporarily uninhabitable. Durham allegedly submitted fraudulent documentation to the insurer in support of purported claim-related food purchases and dog boarding costs. According to the complaint, MetLife determined that the documentation provided by Durham was fraudulent, and the insurer denied payment. Durham was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), and one count of Criminal Conspiracy (F3).
- On June 22, 2016, Avien Torres was arrested in **Montgomery County**. According to the criminal complaint, on May 20, 2015, Torres called Progressive Insurance and asked to reinstate his lapsed automobile insurance policy. The complaint further stated that Progressive subsequently learned that Torres' vehicle had been involved in an accident prior to the policy's reinstatement. However, Torres allegedly maintained that the accident occurred after he reinstated the coverage. According to the complaint, evidence gathered at the accident scene further confirmed that the crash occurred before Torres reinstated his policy. Torres was charged with one count of Insurance Fraud (F3),

one count of Criminal Use of Communication Facility (F3), one count of Criminal Attempt/Theft by Deception (F3), and one count of Insurance Fraud (M1).

- On June 21, 2016, Lakeisha Ford and Theodore Webb were arrested in **Allegheny County**. According to the criminal complaint, on April 23, 2015, Ford was driving her vehicle when it became involved in a collision. The complaint stated that the vehicle's Agency Insurance policy listed Ford as an excluded driver. On April 24, 2015, Ford allegedly filed a claim with Agency Insurance and stated that her uncle, Theodore Webb, had been driving her vehicle at the time of the accident. According to the complaint, Webb backed up Ford's version of the events in a recorded statement he provided to the insurer. However, the driver of the other vehicle allegedly identified Ford as the operator and claimed that Webb was not in Ford's vehicle when the crash occurred. Ford and Webb were each charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), and one count of Criminal Conspiracy (F3).
- On June 3, 2016, Alex Belfi was arrested in **Montgomery County**. According to the criminal complaint, on November 12, 2015, Belfi lost control of his motorcycle and crashed it. The complaint stated that although the motorcycle was insured by a Progressive Insurance policy, the coverage did not include collision. When Belfi allegedly reported the accident to Progressive, he was advised that the damage was not covered. According to the complaint, Belfi called the insurer again on November 12, 2015, and added collision coverage to the motorcycle's policy. Several weeks later, Belfi contacted Progressive again and allegedly filed an accident claim, stating that the motorcycle had been damaged in a loss which occurred during the early morning hours of November 13, 2015. The insurer denied payment of the claim. Belfi was charged with one count of Insurance Fraud (F3), one count of Criminal Use of a Communication Facility (F3), and one count of Criminal Attempt/Theft by Deception (F3).
- On June 16, 2016, Thomas Preston, III was arrested in **Chester County**. According to the

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criminal complaint, on September 10, 2015, Preston allegedly submitted a claim to the Progressive Insurance and advised that his 2014 Honda CRV was damaged when it hit a guard rail. According to the complaint, Progressive's investigation revealed that in June of 2015, Preston submitted a claim to Nationwide Insurance for damages to the same vehicle. Nationwide allegedly paid that claim. According to the complaint, investigators determined that Preston had not repaired the damages after he received payment from Nationwide. Preston was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), and one count of Use of Communication Facility (F3).

- On June 9, 2016, Greg Miller was arrested in **Allegheny County**. According to the criminal complaint, Miller allegedly added full coverage to his Progressive Insurance vehicle policy on April 21, 2015. Miller subsequently filed a claim with Progressive in which he allegedly stated that his 1998 Porsche Boxter was damaged when it was struck by a rock. According to the complaint, witnesses confirmed that Miller's car actually was damaged on April 20, 2015, the day before he added full coverage to his Progressive policy. Progressive denied payment of the claim. Miller was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).
- On June 27, 2016, Cameron Golding was arrested in **Centre County**. According to the criminal complaint, on September 17, 2015, Golding added full coverage to his Progressive Insurance vehicle policy. On September 20, 2015, Golding allegedly contacted Progressive and claimed that he had injured his hip and back while driving home from the auto body shop. According to the complaint, Golding told the insurer that oil smears on his vehicle's windshield has obstructed Golding's view of the road and forced him to slam on his brakes. Golding allegedly submitted medical bills to Progressive in conjunction with his claim. According to the complaint, investigators determined that the accident occurred before Golding added the coverage to his policy. Progressive denied the claim. Golding was charged with one count of Insurance Fraud (F3) and one count of Criminal

Attempt/Theft by Deception (F3).

- On June 24, 2016, Elmira Sexton was arrested in **Berks County**. According to the criminal complaint, Sexton's vehicle policy with Safe Auto Insurance was cancelled in September of 2012, when Sexton failed to pay her premium. On October 9, 2012, Sexton allegedly contacted Safe Auto to make a payment, and was informed that she would have to purchase a new policy. According to the complaint, Sexton called Safe Auto again a short time later and reported that as she was driving home from work that evening at approximately 7:30 PM, her vehicle struck a deer. An investigator listened to Safe Auto's recording of Sexton's initial call and concluded that Sexton allegedly purchased coverage for her vehicle immediately after the deer strike occurred, then subsequently misrepresented the time of the loss to Safe Auto. Sexton was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).
- On June 23, 2016, Johann Davis was arrested in **Allegheny County**. According to the criminal complaint, on January 13, 2015, Davis filed a claim with Donegal Insurance Group/Atlantic States Insurance Company in which Davis reported that his 2011 Chevrolet van was damaged when it collided with a UPS truck. A subsequent investigation allegedly revealed that at the time of the loss, the van was being operated by one of Davis' employees who did not have a driver's license. Davis allegedly admitted to investigators that he had provided false and misleading information to the insurer. Davis was charged with one count of Insurance Fraud (F3) and one count of Theft by Deception (F3).
- On June 6, 2016, Jeffrey Kemp was arrested in **Cambria County**. According to the criminal complaint, on January 15, 2016, Kemp obtained an automobile policy from Esurance which included comprehensive coverage. The complaint stated that Kemp subsequently filed a vehicle accident claim. Investigators obtained a copy of the Johnstown Police Department crash report which allegedly revealed that the accident had occurred two days before Kemp obtained full coverage. Kemp was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

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- On June 6, 2016, Mark Demblowski was arrested in **Allegheny County**. According to the criminal complaint, on April 25, 2015, Demblowski filed a claim with Allstate Insurance, in which he allegedly stated that approximately \$7,000 worth of items were stolen from his 2000 Chevrolet Blazer while the vehicle was parked in Pittsburgh. According to the complaint, the stolen items included a laptop computer, a tablet, video games and a 60-inch television. However, an investigation allegedly revealed that the laptop and tablet had been returned to a retail store approximately three months before the date of Demblowski's insurance claim. Further, Demblowski allegedly admitted to investigators that the video games and the television had not been stolen. Demblowski was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).
  - On June 15, 2016, Ronnie Davis was arrested in **Beaver County**. According to the criminal complaint, Davis submitted a claim to State Farm Insurance for water damage to his couch. Davis allegedly told the insurer that he had purchased the couch for \$4,000 and that he had paid a company more than \$300 to try to clean the sofa. An investigation allegedly revealed that Davis submitted a fraudulent cleaning receipt to the insurer. Further, investigators allegedly confirmed that Davis bought the couch for only \$450. Davis was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), and one count of Tampering with Records (M1).
  - On June 17, 2016, Toni Adams was arrested in **Beaver County**. According to the criminal complaint, Adams was involved in a two-vehicle accident on May 8, 2015. On that same day, Adams allegedly called Safe Auto Insurance and reinstated her lapsed vehicle coverage. After that, she allegedly provided her insurance information to the driver of the other vehicle. While doing so, Adams allegedly instructed the other driver to tell the insurance company that the accident occurred at a later time than it actually did, in order to have Safe Auto cover the damages. However, according to the criminal complaint, the other driver reported the correct time of loss to the insurance company. Adams

was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), one count of Criminal Solicitation (F3), and one count of Insurance Fraud (M1).

- On June 22, 2016, Amanda Schultz was arrested in **Delaware County**. According to the criminal complaint, Schultz was driving an uninsured vehicle on August 6, 2015, when it was involved in an accident. Later that day, Schultz allegedly obtained an automobile policy through Esurance Insurance Company. According to the complaint, Schultz then submitted an online claim for the accident in which she allegedly reported that the loss occurred after Schultz had obtained the coverage. Esurance denied the claim. Schultz was charged with one count of Insurance Fraud (F3), one count of Criminal Use of a Communication Facility (F3) and one count of Criminal Attempt/Theft by Deception (M1).
- On June 16, 2016, Eric Pugh was arrested in **Philadelphia County**. According to the criminal complaint, Pugh held an accidental injury insurance policy through AFLAC. Between October 25, 2012 and August 8, 2013, Pugh allegedly submitted six claims to AFLAC which purportedly concerned an injury to Pugh's back. According to the complaint, Pugh submitted several forms with each claim, which were purportedly filled out and signed by a doctor reporting that he had repeatedly treated Pugh for his injuries. However, according to the complaint, the doctor had died prior to all but the earliest of the identified treatment dates, and he had stopped treating patients prior to that. The complaint stated that AFLAC paid a total of \$3,360 on Pugh's first five claims, but refused to pay the sixth. Pugh allegedly admitted to investigators that he submitted the claim forms knowing that the doctor had died. Pugh was charged with one count of Insurance Fraud (F3), one count of Theft by Deception (F3), one count of Forgery (F3), and one count of Criminal Attempt / Theft by Deception (M1).
- On June 21, 2016, Gary Hutt, Jr. was arrested in **Bucks County**. According to the criminal complaint, on August 14, 2014, Hutt added his 2000 Buick Century to his existing GEICO policy. Later that day, Hutt allegedly called GEICO and

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claimed that the Buick had been involved in an accident that morning. According to the complaint, Hutt insisted that the accident occurred after his coverage was in place. However, the insurer allegedly determined that the loss occurred before Hutt added the Buick to his policy. Hutt was charged with one count of Insurance Fraud (F3) and one count of Criminal Use of Communication Facility (F3).

- On June 20, 2016, Matthieu Masson was arrested in **Washington County**. According to the criminal complaint, on September 15, 2015, Masson added comprehensive coverage to his Safe Auto Insurance policy. Two days later, Masson filed a claim in which he allegedly told Safe Auto that his car was vandalized on September 15<sup>th</sup>, after he had added comprehensive coverage to his policy. However, according to the complaint, the police incident report revealed that the vandalism had occurred before Masson added the comprehensive coverage to his policy. Masson was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).
- On June 21, 2016, Erik Hanlin was arrested in **Fulton County**. According to the criminal complaint, on August 28, 2015, Hanlin obtained full insurance coverage for his vehicle through Safe Auto Insurance. During the application process, Hanlin allegedly told the insurer that his vehicle had no current damage. After the policy went into effect, Hanlin allegedly filed a claim and stated that his vehicle was damaged when it collided with a cement barrier. According to the criminal complaint, tow company records confirmed that the accident occurred on August 28<sup>th</sup>, prior to the inception of Hanlin's coverage. Hanlin allegedly admitted to investigators that he obtained coverage after the fact and reported that the loss had occurred after his coverage was in place. Hanlin was charged with one count of Insurance Fraud (F3), one count of Insurance Fraud (M1), and one count of Criminal Attempt/Theft by Deception (M1).
- On June 20, 2016, Erin Weckerly was arrested in **Venango County**. According to the criminal complaint, at 6:27 PM on December 4, 2015, Weckerly allegedly called Safe Auto Insurance

and obtained coverage for her 1999 GMC Suburban. She again allegedly called Safe Auto later that day and filed a claim for damages to her vehicle which resulted from a two-car accident. Weckerly allegedly told Safe Auto that the accident occurred at 6:45 PM. However, according to the complaint, the driver of the other vehicle confirmed that the loss actually occurred prior to the inception of Weckerly's coverage. Weckerly was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (M1).

- On June 22, 2016 Sharon Washington was arrested in **Allegheny County**. According to the criminal complaint, Washington's automobile insurance policy with Safe Auto was cancelled for non-payment on August 23, 2015. The complaint stated that during the early morning hours of August 31, 2015, Washington's daughter had been involved in an accident while backing her vehicle out of Washington's driveway. Later that afternoon, Washington allegedly called Safe Auto and obtained a new policy. According to the complaint, Washington subsequently submitted a claim for the accident, indicating that it had occurred on September 1<sup>st</sup>. However, investigators allegedly determined the accident occurred before Washington obtained coverage. Washington was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (M1).
- On June 13, 2016, Edward Richard was arrested in **Montgomery County**. According to the criminal complaint, Richard was involved in a two-vehicle accident on May 21, 2013. Later that day, Richard allegedly obtained a policy from Safe Auto Insurance. During the application process, Richard allegedly told the insurer that his vehicle had not been in any recent accidents. According to the complaint, the driver of the other vehicle filed a claim with Safe Auto, and advised that immediately following the accident, Richard informed the driver that he was insured by Safe Auto. When Safe Auto contacted Richard, he allegedly claimed that the accident had occurred on May 22. Safe Auto denied the claim. Richard was charged with one count of Insurance Fraud (F3), one count of Unlawful Use of a Communication Facility (F3), one count of Insurance Fraud (M1), and one count of Criminal

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Attempt/Theft by Deception (M1).

- On June 23, 2016, Lewis Smith was arrested in **Montgomery County**. According to the criminal complaint, on February 18, 2013, Smith filed a claim with Allstate Insurance Company, stating that his 1990 Cadillac Deville was damaged by a hit and run vehicle. However, the complaint further stated that investigators subsequently determined that the Cadillac was damaged when Smith drove it over an embankment. According to the complaint, Smith told the tow truck operator that his brakes had failed and his car had shut off, causing Smith to drive over the embankment. The tow truck driver allegedly told the insurer that Smith said nothing about another vehicle having been involved in the accident. Smith allegedly admitted to the investigator that he had driven the Cadillac over a barrier and down the embankment. Smith was charged with one count of Insurance Fraud (F3), one count of Criminal Use of a Communication Facility (F3), and one count of Criminal Attempt/Theft by Deception (M1).
- On June 2, 2016, Heather Bordack was arrested in **Cambria County**. According to the criminal complaint, Bordack's son was involved in a two-vehicle accident which occurred in a parking lot on March 14, 2015. The complaint stated that Bordack's son was listed as an excluded driver on Bordack's Nationwide Insurance policy. Bordack allegedly contacted Nationwide and claimed that she had been driving the vehicle when the accident occurred. Nationwide denied the claim. Bordack was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (M1).
- On June 9, 2016, Haleem Lyles and Jasmine Scott were both arrested in **Montgomery County**. According to the criminal complaint, Lyles was driving Scott's uninsured van during May of 2014, when the van was struck by an Allstate-insured vehicle. Both Lyles and Scott allegedly advised Allstate that Scott had been a passenger in the van when the accident occurred. Both Lyles and Scott allegedly claimed to have been injured in the crash. According to the complaint, Scott submitted medical bills to Allstate in connection with her injury claim. Lyles

and Scott were both charged with two counts of Insurance Fraud (F3), one count of Criminal Use of a Communication Facility (F3), one count of Criminal Conspiracy (M1), and one count of Criminal Attempt/Theft by Deception (M1).

- On June 1, 2016, Janet Winters was arrested in **Westmoreland County**. According to the criminal complaint, Winters was driving her BMW Z4 when the car struck a cement barrier in a parking lot on October 25, 2015. The complaint stated that at the time of the accident, the BMW's Progressive Insurance policy did not include comprehensive and collision coverage. Winters allegedly added that coverage four days after the accident occurred. Then on November 19, 2015, Winters allegedly contacted Progressive and filed an accident claim, stating that the loss had occurred on November 1<sup>st</sup>. Progressive denied the claim. Winters was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (M1).
- On June 3, 2016, Jeffrey Thomas was arrested in **Somerset County**. According to the criminal complaint, on April 10, 2014, Thomas' vehicle was involved in an accident and subsequently was towed to Thomas' home. The complaint stated that Thomas filed a claim with Liberty Mutual Insurance for the damage to his vehicle and submitted a bill to the insurer for towing and storage costs he purportedly incurred from Jerley's Auto Body. According to the complaint, Jerley's owner told the insurer that he did not charge Thomas for towing the vehicle to his home. Thomas allegedly admitted to investigators that he had created the bill and submitted it to Liberty Mutual. Thomas was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (M1), and one count of Tampering with Records (M1).
- On June 7, 2016, Jennifer Towey was arrested in **Chester County**. According to the criminal complaint, Towey obtained an automobile insurance policy from GEICO on October 16, 2015. Three days later, Towey allegedly submitted a claim to the insurer and stated that on October 18<sup>th</sup> she had backed her Honda Pilot

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into a vehicle which her mother had leased from Enterprise. Towey allegedly provided the insurer with certain documentation from which the investigators were able to confirm that the accident happened October 15<sup>th</sup>, the day before Towey obtained her vehicle coverage. Towey allegedly withdrew her claim after she was confronted by a GEICO investigator. Towey was charged with one count of Insurance Fraud (F3), one count of Criminal Use of Communication Facility (F3), one count of Unlawful Use of Computer (F3), and one count of Criminal Attempt/Theft by Deception (M1).

- On June 24, 2016, Shawn and Tanya Bissett were arrested in **Greene County**. According to the criminal complaint, on August 2, 2015, Tanya Bissett filed a claim with Progressive Advanced Insurance and stated that on August 1<sup>st</sup>, Bissett had been driving her husband Shawn's Camaro when the vehicle was damaged by a rock. Shawn Bissett allegedly corroborated his wife's claim details during his recorded statement to the insurer. According to the complaint, the damage actually occurred at time when the vehicle's coverage had lapsed. An investigation revealed that Tanya Bissett allegedly reinstated the lapsed policy three days before filing the claim with Progressive. Shawn and Tanya Bissett were both charged with two counts of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (M1).
- On June 21, 2016, Johnny E. Dukes, II and Jennifer Dukes were arrested in **Cumberland County**. According to the criminal complaint, on January 30, 2015, Johnny Dukes II obtained a new automobile insurance policy from Progressive Insurance after his prior coverage lapsed. The next day, Dukes allegedly reported to the insurer that he had been involved in an auto accident which occurred between 2:00 PM and 4:00 PM on January 30<sup>th</sup>. According to the complaint, Dukes claimed that his sister Jennifer and his niece Tatiana were riding in the vehicle at the time, and that Tatiana suffered a neck injury as a result of the crash. Jennifer Dukes allegedly provided a recorded statement to Progressive which corroborated her brother's version of events. However, the complaint stated that investigators learned that the accident actually occurred at 11:43 AM on January 30<sup>th</sup>, before

Dukes obtained coverage for the vehicle. Progressive denied the claim. Johnny E. Dukes II and Jennifer Dukes were each charged with two counts of Insurance Fraud (F3), one count of Insurance Fraud (M1), one count of Criminal Attempt/Theft by Deception (M1), and one count of Criminal Conspiracy (M1).

- On June 13, 2016, Sandra Butler was arrested in **Crawford County**. According to the criminal complaint, Butler filed a claim with Allstate Insurance on December 14, 2015, and stated that her vehicle was damaged when it struck a deer on December 11<sup>th</sup>. During the call, Allstate allegedly informed Butler that her policy had been canceled for non-payment on December 8<sup>th</sup>. According to the complaint, Butler then made a payment and her coverage was reinstated. Approximately nine days later, Butler allegedly contacted Allstate again and claimed that her vehicle was damaged by a deer strike which occurred on December 18<sup>th</sup>. Butler allegedly provided Allstate with the same details as before. According to the complaint, Butler ultimately admitted that her car was damaged while the vehicle was uninsured. Butler was charged with one count Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (M1).
- On June 6, 2016, Benjimen Hoffman was arrested in **Delaware County**. According to the criminal complaint, Hoffman's vehicle insurance policy through Safe Auto lapsed during August of 2015. The complaint further stated that on December 31, 2015, the uninsured vehicle was involved in an accident. After the accident occurred, Hoffman allegedly called Safe Auto and tried to get his lapsed coverage reinstated. According to the complaint, Hoffman told the insurer that his vehicle was undamaged and had not been involved in any accidents during the policy lapse period. Hoffman was charged with one count of Insurance Fraud (M1).
- On June 10, 2016, Danielle Bowermaster was arrested in **Cumberland County**. According to the criminal complaint, on July 26, 2014, Bowermaster's car was struck by another vehicle in a parking lot. In a recorded statement to Motorists Insurance Company, Bowermaster allegedly misrepresented the identity of her

passengers at the time of the accident and allegedly exaggerated the amount of damage that her vehicle sustained. According to the complaint, Bowermaster also claimed to have been injured in the accident. A person who had been riding in the vehicle at the time of the crash contacted the insurer and allegedly refuted much of what Bowermaster had claimed. Bowermaster was charged with two counts of Insurance Fraud (F3).

- On June 24, 2016, Diya-Al-Din Kelley was arrested in **Philadelphia County**. According to the criminal complaint, Kelley's GEICO vehicle coverage lapsed on December 30, 2015. The complaint stated that on February 15, 2016 at approximately 12:15 PM, Kelley's vehicle was struck by a police car. At approximately 12:21 PM, Kelly allegedly contacted GEICO and reinstated his vehicle coverage. Later that day, Kelly contacted GEICO again and allegedly reported that his vehicle was damaged in an accident which occurred approximately fifteen to twenty minutes after his coverage was reinstated. Kelley was charged with one count of Insurance Fraud (F3), one count of Criminal Use of a Communication Facility (F3), and one count of Criminal Attempt/Theft by Deception (M3).
- On June 30, 2016, Marshall Garger was arrested in **Schuylkill County**. According to the criminal complaint, on June 9, 2013, Garger, who worked for a hauling service, filed a Workers' Compensation claim with Selective Insurance Company. Garger allegedly claimed that he had injured his knee while on the job. Further, Garger allegedly told the insurer that he had not injured his knee previously. However, according to the complaint, investigators found documentation of a previous Workers' Compensation claim which Garger had filed concerning an injury to the same knee. Further, the investigation allegedly revealed that Garger continued to play softball, despite having told the insurer that his knee injury prevented him from doing so. Garger was charged with two counts of Workers Compensation Fraud (F3).

## Insurance Fraud Defendant Faces New Charges of Witness Intimidation

- On June 1, 2016, Claire Risoldi was arrested in **Bucks County**. Risoldi and several other individuals were first charged in January of 2015, after a Statewide Investigating Grand Jury found that the defendants allegedly participated in a multi-million dollar insurance fraud scheme. Additional charges were filed against Risoldi in October of 2015. According to the criminal complaint filed in support of the most recent charges, Risoldi caused subpoenas to be served upon the Buckingham Township Police Department. The subpoenas allegedly sought the production of various internal documents and the personnel file of a witness in Risoldi's ongoing insurance fraud prosecution. According to the complaint, an attachment to one of the subpoenas contained language which "impugned the integrity" of two individuals who had testified before the Statewide Investigating Grand Jury. The new charges against Risoldi include one count of Criminal Use of a Communication Facility (F3), and two counts of Intimidation of Witnesses or Victims (F1).



- On June 23, 2016, David Smith was sentenced in **Lancaster County** after entering a negotiated plea to one count of Insurance Fraud (F3), two counts of Theft by Deception (F3), and two counts of Forgery (F3). Smith, a Lancaster County insurance producer, was charged with engaging in two separate criminal scenarios during 2009 and 2010. Between March, 2009 and October, 2010, Lanco Lawncare owner Michael Giambrone submitted Workers' Compensation Insurance premium payments to Smith, with the understanding that Smith would forward the premiums to the State Workers Insurance Fund (SWIF). Smith failed to do so and did not secure



Workers' Compensation coverage for Lanco Lawncare. However, Smith provided Giambrone with documents that purportedly verified the existence of the coverage. When Giambrone contacted SWIF in March of 2011, he discovered that neither he nor his employees were insured for Workers' Compensation. Smith entered into a consent order with the Pennsylvania Insurance Department on February 24, 2013, which resulted in the revocation of his residential insurance producer license. In another incident which occurred in February, 2012, Smith agreed to obtain life insurance policies for three employees of Waste Oil Recyclers. After collecting premium money from the employees, Smith did not purchase the insurance policies as he had agreed, but instead he kept the premium funds for his own use. Smith also forged the signature of one of the employees on a form which changed the broker-of-record for Waste Oil Recyclers. Smith was sentenced to serve five years of probation. Smith was ordered to perform 100 hours of community service and to pay restitution in the amounts of \$21,726 to Michael Giambrone and \$7,114.98 to Waste Oil Recyclers. Smith was also ordered to pay all court costs.

- On June 21, 2016, Jeffrey Schofield, now known as Nikiasha Jamila Schoefield Smith, was sentenced in **Montgomery County** after entering an open plea to one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3). Schofield obtained vehicle insurance from Allstate Insurance, knowing that his vehicle was extensively damaged in an accident which occurred a month earlier. He subsequently filed a claim for the accident and made material misrepresentations to Allstate about the facts of the loss. Following an investigation, Schofield admitted to authorities that the accident occurred in October, rather than in November of 2013, and that he had not been driving the vehicle at the time. Schofield was sentenced to serve three years of probation and ordered to perform 50 hours of community service. Schoefield was also ordered to pay a civil penalty to the Insurance

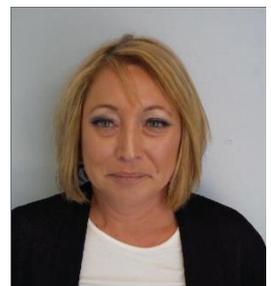


Fraud Prevention Authority and to pay all court costs.

- On June 1, 2016, Jennifer Burns was sentenced in **Chester County** after entering a negotiated plea to four counts of Criminal Attempt/Theft by Deception (M2) and four counts of Forgery (M1). Burns' mother-in-law Marcella Burns called Cigna Insurance Company and reported that someone had stolen her identification and used it to obtain prescription drugs. The unknown person had used Marcella's name, date of birth, and Cigna ID number to fill four prescriptions for Vicodin. During an interview with investigators, Jennifer Burns admitted that she had a drug problem and that she used Marcella's information to obtain the prescription pills on four occasions. Burns was sentenced to serve three years of probation. Burns was also ordered to undergo drug treatment, pay restitution of \$150.31 to Cigna, pay a fine of \$100 and pay all court costs.



- On June 30, 2016, Andrea Schmid was sentenced in **Lancaster County** after entering a negotiated plea to one count of Insurance Fraud (F3). Schmid was the Director and Operator of Romi-Gene, Inc., a company which did business as Visiting Angels of Lebanon. Between April 25, 2011 and July 2, 2011, Schmid orchestrated a scheme whereby the Lancaster-based franchise overbilled for hours worked and miles driven by its home health caregivers. Schmid was sentenced to serve three years of probation and ordered to perform 100 hours of community service. Schmid was also ordered to pay restitution to Pinnacle Health in the amount of \$2,526.86, and to pay all court costs.
- On June 22, 2016, Maryellen Talmadge was sentenced in **Schuylkill County** after entering a negotiated plea to one count of Insurance Fraud (F3) and one count of Theft by Deception (F3).



Talmadge filed three separate jewelry claims with USAA, after she purportedly dropped her insured rings down a sink drain. USAA reimbursed Talmadge after she first claimed that she lost the rings on October 16, 2007. Then on July 15, 2011, Talmadge filed a similar claim and received \$2,500 from USAA. Talmadge again submitted a claim for the rings on December 23, 2012. However, Talmadge submitted receipts in support of the 2012 claim which were distorted and unreadable. USAA became suspicious and ultimately closed the claim after Talmadge failed to provide additional documentation. Investigators subsequently determined that Talmadge did not lose her rings in 2011, and in fact Talmadge had them resized at Kay Jewelers in 2014. Talmadge ultimately admitted that she had submitted false claims for the jewelry in 2011 and in 2012. Talmadge was sentenced to serve two years of probation. Talmadge was also ordered to perform 40 hours of community service, pay restitution to USAA in the amount of \$2,500, and pay all court costs.



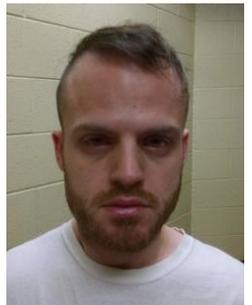
- On June 16, 2016, Kelly Bard was sentenced in **Franklin County** after entering a negotiated plea to one count of Insurance Fraud (M1). Bard purchased an automobile policy from the Westfield Insurance Company at 2:03 PM on October 13, 2014. The next day, Bard contacted the insurer and claimed that her vehicle had been struck by a hit and run driver during the night. Investigators determined that the accident actually occurred before Bard obtained coverage for the vehicle. The insurer denied the claim. Bard was sentenced to two years of probation. Bard was also ordered to perform 75 hours of community service, and was required to pay a \$500 fine and all court costs.
- On June 13, 2016, Chrisandra Trapp was sentenced in **Bucks County** after entering a negotiated plea to one count of Insurance Fraud



(F3). Trapp contacted GEICO Insurance Company on September 13, 2013, at 9:15 PM and obtained a new policy for her vehicle. Then, at 10:43 PM Trapp called GEICO and claimed that she and her fiancée were injured in a two-vehicle accident which occurred at 9:45 PM. During a subsequent investigation, the driver of the other vehicle told investigators that the accident occurred between 7:00 PM and 8:00 PM on September 13<sup>th</sup>, and that Trapp was the only occupant of her vehicle. Trapp was sentenced to serve two years of probation. Trapp was also ordered to serve 25 hours of community service and to pay all court costs.



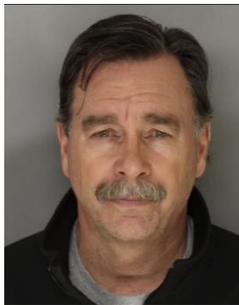
- On June 10, 2016, Jason Blanski was sentenced in **Lehigh County** after entering a negotiated plea to one count of Insurance Fraud (F3). On July 1, 2015, Blanski was involved in a two-vehicle accident which occurred on the Schuylkill Expressway. At the time of the accident, Blanski did not have an active insurance policy on his vehicle. The driver of the other vehicle provided information obtained at the accident scene. Blanski drove his vehicle from the scene, but it eventually broke down and had to be towed. Ten days later, Blanski obtained coverage for the vehicle from Progressive Insurance. On the following day Blanski submitted a claim for the accident to Progressive. Blanski provided several separate statements to the insurer in which he claimed that his vehicle was damaged after the policy was in place. However, an investigation revealed that the accident actually occurred on July 1<sup>st</sup>, and that Blanski misrepresented the date and time of the accident. Blanski was sentenced to serve 18 months of probation. Blanski was also ordered to pay a fine of \$500 and ordered to pay all court costs.
- On June 8, 2016, Mary Knechtel was sentenced in **Butler County** after entering a negotiated plea to one count of Violation of Drug Act (F) and



one count of Forgery (M1). Knechtel was employed as a Certified Nurse Practitioner in the Anesthesia Department of UPMC Montefiore Hospital. Between August 2012 and April 2014, Knechtel phoned in unauthorized prescriptions for Schedule II Vicodin/Hydrocodone pills to various pharmacies in Butler County. In doing this, Knechtel used the DEA registration numbers of physicians who were employed at a UPMC pain clinic where Knechtel had been a patient. The physicians subsequently confirmed that they had neither prescribed nor authorized the scripts for Knechtel. While she was temporarily employed as a nurse at a Butler County medical office in 2012, Knechtel phoned in unauthorized prescriptions for Vicodin pills. Knechtel used her Highmark PEBTF prescription insurance coverage to pay for the drugs. Knechtel was sentenced to serve one year of probation. Knechtel was also ordered to pay restitution in the amount of \$1,097.65 to CVS Caremark and to pay all court costs.



- On June 27, 2016, Otto Barton was sentenced in **Blair County** after entering a no contest plea to one count of Unauthorized Use of an Automobile (M2). The Commonwealth alleged that while Baron was employed as a police officer at the Logan Township Police Department, he removed an ATV from the police impound lot in December of 2012, and took it to his family's business. Barton was sentenced to serve one year of probation, and to perform 50 hours of community service. Further, Barton was ordered to pay a fine of \$500 and all court costs.



## **(ARD) DISPOSITIONS**

During the month of June five additional defendants received Accelerated Rehabilitative Disposition (ARD). Defendants receiving ARD are typically sentenced to serve 2 years of probation and ordered to perform 50 hours of community service, pay full restitution and all ARD and court costs.

### **Resources available on our website:**

- Detailed instructions and tips for referring to law enforcement;
- Explanation of the basic elements of the offense of insurance fraud;
- Pennsylvania Insurance Fraud Statutes and information on how to obtain fraud training materials; and
- Monthly newsletter that reports on our recent arrests and convictions.

Report suspected fraud to the Pennsylvania Office of Attorney General online at: [www.attorneygeneral.gov](http://www.attorneygeneral.gov)

**This newsletter was produced by the PA Office of Attorney General's Insurance Fraud Section and edited by Senior Deputy Attorney General John T. Dickinson.**