


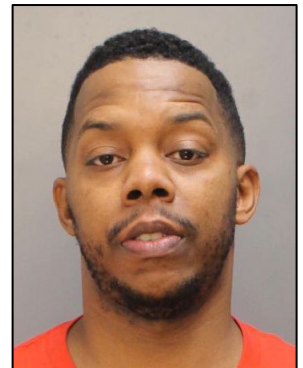


60 Charged in Fall Insurance Fraud Sweep



- On October 9, 2018, Mark Folino was arrested in Lawrence County. According to the criminal complaint, on March 13, 2018, at approximately 12:49 PM, Folino rear-ended a **State Farm** insured vehicle which was attempting to make a left hand turn into a driveway. The complaint stated that when the accident occurred, Folino was listed as an excluded driver on the **Progressive Insurance** vehicle policy shared by Folino and his wife. Approximately one hour after the accident, Folino's wife allegedly added him to the policy as a covered driver. Folino allegedly contacted Progressive later that day and filed a claim for the accident, stating that the crash occurred after he was added to the policy as a covered driver. However, the complaint stated that investigators reviewed the Pennsylvania State Police incident report which confirmed that the loss occurred prior to the policy change. Folino was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- On October 29, 2018, Jermond Harper was arrested in Philadelphia County. According to the criminal complaint, Harper obtained a renter's policy from **Allstate Insurance** in

October 2017. On November 13, Harper allegedly filed a claim indicating that 18 items were stolen from his vehicle. Harper allegedly provided Allstate with fraudulent receipts for mink coats and jackets purportedly valued at more than \$43,000.



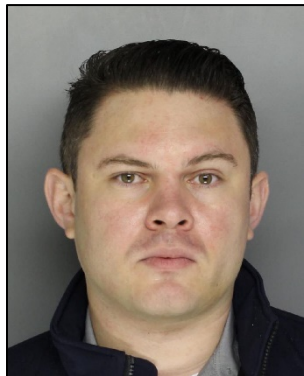
Investigators spoke to the owner of the men's store listed on the receipts. The owner allegedly advised that his store did not issue the receipts and did not sell coats at such high-end prices. Allstate denied the claim. Harper was charged with one count of Insurance Fraud (F3), one count of Theft by Deception (F3), one count of Forgery (F3) and one count of Criminal Use of a Communication Facility (F3).

- On October 25, 2018, Kennesha Watson was arrested in Montgomery County. According to the criminal complaint, on September 20, 2017, Watson's uninsured vehicle was involved in an accident. On the following day, Watson allegedly obtained a new vehicle policy from **Progressive Insurance**. According to the complaint, Watson contacted Progressive on September 25 and claimed that she had been in an accident which occurred at approximately 11



PM on September 24. However, a police crash report allegedly revealed that the accident occurred before Watson obtained coverage. According to the complaint, Watson admitted to investigators that she made false statements to Progressive about the date of the loss. Progressive denied the claim. Watson was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3) and one count of Criminal Use of a Communication Facility (F3).

- On October 15, 2018, Felipe Lithgow was arrested in Bucks County. According to the criminal complaint, on November 2, 2017, Lithgow obtained a vehicle policy from **GEICO**. On



November 8, Lithgow allegedly submitted a claim to the insurer for flood damage to his vehicle. The damage purportedly occurred on November 7, while the vehicle was parked at a friend's apartment complex. However, according to the complaint, an employee and residents of the apartment complex told investigators that the flooding occurred on October 29, four days before Lithgow obtained his policy. Investigators allegedly corroborated the witness statements by reviewing historical weather data. According to the complaint, the data revealed that significant rain fell in the area on October 28 and 29, but no rain fell on November 7. When confronted with this information, Lithgow allegedly admitted to investigators that he obtained coverage after his vehicle was damaged. Lithgow withdrew the claim. Lithgow was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3) and one count of Unlawful Use of a Computer (F3).

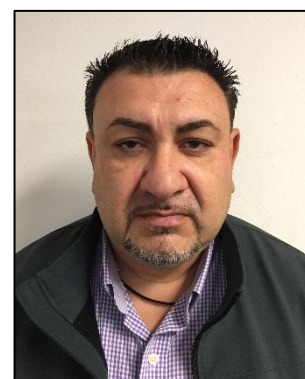
- On October 25, 2018, Joseph Debona was arrested in Montgomery County. According to the criminal complaint, On March 3, 2018, Debona submitted a claim to **Progressive Insurance** in which he allegedly reported that his insured vehicle had been stolen from the Double Tree Hotel parking lot sometime between February 23 and March 2. Debona

allegedly told the insurer that he had parked the vehicle in the hotel parking lot, then took a bus to New York City. According to the complaint, Debona claimed that upon his return he discovered that his vehicle was gone. However,



investigators learned that the vehicle allegedly had been repossessed on February 8 and moved to a storage lot. Debona was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), one count of Criminal Use of a Communication Facility (F3) and one count of False Reports to Law Enforcement (M2).

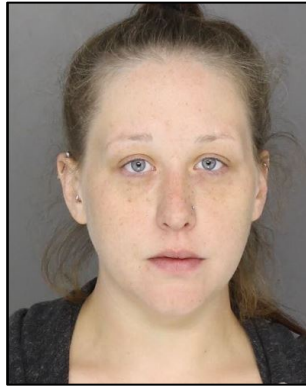
- On October 24, 2018, Jakob Gucu was arrested in Luzerne County. According to the criminal complaint, Gucu called **Safe Auto** on June 26, 2016, and filed a claim for deer strike damage to his Lincoln Navigator. Gucu allegedly told



the insurer that the loss occurred that evening. However, according to the criminal complaint, Safe Auto records revealed that Gucu previously called the insurer on June 13 and reported that his wife struck a deer while driving the Lincoln. The Safe Auto representative told Gucu at the time that the Lincoln was not listed on Gucu's policy. Gucu allegedly called the insurer the following morning and added the Lincoln to his coverage. The case was referred to a Safe Auto investigator, who contacted Gucu by phone on July 5. According to the complaint, the investigator asked Gucu about his June 13th deer strike call. Gucu allegedly maintained that he had called only to verify his coverage. The complaint further stated that the investigator called Gucu back and played a portion of the June 13th recording for him. After listening to the recording, Gucu allegedly told the investigator that the Lincoln should have been

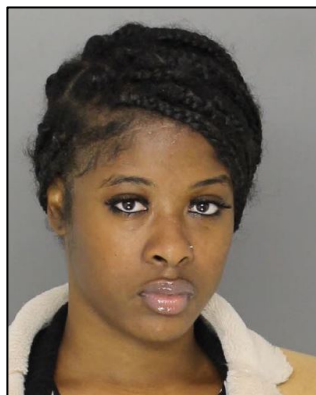
on the policy at that time and insisted that he had added it on May 31. Safe Auto allegedly determined that the deer strike occurred before the Lincoln was covered by the policy. The claim was denied. Gucu was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- On October 25, 2018, Alexandra Garr was arrested in Montgomery County. According to the criminal complaint, Garr had been driving her uninsured vehicle on June 18, 2018, when it was involved in an accident at approximately 5:06



PM. Garr allegedly reinstated her lapsed **Progressive Insurance** automobile coverage at 5:34 PM. During the reinstatement process, Garr allegedly told the insurer that she had not been involved in any accidents during the lapse in coverage. According to the complaint, Garr contacted Progressive again at 10 PM and filed an accident claim. The complaint further stated that on June 20, Garr told a Progressive representative that the accident occurred after Garr had reinstated her coverage. However, witnesses allegedly confirmed that the accident occurred earlier, when the vehicle was uninsured. Garr was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), one count of Criminal Use of a Communication Facility (F3) and one count of Insurance Fraud (M1).

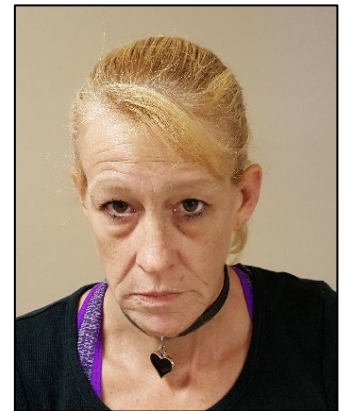
- On October 23, 2018, Shante Garvin was arrested in Montgomery County. According to the criminal complaint, on February 8, 2016, Garvin registered a 2005 Jeep Grand Cherokee and insured it with **Progressive Insurance**. On



November 30, Garvin contacted Progressive

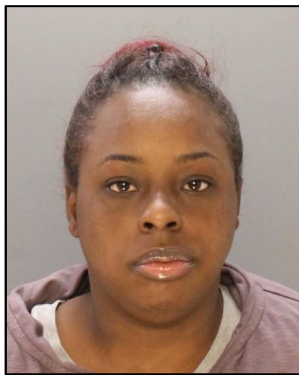
and allegedly reported that the Jeep had been struck and damaged while parked. The complaint further stated that between November 30, 2016 and April 27, 2017, Garvin told Progressive representatives that the Jeep was parked by a friend's house at the time of loss. Due to alleged inconsistencies in Garvin's statements, Progressive hired an accredited accident reconstructionist to review the claim. According to the complaint, the expert concluded that Garvin's description of the Jeep's damage was inconsistent with the type of damage that occurs under those circumstances. When she was confronted with the expert's findings, Garvin allegedly admitted that she had fabricated the facts of the accident at her friend's direction. According to the complaint, Garvin admitted that she never possessed the Jeep. On April 28, 2017, Garvin withdrew her claim. Garvin was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), one count of Criminal Use of a Communication Facility (F3) and one count of Criminal Conspiracy (F3).

- On October 9, 2018, Malinda Stoner was arrested in Fayette County. According to the criminal complaint, Stoner's **Progressive Insurance** policy canceled for non-payment in January, 2018. She obtained a new



policy from the insurer on June 8, 2018 at 2:14 PM. The complaint further stated that during the application process, Stoner claimed that the vehicle had not been involved in any accidents while it was uninsured. On June 14, Stoner allegedly contacted the insurer and advised that her vehicle was involved in an accident at 6:30 PM. However, according to the complaint, investigators determined that the accident occurred at 9:03 AM, before Stoner obtained her new policy. Stoner was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- On October 22, 2018, Shirah Gist was arrested in Philadelphia County. According to the criminal complaint, on May 6, 2017 at 12:12 AM, Gist's uninsured 2016 Jeep Compass struck a parked vehicle. Then at 1:22 AM, Gist allegedly purchased a **Safe Auto** insurance policy for her Jeep. During the application process, Gist allegedly told the insurer that the Jeep had not been involved in any accidents during the past five years. According to the complaint, Gist contacted Safe Auto at 12:21 PM on May 6 and filed a claim for damage from the accident. Gist allegedly told the insurance representative that the crash occurred between 10:30 AM and 11:00 AM on May 6. However, the complaint stated that a police accident report revealed that the crash happened at 12:10 AM on May 6. The time of the loss was confirmed by time-stamped video obtained from a surveillance camera. Safe Auto denied the claim. Gist was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), one count of Criminal Use of a Communication Facility (F3) and one count of Insurance Fraud (M1).

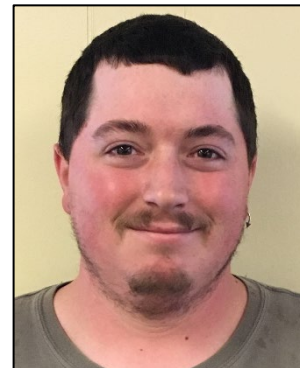


- On October 22, 2018, Charles Brutus was charged in Chester County. According to the criminal complaint, on August 10, 2017, Brutus filed a claim with **Allstate Insurance** for damage to his home from a burst water pipe. Brutus allegedly claimed that the loss occurred on March 1, 2017. Allstate requested confirmation that Brutus had maintained heat in the home during the loss period. According to the complaint, Brutus submitted two fabricated Kosar Oil receipts to the insurer and advised that Kosar Oil delivered oil to his residence during December and February of 2017. Investigators allegedly found that Brutus had not been a



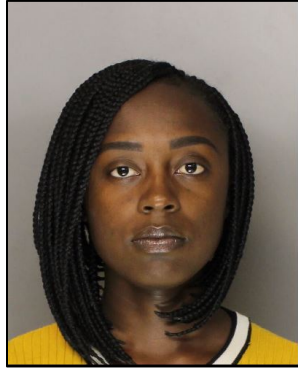
Kosar Oil customer since 2013. Allstate denied the claim. Brutus was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), one count of Forgery (F3) and one count of Criminal Use of a Communication Facility (F3).

- On October 11, 2018, Nicholas Markle was arrested in Blair County. According to the criminal complaint, on February 7, 2018 at 12:51 PM, Markle was driving his uninsured vehicle when it struck another vehicle. At 1:14 PM, Markle allegedly contacted **Esurance** and obtained a liability-only vehicle policy. Later that day Markle filed a claim with Esurance. According to the complaint, Markle told the insurer that he purchased the coverage at 11 AM, after deciding to switch from Safe Auto Insurance. However, the police accident report allegedly revealed that the crash had occurred before Markle obtained liability coverage from Esurance. Markle was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).
- On October 22, 2018, William Lane was arrested in Adams County. According to the criminal complaint, on February 15, 2017, Lane purchased an automobile policy from **Nationwide Insurance**. On February 16, Lane allegedly filed a claim stating that his vehicle was in an accident earlier that morning. However, an investigation allegedly revealed that nearly a week before he obtained coverage, Lane was cited by a Pennsylvania State Police trooper. The complaint stated that according to the trooper, Lane's vehicle was damaged at the time. Lane 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 October 25, 2018, Lurje St. Victor was arrested in Montgomery County. According to the criminal complaint, on October 11, 2017, St. Victor reduced the amount of coverage on her **Progressive Insurance** vehicle policy and removed coverage for theft of the vehicle. On December 22, St. Victor allegedly updated her policy so that it once again included coverage for theft. According to the complaint, on December 26, St. Victor submitted a claim to Progressive in which she stated that her vehicle was stolen just two hours after she added theft coverage. Investigators allegedly determined that the theft actually occurred before St. Victor reinstated the coverage. St. Victor was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3) and one count of Criminal Use of a Communication Facility (F3).



- On October 25, 2018 Heather Bordack was arrested in Cambria County. According to the criminal complaint, Bordack obtained a **Safe Auto** automobile policy on July 6, 2018 at 8:30 AM. On July 12, Bordack allegedly filed a claim for deer strike damage which purportedly occurred at approximately 2 AM. The complaint stated, however, that investigators determined that the accident occurred on July 2, before Bordack obtained the policy. Bordack was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

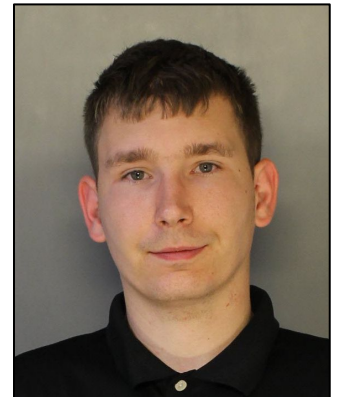


- On October 24, 2018, Joy-Lynn Pierce was arrested in Allegheny County. According to the criminal complaint, on December 21, 2017 at

approximately 7:35 PM, Pierce's uninsured Chrysler was struck by another vehicle while parked at a local pizza shop. The striking vehicle allegedly was not insured at the time of the accident. Pierce allegedly purchased a **Progressive Insurance** automobile policy approximately one hour after the accident. The complaint stated that Pierce filed a claim with Progressive on January 4, 2018 and reported that the accident had occurred after she obtained vehicle coverage on December 21, 2017. Upon reviewing the police crash report and security video obtained from the pizza shop, investigators allegedly determined that the accident occurred before Pierce's coverage took effect. Pierce was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).



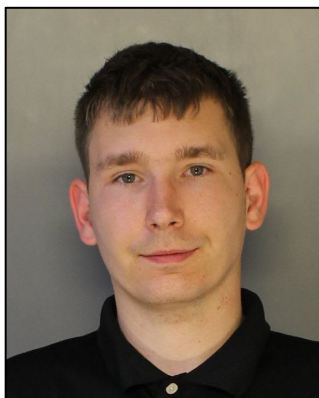
- On October 4, 2018, Richard and Anissa Weber were both arrested in Erie County. According to the criminal complaint, on March 14, 2018, Richard Weber contacted **GEICO** and reported that his 2007 Aston Martin was damaged while parked at a local Family Dollar Store. The sports car allegedly was added to the vehicle policy just three days before Weber filed the claim. A GEICO adjuster inspected the Aston Martin at the Weber residence and took photographs of the damage. Both



Richard and Anissa Weber allegedly informed

GEICO during separate recorded interviews that the Aston Martin had been in perfect condition when they added it to the policy. However, the criminal complaint further stated that GEICO representatives reviewed a claim for damage to the Aston Martin which Weber allegedly filed with **USAA Insurance** on February 4, 2018. According to the complaint, investigators found that the damage indicated in both claims appeared to be the same. Investigators showed photos of the damage from the GEICO claim file to body shop employees who had inspected the Aston Martin at the time. The body shop employees allegedly confirmed that the damage was identical to the damage they had seen during the prior inspection. According to the complaint, Anissa Weber admitted that she had falsely stated to GEICO that the Aston Martin was previously undamaged, in hopes of getting the insurer to cover the cost of repairs. Richard and Anissa Weber were each charged with two counts of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

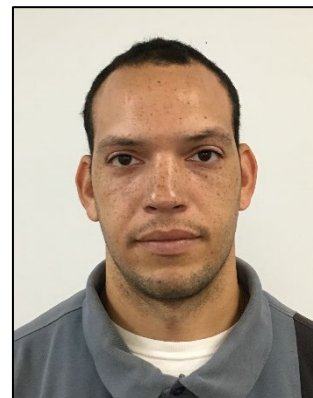
- On October 4, 2018, Richard Weber was arrested in Erie County. According to the criminal complaint, on February 9, 2018, Weber filed a claim with **USAA Insurance** under his renter's policy, in which he reported that his



custom-built computer was permanently damaged when his adolescent daughter spilled water on it. USAA requested that the computer be inspected by an independent company. Weber allegedly provided a recorded statement and supporting documentation to USAA, indicating that a local computer store technician had completed a diagnostic test on the computer and had deemed the computer to be a total loss. According to the complaint, investigators subsequently determined that the computer store did not exist and that Weber's roommate actually had performed the diagnostic. The complaint further stated that the roommate advised the insurer that the

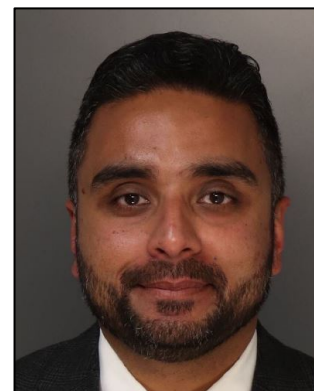
computer was undamaged and was in good working order. Weber's wife allegedly confirmed that their daughter had not spilled water on the computer and that it was not damaged. USAA denied the claim. Weber was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- On October 17, 2018, Anthony Murray was arrested in Allegheny County. According to the criminal complaint, Murray's



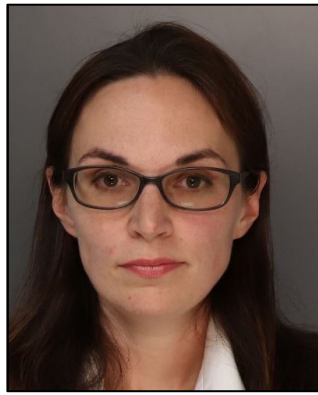
Progressive Insurance policy was cancelled in April, 2018, for non-payment. On June 25, 2018, at approximately 8:15 PM, Murray allegedly obtained a new policy from Progressive. Less than three hours later, Murray contacted Progressive and allegedly claimed that his vehicle had rear-ended another car a short time after Murray obtained his new policy. According to the complaint, Progressive obtained a statement from the driver of the other vehicle who indicated that the loss occurred earlier, before the inception of Murray's policy. Further, the police crash report allegedly confirmed that the loss occurred before Murray obtained coverage. Progressive denied Murray's claim. Murray was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- On October 25, 2018, Asfand and Christen Ali were both arrested in Chester County. According to the criminal complaint, on April 2, 2018, Asfand Ali reported to **Encompass** that the couple's car was damaged on March 31. Asfand allegedly



stated that the loss occurred when he

accidentally left the parked car in neutral and the vehicle rolled into a wooded area. When the insurer confronted him about a body shop estimate dated March 20, Asfand allegedly claimed that he had been confused about the date of loss. Asfand then allegedly told Encompass that the car had been damaged on March 18. Christen Ali allegedly corroborated the March 18 date of loss. However, the complaint stated that Asfand withdrew the claim after an Encompass investigator asked him to provide all paperwork relating to his purchase of the vehicle and any repair estimates that he subsequently obtained. An investigator spoke with the previous owner of the vehicle, who allegedly confirmed that the damage was pre-existing. Asfand and Christen Ali were each charged with one count of Insurance Fraud (F3), one count of Criminal Conspiracy (F3), one count of Criminal Attempt/Theft by Deception (F3) and one count of Criminal Use of a Communication Facility (F3).



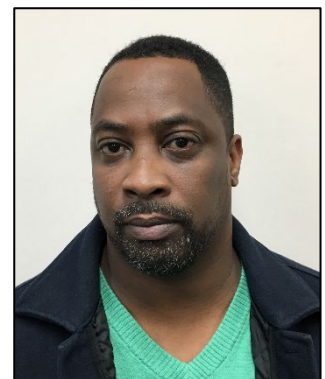
- On October 24, 2018, Dirk McKinney and Cindy Yoder were arrested in Butler County. According to the criminal complaint, on November 10, 2017, McKinney filed a homeowner claim with **Allstate Insurance** for water damage to his residence. McKinney allegedly reported when he returned to his home with his fiancée Cindy Yoder, the couple found that the bathtub had overflowed and caused the tub to sink into the floor. According to the complaint, a mitigation crew hired by Allstate went to inspect the damage and were greeted by a couple who advised that they were renting the property. The crew allegedly found no water damage, but noted that the bathtub had sunk into the bathroom floor. Allstate



subsequently took recorded statements from McKinney and Yoder. The couple allegedly maintained that the property in question was their primary residence and was not rented out. However, according to the complaint, investigators found that McKinney and Yoder had a lease agreement with the tenant who had been living at the property since March of 2017. The tenant allegedly told investigators that previously the bathtub had been sitting on two-by-fours awaiting repairs; when the tenant accidentally kicked one of the two-by-fours, the tub fell to the floor. According to the complaint, McKinney eventually admitted to investigators that he did not live at the property and that it was rented at the time of the loss. According to the complaint, McKinney had falsely claimed to reside at the property because he knew that the policy did not cover rental property. Dirk McKinney and Cindy Yoder were each charged with two counts of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).



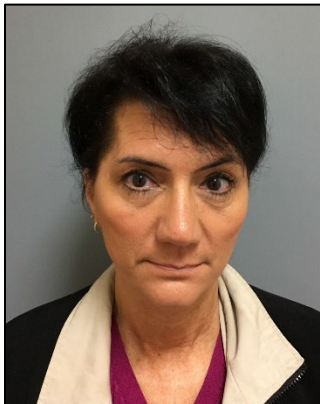
- On October 22, 2018, Calvin Horton was arrested in Dauphin County. According to the criminal complaint, on July 22, 2016, Horton purchased an automobile policy from **The General Insurance Company**. On July 30, Horton filed a claim in which he allegedly stated that his vehicle was damaged on July 29 as a result of a hit and run accident. However, the complaint stated that investigators found that Horton had submitted a claim to Nationwide Insurance for the same damage, which occurred on July 6. Horton 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 October 12, 2018, Burt Dent Webber III was arrested in Lebanon County. According to the criminal complaint, on September 27, 2016 at 6:35 AM, Webber purchased an automobile policy from **Progressive Insurance**. At 7:25 AM, Webber allegedly filed a claim for damages to his vehicle from a deer strike which purportedly occurred at approximately 7:05 AM. According to the complaint, investigators reviewed Weber's phone records from the date of the loss and determined that the accident could not have occurred when Weber had claimed. Investigators interviewed Webber, who allegedly admitted that he had been uninsured at the time of the accident. Webber was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

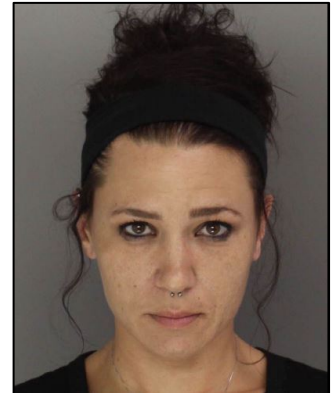


- On October 15, 2018, Brenda Avellino was arrested in Columbia County. According to the criminal complaint, on May 29, 2014, Avellino purchased an "as is" 2014 Dodge Avenger which sustained hail damage on May 22. On April 8, 2016, Avellino allegedly reported to **Erie Insurance** that her Avenger was damaged by hail while parked outside on April 7. According to the complaint, Avellino failed to tell the insurer that the car was damaged before she bought it. Investigators allegedly found that no hail storm was reported on April 7 and that the last reported hail storm took place on May 22, 2014. Further, according to the complaint, investigators discovered that Avellino had taken the Dodge to an auto shop for an estimate of the cost of repairing damage caused by hail on May 22. An employee at the



auto repair shop allegedly confirmed that Avellino never had them perform the repair work. Avellino was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- On October 4, 2018, Lisa DeJohn was arrested in York County. According to the complaint, DeJohn's **Safe Auto** vehicle policy was cancelled for non-payment on September 5, 2016. On October 16, 2016 at 6:12 PM, DeJohn allegedly contacted Safe Auto to renew her policy. During the application process, a Safe Auto representative asked DeJohn if she had been in any accidents within the past five years or if her vehicle had any prior damage. DeJohn allegedly responded in the negative. The complaint further stated that on October 18, DeJohn contacted Safe Auto again and reported that she had been involved in an auto accident in Gettysburg which occurred at 7 PM on October 16. DeJohn allegedly told the insurer that she and two other individuals had suffered whiplash as a result of the accident. According to the complaint, Safe Auto obtained a copy of the crash report from the Pennsylvania State Police indicating that the accident occurred at 5:18 PM, which was approximately one hour before DeJohn renewed her coverage. The complaint further stated that according to the PSP report, no injuries were reported at the scene. DeJohn was charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3) and one count of Insurance Application Fraud (M1).
- On October 25, 2018, Jesse Finnegan was arrested in Clearfield County. According to the complaint, at approximately 8:04 PM on February 5, 2018, Finnegan lost control of his uninsured Dodge pickup truck and struck a tree. Pennsylvania State Police were dispatched to the accident scene. On the following morning, Finnegan allegedly contacted **Safe Auto** to reinstate his liability



vehicle policy which had been cancelled for non-payment in December, 2017. At 12:03 AM on February 7, Finnegan allegedly added comprehensive and collision coverage to his policy after verifying that he would need the coverage if his



vehicle struck a tree. According to the complaint, Finnegan contacted Safe Auto later that day and reported that he lost control of his vehicle and struck a tree. Finnegan allegedly reported that his truck's passenger side tire, bumper, headlight, grill and frame were damaged by the impact. Investigators allegedly confirmed with the Pennsylvania State Police that Finnegan's accident occurred before he added the coverage to his policy. Finnegan was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- On October 16, 2018, Sonya Townsend was arrested in Mercer County. According to the criminal complaint, on March 23, 2018 at 8:23 AM, Townsend added collision and comprehensive coverage to her



Progressive Insurance

automobile policy. Later, Townsend allegedly contacted Progressive and reported that her vehicle had been involved in an accident after she added the coverage to her policy. Investigators allegedly confirmed that officers of the Sharon Police Department were dispatched to the crash scene at 8:10 AM, which was shortly before Townsend updated her coverage. According to the complaint, investigators also learned that Townsend's daughter, who had no driver's license, had been operating the vehicle at the time of the accident. Townsend was charged with one

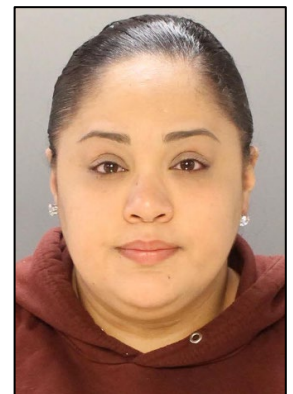
count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- On October 3, 2018, Jayadev Sahoo was arrested in Delaware County. According to the criminal complaint, on October 20, 2017, Sahoo reported to **GEICO** his 2014 Buick Regal was struck in the rear by another vehicle.



The impact allegedly pushed Sahoo's vehicle into the car ahead of him. According to the complaint, Sahoo provided a recorded statement to GEICO in which he stated that the vehicle in front then left the crash scene. On November 4, GEICO inspected Sahoo's vehicle and allegedly found that the damage appeared to be the same as the damage previously reported to GEICO in a vandalism claim. The complaint stated that investigators confirmed that the damage to the car's front grille, front bumper cover, and front license plate frame was present at the time of the prior August 12 claim. According to the complaint, investigators determined that beginning on October 20, Sahoo had filed three separate claims for the same damage. Sahoo 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 October 11, 2018, Tyesha Figueroa was arrested in Philadelphia County. According to the complaint, Figueroa was driving her uninsured vehicle when she was involved in an accident at approximately 6:55 PM on April 29, 2017. Figueroa allegedly obtained a new policy



from **Progressive Insurance** at 9:12 PM. The complaint further stated that on May 10, 2017, Figueroa filed a claim for the accident, but

asserted that the crash occurred after her policy was in place. However, the incident report prepared by Cherry Hill Police Department officers who had responded to the accident allegedly confirmed that the crash occurred prior to the policy inception. According to the complaint, Figueroa admitted to investigators that she made false statements to Progressive about the time of loss. Figueroa 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 October 24, 2018, Troy Mowrer was arrested in Lancaster County. According to the criminal complaint, Mowrer obtained a **GEICO** liability policy for his 2004 Chevrolet Silverado truck at 4:19 PM on October 13, 2016. At 4:54 PM, Mowrer allegedly filed an online claim indicating that his newly-insured truck was in an accident at 4:30 that afternoon. According to the complaint, Mowrer reported that he had been backing his truck out of a parking space when it struck another vehicle. GEICO took Mowrer's recorded statement on October 14. During the call, Mowrer allegedly told the representative that the collision occurred at approximately 4:20 PM or 4:30 PM, after Mowrer obtained coverage from GEICO. When asked, Mowrer allegedly stated that he cancelled his previous Safe Auto policy just before obtaining his current GEICO coverage. However, according to the complaint, an investigation revealed that Mowrer's Safe Auto policy ended more than two years earlier and that Mowrer's most recent vehicle insurance with Progressive ended in July of 2015. A GEICO investigator subsequently contacted the driver of the other vehicle involved in the accident. She allegedly told the investigator that the loss occurred at approximately 3:48 PM on October 13, which was prior to the inception of Mowrer's GEICO policy. According to the complaint, she told the investigator that she used a neighbor's phone



to contact her car leasing company immediately after the accident occurred. She allegedly stated that Mowrer claimed to have left his insurance card at home and left the accident scene to get the information. According to the complaint, she tried to call Mowrer several times and finally reached him at approximately 4:19 PM. Mowrer allegedly explained to her that he had just spoken with his insurance company, then provided his GEICO policy number to her. According to the complaint, she sent phone screen shots to GEICO which confirmed the times of her post-accident calls. The complaint stated that Mowrer misrepresented the time of the accident in an effort to have GEICO cover the damage to the other driver's vehicle. GEICO denied payment. Mowrer was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- On October 11, 2018, Brent O'Neal was arrested in Westmoreland County. According to the criminal complaint, on March 9, 2017, O'Neal's car was struck by a vehicle owned by his roommate. The roommate allegedly informed O'Neal that his **Erie Insurance** policy was not in effect when the accident occurred. Later, the roommate allegedly obtained coverage from Erie which incepted on March 24, 2017. On April 4, 2017, O'Neal allegedly contacted Erie and reported that on April 3 at 10:00 AM, an Erie insured car backed into his parked vehicle and damaged its left side. According to the complaint, O'Neal took his vehicle to an auto repair shop and obtained a written repair estimate, which was dated March 9, 2017. The Erie representative who reviewed the estimate noted that it was written before O'Neal's roommate obtained his Erie policy on March 24. O'Neal was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (M1).



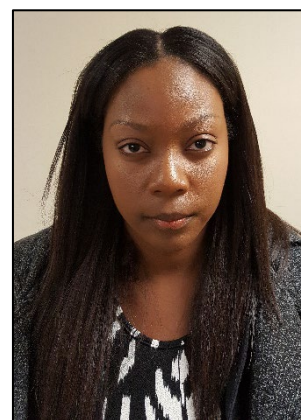
- On October 19, 2018, Ursula Howard was arrested in Allegheny County. According to the criminal complaint, on May 21, 2018 at approximately 12:00 PM, Howard's vehicle rear-ended a car



which was stopped for a red light. Howard's car allegedly pushed the second vehicle into the car ahead. Approximately one half hour after the accident occurred, Howard allegedly contacted **Progressive Insurance** and reinstated her lapsed vehicle coverage. According to the complaint, Howard informed Progressive that she had not had any accidents or sustained any losses during the lapse period. The complaint further stated that on May 22, the driver of the car which Howard's vehicle had struck contacted Progressive and filed an accident claim. The driver allegedly advised Progressive of the time of the crash. During the claim process, Progressive questioned Howard about the details of the accident, including the time of the loss. Howard allegedly stated that the accident occurred after her policy had been reinstated. However, according to the complaint, the drivers of the other vehicles confirmed that the crash occurred earlier, before Howard's coverage was in place. Howard 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 October 29, 2018, Thecla Craddock-Coffey and Ryan Coffey were arrested in Westmoreland County. At approximately 12:00 PM on May 18, 2018, a vehicle driven by Thecla Craddock-Coffey allegedly struck another vehicle in the parking lot of a Target store in Monroeville. Craddock-Coffey called her husband Ryan Coffey, who allegedly advised that their auto insurance had lapsed. According to the complaint, Craddock-Coffey left her contact information for the owner of the other vehicle. That vehicle owner's husband subsequently spoke by phone with Ryan Coffey. Coffey allegedly admitted that his

wife's vehicle was not insured at the time of the loss. After the conversation, Coffey allegedly contacted **Progressive Insurance**



and obtained a new auto policy which took effect at 1:38 PM on May 18. According to the complaint, the husband of the woman whose vehicle had been struck contacted Progressive at 3:09 PM and filed a claim for the accident. The husband allegedly told the insurer that a Progressive-insured vehicle struck his wife's car sometime after 2 PM. Progressive subsequently



contacted the two involved drivers to obtain statements. Thecla Craddock-Coffey allegedly told Progressive that the crash occurred at approximately 3:00 PM. However, according to the complaint, the owner of the other vehicle told the insurer that she learned of the accident when she left Target at approximately 12:07 PM. The vehicle owner allegedly provided the insurer with a copy of her Target purchase receipt which confirmed that the transaction occurred at 12:07 PM. Progressive denied the claim. Thecla Craddock-Coffey and Ryan Coffey were each charged with two counts of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (M1).

- On October 17, 2018, Sergio Ross was arrested in Montgomery County. According to the criminal complaint, Ross is the owner of a repair facility named Combat Collision. In May of 2018, a vehicle insured by **Travelers Indemnity Insurance Company** was involved in an accident. The vehicle was subsequently taken by its owner to Combat Collision for repairs. During the claims process, Ross allegedly provided Travelers with a tow bill from S & R Towing in the amount of \$420.

According to the complaint, Ross advised Travelers that Combat Collision paid the tow company and was seeking reimbursement. The complaint stated that investigators found that S&R Towing never towed the vehicle. Ross allegedly admitted that he had submitted the fictitious invoice in an attempt to obtain additional money from Travelers. Ross was charged with one count of Insurance Fraud (F3) and one count of Criminal Attempt/Theft by Deception (f3).



- On October 23, 2018, Ann Wilson was arrested in Fayette County. According to the criminal complaint, on December 6, 2017, Wilson submitted a claim to **American Bankers Insurance** for fire damage to a mobile home which Wilson owned and purportedly used as her primary residence. However, an investigation allegedly revealed that Wilson had not lived at the mobile home for several years and had no personal property stored there. Wilson was charged with one count of Insurance Fraud (F3).



- On October 25, 2018, David Sincere was arrested in Philadelphia County. According to the criminal complaint, Sincere obtained a Pennsylvania registration for a 2002 Jeep on November 10, 2016, through an auto tag business in Philadelphia. PennDOT vehicle records



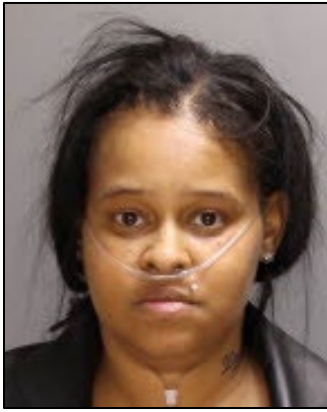
obtained by investigators revealed that when Sincere registered the Jeep, he allegedly presented a Proof of Financial Responsibility card to the tag agency which indicated that the Jeep was insured by **State Farm Insurance**. According to the complaint, a State Farm underwriter examined the Proof of Financial Responsibility card and determined that the card was fraudulent, as was the policy number and the name of the insurance agent which appeared on the card. Sincere was charged with one count of Insurance Fraud (F3), one count of Forgery (F3), one count of Tampering with Public Records or Information (M2), one count of False Application for Certificate of Title/Registration (M1) and one count of Altered, Forged or Counterfeit Documents/Plates (M1).

- On October 26, 2018, Bias Robinson was arrested in Bucks County. According to the criminal complaint, on May 11, 2016, Robinson was involved in a car accident. Later that day, Robinson allegedly obtained an auto policy from **Safe Auto**. According to the complaint, Robinson subsequently filed a claim for the accident and submitted documentation to the insurer for the cost of medical treatment that he received for injuries from the accident. Investigators obtained a copy of the police crash report which allegedly revealed that the accident occurred before Robinson purchased his policy. Robinson was charged with one count of Insurance Fraud (F3), one count of Theft by Deception (F3), one count of Criminal Use of a Communication Facility (F3) and one count of Insurance Fraud (M1).



- On October 4, 2018, Soraya Gary was sentenced in Chester County after entering a negotiated plea to one count of Insurance

Fraud (F3) and one count of Criminal Conspiracy (F3). Gary filed a claim with **Progressive Insurance** in which she stated that her vehicle struck a light pole on the property of John's Funeral Home. According to the complaint, funeral home owner Leychawne Johns submitted photos and a repair estimate in support of Gary's claim. However, an investigation revealed that Johns allegedly altered the estimate and submitted it to Progressive in an attempt to obtain an additional payment for a previously-covered loss. Gary allegedly told investigators that Johns had asked her to file the claim and that she agreed, hoping that Johns would forgive what Gary owed for the cost of her brother's funeral. Gary was sentenced to serve 8 to 16 months in Chesty County Prison followed by two years of probation. Gary agreed to continue to cooperate with authorities in this case.



- On October 5, 2018, Lawrence Herman, Joseph Brady Jr. and Joshua Rosinski were sentenced in Cumberland County. Each defendant previously pled guilty to two counts of Insurance Fraud (F3) and one count of Criminal Conspiracy (F3). Herman was the former co-owner of Herman Chiropractic, Inc., a company which operated clinics at various locations in Pennsylvania, including clinics in Waynesboro and



Chambersburg, Franklin County and a clinic in Harrisburg, Dauphin County. A Statewide Investigating Ground jury found that between 2010 and 2014, the defendants participated in a fraudulent



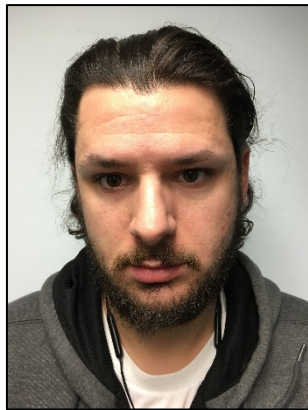
insurance billing scheme which resulted in total payments of more than \$150,000 from **Highmark, Capital Blue Cross and Erie Insurance**. Herman was sentenced to serve 3 years of probation, ordered to perform 200 hours of community service and to pay restitution in the following amounts: \$93,134.97 to Highmark, \$9,607.36 to Capital Blue Cross and \$12,002.09 to Erie Insurance. He was further ordered to pay a \$2,000 fine, a \$5,000 civil penalty and court costs. Brady was sentenced to 3 years of probation, ordered to perform 200 hours of community service and required to pay restitution in the amounts of \$16,939.12 to Highmark, \$243.89 to Capital Blue Cross and 2,545.89 to Erie Insurance. Brady also was fined \$3,500 and required to pay court costs. Joshua Rosinski was sentenced to 3 years of probation, ordered to perform 200 hours of community service and required to pay restitution in the following amounts: \$2,816.77 to Highmark and \$1,794.03 to Capital Blue Cross. He was fined \$3,500 and ordered to pay court costs.

- On October 12, 2018, Hilda Long and Dustin Long were sentenced in Warren County. Hilda Long entered a negotiated plea to one count of Insurance Fraud (F3). Dustin Long entered a negotiated plea to one count of Criminal Attempt/Theft by Deception (M1). On June 15, 2017, Hilda added comprehensive and collision coverage to



her existing **Progressive**

Insurance liability policy for a 2013 Dodge Grand Caravan. Five days later, she contacted the insurer and reported that on June 17, the rear of the van had been damaged when she backed the vehicle



into stairs on her property. Hilda's husband Dustin provided a recorded statement to Progressive in support of the claim. However, investigators learned that the van was inspected for damages on June 1, 2017 by a local body shop. The shop wrote an estimate but never repaired the vehicle. The Longs admitted to investigators that the damage occurred before Hilda added coverage to the vehicle policy. Also, the couple admitted that they misrepresented the accident date in an effort to get the insurer to pay for repairs. Hilda Long was sentenced to serve 29 days to 2 years less 1 day in county prison, with credit for time served. Dustin Long was sentenced to serve 2 years of probation and to perform 50 hours of community service. Both were also ordered to pay \$500 fines, \$150 in civil penalties and court costs.

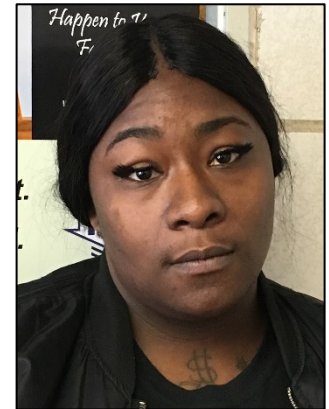
- On October 10, 2018, Christine Pierce was sentenced in Erie County after entering a negotiated plea to one count of Criminal Attempt/Theft by Deception (M1). Pierce added comprehensive and collision coverage to



her vehicle on November 3, 2017, at approximately 2:34 AM. Several days later, Pierce contacted **Progressive Insurance** and reported that her vehicle had been in an accident on November 9, 2017, after the additional coverage was in place. However, Pierce's father told Progressive that the

accident happened at approximately 12:04 AM on November 3, prior to the inception of Pierce's additional coverage. Pierce was sentenced to serve 2 years of probation, perform 50 hours of community service and pay court costs.

- On October 17, 2018, Candis Jones was sentenced in Philadelphia County after entering an open plea to one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3), one count of Criminal Use of a Communication



Facility (F3) and one count of Criminal Conspiracy (F3). On January 12, 2014, Jones and two alleged co-conspirators staged an accident involving a rented U-Haul truck. Jones filed a fraudulent accident claim with **Repwest Insurance Company** and a claim for injuries relating to the accident. An unnamed accomplice allegedly filed fraudulent vehicle damage claims with Repwest and **Safe Auto**. Jones was sentenced to serve 2 years of probation and pay court costs.

- On October 22, 2018, Rachel Nagy and Eric Bergen were sentenced in Tioga County. Nagy entered a negotiated plea to one count of Insurance Fraud (M1). Bergen entered a negotiated plea to one count of Criminal Conspiracy (M1).



On November 12, 2015, Nagy contacted the **Mark Germino Agency** and obtained a **Progressive Insurance** policy for her 2005 Dodge Ram truck. The policy listed Nagy's boyfriend Eric Bergen as an excluded driver. On December 3, Progressive notified Nagy that the policy would cancel for non-payment on December 21. At 12:38 PM on December 8,

Nagy went to the Mark Germino Agency and added Bergen as a covered driver on her policy. An employee of the agency called Progressive on December 9 and advised that she was submitting an accident claim on behalf of Nagy and Bergen. In a



recorded statement to Progressive, Bergen stated that he had been driving to work in the Dodge Ram at approximately 5:30 AM on December 9, when the truck hit a deer. Bergen advised that he called Nagy immediately after the accident and then contacted the Mark Germino Agency. A Progressive representative subsequently took a recorded statement from Nagy, who claimed that she had learned about the December 9th accident from Bergen when he called at approximately 8:00 AM. An employee of the Mark Germino Agency told Progressive that when Nagy added Bergen to the truck's policy, Nagy signed a form indicating that the truck had not been involved in any prior accidents. Progressive obtained Nagy's and Bergen's cell phone records and found them to be inconsistent with certain information that the couple had provided. When Progressive contacted Bergen again, he maintained that the truck had not been in an accident prior to December 9, 2015. Nagy subsequently admitted that she had provided false information to the insurer. She also admitted that Bergen was not a covered driver on her policy when the accident occurred. Nagy and Bergen were each sentenced to serve 18 months of probation, ordered to pay a civil penalty of \$50 and pay court costs.

(ARD) DISPOSITIONS

During the month of October, six additional defendants received Accelerated Rehabilitative Disposition (ARD).

Anti-Fraud Compliance – Reporting of Insurance Fraud to Law Enforcement Agency

Pennsylvania Bulletin Notice 2016-04 (issued April 30, 2016) reminded insurers of their obligations to report suspected arson or insurance fraud to law enforcement agencies within the Commonwealth. The bulletin also announced a decision by the Pennsylvania Department of Insurance to allow licensees to satisfy their reporting obligation when they electronically submit reports of suspected fraud to the National Insurance Crime Bureau (NICB).

On July 6, 2017, Pennsylvania began participating in this online service which enables member companies to electronically forward reports of suspected fraud to the Pennsylvania Office of Attorney General's Insurance Fraud Section or other appropriate law enforcement agencies at the same time the companies report suspicious claims to the NICB. *NOTE: The NICB is not a law enforcement agency. Therefore, a licensee cannot satisfy the fraud reporting requirement by submitting a non-electronic (paper) referral only to the NICB.*

Important: When utilizing electronic filing through NICB, users should take careful note of the provided instructions regarding the "Party" to a claim. Information entered about a Party will only be transmitted to law enforcement if users select one of two options: "This Party was subject to an SIU investigation" or "This Party was subject to an enforcement action." Some users have missed this notation about individual Party data and consequently have submitted incomplete information to law enforcement.

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.