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Fraud,  
the CRIME  
You Pay for

## Pennsylvania Insurance Fraud Prevention Authority

### Message from the Executive Director



**Thomas Donahue  
Executive Director**

Welcome to the January 2019 edition of our monthly newsletter, reporting December 2018 arrests and dispositions. 2018 was another successful year for fraud fighters in the Commonwealth of Pennsylvania. A total of 3,978 complaints of suspected insurance fraud (fraud referrals) were received by IFPA grantees, a 9 percent increase in overall fraud referrals over 2017. In 2018, 467 arrests of those engaging in insurance fraud crimes were made by IFPA grantees, a 9 percent increase over 2017. In 2018, there were 438 criminal prosecutions. Of those 438 criminal prosecutions concluded in 2018 by IFPA grantees, 154 defendants were diverted to rehabilitation programs and 200 criminal convictions were obtained; with 45 defendants sentenced to imprisonment. Prosecutions saw defendants being ordered to pay a total of \$5,614,412 in restitution to insurance fraud victims and \$467,670 in civil penalties to the Fund. A total of \$491,212 in court costs and \$179,075 in fines were also ordered paid by defendants to the courts.

The Commonwealth's insurance fraud problem, as seen in 2018 through the eyes of the IFPA's law enforcement grantees, impacted all lines of insurance; and, in sheer numbers of fraud, those types of insurance written by property and casualty insurance companies. In fraud referrals, 57 percent involved auto insurance, 13 percent homeowners' insurance, 7 percent commercial property/liability, 10 percent workers' compensation insurance, 2 percent life insurance and 9 percent health insurance. And in arrests, it was seen that 81 per-cent of arrests came from cases involving auto insurance fraud, 8 percent homeowners' insurance, 3 percent commercial property/liability, 2 percent workers' compensation insurance, 2 percent life insurance and 3 percent health insurance.

Thank you to everyone who assisted in making 2018 another successful year. I look forward to a successful 2019.

The Annual Pennsylvania Fraud Conference returns to the Hershey Lodge in Hershey, PA on Tuesday April 23<sup>rd</sup> and Wednesday April 24<sup>th</sup>. Our group of presenters make for another outstanding conference. Registration e-mails will be going out shortly.

We are looking for nominations for our Fraud Fighters of the Year Awards. If you know of a deserving individual, please send an email with a nomination letter to my attention by March 15th at [tdonahue@helpstopfraud.org](mailto:tdonahue@helpstopfraud.org).

# Public Relations

Visit our website at [www.helpstopfraud.org](http://www.helpstopfraud.org);



Be on the look-out for our two Weasy Mobiles driving around Philly & Southeastern PA!



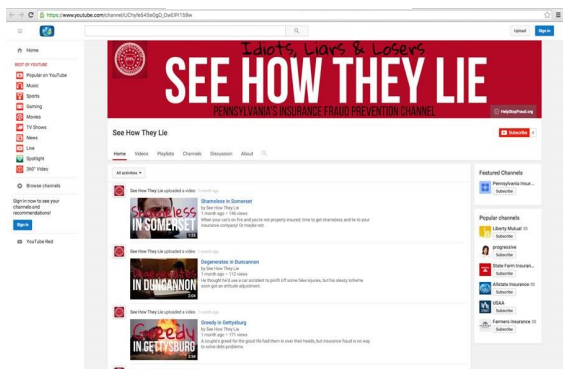
Facebook at [www.facebook.com/PennIFPA](http://www.facebook.com/PennIFPA);



In Central PA, new billboards are popping up!



and on YouTube!



Weasy's on Facebook too!

<https://www.facebook.com/dontbeaweasel/>

## Fraud Stories

*The accounts of insurance fraud and insurance-related crimes that follow are drawn from Pennsylvania law enforcement's filed criminal complaints, press releases and newsletters. Criminal complaints docketed may be viewed online, using the "OTN" shown in each of the following accounts, through the web portal of [Pennsylvania's Unified Judicial System](#). Individuals shown charged with crimes are to be presumed innocent until they are proven guilty.*

On December 3, 2018, Office of Attorney General special agents arrested 53-year-old Antonio Mirassol of Kunkletown, PA and charged him with Insurance Fraud and Attempted Theft by Deception. According to the criminal complaint, Mirassol's vehicle was damaged on August 23, 2016 after being involved in a two-vehicle accident. **Farmers Insurance**, Mirassol's insurer, issued payment to Mirassol to repair the damages. Mirassol's vehicle was involved in a second accident a few months later and when Mirassol filed a claim for the second accident, Farmers Insurance reportedly compared photos taken of the damage to Mirassol's vehicle in the first accident to photos taken of damages from the second accident and determined that the damages were the same. It is alleged that Mirassol never had the original damages repaired with the claim money he received from the first accident and that Mirassol attempted to file a second claim for damages he had already been compensated. [OTN: U6532153]

On December 3, 2018, Office of Attorney General special agents arrested 23-year-old Shaye E. Gaetano of Pittsburgh, PA and charged her with Insurance Fraud and Attempted Theft by Deception. According to the criminal complaint, Gaetano obtained an auto insurance policy with **Progressive Insurance** as her prior policy had lapsed. Gaetano subsequently contacted Progressive to report that approximately 20 minutes after obtaining her policy, she was rear-ended by another vehicle. However, according to the complaint, the driver of the other vehicle involved as well as responding police officers reportedly confirmed that the accident happened before Gaetano obtained insurance. [OTN: G8249360]

On December 4, 2018, detectives of the Philadelphia District Attorney's Insurance Fraud Unit arrested 26-year-old Talib Hardison of Philadelphia, PA and charged him with Insurance Fraud, Forgery and Tampering with Records. According to the criminal complaint, it is alleged that Hardison presented a fraudulent **Erie Insurance** financial responsibility identification insurance card as proof of insurance while registering his vehicle with the Pennsylvania Department of Transportation. [OTN: U1461622]

On December 7, 2018, detectives of the Northeast Pennsylvania Insurance Fraud Task Force filed a criminal complaint charging 24-year-old Casey M. Smith of Scranton, PA with two counts of Insurance Fraud. According to the complaint, it is alleged that when Smith applied for an auto insurance policy with **Nationwide Insurance**, she failed to disclose she had been involved in an accident just prior to her application. It is further alleged that when Smith filed the accident claim, she misrepresented when the accident occurred to reflect she had already obtained the Nationwide policy when in fact, the accident occurred while Smith was uninsured. [OTN: U6556675]

On December 7, 2018, detectives of the Northeast Pennsylvania Insurance Fraud Task Force filed a criminal complaint charging 23-year-old Brandi N. Hoffman of Lansford, PA with Insurance Fraud. According to the complaint, it is alleged that when Hoffman applied for a homeowner/renter policy with **Amica Mutual Insurance Company**, she failed to disclose that she sustained a fire loss just six days prior to her application. It is further alleged that when Hoffman submitted a claim to Amica for the fire loss that occurred prior to her policy's inception, she misrepresented when the loss occurred to reflect her policy was in place. [OTN: U6557810]



## Fraud Stories (Continued)

On December 10, 2018, Office of Attorney General special agents arrested 39-year-old Jeremy J. Clark and 41-year-old Karrie A. Clark, both of Brownfield, PA and charged each with two counts of Insurance Fraud and one count of Attempted Theft by Deception. According to the criminal complaints, it is alleged that the pair were involved in an auto accident during a time their vehicle was uninsured. And in filing a claim for the accident, it is alleged the pair misrepresented the accident occurred after they obtained a **Safe Auto Insurance** policy. [OTN: U6562216, U6562286]

On December 14, 2018, detectives of the Lehigh County District Attorney's Office filed a criminal complaint charging 35-year-old Stacy L. Pursel of Macungie, PA with two counts of Insurance Fraud and one count of Attempted Theft by Deception. According to the complaint, Pursel applied for an auto insurance policy with **Progressive Insurance** and reportedly failed to disclose she had been involved in an accident prior to applying. It is alleged that when Pursel filed the accident claim with Progressive, she misrepresented that the accident occurred after she obtained her policy with Progressive. [OTN: U6583872]

On December 20, 2018, detectives of the Bucks County District Attorney's Office filed a criminal complaint charging 49-year-old Todd M. Krause of Furlong, PA with Insurance Fraud and Attempted Theft by Deception. According to the complaint, it is alleged that Krause submitted an inflated estimate for repairs to his garage door to his homeowners insurer, **Donegal Insurance**. The complaint reflects that Krause had initially requested that the garage door installer inflate the estimate to cover Krause's deductible; however, the garage door installer declined to inflate the estimate, and Krause reportedly altered the estimate himself and subsequently submitted the altered estimate to Donegal. [OTN: U6602761]

On December 20, 2018, detectives of the Allegheny County Police Department filed a criminal complaint charging 50-year-old Peter P. Lyle, Sr. of Pittsburgh, PA with Insurance Fraud. According to the complaint, Lyle (dba 3Js Towing) responded to tow a vehicle, insured with **Travelers Insurance Company**, after the vehicle had been involved in an auto accident. It is alleged that Lyle charged \$1,350 in towing and related fees which included five days of storage in a secure lot owned by him when in fact, he stored the vehicle for four days on or just off a public street in an area he neither owned nor leased. [OTN: G8262461]

On December 20, 2018, detectives of the Allegheny County Police Department filed a criminal complaint charging 66-year-old James A. Scheerbaum of Gibsonia, PA with Insurance Fraud and Forgery. According to the complaint, it is alleged that Scheerbaum, dba Gibsonia Contracting, provided bogus Certificates of Insurance to businesses in which he was sub-contracted to do work. Scheerbaum claimed his business was insured with **Erie Insurance**; however, when a project coordinator at one of the companies Scheerbaum sub-contracted with became suspicious, she reportedly contacted the Erie Insurance agent listed on the document Scheerbaum provided, who advised that Scheerbaum did not have a current policy with Erie for his company. [OTN: G8262520]

On December 27, 2018, detectives of the Cumberland County District Attorney's Office arrested 42-year-old Dr. Clint C. Stankiewicz of Hummelstown, PA and charged him with Insurance Fraud and Theft by Deception. According to the criminal complaint, on April 11, 2018, the **Highmark Insurance Company** Fraud Hotline received a complaint from a member who identified irregularities when reviewing her Highmark Explanation of Benefits (EOB's), concerning her visits to Dr. Stankiewicz at Coca Counseling Center in Hershey. The patient stated that she had seen Dr. Stankiewicz and received services on three dates in late 2017; however, 28 other dates of service were billed to Highmark, with Dr. Stankiewicz as the performing provider. The additional 28 dates of service account for \$6,010.00 of billed services, of which Highmark paid



## Fraud Stories (Continued)

\$3,051.25. According to the complaint, it is alleged that Dr. Stankiewicz billed for services he did not provide, which he reportedly admitted to in a subsequent interview. [OTN: U6615420]

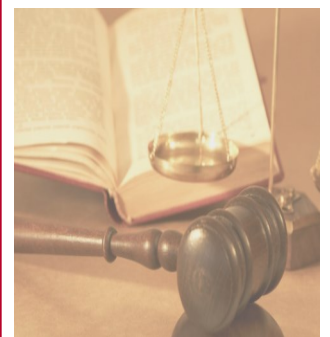
On December 27, 2018, Office of Attorney General special agents arrested 40-year-old David J. Larssen of Lancaster, PA and charged him with Insurance Fraud and Attempted Theft by Deception. According to the criminal complaint, Larssen was delivering pizza with his vehicle, insured with **Esurance Mutual Insurance Company**, when he became involved in an accident. When filing the accident claim, Larssen reportedly did not disclose that he was working at the time the accident occurred as his vehicle was not covered while being used for work. Esurance denied Larssen's claim. [OTN: U6428424]

On December 31, 2018, detectives of the Philadelphia District Attorney's Insurance Fraud Unit arrested 22-year-old Marisol Maldonado of Philadelphia, PA and charged her with Insurance Fraud, Forgery, Unsworn Falsification and Tampering with Records. According to the criminal complaint, it is alleged that Maldonado presented a fraudulent **Erie Insurance** financial responsibility identification insurance card as proof of insurance while transferring title and obtaining tags on a vehicle and to Philadelphia Police that responded to an accident in which the defendant was involved. Detectives reportedly obtained records from Erie which showed that the policy number on the insurance card belonged to someone else and that the card Maldonado possessed was fake. [OTN: U1492396]

**The Penalties:** The following dispositions of cases previously reported on were obtained via the web portal of [Pennsylvania's Unified Judicial System](#).

On December 1, 2016, Johnny E. Dukes II of Harrisburg, PA pled Guilty to Insurance Fraud and was sentenced to serve three years' probation and was ordered to pay a \$500 fine and court costs of \$777.50. On June 21, 2016, Dukes and his sister, Jennifer S. Dukes were arrested and each charged with Insurance Fraud, Attempted Theft by Deception and Conspiracy. According to the Criminal Complaints, 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, 2015. According to the complaint, Dukes claimed that his sister and his niece were riding in the vehicle at the time, and that his niece 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, 2015, before Dukes obtained coverage for the vehicle. Progressive denied the claim. Court records reflect that the case against Jennifer Dukes remains an active investigation. [OTN: T8078932, T8079002]

On December 2, 2016, Jacqueline R. Cunningham of Perryopolis, PA pled Guilty to Theft by Deception-False Impression and was sentenced to serve 12 months' probation and was ordered to pay a \$300 fine and court costs totaling \$1,443.25. On November 5, 2015, Office of Attorney General special agents filed a Criminal Complaint in Fayette County charging Cunningham with Insurance Fraud and Attempted Theft by Deception-False Impression. According to the complaint, on March 5, 2015, Cunningham added comprehensive and collision coverage to her automobile policy with **Progressive Insurance Company**. On March 7, 2015, Cunningham filed a claim in which she allegedly reported to Progressive that her husband was involved in an accident while driving the insured vehicle. However, according to the complaint, a person claiming to be a relative of the husband contacted Progressive and reported that the accident actually occurred on February 15, 2015, and that the vehicle has been at the relative's property ever since. According to the complaint, Cunningham admitted to investigators



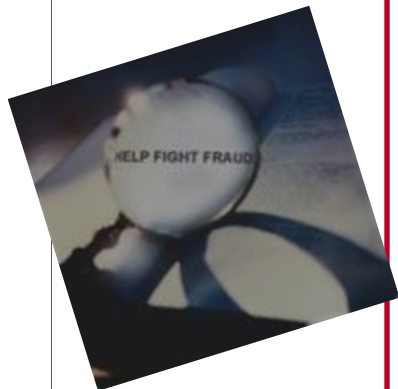
that she added coverage to the policy after the fact, and that she made misrepresentations to Progressive in hopes that the insurer would cover the loss. [OTN: T7221955]

On December 5, 2016, from a Negotiated Guilty plea to Insurance Fraud, Justin Ellis of Upper Darby, PA was sentenced to serve 12 months' probation and was ordered to pay 328.40 in court costs. On July 15, 2016, detectives of the Delaware County District Attorney's Criminal Investigation Division filed a Criminal Complaint charging Ellis with Insurance Fraud, Attempted Theft by Deception and Criminal Use of Communication Facility. According to the complaint, on July 15, 2015, Ellis contacted his homeowners' insurer, **Allstate Insurance Company**, to report that his apartment had been burglarized and that \$11,771 of his personal belongings was missing, which included a gold Michael Koors watch. In support of his claim, Ellis provided a photograph of the watch as a proof of ownership. According to the complaint, Allstate investigators performed a forensic analysis on the photograph of the watch and found that the photo had been taken July 29, 2015, well after Ellis claimed the watch had been taken in the burglary. Reportedly, when confronted, Ellis stated that he had submitted the theft of the watch by mistake. [OTN: T8174073]

On December 7, 2016, a Philadelphia, PA woman was granted ARD with 12 months' probation and was ordered to pay a \$500 civil penalty to the Insurance Fraud Prevention Trust Fund and court costs of \$419. On September 21, 2016, detectives of the Philadelphia District Attorney's Office arrested the defendant and charged her with Insurance Fraud and Attempted Theft by Deception-False Impression. According to the Criminal Complaint, on July 31, 2013, the defendant reportedly contacted the **Southeastern Pennsylvania Transportation Authority (SEPTA)** claims hotline to report that her arm had been injured on July 30, 2013 when the operator of the SEPTA bus she was on closed a door on her arm. The defendant subsequently hired an attorney to represent her in an \$11,800 personal injury claim. Insurance fraud detectives retrieved surveillance footage from the SEPTA bus which showed that the bus door never closed on the defendant's arm and that the defendant used her arm while on the bus after the alleged injury occurred. The defendant never appeared to be disturbed during her time on the bus, nor had she spoken to the operator while boarding the bus or seek assistance from any other passenger. [OTN: U0507091]

On December 14, 2016, a Philadelphia, PA man was granted ARD with two years' probation and was ordered to pay a \$1,000 civil penalty to the Insurance Fraud Prevention Trust Fund and court costs of \$419. On August 2, 2016, from a referral received from **AAA Mid-Atlantic Insurance Company**, detectives of the Philadelphia District Attorney's Insurance Fraud Unit arrested the defendant and charged him with Insurance Fraud and Attempted Theft by Deception-False Impression. According to the Criminal Complaint, on April 2, 2011, an AAA Mid-Atlantic insured struck a parked Nissan Maxima in front of a Family Dollar located in Philadelphia. The AAA insured went into the Family Dollar and spoke to the manager who recognized the car as belonging to the defendant. The defendant went into the parking lot with the AAA insured and confirmed that he owned the vehicle she hit. Despite the fact that the defendant was working inside of the Family Dollar at the time of the accident, he retained an attorney to file a personal injury lawsuit on his behalf. The defendant sought treatment for his alleged injuries and incurred medical bills of \$16,229. Insurance fraud detectives interviewed both the AAA insured and the manager of the Family Dollar, who both confirmed that the defendant was not in his vehicle at the time of the accident. [OTN: U0449326]

On December 14, 2016, Martin Carroll of Wilkes Barre, PA pled Guilty to Insurance Fraud and Attempted Theft by Deception-False Impression and was sentenced to serve eight years' probation and was ordered to pay \$100 in restitution and court costs totaling \$6,628.72. On November 30, 2015, from a referral received from **Progressive Insurance Company**, Office of Attorney General special agents filed a Criminal Complaint in Luzerne County charging Carroll with Insurance Fraud, Attempted Theft by Deception-False Impression and Theft of Services. According to the complaint, On November 27, 2013, at 2:11 AM, John Carroll (the defend-



## Fraud Stories (Continued)

ant's brother), was operating a PT Cruiser registered to Christie Carroll (the defendant's wife), when he was involved in an accident. The PA State Police handled the accident report and reported that John Carrol was the driver, and that there were no passengers in the vehicle. At 4:23 AM, the defendant called Progressive Insurance and reported that he had been involved in a motor vehicle accident in the PT Cruiser. He stated that he was a passenger in his wife's PT cruiser, which was being driven by his brother at the time. The defendant was listed as a driver under his wife's policy. The policy listed the PT Cruiser as well. On December 5, 2013, the defendant went to Wilkes-Barre General Hospital ER and reported that he had lower back pain from an accident that had occurred on November 27, 2013. He provided the hospital with the Progressive accident claim number. Progressive received medical bills in the amount of \$9,168.00 for the medical care that the defendant received at the ER. On January 7, 2014, the defendant went to MedExpress and reported that he was experiencing twitching and lower back pain from a motor vehicle accident on November 27, 2013 and again provided the accident claim number he had received from Progressive. Progressive received medical bills in the amount of \$798.00 for the medical care he received at MedExpress. On September 3, 2015, special agents interviewed the defendant, at which time he reportedly admitted that he had not been in the vehicle at the time of the accident, and that he lied because he thought his brother did not have a valid driver's license. John Carroll did possess a valid driver's license at the time of the accident. The complaint reflects that Progressive did pay for the damage to the PT Cruiser, but that the request for medical bill reimbursement had been denied. [OTN: T7306865]

On December 19, 2016, from a Negotiated Guilty plea to Insurance Fraud, Tracy Decker of Clifton Heights, PA was sentenced to serve 12 months' probation and was ordered to pay court costs totaling \$1,007. On July 8, 2016, detectives of the Delaware County District Attorney's Office filed a Criminal Complaint charging Decker with Insurance Fraud. According to the complaint, Decker's 1988 Ford F-150 pickup truck was being operated by another individual when it was involved in an auto accident. The investigation revealed that the defendant had not added the pickup truck to her **Safe Auto Insurance** policy until after the accident already occurred. [OTN: T8144010]

On December 21, 2016, a Lancaster, PA woman was granted ARD with two years' probation and was ordered to pay \$7,296.36 in restitution and court costs totaling \$2,998.50. On December 4, 2015, Office of Attorney General special agents filed a Criminal Complaint in Lancaster County charging a 35 year-old Lancaster, PA woman with two counts of Insurance Fraud. According to the complaint, the defendant's auto insurance policy with **Progressive Insurance Company** insuring her 2005 Ford Freestyle was canceled on December 29, 2013 for non-payment. The defendant reinstated her policy on December 26, 2013 at 3:39 PM and subsequently that same day at 3:53 PM, reported to Progressive that she had been involved in an accident just minutes prior at 3:50 PM. According to the complaint, the investigation revealed that the accident occurred on December 26, 2013 at 3:32 PM, prior to the defendant reinstating her Progressive policy. Progressive denied the claim. [OTN: T7328952]

On December 27, 2016, Christopher W. Peifer of York Haven, PA pled Guilty to Attempted Theft by Deception-False Impression and was sentenced to serve 12 months' probation and was ordered to pay a \$500 fine and \$727.50 in court costs. On December 1, 2015, detectives of the Cumberland County District Attorney's Office filed a Criminal Complaint charging Peifer with Insurance Fraud and Theft by Deception-False Impression. According to the complaint, on July 1, 2015, Peifer filed a claim with his insurer, **Progressive Insurance Company**, reporting that at 5:30 AM that morning he struck a deer with his 2008 Ford F250 truck while on his way to work. Peifer subsequently presented the vehicle to a Progressive Service Center, and Progressive's appraiser reportedly noted that the damages to Peifer's vehicle were not consistent with striking a deer as a



## Fraud Stories (Continued)

dent to the chrome bumper was heavily rusted revealing that the damage had been present on the vehicle for an extended period of time without repair. According to the complaint, numerous times throughout the investigation, Peifer contacted Progressive to inquire as to when he could expect payment for his claim and was advised that coverage depended on the outcome of the investigation. During the course of the investigation, Progressive had contacted the prior owner of Peifer's truck who reportedly advised that the truck had had a dent with rusting on the front bumper when Peifer bought it. Peifer subsequently withdrew his claim. [OTN: T7311920]





Mark  
Your  
Calendar



\*April 23–24, 2019 – [PA 2019 Insurance Fraud Conference](#) – Hershey Lodge & Convention Center, Hershey, PA

\*September 8–11, 2019 – [IASIU 2019 Seminar](#) – Arizona Grand, Phoenix, AZ



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### Insurance Fraud

Allegheny County DA's Office, (412) 461-2328  
Allegheny County PD, (412) 473-1254  
Attorney General's Office, (717) 787-0272  
Bucks County DA's Office, (215)348-6344  
Cumberland County DA's Office, (717) 240-7764  
Delaware County DA's Office, (610) 891-4700  
Erie Bureau of Police, (814) 870-1258  
Lehigh County DA's Office, (610) 264-8758  
NE Insurance Fraud Task Force, (570) 963-5177  
Philadelphia DA's Office, (215) 686-8723  
York County DA's Office, (717) 771-9600 x 329

### Arson

PA State Police-Fire Marshals, (717) 346-4597

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