



Workers' Compensation Premium Evasion

Case Update - Operator of Temp Employment Agency Pleads Guilty

Boston—On January 9, 2018 Souleang Kane was sentenced to two years in prison, three years of supervised release, and ordered to pay \$165,299 in restitution and a \$2,300 special assessment. In October 2017, Kane pleaded guilty to 18 counts of willful failure to collect and pay over taxes to the Internal Revenue Service and five counts of mail fraud in connection with a long-running, off-the-books payroll scheme through which her temporary employment agency evaded federal employment taxes and workers' compensation insurance premiums. From 2010 to 2015, Kane operated a series of temporary employment agencies under the names Expert Staffing, Affordable Staffing and M&K Temp Inc., providing labor for Massachusetts companies in agricultural industries. Kane avoided collecting and paying to the IRS both the taxes required to be withheld from employee wages and the matching employer taxes she was required to pay. As a result, Kane evaded payment of more than \$1.3 million in federal taxes. She also evaded more than \$431,000 in Massachusetts state taxes. In addition, Kane grossly understated her business' payroll in dealings with her workers' compensation insurance providers, including Liberty Mutual, The Hartford and AIM Mutual Insurance Companies. As a result, her workers' compensation insurance premiums were fraudulently reduced by approximately \$165,000 between 2010 and 2015. Assistant U.S. Attorney Victor A. Wild of United States Attorney Andrew E. Lelling's Economic Crimes Unit prosecuted the case. The case was investigated by the Internal Revenue Service's Criminal Investigation Division in Boston and the IFB.

Case Update - Restaurant Owner Pleads Guilty to Multiple Fraud Schemes

Boston - On November 2, 2017 restaurant owner Hazrat Khalid Khan was sentenced to 30 months in prison, one year of supervised release and will be subject to deportation proceedings upon completion of his sentence. He was also ordered to pay restitution of \$2,343,155 to the Internal Revenue Service and \$27,863 to two insurance companies, Liberty Mutual and The Hartford. In April 2017 Khan, a Pakistani national, pleaded guilty to a five-count Information charging him with conspiring to defraud the Internal Revenue Service, failing to collect and pay over taxes, committing mail fraud, making false statements on a naturalization application, and committing visa fraud. Khan was the partial owner of eleven fried chicken takeout restaurants in the Boston area, including Boston proper, Roxbury, Chelsea, and Mattapan. As part of a tax fraud scheme that ran for years, Khan and two co-conspirators - generally the managers of these restaurants - defrauded the government and avoided

paying payroll and income taxes owed by the stores. They paid their employees in cash and provided tax preparers with false information about the restaurants' payroll and income, thereby causing the tax preparers to file false tax returns. To avoid paying taxes, Khan and his co-conspirators falsely reported to the IRS the number of employees at their stores - some of whom were undocumented

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Individuals who have been charged and whose names have been publicly disseminated have been identified.

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Workers' Compensation Premium Evasion *continued*

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workers - and the wages they paid them. They also failed to file Forms W-2 showing wages paid to employees and falsely described on tax returns their sales, total income, compensation of officers, salaries and wages, and taxable income. Khan and his co-conspirators also failed to withhold payroll taxes and pay them over to the IRS. Assistant U.S. Attorneys John A. Capin and Brian A. Perez-Daple of United States Attorney Andrew E. Lelling's Criminal Division prosecuted the case. The case was investigated by the Internal Revenue Services' Criminal Investigation Division in Boston; the Federal Bureau of Investigation, Boston Field Division; Homeland Security Investigations in Boston; Boston Police; and with the cooperation of the IFB.

Disability Insurance Fraud

Boston Man Pleads Guilty to Disability Fraud

Boston—On February 1, 2018 a Boston man pleaded guilty to presenting a false insurance claim and larceny. He was placed on probation for one year and ordered to pay \$53,670 in restitution to UNUM Group. The Boston man failed to disclose that he was performing work activity and receiving earned income while collecting disability benefits from his vending service business. On June 27, 2008 the Boston man filed a disability claim with UNUM and listed the nature of his disability as HIV with no return to work date. Between July 29, 2010 and August 24, 2012 he submitted claim forms relating to his disability claim and indicated that he had not returned to work nor had he received any earnings. He listed his day-to-day activities as walking dogs, cleaning house, gym, yoga, and on the computer. On May 8, 2012, a field visit interview was conducted and the Boston man stated that he was unable to return to work because of severe fatigue although he was able to drive, mow the lawn, do yard work, grocery shop, exercise, walk his dog, and volunteer. He denied working at his vending machine company. The Boston man stated he owned a café and clothing store, from which he received rent, and denied any other sources of income other than the small amount he received from his vending machine company. However, on November 27, 2012 he visited a doctor and listed his employment as self-employment at a café. When UNUM questioned him about this employment, he stated that his involvement in a café was as an investor only. Investigation revealed the café was raided by the Massachusetts State Police for operating an illegal gambling operation. The Boston man was observed assisting customers on computer terminals, working on the cash register and the general function of the business. On April 23, 2013, the Boston man's disability benefits were terminated. He acknowledged owning the café but stated it was only an investment and he denied working at the café. Assistant Attorney General Edward Beagan of Attorney General Maura Healey's Insurance and Unemployment Fraud Division prosecuted the case.

Workers' Compensation Claimant Fraud

Case Update - Connecticut Man Pleads Guilty to Workers' Comp Fraud Charge

Connecticut—A Connecticut man pleaded guilty on February 23, 2018 to workers' compensation and unemployment fraud. He was placed on probation for three years and ordered to pay \$100,907 in restitution. The Connecticut man reported a lower back injury sustained on December 8, 2010 during his employment as a carpenter for a Sheffield, MA general contracting company. From June 20, 2011 to May 13, 2013 he was paid approximately \$55,250 in Temporary Total Disability benefits and from May 14, 2013 to March 23, 2014 approximately \$18,097 in Temporary Partial Disability benefits. Investigation revealed that the man operated his own general contracting company while he collected workers' compensation benefits from ACE American Insurance Company as well as benefits from the Department of Unemployment Assistance (DUA) to which he was not entitled. Investigation confirmed that the Connecticut man operated his company from at least September 14, 2012 – the date of the first billing invoice issued from him to two homeowner clients. The case was prosecuted by Assistant Attorney General Sara Yoffe of Attorney General Maura Healey's Insurance and Unemployment Fraud Division.

Chelsea Man Allegedly Continues Working

Chelsea—On December 15, 2017 a Chelsea man was arraigned in Somerville District Court on charges of workers' compensation fraud and larceny over by a single scheme. On December 6, 2013 the man allegedly fell while working as a security guard and suffered a wrist and chest injury. A workers' compensation claim was filed with AIG and the man collected benefits from December 8, 2013 to March 18, 2014. The benefits were terminated on March 18, 2014 when he was cleared to return to work at full capacity. Investigation revealed that the Chelsea man had allegedly been working as a security guard for another company throughout the entire period he was collecting benefits from AIG. He allegedly made false statements relative to his employment status during multiple medical appointments and an Independent Medical Examination claiming that he had not returned to work and had not worked since the date of the injury. In addition, he signed an Employee's Earning Report allegedly indicating that he had not received any earnings for any period in which he was receiving workers' compensation benefits. The Chelsea man allegedly received approximately \$6,554 in earnings while collecting approximately \$4,483 in workers' compensation benefits. The case is being prosecuted by Assistant Attorney General Jessica Frattaroli of the AG's Insurance and Unemployment Fraud Division.

Prescription Fraud

Rhode Island Woman Admits to Prescription Fraud Charges

Worcester—On March 2, 2018 **Dawn McIntyre** of Cumberland, Rhode Island, admitted to sufficient facts in Worcester District Court on twelve counts of uttering a false prescription, eleven counts of obtaining a drug by fraud and six counts of false health care claim. The case was continued without a finding for 18 months. McIntyre, a registered nurse, unlawfully procured and forged false prescriptions to obtain Oxycodone on several dates between August 8, 2016 and September 2, 2016. A Walgreen's pharmacy filed a complaint with Worcester police regarding a prescription passed by McIntyre. She admitted to police that she had forged a couple of prescriptions, and police discovered forged prescriptions in addition to the ones McIntyre admitted to. McIntyre forged at least seven prescriptions for Oxycodone using the names of three different doctors who worked at a Worcester health care center where she was employed as a registered nurse. Furthermore, IFB investigation revealed that McIntyre submitted false health care claims to Tufts Health Plan for the falsified prescriptions on at least seven occasions between August 8, 2016 and September 2, 2016. Worcester County Assistant District Attorney Kristen Scott prosecuted the case.

Multi-Lines Insurance Fraud

Case Update - Middleton Contractor Sentenced for Committing Fraud

Salem – On January 11, 2018 **Jaime Ford** was sentenced to two to two and half years in state prison. He was ordered to pay \$214,500 in restitution to six victims, which include three individuals, two insurance companies and the MA Department of Environmental Protection. Ford pleaded guilty in December 2017 to a total of 42 charges including presenting a false insurance claim, larceny, failing to provide workers' compensation insurance, forgery, uttering, and providing a false statement in connection with a workers' compensation claim. Ford perpetuated three insurance schemes.

The first scheme pertained to a false workers' compensation claim he filed with Travelers Insurance in 2013 through which he collected approximately \$37,000 in total disability payments and received a \$94,000 surgery paid for through the policy. Ford claimed to be an employee of a company and created a false Form W-2 stating that he worked for the company earning \$250,000 in 2013. In truth, Ford was never employed by that company. Also, while collecting total disability and claiming to be unable to work, Ford started a fraudulent contracting business.

In the second insurance scheme, Ford falsely claimed that while renovating a home, the premises was broken into and \$50,000 worth of cabinets, plumbing and other materials had been stolen. In truth there was no break-in and those materials were never purchased. Ford altered invoices from other jobs with white-out and submitted them to Liberty Mutual Insurance Company, which paid the false claim.

Finally, Ford, representing himself as a licensed home improvement contractor, never carried workers' compensation insurance, leaving his workers, to the extent that any work was completed, not covered for injuries that might have occurred on the jobsite. Furthermore, Ford would enter into agreements with homeowners to perform specific work, secure down payments and begin work – for which he was not licensed or insured to perform. Additionally, because he was not licensed, he did not obtain the necessary work permits and his work did not conform to local building codes. When forced to obtain building permits, Ford would impersonate and forge signatures of licensed builders. He was able to avoid scrutiny by convincing homeowners to use home equity lines of credit rather than construction loans which require the bank to review building permits and perform periodic inspections of the work. When victims inquired as to why work on their projects had slowed or ceased, Ford lied and stated that his wife had cancer, was going into hospice, and had died. All of the money he received from his victims was used to purchase Cadillacs, pay rent on expensive homes and fund lavish trips to casino resorts.

The case was prosecuted by Essex County Assistant District Attorney Philip Mallard. It was investigated by Massachusetts State Police Trooper Steve Buccheri, Beverly Police Detective Darlene Prinz, the MA Department of Industrial Accidents, the MA Department of Environmental Protection, Essex Victim Advocate Maureen Leal and the IFB.

Health Care Insurance Fraud

Northampton Social Worker Arraigned on Insurance Fraud Charges, Ordered to Surrender License

Northampton – On January 22, 2018 **Kathleen McGovern** was arraigned in Hampshire Superior Court on a charge of making false statements in applications for payments of health care benefits and thirty-eight counts of larceny over \$250. She was ordered to surrender her social worker license by the end of January. Between 2011 and 2017, McGovern, a licensed independent clinical social worker, allegedly fraudulently billed Health New England for therapy sessions she had allegedly conducted with thirty-eight separate individuals, when in fact those therapy sessions never occurred. McGovern allegedly defrauded Health New England of approximately \$125,000 in payments to which she was not entitled. Northwestern First Assistant District Attorney Steven Gagne is prosecuting the case.

Property Insurance Fraud

Case Update – Former Fiancé Kept the Ring

Dedham—On December 12, 2017 a Dedham man was placed on pre-trial probation for twelve months on a charge of filing a false insurance claim. On April 4, 2013 the Dedham man reported to Hanover Insurance Company that he allegedly lost a \$10,000 Hearts on Fire diamond ring on March 22, 2013. He claimed that he placed the ring in his pocket to take to a jeweler to be re-appraised but before doing so he worked his snow plow job. Upon returning home he allegedly discovered the ring missing. Although he stated he looked for the ring, he could not locate it. A police incident report was completed on January 7, 2014 at the request of the Dedham man. At that time he stated he lost the diamond ring on March 8, 2013. In a subsequent Examination Under Oath, the Dedham man stated he was mistaken about the March 22, 2013 date of loss and the loss date was March 8, 2013. He stated he purchased the Hearts on Fire ring for his girlfriend, she returned the ring after they broke up, and he kept the ring in a safe until the date of loss. Investigation revealed that his former girlfriend was in possession of the ring since 2008 and it had never been returned to the Dedham man. She provided photographs of the ring in the Hearts on Fire original box. The Dedham man withdrew his claim after being informed his former girlfriend was in possession of the ring. Norfolk County Assistant District Attorney Philip Burr prosecuted the case.

Automobile Insurance Fraud

Revere Auto Body Shop Owner Admits to Enhancing Damages

Revere—On January 16, 2018 **Juan Santos**, owner of a Revere auto body shop, admitted to sufficient facts on charges of motor vehicle insurance fraud and attempt to commit a crime. The case was continued without a finding for six months. On April 17, 2016 the owner of a 2015 Honda Accord reported to GEICO Insurance that her vehicle was keyed in a parking garage resulting in scratches to both passenger side doors, the driver door and the front fender. The initial appraisal estimated damages at approximately \$1,809. A subsequent insurance appraisal, taken at the Revere auto body shop, appraised the damages at approximately \$3,001. These damages consisted of key mark scratches on the entire length of both sides of the vehicle. On June 16, 2016, the owner of the Honda reported to the IFB Hotline that the auto body shop had enhanced vandalism damages to her vehicle. She stated key marks were added to the front passenger door and rear fender and to the driver side rear door and rear fender. Independent witnesses observed the original vandalism to the Honda and stated the damages were enhanced after the vehicle had been taken to the auto body shop. Santos repaid the insurance carrier \$1,200. Essex County Assistant District Attorney Kevin Bergin prosecuted the case.

Registration Plate Left at Scene Allegedly Identifies Woman in Hit-and-Run Accident

Salem—On March 2, 2018 a Peabody woman was arraigned on charges of motor vehicle insurance fraud, attempt to commit a crime and false report of a crime. The woman reported to police and Safety Insurance that her 2005 Audi A6 was allegedly struck while parked in Salem on February 28, 2015. The following day, the woman was notified by police that her vehicle had been involved in a hit-and-run accident on February 28; she alleged she had no knowledge of the incident and that her vehicle must have been stolen. The police report noted that a 2013 Toyota RAV4 was stopped at a red light when it was struck from behind by another vehicle which fled the scene. However, a Massachusetts registration plate found at the scene was registered to the Peabody woman's Audi. When police responded to the Peabody woman's report of a hit-while-parked incident, police noted heavy front end damage to the Audi. A vehicle damage analysis of the Audi and Toyota concluded there had been reciprocal contact between the two vehicles. The Peabody woman allegedly admitted that she crashed her vehicle into another car and then drove away. A prosecutor from the Essex County District Attorney's Office is prosecuting the case.

Community Insurance Fraud Initiatives Highlights

Boston CIFI

On October 6, 2017 an Easton woman pleaded guilty to a charge of motor vehicle insurance fraud. She served 30 days in the House of Correction. The woman reported to MetLife Auto & Home that on August 6, 2014 her 2004 Chevrolet Trailblazer was allegedly parked and unoccupied in Dorchester when it was struck by an unknown vehicle resulting in damage to the driver side rear corner. An accident reconstruction determined the damage was not a result of a hit-while-parked incident. The woman admitted that she was a passenger in her vehicle when a friend operating her Chevrolet struck a parked vehicle and then left the scene. She also stated she reported the incident as a hit-while-parked incident so the friend would not get into trouble for fleeing the scene of an accident.

A Revere man pleaded guilty to charges of motor vehicle insurance fraud and attempt to commit a crime. He was placed on probation for 18 months. The man reported to Safety Insurance Company that on March 8, 2015 his 2002 Audi A4 was allegedly parked in East Boston and unattended when it was struck by a red truck which fled the scene. He reported damage to the driver side front end area from the alleged incident. A damage analysis determined the damage was not a result of a hit-and-run incident rather the vehicle was in motion when it struck a coarse fixed object. Dirt, sand, and tar were found embedded within the damage. It was also determined that the side marker light of the head lamp was illuminated at the time of impact, displaying evidence of hot shock. The Revere man had alleged he was in a restaurant ordering food when he heard a collision, went outside and witnessed a red truck driving away from the scene.

The Boston task force is assisted by Boston Police Det. Steven Blair. Community Insurance Fraud Initiative (CIFI) cases are prosecuted by the Offices of Suffolk County District Attorney Daniel F. Conley and the Massachusetts Attorney General's Insurance and Unemployment Fraud Division.

Brockton CIFI

On January 9, 2018 a West Wareham woman admitted to sufficient facts on a charge of motor vehicle insurance fraud. The case was continued without a finding for three months. On December 12, 2015 the operator of a 2013 Toyota Tacoma truck drove through the front door of a liquor store causing damage to the glass entry doors. The woman's husband reported to Plymouth Rock Assurance Corp. that he was inside the liquor store when the vehicle crashed into the front doors, that he had to dive out of the way of the vehicle and that he was covered in debris and glass. He also stated that he received stitches in his back as a result of the debris. The husband changed his story several times throughout the claims process. The woman stated she observed her husband inside the liquor store when the truck crashed through the doors with her husband no more than 4 to 6 inches from the truck. She also alleged she observed debris and glass fall and injure him. Two employee witnesses inside the liquor store at the time of the accident provided statements that the husband was not inside the store when the vehicle crashed. Furthermore, video surveillance showed that he had left the liquor store and was out of the view of the surveillance cameras for seven seconds prior to the truck crashing into the doors, forcing all the debris inside the store. The case against the woman's husband was continued without a finding in July 2017.

Complaints were issued on February 13, 2018 against a Randolph man on charges of motor vehicle insurance fraud, attempt to commit a crime and false report of a crime. The man reported to Abington police and Mapfre Insurance that his 2007 Cadillac was allegedly stolen on September 20, 2015. He stated he was in possession of all keys to the vehicle and the vehicle was in good mechanical and physical condition prior to the alleged theft. The Cadillac was recovered from a pond on October 6,

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2015. A vehicle analysis of the recovered Cadillac concluded the vehicle's security features were not defeated and the correct transponder key was required to start and operate the Cadillac. Investigation revealed that the Randolph man had repairs to the vehicle completed on September 11, 2015. At that time he was informed that the vehicle was in poor condition and required approximately \$7,000 worth of additional work. The Randolph man allegedly responded that the vehicle was fine and did not require the additional repairs.

Brockton CIFI cases are prosecuted by the Office of Plymouth County District Attorney Timothy J. Cruz.

Chelsea/Revere CIFIs

On February 1, 2018 a Framingham man admitted to sufficient facts on a charge of motor vehicle insurance fraud. The case was continued without a finding for six months. The Framingham man reported to MetLife Auto & Home that on May 28, 2016 his 2004 Infinity FX45 was allegedly parked and unattended at a Revere Beach parking lot when it was struck by an unknown vehicle resulting in damages to the entire passenger side. The Framingham man did not report the incident to the parking lot attendant or to police. He stated no one else operated the vehicle and denied causing the damages to the vehicle. A damage analysis determined that the vehicle was in motion and sideswiped an abrasive low fixed object.

The Chelsea task force is assisted by Chelsea Police Lt. David Betz. The Revere task force is assisted by Revere Police Det. Sgt. Stacey Bruzzese. CIFI cases are prosecuted by Suffolk County Assistant District Attorney Vincent Demore.

Lawrence/Lowell CIFIs

On October 12, 2017 the case against a Lawrence woman was continued without a finding for six months on a charge of motor vehicle insurance fraud. She was ordered to pay \$550 in restitution. The woman reported to Arbella Mutual Insurance Company that on January 14, 2016 her 2010 Infinity FX35 was allegedly damaged while parked at a TJ Maxx parking lot resulting in damage to the right rear corner of the vehicle. A forensic examination concluded the damage was consistent with the Infinity backing into a fire hydrant or similar object. The principle direction of force was from rear to front and the height of the damage was approximately 22 to 28 inches off the ground. The Lawrence woman stated that she was the only operator of the Infinity and had denied causing the damage to the vehicle

The Lawrence CIFI task force is assisted by detectives from Lawrence and other area police departments. CIFI cases are prosecuted by Essex County Assistant District Attorney Francis Cannone. Lowell CIFI cases are prosecuted by Middlesex County Assistant District Attorney Kristen Noto.

Lynn CIFI

On January 3, 2018 a Lynn man received a general continuance for six months on charges of motor vehicle insurance fraud and attempt to commit a crime. He was ordered to pay \$626 in restitution. The man reported to Arbella Mutual Insurance Company that on December 16, 2015 his 2011 Toyota Tundra was allegedly parked and unattended when it was struck by an unknown vehicle which fled the scene. He reported damage to the passenger side front quarter and bumper area. He did not report the claim to Arbella until April 2016. A damage analysis determined the vehicle was not involved in a hit-and-run incident but was in motion when it struck a fixed object made of concrete.

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The Lynn man stated the vehicle was undamaged prior to the alleged incident, no one else had access to the vehicle and he had possession of all keys. He stated he waited to report the claim until the Spring of 2016 because he did not want the truck repaired during Winter time.

On November 28, 2017 a Lynn man admitted to sufficient facts on charges of motor vehicle insurance fraud and attempt to commit a crime. The case was continued without a finding for one year. He was ordered to pay \$575 in restitution. The Lynn man reported to Safety Insurance that on February 16, 2016 his girlfriend's 2002 Toyota Highlander was allegedly parked and unattended when it was struck by an unknown vehicle resulting in damage to the driver side rear quarter area. The Lynn man was listed as the primary operator of the vehicle. A damage analysis determined that the vehicle was not involved in a hit-and-run incident but was in motion and struck a concrete fixed object.

The Lynn task force is assisted by Lynn Police Sgt. Ned Shinnick. Lynn CIFI cases are prosecuted by Essex County Assistant District Attorney Erin McAndrews.

New Bedford/Fall River CIFI

A New Bedford man was arraigned on January 29, 2018 on charges of motor vehicle insurance fraud and attempt to commit a crime. The man reported to MetLife Auto & Home that his 2006 Kia Optima was allegedly hit-while-parked by an unknown vehicle on April 17, 2015. He stated that the vehicle was parked at his place of employment when an unknown vehicle struck the Kia on the right rear side. A collision analysis determined the damage was not a result of contact with another vehicle and the Kia came in contact with a fixed barrier coated with yellow latex paint over a granite or concrete surface. The New Bedford man stated that he was the sole operator of the Kia, he had possession of all keys and maintained the damage was from a hit-while-parked incident.

A Fall River woman was arraigned on charges of motor vehicle insurance fraud and attempt to commit a crime. A woman was operating a rented 2010 Dodge Caliber on July 14, 2014 when she ran a stop sign and struck a 2008 Ford Fusion. The woman was charged with unlicensed operation of a motor vehicle and failure to stop. Subsequent to the accident, the Fall River woman reported to Travelers Insurance that she was a passenger in the Dodge that she had rented and was allegedly injured in the accident. The Fall River woman alleged neck and back injuries from the impact. Investigation revealed that the police accident report did not indicate any passengers in the Dodge at the time of the accident. The woman operating the Dodge and the operator of the Ford also stated that the Fall River woman was not in the vehicle at the time of the accident.

The New Bedford/Fall River task force is assisted by New Bedford Police Officer Greg Sirois, Fall River Police Lt. Paul Bernier and State Police assigned to the Bristol County District Attorney's Office. CIFI cases are prosecuted by the Office of Bristol County District Attorney Thomas M. Quinn III.

Randolph CIFI

A complaint was issued on January 31, 2018 against an East Bridgewater man on a charge of motor vehicle insurance fraud. The man reported to Plymouth Rock Assurance Corp. that on May 6, 2017 his 2016 Hyundai Veloster was parked at Gillette Stadium and allegedly struck by an unknown vehicle resulting in damage to the right front corner. The East Bridgewater man stated he was the primary operator of the Hyundai and the vehicle was undamaged prior to the alleged incident. A damage analysis concluded the Hyundai was not struck by another vehicle, rather the vehicle was in motion and came into contact with a fixed object.

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On November 9, 2017 a Quincy man was placed on pre-trial probation for one month on a charge of motor vehicle insurance fraud. He was ordered to pay \$578 in restitution. On September 8, 2014 the man's cousin reported to MetLife Auto & Home that the Quincy man's 2013 Toyota RAV4 was parked at a Home Depot parking lot on August 12, 2014 when it was allegedly hit by an unknown vehicle resulting in damage to the right rear corner. The Quincy man speaks Cantonese and requested his cousin's assistance in reporting the loss. He stated he was late in reporting the loss to the insurer because he had gone on vacation after the loss occurred and after his return had been operating his wife's vehicle. An accident reconstruction concluded the Toyota came into contact with an external fixed barrier coated with yellow latex. Smears of wood were also located throughout the damaged area with several intertwined with yellow coarse striations. The Quincy man maintained his vehicle was hit-while-parked and could provide no explanation for the forensic findings.

Randolph CIFI cases are prosecuted by the Office of Norfolk County District Attorney Michael Morrissey.

Western Massachusetts CIFI

On February 13, 2018 **Kathy Methe** admitted to sufficient facts on charges of motor vehicle insurance fraud and attempt to commit a crime. The case was continued without a finding for one year. On February 23, 2016 Methe reported to her insurer that she was involved in a motor vehicle accident which allegedly occurred on February 10, 2016. Investigation revealed that Methe did not have automobile insurance coverage at the time of accident. Methe purchased automobile insurance with Progressive on February 10, 2016 at 12:58 p.m. At the time of the accident, Methe stated to police she had coverage with GEICO; however that coverage had been cancelled for non-payment on January 13, 2016. When Methe reported the February 10, 2016 to Progressive, she stated the accident occurred at 12:41 p.m. Further investigation revealed that the police report noted the date and time as February 10, 2016 at 11:41 a.m., prior to the inception of Methe's automobile policy with Progressive.

On November 3, 2017 **Joseph Lupien** and **Beatrice Marrero** were indicted on involuntary manslaughter and other charges in connection with the death of Jonathan Aguilar, who on July 21, 2017 crashed a 2004 Nissan Maxima into a loading dock behind the Holyoke Kmart Plaza. Lupien and Marrero were each charged with involuntary manslaughter for allegedly engaging in wanton and reckless conduct which caused the death of Aguilar. The pair allegedly had Aguilar crash the car so they could obtain insurance money for the vehicle. Lupien and Marrero were also charged with willful interference with a criminal investigation when they allegedly misled a Holyoke police officer. A third indictment charged them with attempt to commit a crime for allegedly staging a vehicle crash for the insurance claim proceeds. Aguilar allegedly intentionally drove directly into the loading bay and struck the building head-on at high speed. He died two days after the crash. Amica Mutual Insurance insured the Nissan.

On December 1, 2017 a Springfield man admitted to sufficient facts on charges of motor vehicle insurance fraud and attempt to commit a crime. He was ordered to pay \$928 in restitution. The man reported to Allstate Insurance that on July 20, 2015 his 2005 Toyota 4Runner was allegedly hit-while-parked at the Holyoke Mall resulting in damage to the passenger side rear. He stated the damage was allegedly noticed by a friend when they left work. He denied that anyone else had operated the vehicle. An expert damage analysis determined the damage was caused from moving contact with a white painted soft fixed object such as a wood fence and was not a result of vehicle-to-vehicle contact.

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Community Insurance Fraud Initiatives Highlights *continued*

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The Springfield man also provided inconsistent statements regarding when the alleged incident occurred and where the vehicle was parked.

The Western Massachusetts task force is assisted by area police departments. CIFI cases are prosecuted by Hampden County First Assistant District Attorney James Forsyth, Berkshire County Assistant District Attorney Gregory Barry and First Assistant District Attorney Steve Gagne of the Northwestern Massachusetts District Attorney's Office which covers Franklin and Hampshire counties.

Worcester CIFI

On February 14, 2018 complaints were issued against a North Oxford man on charges of motor vehicle insurance fraud and attempt to commit a crime. On February 29, 2016 the man reported to MetLife Auto & Home that his 2006 Honda had been hit-while-parked in front of his mother's home resulting in scrapes along the driver side of the vehicle. The North Oxford man stated he had parked the vehicle the night before and was awakened by family members who allegedly discovered the vehicle had been damaged. A damage analysis of the vehicle concluded the Honda was in motion and came into contact with a guardrail along the driver side. In addition, there was no evidence of automotive paint transfer on the Honda. The man stated he was the last person to operate the Honda and that he had the only key in his possession.

A Worcester man and woman admitted to sufficient facts on December 15, 2017 on a charge of motor vehicle insurance fraud. The case against the man was continued without a finding for one year. The case against the woman was continued without a finding for two years. She was ordered to perform 100 hours of community service. On September 9, 2017 another Worcester man and woman pleaded guilty to charges of motor vehicle insurance fraud, conspiracy, attempt to commit a crime and intimidation of a witness. This Worcester man was sentenced to two years probation and ordered to pay a \$1,000 fine. The Worcester woman was sentenced to one year probation. On February 11, 2017 police responded to the scene of an alleged staged accident and identified one of the women as the owner/operator of a 2005 GMC Envoy SUV involved in the incident and one of the men as the owner/operator of a 2006 Infiniti Sedan. Both reported the alleged accident to their insurers. On February 12, 2017 police responded to a second alleged staged accident at the same intersection. Another woman was identified as the owner/operator of a 2008 Jeep SUV involved in this incident and a man as the operator of a 2005 Acura Sedan. They also reported the alleged accident to their insurers. Both accidents occurred at the same intersection and involved a SUV striking a stationary sedan. The incidents were caught on video surveillance and posted to an internet website. A review of the videos showed that in both instances the involved vehicles would park at the intersection prior to the staged accident. An occupant from the SUV would exit the vehicle and speak with occupants in the sedan. The video also showed that in both incidents the sedan would then be positioned in the intersection prior to impact, its occupants would exit the vehicle, stand on the sidewalk and observe the SUV strike the sedan. Insurers of the vehicles involved were Access, Liberty Mutual and GEICO Insurance Companies.

The Worcester task force is assisted by Worcester Police Dets. Scott Blakeney and James O'Rourke and other area police departments. CIFI cases are prosecuted by Worcester County Assistant District Attorney Joseph Simmons.

Look for other CIFI stories on the IFB website at <https://www.ifb.org>.