



Workers' Compensation Premium Evasion

Case Update - Lowell Staffing Company Owner Pleads Guilty to Workers' Compensation Fraud

Woburn - **Dara Doung** pleaded guilty on January 19, 2012 to three counts of workers' compensation fraud and two counts of larceny for underreporting the size and scope of his business operations in order to avoid paying approximately \$110,000 in workers' compensation premiums. Doung was sentenced to 2 ½ years in the House of Correction, suspended for three years with probation. He was also ordered to pay full restitution and to perform 400 hours of community service at the Muscular Dystrophy Association in Beverly. Duong was the owner of three companies based in Lowell: Middlesex Temporary Agency, Ankgor Staffing, Inc. and General Labor Services. All three companies provided unskilled labor, such as factory workers, to several client companies. From 2006 through 2008, Duong intentionally underreported his companies' payroll, the total number of employees, and the number of clients his employees worked for and misrepresented job classifications as part of a scheme to avoid paying higher workers' compensation premiums to two insurance companies. Investigation revealed that based on Duong's false representations on his insurance policies, he avoided paying approximately \$110,000 in workers' compensation premiums for a total of three policy periods. The case was prosecuted by Assistant Attorney General Audrey Cosgrove of Attorney General Martha Coakley's Insurance and Unemployment Fraud Division.

Watertown Roofing Company and Its Owners Plead Guilty to Workers' Compensation Fraud

Boston - On January 6, 2012 **Shaun Bryan, Antoinette Capurso-Bryan** and their company, **Newton Contracting Company, Inc.**, pleaded guilty to charges they failed to disclose millions of dollars in misclassified subcontractor payroll and failed to pay the prevailing wage. Bryan pleaded guilty to four counts of workers' compensation premium evasion, 12 counts of unemployment contribution evasion, four counts of misclassification of employees as independent contractors and one count of failure to pay the prevailing wage. He was sentenced to two years in the House of Correction, balance suspended for five years. Capurso-Bryan pleaded guilty to four counts of misclassification of employees as independent contractors and one count of failure to pay the prevailing wage. She was sentenced to two years of probation and ordered to pay \$74,000 in fines. Newton Contracting Company pleaded guilty to four counts of workers' compensation premium evasion, 12 counts of unemployment contribution evasion, four counts of misclassification of employees as independent contractors and one count of failure to pay the prevailing wage. Bryan and Newton Contracting, joint and several, were ordered to pay \$100,000 in restitution and \$150,000 in fines. Additionally, the Bryans and Newton Contracting are debarred from bidding on or contracting for public construction projects for five years, but may finish any public construction projects they had under contract prior to their pleas. The Division of Unemployment Assistance (DUA) conducted a compliance audit of Newton Contracting's payroll records in early 2009 and determined that Newton Contracting misclassified multiple employees as independent contractors and consequently failed to disclose to the DUA more than \$2.4 million in misclassified subcontractor payroll for each quarter during 2006 through 2008. The IFB's investigation of four of Newton Contracting's workers' compensation policies covering July 1, 2005 through July 1, 2009 revealed that the company misclassified half of its workforce as subcontractors. Further investigation revealed that during its annual workers' compensation audits, Bryan failed to disclose to the auditor more than \$3.4 million of Newton Contracting's misclassified subcontractor payroll over the course of four policy periods. The case was

Inside this Issue of focusFraud

Other Lines Insurance Fraud.....	page 2
Automobile Insurance Fraud.....	page 3
IFB Seminar Announced.....	page 4
CIFI Highlights.....	page 4

prosecuted by Assistant Attorney General Miranda S. Jones of Attorney General Martha Coakley's Fair Labor Division. The case was jointly investigated by the AG's Fair Labor Division, the Executive Office of Labor and Workforce Development\ DUA, the Governor's Joint Enforcement Task Force on the Underground Economy and Employee Misclassification, and the Insurance Fraud Bureau.

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

focusFraud and *e-focusFraud* are published periodically throughout the year. News flashes on current press releases and news articles and updates on prosecution court activity are posted frequently on the IFB website www.ifb.org.

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Referrals and general questions can be emailed to referrals@ifb.org.

Other Lines Insurance Fraud

Case Update - N. Andover Woman Alleges Jewelry Burglary Loss

North Andover – On December 8, 2011 a North Andover woman admitted to sufficient facts on a charge of presenting a false insurance claim. She was ordered to pay \$2,613 in restitution. Police responded to a report of a burglary of the woman's home on November 5, 2010. She reported to Amica Mutual Insurance Company that several pieces of jewelry had been stolen and was paid approximately \$10,600 for the theft loss. Amica subsequently received a letter from the woman's estranged husband stating that the jewelry claimed as taken was not stolen. The woman returned the claim proceeds to the carrier. The Essex County District Attorney's Office prosecuted the case.

Case Update - Charlton Woman Found Guilty of Larceny

Charlton – A Charlton woman was found guilty of larceny on November 18, 2011. She was placed on six months administrative supervision and ordered to pay \$8,166 in restitution. Charges against her husband were dismissed. The woman's husband injured his knee on January 17, 2009 in a non-employment related incident. He sought and received treatment which included knee surgery on May 1, 2009. In support of a disability claim with Combined Mutual Insurance Company the husband submitted treatment notes from his doctor for various dates from May 2009 through April 2010. The submitted treatment notes were later returned to the doctor who advised that the signatures on the notes were not his and that the husband was disabled only until September 21, 2009, the date of his last treatment. In September 2010, the wife admitted to Combined Insurance that she signed the medical forms for her husband but stated she had done so in error and misunderstanding of the law. The husband received approximately \$8,100 in disability payments after the September 21, 2009 release from disability by his doctor. Worcester County Assistant District Attorney John O'Leary prosecuted the case.

Case Update - Waltham Man Pleads Guilty to Stealing Nearly \$40,000 in Fraudulent Unemployment and Insurance Claims

Waltham – A Waltham man pleaded guilty on October 28, 2011 to motor vehicle insurance fraud, larceny, attempted larceny and unemployment fraud for stealing more than \$30,000 through multiple unemployment and insurance fraud schemes. He was sentenced to serve five months in the House of Correction plus three years probation, and ordered to pay \$30,600 in restitution. The Waltham man, owner of a landscaping company that manages waste removal and dumping contracts for several cities and towns, filed fraudulent insurance claims for alleged property damage to a methane pipe owned by the town of Canton. In May 2006, a driver backed over a methane pipe with a company vehicle on a contracted site in Canton and, although there was no visible damage, the Waltham man insisted that the driver report the incident and alleged damages to the company's insurer, Arbella Mutual Insurance Company. He submitted invoices for emergency repairs made to the methane pipe in support of the claim, without contacting the town of Canton, and was paid \$9,925. In May 2007, a company employee contacted Premier Insurance Company to report a similar incident in which he backed his vehicle into the same methane pipe claimed as damaged in 2006. The Waltham man again claimed emergency repair work was completed on the methane pipe immediately following the accident and submitted repair invoices to Premier for \$9,925. Subsequent investigation by Premier noted the previous claim made in 2006 but no evidence of any repairs to

(Continued on page 3)

Other Lines Insurance Fraud *continued*

(Continued from page 2)

the pipe were found. Premier ultimately denied the claim. In a separate scheme the Waltham man applied for unemployment benefits from the Division of Unemployment Assistance on two separate occasions while fraudulently claiming to be separated from his employer and received benefits from January 2006 through July 2006 and from March 2007 through September 2007. Although he continued to operate as the president and owner of the landscaping company, he failed to disclose his employment status to the DUA and fraudulently collected benefits for 55 weeks. The case was prosecuted by Assistant Attorney General Audrey Cosgrove of the AG's Insurance and Unemployment Fraud Division.

Automobile Insurance Fraud

Case Update - Peabody Business Owner Pleads Guilty in Connection with Collecting Over \$28,000 in Fraudulent Insurance Claims

Peabody – **Robert Giller** pleaded guilty on December 28, 2011 to 20 counts of insurance fraud, 18 counts of larceny by false pretenses and two counts of attempted larceny. He was sentenced to nine months probation and ordered to pay full restitution. Giller collected over \$28,000 in fraudulent insurance claims for work he alleged had been performed at his automotive and glass companies. Giller is the owner and president of Advanced Automotive Concepts, Inc. and the treasurer of New England Glass Company, Inc., the on-location glass repair wing of Advanced Automotive. From January 2006 through December 2009, Giller created and submitted fraudulent invoices and other records to insurers for work that Giller falsely claimed was performed on customers' motor vehicles. This case was prosecuted by Assistant Attorney General Brendan O'Shea of the AG's Insurance and Unemployment Fraud Division.

Case Update - Stolen Identity Scheme Broken

Boston – On November 30, 2011 a Brighton insurance agent was found guilty of two counts of motor vehicle insurance fraud and one count of commercial bribery. She was sentenced to two years in the House of Correction, suspended, with probation for two years. On September 8, 2011 a Somerville car salesman pleaded guilty to 23 counts of motor vehicle insurance fraud, 24 counts of stealing operator's licenses, three counts of accepting gifts to influence business affairs, 23 counts of larceny and five counts of conspiracy to commit insurance fraud. He was sentenced to 56 days in the House of Correction, already served, with five years probation and ordered to serve 500 hours of community service. The car salesman stole valid information from Massachusetts driver's licenses and used that information to create fraudulent commercial auto insurance policies for individuals who could not lawfully obtain auto insurance coverage. Together the pair orchestrated several fraudulent commercial motor vehicle insurance policies for unlicensed foreign operators who needed to obtain motor vehicle insurance coverage but did not have a valid Massachusetts license which is required to register a vehicle and obtain insurance coverage. The car salesman would bring his customers to the agent and use valid licenses of unsuspecting former customers. The agent would then create fraudulent commercial motor vehicle insurance policies for the customers listing them as drivers. The case was prosecuted by Assistant Attorney General Jennifer Cotter of the AG's Insurance and Unemployment Fraud Division.

Case Update – Brothers Allegedly Stage Fake Theft Claim

Dedham – On February 10, 2012 **Habbi Cherrie** admitted to sufficient facts on charges of motor vehicle insurance fraud, attempt to commit a crime and false report of a crime. The case was continued without a finding for 18 months. His brother, **Nigel Cherrie**, pleaded guilty to one count of removal/concealment of a motor vehicle to defraud the insurer. He was sentenced to one year in the House of Correction, suspended for two years with probation. The brothers were ordered to pay, joint and several, \$11,700 in restitution. Habbi Cherrie reported that he parked his 2003 Ford Explorer in the parking garage at his work place on September 24, 2008 before leaving for an out-of-state trip. When he returned on October 1, 2008, the Explorer was allegedly missing from the garage. Cherrie reported the alleged theft to Travelers Insurance Companies and police. The vehicle was subsequently recovered in North Carolina. During the course of the investigation it was discovered that Habbi purchased and insured the vehicle with funds provided by his brother Nigel whose license had been revoked and that Nigel was the principal operator of the Ford. In addition, the vehicle was in the process of being repossessed when the alleged theft was reported. Habbi admitted that his brother orchestrated the phony theft and arranged for the vehicle to be driven to North Carolina. The case was prosecuted by Norfolk County Assistant District Attorney Kevin J. Powers.



November 1, 2012
IFB Seminar on Automobile Insurance Fraud
DETAILS COMING THIS SUMMER!

Four Points by Sheraton Norwood
1125 Boston Providence Turnpike (Route 1), Norwood, MA 02062

Community Insurance Fraud Initiatives Highlights

Boston CIFI

East Boston—A Revere man was placed on pre-trial probation for one year on November 16, 2011 on charges of motor vehicle insurance fraud and attempt to commit a crime. The man reported to MetLife Auto & Home that his 2007 Mercedes Benz was parked and unattended when it was struck by an unknown vehicle on March 13, 2008. Damages to the Mercedes were estimated at more than \$4,190. A damage analysis determined that the Mercedes was in motion at the time the damages were inflicted. The man admitted that while operating his vehicle he struck a metal bar attached to a wheel area of a large truck and the claim he made to MetLife was false.

West Roxbury—A Stoughton woman was arraigned on November 11, 2011 on charges of motor vehicle insurance fraud and attempt to commit a crime. The woman reported to Commerce Insurance Company that on July 15, 2009 an alleged phantom vehicle caused her to swerve her 2000 BMW off the roadway and strike a cemetery wall. She did not call police or the fire department regarding the alleged hit-and-run incident. The vehicle was deemed a total loss and the woman subsequently reported injuries sustained in the accident. An accident reconstructionist visited the location of the alleged accident and could find no indication that the vehicle had come into contact with the stone wall and the damages noted on the vehicle were not consistent with contact with a stone wall.

Boston—On November 2, 2011, a Stoughton man admitted to sufficient facts on a charge of motor vehicle insurance fraud. The case was continued without a finding for one year. The man reported to Hanover Insurance Company that on January 17, 2008 his 1995 Nissan Maxima was allegedly hit-while-parked causing damage to the passenger doors and quarter panel. A forensics examination of the Nissan concluded that the damage was inconsistent with a hit-while-parked scenario but was consistent with impact against a fixed yellow post and a separate collision with a vehicle with multiple impacts.

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 Attorney General Martha Coakley's Insurance and Unemployment Fraud Division.

Brockton CIFI

Complaints were issued on December 20, 2011 against a Weymouth man and a Taunton woman on insurance fraud charges. The man reported to Travelers Insurance Companies that on November 16, 2008 he was a passenger in his 2006 Nissan Altima, with the woman operating the Nissan, when they were allegedly struck from behind by another vehicle. The alleged impact caused the Nissan to spin several times and hit a guardrail before stopping in a gutter on the left side of the road. Both claimed alleged injuries in the accident. The Nissan was deemed a total loss. However, the operator of a 1991 Mercedes stated that he was operating his vehicle on November 17, 2008 when he hit a 2006 Nissan that had been stopped in the middle of the road. At the time of this collision, police were responding to a one-car accident after a caller reported a vehicle was disabled in the mid-

(Continued on page 5)

Community Insurance Fraud Initiatives Highlights

(Continued from page 4)

dle lane with no headlights on. The police report indicated that an unknown reporting party was on the phone reporting the accident when the second collision occurred with the Mercedes hitting the Nissan. Independent witnesses at the scene stated that the Nissan was stopped in the middle of the road with its occupants out of the vehicle and standing on the side of the road when the second vehicle struck the Nissan.

On December 20, 2011 complaints were issued against a Bridgewater man on motor vehicle insurance fraud and larceny charges. On March 11, 2011, the man reported to Commerce Insurance Company that his 2004 Georgie Boy Pursuit Camper had been damaged when he accidentally hit a wrong lever on a backhoe he was operating to clear snow, causing the backhoe to go out of control and hit the camper. The camper was declared a total loss. Approximately \$43,866 was paid to the lienholder for the loss with the balance of about \$259 to the Bridgewater man. Subsequent to the claim pay-out, Commerce received a tip that the man intentionally rented the backhoe to destroy the camper and submit a fraudulent claim. A subsequent damage analysis on the camper determined there were seven separate impacts from the backhoe spread over a relatively wide area which suggested the damages were not sustained during a single, accidental event.

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

Chelsea CIFI

A Malden man was placed on pre-trial probation for one year on January 10, 2012 on charges of attempt to commit a crime, motor vehicle insurance fraud and larceny by single scheme. He was ordered to pay \$1,032 in restitution and perform 24 hours of community service. The man reported to MetLife Auto & Home that on February 21, 2010 his 2004 Toyota Avalon was parked and unattended in a shopping parking lot when it was struck and damaged by an unknown vehicle. A forensic examination of the Toyota determined the damage to the vehicle occurred when it was in motion and struck a vertical fixed object.

The Chelsea task force is assisted by Chelsea Police Officer Roger DiGaetano. CIFI cases are prosecuted by Suffolk County Assistant District Attorney Nicholas Brandt.

Lawrence CIFI

On January 23, 2012 **Leo Lopez** pleaded guilty to multiple counts of insurance fraud charges. Lopez was granted a new trial in September 2010 after he made a motion that he was misled by his former attorney and advised to plead guilty. Lopez, who cooperated with prosecutors in the convictions of some Lawrence professionals involved in staged motor vehicle accidents, again pleaded guilty to insurance fraud charges. He was placed on probation for five years.

A Lawrence man pleaded guilty on January 11, 2012 to charges of motor vehicle insurance fraud and attempt to commit a crime. He was ordered to pay \$488 in restitution. The man reported to Plymouth Rock Assurance Corporation alleged hit-and-run damage to his 2004 Toyota Camry on January 10, 2010. A forensic examination of the damage determined that the damage was consistent with a vehicle in motion striking a fixed object rather than contact with another vehicle. The Lawrence man confessed that he was operating his vehicle when he lost control and struck a light pole resulting in the damage.

On November 4, 2011 a Methuen man admitted to sufficient facts on charges of motor vehicle insurance fraud, false report of a crime and attempt to commit a crime. He was ordered to pay \$1,796 in restitution. The man reported the alleged theft of his 1994 Honda Accord to police and Safety Insurance Company on October 10, 2009 stating that he last saw the vehicle the previous day. He stated he was in possession of all keys to the vehicle. On October 9, 2009, police responded to the scene of a hit-and-run accident involving a black Honda. Parts of the Honda were left at the scene and retained by police. Police later received a tip that the suspected black Honda involved in the hit-and-run accident had been towed and had sustained significant front end damage as well as ignition damage. The Methuen man admitted he was involved in the October 9, 2009 accident and fled the scene because he was operating under the influence. He intentionally damaged the ignition before reporting the Honda as stolen.

The Lawrence CIFI task force is assisted by detectives from the Lawrence Police Department. CIFI cases are prosecuted by Essex County Assistant District Attorneys James Gubitose, Greg Friedholm and Philip Mallard and Assistant Attorney General William Freeman of Attorney General Martha Coakley's Insurance and Unemployment Fraud Division.

(Continued on page 6)

Community Insurance Fraud Initiatives Highlights *continued*

(Continued from page 5)

Lynn CIFI

A Lynn man pleaded guilty to charges of motor vehicle insurance fraud and attempt to commit a crime on September 29, 2011. He was placed on probation for one year and ordered to pay \$1,000 in restitution. The Lynn man reported to MetLife Auto & Home that his parked 1999 Ford Expedition was hit by an unknown vehicle in front of his home on April 1, 2009. He stated the Ford was pushed into another parked car resulting in a broken rear window and other damage. However, a neighbor reported to police that she heard a loud noise outside her home and observed a vehicle that had just struck her vehicle. That vehicle then reversed, struck a tree and fled the area. A piece of the bumper located at this accident scene matched a missing bumper piece from the Lynn man's Ford. In addition, an accident reconstruction contradicted the report of an alleged hit-and-run but did conclude the damage patterns on the two vehicles were consistent with a reciprocal impact.

The case against a Winthrop man was continued without a finding for nine months on October 11, 2011 on charges of motor vehicle insurance fraud and attempt to commit a crime. He was ordered to pay \$656 in restitution. The man reported to police and Hanover Insurance Company the alleged theft of his 1996 Chevrolet Cheyenne 3500 dump truck from in front of his home. The vehicle was recovered the next day. A forensics examination of the truck determined that the security features were uncompromised and that the vehicle could not have been operated without the proper key which the man stated was in his possession.

The Lynn task force is assisted by Lynn Police Officer Robert LeBlanc. CIFI cases are prosecuted by Essex County Assistant District Attorney Geoffrey Wood.

New Bedford/Fall River CIFI

On November 21, 2011 a New Bedford man was placed on pre-trial probation for six months on a charge of motor vehicle insurance fraud. He was ordered to pay \$1,000 in restitution and \$500 court costs. The man purchased a 2007 Chevrolet Silverado in December 2009 from an auto auction. On January 3, 2010, he reported to police the alleged theft of the Silverado from his used car dealership sales lot. The vehicle was recovered the next day. A forensics examination of the Silverado determined the vehicle's security and ignition systems were not defeated and the steering column showed no signs of tampering or forcing; therefore the correct key was required to operate and move the vehicle. The Silverado also had damage to the right front and side. Investigation revealed that the damage to the Silverado was from a pre-existing accident which was confirmed by the previous owner of the Silverado. The New Bedford man knowingly filed a false stolen motor vehicle claim with Travelers Insurance Companies to receive a settlement for damages that were pre-existing.

A South Dartmouth man was placed on pre-trial probation for one year on November 29, 2011 on charges of motor vehicle insurance fraud and attempt to commit a crime. He was ordered to pay \$1,200 in restitution. The man's wife reported to Plymouth Rock Assurance Corporation that on February 23, 2010 her husband, while driving his 2002 Dakota Sport, backed into their driveway and allegedly hit the rear of her 2002 Mercedes Benz ML320 causing damage to the rear bumper and taillight. An investigation revealed that the damages reported were identical to damage the couple reported four months earlier as a hit-while-parked loss.

The New Bedford/Fall River task force is assisted by New Bedford Police Det. Greg Sirois and Fall River Police Lt. Paul Bernier. CIFI cases are prosecuted by the Office of Bristol County District Attorney C. Samuel Sutter.

Randolph CIFI

On December 12, 2011 a Braintree man admitted to sufficient facts on a charge of motor vehicle insurance fraud. The case was continued without a finding for 24 months and he was ordered to pay \$6,257 in restitution to MetLife Auto & Home. Police responded to a single vehicle accident on July 6, 2008 in which the man's 1997 Lexus ES was observed parked sideways in the third travel lane. An ambulance had already responded to the scene and was treating a female and two males. The Braintree man identified himself as the driver of the Lexus and stated that a vehicle had cut him off forcing him to strike the cement median barrier. He and the female passenger were taken by ambulance from the accident scene. At the hospital the Braintree man tested positive for ethanol alcohol. Afterward, however, the man and his passengers stated they did not recall who was driving the Lexus at the time of the accident and gave conflicting statements regarding the events preceding the accident.

(Continued on page 7)

Community Insurance Fraud Initiatives Highlights *continued*

(Continued from page 6)

An accident reconstruction determined that the Lexus did not come into contact with another vehicle and the damage to the vehicle was consistent with striking a cement barrier and guard rail. The two passengers admitted that there was no phantom vehicle and that the Braintree man lost control of the vehicle. An independent witness corroborated there was no phantom vehicle.

On November 15, 2011 a Bridgewater woman was placed on pre-trial probation for two years and ordered to pay \$4,000 restitution. A Randolph man was placed on pre-trial probation for six months and ordered to pay \$2,414 restitution. A third subject was placed on pre-trial probation for six months. A fourth subject has yet to reach a final disposition. The four subjects were involved in an October 30, 2004 staged motor vehicle accident. The Bridgewater woman claimed that she was operating her 2001 Ford Taurus when another vehicle traveled through a stop sign and struck the passenger side of her vehicle. She reported two passengers at the time of the accident; all claimed and treated for alleged injuries sustained in the accident. The Randolph man claimed that he was in his 1995 Honda Accord and stopped at a stop sign when he was struck by another vehicle. He, too, claimed and treated for alleged injuries. There were numerous inconsistencies regarding the accident made by the four subjects. Additionally, an accident reconstruction concluded that the damages to the two vehicles were caused by several impacts and were consistent with intentionally inflicted damages and not consistent with the vehicles colliding at an intersection. It was also determined that the airbags did not deploy in the accident as reported by the subjects but had been cut and pulled out. Safety and Commerce Insurance Companies insured the vehicles.

The Randolph task force is assisted by Randolph Police Det. Sgt. David Avery and Det. Melissa McCormack and Quincy Police Det. Jason MacIsaac. CIFI cases are prosecuted by the Office of Norfolk County District Attorney Michael Morrissey.

Revere CIFI

On November 3, 2011 a Chelsea man was placed on pre-trial probation for one year on charges of motor vehicle insurance fraud and attempt to commit a crime. He was ordered to perform 24 hours of community service. The man reported to MetLife Auto & Home that his 2003 Chevrolet Trailblazer was parked and unattended when a recycling bin on wheels rolled down a hill and struck and damaged the vehicle. An accident reconstruction determined that the damage to the front end of the Chevrolet occurred while the vehicle was in motion and not parked as reported. The Chelsea man admitted that the damages occurred when he was driving and he hit the recycling bin.

A Revere woman was arraigned on November 29, 2011 on charges of motor vehicle insurance fraud and attempt to commit a crime. The woman reported to Hanover Insurance Company that her 2007 Honda Accord was parked and unattended on January 15, 2010 when it was allegedly struck and damaged on the driver's side by an unknown vehicle which fled the scene. A forensic examination of the Honda determined the damages were not a result of a hit-and-run accident but that the Honda was in motion when it struck a rough-surfaced fixed object.

The Revere task force is assisted by Revere Police Det. Sgt. Steven Pisano. CIFI cases are prosecuted by Suffolk County Assistant District Attorney Nicholas Brandt.

Springfield/Holyoke CIFI

On November 29, 2011 a West Springfield man admitted to sufficient facts on four counts each of motor vehicle insurance fraud and larceny. He was placed on administrative supervision for six months and ordered to pay \$4,492 restitution and a \$3,000 fine. The man misrepresented the garaging location of his vehicles on his Plymouth Rock Assurance Corporation insurance policy thus evading premium owed to Plymouth Rock. The man listed an address of South Deerfield which belongs to a former work colleague although the man's actual residence and where his vehicles are parked is West Springfield.

The Springfield/Holyoke task force is assisted by area police departments. CIFI cases are prosecuted by Hampden County Assistant District Attorney James Forsyth, Berkshire County Assistant District Attorney Gregory Barry and Franklin County First Assistant District Attorney Steve Gagne.

(Continued on page 8)

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Community Insurance Fraud Initiatives Highlights *continued*

(Continued from page 7)

Worcester CIFI

A Worcester man pleaded guilty to motor vehicle insurance fraud and false report of a crime on January 24, 2012. He was placed on probation for one year and ordered to pay a \$1,000 fine. The man reported to Commerce Insurance Company the alleged theft of his 2004 Honda Accord on December 7, 2008. He stated that when he escorted his girlfriend to her residence he left the vehicle running with the keys in the ignition and the vehicle was missing when he returned. But approximately 30 minutes after the man alleged he last saw his vehicle, police responded to a motor vehicle fire. The vehicle was identified as the Worcester man's 2004 Honda. Police noted fresh snow coating the ground but no tire tracks in the snow. Additionally, the vehicle was blocked in by surrounding vehicles and could not have been parked at the recovery site after the time the Worcester man claimed to have last seen his vehicle. His theft claim was denied by Commerce.

Complaints were issued against a Worcester auto body shop and Worcester man on insurance fraud-related charges on December 22, 2011. The auto body shop allegedly submitted multiple auto rental bills to Commerce Insurance Company for a 1997 Chevrolet Malibu with timeframes which overlapped in rental periods. Investigation revealed that the auto body shop allegedly rented the Malibu to four individuals in timeframes that overlapped in July and August 2007. Further investigation uncovered three additional individuals who allegedly rented the Malibu during the same timeframe in November and December of 2007. Investigation determined that there were 180 rental days of the Malibu which overlapped in some way between renters. The Worcester man is the registered owner of the 1997 Chevrolet Malibu and an employee of the auto body shop.

The Worcester task force is assisted by Worcester Police Det. Scott Blakeney and other area police departments. CIFI cases are prosecuted by Worcester County Assistant District Attorney John O'Leary.