

This Page Was  
Intentionally  
Left Blank



## **Auto Fraud**

### **Criminal Use of “Runners”**

#### ***In the Matter of Glenn Poller***

Glenn Poller executed a Consent Order on January 16, 2004, requiring him to pay a \$5,000 civil penalty. Poller employed “runners” to refer individuals to his treatment facility. Poller pled guilty to employing a “runner” in a criminal case prosecuted by the Hudson County Prosecutor’s Office.

#### ***In the Matter of Craig Klein***

Craig Klein executed a \$25,000 Consent Order on October 13, 2004. Klein used a “runner” to have patients unlawfully referred to his medical facility enabling him to seek reimbursements for insurance claims to which he was not entitled. Klein pled guilty to criminal use of a runner.

### **Fraudulent Automobile Claims**

#### **“Give Up”**

#### ***In the Matter of Constance White***

Constance White executed a Consent Order for \$5,000 on January 14, 2004. White reported the theft of her motorcycle to the police and to Foremost Insurance Company. She initially accused her estranged boyfriend of the theft but later admitted filing a false police report. White pled guilty in municipal court. This offense was White’s second violation of the New Jersey Insurance Fraud Prevention Act. She previously executed a \$1,500 Consent Order for application fraud.

#### ***In the Matter of Carlos Grullon***

Carlos Grullon executed a Consent Order for \$5,000 on January 14, 2004. Grullon conspired with others to report his vehicle was carjacked when it was actually “given up” to OIFP investigators in a sting operation. Grullon pled guilty to theft by deception and was sentenced to four years probation, ordered to pay \$16,520 in restitution, and perform 200 hours of community service.

#### ***In the Matter of Katrina Johnson***

Katrina Johnson executed a Consent Order for \$5,000 on July 23, 2004. Johnson submitted a false claim for the theft of her automobile. Johnson was prosecuted criminally by OIFP and was placed into the PTI Program and ordered to pay \$15,845 in restitution. This case was referred by New Jersey Manufacturers Insurance Company.

#### ***In the Matter of Michael Ruggiero***

Michael Ruggiero executed a \$5,000 Consent Order on August 18, 2004. Ruggiero falsely reported his vehicle stolen in an effort to obtain an insurance settlement from Liberty Mutual Insurance Company. However, the vehicle had been burned in Philadelphia prior to the time Ruggiero indicated he last saw it. Ruggiero was prosecuted by the Gloucester County Prosecutor’s Office and was admitted into the PTI Program.

#### ***In the Matter of Santo Lamancusa***

Santo Lamancusa executed a \$5,000 Consent Order on August 18, 2004. Lamancusa conspired with others to file a false insurance claim with

State Farm Insurance Company for the theft of an automobile he operated. Lamancusa was also prosecuted for the fraudulent activity and sentenced to probation in Camden County.

### **Staged Accidents**

#### ***In the Matter of Iris Salkauski***

On January 8, 2004, Iris Salkauski executed a Consent Order for \$235,000. Salkauski led a staged accident ring in Camden County. An investigation by OIFP and Allstate Insurance Company’s SIU uncovered a conspiracy involving individuals who staged car accidents and filed fraudulent Personal Injury Protection (PIP) claims totaling \$567,940 for fictitious injuries. Undercover law enforcement officers ultimately infiltrated the ring by posing as participants in one of the staged accidents. Salkauski has been sentenced to five years in State prison.

#### ***In the Matter of Sumara Ahmad and Vishwas Soni***

Sumara Ahmad and Vishwas Soni each executed \$5,000 Consent Orders on October 13, 2004. Ahmad and Soni conspired to stage the theft of Ahmad’s vehicle in order to file a false claim with First Trenton Indemnity Company.

### **Application Fraud**

#### ***In the Matter of Stanley Dubin***

Stanley Dubin executed a \$5,000 Consent Order on October 13, 2004. Dubin obtained insurance coverage from Liberty Mutual Insurance Company for his vehicle under the name of his deceased mother. Dubin had an-

other individual pose as his mother and sign the insurance documents. Dubin was prosecuted by the Atlantic County Prosecutor's Office and was sentenced to probation and ordered to pay \$1,141 in restitution.

## **Licensed Insurance Provider Fraud**

### ***In the Matter of Marc Rossi***

Marc Rossi executed a \$50,000 Consent Order on October 4, 2004. Rossi, a licensed Public Adjuster operating under Rossi Adjustment Services, operated an "arson-for-profit" and insurance fraud scheme responsible for at least six burned buildings. Rossi pled guilty to various charges and was sentenced to eight years in prison. He was also ordered to pay \$537,673 in restitution to six insurance companies.

### ***In the Matter of Michael Winberg***

Michael Winberg executed a \$5,000 Consent Order on March 29, 2004. Winberg conspired with others to commit arson on the Country Barrel Inn in Mercer County. This case was referred by State Farm Insurance Company.

## **Fraudulent Claim Checks**

### ***In the Matter of George Givens***

On August 18, 2004, George Givens executed a Consent Order for \$15,000. Givens conspired with former Allstate Insurance Company employee Linda Clemens-Wright to wrongfully receive and cash 38 claim checks totaling \$146,748.

### ***In the Matter of Lisa Givens***

Lisa Givens executed a Consent Order for \$15,000 on August 18, 2004. Givens conspired with former Allstate Insurance Company employee Linda Clemens-Wright to wrongfully receive and cash 32 claim checks totaling \$112,980.

### ***In the Matter of Carol Cappuccio***

Carol Cappuccio executed a Consent Order on January 14, 2004, for \$8,000. Cappuccio knowingly received a fraudulent check from the Allmerica Insurance Company and solicited three others who also received fraudulent checks to participate in the fraud scheme.

## **Health, Life, and Disability Fraud**

### **Provider Fraud**

### ***In the Matter of John Douglas Wylie***

John Douglas Wylie, a licensed pharmacist, executed a Consent Order in the amount of \$135,000 on December 1, 2004. Wylie practiced holistic medicine at the Center for Health Education Research, Inc., in Cherry Hill. He admitted that he represented on health care claims that he was appropriately licensed to perform various non-reimbursable, non-medical treatments to include electric stimulation, neuromuscular reeducation, manual manipulation, and body fluid analysis. He submitted claims to insurance carriers on behalf of insured patients, misrepresenting that these procedures were covered medical procedures performed pursuant to doctor's orders. Wylie pled guilty to theft by deception



*Administrative Assistant Karen Chin opening OIFP civil investigation files.*

and was sentenced to two years probation and ordered to pay \$1,050 in restitution to Horizon Blue Cross Blue Shield and \$17,477 in restitution to Aetna Insurance Company.

### ***In the Matter of Roben Brookhim and Rony Elyahouzadeh***

Roben Brookhim and Rony Elyahouzadeh jointly executed a \$90,000 Consent Order on November 29, 2004. Brookhim and Elyahouzadeh allegedly billed Aetna Insurance Company under the name of Elyahouzadeh for treatment rendered by Brookhim when Brookhim's dental license was suspended. Brookhim was charged with health care claims fraud and entered the PTI Program. Brookhim's dental license was surrendered and deemed a revocation by the Board of Dentistry. The Board of Dentistry suspended Elyahouzadeh's dental license for 36 months, with the first six months active and the remainder stayed to become a period of probation.



*Supervising State Investigator Joan Rudderow instructs OIFP civil investigators in fraud detection techniques.*

### ***In the Matter of Roland Evans***

Roland Evans executed a \$15,000 and a \$5,000 Consent Order on March 17, 2004. Allegedly, Evans billed for services not rendered to the Guardian/PHS Health Plans and Aetna Insurance Companies and falsified information on an application for disability insurance with Berkshire Life Insurance Company of America.

### ***In the Matter of Roberto Piccolo***

Roberto Piccolo executed a Consent Order requiring him to pay a \$30,000 fine on March 10, 2004. Piccolo allegedly billed Delta Dental Insurance Company for services not rendered or for billing for the same services more than once.

### ***In the Matter of Alphonso Smith***

Alphonso Smith executed a \$10,000 Consent Order on June 22, 2004. Smith allegedly prepared statements on numerous insurance health care claims presented to insurance companies which contained false and misleading information. Smith's license was suspended for five years.

### ***In the Matter of Patrick Manze and Michelle Maglione***

Patrick Manze and Michelle Maglione each executed Consent Orders requiring them to pay a \$5,000 penalty on June 8, 2004. Manze allegedly conspired with Maglione, his office manager, to falsify records for two claims totaling \$2,625 for a patient who was never treated in his office. The case was referred by Horizon Blue Cross Blue Shield of New Jersey.

### ***In the Matter of Nicola Amato***

Nicola Amato executed a Consent Order in the amount of \$20,000 on June 8, 2004. Amato, a licensed chiropractor, allegedly billed for services he did not perform, billing for "five" region chiropractic manipulations. An audit by Horizon Blue Cross Blue Shield uncovered the false billing. Amato pled guilty to theft by deception.

### ***In the Matter of Andrew Rosenfarb***

Andrew Rosenfarb executed a \$10,000 Consent Order on June 22, 2004. Rosenfarb allegedly submitted bills to Encompass Insurance Company for treatment of a patient while the patient was out of state on vacation.

***In the Matter of  
Samuel Kaplowitz***

Samuel Kaplowitz executed a Consent Order on July 23, 2004, requiring him to pay a penalty of \$30,250. Kaplowitz allegedly prepared statements on insurance health care claims presented to Horizon Blue Cross Blue Shield containing false and misleading information, specifically improper billing.

***In the Matter of  
Daniel Cantanzaro***

Daniel Cantanzaro executed a \$17,500 Consent Order on August 18, 2004. Cantanzaro allegedly prepared statements on health insurance claims forms presented to several carriers containing false and misleading information, specifically improper billing and manipulation of CPT codes. This case was referred to OIFP by the Division of Consumer Affairs Board of Medical Examiners.

***In the Matter of  
Richard Finder***

Richard Finder executed a \$15,000 Consent Order on September 22, 2004. Finder pursued a disability claim with Prudential Insurance Company when he was not disabled. He also submitted false bills to CIGNA Insurance Company for services not provided to a patient. Finder pled guilty to health care claims fraud.

**False Health Care Claims**

***In the Matter of  
Andrea Wahlig***

Andrea Wahlig executed a \$5,000 Consent Order on April 26, 2004. Wahlig fraudulently inflated prescription receipts in a claim filed with New Jersey Manufacturers Insurance Company.

***In the Matter of  
Owen Tracey***

Owen Tracey executed a Consent Order for \$5,000 on July 23, 2004. Tracey filed a personal injury claim with Rutgers Casualty Insurance Company as a result of an automobile accident although he was not a passenger in the vehicle at the time of the accident.

***In the Matter of  
Wanda Middleton***

Wanda Middleton executed a \$5,000 Consent Order on October 13, 2004. Middleton filed a false health care claim for \$15,000 with NJ CURE Insurance Company for personal injuries arising from an accident. Middleton was not a passenger in the vehicle. Middleton pled guilty to health care claims fraud.

**Fraudulent Disability Claims**

***In the Matter of  
Phillip Rello***

On January 14, 2004, Phillip Rello executed a \$40,000 Consent Order. Rello paid \$60,000 in restitution to UNUM Provident Insurance Company. Rello, a licensed electrician and owner of Rello Electric, was working while collecting workers' compensation benefits, performing tasks inconsistent with the physical limitations reported to the carrier.

***In the Matter of  
Cindy J. Marco***

On February 18, 2004, Cindy J. Marco executed a Consent Order requiring her to pay a \$5,000 penalty. Marco was collecting disability benefits after a work-related accident. However, Marco was employed as a receptionist while collecting the benefits and representing herself to be unable to return to work. This case was referred by New Jersey Manufacturers Insurance Company.

***In the Matter of  
Suzanne Shenk***

Suzanne Shenk executed a \$5,000 Consent Order on April 26, 2004. Shenk provided false information to Aetna Life Insurance Company in pursuit of a claim for disability benefits. She certified that she had no other income although she was working at another job.

***In the Matter of  
Kumar Hathiramani***

Kumar Hathiramani executed a \$15,000 Consent Order on May 13, 2004. Hathiramani pursued a claim with Northwestern Mutual Life Insurance Company for total disability although he was not disabled. Hathiramani also pled guilty to theft by deception and falsifying or tampering with records.

***In the Matter of  
Jorge Santiago***

Jorge Santiago executed a \$5,000 Consent Order on June 22, 2004. Santiago collected total permanent disability benefits while gainfully employed. Santiago used a different Social Security number to obtain employment.



## ***In the Matter of Linda Rostron Kaiser***

Linda Rostron Kaiser executed a \$5,000 Consent Order on July 23, 2004. Kaiser inflated the extent of her injuries received from a bicycle accident, claiming she was totally disabled and unable to continue her work as a hairdresser. An investigation uncovered that Kaiser was still employed at a different salon cutting and styling hair. Kaiser was prosecuted by the Monmouth County Prosecutor's Office and was admitted into the PTI Program.

## ***In the Matter of Surinder Aggarwal***

Surinder Aggarwal executed a \$15,000 Consent Order on July 23, 2004. Aggarwal pursued a claim with Northwestern Mutual Insurance Company, claiming he was totally disabled when he was not. Aggarwal was prosecuted by OIFP and pled guilty to theft by deception and falsifying or tampering with records.

## **Life Insurance Fraud**

### ***In the Matter of Nada and Nasir Alharmoosh***

Nada and Nasir Alharmoosh each executed \$5,000 Consent Orders on March 10, 2004. The Alharmooshes conspired to defraud Provident Mutual Life Insurance Company, Banner Life Insurance Company, Nacola Life Insurance Company, CNA Insurance Company, and Great American Life Insurance Company by providing false and misleading information relating to life insurance claims. Nada Alharmoosh falsely reported that Nasir Alharmoosh had died. OIFP prosecuted the case and the Alharmooshes pled guilty to theft by deception.

## ***In the Matter of Daouda Traore***

Daouda Traore executed two \$5,000 Consent Orders on June 8, 2004. Traore submitted a fraudulent claim to Mutual of Omaha Insurance Company for accidental death and life insurance benefits claiming his purported wife and child were fatally injured in a motor vehicle accident in Africa. He submitted an additional fraudulent claim for the same benefits to the American International Group (AIG) Life Insurance Company. He attempted to obtain \$232,000 in benefits from the Mutual of Omaha Insurance Company and \$175,000 in benefits from AIG. Traore also pled guilty to an Accusation charging him with theft by deception.

## ***In the Matter of Patricia West***

Patricia West executed a \$7,500 Consent Order on November 8, 2004. West submitted false statements to receive benefit checks on a Prudential life insurance policy.

## ***Property and Casualty Fraud***

### **False Homeowners Claims**

#### ***In the Matter of Barsis Asaad***

Barsis Asaad executed a \$5,000 Consent Order on March 10, 2004. Asaad had filed a false homeowners property damage claim totaling \$32,495, providing \$27,602 worth of false receipts.

## ***In the Matter of Grigory Levyash***

Grigory Levyash executed a \$5,000 Consent Order on August 18, 2004. Levyash submitted false receipts to State Farm Fire and Casualty Company in pursuit of a homeowners claim.

## ***In the Matter of Dean Marletta***

Dean Marletta executed a \$15,000 Consent Order on December 15, 2004. Marletta submitted fictitious or altered receipts to Harleysville Insurance Company in support of a homeowners claim. Marletta was admitted into the PTI Program.

### **False Commercial Claims**

#### ***In the Matter of Mitchell Markowitz***

Mitchell Markowitz executed a \$10,000 Consent Order on November 8, 2004. Markowitz conspired with other individuals to purposely damage and destroy inventory in order to collect benefits from a Fireman's Fund Insurance Company commercial policy. Markowitz pled guilty to attempted theft by deception.

# Intersection of Master Street and Chelton Street Camden, NJ • January 26, 1997

