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**Atlantic County
Prosecutor's Office**

**State v.
Ronald Rogers**

On July 2, 2004, Ronald Rogers was sentenced to three years in State prison after pleading guilty to receiving stolen property. An investigation by the Atlantic County Prosecutor's Office Insurance Fraud Task Force into the stripped and burned shell of a 1994 Cadillac Deville, with the assistance of the National Insurance Crime Bureau (NICB), located a valid VIN tracing the vehicle's ownership to Rogers. The execution of a search warrant found Rogers in possession of a stolen 1997 Cadillac Deville bearing the VIN plate from the torched vehicle and more than \$1,000 in stolen goods in its trunk.

**State v.
Peter Quarelli
and Debra Cornell**

On July 15, 2004, Peter Quarelli and Debra Cornell, his former wife, were indicted for insurance fraud, attempted theft by deception, conspiracy to commit theft by deception, unsworn falsification, and false swearing for allegedly filing a fraudulent insurance claim with First Trenton Insurance Company reporting the theft of \$10,000 in jewelry from Quarelli's home. He also allegedly filed an official police report regarding the purported loss. An investigation by the Atlantic County Prosecutor's Office Insurance Fraud Task Force revealed alleged discrepancies in statements made by Quarelli to his insurance company and to the police. Cornell was admitted into the PTI Program on November 16, 2004. The charges against Quarelli are pending trial.

**Bergen County
Prosecutor's Office**

**State v.
Arcel Gaskin**

On January 30, 2004, Arcel Gaskin was sentenced to one year in State prison for exhibiting a fictitious motor vehicle insurance identification card following a joint investigation conducted by the Bergen County Prosecutor's Office and the Bergen County Police Department.

**State v.
Yerushah Gonzalez
a/k/a Rosemary Suarez**

On May 29, 2004, Yerushah Gonzalez a/k/a Rosemary Suarez was sentenced to 110 days in county jail as a condition of three years probation. On April 19, 2004, Gonzalez pled guilty to hindering apprehension and possession of various fraudulent driving credentials following a cooperative investigation by the Bergen County Prosecutor's Office Insurance Fraud Squad and the North Arlington Police Department.

**State v.
Peter Sparta**

On February 24, 2004, Peter Sparta was admitted into the PTI Program, after pleading guilty to attempted theft by deception, on condition that he forfeit his public office pursuant to N.J.S.A. 2C:51-2 and be permanently barred from future employment in law enforcement. Sparta, a career Bergen County Sheriff's Officer, had reported his 2002 Audi stolen from the Garden State Plaza Mall. A joint investigation by the Bergen County Prosecutor's Office Insurance Fraud Task Force and the Bergen County Sheriff's Internal

Affairs Division revealed that Sparta falsely reported to Liberty Mutual that his vehicle was stolen when, in fact, it had been abandoned in Jersey City.

**Burlington County
Prosecutor's Office**

**State v.
April Hines**

On July 2, 2004, April Hines was sentenced to two years probation and ordered to pay a \$1,000 fine after pleading guilty to charges of attempted theft by deception. Hines falsely reported her 1999 Lexus RX300 stolen and filed a fraudulent insurance claim with Liberty Mutual. The fraud was discovered when the vehicle was stopped for a motor vehicle violation and the driver informed police that Hines had paid him to dispose of the vehicle. Hines admitted that she fraudulently attempted to collect on her insurance policy; however, no payment was made by Liberty Mutual on the fraudulent claim.

**State v.
Rene Lundborn**

On April 30, 2004, Rene Lundborn was sentenced to three years probation and ordered to pay a \$250 fine after pleading guilty to health care claims fraud. Lundborn altered a prescription issued by her physician by changing the number of refills from zero to two and then used her Aetna U.S. Healthcare insurance card to pay for the two refills.

Camden County Prosecutor's Office

State v. Santo Lamancusa

On July 23, 2004, Santo Lamancusa was sentenced to four years probation conditioned on 90 days in the Sheriff's Labor Assistance Program (SLAP) after pleading guilty to one count of theft by deception. Lamancusa falsely reported his 1995 Ford Mustang stolen from the parking lot of a Cherry Hill restaurant when, in fact, the vehicle was found torched in Millville. An investigation revealed calls made from Lamancusa's cell phone from the Millville area though he claimed to be at the Cherry Hill restaurant where the alleged theft occurred. As part of his plea agreement, Lamancusa consented to pay a civil insurance fraud fine in the amount of \$5,000; and his girlfriend, who allegedly corroborated his false statements, consented to a \$3,000 civil insurance fraud fine.

State v. Lorena Lee

On May 21, 2004, Lorena Lee was sentenced to three years probation, conditioned on serving 90 days in the Sheriff's Labor Assistance Program (SLAP), and ordered to pay restitution in the amount of \$1,629 to Ben's Store following her guilty plea on charges of theft by deception. Lee's parked vehicle had been struck by a State Farm insured driver. State Farm settled the claim by issuing Lee a check in the amount of \$1,629 to cover the replacement cost of her totaled vehicle. Lee did, in fact, receive this first check; however, she contacted State Farm advising that she did not receive it. Relying on Lee's representations, State Farm issued her a second check for

\$1,629 and cancelled payment on the first one. Although well aware that State Farm had stopped payment on the first check, Lorena Lee proceeded to cash the check at Ben's Store and then cashed the second check at another check cashing agency. Lee admitted to law enforcement authorities that she knew her vehicle was only worth \$1,629 and that she was not entitled to the double payment.

State v. Vasilios Patouhas

On April 12, 2004, Vasilios Patouhas was admitted into the PTI Program after being charged with attempted theft. Patouhas was alleged to have attempted to enlist a friend's assistance in a scheme to have Patouhas' boat "disappear" while Patouhas and his family were on vacation with the intent to thereafter report the boat stolen to law enforcement and his insurance company. Unbeknownst to Patouhas, his friend contacted the State Police which resulted in an undercover State Trooper proceeding to the Patouhas home, connecting the subject boat to his undercover vehicle, then removing it to State Police Headquarters for safekeeping. A summons was issued for Patouhas' arrest after he contacted his insurance company to report the boat stolen. Patouhas' insurance claim in the amount of \$21,430 was denied and the Camden County Insurance Fraud Unit contacted the lien holder who then repossessed the boat.

Cape May County Prosecutor's Office

State v. Michael Quinn

On October 21, 2004, Michael Quinn, president of Quinn-Woodbine, Inc., was admitted into the PTI Program and ordered to make restitution

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Insurance Fraud Unit 609-265-5035
Secret Witness Hotline 609-267-7667

in the approximate amount of \$76,000. Quinn had been previously indicted on two counts of theft by deception for allegedly taking deductions from employees for health insurance and failing to remit those premiums to the employees' health insurer, thus leaving the employees without health insurance from August of 2000 to February of 2001.

State v. Claudia Delacruz

On October 26, 2004, Claudia Delacruz was indicted on charges of attempted theft by deception and hindering apprehension. Delacruz allegedly falsely reported that her 2004 leased vehicle had been stolen in Wildwood Crest. The State intends to prove that the vehicle was not stolen as reported, but that Delacruz wanted to terminate her lease.

State v. Debra Williams and Laverne Williams

On October 26, 2004, a Cape May County Grand Jury returned an indictment charging Debra Williams with uttering a forged instrument and Laverne Williams with forgery. Debra Williams filed a worker's compensation claim for an alleged injury suffered while employed by the County of Cape May.

County Prosecutor Insurance Fraud Contacts

Atlantic County	Chief Asst. Pros. James McClain Sgt. George Rochelle	609-909-7816 609-909-7800
Bergen County	Asst. Pros. Liliana Silebi Det. Sylvia Presto	201-226-5750 201-226-5537
Burlington County	Asst. Pros. Rose Marie Mesa Det. Jack Walker	609-265-5779 609-265-3147
Camden County	Asst. Pros. Robin Hamett Inv. David Baldino	856-580-6069 856-580-6068
Cape May County	Inv. George Hallet	609-465-1135
Cumberland County	Det. Sandra Silvestri	856-453-0486 Ext. 001
Essex County	Asst. Pros. Jeffrey Cartwright Robert Larsen, Vehicle Fire Coordinator	973-266-7226 973-266-7227
Gloucester County	Asst. Pros. Margaret Cipparrone Det. William Perna	856-384-5684 856-384-5645
Hudson County	Asst. Pros. Michael Zevits Det. John Bigger	201-795-6529 201-795-6959
Hunterdon County	Det. Kristen Larsen	908-788-1556
Mercer County	Asst. Pros. Al Garcia	609-278-4863
Middlesex County	Asst. Pros. Ronald Abramowitz	732-745-4108
Monmouth County	Asst. Pros. Edward Quigley	732-431-7160
Morris County	Det. Daniel McNamara Asst. Pros. Gerard Britton	973-285-6271 973-631-5193
Ocean County	Asst. Pros. Martin Anton Inv. Steven Budelman	732-929-2027 732-929-2027 Ext. 3446
Passaic County	Asst. Pros. Robert Holmsen Inv. George Wall	973-881-4966 973-881-4957
Salem County	Inv. James Gillespie	856-935-7510 Ext. 8521
Somerset County	Det. Jorge Ramos	908-575-3337
Sussex County	Det. Doug Porter	973-383-1570
Union County	Asst. Pros. Eleanor Beaumont Sgt. Steven Siegel	908-527-4670 908-527-4619
Warren County	Det. Clement Mezzanotte	908-475-6631

Subsequent to filing the claim, Debra Williams took time off from work and allegedly submitted fraudulent leave excuse slips to her supervisor, purportedly signed by physicians at Burdette Tomlin Memorial Hospital (BTMH), for medical treatment rendered for the alleged injury. The State intends to prove that Debra Williams did not receive medical treatment on the dates in

question, that the hospital slips were fraudulent, and that Debra's mother, Laverne Williams, a cleaning service employee at BTMH, had stolen the hospital slips in question and forged the doctors' signatures.

Essex County Prosecutor's Office

State v. Anthony Perkosky

On March 26, 2004, Anthony Perkosky was sentenced to four years probation and ordered to pay \$27,498 in restitution to State Farm Insurance Company for his role in having his 2002 Acura TL burned. He was also ordered to pay fines and perform 100 hours of community service.



Union County Prosecutor Theodore Romankow joins Insurance Fraud Prosecutor Greta Gooden Brown and DAG Jennifer Fradel for a panel discussion of insurance fraud law enforcement efforts at the Annual Symposium of the Insurance Council of New Jersey.

**State v.
Dennis Brown**

On June 7, 2004, Dennis Brown, a former Montclair firefighter, was admitted into the PTI Program after pleading guilty to an Accusation charging him with arson for his role in the burning of a 2002 Nissan Maxima. In addition to resigning from his position as a firefighter, Brown was fined and ordered by the Court to pay restitution.

**State v.
Yelitza Martinez**

On August 4, 2004, an Essex County Grand Jury indicted Yelitza Martinez, an employee of State Farm Insurance Company, on charges of aggravated arson, conspiracy, and attempted theft by deception. Martinez allegedly falsely reported her 1998 Toyota Camry stolen in West New York, New Jersey. The vehicle was subsequently found burning in Newark, New Jersey, at a time Martinez alleges she was driving the vehicle. The State intends to prove the vehicle was intentionally burned and that Martinez had a role in both its alleged theft and subsequent burning.

**State v.
Louis Trabucco**

On September 27, 2004, an Essex County Grand Jury returned an indictment charging Louis Trabucco with arson for hire, aggravated arson, conspiracy to commit aggravated arson, and theft by deception. Trabucco's 2002 Jeep Cherokee was found burning by the Newark Fire Department after he allegedly falsely reported it as having been stolen. The State intends to prove that Trabucco had a role in both the alleged theft and subsequent burning of the vehicle.

**Gloucester County
Prosecutor's Office**

**State v.
Nicole Pfund**

On July 8, 2004, Nicole Pfund was indicted by a Gloucester County Grand Jury for criminal attempt and theft by deception stemming from an allegedly staged "slip and fall" incident at a motel in West Deptford, New Jersey.

**State v.
Regina Toppi**

Regina Toppi, a nurse for Dr. Gottlieb at Tenant Hospital, was indicted on March 24, 2004, for allegedly stealing a prescription pad and writing more than fifty prescriptions for Oxycodone and Percocet in the name of her mother.

**Insurance Card
Ride-Along Program**

The Gloucester County Prosecutor's Office Insurance Fraud Unit initiated an "Insurance Card Ride-Along Program" with various local police departments in Gloucester County. The program trains and assists local police officers in detecting fraudulent and counterfeit insurance cards. The Program resulted in 74 investigations in 2004.

On another front, the Gloucester County Prosecutor's Office Insurance Fraud Unit also initiated an investigation into a fraudulent contractor scheme allegedly perpetrated in four southern New Jersey counties. The contractor, Joel Gold, contracted with 52 homeowners for repairs to their homes, many of which were paid by their respective homeowners insurance companies.

Gold was arrested by the Gloucester County Prosecutor's Office Insurance Fraud Unit on March 15, 2004, and was indicted in May of 2004. This case was consolidated with others and ultimately prosecuted by the Camden County Prosecutor's Office. Gold pled guilty and is currently in the Camden County Jail awaiting sentencing.

**Hudson County
Prosecutor's Office**

**State v.
Dora Barrueco
and Anabela Jaco-Fuentes**

On August 16, 2004, Dora Barrueco and Anabela Jaco-Fuentes pled guilty to charges of insurance fraud and were admitted into the PTI Program. Barrueco, owner of Sandra's Car Service and New Way Car Service, admitted she did not pay the full premiums for her fleet auto insurance and that she provided fraudulent insurance documentation to her drivers, in addition to presenting fraudulent documentation to the City of West New York when applying for the licenses to operate her car services. Jaco-Fuentes admitted her complicity in providing Barrueco with the fraudulent insurance documents. As a result of the plea agreement, Barrueco agreed to cease operation of her two limousine car services.

**State v.
Victor Barrezueta
and Anika Barrezueta**

On May 7, 2004, Victor Barrezueta was sentenced to three years probation and ordered to pay restitution in the amount of \$28,006

OIFP Industry Contacts

Insurance Fraud Prosecutor	<i>Greta Gooden Brown</i>	609-896-8779	Lawrenceville
First Assistant Prosecutor	<i>John J. Smith, Jr.</i>	609-896-8767	Lawrenceville
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Deputy Chief Investigator	<i>Richard Falcone</i>	609-896-8718	Lawrenceville
Deputy Chief Investigator	<i>Sheila Brown</i>	609-896-8725	Lawrenceville
Liaison Section			
County Prosecutor Liaison/ Supervising Deputy Attorney General	<i>Stephen Moore</i>	609-896-8906	Lawrenceville
Law Enforcement Liaison, SSI	<i>Barry Riley</i>	609-896-8854	Lawrenceville
Industry Liaison, Special Assistant	<i>John Butchko</i>	609-896-8747	Lawrenceville
Assistant Industry Liaison	<i>Carol Naar</i>	609-896-8712	Lawrenceville
Professional Boards Liaison, Special Assistant	<i>Charles Janousek</i>	609-896-8748	Lawrenceville
Case Screening, Litigation and Analytical Support Section			
Supervising State Investigator	<i>Barry Riley</i>	609-896-8854	Lawrenceville

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Hotline: 877-55-FRAUD (37283)
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to AIG Insurance Company after pleading guilty to an Accusation charging him with arson. In pleading guilty, Barrezueta admitted sole responsibility for the burning of a 2001 Acura, owned by his mother Anika Barrezueta, for purposes of avoiding monthly car payments. Charges against Anika Barrezueta were dismissed.

State v. Cristian Mendoza Munoz, Federick Amor and Maria Torres

On November 19, 2004, Cristian Mendoza Munoz was sentenced to two years probation and restitution of \$12,336 for attempting to dispose of his 1997 Ford Expedition, insured by GEICO Insurance Company, and file a fraudulent theft claim. Previously, on June 15, 2004, Frederick Amor, owner of Two Brothers Auto Body, was in-

dicted on charges of insurance fraud, conspiracy, theft by deception, and for his role as alleged leader of the auto theft trafficking network which Munoz attempted to use in "giving-up" his vehicle. Maria Torres was also indicted on June 15, 2004, for insurance fraud, conspiracy, and theft by deception for allegedly attempting to dispose of her 2003 Toyota Corolla, insured by IFA Insurance Company, through Amor. As a result of the investigation by the Jersey City Police Department, with the assistance of the Hudson County

Prosecutor's Office, both Munoz' and Torres' vehicles were recovered without sustaining any damages.

Mercer County Prosecutor's Office

State v. Al Elk

On January 30, 2004, Al Elk was sentenced to three years probation conditioned upon serving 180 days in county jail for his role in tampering with evidence in an auto "give-up" scheme. Upon presenting forged repossession paperwork, Elk retrieved a vehicle from the Trenton Police Department after that vehicle had been falsely reported stolen. Elk attempted to dispose of the vehicle before the police could link it to the "give-up" scheme.

State v. Anne Marie Roberts

On January 30, 2004, Anne Marie Roberts was sentenced on charges of theft by deception to three years incarceration in State prison conditioned upon 10 months parole ineligibility. As a result of a childhood accident, Elizabeth Roberts, Anne Marie's daughter, was entitled to a settlement award with interest. At 20 years of age, Elizabeth attempted to claim the settlement award but was informed the money had already been disbursed. Anne Marie Roberts had fraudulently assumed her daughter's identity for the purpose of obtaining the \$14,534 settlement check that had been issued for Elizabeth's benefit by the County Surrogate's Office. In July of 2001, a warrant of indictment was issued for Anne Marie Roberts. It was subsequently served upon her in 2003 when she attempted to enter Canada from the northwest United States.

Monmouth County Prosecutor's Office

State v. Lawrence Nowell

On December 10, 2004, Lawrence Nowell was sentenced to three years probation for conspiracy and simulating motor vehicle insurance identification cards. Based on information provided by a local insurance agency alleging fraudulent insurance identification cards were being presented for renewal, as well as information obtained from an individual attempting to renew an insurance policy, an investigation revealed that Nowell either rented vehicles to members of the Red Bank community and/or sold them fraudulent government-issued documents which were presented to law enforcement during motor vehicle stops. A search of the NJMVC database revealed that at one time Nowell had registered as many as 19 vehicles in his name and had provided fraudulent insurance company policy numbers on vehicle registration documents presented to NJMVC.

State v. William Shomo

On or about December 17, 2004, William Shomo was sentenced to three years probation on charges of conspiracy and simulating motor vehicle insurance identification cards. A cooperative investigation by the Monmouth County Prosecutor's Office and Red Bank Police Department revealed Shomo was producing and/or selling fraudulent insurance identification cards, drivers' licenses, and other government-issued documents. As a result of this investigation, a search warrant was issued and executed on Shomo's Neptune, New Jersey, residence.

Morris County Prosecutor's Office

State v. Wanda Reeves and Clifton Baskerville

On October 29, 2004, Clifton Baskerville was sentenced to five years State prison, and his wife, Wanda Reeves, was sentenced to three years State prison with a recommendation for admission into the Intensive Supervision Program (ISP), on charges of theft by deception. Baskerville and Reeves admitted that they had stolen over \$115,000 from an insurance brokerage firm where Reeves was employed.

State v. Michael Fimognari

On February 18, 2004, Michael Fimognari pled guilty to insurance fraud and theft by deception. Fimognari was subsequently sentenced to 90 days S.L.A.P., three years probation, and ordered to pay \$719 in restitution to State Farm Insurance. Fimognari, whose own license had been suspended, admitted that he had obtained a license and insurance by fraudulently assuming a false identity, and submitted an accident claim under the acquired policy for damage he caused to another vehicle.

State v. Suzanne Elsmore

On January 13, 2004, Suzanne Elsmore pled guilty to one count of health care claims fraud and was sentenced to 100 hours community service, three years probation, and ordered to pay \$3,500 in restitution to the Medicaid Program. Elsmore admitted to fraudulently obtaining Medicaid benefits in excess of \$3,000.

State v.

Christine Rotundo

On January 27, 2004, Christine Rotundo pled guilty to health care claims fraud and was subsequently sentenced to 25 hours community service, five years probation, and agreed to pay \$1,100 in restitution to U.S. Healthcare. Rotundo admitted that she had submitted fraudulent prescriptions for drugs under the name of another person insured by U.S. Healthcare.

State v.

Lindsey Richmond

On April 12, 2004, Lindsey Richmond pleaded guilty to health care claims fraud. Richmond was subsequently sentenced to three years of probation, restitution of \$106 to Paid Prescription Plan, and agreed to participate in a drug rehabilitation program. Richmond admitted that she had submitted fraudulent prescriptions for prescription drugs.

State v.

Kevin Briggs

On June 4, 2004, Kevin Briggs pled guilty to simulating a motor vehicle insurance identification card. Briggs was facing up to 90 days jail and three years probation. Prior to sentencing, Briggs was arrested and charged with murder in Essex County.

Ocean County Prosecutor's Office

State v.

Xavier Blackwell

On October 8, 2004, Xavier Blackwell pled guilty to charges of insurance fraud resulting from an auto "give-up" scheme and was sentenced to 180 days in county jail as a condition of probation, ordered to pay \$23,538 in restitution to the Highpoint

Insurance Company, as well as a civil insurance fraud fine in the amount of \$5,000. In August of 2003, Blackwell reported the theft of his 1998 BMW from the Scores Gentlemen's Club, his place of employment, to the New York Police Department when, in fact, the vehicle had been recovered badly burned and submerged in a Manchester Township lake three days prior to the date it was reported stolen. During an extensive interview, Blackwell provided detailed information concerning the alleged theft. He also indicated that he leased the vehicle for \$650 a month and it had approximately 68,000 miles on the odometer. When questioned about the discrepancy in dates of the reported theft and recovery of the vehicle, Blackwell terminated the interview; and he was subsequently charged with insurance fraud.

Passaic County Prosecutor's Office

State v.

***Anthony Mancini
and Lisbeth Delgado***

Anthony Mancini, owner of Total Care Chiropractic Center in Clifton, NJ, and Lisbeth Delgado, Total Care's office manager, each pled guilty to one count of criminal use of a "runner" in January of 2004 and were subsequently admitted into the PTI Program. An investigation by the Passaic County Prosecutor's Office revealed that, early in 2001, a confidential informant referred an undercover Prosecutor's Office detective to the Total Care Chiropractic Center; and, in return for the referral, Mancini paid the informant \$1,300. After several months of treatment, the undercover detective referred a second undercover detective to Total Care. Delgado paid \$1,100 for this second referral.

State v.

Vernon Cannon

On May 7, 2004, Vernon Cannon was sentenced to five years probation after pleading guilty to selling a simulated motor vehicle insurance identification card. In October of 2002, an undercover Prosecutor's Office detective purchased a fraudulent Hartford Insurance Company insurance identification card from Cannon for \$120.

State v.

Francis Baccaro

On October 22, 2004, Francis Baccaro was sentenced to three years probation for committing insurance fraud by submitting a fraudulent auto theft claim to Liberty Mutual Insurance Company. On June 6, 2003, Baccaro reported to the Wayne Police Department that his 1999 Toyota 4-Runner had been stolen from the Willowbrook Mall; and, as a result of the alleged theft, in August of 2003, Liberty Mutual paid \$24,876 to Toyota Motor Credit to satisfy the claim for the stolen vehicle. In November of 2003, the vehicle was recovered in a New York City parking garage. A review of the parking garage records revealed that Baccaro's vehicle had been parked there since June 5, 2003, the day prior to it being reported stolen.

Salem County Prosecutor's Office

State v.

Kim Sheehan

On December 1, 2004, Kim Sheehan was indicted on charges of insurance fraud, theft by deception, and unsworn falsification to authorities for allegedly committing premium fraud

against her automobile insurer by intentionally misrepresenting the residency of her brother, who allegedly resided with her and was a driver of a vehicle insured under her policy.

Somerset County Prosecutor's Office

State v. Kodja Z. Zarlug

On September 13, 2004, Kodja Z. Zarlug pled guilty to possession of a fictitious insurance identification card.

Union County Prosecutor's Office

State v. David Pohida, Gerald Pohida and Cheri Jolley (URM Insurance Inc.)

In May of 2004, David Pohida and Gerald Pohida, principals of United Risk Management Insurance Agency, were indicted for theft by failure to make required disposition of property received, theft by deception, misapplication of entrusted property, and misconduct by a corporate official. Cheri Jolley, United Risk Management's office manager, was charged with theft by deception and theft by failure to make required disposition of property received. David and Gerald Pohida allegedly retained \$84,000 in insurance premiums for their personal use while issuing and reissuing fictitious temporary insurance cards to at least 40 identified victims to conceal the thefts.

Additionally, David Pohida, Gerald Pohida, and Cheri Jolley were charged with insurance fraud for allegedly filing an application for insurance coverage for their livery company, Executive Transport, wherein they purported to list the vehicles as "medical transport"

vehicles when, in fact, the vehicles were taxis. By doing so, the company allegedly avoided paying an additional \$92,000 in insurance premiums.

On December 21, 2004, David and Gerald Pohida were charged by complaint with theft by deception for allegedly obtaining in excess of \$150,000 in financing under the pretense of using the funds for financing an allegedly non-existent insurance policy.

State v. Tulio Martins

On June 10, 2004, Tulio Martins was charged with theft by deception for allegedly falsely reporting his 2001 Toyota Camry stolen to the Elizabeth Police Department and Amica Insurance Co. when, in fact, he had arranged for another individual to dispose of the vehicle. Martins was accepted into the PTI Program on August 26, 2004, and required to pay restitution of \$5,981 to Amica.

Warren County Prosecutor's Office

State v. Eben Campbell

On October 13, 2004, as the result of a cooperative investigation with the Warren County Prosecutor's Office Insurance Fraud Unit, the Lehigh County, Pennsylvania, Insurance Fraud Task Force obtained an arrest warrant for New Jersey resident Eben Campbell, charging him with application fraud. Pennsylvania authorities charged that Campbell registered and insured his light-duty tow truck in Pennsylvania, using his daughter's Pennsylvania address, to avoid paying a higher commercial liability coverage premium. Campbell, while operating his tow truck under the influence of al-

cohol, struck and killed a pedestrian. Because of the alleged application fraud, the victim's surviving widow and young children could only sue for the Pennsylvania minimum commercial liability coverage of \$100,000, rather than the New Jersey minimum commercial tow truck liability coverage of \$750,000, which would have pertained had the vehicle been legally insured in New Jersey. A detainer was placed on Campbell, who is presently incarcerated in the Warren County Correctional Center after pleading guilty to the vehicular homicide.

State v. Georgeann Pludowski and Victor S. Pludowski, Sr.

On August 31, 2004, Georgeann Pludowski and Victor S. Pludowski, Sr., were charged by summons and complaint with theft by failure to make required disposition of property, theft by unlawful taking or disposition, and conspiracy. The complaint alleged that Georgeann Pludowski, as Executrix for the estate of her cousin, Frank Kozare, conspired with Victor S. Pludowski, Sr., to divert in excess of \$70,000 from the estate, which included, among other items, more than \$31,000 in death benefits from the New Jersey Teacher's Pension Fund and the New York Life Insurance Company.