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## Atlantic County Prosecutor's Office

### *State v. Adrian Rodriguez*

In July 2005, Adrian Rodriguez, a/k/a Adriano Sotomayor, was sentenced to seven years state prison and ordered to pay restitution in the amount of \$280,059 to 32 victims. The Atlantic County indictment charged Rodriguez with theft by deception. An investigation by the Atlantic County Prosecutor's Office Insurance Fraud Task Force revealed that Rodriguez allegedly represented himself as an employee of Mutual Life Insurance Company while contacting families in Puerto Rico fraudulently requesting money to satisfy tax liens in order for the families to collect on large insurance policies of recently deceased family members.

### *State v. Miguel Angel Matos*

As the result of an investigation by the Atlantic County Prosecutor's Office Insurance Fraud Task Force into the manufacture and sale of counterfeit motor vehicle insurance cards, on October 6, 2005, Miguel Angel Matos was indicted and charged with simulating a motor vehicle insurance card, conspiracy, tampering with public records, and possession of forgery devices. The investigation resulted in the execution of search warrants wherein materials allegedly used in manufacturing counterfeit insurance cards, as well as birth certificates and Social Security cards, were recovered. Matos is currently a fugitive.

## Bergen County Prosecutor's Office

### *State v. Jesus Arroyo*

Jesus Arroyo pled guilty to charges of Insurance Fraud and forgery; and on May 27, 2005, he was sentenced to serve 364 days in county jail and to five years probation, and ordered to pay \$100,000 in restitution as a condition of probation. Arroyo, who allegedly assumed the identity of his deceased brother, provided a false statement under oath and collected an automobile accident settlement from Utica Mutual Insurance Company.

### *State v. Damon Brown*

On August 19, 2005, Damon Brown was sentenced to two years probation and ordered to serve six months in county jail as a condition of probation. Brown was convicted of presenting a false and altered Allstate insurance identification card to a law enforcement officer.

## Burlington County Prosecutor's Office

### *State v. John R. Okuszki, Randy Gemenden, and Christopher Uffer*

In May 2005, John R. Okuszki, Randy Gemenden, and Christopher Uffer were charged with aggravated arson and conspiracy

to commit arson. Gemenden and Uffer allegedly drove Okuszki's 2002 Subaru Impreza to a remote location in Tuckerton and set fire to the vehicle. Afterwards, Okuszki allegedly falsely reported the vehicle stolen to file a fraudulent insurance claim.

### *State v. Frank S. D'Amico*

On October 25, 2005, Frank S. D'Amico was indicted for arson. D'Amico allegedly reported his 2001 Dodge pickup truck stolen from his New Castle, DE, home. The following day the vehicle was found burning in Mount Laurel, NJ; the cause of the fire was determined to be suspicious. The State intends to prove D'Amico drove his vehicle to Mount Laurel and set it on fire with the intention of collecting insurance money.

## Camden County Prosecutor's Office

### *State v. Anita Trego*

Anita Trego, a licensed pharmacist, pled guilty to an accusation charging her with Health Care Claims Fraud and on March 21, 2005, was sentenced to five years probation, ordered to successfully complete a Drug Court Program as a condition of probation, and ordered to pay \$2,222 in restitution. The court also suspended Trego's pharmacy license for a period of five years. Trego was charged with possession of CDS and theft by unlawful taking after her employer, a local pharmacy, discovered she allegedly had stolen merchandise and pharmaceuticals from store inventory. Trego subsequently allegedly submitted fraudulent insurance claims to offset the loss of the stolen drugs.

### *State v. Brian Lang*

Brian Lang, a licensed practical nurse, pled guilty to an accusation charging him with theft by unlawful taking and on March 11, 2005, was sentenced to five years probation, conditioned upon completion of a one-year in-patient drug program, and ordered to pay \$297 in restitution to Health Net. The court also suspended Lang's nursing license for a period of two years. An investigation revealed that Lang, who was employed by a physician's group specializing in urology care, had allegedly stolen prescription blanks from his employer and forged the stolen blanks with various doctors' names in order to obtain Percocet and OxyContin.

## Cape May County Prosecutor's Office

### *State v. Dawn Donovan*

A Cape May County Grand Jury indicted Dawn Donovan on charges of exhibiting a fraudulent insurance identification card. On November 18, 2005, she pled guilty to the charge and was sentenced to three years probation.

## Essex County Prosecutor's Office

### *State v. Bernard Cole*

Bernard Cole pled guilty to charges of Insurance Fraud and conspiracy; and on December 14, 2005, he was sentenced to five years probation, ordered to pay \$24,266 in restitution, and had his driver's license suspended for two years. Cole was employed by Chubb Insurance Company and also had his 2001 Mitsubishi Montero insured by Chubb. He allegedly submitted fraudulent claims to the insurance company regarding the theft of his vehicle.

### *State v. Nicola Popolizio*

On November 29, 2005, Nicola Popolizio, a former Newark police officer, was indicted and charged with arson, attempted theft by deception, and Insurance Fraud for his alleged role in the arson of his 1993 Toyota Camry.

### *State v. Eric Barden*

Eric Barden pled guilty to an indictment charging him with Insurance Fraud and attempted theft by deception; and on September 23, 2005, he was sentenced to three years probation. Barden allegedly reported the theft of his 2004 Jeep Grand Cherokee for the purpose of submitting a fraudulent insurance claim to Clarendon National Insurance Company.

### *State v. Michael A. Ruzzano*

Michael A. Ruzzano pled guilty to theft by deception; and on August 26, 2005, he was sentenced to three years probation conditioned upon performing 100 hours of community service. Ruzzano admitted to participating in the fraudulent theft of his vehicle for the purpose of defrauding Hanover Insurance Company.

### *State v. Michael DelPonte*

Michael DelPonte was admitted into the PTI Program on June 10, 2005, and ordered to pay \$32,469 in restitution to State Farm Insurance Company. DelPonte allegedly had an individual dispose of his leased 2001 Mercedes ML320, which had greatly exceeded its mileage allowance.

### *State v. Dorian Woodruff and Judy Brooks Woodruff*

On October 25, 2005, Dorian Woodruff was indicted and charged with conspiracy to commit aggravated arson, aggravated arson, conspiracy to commit theft by deception, attempted theft by deception, conspiracy to commit Insurance Fraud, and Insurance Fraud for his alleged role in the theft and arson of his 2001 Ford Explorer. On the same date, Judy Brooks Woodruff was indicted for attempted theft by deception and Insurance Fraud.



*OIFP Program Analyst Joan Enright instructs members of the County Prosecutors' Offices on grant application procedures.*

*State v. Carlos Torres*

On November 29, 2005, Carlos Torres was indicted and charged with conspiracy to commit aggravated arson, aggravated arson, attempted theft by deception, and Insurance Fraud. Torres allegedly fraudulently reported his 2003 Chevy Trailblazer stolen. In addition, he claimed \$5,000 in equipment upgrades for which he allegedly provided fraudulent receipts.

Gloucester County Prosecutor's Office

*State v. George M. Halliday*

On December 9, 2005, George M. Halliday was sentenced to three years probation and a one-year suspension of his driver's license. Halliday pled guilty to simulating a motor vehicle insurance identification card.

*State v. Nicole Pfund*

Nicole Pfund pled guilty to theft by deception for faking a slip-and-fall injury at a West Deptford Township hotel and on March 21, 2005, was sentenced to four years state prison and ordered to pay \$4,323 in restitution. Pfund filed a \$50,000 insurance claim with Selective Insurance Company after falsely reporting she had fallen in a flooded hotel bathroom.

*State v. Margaret E. Moore*

On April 29, 2005, Margaret E. Moore was sentenced to two years probation after pleading guilty to simulating a motor vehicle insurance identification card.

*State v. Wendell E. Frazier*

On July 21, 2005, Wendell E. Frazier was charged with making a false police report. A cooperative investigation by the Glassboro Police Department and the Gloucester County Prosecutor's Office revealed Frazier allegedly "gave up" a 2004 Chrysler Sebring, insured by New Jersey Manufacturers Insurance Company, and allegedly filed a fraudulent theft claim. The investigation is continuing.

*State v. Sean C. Erickson*

On September 16, 2005, Sean C. Erickson was sentenced to three years probation and ordered to pay \$695 in fines and penalties after pleading guilty to simulating a motor vehicle insurance identification card.

*State v. Cynthia A. Warner*

On August 19, 2005, Cynthia A. Warner was sentenced to two years probation after pleading guilty to a charge of simulating a motor vehicle insurance identification card.

*State v. Tanteepo K. Moulton*

On October 21, 2005, Tanteepo K. Moulton was admitted into the PTI Program. Moulton was indicted for simulating a motor vehicle insurance identification card.

Hudson County Prosecutor's Office

*State v. Ali Fouda and Samir Abdellatif*

On July 7, 2005, Ali Fouda and Samir Abdellatif pled guilty to an accusation charging them with simulating a motor vehicle insurance identification card and were admitted into the PTI Program. Fouda and Abdellatif, owners of J&T Transit Corporation, Greenway Transit Corporation, and Rite Ride Transportation, all located in Fairview, admitted to illegally manufacturing insurance identification cards and providing the cards to their fleet drivers.

*State v. Mariana Clark*

On November 7, 2005, Mariana Clark was sentenced to three years probation and ordered to pay \$28,000 in restitution after pleading guilty to an indictment charging her with theft by deception. Clark allegedly intercepted a life insurance check issued to her sister, forged the endorsement, and deposited the money into her personal account.

Mercer County Prosecutor's Office

*State v. Enrique Chinchilla*

On November 18, 2005, Enrique Chinchilla was sentenced to three years probation and ordered to forfeit approximately \$600 to the State as part of his guilty plea. Chinchilla pled guilty to an accusation charging him with uttering a fraudulent government document.

*State v. Oscar Diaz a/k/a Oscar Corrales*

On November 17, 2005, Oscar Diaz was arrested and charged with selling a fraudulent insurance identification card to an undercover police officer. The case is pending.

Monmouth County Prosecutor's Office

*State v. Michael Frunzi*

On January 12, 2005, Michael Frunzi, owner of Frunzi Investment Group, was admitted into the PTI Program conditioned upon paying \$6,375 in restitution to Aurora Environmental, Inc. Frunzi was charged with theft by deception, misconduct of a corporate official, receiving deposits for a failing financial institution, and attempted theft by deception. Allegedly, Aurora Environmental paid Frunzi a \$5,600 premium to insure the company's fleet vehicles; however, after a vehicle was involved in an accident, it was determined the insurance company never received the premium and had no listing of Aurora as a customer.

Morris County Prosecutor's Office

*State v. Kimberly McCauley*

On August 9, 2005, Kimberly McCauley pled guilty to an indictment charging her with theft by deception. An investigation revealed that Kimberly McCauley allegedly filed false insurance claims through her chiropractic office, New Life Chiropractic in Riverdale. She is awaiting sentencing.

*State v. Joseph A. Tenaglia*

Joseph Tenaglia pled guilty to an accusation charging him with exhibiting a fraudulent insurance identification card to a law enforcement officer; and on August 8, 2005, he was sentenced to 18 months state prison.

*State v. Sydney A. Baker*

Sydney A. Baker pled guilty to charges of exhibiting a fraudulent GEICO motor vehicle insurance identification card to a law enforcement officer; and on October 27, 2005, she was admitted into the PTI Program.

Ocean County Prosecutor's Office

*State v. Jose Morales*

On November 18, 2005, Jose Morales was sentenced to three years probation, conditioned upon serving 364 days in the county jail. Morales pled guilty to an indictment charging exhibition of a simulated motor vehicle identification card to a Lakewood Township police officer.

*State v. Erin Larangiera*

On May 2, 2005, Erin Larangiera pled guilty to an indictment charging her with Health Care Claims Fraud. She was sentenced to probation and ordered to pay \$151 in restitution to Horizon Blue Cross Blue Shield. Allegedly, Larangiera, who worked in a physician's office, illegally accessed prescription blanks, forged prescriptions for her per-

sonal use, and utilized her Caremark prescription card to help pay for the prescriptions.

## Passaic County Prosecutor's Office

### *State v. Shams Qureshi, M.D., Teresa Vargas, and Shkelzen Badivuku*

Following a two-and-a-half year investigation into an alleged overbilling scheme at the Pain Center of North Jersey, on December 15, 2005, Shams Qureshi, his office manager Teresa Vargas, and office assistant Shkelzen Badivuku were indicted on charges of Health Care Claims Fraud and theft by deception. Badivuku was also charged with practicing medicine without a license. It is alleged that Qureshi generated and submitted fraudulent medical reports reflecting medical examinations when, in fact, no examinations were performed.

### *State v. Isabel Tavares*

On August 23, 2005, Isabel Tavares was indicted on charges of theft by deception. Tavares allegedly submitted a fraudulent workers' compensation claim with Chubb Insurance and received in excess of \$100,000 in disability payments before Chubb determined Tavares allegedly failed to disclose prior and subsequent injuries for which she received pain and suffering settlements from other insurance carriers.

### *State v. Andre Pascal, Pedro Pascal, Jose Pascal, Luis Pascal, Eduardo Abreu, Wilfredo Abreu, and Hector Abreu*

On April 12, 2005, Andre Pascal, Pedro Pascal, Jose Pascal, Luis Pascal, Eduardo Abreu, Wilfredo Abreu, and Hector Abreu were indicted on charges of Health Care Claims Fraud, attempted theft by deception, and identity theft. It is alleged these individuals used multiple identities to file fraudulent claims for motor vehicle accidents and slip-and-fall claims.

### *State v. Adiel Brito*

On June 14, 2005, Adiel Brito pled guilty to an accusation charging him with Insurance Fraud. Brito allegedly falsely reported his vehicle stolen to the Wayne Police Department and to New Jersey Manufacturers Insurance Company when, in fact, he had arranged to "give up" the vehicle. Brito was admitted into the PTI Program.

### *State v. Stephen Casey*

Stephen Casey pled guilty to an accusation charging him with Insurance Fraud; and on July 22, 2005, he was sentenced to one year probation. Casey allegedly fraudulently reported his car stolen to the Fair Lawn Police

Department and to Allstate Insurance Company in an attempt to collect insurance money when, in fact, he arranged to "give up" the vehicle.

### *State v. Michael Harris*

Michael Harris pled guilty to an indictment charging him with Health Care Claims Fraud; and on June 10, 2005, he was sentenced to two years probation. Harris was initially listed as a passenger in a vehicle involved in an accident on a police accident report. A subsequent investigation by Liberty Mutual Insurance Company determined Harris was not a passenger in either vehicle at the time of the accident.

## Salem County Prosecutor's Office

### *State v. Debora Karpinski*

On August 12, 2005, Debora Karpinski was charged with Insurance Fraud. Karpinski previously worked in a physician's office; and during the period May 2004 through July 2005, she allegedly fraudulently obtained prescription blanks from her employer, illegally filled out and submitted prescriptions to a local pharmacy, and obtained medications for her personal use. Aetna Insurance Company paid \$113,954 for the alleged fraudulent claims.

### *State v. Ruth Zane*

On November 9, 2005, a Salem County Grand Jury indicted Ruth Zane on charges of Health Care Claims Fraud. Zane allegedly sold liquid morphine to an undercover police officer. Zane admitted that she illegally sold prescription drugs obtained through the Medicaid program for approximately \$900 a month over a one-year period.

## Somerset County Prosecutor's Office

### *State v. Eunice Rivers*

On September 2, 2005, Eunice Rivers pled guilty to possession of a fictitious insurance identification card and was sentenced to three years probation and ordered to pay \$180 in fines.

### *State v. Jaumar Ebram*

On September 9, 2005, Jaumar Ebram pled guilty to possession of a fictitious insurance identification card and was sentenced to three years probation and ordered to pay \$180 in fines.

## Sussex County Prosecutor's Office

### *State v. Keith Tighe and Lenard Vandenhandel*

On June 24, 2005, Keith Tighe pled guilty

to attempted theft of a motor vehicle; he was sentenced to one year probation and ordered to pay \$5,155 in fines. On the same date, Lenard Vandenhandel pled guilty to theft charges and was sentenced to one year probation and ordered to pay \$625 in fines. Tighe and Vandenhandel allegedly participated in a conspiracy to conceal a 2000 Jeep Cherokee whose owners had reported it stolen to submit a false claim to New Jersey Manufacturers Insurance Company.

### *State v. James DeGrande*

On October 11, 2005, James DeGrande pled guilty to an accusation charging him with altering a vehicle insurance identification card. DeGrande allegedly changed the dates on a First Trenton Indemnity Insurance Company card to make it appear the insurance policy was still in effect. He was admitted into the PTI Program and ordered to pay \$202 in fines.

### *State v. Donna M. Miller*

On November 1, 2005, Donna M. Miller pled guilty to an accusation charging her with altering a vehicle insurance identification card. Miller changed the dates on a First Trenton Indemnity Insurance Company card to make it appear the insurance policy was still in effect. Sentencing is scheduled for 2006.

## Union County Prosecutor's Office

### *State v. George Cunha, Angel Melendez and Dennis Melendez*

On October 25, 2005, George Cunha, Angel Melendez, and Dennis Melendez were indicted for Insurance Fraud and conspiracy to commit Insurance Fraud. Dennis Melendez was also indicted for official misconduct. Allegedly, Cunha falsely reported his car stolen to the Proformance Insurance Company after selling it to Dennis Melendez. With the help of Angel Melendez, Dennis Melendez allegedly disassembled and disposed of the car before notifying Cunha that he could report it stolen. The Proformance Insurance Company paid Cunha \$14,000 on his claim.

### *State v. Rashad Jackson and Mary Jackson*

On December 12, 2005, Rashad Jackson and Mary Jackson were indicted for insurance fraud for allegedly falsely reporting Rashad's car stolen to the High Point Insurance Company. High Point paid Mary Jackson \$6,780 on the claim.

### *State v. Kelvin Ramos*

On September 29, 2005 Kelvin Ramos pled to an accusation charging him with selling simulated motor vehicle insurance cards.

## *State v. Damian L. Washington*

On November 10, 2005, Damian L. Washington was charged with selling a counterfeit Allstate motor vehicle insurance card. Allegedly, he was in possession of over 100 blank counterfeit insurance cards at the time of his arrest.

Warren County Prosecutor's Office

## *State v. Georgeann Pludowski*

On June 15, 2005, Georgeann Pludowski was indicted and charged with theft by failure to make required disposition of property received. Pludowski allegedly illegally converted the proceeds of an estate, which included a \$30,000 life insurance benefit, for her personal use. Trial is pending.

## *State v. Benjamin R. Noyes*

On July 1, 2005, Benjamin R. Noyes was sentenced to seven years state prison and ordered to pay \$980 in fines and restitution after pleading guilty to an accusation charging him with aggravated arson and criminal mischief. Noyes admitted to setting a fire which destroyed a partially constructed single family home, in addition to causing heat damage to two other structures and seven motor vehicles, with the intention of having Selective Insurance Company pay a \$100,000 construction insurance policy to the builder, thus relieving Noyes of an anticipated mortgage responsibility upon completion of the single family home.

## *State v. Carl Prata*

Carl Prata entered into a settlement agreement on December 22, 2005, admitting to 57 violations of the Fraud Act and agreeing to pay \$204,000 in civil insurance fraud penalties. Prata, while employed by Allmerica Insurance Company and St. Paul Insurance Company, issued 57 fraudulent benefits checks to 45 co-conspirators. The face amount of the checks totaled \$570,000. Prata was convicted of criminal charges by way of a plea agreement. He was sentenced to five years state prison and ordered to pay \$50,000 in restitution. Restitution will be paid prior to the payment of the Fraud Act penalty. Forty-two other co-defendants of Prata were prosecuted and entered plea agreements or were admitted into the Pre-trial Intervention (PTI) Program. Each of those defendants agreed to pay restitution and signed Consent Orders for civil penalties ranging from \$2,500 to \$22,500.

## *State v. Richard D. Collins*

In May 2005, Richard D. Collins, D.C., entered into a Consent Order with the Office of the Insurance Fraud Prosecutor. Collins agreed to pay a \$1,500 penalty for the New Jersey Insurance Fraud Prevention Act (the Fraud Act) violation of billing for services not rendered in 1996.

## *State v. Faith Penalver and Stephen Penalver*

Faith Sherak Penalver, a/k/a Faith Sherak, submitted a claim in the amount of \$158,417 to First Trenton Indemnity Insurance Company in connection with a fire at her residence in Roosevelt, NJ. She and her son, Stephen I. Penalver, a/k/a Stephen I. Sherak, made numerous oral and written false statements to police and First Trenton investigators concerning the cause of the fire and the property claimed to have been lost as a result. On January 21, 2005, default judgments including penalty, attorney fees, and costs, were obtained against Faith Penalver for \$106,437 and against Stephen Penalver for \$76,437.

## *State v. Robert Fraser*

On May 10, 2005, after a three-day trial, Robert Fraser, a licensed real estate agent, was found to have committed four violations of the Fraud Act. The Superior Court awarded a civil penalty of \$9,500 and \$6,510 in attorney fees. The civil

penalty was assessed against Fraser for submitting multiple false statements in support of a false claim for damage to a motor vehicle. Fraser had been driving on the beach when his vehicle became stuck in the sand. He called a friend to tow him out but the friend's vehicle became mired as well. After both vehicles were damaged by the incoming surf, Fraser purchased his friend's vehicle but represented to the insurance carrier that the vehicle was undamaged when he bought and insured it. Fraser was prosecuted criminally as well and was convicted of all charges.

## *State v. Fredric Palmieri*

Fredric Palmieri, a licensee of the Board of Accountancy, the Bureau of Securities, and the Department of Banking and Insurance admitted a violation of the Fraud Act for staging the theft of his 1997 Jaguar. He entered into a stipulation of settlement on May 19, 2005, and agreed to pay a \$5,000 civil penalty and \$1,000 in attorney fees. Palmieri of Medford, NJ, owned a 1997 Jaguar that was insured against damage or loss due to theft by Liberty Mutual Insurance Company. On November 20, 2001, Palmieri reported to the Philadelphia Police Department that his Jaguar had been stolen that afternoon. He also reported the theft to Liberty Mutual. On November 17, 2001, Palmieri's vehicle was recovered by the Gloucester Township Police Department burning in a sandpit. Prior to the vehicle being set on fire, all four doors, both front fenders, the hood, and the trunk had been removed.

## *State v. Richard Serbin*

Richard Serbin executed a \$50,000 Consent Order on December 16, 2005. Serbin provided false information to Reassure America Life Insurance Company in pursuit of a claim for disability benefits. Serbin pled guilty to falsifying records in a criminal case prosecuted by OIFP.