

Atlantic County Prosecutor's Office

State v. Shariff Whitlock

On March 8, 2007, Shariff Whitlock was charged with Insurance Fraud by the Pleasantville, New Jersey, Police Department. According to the State, Whitlock's vehicle, which Whitlock had reported stolen on February 10, 2007, both to the police and to GEICO Insurance, was located in a Pleasantville garage where it had been since February 1, 2007. Due to a conflict of interest, this case has been transferred to OIFP for prosecution.

State v. Nicholas Cataldi, et al.

On June 19, 2007, Nicholas Cataldi was charged with Insurance Fraud and Tampering with Public Records. According to the State, Cataldi fraudulently registered and insured a vehicle for another person, Luis Marquez, whom Cataldi knew was unable to obtain a valid driver's license. The charges against Cataldi and Marquez are awaiting presentation to an Atlantic County Grand Jury.

Bergen County Prosecutor's Office

State v. Oscar Vertiz, et al.

On November 13, 2007, Oscar Vertiz and his wife Sunny Alayo-Vertiz pled guilty to Hindering Prosecution. According to the State, the Vertizes reported to the Rutherford, New Jersey, Police Department that they had been carjacked at gunpoint. A joint investigation by the Rutherford Police Department, Allstate Insurance Company's Special Investigations Unit, and the Bergen County Prosecutor's Office Insurance Fraud Unit determined the Vertizes had created a fictitious account of the incident. The State alleged that Oscar Vertiz admitted he and his wife had crashed their car on the night in question and were concerned that Allstate would not cover damages caused by the incident. The Vertizes are scheduled to be sentenced in 2008.

State v. Angela Martinez

On December 18, 2007, a Bergen County Grand Jury returned an Indictment charging Angela Martinez with Insurance Fraud and Theft by Deception. According to the State, Martinez allegedly reported the theft of a Subaru Impreza registered and insured in her name. After the car was recovered, a vehicle theft examination performed on behalf of New Jersey Skylands Insurance Company al-

legedly revealed that several modifications had been made to the vehicle suggesting that the vehicle was used for drag racing. The State will prove that parts for the vehicle were offered for sale on an Internet site allegedly used by Martinez' family member prior to her reporting the car stolen. The matter is pending trial.

State v. Frank Dellsanti

On November 1, 2007, Frank Dellsanti was found guilty of Simulating a Motor Vehicle Insurance Identification Card and Uttering False Records following a four-day trial. Dellsanti was observed operating a vehicle erratically and presented an expired USF&G Insurance Company insurance identification card to a police officer. Dellsanti will be sentenced in 2008.

Burlington County Prosecutor's Office

State v. Doreatha Brown

On February 5, 2007, the court sentenced Doreatha Brown to 54 days in the Burlington County Jail. Brown previously pled guilty to Health Care Claims Fraud. Brown submitted a fraudulent prescription for 120 Percocet pills to an Evesham, New Jersey, pharmacy and presented her New Jersey Health Benefits card to pay for the prescription.

State v. Vincent Hemingway

On August 20, 2007, the court sentenced Vincent Hemingway to one year' probation conditioned upon serving 180 days in the Burlington County Jail. Hemingway previously pled guilty to Simulating a Motor Vehicle Insurance Identification Card.

State v. Alan Shively

On November 30, 2007, the court sentenced Alan Shively to 18 months in State prison to run concurrent with another unrelated sentence. Shively previously pled guilty to Simulating a Motor Vehicle Insurance Identification Card.

State v. Maurice Cotton

On September 17, 2007, Maurice Cotton pled guilty to Insurance Fraud. According to the State, Cotton falsely reported to the Willingboro, New Jersey, Police Department and GEICO Insurance Company that a 2000 black Honda Civic was stolen from his driveway. GEICO paid Cotton \$14,339 as a result of the alleged fraudulent vehicle theft claim. Sentencing is pending in this matter.

State v. William Schobert

On October 19, 2007, William Schobert pled guilty to Health Care Claims Fraud. According to the State, from March 2002 to March 2004, Schobert, a pharmacist licensed in the State of New Jersey, created false prescriptions in his name and submitted them for reimbursement to Medco Insurance. Medco allegedly paid Schobert \$80,255 as a result of the fraudulent claims. Sentencing is pending in this matter.

Camden County Prosecutor's Office

State v. Bryan Sharp

On March 9, 2007, Bryan Sharp was sentenced to five years in State prison and ordered to pay \$200,000 in restitution. Following a three-week jury trial, Sharp was convicted of Arson. Sharp, the former chief of the Camden County Fire Department, set fire to his house in order to benefit from the proceeds of an insurance claim. High Point Insurance Company had paid \$200,000 to Sharp on the fraudulent claim.

State v. Jaffa Stein

On March 12, 2007, Jaffa Stein, an attorney licensed in the State of New Jersey, was admitted into the PTI Program. According to the State, in 2005, Stein withdrew over \$500,000 from her attorney trust account to which a New York company, The Law Funder, was entitled. Previously, Stein was disbarred from the practice of law in New Jersey by the Supreme Court of New Jersey by consent.

State v. Quinnell Utley, et al.

On June 28, 2007, the court admitted Quinnell Utley and Imani Dixon into the PTI Program for allegedly attempting to fill a stolen prescription using Dixon's insurance benefits. According to the State, in July 2006, a pharmacist in Camden, New Jersey, notified the police that someone dropped off a stolen prescription to be filled. When the individual returned to pick up the prescription, the pharmacist identified Imani Dixon as the person who presented the stolen prescription. The State alleges that Dixon advised the police that she was filling the prescription for someone she met at a bar who did not have insurance. The State further alleges that Quinnell Utley was identified as the individual who allegedly supplied the prescription.



State v. Beth Aristone, et al.

On January 5, 2007, Beth Aristone and Patricia Aristone each was sentenced to two years' probation and each was ordered to pay \$468 in restitution to Aetna Insurance Company for submitting fraudulent prescription claims. Previously, while working in a doctor's office, Beth Aristone obtained prescriptions for Meperidine for her sister Patricia who did not have prescription health insurance coverage. The prescriptions were prescribed to P. Aristone, after which one of the sisters would change the initial "P" to the initial "B." Patricia would then have the prescriptions filled using Beth's insurance to pay for the medication. This fraudulent activity occurred over a nine-month period. Aetna paid over \$900 for the fraudulent claims.

State v. Jennifer Boyd

On March 23, 2007, the court admitted Jennifer Boyd into the PTI Program. According to the State, Boyd's friend was driving her vehicle and struck a parked vehicle. The State alleged that in order to collect insurance proceeds to pay for the vehicle's damage, Boyd and her friend staged an accident and Boyd submitted a fraudulent automobile property damage claim to Mercury Insurance Company.

Cape May County Prosecutor's Office

State v. Shana Roycroft

On December 3, 2007, the court admitted Shana Roycroft into the PTI Program conditioned upon her paying \$5,975 in restitution to GEICO Insurance Company and performing 12 hours of community service. Roycroft was previously charged with Insurance Fraud. According to the State, on August 19, 2007, Roycroft reported that her car was hit by a vehicle in Ocean City and the driver left the scene of the accident. The State alleged that Roycroft filed a claim with her insurance company to pay for the damage to her vehicle. The State further alleged that an investigation later determined that Roycroft struck a vehicle on the Garden State Parkway and left the scene of the accident.

State v. Patricia Appolonia

On October 15, 2007, the court admitted Patricia Appolonia into the PTI Program conditioned upon her paying \$4,999 in restitution to Cape May County. Appolonia was

previously charged with Insurance Fraud. The State alleged that Appolonia, an employee of Cape May County who sustained an injury while employed by the county, collected workers' compensation benefits from Cape May County while at the same time working as a waitress at a local restaurant in North Wildwood, New Jersey.

State v. Dewel Smith

On October 15, 2007, Dewel Smith, a home improvement contractor, was arrested for failure to have commercial general liability insurance. According to the State, Smith purchased liability insurance for his business but let his policy lapse due to non-payment of the premium. The State alleges that Smith continued to secure work without the requisite certificate of insurance.

State v. Debbi Fitzpatrick

On May 8, 2007, a Cape May County Grand Jury returned an Indictment charging Debbi Fitzpatrick (also known as Dorothy Fitzpatrick) with Forgery and related offenses. According to the State, Fitzpatrick defrauded six insurance companies through a scheme in which she allegedly purchased disability insurance using nine separate credit cards after which she submitted fraudulent disability insurance claims by forging physicians' signatures and/or changing information on forms completed by her physician. The State alleges that the insurance companies paid Fitzpatrick a total of \$31,198 in disability benefits to which she was not entitled.

State v. John Costino

On September 14, 2007, a search warrant and an arrest warrant were executed at the North Wildwood, New Jersey, office of Dr. John Costino, a physician licensed in the State of New Jersey. Costino was charged with Insurance Fraud, Distribution of a Controlled Dangerous Substance, and Distribution of a Controlled Dangerous Substance within 500 Feet of a Public Park. On December 5, 2007, the New Jersey Board of Medical Examiners suspended Costino's medical license. The investigation was a joint effort among the Cape May County Prosecutor's Office, the United States Drug Enforcement Administration, the United States Postal Inspector Service, the Little Egg Harbor, New Jersey, Police Department, and the National Insurance Crime Bureau. The charges against Costino are awaiting presentation before a Cape May County Grand Jury.

Essex County Prosecutor's Office

State v. Vincent DeVito

On November 2, 2007, the court sentenced Vincent DeVito to 18 months in the Essex County Jail and ordered him to pay \$9,149 in restitution to State Farm Insurance and \$15,230 in criminal fines. DeVito previously pled guilty to Theft by Deception and Insurance Fraud. DeVito conspired with another to "give up" his Mercedes-Benz and have it intentionally set on fire in order to file a fraudulent vehicle theft claim.

State v. David Baquerizo

On November 13, 2007, an Essex County Grand Jury returned an Indictment charging David Baquerizo with Conspiracy to Commit Aggravated Arson, Aggravated Arson, Theft by Deception, and Insurance Fraud. The State alleges that Baquerizo's car was burned as a result of arson and that Baquerizo provided false information on the auto insurance claim submitted to High Point Insurance Company for the vehicle.

Hudson County Prosecutor's Office

State v. Fabiola N. Torres, et al.

On July 20, 2007, Olsen Casildo pled guilty to an Accusation charging him with Arson for the purpose of collecting insurance proceeds and was sentenced to 111 days in the Hudson County Jail.

On July 17, 2007, Fabiola N. Torres pled guilty to an Accusation charging her with Arson for the purpose of collecting insurance proceeds. According to the State, Torres admitted that she hired Casildo to set her 2006 Toyota Rav 4 on fire because Torres could no longer afford the monthly payments on the vehicle.

State v. Eric Garcia, et al.

On March 27, 2007, Eric Garcia pled guilty to Insurance Fraud and was sentenced to three years' probation, ordered to pay \$5,000 in restitution to High Point Insurance Company, and ordered to perform 25 hours of community service. Previously, Garcia reported the theft of his 2005 Toyota Camry, which had been found earlier that day burned in Jersey City, New Jersey. Garcia subsequently admitted his involvement in the vehicle's arson and implicated Anibal Gonzales and Andre Samuel Gonzales for their roles in this crime.

On March 27, 2007, Andre Samuel Gonzales pled guilty to Insurance Fraud and was sentenced to five years in State prison and ordered to pay \$5,000 to High Point Insurance Company.

On March 23, 2007, Anibal Gonzales pled guilty to Conspiracy and was sentenced to three years' probation conditioned upon serving three days in the Hudson County Jail and ordered to pay \$5,000 in restitution to High Point Insurance Company.

State v. Rooger Perez, et al.

On November 6, 2007, Francisco Isla pled guilty to an Accusation charging him with Conspiracy to Commit Insurance Fraud.

On October 18, 2007, Rooger Perez pled guilty to an Accusation charging him with Conspiracy to Commit Insurance Fraud and was ordered to pay restitution in the amount of \$8,123 to Chrysler Financial.

Perez had reported to AIT Insurance Company that his 2002 Jeep Liberty was stolen. According to the State, Perez paid Isla \$700 to dispose of his vehicle because he could no longer afford the monthly payments. The State alleged that Isla, in turn, hired another individual to assist with the disposal of the vehicle. The vehicle was subsequently found burned in Jersey City, New Jersey, as the result of an arson.

State v. Rajesh Jagernauth

On June 27, 2007, the court sentenced Rajesh Jagernauth to 14 days in the Hudson County Jail. A Hudson County Grand Jury previously returned an Indictment charging Jagernauth with Conspiracy to Commit Health Care Claims Fraud and Conspiracy to Commit Attempted Theft by Deception for his involvement in a staged accident.

Hunterdon County Prosecutor's Office

State v. Bruce Keller, et al.

On August 31, 2007, the court sentenced Irlene Keller to eight years in State prison. A Hunterdon County Grand Jury previously returned an Indictment charging Irlene Keller and her husband, Bruce Keller, with Aggravated Arson, Arson, Attempted Theft by Deception, and Conspiracy. In June 2006, following a two-and-a-half week jury trial, the Kellers were convicted on all charges. Bruce Keller is incarcerated in Virginia and his sentencing for the New Jersey crimes is pending.

The charges arose out of circumstances surrounding a residential fire at a home the

Kellers owned in Hunterdon County. Months prior to the fire, they had purchased a residence in Virginia. However, the Kellers were in New Jersey and staying at their Hunterdon County residence at the time of the fire. Both escaped from the burning home uninjured.

Following the fire, Bruce and Irlene Keller submitted a claim to Chubb Insurance Company claiming approximately \$2.5 million in losses from both the Hunterdon County residence and the contents of the residence. A subsequent investigation conducted by the New Jersey State Police Arson/Bomb Unit determined the fire to be arson, for which the Kellers were charged. The investigation also revealed the absence of furnishings and clothing at the fire scene as claimed by the Kellers in their contents claim to the insurance company. The Kellers had moved the majority of their belongings to their Virginia residence prior to the fire and falsified the loss of contents in their insurance claim, for which they were also charged.

Mercer County Prosecutor's Office

State v. Kyle Batsch

On August 7, 2007, Kyle Batsch pled guilty to Criminal Mischief and the court sentenced him to probation. Previously, a Mercer County Grand Jury charged Batsch with Criminal Mischief, Attempted Theft by Deception, and Insurance Fraud. In July 2007, Batsch surreptitiously entered a Lawrenceville, New Jersey, car dealership where Batsch had left his vehicle for service, and vandalized his own vehicle. Batsch did not have auto insurance on his car and apparently wanted the dealership's insurance to cover the loss, as had happened once before.

State v. R.B., et al.

In 2007, the court admitted R.B., S.B., and M.B. into the PTI Program and ordered each to pay \$150,000 in restitution. R.B., his wife S.B., and their son M.B. were previously charged with Insurance Fraud, Theft by Deception, and related offenses. The State alleged that R.B., with the assistance of S.B. and M.B., was fraudulently collecting disability insurance for approximately 18 months while he was actually working at his own place of business.

State v. Tameka Bristol

On February 16, 2007, the court sentenced Tameka Bristol to five years' probation. Bristol previously pled guilty to Tam-

pering with Public Records. A Mercer County Grand Jury previously returned an Indictment charging Bristol with Simulating a Motor Vehicle Insurance Identification Card and Tampering with Public Records. Bristol presented a phony auto insurance identification card to a Lawrenceville, New Jersey, police officer and had presented fraudulent information to the New Jersey Motor Vehicle Commission (MVC) in her motor vehicle registration application.

State v. Lavin Bryant

On July 20, 2007, the court sentenced Lavin Bryant to one year' probation. Previously, Bryant pled guilty to Simulating a Motor Vehicle Insurance Identification Card. On April 21, 2007, Bryant presented a phony auto insurance identification card to a Hamilton, New Jersey, police officer.

State v. Rhonda Coons

On May 11, 2007, the court sentenced Rhonda Coons to probation and ordered her to pay approximately \$5,000 in restitution. On March 29, 2007, Coons pled guilty to Insurance Fraud. A Mercer County Grand Jury previously returned an Indictment charging Coons with Theft by Deception and Insurance Fraud.

Coons was involved in a motor vehicle accident and her insurance company, GEICO Insurance, agreed to pay for the repairs to her car and for a rental car for the period of time her car was in the shop for repairs. Coons kept the rental car for approximately six months after her car was repaired by forging GEICO documents authorizing the extended rental and submitting them to the car rental agency.

State v. Richard Creech

On May 17, 2007, Richard Creech pled guilty to Simulating a Motor Vehicle Insurance Identification Card. Previously, Creech attempted to retrieve his vehicle from the Lawrenceville, New Jersey, Police Department impound lot by presenting a fraudulent insurance identification card to the communications desk officer.

State v. M.H.

In December 2007, the court admitted M.H. into the PTI Program. On November 7, 2007, a Mercer County Grand Jury returned an Indictment charging M.H. with Identity Theft, False Reports to Law Enforcement Authorities, Offenses Involving False Government Documents, and related offenses. According to the State, during a



traffic stop for driving while intoxicated, M.H. presented a phony driver's license and phony vehicle insurance information to the arresting officer.

State v. E.M.

In December 2007, the court admitted E.M. into the PTI Program and ordered her to pay approximately \$5,000 in restitution to the insurance company. In October 2007, a Mercer County Grand Jury returned an Indictment charging E.M. with False Reports to Law Enforcement Authorities, Hindering Apprehension, Insurance Fraud, and Theft by Deception. According to the State, E.M. falsely reported to the East Windsor, New Jersey, Police Department and to her homeowners' insurance carrier that her jewelry had been stolen by her daughter's friend when, in fact, the jewelry was not stolen.

State v. Lana Simmons

On July 20, 2007, the court sentenced Lana Simmons (also known as Lana Scott) to six months' probation. On May 16, 2007, Simmons pled guilty to Simulating a Motor Vehicle Insurance Identification Card. On February 5, 2007, Simmons presented a fraudulent motor vehicle insurance identification card to a Princeton, New Jersey, police officer.

State v. L.T.

On August 27, 2007, the court admitted L.T. into the PTI Program. According to the State, on August 8, 2007, L.T. presented a fictitious motor vehicle insurance identification card to a Washington Township, New Jersey, police officer.

State v. John Wenzel

On December 14, 2007, John Wenzel was sentenced to three years' probation. On August 1, 2007, a Mercer County Grand Jury returned an Indictment charging Wenzel with Tampering with Public Records. Wenzel provided fraudulent insurance information to MVC when he registered his vehicles.

State v. John Wenzel

On December 14, 2007, John Wenzel was sentenced to three years' probation and ordered to pay a \$500 fine. On August 27, 2007, Wenzel pled guilty to Simulating a Motor Vehicle Insurance Identification Card. On July 11, 2007, a Mercer County Grand Jury returned a superseding Indictment charging Wenzel with Identity Theft, False Reports to Law Enforcement Authorities,

and Simulating a Motor Vehicle Insurance Identification Card. Wenzel previously presented a fraudulent motor vehicle insurance identification card to a State Trooper in Washington Township, New Jersey.

Morris County Prosecutor's Office

In the Matter of Undocumented Workers at Dicar, Inc.

In December 2006, criminal charges were filed by the Montville, New Jersey, Police Department against approximately 30 employees of Dicar, Inc., for Identity Theft, Insurance Fraud, and Offenses Involving False Government Documents. On January 5, 2007, the matters were referred to the Morris County Prosecutor's Office. In 2007, the court admitted all but four of these employees into the PTI Program. Two of the cases were dismissed. On December 31, 2007, the court issued bench warrants for the two remaining employees, Ricardo Chavesta and Victor Reyes, who failed to appear in court. The State alleges that the employees possessed fraudulent Social Security and/or resident alien cards to obtain employment and health insurance benefits through the employer's health insurance program.

State v. Brian Spinner

On May 30, 2007, a Morris County Grand Jury returned an Indictment charging Brian Spinner with Insurance Fraud and Theft. The State alleges that Spinner was collecting workers' compensation through AIG Insurance. Previously, when AIG mailed Spinner his final workers' compensation check in the amount of \$20,000, a second, identical check was erroneously mailed to Spinner. The State alleges that Spinner was not entitled to the second check but cashed it anyway before AIG realized the error.

State v. Aquiles F. Novillo, et al.

On December 3, 2007, a Morris County Grand Jury returned an Indictment charging Aquiles F. Novillo, an insurance agent licensed in the State of New Jersey, and his insurance agency, All Business Insurance Managers, Inc.; Danilo Arias and Hipolito Arias Caraballo and their taxi company, 07 Taxi & Limo; Jose Perez and his taxi company, Queens Limo; and Jose Ramirez and his taxi company, Apple Limo, with Conspiracy to Commit Insurance Fraud, Insurance Fraud, Tampering with Public Records, and Uttering False Documents. The State alleges that Novillo was the insurance agent

of record for the three taxi companies and their owners. According to the State, Novillo prepared and submitted or assisted in the preparation and submission of numerous applications for commercial automobile insurance for the taxi companies and their owners. The State alleges that the applications, which were submitted to eight different insurance companies in 2005, 2006, and 2007, contained false statements and material misrepresentations and omitted several material facts. According to the State, the defendants lied about the number of drivers to be insured, identified as covered drivers only the ones with the best driving records, omitted the identity of drivers with poor driving histories, misrepresented the number of vehicles to be insured, claimed that no insurance company had ever cancelled any of their prior insurance policies when prior companies had, in fact, cancelled them for non-payment of premiums, failed to disclose the fact that one of the taxi companies had done business under a different name, and falsely represented that previous insurance companies had insured them. The State further alleges that the taxi companies and their owners prepared, signed, and filed false taxi license documents with the town of Dover, New Jersey, certifying or claiming that each taxi company had \$500,000 in liability coverage, as required by a town ordinance, when they each knew they did not have that level of coverage.

On December 3, 2007, a Morris County Grand Jury returned a separate Indictment charging Novillo, All Business Insurance Managers, Inc., Eusebio Hidalgo, and Hidalgo's company Chamo Limo, Inc., with Tampering with Public Records and Offenses Involving False Government Documents. The State alleges that Hidalgo, Novillo, and their respective businesses prepared, signed, and filed false taxi license documents with the town of Dover, New Jersey, certifying or claiming that Chamo Limo, Inc., had \$500,000 in liability coverage, as required by a town ordinance, when the defendants knew Chamo Limo, Inc., did not have that level of coverage.

State v. Mitchell A. Bator

On February 9, 2007, the court sentenced Mitchell A. Bator to three years' probation conditioned upon his payment of \$23,582 in restitution and a \$2,500 civil insurance fraud fine and his performance of 100 hours of community service. Previously, Bator pled guilty to Conspiracy to Commit Arson and

Insurance Fraud. Bator paid an accomplice \$500 to take his leased Nissan Pathfinder from him so that Bator could report the car stolen and recover money from the insurance company. The car was discovered burning in Jefferson, New Jersey, and was completely destroyed by the fire. An investigation revealed that the mileage on the Nissan exceeded the terms of the lease and that the tires on the Nissan were bald.

State v. Rocco Molinaro

On January 22, 2007, the court admitted Rocco Molinaro into the PTI Program. Previously, a Morris County Grand Jury returned an Indictment charging Molinaro with Motor Vehicle Theft, Tampering with Records, Falsifying Records, and Motor Vehicle Title Offenses. The State alleged that Molinaro submitted fraudulent documents to MVC to wrongfully assume ownership of a classic vehicle which was left in his auto body shop by the rightful owner for restoration by Molinaro.

State v. Rony Hernandez, et al.

On June 1, 2007, the court admitted Ligia Canelas into the PTI Program. Also on June 1, 2007, the court sentenced Canelas's husband, Rony Hernandez, and Rony's brother, Denis Hernandez, each to two years' probation conditioned upon 90 days in the county jail. Previously, a Morris County Grand Jury returned an Indictment charging Rony Hernandez and Denis Hernandez with Leader of an Auto Theft Trafficking Network. Rony Hernandez, Denis Hernandez, and Canelas were also charged in the same Indictment with Operation of a Facility for Sale of Stolen Automobiles or Parts, Fencing, and Alteration of a Vehicle Identification Number (VIN). While incarcerated on these charges, Rony Hernandez and Denis Hernandez were taken into the custody of the United States Office of Immigration and Customs Enforcement and deported to their native country of Honduras.

State v. Wahid Rizk

On October 26, 2007, the court sentenced Wahid Rizk to one year' probation, ordered him to pay \$3,102 in restitution, and imposed a \$1,000 civil insurance fraud fine. Rizk collected temporary disability benefits from his employer and attempted to collect workers' compensation benefits from Chubb Insurance, claiming he injured his shoulder and could not work. An investigation revealed that Rizk was engaging in strenuous

manual labor at another place of business while collecting disability insurance and seeking workers' compensation insurance.

Passaic County Prosecutor's Office

State v. Woodrow Blackwell

On October 29, 2007, Woodrow Blackwell pled guilty to Attempted Theft by Deception and the court admitted him into the PTI Program. A Passaic County Grand Jury previously returned an Indictment charging Blackwell with Theft by Deception and False Swearing. According to the State, Blackwell filed a fraudulent \$10,000 lost wages claim with State Farm Insurance Company. The State alleged that in his deposition, while under oath, Blackwell claimed to have been employed at the Hackensack Medical Center on the date of loss. Records from Hackensack Medical Center, however, showed Blackwell's employment had been terminated more than a year prior to his alleged injuries.

State v. Rosa Janina Arengo-Campos

On June 12, 2007, Rosa Janina Arengo-Campos pled guilty to Practicing Dentistry Without a License. According to the State, the Passaic County Prosecutor's Office Insurance Fraud Unit received a referral from the Enforcement Bureau of the New Jersey Division of Consumer Affairs that Arengo-Campos was practicing dentistry without a license in Paterson, New Jersey. The State alleged that an undercover detective from the Prosecutor's Office scheduled an appointment with Arengo-Campos and, upon arrival, observed a fully operational dental office. According to the State, upon her arrest, Arengo-Campos admitted that she was not licensed in the State of New Jersey, or any other state. Arengo-Campos will be sentenced in 2008.

State v. Milton Hill

On October 22, 2007, Milton Hill was arrested and charged with Insurance Fraud for filing a false auto theft claim with New Jersey Skylands Insurance Company. According to the State, in November 2006, Hill allegedly parked a 2006 Acura leased by his mother inside his rented public storage facility. The State alleges that in December 2006, Hill reported the vehicle stolen to the Newark Police Department and gave a recorded statement to New Jersey Skylands Insurance claiming the vehicle had been stolen.

The State further alleges that on June 4, 2007, the 2006 Acura was repossessed by Honda Finance from Hill's rented storage space where it had been parked since November 2006. This matter is pending presentation to the Grand Jury.

State v. Marvin Thompson

On November 27, 2007, a Passaic County Grand Jury returned an Indictment charging Marvin Thompson with Insurance Fraud, Theft by Deception, and Tax Fraud. According to the State, Thompson filed a fraudulent stolen vehicle report with Liberty Mutual Insurance Company concerning the alleged theft of his 2000 Chevrolet Astro van. The State alleges that Thompson reported the van's purchase price was \$7,500 although the title to the van revealed that Thompson purchased the van for \$5 and paid only 30 cents in sales tax. The State further alleges that Thompson reported the vehicle's odometer reading as 94,000 miles, although the title to the van revealed that on the date of purchase the van had an odometer reading of 183,848 miles. In June 2006, Liberty Mutual issued Thompson a settlement check in the amount of \$8,939. The State intends to prove that when Thompson's 2000 Chevrolet Astro van was recovered in Englewood, New Jersey, in September 2006, there were no signs of forced entry to the doors or ignition and the actual mileage reflected on the odometer was 203,997. This matter is currently pending trial.

State v. Daniel Figueroa, et al.

On November 30, 2007, Daniel Figueroa and his wife Nereida Figueroa each pled guilty to an Accusation charging them with Simulating a Motor Vehicle Insurance Identification Card. According to the State, the Figueros accepted \$800 from a friend in exchange for registering the friend's vehicle in Nereida Figueroa's name and providing a fictitious automobile insurance identification card. The counterfeit Proformance Insurance card provided actually bore Nereida Figueroa's expired Clarendon Insurance policy number. Daniel and Nereida Figueroa are scheduled for sentencing in 2008.

State v. Arun Jolly

On July 26, 2007, Arun Jolly, a pharmacist licensed in the State of New Jersey, was arrested and charged with Insurance Fraud. According to the State, Jolly utilized the prescription plan of another pharmacy employee to fill prescriptions for Jolly and his family



members. The State further alleges that Jolly also used this employee's plan to fill prescriptions for the employee without proper authorization from the prescribing doctors.

State v. Luis Pascal, et al.

On March 30, 2007, the court sentenced Luis Pascal to three years' probation following his guilty plea to Attempted Theft by Deception. On January 8, 2007, the court admitted Eduardo Abreu, Wilfredo Abreu, and Jose Pascal into the PTI Program. According to the State, these defendants used multiple identities to file numerous fraudulent "slip and fall" claims in Passaic and Bergen Counties.

State v. Manuel Zapata, et al.

On January 30, 2007, a Passaic County Grand Jury returned an Indictment charging Manuel Zapata with Health Care Claims Fraud and Attempted Theft by Deception. According to the State, Zapata was one of four "jump-in" suspects who claimed to be injured while passengers in a co-worker's car. Zapata and the others were transported from the scene via ambulance and later received treatment from a local chiropractor. The State alleges that Manuel Zapata and his brother Felipe Zapata were not passengers in the car at the time of the accident. The court previously admitted Felipe Zapata into the PTI program following Felipe Zapata's guilty plea to Health Care Claims Fraud. A bench warrant has been issued for Manuel Zapata.

State v. Adalberto Matias

On April 13, 2007, the court sentenced Adalberto Matias to three years' probation and ordered him to pay \$2,432 in restitution to Capital One Auto Finance. Previously, Matias pled guilty to Theft by Deception. Matias filed a fraudulent auto theft claim with Clarendon National Insurance Company, claiming to have last driven his car on March 11, 2003. Matias's car was recovered the previous day, March 10, 2003, in Connecticut.

Salem County Prosecutor's Office

State v. James Small

On September 12, 2007, a Salem County Grand Jury returned an Indictment charging James Small with Tampering with Public Records. According to the State, Small falsified his insurance information while registering his vehicles.

Sussex County Prosecutor's Office

State v. Umberto Mazzone

On December 14, 2007, Umberto Mazzone pled guilty to Insurance Fraud and was sentenced to two years' probation and 90 days in the Sheriff's Labor Assistance Program (SLAP), and ordered to pay \$155 in fines and \$42,500 in restitution. While employed as a claims adjuster at Selective Insurance Company, Mazzone diverted \$42,500 from an insurance claim to his personal bank account. Two additional bogus checks for \$18,000 each were generated but not cashed by Mazzone.

State v. Robert Erven

On October 25, 2007, Robert Erven pled guilty to Altering an Insurance Identification Card and was ordered to pay \$664 in fines. According to the State, Erven altered the expiration date on a Selective Insurance Company automobile insurance identification card his son exhibited at the time he was involved in an auto accident.

Union County Prosecutor's Office

State v. Vishal Dhadha

On December 14, 2007, a Union County Grand Jury returned an Indictment charging Vishal Dhadha with Conspiracy to Commit Robbery and Insurance Fraud. According to the State, in August 2007, Dhadha requested an undercover Federal Bureau of Investigation (FBI) agent to stage a robbery of Dhadha in order for Dhadha to submit a fraudulent insurance claim for gems he would claim were on his person at the time of the staged robbery. The State alleges that after the robbery was staged at The Jewelry Exchange located on Route 22 in Union Township, Dhadha submitted a fraudulent claim to the Jewelers Mutual Insurance Company claiming he was robbed of a satchel containing in excess of \$260,000 in precious stones. The matter is pending trial.

State v. Vincent Truzzolino

On November 2, 2007, a Union County Grand Jury returned an Indictment charging Vincent Truzzolino with Insurance Fraud. According to the State, a 1989 MG TF1500, which had been insured as a classic vehicle and subsequently reported stolen by Truzzolino in May 2002, was, in fact, stored under a tarp at an auto body shop in Irvington. The State alleges that, unaware

that the vehicle had been reported stolen, the owner of the body shop, who was a friend of Truzzolino, had been storing the vehicle at Truzzolino's request since 2002. The State further alleges that American Modern Insurance paid Truzzolino \$30,000 as a result of the fraudulent vehicle theft claim. The matter is pending trial.

State v. Yorman Mina, et al.

On October 5, 2007, Yorman Mina was sentenced to seven years in State prison and ordered to pay \$63,366 in restitution to various insurance companies. Mina, the leader of a staged accident ring operating throughout Union County, solicited family members and other individuals to report fraudulent accidents and submit phony claims to various insurance companies.