



The PIP Source

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Division of Insurance Fraud
www.MyFloridaCFO.com/fraud

Welcome to Our First Issue

By Captain Steven Smith

The creation of this newsletter is to keep you informed of what is happening through the efforts of the Division of Insurance Fraud (DIF) in fighting Personal Injury Protection (PIP) fraud throughout the State of Florida. Currently, DIF has six dedicated squads and 40 detectives focused on PIP fraud.

While not divulging case sensitive or confidential information, we will try to keep you informed of our activities, arrests and trends identified. It is our intent to continue to coordinate with you in the fight against PIP fraud because you are a big part of that effort. We ask that you be an active participant in this fight by working closely with our field offices and detectives. Open and active communication is a vital key to successful; sharing of information and investigations and we ask that you communicate with us about any issue you feel is relevant to our common goal. We welcome your feedback on our newsletter. Feel free to contact me at 305-536-0370 or by e-mail at Steve.Smith@myfloridacfo.com

INSIDE THIS ISSUE

- 1 Our First Issue
- 1 Statewide PIP Reorganization
- 2 Dedicated Prosecutors
- 3 Statewide Arrests
- 4 Office Contacts

Send us your ideas about what you would like to see.

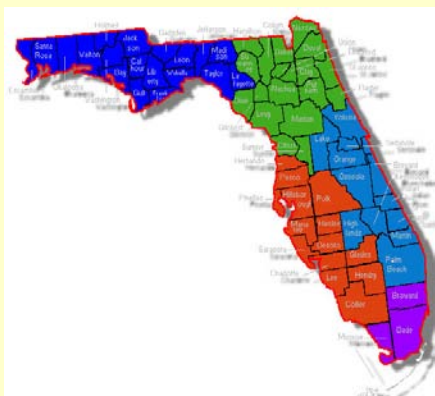
Coordinating Florida's Fight against PIP Fraud

By Director John Askins

PIP Fraud is a problem in Florida, and accounts for more than 40% of the referrals made to the Division of Insurance Fraud. A June 2010 report by NICB listed four Florida cities in the top ten nationally for staged accidents: Tampa, Miami, Orlando and Hialeah. The Tampa-Orlando corridor is the current hot spot for this type of fraud, edging ahead of Miami-Hialeah in explosive fashion.

The Division reorganized in 2009, setting up dedicated squads to investigate PIP cases in Broward, Palm Beach, Orlando, Tampa and Ft. Myers. A statewide initiative, led by Captain Steve Smith, was established this year to coordinate the efforts to fight PIP fraud by expanding on the success realized by the dedicated squads previously established in Miami. Our statewide initiative includes ensuring the resources get to the areas in need; establishing better coordination between DIF and other law enforcement agencies; providing more detailed information to the public and media on successful arrests and prosecutions; and educating and informing the communities targeted by this crime.

Please see [Coordinating](#) on page 2



Coordinating – from page 1

We also hosted two strategic planning meetings with law enforcement and industry leaders to find solutions to the growing problem.

An important partner in our success is the National Insurance Crime Bureau (NICB), and they are answering the challenge in Central Florida with the creation of a new Fraud Task Force. It will be located in Tampa, with the goal of copying the achievements of the South Florida Medical Fraud Task Force that began in 2002. Of course, both DIF and NICB owe a great deal of gratitude to the dedicated SIU investigators throughout the State.

In 2003, DIF initiated a dedicated prosecutor's program with Miami-Dade County State Attorney Katherine Fernandez-Rundle and the Florida Automobile Joint Underwriter's Association (FAJUA), and we continue to expand the program that now boasts nine dedicated prosecutor positions statewide, in Miami-Dade, Broward, Palm Beach, Orange, Hillsborough and Duval counties, although some positions are currently vacant.

PIP Fraud affects each and every Floridian, mostly through higher premiums paid for auto insurance. Unfortunately, many of the immigrants that come to live and work in Florida are targeted by unscrupulous clinic owners and thugs who recruit them into the illegal activity. We are inundated daily with commercials screaming how much money you can make from an accident. The truth is those ads are misleading; the people making the lion's share of the money are the clinic owners and lawyers, who take advantage of persons who don't know enough about the laws in Florida, or the consequences of going along for the ride.

When PIP fraud is involved, there is no free ride.

“Of course, both DIF and NICB owe a great deal of gratitude to the dedicated SIU investigators throughout the State.”



Florida Insurance Fraud Education Committee.

Dedicated Prosecutors

By Captain Steven Smith

We hope to provide some helpful information about the dedicated prosecutors in this newsletter several times a year. Currently, there are six dedicated insurance fraud prosecutors throughout Florida.

Thomas Sadler, who had been with the Miami-Dade SAO dedicated unit since 2007, left and has been replaced by Thomas Poole. Rhonda King was replaced in the Hillsborough SAO dedicated position by Matthew Gale. Alex Sevak, the dedicated workers' compensation fraud (W/C) prosecutor in Miami-Dade, is leaving at the end of this month.

Still working in the dedication positions are – Mike McQuaide in Miami-Dade; Joseph Licandro in Duval; Scott Ernest in Broward; and Ryan Kelley in Palm Beach.

There are currently two vacant positions in Miami and one in Tampa. It is our goal to continue to add dedicated prosecutors throughout the state, including vital areas like Ft. Myers.



Statewide PIP Arrests – June 2010

Each issue will provide a list of PIP arrests made by the offices throughout the State. Along with each defendant's name and age, we will include: the type of scheme involved; the fraud dollar amount; clinic name(s); victim insurance company name(s); and the arresting office. If you need additional details on any of these arrests, please contact Capt Smith.

- Luis Eduardo Cuao, 36** - paper acct 01/01/09 (driver) \$28,514 - Kadosh Medical Services (State Farm) **M**
- Adolfo Claudio Abadi, 48** - fake insurance card (United Auto) **M**
- Julio Batista Castaneda, 39** - staged acct 09/30/09 (passenger) \$13,700 - Health & Wellness Center (Allstate) **M**
- Arasmely Santos, 30** - staged acct 09/30/09 (driver) \$13,480 - Health & Wellness Center (Allstate) **M**
- Reginald Canes, 20** - false statement in support of jump-in 12/08/08 - \$10,138 (Affirmative) **W**
- Cindy Greer, 22** - staged acct 08/27/09 (passenger) - \$9,000 - Best Line Medical Clinic (Geico) **T**
- Juan A Rodriguez, 65** - clinic employee falsified forms - \$3,364 - Taft Massage Therapy Center (State Farm) **O**
- Adriana Casanas, 40** - staged acct 08/27/09 (passenger) \$5,479 - Complete Medical Therapy Services (Geico) **T**
- John Kennedy Figuereo, 26** - staged acct 08/27/09 (passenger) \$16,000- Complete Medical Therapy Services (Geico) **T**
- Damian Sweet, 21** – clinic employee falsified forms - \$16,000 – Complete Medical Therapy Services (Geico) **T**
- Livan Noa, 34** - staged acct 09/30/09 (passenger) \$10,000 bodily injury demand (Allstate) **M**
- Noah Adams, 22** - staged acct 08/27/09 (driver) \$6,511 - Best Line Medical Clinic (Geico) **T**
- Juana Rodriguez, 50** - staged acct 11/9/09 (passenger) - \$33,400 (Progressive) **M**
- Shaun Padgett, 27** – clinic employee \$20,385 – Tampa Rehabilitation – (Sentry / Seminole / Geico) **T**
- Solange Jean-Baptiste, 55** - jump-in 11/25/08 - \$8,492 - Cardinal Chiropractic Center (Geico) **F**
- Melissa Hincapie, 26** - staged acct 08/27/09 (passenger) - \$9,000 - Complete Medical Therapy Services (Geico) **T**
- Derek Alston Catusus, 19** - staged acct 02/02/10 (recruiter) - \$0 - True Wellness (State Farm / Geico) **M**
- Carlos Dominguez-Gonzalez, 43** - staged acct 11/09/09 (recruiter) \$33,400 - M & M Rehabilitation (Progressive) **M**
- Silvio Berneda, 61** - staged acct 11/09/09 (passenger) \$33,400 - M & M Rehabilitation (Progressive) **M**
- Benat Senatus, Jr, 27** – application fraud (GMAC) **F**
- Josmai Sanchez, 33** – application fraud (Hallmark) **M**
- Emmanuel Eloi, 56** – doctor - \$1,500 – All Family Medical Center (Victoria) **O**
- Elena Aragon, 35** – insurance co adjuster theft - \$60,000 (Gainsco) **M**
- Vassell Llewellyn Ewar, 49** - staged acct 08/31/07 (passenger) \$14,482 - Palm Bay Therapy & Rehab (Geico) **O**
- Karla Garcia, 21** - staged acct 11/02/09 (passenger) \$30,624 - New Life Rehab (State Farm) **M**
- Roald Munoz, 36** - staged acct 11/02/09 (driver) \$30,624 - New Life Rehab (State Farm) **M**
- Adrian Fernandez-Rodriguez, 33** - staged acct 11/02/09 (passenger) \$30,624 - Robert Medical Center (State Farm) **M**
- Kewyl Lamar, 33** - staged acct 11/02/09 (recruiter) \$30,624 - Robert Medical Center (State Farm) **M**
- Jean Michel, 49** - PIP patient false claim 09/21/09 - \$40,425 - Alternative Medical Center (Unitrin) **B**
- Latisha Arlene Campbell, 33** - staged acct 07/16/09 (passenger) \$2,405 - Boca Rehab / Six Doctors (Progressive) **M**
- Carlos Domijnguez-Gonzalez, 43** - staged acct 09/07/08 (recruiter) \$53,867 - Context Medical Group (State Farm) **M**
- Silvio Berneda, 61** - staged acct 09/07/08 (driver) \$53,867 - Context Medical Group (Progressive) **M**
- Lourdes St. Cloud Eloi, 57** - patient brokering (clinic owner) - \$0 - All Family Medical Center **O**

Statewide PIP Contacts

PANHANDLE REGION

Counties: Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton, Washington

PENSACOLA FIELD OFFICE

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TALLAHASSEE FIELD OFFICE

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NORTH REGION

Counties: Alachua, Baker, Bradford, Citrus, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Levy, Marion, Nassau, Putnam, St. Johns, Sumter, Suwannee, Union.

JACKSONVILLE FIELD OFFICE

Captain Brian McCOY

Lt. Kevin JONES

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921 North Davis Street, Bldg. B, Ste.149

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WEST CENTRAL REGION

Counties: Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota.

TAMPA FIELD OFFICE

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EAST CENTRAL REGION

Counties: Brevard, Indian River, Lake, Martin, Okeechobee, Orange, Osceola, Palm Beach, Seminole, St. Lucie, Volusia

WEST PALM BEACH FIELD OFFICE

Major Simon BLANK

Captain Glen HUGHES

Lt. Evangelina BROOKS

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SOUTH REGION

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Lt. John DYGON

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Supervisory Special Agent Fred Burkhardt

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