CFO Jeff Atwater and Gov. Rick Scott worked tirelessly with legislative leaders this session to pass reforms to the state’s personal injury protection (PIP) system and stop the estimated $1 billion fraud tax on Florida’s consumers. Reforms championed by CFO Atwater and passed this session target staged accident fraud, strengthen billing practices so appropriate services are provided to those who need care, tighten requirements for clinic ownership and provide rate relief for Florida’s consumers.

A report released in November by Insurance Consumer Advocate (ICA) Robin Westcott, appointed by CFO Atwater, highlighted the need for reforms through concrete and meaningful data. According to the ICA’s report, the number of Florida drivers has remained stable, and the frequency of crashes declined between 2006 to 2010 while the number of PIP claims opened or recorded during the same time increased 28 percent. In addition, the payment on PIP claims increased 66 percent during the same period.

“When I took office as Florida’s CFO, I made a commitment to do all I could to go after the fraudsters cheating Floridians out of their hard-earned dollars,” CFO Atwater said. “With the passage of this bill and the help of Florida’s Legislature, I know we have gone a long way in fulfilling that promise. I’m eager to start seeing the positive impacts of this bill in the form of rate relief for Florida’s consumers.”

In 1972, Florida passed the PIP law to make sure people injured in an auto accident would quickly get money to treat their injuries. The legislation provided that a driver's insurance company pay up to $10,000 to cover medical bills and lost wages after an accident, no matter who is at fault. There have been numerous attempts to tighten the law since then, and it briefly sunset in 2007 for three months before being reenacted.

The new legislation requires an accident victim to obtain treatment within 14 days in an ambulance or hospital, or from a physician, osteopathic physician, chiropractic physician or dentist. The full $10,000 PIP benefit can be used only if it is determined that the insured has an emergency medical condition. If not, the PIP benefit is limited to $2,500. Massage therapists and acupuncturists were both eliminated from eligibility for PIP benefits.

The legislation also includes that an insured must submit to an examination under oath. This investigative tool had been in question since the Custer ruling by the Supreme Court in 2010.
The Cape Coral Police Department wrapped up an undercover investigation into PIP fraud and staged crashes with 12 arrests last month. The investigation was conducted by the Cape Coral Police Department, U.S. Secret Service, the City of Miami Police Department, Hialeah Police Department, the Division of Insurance Fraud, IRS, U.S. Attorney’s Office and the National Insurance Crime Bureau (NICB). Also assisting the investigation were several insurance companies including State Farm, Met Life, Sentry, Travelers, Allstate, Nationwide and Farmers.

In the 13-month investigation, detectives went undercover and infiltrated a sophisticated insurance fraud scheme. Participants staged traffic crashes, feigned injuries and sought medical treatment at a clinic, which would bill the insurance company for thousands of dollars per crash. The investigation discovered that two clinics, Xtreme Care Rehabilitation Center and C & A Family Rehab Center were allegedly operating in Cape Coral as unlicensed health care clinics since 2009.

Xtreme Care Rehabilitation Center, located in Cape Coral at 2002 Del Prado Blvd. S, Suite 100, was incorporated in December 2009, and listed chiropractor Stephen Lovell as the president and sole officer. Lovell has been licensed in Florida as a chiropractor since August 1986 and as a physician’s assistant since February 2007.

C & A Family Rehab Center, located in Cape Coral at 1401 Viscaya Parkway, Suite 4, was incorporated in September 2009 and listed chiropractor William A. Hall as the president and sole officer. Hall has been licensed in Florida as a chiropractor since July 1994.

Neither clinic was licensed by or had been issued an exemption by the Agency for Health Care Administration (AHCA).

The investigation resulted in the federal indictments of 12 individuals at all levels of the criminal organization, including staged crash recruiters, massage therapists, clinic owners and a chiropractor. Hundreds of thousands of dollars in assets were also seized. The investigation continues and additional arrests are anticipated.

In one indictment involving activity at Xtreme Care Rehabilitation Center, chiropractor Stephen M. Lovell, 54, clinic owners Francisco Huici Fernandez, 39, and Ernesto Diaz, 30, staged accident recruiter Joanna Capote, 23, office managers Karen Carmona Jackson, 29, and Jeanine Lastres Huici, 41, massage therapists Marylda Santana, 21, and Sonia Arroyo, 52, and receptionist Indra Lemus Castellanos, 19, were charged with conspiracy to commit health care fraud and mail fraud, health care fraud, mail fraud and conspiracy to commit money laundering and money laundering.

In a separate indictment involving activity at C & A Family Rehab Center, clinic owners Abel de Jesus Perez, 43, and Francisco Huici Fernandez, 39, massage therapists Victor Caballero Duarte, 22, and Marylda Santana, 21, and receptionist Adrian Perez, 21, were charged with conspiracy to commit health care fraud and mail fraud, health care fraud, mail fraud and conspiracy to commit money laundering.

Each of the counts in the two indictments carry a maximum penalty of 20 years in federal prison.

The U.S. Attorney’s Office has called this investigation the largest, most successful of its kind, and the agency will recommend it as a template for other investigations to follow in the future.

15 Arrested in Lunch Truck Accident Ring

Following a two-year investigation by the Division of Insurance Fraud (DIF), 15 subjects were arrested for their roles in a Miami ring that used lunch trucks to stage more than a dozen accidents and file more than $800,000 in fraudulent property damage and personal injury protection (PIP) claims.

“While many businesses are struggling to stay afloat during these difficult economic times, turning to insurance fraud is never the answer,” CFO Atwater said. “I will not stand by and let these fraudsters go to lunch on your hard-earned dollar.”

The investigation revealed that a lunch truck company catering to construction sites found itself on tough financial times and created the scheme to improve cash flow. The owners of the lunch trucks recruited participants to pose as the owners and stage auto accidents. The real truck owners then filed fraudulent claims and paid the fake owners several thousand dollars for their roles. Between 2008 and 2010, the ring staged more than a dozen accidents and also filed false stolen truck claims.

Members of the ring were first arrested in 2010 for a staged accident in November 2009. In that case, subjects Abdel Tome, Luis Rivero Dominguez, Angel Sotolongo Sierra, Sergio Cordero, Hilda Somodvilla-Licea and Jesus Iluminado Guerrero were charged for fraudulent claims in excess of $116,000 for one staged accident.

Those arrested in last month’s sweep were Armando Alonso, Yordan Martin Mata, Yanet Soriano, Dunaikis Roche, April Caridad Sequinot, Alberto Paz Hernandez, Yoandris Benitez, Eduardo Alonso Castellanos, Lucia Amigot, Alicia Iris Laurenco Cuesta, Ivan Silva, Robert Jabani Hinklein, Abraham Alliegro, Evelyn Yero Noy, Yoandris Benitez and Jesus Iluminado Guerrero. The latest arrests are a result of the follow-up investigation that identified 11 additional staged accidents and three false stolen vehicle claims which resulted in fraudulent claims in excess of $545,000 filed against seven insurance companies. Additional arrests are anticipated.

The insurance companies defrauded by this scheme included Allstate, National Indemnity Group, Old Republic, Progressive, Republic Western, State Farm and US Security.

This case is part of a continuing crackdown by CFO Atwater’s Division of Insurance Fraud and the National Insurance Crime Bureau in the fight against auto insurance fraud in Florida.

Three Clinic Employees Arrested in Tampa

The Division of Insurance Fraud (DIF) arrested three Tampa clinic employees on charges of insurance fraud and patient brokering. Clinic managers Danilo Ardian Gonzalez-Alfonso, 37 and Yennier Gutierrez Obregon, 23, and massage therapist Lydia Merlo-Fernandez, 23, all employees of CPS Medical Clinic, allegedly solicited a confidential source to participate in a scheme to file fraudulent claims for services never provided.

“These fraud clinics have become an albatross around the neck of Florida’s consumers—driving up insurance rates across Florida and lining their pockets with the hard-earned dollars of honest Floridians,” CFO Atwater said. “My office will remain diligent in the fight against accident fraud while continuing to seek legislative reforms in the final days of the 2012 Legislative Session to curb this costly crime.”

During the investigation, a confidential source went with Obregon to CPS Medical Center. During multiple visits, Gonzalez-Alfonso and Merlo-Fernandez instructed the source to sign blank therapy sheets and leave the clinic without receiving any treatment. If convicted, each could face up to 10 years in prison.

This case is part of a continuing crackdown by CFO Atwater’s Division of Insurance Fraud in the fight against auto insurance fraud in Florida. Nationwide Insurance provided assistance in this investigation. This case will be prosecuted in the 13th Judicial Circuit under the direction of Hillsborough State Attorney Mark Ober.
Clinic Owner, Runner Charged in Tampa PIP Fraud Scheme

The owner of Cypress Wellness Center, massage therapist Nohora Patricia Triana, 35, and her runner, Jose Luis Avila Robles, 30, were arrested by the Division of Insurance Fraud in Tampa last month for their involvement in a PIP fraud scheme. Robles recruited and offered to pay a confidential source working for DIF to refer patients to the clinic, which was located in Tampa at the time. The source and an undercover officer went to the clinic and received treatment on four occasions, but were asked by Triana to sign for treatments that they did not receive. Triana then relocated her clinic to Pasco County as a result of the Hillsborough County ordinance passed to combat clinic fraud. Triana told the source and the undercover officer that they could continue to sign for the treatments not received at the new location. Cypress Wellness Center submitted claims to Nationwide Insurance for more than $24,000.

Former Police Officer Charged in Broward PIP Jump-In Case

Pamela Murray-Laun, 29, a former detention deputy with the Broward Sheriff's Office and police officer with the Seminole Police Department, was arrested last month and charged with insurance fraud. A street sweeper struck Murray-Laun’s unoccupied truck in the parking lot of the Broward County Jail. Murray-Laun later claimed to have been in the truck and went to a clinic for treatment of alleged injuries. An investigation by the Division of Insurance Fraud showed that Murray-Laun was not in her vehicle at the time it was struck.

Three Doctors Surrender Medical Licenses in Fraud Conviction Pleas

Three medical doctors have surrendered their licenses with the Department of Health through plea agreements with the Miami-Dade State Attorney’s office.

Gerald Amado, 72, and Carlos Barrera, 60, were arrested in March 2011 as part of the undercover operation known as Operation Dark Horizon for their role in a fraud scheme that resulted in 25 defendants being charged. Amado worked at New Horizon Practice and Barrera worked at Therapium Health Corp. Jose Gerardo Valiente, 74, was arrested in May 2009 as part of an undercover operation at E & B Rehabilitation Clinic involving staged accidents and false treatment.

These pleas are part of a continuing process through which the Division of Insurance Fraud, the Department of Health and the prosecuting State Attorney’s offices prevent criminals from again using their licenses to participate in fraudulent activities in Florida. A final resolution may still require action by the licensing board.

CFO Jeff Atwater Announces $25,000 in Fraud Rewards

Florida Chief Financial Officer Jeff Atwater announced $25,000 in rewards last month for three Floridians who provided key information that led to arrests and convictions in five major insurance fraud cases. These citizens helped the Florida Department of Financial Services Division of Insurance Fraud uncover almost $560,000 in fraudulent insurance billings leading to 10 arrests to date. “These individuals had the courage to come forward and report suspected insurance fraud ultimately helping protect their fellow Floridians from this costly crime,” CFO Atwater said. “Without their assistance these fraudsters would still be on the streets, stealing your hard-earned dollars.”

- $10,000 was awarded to a citizen whose report of a solicitation to participate in a staged automobile accident led to the arrest of an accident clinic owner and recruiter and a massage therapist.
- $10,000 was awarded to a citizen who was able to obtain audio as well as video evidence demonstrating the daily operation of an illegal accident clinic. The citizen provided an invaluable service by taking time from his job and personal life to assist fraud detectives.
- $5,000 was awarded to a citizen who provided detectives with assistance in apprehending a fraudster who told him he was planning to intentionally drive an SUV into a canal in Ft. Lauderdale in order to assist a friend in making a fraudulent insurance claim.

Anyone with information about suspected insurance fraud is asked to call 1-800-378-0455. You can remain anonymous.

Two Charged in Staged Accident Case at Tampa Clinic

Two defendants were arrested last month in Tampa by the Division of Insurance Fraud (DIF) for their roles in a staged accident.  and Karen Martinez, 23, participated in a staged accident in June 2010 and then went to Relief All Pain Rehabilitation Center and signed for treatment they did not receive. As a result of their actions, nearly $24,000 in fraudulent PIP claims were filed against Progressive and State Farm insurance companies. Additional arrests are anticipated.
Most Wanted: Fugitive

Karel Cantillo-Martinez
Hispanic Male, DOB 8/9/77
5'09", 160 lbs, Brown Eyes, Black Hair

Warrant Information:
Warrant Number: W305060286
Insurance Fraud/Staged Accident, 2nd Degree Felony

Details:
The Florida Department of Financial Services, Division of Insurance Fraud is attempting to locate Karel Cantillo-Martinez in reference to the outstanding warrant.

In February 2008, Cantillo-Martinez, reported that he was a passenger in an automobile accident in Miami-Dade County, which was investigated by Florida Highway Patrol. In actuality, Karel Cantillo-Martinez waited in a suspect vehicle while his accomplices struck another motorist; then Cantillo-Martinez went to the scene of the crash to act as though he was in the vehicle during the impact. He was part of a scheme to file a fraudulent motor vehicle report resulting in costly personal injury protection claims.

Personal injury protection claims were filed by multiple medical clinics against insurance companies for alleged medical treatment on the parties involved, totaling $37,867.72. Karel Cantillo-Martinez has been a fugitive since August 2008.

Check out the latest Most Wanted at http://www.myfloridacfo.com/PressOffice/MostWanted/

How You Can Help Fight Insurance Fraud in Florida

Last year, the Florida Legislature created a fund to which anyone can contribute to the fight against insurance fraud by making a donation, gift or grant to the Insurance Regulatory Trust Fund. The proceeds will be used by the Division of Insurance Fraud to hire additional dedicated prosecutors and insurance fraud detectives, as well as fund anti-fraud programs around the state. This is an exciting program that we believe will have a substantial impact on insurance fraud in Florida.

Payments should be made payable to: The Department of Financial Services
(Please write “Code 1201F” on the memo line of your check.)

The mailing address is:
Department of Financial Services
Revenue Processing Section
P.O. Box 6100
Tallahassee FL, 32314-6100

The donor should include correspondence with the check indicating it is a grant or donation for the Division of Insurance Fraud. The letter should include his / her intent that the grant or donation be deposited to the Insurance Regulatory Trust Fund and used for anti-fraud efforts. Also include a statement that if the donation is to be used for any other purpose, the funding should be withdrawn.

If you have any questions, you can contact us at the PIP Source and we will get an answer. Thank you for your help.

Join the Fight. Be a part of the Solution. Make a Difference.
New PIP Scheme?

A Tampa company has sent fliers to chiropractors suggesting ways to capitalize on potential loopholes in new legislation aimed at denting the runaway fraud plaguing Florida’s mandatory motor vehicle no-fault law.

The Tampa health care staffing agency is offering to send medical doctors or osteopathic physicians to chiropractors’ offices to examine patients and fill out paperwork that could possibly qualify them as an “emergency” and eligible for the maximum $10,000 personal injury protection benefit.

“Chiropractors. Don’t miss out on your $7,500,” the Medical on Demand Staffing solicitation promises. “We Have The Medical Doctors You Need.”

Darrell Stollings, chief executive officer of the medical staffing and placement firm, said Wednesday that he’s not trying to skirt conditions of the new legislation although he agreed that his flier (shown below) was an eye-catcher.

"We have physicians who are available to look at the patient to make sure that patient is medically needing of that (chiropractic) service," Stollings explained. "If not, they don’t get that service."

"The governor hasn't even signed the bill yet and some firm is sending this thing around?" asked Rep. Jim Boyd, a Bradenton Republican who sponsored the legislation. "It’s very brazen and I think action will be taken if someone is trying to do something that is not acceptable."

Boyd said he had already spoken to officials from the Department of Health and Division of Insurance Fraud about checking into the validity of the Tampa company's overture to chiropractors.

Stollings’ solicitation was faxed last week to chiropractors and physicians with the company’s phone number and email address, less than three weeks after the Legislature narrowly agreed to pass the bill (HB 119) backed by Gov. Rick Scott.


---

**Chiropractors. Don’t miss out on your $7500.00!**

*We Have The Medical Doctors You Need Now!*

---

The legislation requires an accident victim to obtain treatment within 14 days in an ambulance or hospital, or from a physician, osteopathic physician, chiropractic physician, or dentist.

“The full $10,000 PIP medical benefit is available only if a physician, osteopathic physician, dentist, or a supervised physician’s assistant or advanced registered nurse practitioner determines that the insured has an emergency medical condition.”

---

Otherwise, the PIP medical benefit is limited to $2,500.

“Medical On Demand” can send a MD/DO to your facility to see your PIP patients. Our physician will do assessments, fill out and sign forms that state the Insured has an emergency medical condition.

---

**Contact us today for details!!**

**Medical On Demand Staffing LLC**

Phone: 813-963-7097  
Fax: 813-963-7589

Email: medicalondemand@yahoo.com
“Regrettably, our state's auto insurance system has been taken over by a circling pool of piranha - fraud clinics, lawyer referral services and organized crime.”

- CFO Jeff Atwater, St Pete Times, 11/15/11

The $10,000 per individual PIP coverage, with 11 million cars in Florida, is “a huge pot of money” that unscrupulous individuals are using as their “personal slush fund.”

- Ron Poindexter, then-Director of Operations for the Southeast with the National Insurance Crime Bureau, Best's News Service, 01/31/11

“A multiplier is supposed to be used in cases of complexity or scarcity, when few attorneys may be willing to take on a case. Anyone who has driven up and down I-95 or I-75 and who has seen all of the ‘1-800-CallMe’ billboards knows that is not the case.”

- Sen. Garrett Richter, R-Naples, newspress.com, 1/8/12

“The FMA (Florida Medical Association) believes that the focus of any legislative effort should be on giving law enforcement and the Department of Health the resources and tools they need to stop the fraud, put those who break the law in jail, and revoke the licenses of the health care providers who participate in schemes to defraud the PIP system.”

- Association spokeswoman Rebecca O’Hara, newspress.com, 1/8/12

“We are the No. 1 state for staged auto accidents where people fake an accident. If we don’t fix this - it’s already $1 billion in fraud - it will go up 30 percent year after year after year.”

- Governor Rick Scott, Tampa Bay Times, 2/26/12

“No-fault insurers have been besieged with fake injury claims by crooked injury clinics. They have been bleeding insurers for years. PIP reform is good news for insurance companies because the bill has provisions that apply a great deal of heat on sham clinics that operate solely to make bogus injury claims against auto insurers.”

- James Quiggle, Director of Communications for Coalition Against Insurance Fraud, Insurance Networking News, 3/13/12
Statewide PIP Arrests – March 2012

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.

Blanca Lopez Santiestaben, 49 - staged acct 02/05/11 (recruiter) $57,279 – Chirocorp / Stat Diagnostic Imaging / Dr M Feijoo (Geico / United Auto) M

Margot Ascano, 77 – staged acct 04/15/10 (jump-in passenger) $11,615 – Angel’s Diagnostic / Grand Canal Rehab (State Farm) M

Danilo Ardian Gonzalez-Alfonso, 37 - clinic manager - $4,017 - CPS Medical Clinic (Nationwide) T

Lydia Merlo-Fernandez, 23 - massage therapist - $4,017 - CPS Medical Clinic (Nationwide) T

Yennier Gutierrez Obregon, 23 – clinic manager - $4,017 - CPS Medical Clinic (Nationwide) T

Mileidy Ortega Hernandez, 33 – PIP patient - $14,505 – Coral Therapy and Medical Center (Allstate) W

Nohora Patricia Triana, 35 - clinic owner / massage therapist - $24,303 - Cypress Wellness Center (Nationwide) T

Jose Luis Avila Robles, 30 - runner - Cypress Wellness Center (Nationwide) T

Ruben Froilan Reyes, 54 - staged acct 05/19/10 (jump-in) $71,162 - ORD Medical Center / G & O Rehabilitation Center (Geico / State Farm) M

Glenda Sanchez, 29 - staged acct 05/19/10 (driver) $71,162 - ORD Medical Center / G & O Rehabilitation Center (Geico / State Farm) M

Barbara Doris Tenemas, 25 - staged acct 05/19/10 (passenger) $71,162 - ORD Medical Center / G & O Rehabilitation Center (Geico / State Farm) M

Jorge Nilo Bequer, 60 - staged acct 02/05/11 (passenger) $57,279 – Chirocorp / Stat Diagnostic Imaging / Dr M Feijoo (Geico / United Auto) M

Teresa Rosario Tenemas, 53 - staged acct 05/19/10 (driver) $71,162 - ORD Medical Center / G & O Rehabilitation Center (Geico / State Farm) M

Pauline Jones Farmer, 40 – jump-in 08/18/11 - $0 – (Geico) TL

Aneiter de Dios Luis, 46 - nurse assistant - $6,704 - Aesthetic Rehabilitation & Medical Center (Bristol West) T

Indira Labadie, 20 - massage therapist - $6,704 - Aesthetic Rehabilitation & Medical Center (Bristol West) T

Gilson B Gilles, 18 – fake ins card (Allstate) W

Tanya Maria Page, 40 – staged acct 07/12/10 (driver) $25,638 - Injury Care / Pine Hills Family Chiropractic / Silver Hills Health & Rehab (Allstate / Geico / Progressive / State Farm) O

Pamela Murray-Laun, 29 – jump-in - $18,124 (Progressive) B

Thais Scharenberg, 19 – staged acct 06/25/10 (driver) $11,080 - Relief All Pain Rehabilitation Center (Progressive) T

Catalina Caridad Valdes Avalos, 50 – clinic employee - $6,704 - Aesthetic Rehabilitation & Medical Center (Bristol West) T

Robert Jabani Hinklein, 25 – staged acct 04/25/09 (driver) $23,232 – (State Farm) M

Hector Adolis Cutino Court, 41 – staged acct 02/05/11 (passenger) $57,279 - Chirocorp / Stat Diagnostic Imaging / Dr M Feijoo (Geico / United Auto) M

Willie Frank Jackson, 50 – fake ins card (Peak Property & Casualty) W

Delilah Smith-Mallard, 26 – application fraud (Progressive) T

Angela Denise Battle, 41 – paper acct 07/26/10 (driver) $6,262 - Personal Medical Center (Farmers) T

Code – B (Broward) F (Ft Myers) J (Jacksonville) M (Miami) O (Orlando) P (Pensacola) TL (Tallahassee) T (Tampa/St Pete) W (West Palm Beach)
Statewide PIP Arrests – March 2012

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.

Eduardo Gino Baroni, 74 – fake ins card (Allstate) W

Katherine Martinez, 23 – staged acct 06/25/10 (passenger) $12,826 – Park Place Therapy, LLC (State Farm) T

Caridad Cordovi Ferrera, 60 – jump-in - $0 (Allstate) B

Mario Collazo, Sr, 49 – PIP patient - $13,143 - Performance Health & Wellness (Allstate) W

Mario Collazo, Jr, 21 – PIP patient - $11,883 - Performance Health & Wellness (Allstate) W

Julio C Fernandez, 44 – staged acct 11/09/10 (passenger) $30,670 – D&A Rehabilitation / Progressive Rehab Treatment Corp (Assurance America / Hallmark) W

Luis Ernesto Rodriguez, 33 – staged 08/27/09 (passenger) $3,300 – West Therapy Institute (USAA) T

Kristopher Michael Exile, 24 - staged acct 10/13/10 (driver) $5,168 – (Republic Western / Security National) B

Stephen Mark Lovell, 54 – chiropractor mail fraud / money laundering - $145,895 - Xtreme Care Rehabilitation Center (Metropolitan Casualty / Peak Property & Casualty) F

Francisco Huici Fernandez, 39 – clinic owner mail fraud / money laundering - $169,245 - Xtreme Care Rehabilitation Center / C & A Family Rehab Center (Metropolitan Casualty / Peak Property & Casualty / State Farm) F

Ernesto Diaz, 30 – clinic owner mail fraud / money laundering - $145,895 - Xtreme Care Rehabilitation Center (Metropolitan Casualty / Peak Property & Casualty) F

Joanna Capote, 23 – staged acct recruiter mail fraud / money laundering - $145,895 - Xtreme Care Rehabilitation Center (Metropolitan Casualty / Peak Property & Casualty) F

Karen Carmona Jackson, 29 – clinic employee mail fraud / money laundering - $145,895 - Xtreme Care Rehabilitation Center (Metropolitan Casualty / Peak Property & Casualty) F

Jeanine Lastres Huici, 41 – clinic employee mail fraud / money laundering - $145,895 - Xtreme Care Rehabilitation Center (Metropolitan Casualty / Peak Property & Casualty) F

Marylda Santana, 21 – massage therapist mail fraud / money laundering - $169,245 - Xtreme Care Rehabilitation Center / C & A Family Rehab Center (Metropolitan Casualty / Peak Property & Casualty / State Farm) F

Sonia Arroyo, 52 – massage therapist mail fraud / money laundering - $145,895 - Xtreme Care Rehabilitation Center (Metropolitan Casualty / Peak Property & Casualty) F

Indra Lemus Castellanos, 19 – clinic employee mail fraud / money laundering - $145,895 - Xtreme Care Rehabilitation Center (Metropolitan Casualty / Peak Property & Casualty) F

Abel de Jesus Perez, 43 – clinic owner mail fraud / conspiracy money laundering - $23,350 - C & A Family Rehab Center (State Farm) F

Victor Caballero Duarte, 22 – massage therapist fraud / conspiracy money laundering - $23,350 - C & A Family Rehab Center (State Farm) F

Adrian Perez, 21 – clinic employee fraud / conspiracy money laundering - $23,350 - C & A Family Rehab Center (State Farm) F

Marlon Bryan Sadinas, 23 – runner – patient brokering - $6,704 - Aesthetic Rehabilitation & Medical Center (Bristol West) T

Alberto Paz Hernandez, 40 – staged acct 06/26/09 (driver) $43,758 (Allstate / US Security) M

Code – B (Broward) F (Ft Myers) J (Jacksonville) M (Miami) O (Orlando) P (Pensacola) TL (Tallahassee) T (Tampa/St Pete) W (West Palm Beach)
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.

Abraham Alliegro, 39 - staged acct 09/16/09 (driver) $62,752.19 (Old Republic / Progressive / State Farm) M

Yordan Martin Mata, 35 - staged acct 05/02/09 (driver) $11,098.10 (Allstate) M

Yanet Soriano, 39 – staged acct 06/07/09 (driver) $19,414.26 (Allstate) M

Alicia Iris Laurenco Cuesta, 41 – staged acct 09/16/09 (driver) $62,752.19 (Old Republic / Progressive / State Farm) M

Ivan Silva, 39 – false stolen truck report 05/26/08 - $30,059.36 (Allstate) M

April Caridad Sequinot, 23 – staged acct 12/05/09 (driver) $70,052.97 (National Indemnity / Old Republic / Progressive) M

Armando Alonso, 61 - staged acct 2/14/09 (driver) $87,041 – Florida Wellness & Rehab Center (Republic Western / State Farm) M

Lucia Amigot, 50 – false stolen truck report 11/26/08 - $18,076.70 (State Farm) M

Dunaikis Roche, 30 - staged acct 06/07/09 (driver) - $19,414.26 – (Allstate) M

Evelyn Yero Noy, 35 – false stolen truck report 08/26/09 - $13,734.50 (Progressive) M

Eduardo Alonso Castellanos, 59 - staged acct 09/16/09 (recruiter) $62,752.19 – (Old Republic / Progressive / State Farm) M

Janeth Delgado, 27 – paper acct 01/05/11 (passenger) $1,589 - Health & Well-Being Therapy Center II (Allstate) T

Maria C Alejo, 56 – paper acct 01/05/11 (driver) $1,589 - Health & Well-Being Therapy Center II (Allstate) T

Roberto Alvarez, 46 – clinic owner - $4,650 - Robert Medical Center (State Farm) B

Juan Francisco Castro, Sr, 59 - staged acct 07/04/09 (driver) $20,802 - Theramed Place, LLC (21st Century / Victoria) T

Lisbeth Pimentel, 22 – sale of fake ins card (Geico) B

Ernest James Walker, 21 – application fraud (Direct General) B

Blas Manuel Beltran, 52 – staged acct 04/02/09 (driver) $25,242 – E & B Rehabilitation Center / Sunshine Therapy & Medical Center (Allstate / Infinity) M

Yoandris Benitez, 25 - staged acct 06/26/09 (driver) $43,758 – (Allstate / US Security) M

Jesus Iluminado Guerrero, 29 – staged acct 09/16/09 (recruiter) $62,752.19 – (Old Republic / Progressive / State Farm) M

Rosa Fernandez, 29 – staged acct 11/09/10 (driver) $26,194 - Progressive Rehab Treatment Corp (Hallmark) W

Ana Pantoja Freites, 47 – staged acct 02/06/11 (recruiter) $57,279 - Chirocorp / Stat Diagnostic Imaging / Dr M Feijoo (Geico / United Auto) M

Juan Jose Arguelles, 47 – false statement (State Farm) M

Michael Anthony Lowe, 47 – PIP patient prescription fraud (State Farm) P

Code – B (Broward) F (Ft Myers) J (Jacksonville) M (Miami) O (Orlando) P (Pensacola) TL (Tallahassee) T (Tampa/St Pete) W (West Palm Beach)
Editor’s Corner

On page one, we report on the PIP reform passed by the Florida Legislature.

On page two, we cover Operation Whiplash, a major PIP fraud investigation in Lee County by a multi-agency task force resulting in a dozen arrests.

On page three, we cover two major cases involving PIP fraud in Miami and Tampa.

On page six, we report on a flyer by one company in response to the new PIP law.

And as always, we provide information on all the PIP-related arrests around the state.

Statewide PIP Contacts

PANHANDLE REGION
Pensacola Field Office - 850.453.7802
Capt. Buddy HAND
Lt. Joseph HOLOKAN

NORTH REGION
Jacksonville Field Office - 904.798.5802
Capt. Brian McCOY
Lt. Kevin JONES

WEST CENTRAL REGION
Counties: Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota
Tampa Field Office - 813.972.8602
Capt. Michael BYRNE
Lt. Carlos ROSARIO
Lt. Darrell WILSON
Fort Myers Field Office - 239.278.7527
Lt. Mark FRITZ

EAST CENTRAL REGION
Counties: Brevard, Indian River, Lake, Martin, Okeechobee, Orange, Osceola, Palm Beach, Seminole, St. Lucie, Volusia
West Palm Beach Field Office - 561.837.5601
Maj. Simon BLANK
Capt. Glen HUGHES
Lt. Evangelina BROOKS
Orlando Field Office - 407.835.4402
Lt. Jewel CAMERON

SOUTH REGION
Counties: Broward, Dade, Monroe
Miami Field Office - 305.536.0302
Capt. Steven SMITH
Lt. Violeta SERRANO
Lt. John DYON
Lt. Stanley JEAN-FELIX
Plantation Field Office - 954.321.2902
Lt. Bill LEE

South Florida Major Medical Fraud Task Force
Supervisory Special Agent Fred Burkhardt 954.329.7427
Central Florida Major Medical Fraud Task Force
Dir. of Field Ops / SE Region Dennis Russo 863.967.6904

STAGING CAR CRASHES IS NOT CHILD’S PLAY!

INSURANCE FRAUD is a crime. REPORT IT!

You may be eligible for a REWARD 1-800-378-0445

CHIEF FINANCIAL OFFICER
JEFF ATWATER
FLORIDA DEPARTMENT OF FINANCIAL SERVICES
IN GOD WE TRUST