Chiropractors Lovell and Hall Convicted in Operation Whiplash

Last month, chiropractor Stephen Mark Lovell, 55, was convicted of conspiracy to commit health care fraud by a federal jury in Fort Myers. Lovell was among 12 co-conspirators indicted by a federal jury in March 2012 (see story in the April 2012 issue of the PIP Source), part of a multi-agency task force investigation dubbed Operation Whiplash. That investigation resulted in the federal indictments of individuals at all levels of the criminal organization, including staged crash recruiters, massage therapists, and clinic owners. Hundreds of thousands of dollars in assets were also seized. The case involved two Cape Coral clinics, Xtreme Care Rehabilitation Center which listed Lovell as the president and sole officer, and C & A Family Rehab Center which listed Hall as the president and sole officer. However, neither Lovell nor Hall were the true owners, and neither clinic was licensed by the Agency for Health Care Administration (AHCA).

In January, chiropractor William Alden Hall, 66, entered into a plea with the United States Attorney’s Office which stated that Hall was the President and nominee (straw) owner of C & A Family Rehabilitation Center, located in Cape Coral, Florida. The clinic was incorporated in 2009 and Hall opened a bank account in the name of the clinic. In exchange for posing as the straw owner of the clinic, Hall was paid $1,200 a week, and had no other interest in the clinic. Payments to Hall were made to Health First Nutritional, a company owned by Hall. Hall agreed to participate in this role knowing that the true owners needed a license with AHCA, and operated the clinic without one.

The plea also stated Hall worked briefly at the clinic, and hired another chiropractor to work there who would prescribe a 12-week course of treatment for all patients, regardless of medical necessity, in order to maximize the PIP insurance payments. Hall agreed to sign off on all claim forms submitted by the clinic, and knew that this scheme was fraudulent. Hall testified in February at the federal trial of Lovell.

Lovell has been licensed in Florida as a chiropractor since August 1986, while Hall was first licensed as a chiropractor in July 1994. Lovell and Hall have been involved with more than 40 accident clinics spread throughout the state of Florida since 2004.

Sentencing is scheduled for June, and both Lovell and Hall face up to 20 years in prison.

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.

This year the Florida Insurance Fraud Education Committee (FIFEC) 21st Annual Conference will take place June 5-7, 2013, in Orlando. The conference is attended by law enforcement, insurance investigators and professionals, members of IASIU (International Association of Special Investigative Units) and NSPIII (National Society of Professional Insurance Investigators).

The Florida Insurance Fraud Education Committee began as the DIF/SIU Annual Training Seminar representing the Florida Department of Insurance’s Division of Insurance Fraud and the Special Investigations Unit (SIU) community in 1992. DIF hosted this first seminar, which was actually a one-day, open forum-type workshop held in Altamonte Springs, with no agenda other than to foster a favorable working environment between the public and private sectors involved in the fight against insurance fraud. Registration is now open - for more info, go to www.fifec.org.

This year's conference will again be held at the Caribe Royale Orlando All-Suites Hotel and Convention Center, located at 8101 World Center Drive in Orlando, where it has been since 2004. Expected to return this year to speak are Florida Chief Financial Officer Jeff Atwater and Division of Insurance Fraud Director Dan Anderson, along with the 9th Circuit Court State Attorney Jeff Ashton and Captain Julia Blackmon from Orange County Sheriff’s Office.

Scheduled among this year’s more than 65 course offerings are Operation Sledgehammer, this year’s must-see presentation and the following PIP-related courses:

- Ready for the Audit? Compliance Issues with Chapter 626 and Rule 69D-2
- Clinic Capers - The Sequel
- HB 119, Current Trends and Updates in PIP Litigation Law
- Uncovering The Cover Up
- Emotional Intelligence & It’s Influence on Investigating Fraud Cases
- Did The Accident Really Happen?
- PIP and Lawfulness - Does Anyone Have to Follow the Rules Anymore?
- PIP Fraud: Trials, Tribulations & Tales From the Front Line
- Adjuster / SIU Deposition Strategy
- Combating Low Impact Insurance Claims
- Understanding and Prosecuting RICO and Qui Tam Civil Fraud Actions
- Black Box - What’s in it and How do I get it?
- Chiropractic Medicine: A Primer for Property & Casualty Claims Professionals
- Low Speed Impact Injuries: Fact or Fiction?
- Witnesses Inconsistencies During Sworn Statements and Depositions
- Effective Examinations Under Oath: Problem Solving and Practice Tips
- Vehicular Accident Analysis: The Big Picture
- Building Partnerships Between SIU & Defense Counsel in PIP Claim Investigations
- The Truth Lies in the Words - Fraud Detection
- Low Speed Motor Vehicle Collision Reconstruction
- Effectively Managing Complex and Emerging SIU Issues
- Effective EUOs - “To Pay...or Not to Pay” - That is the Question?
- The Science and Law of Injury Claims in Low-Speed Automobile Collisions
- A Hand’s-on Approach to Effective EUO’s: Skilled Questioning and Visual Aids

Go to www.fifec.org and register today and join the fight against insurance fraud in Florida.
PIP FRAUD SPOTLIGHT ON – FIFEC

Florida Insurance Fraud Education Committee

WHO IS FIFEC?

In 1993, FIFEC began its existence as the very first Joint Defraud Annual Training Seminar. Representation from the Florida Department of Insurance, Division of Insurance Fraud (DFI) and the Special Investigations Unit (SIU) community joined together in "Fighting Insurance Fraud through Education and Commitment."

Over the past twenty years, many volunteers have joined together to make the annual FIFEC Conference one of the best conferences in the county, and certainly one of the greatest conferences.

2012 was one of our biggest and best years with over 700 attendees. The FIFEC Committee recognizes and appreciates the assistance, financial support and commitment of the Sponsors, Exhibitors, Governing Agencies, Law Firms and Insurance Carriers who make FIFEC the great success story of a 100% volunteer organization.

Together, we are "Fighting Insurance Fraud through Education and Commitment", and we are recognizing the leaders in our right.

Please visit www.FIFEC.org and nominate an outstanding fraud fighter today!

THANK YOU!

JUNE 5-7, 2013

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Northeast Investigations
Property Damage Investigations
Pursuit to Arson Fraud
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Evaluation of Loss Impact Accidents
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EHS Risk Services
Exon Coordinator Network
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Inland Investigative Services, Inc.
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TILF
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DIVISION OF INSURANCE FRAUD | www.MyFloridaCFO.com/fraud

REPORT INSURANCE FRAUD: https://secure.fldfs.com/fraud/nonindustryRSF.asp or ** (800) 378-0445
Jacksonville DIF Detective Nominated for Attorney General Officer of the Year

Detective Dwight Murphy, of the Division of Insurance Fraud’s Jacksonville office, was a nominee for the Attorney General’s 2012 Law Enforcement Officer of the Year. Detective Murphy was one of nine nominees. Attorney General Pam Bondi named two officers from the St. Petersburg Police Department, Sergeant Karl Lounge and Officer Douglas Weaver as the 2012 Officers of the Year. Each nominee for the Attorney General’s award had previously been recognized as an “Officer of the Year” by a Florida law enforcement agency or organization that sponsors such a statewide award.

Detective Murphy, who started with DIF in 2008, was nominated for his work on several major cases, including a staged accident ring in which he arrested 23 subjects, obtained warrants on three others and expects additional arrests.

NICB Agent Herb Price named FATIU Gordon Shaffer Investigator of the Year

The Gordon Shaffer award is handed out each year at the annual Florida Auto Theft Intelligence Unit (FATIU) business meeting each January. This award is dedicated to the memory of NATB (now NICB) Special Agent Gordon Shaffer who was killed on duty during an inspection of a suspected stolen vehicle. This is given to those law enforcement officers who have solved auto theft related crimes that lead to a large recovery value, or those law enforcement officers who go above and beyond in the line of duty while conducting investigations in auto theft related crimes. (Pictured - L to R: NICB SA Herb Price, NICB SSA Tony Fernandez, and, NICB SA / FATIU President Todd Blair.)

Delray Chiropractor Arrested For Fraud

Licensed chiropractor Barbara Ann Turkell-White, 60, was arrested by the Division of Insurance Fraud in West Palm Beach last month for insurance fraud and grand theft. Turkell allegedly prepared and submitted bills for treatment at her clinic, Polo Medical Center, that she did not provide to a patient in 2011. As part of the fraudulent claim, Turkell allegedly prepared 24 false therapy notes. Turkell, who was first licensed as a chiropractor in 1986, originally incorporated Polo Medical Center, located in Delray Beach, in 1996.

The patient identified an excessive amount of dates in which she did not receive treatment, however; Turkell invoiced and produced therapy notes for the above-mentioned dates. The total amount billed was $9,468 of which $3,669.88 was paid. Turkell returned the payment to State Farm, claiming it was a billing error.

The patient went to Turkell’s clinic for treatment after a car accident in January 2011, and stopped after approximately two weeks. However, Turkell billed the insurance company for two and a half additional months of treatment.

Two Broward County PIP Fraud Fugitives Arrested in February

Two fugitives who were scheduled to appear this year as Insurance Fraud’s Most Wanted were arrested last month.

LeClerc Philippe, 56, had been on the run since September 2011 when a warrant was issued in Broward County for his arrest involving a staged accident that he organized in January 2010. Philippe allegedly offered $2,000 to participants in the accident in which he also participated as a driver. As a result of that staged accident, more than $43,000 was billed to four insurance companies.

Mauro De Oliveira, 32, had been on the run since April 2010 when a warrant was issued for his involvement in a July 2009 staged accident. De Oliveira was a passenger in the accident which was organized by the office manager of a clinic, Deerfield Beach Rehab, and resulted in nearly $60,000 in fraudulent claims filed against one insurance company. Four other defendants in this case remain fugitives - Sergio De Silva, 34; Adao Eudes Rumao, 36; Hercilo Neto, 25; and Victor Freire, 27 (this month’s Most Wanted - see page 4).

Staged Wrecks Pushing Insurance Rates Up in Nevada

A dangerous trend on state highways is not only putting motorists’ lives in danger, it is also driving up insurance costs. Nevada Highway Patrol troopers said staged wrecks involving cars swerving in front of semitrailers to deliberately get them to rear-end their vehicle is a growing problem. In response, NHP and the Nevada Insurance Council filmed a public service announcement at a trucking company to warn drivers about the uptick in insurance fraud. The PSA also serves as a warning to those committing the staged crashes: Because a tractor-trailer can't stop as quickly as an ordinary car, it could seriously injure the driver and its passengers. Insurance fraud also costs drivers hundreds of dollars a year, said Michael Geeser of the Nevada Insurance Council.

See the article and video by KLAS-TV at [http://www.8newsnow.com/story/21390289/staged-wreckspushing-insurance-rates-up](http://www.8newsnow.com/story/21390289/staged-wrecks-pushingsurance-rates-up).
Most Wanted: Fugitive

Victor De Lima Freire
White Hispanic Male, 27 years old
6’0”, 200 lbs, Brown Eyes, Brown Hair

Warrant Information:
Warrant/Case #: 10005566CF10A
Felony Warrant Charge: Staged Motor Vehicle Crash

Details:
The Florida Department of Financial Services, Division of Insurance Fraud is attempting to locate Victor De Lima Freire. Freire committed acts of Insurance Fraud resulting from organizing a staged motor vehicle crash on July 12, 2009 for the purpose of filing personal injury protection (PIP) benefits. Freire was the office manager of Deerfield Beach Rehab, where three of the participants of the staged accident were referred for treatment. Nearly $55,000 in fraudulent claims were filed as a result, and another $5,000 was paid for damage to one of the vehicles.

If you know where Freire can be located, please contact the Division of Insurance Fraud at 1-800-378-0445.

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

Miami Chiropractor, Clinic Charged

A Hialeah clinic owner was arrested in February on allegations that he engineered illegal campaign contributions to candidates across the state.

Investigators believe chiropractor Mark Cereceda, 44 - who once lobbied lawmakers to keep intact Florida’s personal injury protection law - made clinic employees donate to candidates, then reimbursed the workers in cash and checks.

Cereceda’s brother, Kemel Cereceda, also was charged with a felony and one misdemeanor relating to illegal contributions. Charges also were brought against Mark Cereceda’s clinic, Florida Wellness & Rehabilitation Center, which specializes in treating traffic accident victims.

Miami-Dade Police Department detectives began investigating after news broke last year that Ana Maria Pando, a Hialeah-branch county court judge, had penned a letter to state authorities - on official letterhead - asking that Cereceda’s company (the aforementioned clinic) be reinstated. The clinic had let its business license lapse. The Florida Division of Corporations treated the judge’s letter as a court order and reinstated the company for free.

Mark Cereceda has been a licensed chiropractor in Florida since 1995 and owns or operates multiple clinics in Florida. Kemel Cereceda does not hold a license issued by the Department of Health (DOH).

Read the entire story at http://www.miamiherald.com/2013/02/22/3247796/politically-active-hialeah-pain.html.
## Statewide PIP Arrests – February 2013

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.

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Scheme Description</th>
<th>Victim Insurance Company Name(s)</th>
<th>Clinic Name(s)</th>
<th>Type of Scheme</th>
<th>Arresting Office</th>
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<tbody>
<tr>
<td>Efigenio Baez, 57</td>
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<td>fake ins card (Mercury)</td>
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<td>Yaumara Valdes, 40</td>
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<td>jump-in 05/12/12 - $5,145 – R Health &amp; Medical Center (United Auto)</td>
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<td>Harolynn Cherri Smith, 38</td>
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<td>sale of fake ins card (Direct General / Seminole Casualty)</td>
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<td>Maurice Lamar McCuller, 40</td>
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<td>fake ins card (Geico)</td>
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<td>Janir Cardo Rodriguez, 31</td>
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<td>staged acct 05/26/12 (recruiter) $74,240 - Angels Diagnostic Group / Dade Wellness Center / Palmetto West Rehab / Well Care Rehab Services (Esurance / State Farm / United Auto)</td>
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<td>Yesenia Rosado Chavez, 40</td>
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<td>staged acct 11/04/09 (passenger) $49,598 - New York Medical Rehab Center / Therapy Associates (Bristol West / Gainsco / State Farm)</td>
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<td>Omar Alexander Perez Cruz, Jr, 23</td>
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<td>staged acct 11/04/09 (driver) $49,598 - New York Medical Rehab Center / Therapy Associates (Bristol West / Gainsco / Kingsway Amigo / State Farm)</td>
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<td>Gulaine Mareus, 26</td>
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<td>fake ins card (Ocean Harbor)</td>
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<td>Aimeel Larae Brown, 22</td>
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<td>staged acct / ins fraud property 04/30/12 (driver) $4,137 (RepWest)</td>
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<td>Rosanna Cajasum, 25</td>
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<td>staged acct 12/02/11 (driver) $23,601 - International Chiropractic and Rehabilitation (Farmers)</td>
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<td>Inndy Cajasum, 20</td>
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<td>staged acct 12/02/11 (passenger) $23,601 - International Chiropractic and Rehabilitation (Farmers)</td>
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<td>Latoya Nicole McCuller, 22</td>
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<td>fake ins card (Geico)</td>
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<td>Niurka Perera, 46</td>
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<td>staged acct 03/15/12 (driver) $70,093 - A &amp; O Service Corp / Blue Coral Therapy Center / Doctors Professional Medical Center / M &amp; E Diagnostic Services / RCR Rehabilitation Center Corp / Roig Ortho &amp; Rehab Center / Yakio Hope Center (21st Century / Geico)</td>
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<tr>
<td>Barbara Ann Turkell-White, 60</td>
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<td>chiropractor - fraudulent billing - $9,468 - Polo Medical Center (State Farm)</td>
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<tr>
<td>Omar Sanchez, 33</td>
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<td>staged acct 11/04/09 (passenger) $49,598 - New York Medical Rehab Center / Therapy Associates (Bristol West / Gainsco / State Farm)</td>
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<td>Lidia Maria Verderon Abreu, 39</td>
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<td>staged acct 04/03/12 (recruiter) $46,294 - Health Max Medical Center (Geico)</td>
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<td>Leclerc Philippe, 54</td>
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<td>staged acct 01/18/10 (recruiter) $10,044 – Kam Habibi, DC / Therapeutic Health Center (Farmers)</td>
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<td>Willie Dave McQueen, 59</td>
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<td>jump-in 10/18/12 / lost wages - $5,365 - Fulton &amp; Rabinowitz Chiropractic, PLLC (Geico)</td>
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<tr>
<td>Pablo Jimenez Ramirez, 46</td>
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<td>staged acct 04/03/12 (recruiter) $46,294 - Health Max Medical Center (Geico)</td>
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<td>Maria V Gallego, 46</td>
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<td>jump-in 09/016/12 - $61,909 - Sunshine Medical Center (Orange County School Board / Progressive)</td>
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<td>Jerome Dawkins, 40</td>
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<td>fake ins card (Kingsway Amigo)</td>
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<td>Luis Jorge Rodriguez, 20</td>
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<td>staged acct 04/02/12 (recruiter) $60,938 - Integral Medical Rehab / Well-Care Rehab Services (Allstate / Geico)</td>
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<tr>
<td>Mauro De Oliveira, 32</td>
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<td>staged acct 07/12/09 (passenger) $54,953 - Deerfield Beach Rehab (GMAC)</td>
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<td>Daniel Jesus Posada, 22</td>
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<td>staged acct 05/26/12 (passenger) $74,240 - Angels Diagnostic Group / Dade Wellness Center / Palmetto West Rehab / Well Care Rehab Services (Esurance / State Farm / United Auto)</td>
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<td>Tonya Francena James, 36</td>
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<td>fake ins card (Kingsway Amigo)</td>
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<tr>
<td>Jean Lynonel Virgile, 53</td>
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<td>jump-in 12/09/11 - $19,990 - Select Medical Clinic (Farmers / Progressive)</td>
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<tr>
<td>Ruben Ponce, 49</td>
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<td>false claim - $11,800 (Progressive)</td>
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<td>Marcela Crangaci, 25</td>
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<td>jump-in 12/17/11 - $7,395 - A to Z Medical Center (Progressive)</td>
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</tbody>
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**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 – February 2013

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.

Igor Zuzu, 27 - false statement in support of jump-in 12/17/11 - $7,395 - A to Z Medical Center (Progressive) O
Alba Perez, 50 - jump-in 11/24/10 - $8,099 - B & A Diagnostics / Miami Medical Care Center (Liberty Mutual) M
Maria Marta Matijevic, 42 - staged acct 05/26/12 (recruiter) $74,240 - Angels Diagnostic Group / Dade Wellness Center / Palmetto West Rehab / Well Care Rehab Services (Esurance / State Farm / United Auto) M
Jacques Jean-Baptiste, 47 - operating unlicensed clinic - $126,304 - Pine Hills Family Chiropractic Care (Allstate / First Acceptance / Geico / Liberty Mutual / PGC Claims / Star Casualty / State Farm) O
Ieshia Leshae Williams, 21 – fake ins card (Geico) T
Frantz Destrat, 34 - clinician owner - patient brokering - All Nation Chiropractor and Family Care (Acceptance) B
Ibenick Paul, 52 - unlicensed medical employee - $67,204 - Blessings Rehab Center (Allstate / Geico / Liberty Mutual / Permanent General) O
Frederic John Freeman, II, 41 - chiropractor employing unlicensed medical employee - $67,204 - Blessings Rehab Center (Allstate / Geico / Liberty Mutual / Permanent General) O
Luis Hernandez, 60 - fake ins card (American Auto) W
Sonia Pierre, 38 - operating unlicensed clinic - $126,304 - Pine Hills Family Chiropractic Care (Allstate / First Acceptance / Geico / Liberty Mutual / PGC Claims / Star Casualty / State Farm) O
Lianet Borrego, 21 aka Jennifer Cabrera - paper acct 01/05/11 (passenger) $1,981 - Good Hands Medical & Rehab Center (Allstate) M
Lianet Borrego, 21 - paper acct 02/03/11 (passenger) $5,105 - D & L Chiro Center (Allstate) M
Lianet Borrego, 21 - paper acct 02/02/11 (driver) $4,340 - A & R Rehab Center (Allstate) M
Diana Merice, 39 - solicitation / employing unlicensed medical employee - $67,204 - Blessings Rehab Center (Allstate / Geico / Liberty Mutual / Permanent General) O
Felix Medina Rodriguez, 39 – staged acct 05/08/10 (recruiter) $49,934 - Absolute Health Center Corp / Angel Rehabilitation Medical Center / Dade Health Care / RT Diagnostic (State Farm) M
Luis Jorge Rodriguez, 20 - staged acct 04/02/12 (recruiter) $60,938 - Integral Medical Rehab / Well-Care Rehab Services (Allstate / Geico) M

Arrested in Sept 2012
Celian Marie Almodovar Vega, 22 – fake ins card (Ocean Harbor) W
Kenneth Jay Agen Block, 63 – sale of fake ins card (Equity / Windhaven) B

Arrested in Oct 2012
Shenequa C Chin, 22 – fake ins card (Foremost) W

Arrested in Jan 2013
Miguel Mojica, 47 – fake ins card (American Ambasodor / Seminole Casualty) W
William A Hall, 66 - chiropractor / money laundering - C&A Family Rehab Center (Metropolitan Casualty / Peak Property & Casualty / State Farm) F

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 1, we cover the convictions of two chiropractors in Operation Whiplash.

On pages 2 and 3, we shine the spotlight on this year’s upcoming annual FIFEC conference in Orlando, a great time to meet with other fraud fighters and learn. Register today.

On page 5, we feature another fugitive in Insurance Fraud’s Most Wanted.

As always, we report on PIP Fraud in the News and the latest PIP-related arrests.

Statewide PIP Contacts

PANHANDLE REGION
Tallahassee Field Office - 850.413.3115
PENSACOLA Field Office - 850.453.7802
Capt. David LINDSAY

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, 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, Lake, Orange, Osceola, Seminole, Volusia
Orlando Field Office - 407.835.4402
Capt. Glen HUGHES
Lt. Jewel CAMERON
Lt. Paul MEYERS

SOUTH CENTRAL REGION
Counties: Broward, Highlands, Indian River, Martin, Okeechobee, Palm Beach, St. Lucie
Plantation Field Office - 954.958.5402
Capt. John DYGON
Lt. Bill LEE
West Palm Beach Field Office - 561.837.5601
Lt. Evangelina BROOKS

SOUTH REGION
Counties: Dade, Monroe
Miami Field Office - 305.536.0302
Capt. Steven SMITH
Lt. Violeta SERRANO
Lt. Stanley JEAN-FELIX
Lt. Rafael DELGADO

South Florida Major Medical Fraud Task Force
Supervisory Special Agent Fred Burkhardt 954.329.7427

Central Florida Major Medical Fraud Task Force
Supervisory Special Agent Jose Olivier 813.558.6387

STAGING CAR CRASHES IS NOT CHILD’S PLAY!

INSURANCE FRAUD is a crime. REPORT IT!

Division of Financial Services

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

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