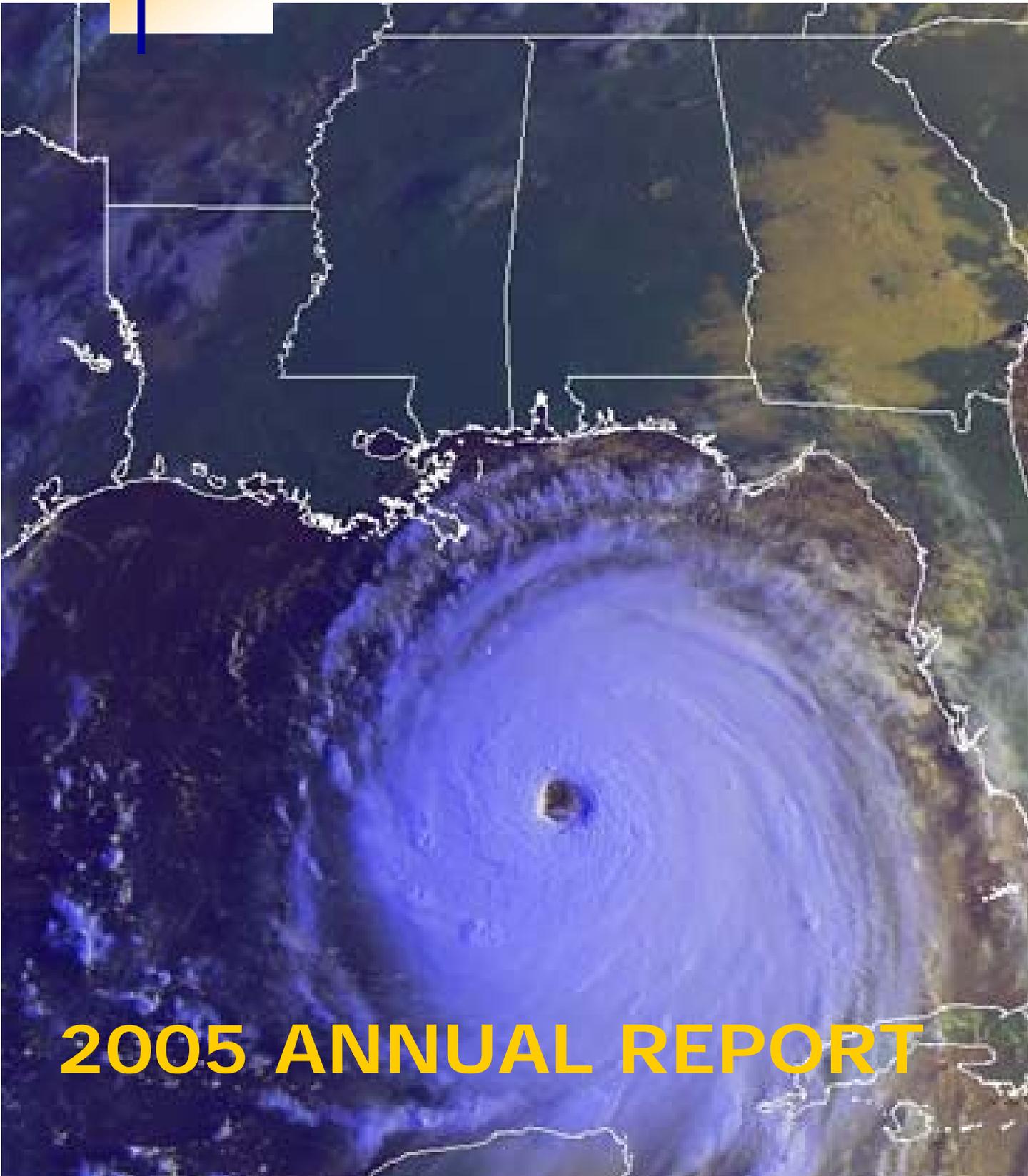
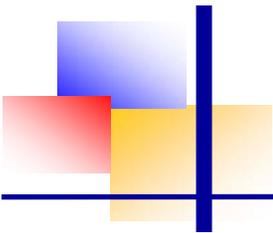


**LOUISIANA STATE POLICE  
INSURANCE FRAUD UNIT**

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**2005 ANNUAL REPORT**



# FROM THE SUPERINTENDENT



KATHLEEN BABINEAUX BLANCO  
GOVERNOR

## *Department of Public Safety and Corrections*

*Public Safety Services*

HENRY L. WHITEHORN, COLONEL  
DEPUTY SECRETARY, PUBLIC SAFETY SERVICES  
SUPERINTENDENT, OFFICE OF STATE POLICE

January 19, 2006  
3000/0234/AGC/0242  
HQ-1-1246

Office of the Governor  
Honorable Kathleen Blanco  
State Capitol  
Baton Rouge, Louisiana

Dear Governor Blanco:

The enclosed annual report provides an informative look at the efforts and accomplishments of the Louisiana State Police Insurance Fraud Unit for the calendar year 2005. This report, which has been prepared and submitted in accordance with LRS 40:1427, provides statistical and summary information on a number of performance areas as well as budget expenditures for the calendar year.

The Louisiana State Police Insurance Fraud Unit maintains constant collaboration and coordination with the Department of Insurance and the Department of Justice. Beginning with the landfall of Hurricane Katrina in the early morning hours of August 29, 2005, the Louisiana Insurance Fraud Task Force faced, and will continue to face, new challenges in post-Hurricane Katrina and Rita Louisiana. Other states and the nation as a whole are looking to us for guidance to see how we handle the vast amount of fraud concerns surfacing in the wake of these catastrophes. I have no doubt we will continue to be successful in our fight against insurance fraud.

The information provided in this annual report outlines the Insurance Fraud Unit's catastrophe response in addition to highlighting various fraud issues. Should you have any questions or need further information, please do not hesitate to contact me.

Sincerely,

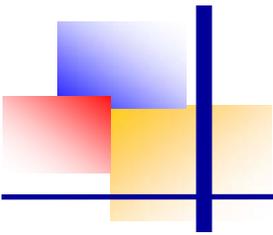
Colonel Henry L. Whitehorn  
Superintendent  
Louisiana State Police

HLW:agc:tls

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## UNIT SUPERVISOR'S MESSAGE

***"We are all faced with a series of great opportunities brilliantly disguised as impossible situations." – Chuck Swindoll***

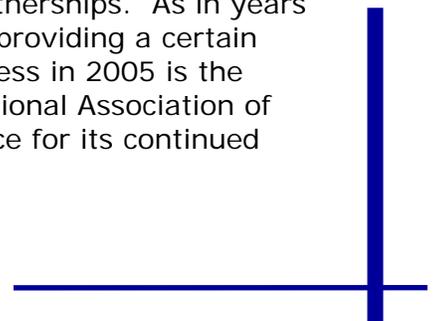
This year I, along with many thousands of people living in the Gulf Coast Region, experienced destruction of biblical proportions. The devastation was, and continues to be, a reality only those who have experienced it can truly understand. In the days immediately following Hurricane Katrina, my first concern was for the safety of my unit, many of whom were deployed into the "hot zones" of the Superdome, Convention Center and the makeshift evacuation staging which came to be known as "The Causeway." I am extremely proud of how the members of my unit performed their often difficult and stressful duties and I was reminded that it is because of the type of people that they are that the Insurance Fraud Unit is so well-respected and successful.



Once the initial danger passed, I realized two things: (1) the largest natural disaster in U.S. history left in its wake the potential for insurance fraud on a massive scale; and, (2) now that the eye of the hurricane had passed, the eyes of the nation would become focused on our response. These realizations brought forth fear and self-doubt. I asked myself, "How can I and my unit of 31 people live up to the expectations of a nation?" I prayed for the strength needed to understand our situation. Then, as if they were somehow tied together, my numbness, fear and self-doubt began to slowly recede with the water. Once they were gone, I saw the opportunities strewn within the devastation.

In order to capitalize on these opportunities, we had to act immediately to formulate a plan that would ensure our success. I reached out to my task force partners – the Louisiana Department of Insurance and the Attorney General's Insurance Fraud Support Unit along with the National Insurance Crime Bureau (NICB) and the Coalition Against Insurance Fraud - to assist us in the development of a response plan that would encompass the full spectrum of catastrophe related insurance fraud. I also met with the U. S. Department of Justice and offered our expertise to U. S. Attorney General Alberto Gonzales' Katrina Fraud Task Force. As I met with each, I began to realize that the key components to this plan would be Action and Cooperation! We would have to work together to withstand the certain surge of fraud on the horizon.

This annual report highlights not only the pre-Katrina successes of the Louisiana State Police Insurance Fraud Unit, but also the successes of these post-Katrina partnerships. As in years past, you will see budget, arrest and conviction information, each one providing a certain level of insight to our success. However, a better measure of our success in 2005 is the recognition we've gained from the anti-fraud community. The International Association of Special Investigative Units (IASIU) recognized the Louisiana State Police for its continued efforts to combat insurance fraud in Louisiana.



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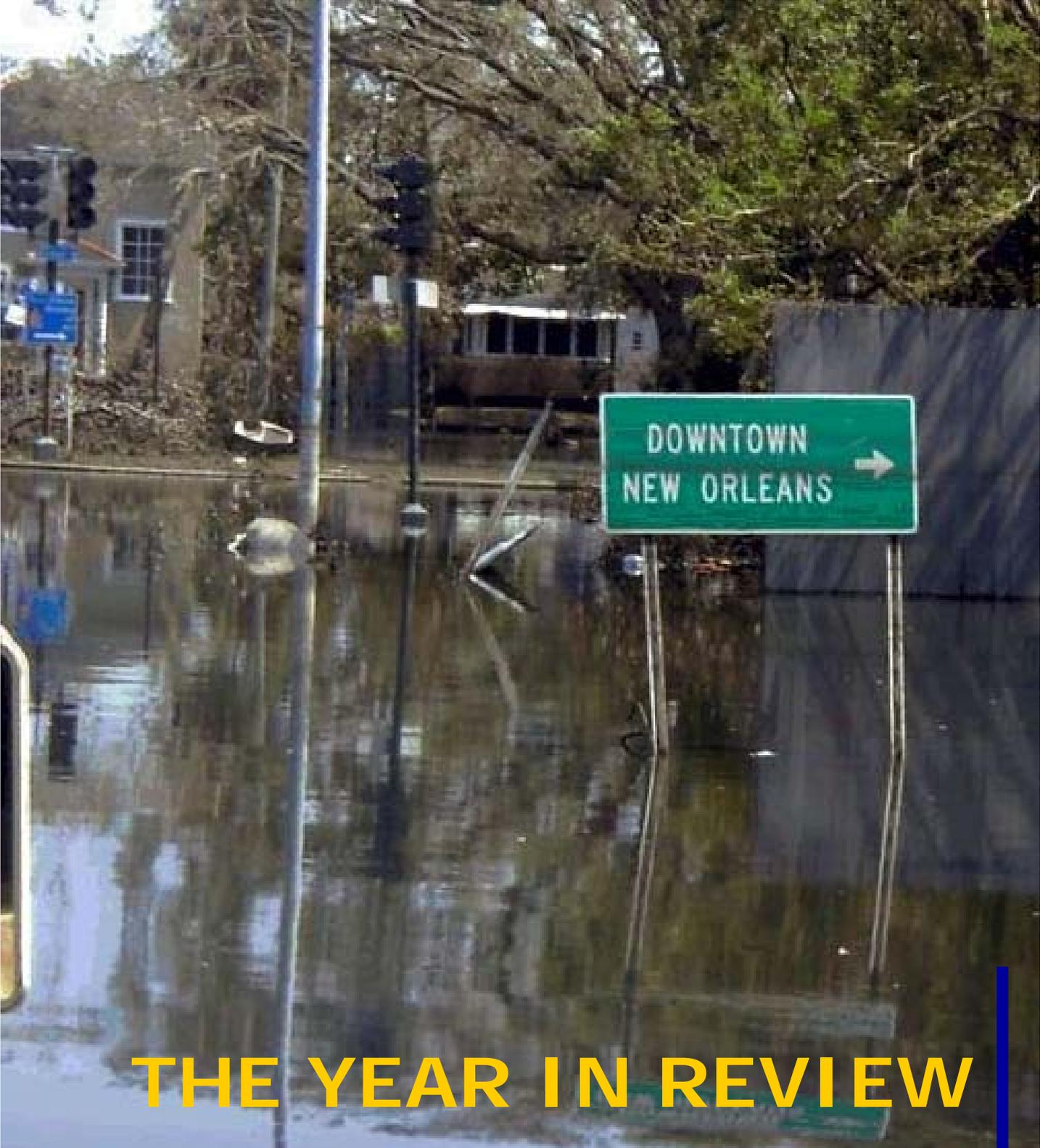
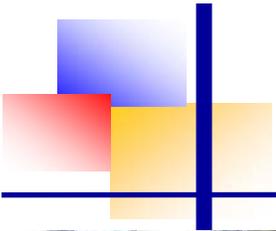
Another outstanding honor was bestowed upon the unit when we were invited to serve on the Board of Directors of the Coalition Against Insurance Fraud in Washington D.C. But there is more to this report than just statistics and accolades. The articles and photographs give you a glimpse into the challenges left behind by two major hurricanes.

Since Hurricanes Katrina and Rita, I have listened to people speak and have read articles and opinions concerning Louisiana's recovery. All have been informative in one sense or another, but most observers want to take a "wait and see" approach. The common theme is, "What is Louisiana going to do to help itself?" The reality is that no state can recover from a disaster this large on its own. Each of us must find a way to get beyond the devastation and allow ourselves to see the opportunities that lie within the recovery process. For years I have heard of the fraud "problem" in Louisiana and since 2000, the Louisiana Insurance Fraud Task Force has continued to improve its ability to successfully investigate and prosecute insurance fraud. I hope this report will allow each of you to recognize, as I did, that in the midst of the devastation lies an opportunity for us to strengthen our anti-fraud partnerships in Louisiana. If we continue to work together as Louisiana recovers, we can move from a "state of disaster" to a State where fraud will not be tolerated.

Respectfully,



Lt. Allen Carpenter  
Louisiana State Police  
Insurance Fraud Unit

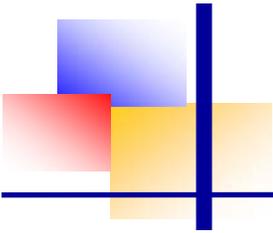


# THE YEAR IN REVIEW



# FRAUD REFERRALS

<i>2005</i>	
<u>Pre-Hurricane Referrals:</u>	
Auto Claims Fraud	92
Disability	7
Disaster Fraud	1
Fraudulent/Invalid Auto Insurance Card	81
Glass Repair Fraud	2
Healthcare Fraud	13
Life Insurance Fraud	4
Property and Casualty Fraud	35
Producer Fraud	15
Staged Crash Fraud	19
Worker's Compensation Fraud/Premium Fraud	13
Other	35
<b>Total Pre-Hurricane Referrals</b>	<b>317</b>
<u>Hurricane Referrals:</u>	
Auto Claims Fraud	19
Producer Fraud	2
Property and Casualty Fraud	28
Unemployment Fraud	2
Other	12
<b>Total Hurricane Referrals</b>	<b>63</b>
<b>Total Referrals:</b>	<b>380</b>



## INSURANCE FRAUD TASK FORCE TEAMS WITH NICB

The Louisiana Insurance Fraud Task Force is a partnership between the Louisiana State Police Insurance Fraud Unit, the Department of Insurance and the Attorney General's Office. Together, the Task Force has successfully investigated, arrested and prosecuted those guilty of committing insurance fraud within Louisiana's borders. On August 29, 2005, Hurricane Katrina left massive devastation in her wake as she made landfall on the Southeast Louisiana, Mississippi and Alabama coast lines. Hurricane Rita followed closely behind when she made landfall in Southwest Louisiana on September 24, 2005. The Louisiana State Police Insurance Fraud Unit, on behalf of the Louisiana Insurance Fraud Task Force, joined forces with the National Insurance Crime Bureau (NICB) to stem the tide of the anticipated insurance fraud.

The NICB was created in 1912 and is considered by many as the nation's premiere non-profit organization dedicated exclusively to fighting insurance fraud and vehicle theft. With more than 300 employees nationwide, NICB receives support from more than 1,000 property/casualty insurance companies and self-insured organizations.

The Louisiana Insurance Fraud Task Force has always enjoyed a positive relationship with the National Insurance Crime Bureau in identifying, investigating and prosecuting the many different forms of insurance fraud. The need for that relationship to continue, however, became more evident in the wakes of Hurricanes Katrina and Rita. In the waning months of 2005, the Task Force and NICB recorded information for nearly 250,000 flooded/damaged vehicles and jointly screened an estimated 70 referrals of insurance fraud.



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# NEW PARTNERSHIPS

## **COALITION AGAINST INSURANCE FRAUD**

In the late 1980's and early 1990's, the United States experienced an explosion of insurance fraud related crime. As a result, the Coalition Against Insurance Fraud was established. The "Coalition" is made up of insurance companies, law enforcement, educators and consumer advocacy groups. Each member has a vested interest in finding successful ways to combat insurance fraud.

Since its inception in 1993, the Coalition has slowly gained credibility throughout the world as one of the premiere anti-fraud associations. The Coalition's success is the result of a methodical plan that includes the creation of model laws used to strengthen anti-fraud legislation, education and public awareness. Current trends show that the Coalition will be a commanding force in the fight against insurance fraud well into the 21<sup>st</sup> century. In 2005, the Louisiana State Police Insurance Fraud Unit was invited to sit on the Coalition's Board of Directors. This newly formed partnership not only recognizes the recent successes in Louisiana's fight against insurance fraud, but also adds tremendous credibility and resources to the anti-fraud efforts of the future.

Executive Director: Dennis Jay  
Director of Communications: James Quiggle  
Director of Governmental Affairs: Howard Goldblatt  
Executive Assistant: Skye Henderson

Coalition Against Insurance Fraud  
1012 14<sup>th</sup> Street, NW  
Suite 200  
Washington DC 20005  
202-393-7330

[www.insurancefraud.org](http://www.insurancefraud.org)

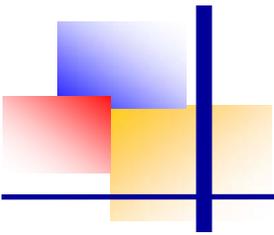
## **LOUISIANA AUTO THEFT AND INSURANCE FRAUD PREVENTION AUTHORITY**

The Louisiana State Police Insurance Fraud Unit plays a vital role in the newly formed Auto Theft and Insurance Fraud Prevention Authority. Once the board was selected and the by-laws approved, the authority hit the ground running by starting a "Bait" vehicle program in Louisiana. The initial steps are small, but certainly begin to move Louisiana forward. Together with the National Insurance Crime Bureau (NICB) the authority placed its first vehicle in the Shreveport area. The authority has also begun to reach out to communities throughout Louisiana to develop awareness and education programs for the future. Louisiana will be a challenging place to be during the next year, but the authority is well on its way to becoming a solid partner in Louisiana's anti-fraud community.

Executive Director: Denise Cassano  
Assistant Director: Kevin Smith  
Executive Assistant: Ashley Bowman

Louisiana Auto Theft and Insurance Fraud Prevention Authority  
1702 N. Third Street  
Baton Rouge LA 70804  
225-342-0819

[www.lidi.la.gov](http://www.lidi.la.gov)



# CARPENTER WINS IASIU PUBLIC SERVICE AWARD

On September 19, 2005, the International Association of Special Investigation Units proudly announced Lt. Allen Carpenter of the Louisiana State Police Insurance Fraud Unit as the recipient of the 2005 Public Service Award.

The award was based on the following criteria:

- Impact made to the nominee's Department;
- Positive effect the investigation had on the insurance industry;
- Positive effect the investigation had on the outside community; and,
- Uniqueness and exceptional qualities of the investigation.

IASIU had high praise for Lt. Carpenter, saying that he truly embodies how effective leadership, hard work and tenacity can overcome what seems to be an overwhelming task. He started with the Louisiana State Police Fraud Unit "at the beginning" in 2000 as a Sergeant who supervised investigative operations. Those beginnings included a staff of 2 supervisors, 2 troopers, an auditor and 150 fraud cases. Essentially, the unit started from ground zero but has now grown to a staff of nearly 40. It was Lt. Carpenter's vision, leadership and ability to grasp the issues that allowed the following successes:

- A caseload increase of 245% since 2000;
- 205 arrests in 2004—tripling the same figure in 2000; and,
- An increase in investigations directed at restitution—\$21,000 ordered in the first year to an average of \$844,000 in succeeding years.

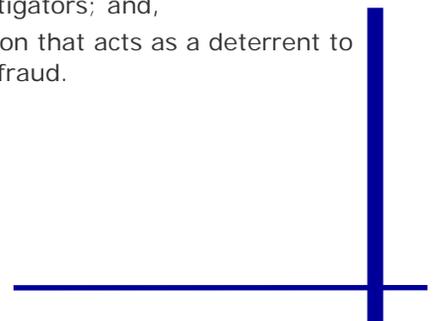


In addition to establishing the program and playing a significant leadership role in getting the State of Louisiana to play a critical part in insurance fraud fighting efforts, Lt. Carpenter has taken a "hands-on" approach regarding investigations for which his unit is responsible. The vast array of investigations included:

- Arrest of a LA agent and 10 other people for filing 13 fraudulent death claims in a life insurance scheme;
- A complex organized staged accident scheme involving over 100 subjects—16 subjects were arrested with additional arrests pending;
- The arrest of 9 workers from the Louisiana Department of Insurance Licensing Division who illegally sold licenses so that agents could circumvent the Continuing Education credit process. This impacted 147 agents who were placed in a pre-trial intervention program for their participation in the scheme;
- An arrest of a high profile novelist in a \$1.8 million scheduled jewelry scam; and,
- Arrest of the owner of an auto glass repair company who stole customers' insurance information and submitted fraudulent claims with the policy information. This involved 193 claims totaling over \$140,000.

Founded in 1984 by a group of insurance industry fraud investigators, the International Association of Special Investigation Units (IASIU) is a non-profit organization dedicated to:

- Promoting a coordinated effort within the industry to combat insurance fraud;
- Providing education and training for insurance investigators;
- Developing greater awareness of the insurance fraud problem;
- Encouraging high professional standards of conduct among insurance investigators; and,
- Supporting legislation that acts as a deterrent to the crime of insurance fraud.



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## RECENT LEGISLATION

### HB 11 Calls for Destruction of Flood Cars

11/28/05

A Louisiana bill that would require any automobiles whose power trains, computers or electrical systems were damaged by flooding and declared total losses be either dismantled, crushed or sold for usable parts awaits Gov. Kathleen Blanco's signature.

House Bill 11 passed both the state House and Senate and would apply to all flood vehicles totaled as a result of a governor-declared disaster, except antique vehicles and vehicles weighing in excess of 20,000 pounds. If signed into law, the bill would make it illegal to resell a totaled flood auto as a retail unit once it has been issued a certificate of destruction.

While the bill is intended to protect consumers following Hurricane Katrina, which flooded thousands of automobiles, some insurers worry it will be too restrictive.

"This bill is not the solution to deal with the flooded vehicles issue in Louisiana," Greg LaCost, regional manager for the Property Casualty Insurers Association of America, said in a statement. "While PCI believes that contaminated vehicles should be destroyed for the health and welfare of the public, HB 11 goes well beyond that. While vehicles contaminated by salt water or biohazard materials should be disassembled and taken off the roads, HB 11 would result in the destruction of thousands of vehicles that could be salvaged."

LaCost said this could hurt the Louisiana economy and consumers. PCI said, if made law, the bill would result in higher insurance premiums, and could contribute to higher prices for both new and used vehicles.

PCI said the current state law -- which requires "flooded salvage" to be placed permanently on any totaled flood car's title and mandates disclosure of flood damage prior to any sale -- is sufficient to protect the public.

State Farm spokesman Morris Anderson said he is unsure whether the bill would have a significant economic impact. Anderson noted Louisiana state law considers a vehicle totaled when it has damage that's at least 75% of the market value of the vehicle, as determined by the current National Automobile Dealers Handbook. So a vehicle would have to sustain a lot of damage before it was considered totaled, limiting the number of vehicles affected.

"That's pretty substantial," Anderson said.

He said State Farm, the state's top private passenger auto insurer, will work with the state police and other organizations to make sure flood vehicles are properly titled.

"Regardless of what the legislature mandates, we have always done our part to keep unsafe vehicles off the highway," Anderson said.

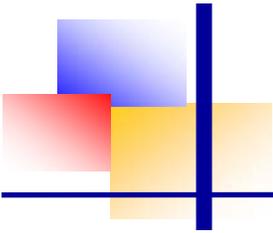
### House Bill 689 Makes Restitution Mandatory

House Bill 689, authored by Representative Michael Walsworth (Republican) of Monroe, passed and was sent to the Governor for her signature.

The previous law provided that a person convicted of violating Louisiana Revised Statute 22:1244, Automobile Insurance Policies Fraud, was subject to imprisonment of up to five years, with or without hard labor, or a fine of up to \$5,000.00, or both.

Representative Walsworth's law added that the defendant would be subject to restitution to the victim insurance company of insurance payments and the cost associated with the defense of the fraudulent claim, including but not limited to the investigative costs, attorney's fees and court costs.

And, in addition, the new law provides that the restitution does not extinguish any civil judgment by the amount of restitution received.



## RECENT LEGISLATION cont'd ...

Auto insurer Progressive Corp. (NYSE:PGR) said in a statement that 5,000 flood-totaled cars from the hardest-hit Louisiana parishes of St. Bernard and Orleans are heading straight to the scrap heap.

"The reasons are simple," Juan Andrade, a Progressive claims manager in the region, said in a statement. "We don't want our people working around those cars and we don't want them back on the road."

Many of the flood cars in the St. Bernard and Orleans area were left sitting in water contaminated with sewage and fuel for weeks after Katrina. Biological contamination from backed up sewers and toxins from chemical spills in the flood waters likely inundated the vehicles (BestWire, Sept. 30, 2005).

Autos that were declared total flood losses from other areas will be sold to salvage dealers who can then resell the cars at an auction with a flood or total branded title, the company said.

Many are concerned the flood cars could end up on the road again, sold to unknowing consumers. Unscrupulous salvage operators and dealers sometimes try to conceal flood damage to a vehicle and resell it. Water, silt and debris from flooding can cause unseen damage to a car's electrical system, engine and transmission. The vehicle also may be prone to unexplained rusting, and the anti-lock brakes and air bag systems could malfunction, according to vehicle title history reporting service Carfax's Web site.

The flooding in New Orleans alone affected thousands of vehicles, according to the National Insurance Crime Bureau. The NICB sent a special catastrophe teams to the affected areas to help identify and catalog vehicles damaged by flooding to prevent fraudulent resale of the flood cars in the future (BestWire, Sept. 19, 2005). The effort may take as long as a year to complete, NICB said.



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# VEHICLE CLONING

## What is it? Why is it a problem?

By definition, to clone something is to make a duplicate of an original. In recent years, scientists have cloned animals ranging from household pets to farm animals. Today, fraudsters have expanded cloning to include motor vehicles and their vehicle identification number (VIN). So what is cloning and why is it a problem?

Many consider vehicle cloning as a new form of identity theft in that the stolen vehicle assumes the identity of the non-stolen, legally owned vehicle. In everyday terms, the thief locates a vehicle similar to the one they have stolen – usually a higher end luxury car or sport-utility vehicle – and then copies the VIN. Afterward, it's only a matter of attaching the copied VIN plate to their stolen vehicle and adding phony ownership documents to make it appear legitimate. In many cases, cloned vehicles are then sold to unsuspecting buyers. The result is two or more vehicles that look exactly alike. So why the higher end vehicles? Usually these types of vehicles bring a higher price in the used car market than standard makes and models.

Vehicle cloning is a highly lucrative crime and is not limited by state lines or international borders. According to the National Insurance Crime Bureau (NICB), estimated profits in the United States from vehicle cloning exceed \$12 million a year with the criminals averaging \$30,000 per cloned vehicle.

So why is it a problem? The unsuspecting buyer of a cloned vehicle may find themselves owing a \$30,000 bill for a vehicle confiscated by police after being discovered as stolen. In other situations, the criminal may steal personal identification documents such as driver's licenses, credit card numbers and social security numbers to add the appearance of legitimacy to

their cloned vehicle's ownership. In the end, VIN cloning costs consumers in higher insurance rates. Some sources estimate more than 225,000 of the 1.5 million vehicles stolen in the United States each year end up with a cloned VIN and is resold. Over the last decade, it is believed VIN cloning has cost consumers and insurance companies \$4 billion.

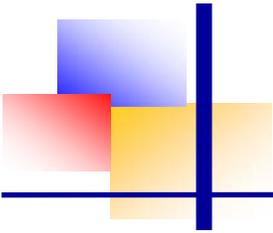
### **INSURANCE FRAUD UNIT INTRODUCES QUARTERLY NEWSLETTER**

The "True Blue Report," the quarterly newsletter of the Louisiana State Police Insurance Fraud Unit, made its debut in April 2005.

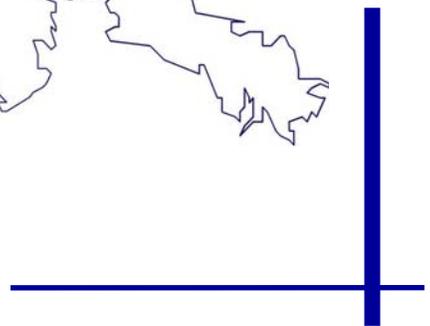
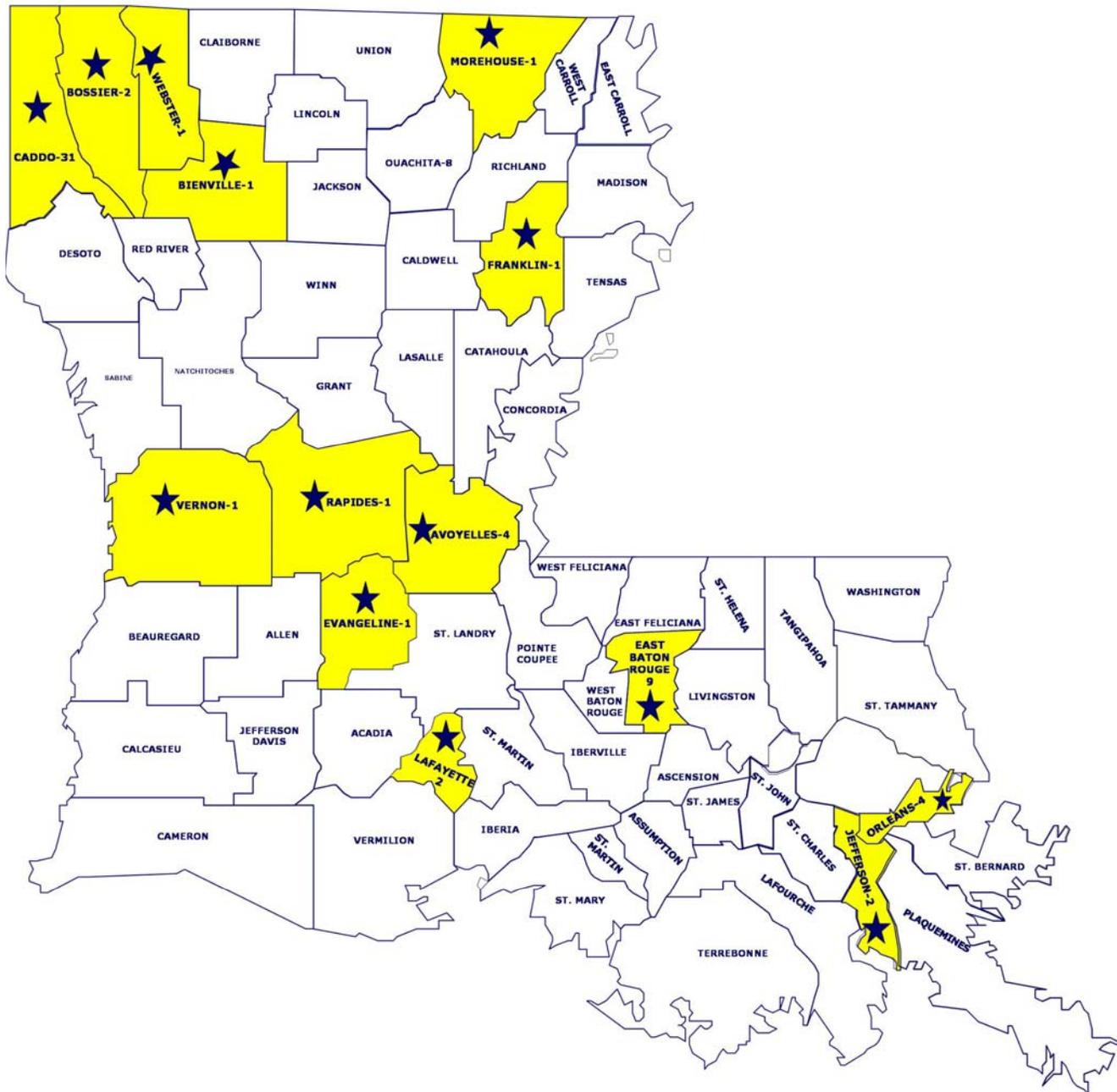
The report highlights activities in each of the six field offices along with important adjudication information, year-to-date statistics, recent legislation and other important insurance fraud news.

The newsletter is conveniently distributed in a PDF format by e-mail and is also available for viewing on the Louisiana State Police's website at: [www.lsp.org/ifu.html](http://www.lsp.org/ifu.html)





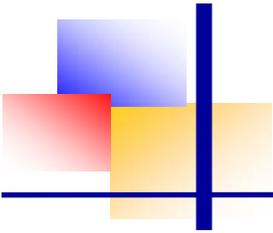
# 2005 INSURANCE FRAUD CONVICTIONS BY PARISH



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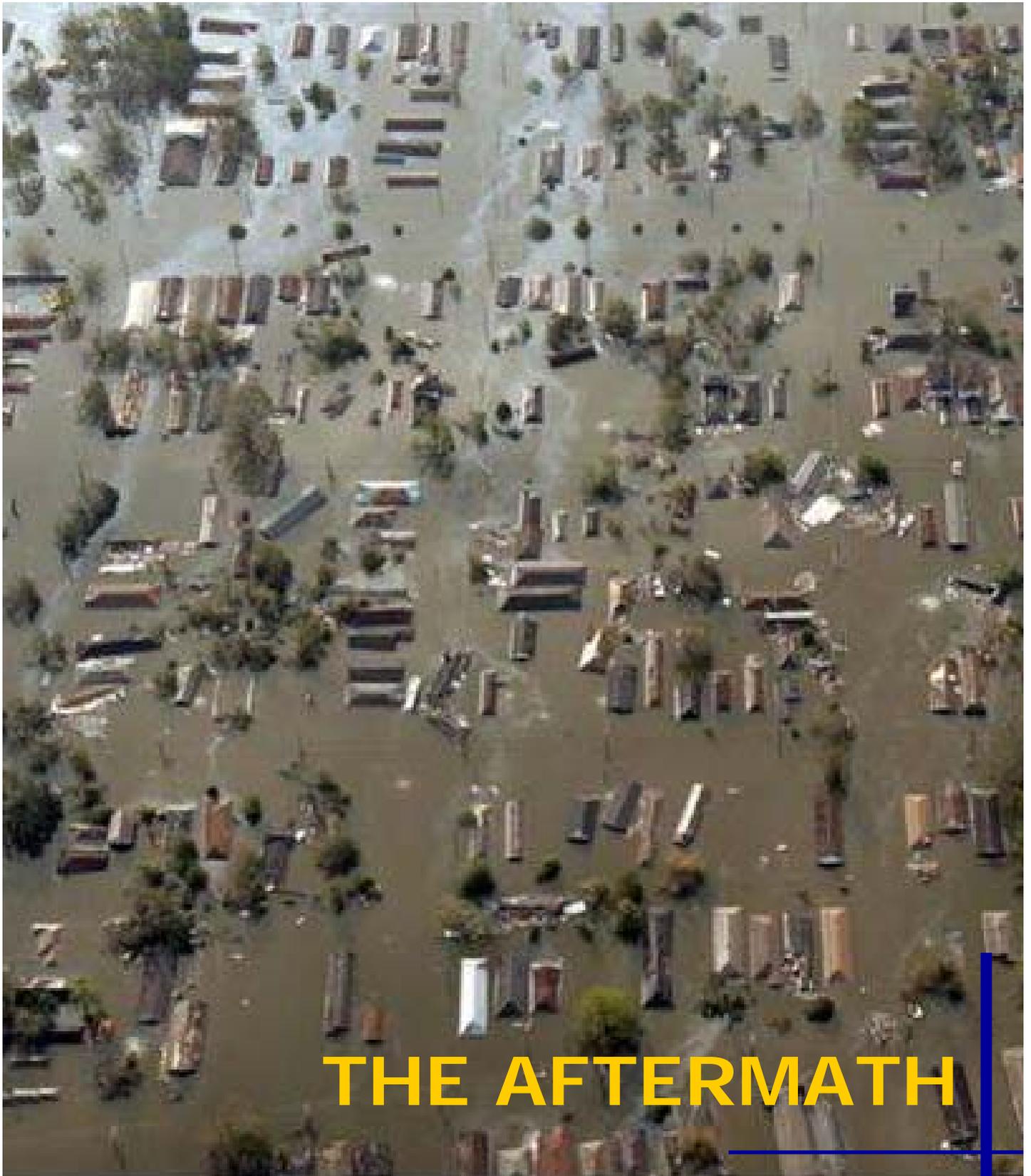
## JUDICIAL ACTIONS

<i>2005</i>	
<b>Convictions</b>	61
<b>Pre-Trial Intervention</b>	12
<b>Community Service</b>	395 Hours
<b>Probation</b>	133 Years
<b>Fines</b>	\$21,750.00
<b>Restitution</b>	\$311,486.10
<b>Jail Time</b>	357 Months and 10 Days

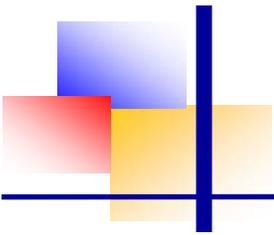


# IFU BUDGET FOR FISCAL YEAR 2005

Obj	Name	2234		TOTAL
		INSURANCE FRAUD UNIT Jan - Jun	INSURANCE FRAUD UNIT Jul - Dec	
2100	SALARIES-CLASS - REGULAR	748,276.57	740,892.81	1,489,169.38
210	SALARIES-CLASS - OVERTIME	80,273.53	46,501.65	126,775.18
2120	SALARIES-CLASS - TERMINATION	13,984.70		13,984.70
<b>TOTAL</b>	<b>SALARIES</b>	<b>842,534.80</b>	<b>787,394.46</b>	<b>1,629,929.26</b>
2300	RETIRE CONTRIB - STATE EMPLOYE	24,204.85	25,347.56	49,552.41
2360	MEDICARE TAX	10,574.35	10,312.49	20,886.84
2380	GROUP INSURANCE CONTRIBUTIONS	59,346.60	68,566.41	127,913.01
2410	TAXABLE FRINGE BENEFITS	17,532.40	17,776.20	35,308.60
<b>TOTAL</b>	<b>RELATED BENEFITS</b>	<b>111,658.20</b>	<b>122,002.66</b>	<b>233,660.86</b>
<b>TOTAL</b>	<b>PERSONAL SERVICES</b>	<b>954,193.00</b>	<b>909,397.12</b>	<b>1,863,590.12</b>
2510	IN-ST TRAVEL - CONF,CONV,ATHL	2,140.81	3,028.85	5,169.66
2520	IN-STATE TRAVEL - FIELD TRAVEL	515.00		515.00
2610	OUT-OF-ST TRA - CONV,CONF,ATHL	4,960.72	14,649.56	19,610.28
<b>TOTAL</b>	<b>TRAVEL &amp; TRAINING</b>	<b>7,616.53</b>	<b>17,678.41</b>	<b>25,294.94</b>
2700	ADVERTISING	2,000.00		2,000.00
2770	MAINT OF PROP & EQUIP - AUTO	2,825.07	1,318.73	4,143.80
2780	MAINT-PROPERTY & EQUIP-OTHER	10,499.70	5,929.65	16,429.35
2825	MAINT OF DATA PROCESS EQU-SOFT	1,192.50		1,192.50
2830	RENTALS - BUILDINGS	48,452.15	104,560.19	153,012.34
2840	RENTALS - EQUIPMENT	7,504.00	5,943.00	13,447.00
2870	RENTALS - OTHER	917.00	944.00	1,861.00
2871	RENTALS-UNIFORMS & CLOTHING	201.50		201.50
2875	DATA PROCESS-LICENSING SOFT	4,241.20		4,241.20
2900	MAIL, DELIVERY & POSTAGE	37.00	7.40	44.40
2910	TELEPHONE SERVICES	608.00	1,497.60	2,105.60
2950	UTILITIES - ELECTRICITY	1,048.75	1,351.12	2,399.87
2991	OP SVRS-SECURITY	120.00	318.00	438.00
<b>TOTAL</b>	<b>OPERATING SERVICES</b>	<b>79,646.87</b>	<b>121,869.69</b>	<b>201,516.56</b>
3100	OFFICE SUPPLIES	2,222.18	500.19	2,722.37
3120	OPERATING SUPPLIES - COMPUTER	2,126.64	125.96	2,252.60
3130	OPR SUPPL'S - CLOTHING & UNIFO	511.45		511.45
3150	OPR SUPPL'S - EDUC & RECREATIO		130.90	130.90
3170	OPERATING SUPPLIES - AUTO	20,327.09	9,967.15	30,294.24
3180	OPERATING SUPPLIES - OTHER	28,086.14	671.00	28,757.14
3300	REP & MAINT SUPPLIES - AUTO	7,757.35	7,500.25	15,257.60
<b>TOTAL</b>	<b>SUPPLIES</b>	<b>61,030.85</b>	<b>18,895.45</b>	<b>79,926.30</b>
3650	MISCELLANEOUS CHARGES	576.46	1,231.28	1,807.74
3760	OTHER CHARGES-INTERAGENCY(IAT)	20.00		20.00
<b>TOTAL</b>	<b>OTHER CHARGES</b>	<b>596.46</b>	<b>1,231.28</b>	<b>1,827.74</b>
5040	IAT - TELEPHONE AND TELEGRAPH	2,023.37	2,867.75	4,891.12
5100	IAT - MISCELLANEOUS	500.00	5,640.00	6,140.00
<b>TOTAL</b>	<b>IAT</b>	<b>2,523.37</b>	<b>8,507.75</b>	<b>11,031.12</b>
4420	ACQN-CAPITALIZED AUTOMOBILE	98,158.50		98,158.50
4451	ACQN-CAPITALIZED HARDWARE	5,887.23		5,887.23
<b>TOTAL</b>	<b>CAPITAL OUTLAY</b>	<b>104,045.73</b>		<b>104,045.73</b>
<b>TOTAL</b>	<b>INSURANCE FRAUD UNIT</b>	<b>1,209,652.81</b>	<b>1,077,579.70</b>	<b>2,287,232.51</b>



# THE AFTERMATH



## GONZALES TAKES AIM AT DISASTER FRAUD

On Thursday, September 8, 2005, United States Attorney General Alberto R. Gonzales traveled to Mississippi and Louisiana with Vice President Dick Cheney. After touring areas devastated by Hurricane Katrina, the Attorney General outlined priorities for a new Hurricane Katrina Task Force set up in the Justice Department intended to deter, investigate and prosecute disaster-related crimes such as Fraudulent Charities, Identity Theft, Insurance Fraud and Government Benefit Fraud.

The Hurricane Katrina Task Force will be chaired by Assistant Attorney General Alice S. Fisher of the Criminal Division and includes members from the Department of Justice, FBI, the Federal Trade Commission and the Postal Inspector's Office among others.

The Louisiana State Police Insurance Fraud Unit will act as the lead screening agency for private insurers. LSP IFU will review cases for federal and/or state violations and, once violations are identified, will refer those cases to the appropriate agency for further investigation and future prosecution.

"We cannot allow the kindness of Americans to be exploited in this time of disaster and crisis," said Attorney General Gonzales. "This Task Force will help ensure that those offering a helping hand do not themselves become the victims of fraud, and that the money and support they so graciously and generously offer goes to the intended recipients - the many victims of Hurricane Katrina."



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## VEHICLE INDEXING INITIATIVE

As Hurricane Katrina advanced on the Gulf of Mexico's northern coastline, the Louisiana State Police Insurance Fraud Unit began to plan their response to not only the anticipated insurance fraud that was sure to follow, but to identify the countless motor vehicles and boats that would be damaged as a result of the storm. Ultimately, with the levee breaches in and around New Orleans, most of the city was flooded with brackish water.

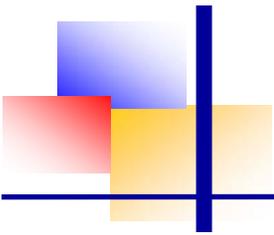
With various sources estimating nearly 350,000 vehicles flooded in the region, the Insurance Fraud Unit recognized the unlimited potential for fraudsters to take advantage of not only the citizens of Louisiana, but citizens throughout the rest of the country. In an effort to deter the fraud, the Insurance Fraud Unit joined forces with the National Insurance Crime Bureau (NICB) to establish the Vehicle Indexing Initiative.

With the Insurance Fraud Unit and NICB agents on the ground, and the cooperation from the various insurance companies, national and international auto auction companies, new and used car dealerships and other private entities, the program collected data on the flooded vehicles and boats. By the end of December 2005, the program amassed data for nearly 250,000 motor vehicles and boats left in the storm stricken areas of south Louisiana. Nearly 15% of the data collected was directly attributed to the efforts of the Insurance Fraud Unit and NICB agents working in the area.

With the benefit of today's technology, the potential consumer can quickly research a vehicle and determine if it was damaged or flooded as a result of Hurricanes Katrina or Rita. Simply log on to the NICB Internet site at [www.nicb.org](http://www.nicb.org) and enter the vehicle's identification number.



Lt. Allen Carpenter meets with CBS evening news correspondent Joie Chen about flooded cars in New Orleans



## HUMAN COST OF THE STORM: THE CAUSEWAY

The following is an excerpt of an article which appeared in its entirety in the Fall 2005 issue of *ITOA NEWS*, The Journal of the Illinois Tactical Officers Association, and later in the November/December 2005 issue of *Law Officer Magazine*, a national publication geared towards providing tactics, technology and training advice to professional law enforcement officers.

Hurricane Katrina has been deemed the largest natural disaster in the history of the United States with 1,323 lives lost and insured losses alone in excess of \$12.4 billion dollars. Those are measurable costs. What is immeasurable are the mental, emotional and spiritual costs attributed to Katrina – how the disaster affected the survivors, the medical personnel, the police officers and first responders. Some managed to reach deep within themselves to find an inner strength to function exceptionally well in an impossible environment.

The account is heartfelt and poignant. It attempts to describe the horrific and often heartbreaking conditions at an evacuation staging area set up at Interstate 10 and Causeway Boulevard in Kenner, Louisiana, after the levees broke in New Orleans.

The article was written by a Trooper in the Louisiana State Police Insurance Fraud Unit.

When I first arrived in New Orleans, it was the evening of August 31st, two days after landfall. A small group of us from the Troop I (Lafayette) area were briefed at Troop B in Kenner – just south of Lake Pontchartrain. We were told we were going to I-10 at Causeway Boulevard where an evacuation staging area had been set up under the overpass. Our mission was to load as many people as possible on buses that would take them to shelters. We traveled a few miles east in complete darkness and parked behind concrete barriers which would have normally divided east and westbound traffic.

Beyond that barrier, I thought I had stepped into a war zone. The sky was filled with Coast Guard and Army helicopters landing one right after another, depositing a steady stream of exhausted, bewildered and traumatized persons rescued either from rooftops or out of hospitals. We had to carefully navigate through a makeshift medical facility set up in the westbound lanes of I-10 directly under the overpass. During the day, the overpass provided the only cover from the oppressive south Louisiana heat. We weaved in and out of patients in critical condition, lying on cots or on the ground. I looked at them as I passed and their eyes held that blank “thousand-yard” stare. Some looked like they were vacillating between life and death. Some were incredibly frail. Some had open wounds. Some, I’m ashamed to say, I couldn’t bear to look at. Doctors and medics worked frantically in an obviously non-sterile environment to save as many as possible.

In between the medical area and the thousands of evacuees waiting for buses was a concrete median. This area was filled with those who were not critical but also not mobile enough to be behind the metal barricades – the same barricades used to separate crowds from

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## THE CAUSEWAY cont'd ...

floats during Mardi Gras parades. It was there that we met up with a young Troop B Trooper, who filled us in on the procedure for loading the buses. He told us to never go in the crowd alone, to not allow pushing, and to load women, children and elderly first. I found out later that the Trooper's new house in New Orleans East had been destroyed when the levees broke and his wife and two young children were staying with relatives in another state.

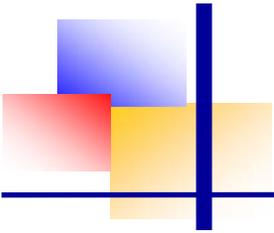
Loading the buses proved to be a tense operation. Young men unencumbered by a family tried to push their way onto the bus while women with babies fought to maintain their position in line. Families were separated. Their clothing was soiled with urine and feces and, for some, menstrual flow. They waited for hours, even days, in filth and litter only to miss their bus and find out there would be no more buses that evening. A man walked up to me and handed me a loaded .38 magazine and I wondered who had the weapon and if it would be used against me. I saw women carrying babies limp from dehydration and I saw a boy vomit continuously. A young girl went into seizures and I was helpless to help her. There were no Port-o-lets and we walked in human waste.

A young man whose only possession was a dappled Dachshund was told by the bus driver, "No dogs allowed." I hoped he would wait for another bus and hide the small dog under his shirt but he made the heartbreaking and tearful decision to let the dog loose so he could get on the bus. The frightened dog narrowly avoided being run over and ran off through the crowd. Since rescuers had told them they could bring their pets, most bus drivers were more sympathetic and chose not to further traumatize these people and allowed pets on board.

As I'm writing, I realize it's impossible to describe the chaos. There were so many people - thousands. Helicopters were bringing in more than we could get out. The medical personnel eventually pulled out and we were left in a disaster zone with no medics, no medical equipment, nothing but sick, injured, traumatized people who believed they were going to go home in a "couple days." I armed myself with a few bottles of Powerade and I did quick mental triages to determine who needed it the most. The Pedialyte sent from home didn't arrive until the next day. Each person I spoke with wanted to tell me their story. "We lost our home and everything in it." "My baby is sick." "I can't find ...." But, their stories were all the same and it got to a point where I could almost finish their sentences for them. All they wanted was for someone to listen and to help them. We watched a chemical plant explode in the distance.

The next day on The Causeway, I helped load special needs patients on buses. These were not specially equipped buses with electric lifts. Makeshift stretchers wouldn't fit. If the person could not walk or be carried, they had to wait. One man sticks out in my memory. His mother weighed well over 300 pounds and was confined to a wheelchair. We asked him if she could walk at all and he said she could not. He was adamant when he said he was going to carry her onto the bus and I thought to myself, "No way." But he did it - he hooked his arms under her armpits and locked his hands in front of her chest and literally dragged her onto the bus and into a seat. He could have gotten on the bus also, but he gave up his seat so someone else could use it. I watched tears well up in his eyes and roll down his cheek as he tried to maintain eye contact with his mother through the bus's windshield.

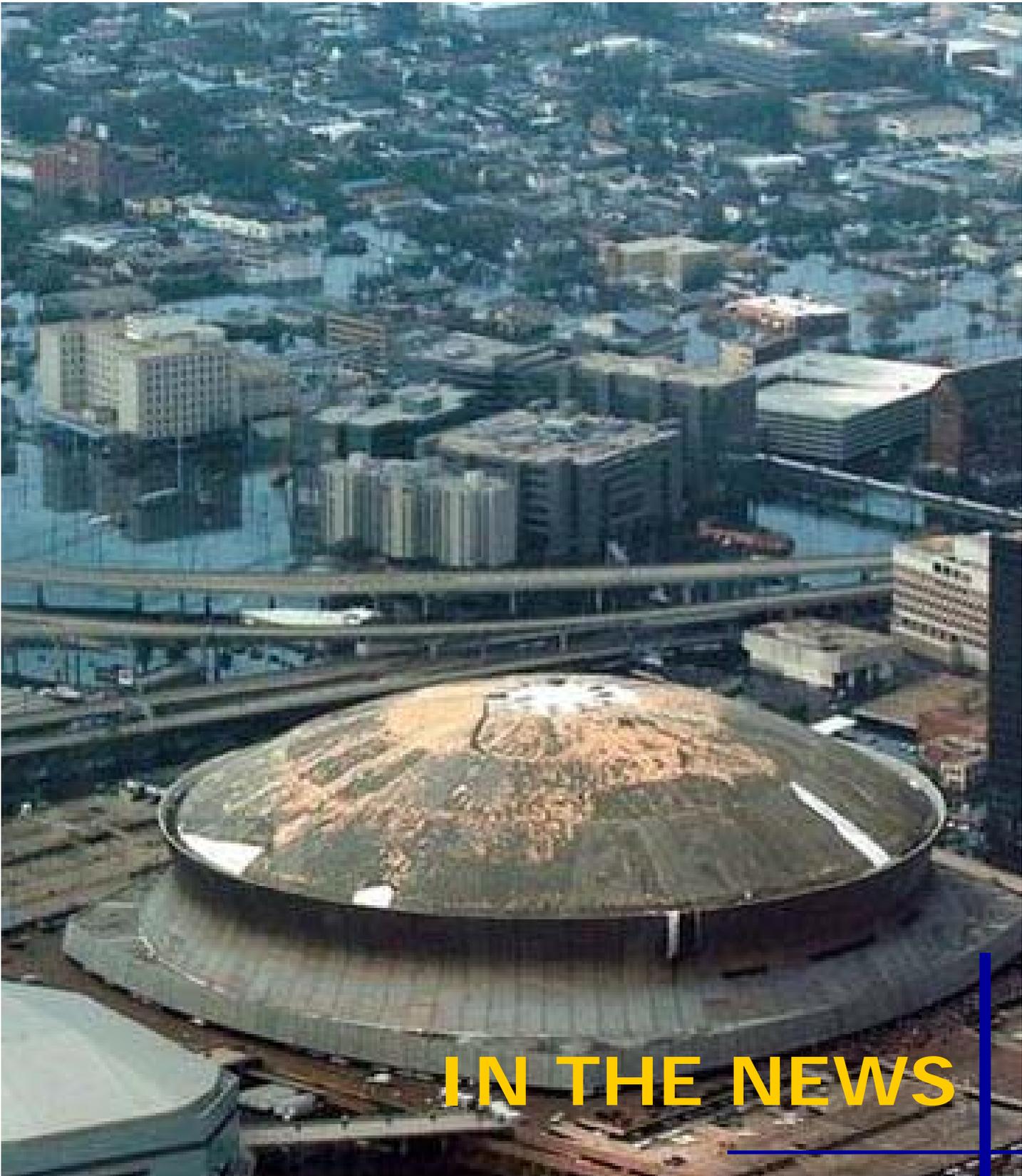
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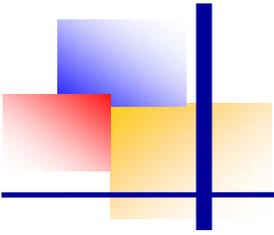
## THE CAUSEWAY cont'd ...

I have to stop here because I can't put into words all that happened. But throughout my initial month long deployment, I witnessed many incredible feats of emotional and physical strength, as well as understandable human weakness. I saw people sleeping and eating in indescribable, deplorable conditions. I saw body bags containing those who didn't survive The Causeway. I learned that you can't help everyone; you can only help individuals or small groups of people. It was an impossible situation. There was, and is, no training for disasters such as this. There are no tactics to follow, no policies or procedures. This comes from your heart and you just have to do the best you can. And, you have to forgive yourself for the things you couldn't do.





**IN THE NEWS**



## IFU IN THE NEWS

### **Bastrop Insurance Agent Arrested - Failed to Remit Payments**

LSP Press Release, 01/31/05

On Friday, January 28, 2005, Bastrop insurance agent, Ray A. Yarbrough Jr., 49 years of age, was arrested on fifty (50) counts of *Misappropriation of Insurance Premiums*, by the Louisiana State Police Insurance Fraud unit, when he failed to remit premium payments. His arrest stemmed from a July 2004 complaint filed with the Louisiana Department of Insurance.

Investigators determined while Ray Yarbrough, Jr. was a producer for Imperial Fire and Casualty Insurance Company, he failed to remit or timely remit fifty premium payments. In this capacity, he was entirely responsible for the collection of customers' insurance premiums and the timely remittance, within five days, to Imperial Fire and Casualty Insurance Company. Yarbrough's lack of submittal or timely submittal resulted in the loss of coverage or the lapse in coverage for numerous insured while others were forced to pay higher insurance premiums when they obtained coverage through a different agent or insurance company. Some customers suffered the inconvenience of their drivers' licenses being suspended through the Office of Motor Vehicles because of the reported lack of coverage.

On August 5, 2004, the Department of Insurance issued a "Cease and Desist Order" against Ray Yarbrough, Jr. because of the numerous complaints which were filed against him. Yarbrough was booked into Morehouse Parish Jail on a \$6,500 bond.

### **Jewel-theft claim fiction, La. police say**

#### **Local romance writer booked on insurance fraud counts**

Times Picayune, Michael Perlstein, 04/05/05

Enter the drawing room of a Garden District mansion, the St. Charles Avenue streetcar rattling just outside the parlor windows. A well-traveled socialite has just added some exquisite pieces of jewelry to her collection of fine antiques and expensive Audubon prints. Not just any jewelry, mind you, but two diamond-encrusted bracelets purchased at an estate sale in Switzerland and valued at \$1.8 million by one of New York's finest appraisers.

Then disaster strikes. During an outing at Oakwood Center mall on the West Bank, the bracelets are stolen by a purse snatcher. The loss is profoundly painful, but the healing process is soothed by a \$1.8 million insurance settlement.

The tale may sound like the opening of a romance novel, but State Police investigators say it is the precise version of events reported to them by prolific New Orleans romance writer Meagan McKinney, 44, who is somewhat less well-known by her real name, Ruth L. Goodman.

The problem with the account, according to investigators, is that most of the story is just like Goodman's novels: fiction. There was no trip to Switzerland, no diamond bracelets, no theft. There was, however, an insurance settlement of \$1,836,105 from the Fireman's Fund based on a theft Goodman reported in July 2002.

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## IFU IN THE NEWS

That is now the basis of a criminal case against Goodman that was unveiled Monday. Accompanied by her attorney Julian Murray, Goodman surrendered at Orleans Parish Prison and was booked with insurance fraud, theft and filing false public records.

In a news release, State Police spokesman Trooper Omar Landrum said Goodman's passport revealed no trips to Switzerland, a fact that "was confirmed after an interview with a relative." Furthermore, during the execution of a search warrant Goodman admitted "she has never owned any diamond bracelets."

Murray denies any wrongdoing by his client. "I don't know where they're coming from on this," Murray said. "She purchased some expensive jewelry in Switzerland years ago and brought it into the United States. . . . We have the canceled check where she paid the appraiser."

When told about Goodman's alleged confession, Murray said, "If this is just a big mistake, then we'll get together and clear it up. But if they decide to pursue this, we'll go to trial because there's no basis to it."

On the dust jackets of some of her books, Goodman lists herself as an avid equestrian, a caretaker of stray animals and the mother of two sons. Originally from Washington, D.C., she holds a degree in biology from Columbia University in New York and fell in love with New Orleans during a stint as a visiting student at Tulane's Newcomb College. Her first book, "My Wicked Enchantress," was a finalist for the Romance Writers of America Golden Medallion.

There is no mention, however, of an earlier legal drama that is still hanging over Goodman's head. According to court records, Goodman faces another set of insurance fraud charges from

September 2004. In that case she is accused of defrauding State Farm Insurance of \$432,560 by filing a false flood claim. In court documents from the case, Goodman allegedly reported the loss of 10 John James Audubon prints from the "Autumn Waterfall" series that actually were undamaged, as well three pieces of 1850's antique furniture that actually turned out to be purchases from Hurwitz Mintz in 1988.

Goodman had been free on a personal surety bond in the 2004 case. She was released on her own recognizance Monday on the new charges.

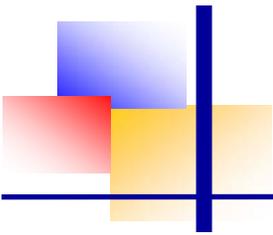
### **La. Attorney on the Wrong Side of the Law; Arrested for Forgery, Insurance Fraud**

[www.claimsguides.com](http://www.claimsguides.com), April 26, 2005

Louisiana State Police Investigators recently arrested 30-year-old attorney, Douglas C. Dorhauer and charged him with 4 counts of Forgery and 1 count of Insurance Fraud. Dorhauer is employed by the E. Eric Guirard Law Firm in Baton Rouge.

Acting on information received from Louisiana Farm Bureau Insurance Co., State Police reportedly determined that Dorhauer filed a false insurance claim by using altered medical records to support the claim. In April 2004, Dorhauer's represented a family of four that were injured in an automobile accident. The driver of the vehicle was not at fault in the accident and the case was settled by Imperial Insurance Co.

During settlement discussions with Imperial, the driver represented by Dorhauer reportedly expressed a desire to collect something for aggravation and mental stress suffered from a previous motor vehicle accident.



## IFU IN THE NEWS

Dorhauer reportedly devised a way for the client to receive payment from the previously settled accident. Authorities said he changed the date on the medical records of the driver and two of the occupants in the April 2004 accident to March 2004. He then sent the altered records to Farm Bureau indicating that the claimants' injuries resulted from the March 2004 accident.

The March 2004 accident was settled in July 2004 by Farm Bureau and listed as a property damage claim. Upon receiving a settlement letter from Dorhauer asking for injury compensation, representatives at Farm Bureau questioned the authenticity of the medical records and Dorhauer reportedly withdrew the claim. Farm Bureau then advised State Police Investigators of their suspicion that Dorhauer was trying to file a false claim using altered documentation.

An investigation was conducted and warrant obtained for the arrest of Dorhauer. Dorhauer surrendered to investigators at LSP Headquarters and was charged with LRS 14:72 Forgery (Felony, 4 counts) and LRS 22:1243 Insurance Fraud (Felony). Dorhauer was booked in the East Baton Rouge Parish Prison.

### **Ville Platte trio arrested on insurance fraud charges**

The Daily Town Talk, 06/18/05

Three Ville Platte residents were arrested Friday on felony insurance fraud-related warrants for allegedly bilking \$115,000 from insurance companies.

The Louisiana State Police Insurance Fraud Unit said it believes Kenneth Wayne Guillory, Danielle Frilot Clark and Angelina Jack planned and caused an automobile crash to collect money

from insurance companies for false injuries and property damage.

The arrests completed an investigation into a staged accident that occurred in Lafayette Parish. Guillory is believed to have caused the three-vehicle wreck by slamming on his brakes in front of a commercial van driven by an elderly man.

Guillory and Clark were charged with automobile policy insurance fraud, three counts of child desertion, first-degree injuring public records and theft by fraud.

### **INDICATORS OF VEHICLE-RELATED INSURANCE FRAUD:**

- Damage doesn't match the vehicles
- Injuries are not consistent with the damage
- Damage is not consistent with the injuries
- Driver 1 is adamant about not being at fault
- Not upset, nonchalant about being in a crash
- Large number of passengers with no apparent relationship
- Passengers stories are inconsistent or too consistent (i.e. seem to be memorized)
- Damage appears to be old
- Vehicle was recently insured
- Vehicle was recently rented

### **For Law Enforcement:**

- Notice time of day
- Ask everyone for identification
- Question involved parties separately
- Check insurance cards
- Complete a thorough investigation
- Take photographs

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## IFU IN THE NEWS

### MORE ARRESTS FROM SHELL OIL SCAM

LSP Press Release, 07/28/05

On August 30, 2004, The Louisiana State Police Insurance Fraud Unit received a complaint from Shell Oil Company in reference to claims made due to sulfur enriched gasoline sold in the New Orleans area around July of 2004. Shell received numerous claims from customers after using the sulfur enriched gas which caused the vehicle's gas gauge to malfunction. After Shell realized the sulfur enriched gas caused the malfunction, a statement was issued to their customers directing them to have their cars repaired at designated dealerships.

Shell started to receive estimates from outside the designated dealerships requesting payment from individuals instead of dealerships. Shell inspected several of the cars that claimed to have had been repaired at Phase III Body Shop in New Orleans. Once it was discovered that the repairs were not done and requests for payment were still coming in from Phase III, Shell Oil referred the claims to State Police.

During the investigation, the owner of Phase III admitted to not repairing any vehicles. It was also discovered that Allison Sears, a supervisor with New Orleans Parking Enforcement Division, had recruited several of her co-workers to have estimates created at Phase III. Sears would charge \$50.00 to bring her co-workers information to Phase III and then once the estimates were complete, she would bring the estimates back to her co-workers. The estimates would then be sent to Shell requesting payment as if repairs were done.

On November 23, 2004, State Police arrested nine employees of the New Orleans Parking Enforcement Division. In continuation of the

investigation, State Police arrested five more people involved, four of whom are also employees of the New Orleans Parking Enforcement Division.

On Thursday, July 28, 2005, arrest warrants were issued and the four additional suspects were booked at Orleans Parish Correctional Center.

### Police Arrest Suspected Ringleaders of Insurance Fraud Scam

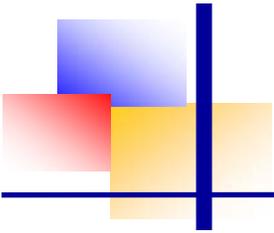
WAFB, 08/08/05

Three Baton Rouge men have been named by police as masterminds behind a highly sophisticated car insurance fraud scheme.

State police mounted a roundup Friday that grew out of a two month investigation. It comes after numerous calls from consumers claiming to have bought what turned out to be phony insurance cards and decals.

State Police say the roundup is only scratching the surface of what is a \$2.5 billion scam on the insurance industry each year. And who foots the bill for that? It's you, the consumer.





## IFU IN THE NEWS

The three suspects arrested Friday join the more than 30 across the state since January for insurance crimes that include producing and selling fraudulent insurance cards and motor vehicle decals. The three men are from Baton Rouge.

The alleged distributor, Daniel Sanders, faces six counts of forgery and two counts of altered or forged inspection stickers. Also arrested were the two main producers, Lajunar Gauff and Lee Hawkins, III. Gauff is charged with seven counts of forgery, and one count of illegal possession of a firearm. Hawkins is charged with 16 counts of forgery.

State Police estimate the number of these hot items sold by the three men could run into the hundreds just in south Louisiana alone. It's estimated that each fake motor vehicle decal had a street value of at least \$20 and that each insurance card was going for at least \$80.

According to Trooper Markus Smith, "Fraud costs the insurance industry millions annually and unfortunately they have to pass that onto the insured. The general public ends in paying the price for that in the way of higher premiums."

Another three people were arrested Friday for allegedly trying to buy the fake cards and decals. State police say, listen up, they're not just going after the big fish. If you are a buyer, you'll face

***"Fraud costs the insurance industry millions annually and unfortunately they have to pass that onto the insured. The general public ends in paying the price for that in the way of higher premiums."***

***....TPR. Markus Smith***



## IFU IN THE NEWS

### State Bracing for Massive Fraud Attempts

WAFB, Paul Gates, 09/13/05

The damage done by Hurricane Katrina is not yet done and now comes the fraud. The amount of fraud in the wake of this disaster is expected to be massive because the amount of money being poured into Louisiana and the Gulf Coast is massive. That generates a tremendous opportunity for fraud and abuse.

State Police Lt. Allen Carpenter, speaking for the state's insurance fraud task force, says it could be as big as the storm itself. It will take on many forms. There are thousands of flooded cars and many are already being taken away to be sold again to some unsuspecting consumer. The task force will try to tag these cars.

"The vehicles need to be catalogued as flood vehicles so they are not accepted by a salvage company, sent off, cleaned up and sold with a washed title," says Carpenter.

Some homeowners will try to cheat on their insurance coverage, even by creating more damage to their own property.

"If it's going to be considered a flood loss then its beneficial for you to make it appear to be a homeowner's loss."

The federal government is about to flood southern Louisiana again, this time with money. \$150 billion or more to rebuild roads, bridges, levees, cities and lives. Treasury Secretary John Kennedy says we've got to do it right.

"This is unprecedented, the amount of money we're going to have coming in, and we need to be able to account for every single, solitary penny. Who got the money? How were they

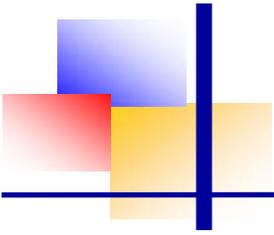
chosen? Why did they get the money? Was the money spent properly?"

The Louisiana Insurance Fraud Task Force consists of the state Department of Insurance, the Attorney General's office and State Police with assistance from a non-profit agency called the National Insurance Crime Bureau.



***"The vehicles need to be catalogued as flood vehicles so they are not accepted by a salvage company, sent off, cleaned up and sold with a washed title," .....Lt. Allen Carpenter***





## IFU IN THE NEWS

### **Database to Track Cars Damaged by Hurricane Katrina**

Times Picayune, 09/21/05

A new, expanded database to track vehicles flooded by Hurricane Katrina has been set up to prevent them from turning up on used car lots around the country, the Associated Press and New Orleans Times-Picayune reported.

While the National Insurance Crime Bureau has tried to track flooded vehicles from previous storms, the Katrina database represents the group's most ambitious flooded vehicle effort yet.

"Our concern is that vehicles that were affected by the storm will be turned around and resold to unsuspecting consumers if they're not cataloged properly," said Lt. Allen Carpenter, supervisor of the Louisiana State Police Insurance Fraud Unit.

Each time an insurance company takes a flood claim for a car, it will pass on the vehicle identification number to the National Insurance Crime Bureau, which is building a database of flooded cars. That database will then be distributed to public officials in Louisiana, insurance companies and departments of motor vehicles across the country.

***"Our concern is that vehicles that were affected by the storm will be turned around and resold to unsuspecting consumers if they're not cataloged properly,"***

*...Lt. Allen Carpenter*



### **Insurance industry probes fires after floods**

#### **Investigators looking into reports that blazes may have been set by owners**

The Associated Press, 11/01/2005

NEW ORLEANS - Some of the New Orleans homes drowned by the flooding that followed Hurricane Katrina have been damaged by a second calamity — fire.

Both Louisiana investigators and insurance companies are starting to look into the blazes amid reports that some may have been set by desperate people who had no flood insurance but want to collect on their policies.

"I can tell you we are aware of those kind of allegations and we have seen claims where we view the fire as suspicious," said Allstate spokesman Bill Mellander.

"There has been an increase, or spike, in the number of claims in fire losses compared to what we would normally see," said State Farm Insurance spokesman Morris Anderson.

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## IFU IN THE NEWS

### Flood damage not covered

The standard home owner's policy pays only for wind and rain damage, meaning that people without added flood insurance weren't covered for damage caused by the water that submerged 80 percent of the city for weeks after Katrina.

"The rash of fires is concerning because we have a lot of homes that did not have insurance or had the wrong insurance," said Lt. Allen Carpenter, director of the fraud investigation unit for the Louisiana State Police.

One arrest has been made in suburban Jefferson Parish, said fire department spokesman George Rigamer. A 26-year-old man was charged with setting fire to his parent's damaged house.

"Every fire is investigated," Rigamer said. "If something looks suspicious, if the fire has several points of origin, if there appears to be a propellant, it's going to get extra attention."

### Home, auto fraud

The main type of homeowners' fraud that usually turns up after a hurricane is "claim padding," said Frank Scafidi, Director of Public Affairs at the National Insurance Crime Bureau.

"The policy owner has some damage, but during the period following the storm before adjusters get there they enhance it," he explained. "They knock the rest of the fence down, pull off the rest of their shingles."

Two types of automobile fraud are turning up — people passing off flood-damaged vehicles as undamaged and people claiming losses they did not have.

"The first couple of claims we looked at were people who evacuated but claimed their vehicles were stolen or flooded," Carpenter said. "They turned up hidden in malls in the cities the people

had evacuated to. It's kind of unusual that the thief took them to the same city."

### Pay now, investigate later

Companies are paying claims now but may investigate them later, Scafidi said.

"The idea is to settle, get people the money they need as quickly as possible," he said. "But just because they're paid doesn't mean we won't investigate."

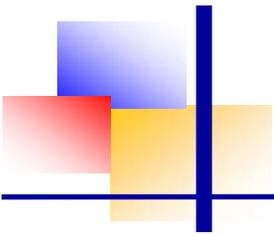
People caught filing fraudulent claims could face jail time. An attorney general's fraud task force set up after Katrina will investigate fraud involving as little as \$2,000 as a federal offense, Scafidi said.

The number of claims is expected to rise as more people return to the area, Carpenter said.

"This loss has been devastating in so many ways - lost homes, lost jobs, no money and not properly insured. People will try to recoup those losses somewhere," he said. "I understand the situation and the economic burden, but I have no sympathy whatever for those who try fraud to improve it."

***"The rash of fires is concerning because we have a lot of homes that did not have insurance or had the wrong insurance," ...Lt. Allen Carpenter***





## IFU IN THE NEWS

### Catastrophe Fraud Indicators

**Note:** Catastrophe insurance claims fraud includes inflated and totally fabricated losses, intentionally caused damages, claims for pre-existing damage or backdated policies.

- Insured declares extensive losses without physical evidence (i.e., photographs or documented receipts) or name and address on receipt does not match insured's information.
- Items claimed do not match claimant's life-style, décor, house, occupation or income.
- Items claimed cannot physically fit in existing floor space.
- Lack of carpet indentation from alleged large furniture or appliances.
- Extensive commercial losses occur at site where few or no security measures are in effect.
- Insured is unusually knowledgeable regarding insurance terminology and the claims settlement process.
- Insured is overly pushy for quick settlement.
- Insured is willing to accept an inordinately small settlement rather than document all claim losses.
- On scene investigation reveals no remains of the items claimed and normally found in a home or business.
- Investigation reveals absence of family photographs, heirlooms or items of sentimental value.
- No other homes were damaged or destroyed in the affected areas.
- Insured claims items were new.
- Insured can't properly describe items function or features.
- Property was in poor condition prior to loss.

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## IFU IN THE NEWS

### BR business owner arrested on fraud counts

The Advocate, 12/14/05

State Police on Wednesday booked a Baton Rouge business owner into East Baton Rouge Parish Prison on 10 counts of insurance fraud, a news release says.

Adam Joseph Chauvin, 23, 1040 Braeburn Drive, owner of Chauvin's Auto Glass, is accused of assuming the identity of insurance policyholders to authorize auto glass repairs the customer never ordered, the release says.

To process a claim, Chauvin had to go through Lynx Services, a third-party adjusting company. Chauvin allegedly pretended to be his customers' spouse to authorize additional repairs so he could bill their insurance company for more money.

Chauvin also is accused of fraudulently billing a customer's insurance company with the customer's knowledge so that the costs would exceed the customer's deductible.

This way the customer could have received free glass repair service, the release says.

State Police on Monday also arrested a Hammond man accused of insurance fraud and forgery, a news release says.

Steven Rivet Jr. allegedly created a receipt and submitted it to his insurance company in a theft claim in an attempt to defraud the company of \$4,500, the release says.

Rivet surrendered to authorities and was booked into St. Charles Parish Prison, the release says.

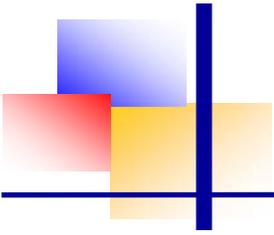


### Indicators of Property Repair Fraud

**Note:** Property repair fraud involves unethical, incompetent and dishonest building contractors, who employ a variety of illegal or questionable techniques. These include such activities as collection for defective or unperformed service, damage inflation, insurance fraud conspiracy, bribery of insurance adjusters and kickbacks. Insureds may conspire with the repairer to cover their deductible, upgrade their property or repair pre-existing damage or defects.

#### **Contractors/Providers:**

- Do not maintain a local office and/or local telephone number.
- Are not able to provide references.
- Want "cash" or payment up front.
- Have inadequate equipment to perform job.
- Arrive at loss site without being solicited.
- Offer below market prices, "too good to be true."
- Offer cash incentives to get the job.
- Estimate is very general...lump sum.
- Are not bonded or are underinsured, and are not licensed or are newly licensed.



## IFU IN THE NEWS

### **Katrina's angry winds breeding historic fraud? Damage, desperation, revenge could spark record scam surge**

Coalition Against Insurance Fraud, 11/01/2005

Hurricane Katrina barreled through the Gulf region like Zeus on a steroid rage. And now insurers are bracing for yet another angry wind: Insurance fraud.

Scams always follow natural disasters. But the sheer size of the cleanup could ignite the biggest insurance-fraud feast in the history of U.S. disasters. Fraud fighters expect a well-spiced gumbo of larcenous claims from six states including, above all else, Louisiana.

"In a normal catastrophe, about 11 percent of claims are fraudulent. I think the percentage of fraudulent claims will be the same, but it's just such a large catastrophe that the numbers will be greater," says Lt. Allen Carpenter, head of the Louisiana State Police Insurance Fraud Unit, which is the focal point for suspicious claims from the state.

"What's going to be different is the wide extent of the flood and the overall number of fraudulent claims," agrees Dennis Schulkins, an SIU consultant with State Farm, the largest personal auto and home insurer in Louisiana, Alabama and Mississippi. "We may see more opportunities for fraud than ever."

Indeed, Katrina looms as the mother of all U.S. hurricanes. With an expected 1.6 million claims and \$34.4 billion in insured losses, Katrina will dwarf the 700,000 claims and \$20.8 billion in

insured losses from runner-up Andrew in 1992, says the Insurance Information Institute. Add expected scams from Hurricanes Rita and Wilma, and the fraud tab will grow even larger.

In fact, State Farm already has received nearly 650 suspicious claims.

Among the most likely swindles:

Lost or damaged property—Homeowners or renters will claim they lost expensive jewelry, stereos, TVs or other luxury goods they never owned. Business owners will claim they lost more inventory or equipment than they owned. They may also inflate claims for lost business and income.

Disappearing vehicles— People might falsely claim they lost cars, minivans or SUVs and commercial vehicles in the flooding – even though their vehicles weren't near the flood area.

Home arsons— Many Gulf residents lack flood insurance. Their homeowner policies generally don't cover flood losses, but do cover fires. More than a dozen suspicious home fires already have broken out in houses without electricity or gas service around New Orleans.

Crooked public adjusters— Some adjusters may charge homeowners a large upfront fee, then disappear without handling the claim. They also may show owners how to file bogus claims in exchange for a cut of the insurance money.

Shady contractors— Unlicensed or inexperienced contractors may perform shoddy work, but charge a victim's insurer large bills. Some contractors also will charge much of the money upfront, but disappear without completing the work.

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## IFU IN THE NEWS

Fake deaths — Residents may claim they lost a loved one whose body was never found. Outsiders may claim a spouse “disappeared” while visiting the Gulf region. In either case, they’ll make bogus life-insurance claims for people who are quite alive.

“We’ve received fraud referrals from some insurance companies. We’re already finding some things a little sideways,” Frank Scafidi, spokesperson for the National Insurance Crime Bureau (NICB), said in mid-October. Bogus auto claims, especially, could rank among the most troublesome fraud problems, State Farm’s Schulkins warns.

“One of our biggest concerns is people making claims for total loss of vehicles when there’s little or no damage,” he says. “We’ll be paying for some of these vehicles sight unseen because their location is unknown.”

One insurer relates this Katrina scam: A Florida man claimed extensive flood damage to his fancy Rolls Royce. But the insurer discovered the water in the car was chlorinated. The owner filled up the car with a garden hose. Claim denied.

### **Coordinating a response**

Fraud fighters started organizing well before the floodwaters began receding. The Coalition Against Insurance Fraud coordinated early meetings in Washington and elsewhere with many key players. The FBI, insurers, U.S. Justice Department, Louisiana insurance department and State Police, NICB and other agencies started mapping a coordinated anti-fraud response.

Everyone’s biggest focus is Louisiana, which took the hardest hit.

State and federal officials formed a joint taskforce of 32 investigators and 22 support staff

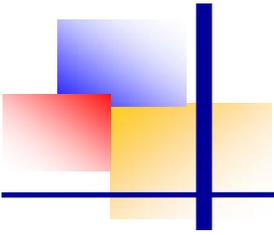
to handle Louisiana’s caseload. The state insurance fraud unit — which is part of an ongoing state taskforce — is the collection point for shady claims. Each insurer has assigned days it can present cases for possible investigation. The FBI and fraud bureau divvy up the cases they do accept.

For their part, insurers will pay most claims upfront — even suspicious ones — to meet emergency needs of policyholders. Then they’ll circle back and look deeper into as many of the shady ones as they can. State Farm says it’ll use common sense and fairness.

“If you make a claim for a \$10,000 stereo you recently purchased, we’ll ask for receipts. If their income supports the types of things they’re claiming, we’ll probably pay them. But I think we’ll also catch a lot of the fraudulent claims on the back end,” Schulkins says.

State Farm has amassed about 60 investigators among nearly 5,000 catastrophe staffers now onsite, says Schulkins. NICB has 14 investigators working insurance-fraud cases, and is playing a lead role in dealing with flooded vehicles.





## IFU IN THE NEWS

### **U.S. braces for Katrina car scams**

### **Flooded autos may arrive rebuilt on used car lots across nation**

Chicago Tribune, 12/28/05

As the vast vehicular wreckage wrought by Hurricane Katrina is carted away, law-enforcement and insurance officials are anticipating the arrival of tens of thousands of those vehicles on used-car lots across the U.S.

Already there is anecdotal evidence of flood-damaged vehicles turning up on used-car lots in Florida, Arizona, New York and Oklahoma, authorities said. Two months ago, at least seven 2005 Nissans listed in the National Insurance Crime Bureau database as hurricane-damaged were sold at an auction in Los Angeles.

A task force of insurance investigators and Louisiana law-enforcement officials is building a database of flooded cars to try to prevent as many other vehicles as possible from being spruced up and foisted upon unsuspecting used-car buyers. The database at [www.nicb.org](http://www.nicb.org) already lists more than 205,000 vehicles.

On a brisk afternoon earlier this month, Tim Boucher stood in the median of a four-lane roadway in St. Bernard Parish, La., checking the paperwork of truck drivers hauling away Hurricane Katrina-damaged vehicles.

Boucher, a special agent with the National Insurance Crime Bureau working on the database, said: "It's really going to be incumbent upon the consumer to check" it.

As he spoke, sport-utility vehicles with an inch of mud and straw on the floor, mini-vans with seats cracked and puckered by water and one car after another with the rank smell that comes from being submerged in muck were towed away.

Nearly four months after Hurricane Katrina swamped New Orleans and pounded the Mississippi coastline, thousands of cars, mini-vans and trucks remain on streets or buried under wreckage. Thousands more have been towed away, into the murky and lucrative world of salvage cars.

While most experts agree that cars that have been submerged in saltwater should never be driven, they also agree that as many as half of the vehicles that were damaged by Katrina will likely be rebuilt and resold.

Why? For one thing, about half of an estimated 500,000 vehicles that were damaged by the storm weren't covered by comprehensive insurance, and with no insurance money to buy a replacement, the owners may be enticed to clean them up and resell them.

The other reason is loopholes in the nation's system for tracking vehicles that have been totaled.

If a flood submerges a vehicle, many states require that the title reflect the damage by listing the car as "salvaged" or "flood damaged." But experts agree that it is relatively easy for a rebuilder to buy a flood-damaged vehicle at auction, fix it up and "wash" the title of any evidence of the flooding by obtaining a new title in a state where title laws are weaker.

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## IFU IN THE NEWS

### 'No salvage on the title'

"What the smart individual who wants to be deceptive will do is take that title to another state like Arkansas, do a title washing and then take that car to Illinois as an Arkansas vehicle with no salvage on the title," Boucher said.

Jim Watson, of ABC Auto Parts in Blue Island, Ill., and the president of the Automotive Recyclers Association, said he has heard rumors of flooded vehicles arriving in Illinois but has no concrete evidence.

"It's real early in this market," he said. "They're still trying to sort out the cars down there."

Herb Lieberman, a Santa Fe Springs, Calif.-based recycler and board member of the recyclers association, and others in the salvage industry say they hope that the Katrina disaster gives some momentum to a long-stalled effort to complete a nationwide database of vehicle identification numbers. With that state officials could easily track an automobile's state-by-state lineage before issuing a new title; currently, about half of the vehicles in the nation are listed in a VIN registry.

Salvage dealers also are drawing up proposed federal legislation that would create a national standard for cars that are totaled, a "certificate of destruction."

Under the proposal, when a licensed mechanic or insurance adjuster determines that the cost to repair a car exceeds its cash value, its VIN would be permanently retired. That would mean the vehicle's owner couldn't obtain a new title in another state, or slap the VIN of a totaled car onto a stolen auto of similar make, model and year.

Without such legislation, the Automotive

Recyclers Association's Watson said, "We're going to see these [flood-damaged] cars in the market for the next three or four years."

Such legislation has previously been opposed by the insurance industry because rebuilders pay more for salvaged cars than scrap companies do.

The removal of flooded vehicles is part of a broader effort, overseen by the Federal Emergency Management Agency, to clear debris that stretches for 100 miles along the Mississippi coastline and into the New Orleans metropolitan area.

Because there is a thriving market for stolen vehicles, autos are being handled differently than the rest of the debris. Identifying and tracking the hurricane-damaged vehicles not only prevents fraud but makes it easier for the vehicle's owner--or the insurance company--to try to recoup some of the vehicle's value by selling it to a rehabber or for scrap. An analysis by the consulting firm Towers Perrin estimated that insured losses from damaged automobiles were between \$1 billion and \$2 billion.

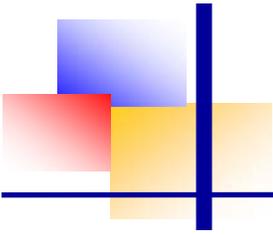
### Auto experts offer tips

Automotive experts warn that a car that has sat in saltwater is bound to have problems, even if it is repaired. Saltwater corrodes metal parts, gums up joints and damages electrical and computer systems, potentially ruining air bags among other things. Another problem is that the water could leave behind traces of mold or worse, such as chemicals or E.coli, in the vehicle's interior.

*"To me, the biggest concern about cars that are sitting in brackish water is air bags,"*

*"You're dealing with a corroded sensor that may or may not work."*

**...Lt. Allen Carpenter**



## IFU IN THE NEWS

"To me, the biggest concern about cars that are sitting in brackish water is air bags," said Lt. Allen Carpenter, head of the Louisiana State Police insurance fraud section.

"You're dealing with a corroded sensor that may or may not work."

In order to create a database of VINs from flood-damaged cars, a plan was devised in which local governments would tow the vehicles to designated lots, where state police and insurance investigators would then jot down the VINs and plug them into the database.

But the plan didn't work because most of the parishes were too overwhelmed with other problems.

In Louisiana, the state police, along with the National Insurance Crime Bureau, took over the task on Sept. 30, a month after the storm, and they have been trying to catalogue as many as 350,000 damaged vehicles in the New Orleans area ever since. Besides the checkpoint in St. Bernard Parish, police officials and insurance investigators are going street by street in New Orleans and jotting down VINs on clipboards.

The challenges they face are evident in the Lower 9th Ward, which was devastated when the levee that runs parallel to the neighborhood broke. On a recent tour of the neighborhood, there were demolished cars scattered on streets, pushed up against trees and crushed underneath houses that were lifted off their foundation.

"When you start hearing estimates of 350,000 cars and there are 28 of you, and as many NICB agents, that's a lot of cars," said Louisiana State Police Sgt. Gary Bridges. "It's a huge job. . . . You tell the guys, 'This has never been done on

this scale.'

"It's kind of hard to pump them up because you don't know how long you're going to be doing this," he said, adding, "You just have to keep your sense of humor."

### How to identify a flood-damaged car

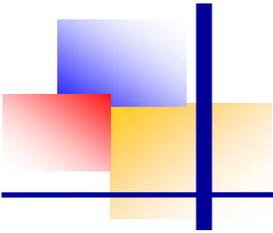
- Stain marks, rust, mildew, sand or silt under the floorboard carpet
- Dried mud under the dashboard, behind wiring harnesses and in alternator crevices
- Rust on screws in the console and other areas where water normally would not reach
- Rust and water residue in the electrical wiring system
- Anything unusual in the vehicle's title history



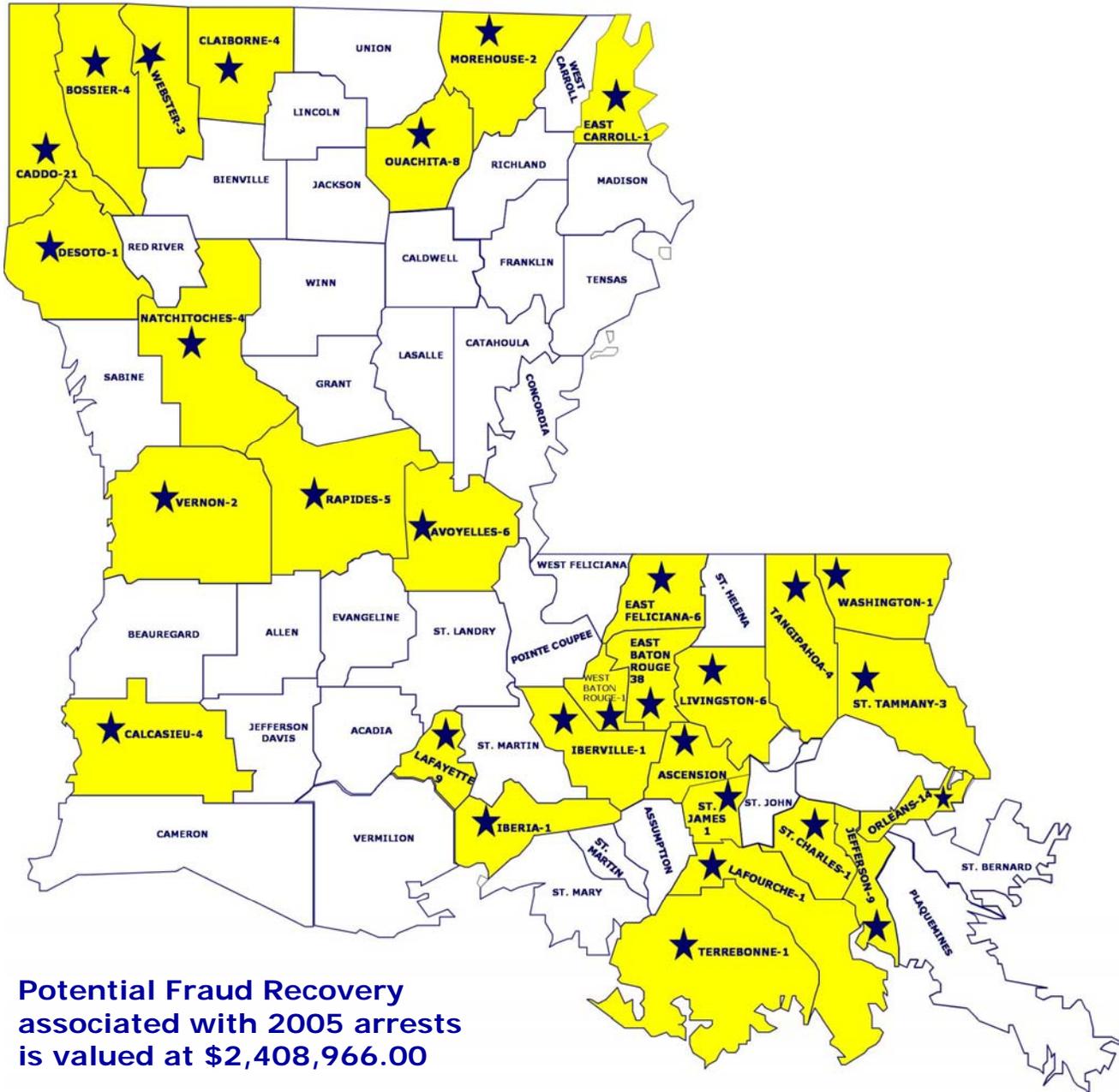
*Automotive experts warn that a car that has sat in saltwater is bound to have problems, even if it is repaired. Saltwater corrodes metal parts, gums up joints and damages electrical and computer systems, potentially ruining air bags among other things. Another problem is that the water could leave behind traces of mold or worse, such as chemicals or E.coli, in the vehicle's interior.*



# ARREST SUMMARIES



# 2005 INSURANCE FRAUD ARRESTS BY PARISH



Potential Fraud Recovery associated with 2005 arrests is valued at \$2,408,966.00



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## ARREST SUMMARIES

**State v. John Toliver**

**Caddo Parish**

**January 5, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Staged Slip & Fall*

In October 2003, Toliver entered a convenience store and soon was observed on the store surveillance cameras smearing a substance on the floor with his foot. As Toliver continued with his shopping, each time he passed the substance on the floor, he smeared it with his foot. After completing his shopping, Toliver walked through the smeared substance and fell to the floor.

**State v. Jamal Atkins, et al**

**Avoyelles Parish**

**January 6, 2005**

**Corey Gorrell**

**Kalen K. Lewis**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:67 Felony Theft*

*Staged Crash*

Atkins, Gorrell and Lewis were involved in a two-vehicle crash in Bunkie. After the crash it was determined Lewis's vehicle was uninsured. After leaving the crash site, Atkins gave Lewis \$250 to purchase auto insurance. Lewis paid Delta Insurance Agency and secured insurance coverage on her vehicle with Unitrin Property & Casualty Insurance Group. Afterward, the three staged the crash in Bunkie. Following their insurance claims, Atkins and Gorrell cumulatively received more than \$15,000. During interviews with Gorrell and Lewis, both admitted to participating in the scam.

**State v. John Wesley Brown**

**E. Baton Rouge Parish**

**January 11, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:72 Forgery*

*Lost Wages Fraud*

In May 2003, soon after becoming involved in a vehicle crash Brown altered his existing service contract with Southern University to reflect the contract value as \$125,380 versus its original value of \$15,380. Afterward, he submitted the altered document to GEICO in support of a lost wages claim made in conjunction with his vehicle crash.

**State v. Melissa Boynton**

**St. Bernard Parish**

**January 11, 2005**

*Charges:*

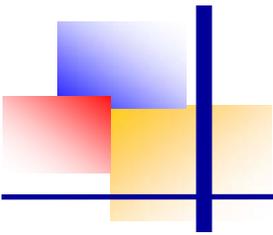
*L.R.S. 14:72 Forgery*

*L.R.S. 14:72.2 Monetary Instrument Abuse*

*L.R.S. 14:67 Felony Theft*

*Counterfeit Checks*

In November 2004, Progressive Insurance Company filed a complaint alleging Boynton, using an assumed name, had cashed fraudulent insurance claim checks in the New Orleans area. The phony checks were purportedly issued by Progressive Insurance Company. The investigation identified Boynton as one of several suspects in the check fraud scheme.



## ARREST SUMMARIES

**State v. Brian Ramsey**  
**State v. Terry D. Trail**

**E. Baton Rouge Parish**

**January 11, 2005**  
**January 25, 2005**

*Charges:*

*L.R.S. 14: 72 Forgery*

*Fugitive (Probation & Parole) Convicted Sex Offender Failure to Register*

*Workers' Compensation*

*Fraud*

In September 2003, Trail, owner of T & T Paving obtained an insurance quote from a local insurance agency and then altered the document to resemble a legitimate worker's compensation insurance certificate. Ramsey, as an employee of T & T Paving, obtained the altered document from Trail and then presented it as legitimate insurance coverage while working on a commercial job. Ramsey was a convicted sex offender and had failed to register as such after his release from prison in 2001.

**State v. John Carroll**  
**Sheldon Demon Carroll**  
**Linda T. Jarvis**

**East Baton Rouge Parish**

**January 12, 2005**

*Charges:*

*L.R.S. 22: 1243 Insurance Fraud*

*L.R.S. 14: 72 Forgery*

*L.R.S. 14: 67 Felony Theft*

*L.R.S. 14: 26 Conspiracy to Commit a Felony*

*L.R.S. 14: 27 Attempted Felony Theft*

*Health Claims Fraud*

In August 2002, Sheldon and John Carroll were involved in a vehicle crash and subsequently sought medical treatment for their injuries at North Foster Medical Clinic in Baton Rouge. Acting in concert with the Carroll's, Jarvis, as the office manager for the medical clinic, altered the Carroll's medical records and falsified their billing statements prior to submitting them to Travelers Insurance Company for payment. As a result of the fraudulent claim, Sheldon Carroll received \$2,335. Jarvis admitted to altering the insurance documents prior to submitting them.

**State v. Dustin Lanehart**

**E. Baton Rouge Parish**

**January 26, 2005**

*Charges:*

*L.R.S. 14: 72 Forgery*

*L.R.S. 22: 1243 Insurance Fraud*

*Lost Wages Fraud*

In September 2003, Lanehart received injuries in a vehicle crash and was unable to work at his place of employment, Industrial Coating Inc., Prairieville, from September 1, 2003, through January 11, 2004. Lanehart submitted two lost wages applications to GEICO and received \$17,500 in compensation. The LSP investigation revealed Lanehart, in March 2003, signed his former supervisor's name to the second application. Lanehart later admitted to forging the signature on the application.

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# ARREST SUMMARIES

**State v. Jason Arbor Bell**

**Jefferson Parish**

**January 27, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 12:133 Filing False Public Records*

*Altered Insurance Card*

In December 2003, Bell's 2000 Ford pickup was being operated by one of Bell's employees while Bell himself was a passenger in the vehicle. During a traffic stop, a Notice of Violation for no insurance was issued to the driver against Bell's truck. Three days later, Bell obtained valid insurance on the vehicle, and after altering the dates of coverage, instructed the driver to present it to the Office of Motor Vehicles. The driver was unaware the document had been altered.

**State v. Michael Deblanc**

**Lafayette Parish**

**January 28, 2005**

*Charges:*

*L.R.S. 32:865 Operating Motor Vehicle not Covered by Security*

*L.R.S. 22:1243 Insurance Fraud*

*Fraudulent Auto  
Insurance Card*

In November 2004, Deblanc was operating a motor vehicle when he caused a traffic crash. During the crash investigation, Deblanc provided the investigating Trooper with proof of insurance which was then recorded on the crash report. The operator of the other vehicle subsequently filed an insurance claim against Deblanc's insurance only to discover Deblanc was uninsured at the time of the crash. During an interview, Deblanc admitted to knowingly operating his vehicle without insurance at the time of the crash and then when asked for proof of insurance, knowingly presented a false insurance card.

**State v. Ray Yarbrough, Jr.**

**Morehouse Parish**

**January 28, 2005**

*Charges:*

*L.R.S. 22:1148D Misappropriation of Insurance Premiums (50 Counts)*

*Producer Fraud*

Between February 20, 2003, and July 2, 2004, Yarbrough failed to remit or timely remit fifty of his customer's insurance premium payments to Imperial Fire & Casualty. His actions resulted in the cancellation of insurance policies for many of his clients while others were burdened with "no insurance" flags placed on their driving records.

**State v. James P. Toutges**

**St. Tammany Parish**

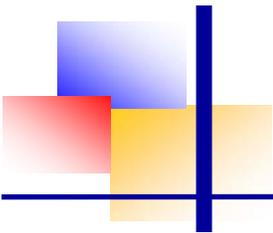
**January 28, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Auto Claims Fraud*

In 2004, Toutges was operating his vehicle, without insurance, when he became involved in a traffic crash. Three days after the crash, Toutges obtained an auto insurance policy with Direct Insurance Company. He then filed an insurance claim purporting the crash occurred after he obtained the insurance policy.



## ARREST SUMMARIES

**State v. Sherry D. McGee**

**Ouachita Parish**

**January 31, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Auto Claims Fraud*

In March 2003, McGee filed an insurance claim with Progressive Insurance Company stating various parts of her 2003 Suzuki motorcycle were stolen. Three days following McGee's claim, the Monroe Police Department was involved in a pursuit with her motorcycle. At the time, the motorcycle was being driven by McGee's friend, Corey Crossley. After stopping the motorcycle, it was determined the parts reported missing by McGee were still affixed to the motorcycle. McGee was subsequently arrested for insurance fraud. A warrant was issued for Crossley's arrest.

**State v. Sterling T. Green**

**Caddo Parish**

**February 2, 2005**

*Charge:*

*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto*

*Insurance Card*

In January 2004, Green entered the Shreveport Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to pay insurance cancellation fees on his vehicle. Green said he believed it was valid insurance when he provided his personal and vehicle information, via telephone, to an unidentified male. After forwarding \$165 to a post office box Green received the insurance card.

**State v. James Dutruch**

**E. Baton Rouge Parish**

**February 2, 2005**

**State v. Kathryn Dutruch**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:53 Arson with Intent to Defraud*

*Property Claims*

*Fraud*

In January 2004, James Dutruch allegedly removed various household items from his residence and then set it afire. With the assistance of his mother (Kathryn), Dutruch filed an insurance claim and was paid more than \$15,000 for the destroyed items. Subsequent the insurance company's complaint and LSP investigation, a search warrant was executed at Kathryn Dutruch's residence. The items claimed by James Dutruch to be destroyed in his house fire were found intact in his mother's residence.

**State v. Sonia Bolden**

**E. Baton Rouge Parish**

**February 4, 2005**

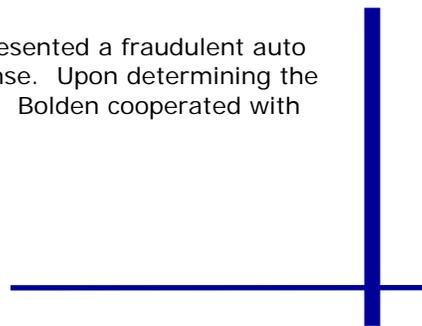
*Charge:*

*L.R.S. 32:862.G Proof of Compliance*

*Fraudulent Auto*

*Insurance Card*

In February 2005, Bolden entered the Baton Rouge Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to remove an insurance flag from her driver's license. Upon determining the card was fraudulent, the Office of Motor Vehicles notified the Insurance Fraud Unit. Bolden cooperated with the investigation and identified the individual that sold her the fraudulent card.



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## ARREST SUMMARIES

**State v. Mattie London**  
**State v. Janet Richards**

**Rapides Parish**

**February 9, 2005**  
**March 2, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud (3 counts)*

*L.R.S. 14:59 Criminal Mischief*

*L.R.S. 14:67 Theft Over \$500*

*L.R.S. 14:100 Hit and Run Driving*

*L.R.S. 14:133.A Filing False Public Records*

*Staged Crash*

After receiving a complaint from the Alexandria Police Department (APD), the LSP Insurance Fraud Unit initiated an investigation regarding allegations of a staged crash involving Richards and London. The investigation revealed Richards was driving a vehicle when she hit a parked pickup truck at Hauk's Frame & Unibody. Following the crash, she left the scene without notifying the truck owner or authorities. Hours later, she filed a police report with APD claiming she was the victim of a hit and run accident at her residence. In filing her report, she claimed London and five children were passengers were in her vehicle at the time of the crash. Subsequently, Richards and London were arrested for insurance fraud and criminal mischief. Richards was also charged with hit and run. During this investigation, it was discovered Richards was also involved in an unrelated fraudulent insurance claim while riding a city bus. Following the buses involvement in a minor traffic crash, Richards filed a civil suit for bodily injuries she allegedly sustained when she was thrown from her seat on the bus. The civil action was settled out of court and Richards was awarded more than \$4,600 for her injuries. After reviewing video tape from the buses on-board camera, it was clear Richards never left her seated position at the time of the crash. Richards was subsequently arrested for insurance fraud and felony theft.

**State v. John Givens**

**E. Baton Rouge Parish**

**February 14, 2005**

*Charges:*

*L.R.S. 14:72 Forgery*

*L.R.S. 14:133 Filing False Public Documents*

*Continuing Education  
Fraud*

During the 2003 investigation and subsequent arrest of Leo Jacob for supplying insurance producers with falsified Continuing Education documents, evidence was obtained implicating Givens as a producer who had received the bogus credits. The East Baton Rouge Parish District Attorney's office offered Givens an opportunity to enter the Pre-Trial Intervention program and avoid prosecution for his role in the fraud. After his failure to comply, an arrest warrant was issued and entered in to the National Crime Information Center (NCIC) database. In February 2005, Givens was arrested by US Customs officers at the George Bush Intercontinental Airport, Houston, Texas.

**State v. Dondrell Rowan**

**Orleans Parish**

**February 15, 2005**

*Charges:*

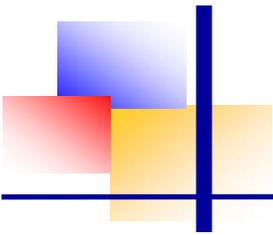
*L.R.S. 14:72 Forgery (2 counts)*

*L.R.S. 14:72.2 Monetary Instrument Abuse (2 counts)*

*L.R.S. 14:67 Felony Theft (2 counts)*

*Counterfeit Checks*

In November 2004, Progressive Insurance Company filed a complaint alleging Rowan had cashed fraudulent insurance claim checks in the New Orleans area. The phony checks, valued at more than \$2,700, were purportedly issued by Progressive Insurance Company. The investigation identified Rowan as one of several suspects in the check fraud scheme.



## ARREST SUMMARIES

**State v. John Guevara**

**Webster Parish**

**February 15, 2005**

*Charges:*

*L.R.S. 22:1148.D(2) Unfair Trade Practices (48 counts)*

*Producer Fraud*

In early March 2003, Guevara notified his employer, Kilpatrick Life Insurance Company, he lost \$2,021 in customer premium payments. Approximately one week later, Guevara signed a Promissory Note for the repayment of the lost premium payments. On March 31, 2003, Guevara's employment was terminated. After conducting a field audit of Guevara's records, Kilpatrick Life Insurance Company discovered that since the previously reported loss, Guevara had collected \$582.74 in customer premium payments, but had failed to remit them to the company.

**State v. Lionel Douglas**

**E. Baton Rouge Parish**

**February 16, 2005**

*Charge:*

*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In February 2005, Douglas entered the Baton Rouge Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to clear an insurance violation. Upon determining the card was fraudulent, the Office of Motor Vehicles notified the Insurance Fraud Unit.

**State v. Barbara Bellard**

**Caddo Parish**

**February 17, 2005**

*Charge:*

*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In July 2003, Bellard entered the Shreveport Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to obtain a driver's license for her minor son. Upon determining the card was fraudulent, the Office of Motor Vehicles notified the Insurance Fraud Unit.

**State v. Albert E. Sanders**

**Tangipahoa Parish**

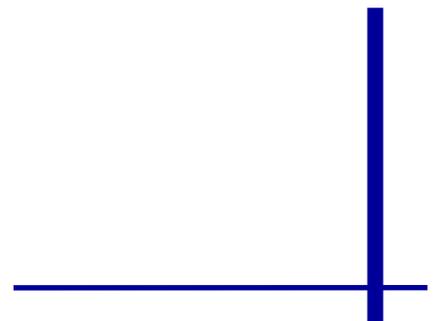
**February 17, 2005**

*Charge:*

*L.R.S. 14:67 Felony Theft*

*Disability Fraud*

Sanders, a recipient of Supplemental Security Income, knowingly misrepresented his employment status to the Social Security Administration and received disability benefits in the amount of \$2,216 to which he was not entitled. Sanders later admitted he worked as a hairdresser while receiving the disability benefits.



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# ARREST SUMMARIES

**State v. Ricardo Lawrence**

**Rapides Parish**

**February 18, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Auto Claims Fraud*

In April 2002, Lawrence drove his Sport Utility Vehicle on Louisiana Highway 115 to the bridge at Big Creek, near Deville, Louisiana. Once at the bridge, Lawrence maneuvered his vehicle into the creek and then left the scene. A short time later, a Rapides Parish Deputy discovered the vehicle and had it removed from the creek. A computer check revealed the vehicle belonged to Lawrence, a resident of Avoyelles Parish. The Deputy contacted the Avoyelles Parish Sheriff's Office and determined the vehicle had not been reported stolen. Within five minutes of the phone call, Lawrence entered the Avoyelles Parish Sheriff's Office and reported his vehicle stolen. Lawrence admitted to submerging his vehicle, providing false information to the Avoyelles Parish Sheriff's Office and filing a fraudulent insurance claim.

**State v. Neil P. Ellis**

**E. Baton Rouge Parish**

**February 18, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Staged Slip & Fall*

In April 2003, Ellis and his spouse entered a Family Dollar store and staged a slip and fall accident. In his insurance claim, Ellis reported he injured his knee in the fall. Interviews of witnesses in the store at the time of the alleged fall reported Ellis's slip and fall never occurred. The investigation determined Ellis injured his knee during an automobile crash in February 2003.

**State v. Michell Warren**

**Concordia Parish**

**February 23, 2005**

**Milton Cupstid**

**February 25, 2005**

**Fred Taylor**

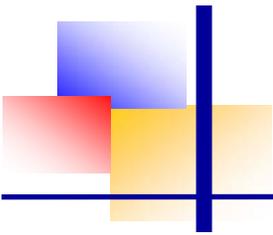
*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 22:1244 Insurance Fraud*

*Staged Crash*

In January 2005, Warren (driver) and Cupstid (passenger) staged a vehicle crash under the direction of Taylor, a local tow truck operator. Following the crash, Taylor dumped the vehicle in the Old River. Later, the crash was reported to the Louisiana State Police and subsequently, Taylor's wrecker service was summoned to pull the vehicle from the river. In separate interviews, Warren and Cupstid admitted to conspiring with Taylor to stage the crash and to have him dump the vehicle in the river.



# ARREST SUMMARIES

**State v. Cornell A. Harris      Jefferson Parish      February 23, 2005**

*Charges:*  
*L.R.S. 14:72 Forgery (5 counts)*  
*L.R.S. 14:72.2 Monetary Instrument Abuse (5 counts)*  
*L.R.S. 14:67 Felony Theft (5 counts)*

*Counterfeit Checks*

In November 2004, Progressive Insurance Company filed a complaint alleging Harris had cashed fraudulent claim checks in the New Orleans area. The phony checks, valued at more than \$2,600, were purportedly issued by Progressive Insurance Company. The investigation identified Harris as one of several suspects in the check fraud scheme.

**State v. Vanessa Gibson      E. Baton Rouge Parish      February 25, 2005**

*Charge:*  
*L.R.S. 32:862.G Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In February 2005, Gibson entered the Baton Rouge Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to clear up an insurance violation from her driving record. Upon determining the card was fraudulent, the Office of Motor Vehicles notified the Insurance Fraud Unit.

**State v. Patrick Eldridge      Lafayette Parish      February 28, 2005**

*Charge:*  
*L.R.S. 32:865 Operating Motor Vehicle not Covered by Security*

*Fraudulent Auto  
Insurance Card*

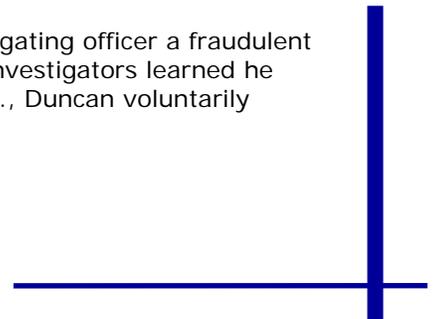
In December 2004, Eldridge was operating a motor vehicle when he caused a traffic crash. During the investigation, Eldridge provided the investigating police officer with proof of insurance which was then recorded on the crash report. The operator of the other vehicle subsequently filed an insurance claim against Eldridge's insurance only to discover Eldridge was uninsured at the time of the crash. Eldridge later admitted he knowingly operated his vehicle without insurance at the time of the crash and when asked for proof of insurance, knowingly presented a false insurance card.

**State v. Daniel B. Duncan      E. Baton Rouge Parish      March 2, 2005**

*Charges:*  
*L.R.S. 14:72 Forgery*  
*L.R.S. 32:861 Security Auto Insurance Required*

*Fraudulent Auto  
Insurance Card*

In February 2003, Duncan was involved in a vehicle crash and provided the investigating officer a fraudulent auto insurance card as his proof of insurance. After obtaining an arrest warrant, investigators learned he joined the U.S. Navy and had been deployed overseas. Upon his return to the U.S., Duncan voluntarily surrendered to the Louisiana State Police in response to the arrest warrants.



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# ARREST SUMMARIES

**State v. Greenie Robinson      Caddo Parish**

**March 7, 2005**

*Charges:*

*L.R.S. 47:536.8 Switched License Plate  
L.R.S. 32:861 No Proof of Insurance*

*Proof of Insurance*

In August 2003, the Shreveport Office of Motor Vehicles filed a complaint that April Clark, daughter of Greenie Robinson, presented a fraudulent auto insurance card while stating her father gave it to her. During an interview, Robinson admitted to driving an unregistered 1992 Cadillac to the interview with a switched license plate and no valid insurance. Robinson stated he removed the license plate from his 1975 Cadillac and placed it on the vehicle he purchased several weeks earlier. Robinson disavowed any knowledge of the fraudulent auto insurance card presented to the OMV by his daughter.

**State v. Alma W. Mitchell      Caddo Parish**

**March 7, 2005**

*Charge:*

*L.R.S. 14:67 Felony Theft*

*Health Claims Fraud*

In October 2004, Blue Cross Blue Shield of Louisiana filed a complaint alleging Mitchell filed four claims, totaling \$1,939, for dental work purported to have been performed on her and her spouse. The dental work was alleged to have been performed at the dental facility where Mitchell previously worked. In an interview, Mitchell admitted to creating the fraudulent claims forms and filing them with Blue Cross Blue Shield of Louisiana. She also admitted to receiving and cashing the insurance payments received from the insurance company.

**State v. Keith Andre Tate      E. Baton Rouge Parish**

**March 8, 2005**

**State v. Richard Reed, Jr.**

**State v. Debra Gray Palmer**

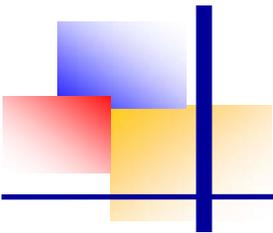
**March 28, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud (2 counts)  
L.R.S. 14:72 Forgery (2 counts)  
L.R.S. 32:862.G Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In March 2005, Tate and Reed entered the Baton Rouge Office of Motor Vehicles and presented fraudulent auto insurance cards while attempting to get Reed's vehicle out of impound. In an interview, Tate and Reed admitted to creating the fraudulent auto insurance cards using information from Reed's driver's license. Palmer was identified as the manufacturer of the fraudulent auto insurance cards.



## ARREST SUMMARIES

**State v. Walther Washington Caddo Parish**

**March 8, 2005**

*Charge:*  
*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In May 2004, Washington entered the Shreveport Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to clear insurance cancellation fees from his driving record. Washington later stated he believed he was purchasing valid insurance when he paid \$135 to a man known only to him as Bruce. According to Washington, after receiving the money at a Shreveport intersection, Bruce entered a nearby residence and soon returned with the auto insurance card.

**State v. Khushi Muhammad Caddo Parish**

**March 9, 2005**

*Charge:*  
*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In September 2004, Muhammad entered the Shreveport Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to register a vehicle in his name. Muhammad later stated he purchased what he believed to be valid insurance from a black male identified only as Bruce. He further added Bruce was a frequent customer in the liquor store where he worked and had extended an offer to get him insurance anytime he needed it. Muhammad reportedly paid Bruce \$120 for the insurance card.

**State v. Brian K. Leger Calcasieu Parish**

**March 10, 2005**

*Charge:*  
*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In March 2005, Leger entered the Lake Charles Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to clear an insurance violation from his spouse's driving record. Upon determining the card was fraudulent, the Office of Motor Vehicles notified the Insurance Fraud Unit. Leger stated he believed his spouse altered the insurance card.

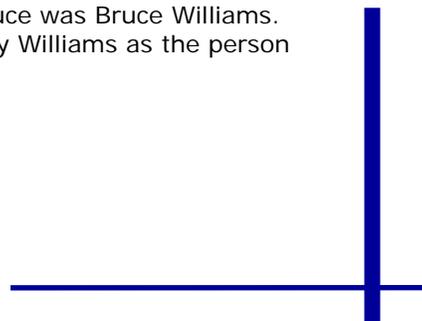
**State v. Bruce Williams Caddo Parish**

**March 16, 2005**

*Charge:*  
*L.R.S. 14:72 Forgery*

*Fraudulent Auto  
Insurance Card*

During the course of two separate IFU investigations into persons presenting fraudulent auto insurance cards to the Office of Motor Vehicles, investigators determined the subject identified only as Bruce was Bruce Williams. The witnesses independently reviewed photograph lineups and were able to identify Williams as the person who sold them the fraudulent insurance card.



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# ARREST SUMMARIES

**State v. Reginald T. Bell**  
**State v. Dianne M. Abbott**

**E. Baton Rouge Parish**

**March 17, 2005**

*Charges:*

*L.R.S. 32:862.G Proof of Compliance*  
*L.R.S. 32:862.G Accessory to Proof of Compliance*  
*L.R.S. 32:295 Failure to Use Child Restraints*

*Fraudulent Auto  
Insurance Card*

In July 2004, Abbott entered the Baton Rouge Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to clear insurance flags from Bell's driving record. Upon determining the card was fraudulent, the Office of Motor Vehicles notified the Insurance Fraud Unit. Bell admitted knowing the insurance card was fraudulent and identified Abbott as the person responsible. Abbott admitted knowing the card was fraudulent, but denied knowing who made the card. Abbott was also cited for not securing her 2-year old nephew in a child safety seat when she arrived for the interview.

**State v. Henry S. Cook**

**Jefferson Parish**

**March 17, 2005**

*Charges:*

*L.R.S. 14:133 Filing False Public Records*  
*L.R.S. 14:72 Forgery*

*Altered Documents*

In December 2003, Cook was involved in a traffic crash with Mr. & Mrs. Jumonville. As a result of the crash, the Jumonville's sustained \$45,000 in damages and subsequently filed a civil lawsuit against Cook. In November 2004, Cook entered the Office of Motor Vehicles and filed a forged agreement purported to be between him and the Jumonville's. So as to remove the suspension flag from his driver's license. Mr. & Mrs. Jumonville denied signing or entering into any agreement with Cook.

**State v. Antonio D. Ballard**  
**State v. Kenneth E. Martin**

**Livingston Parish**

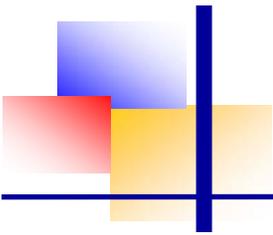
**March 21, 2005**

*Charges:*

*L.R.S. 14:53 Arson with Intent to Defraud*  
*L.R.S. 14:59 Criminal Mischief, Filing False Report*  
*L.R.S. 22:1243 Insurance Fraud*

*Auto Claims Fraud*

In December 2004, Ballard was involved in a traffic crash while operating his sister's vehicle. Two days after the crash, Ballard, with Martin's assistance, drove the wrecked vehicle to a rural location and set it on fire. Following the fire, Ballard filed a report with the Denham Springs Police Department claiming the vehicle was stolen. With no knowledge of her brother's actions, the vehicle owner filed an insurance claim and received more than \$11,000 for the vehicle. In separate interviews, Ballard and Martin admitted to their actions.



# ARREST SUMMARIES

**State v. Billie Thomas**

**Jefferson Parish**

**March 22, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:133 Filing False Public Records*

*Auto Claims Fraud*

In October 2003, Thomas shipped his 1999 Chrysler to South Africa, addressed to him. In July 2004, Thomas filed an insurance claim with his insurer claiming his vehicle had been stolen. In August 2004, Thomas filed a stolen vehicle report with the New Orleans Police Department. Upon completing the investigation, an arrest warrant was issued for Thomas. He was later arrested in Jacksonville, Florida.

**State v. Michael Sanchez**

**E. Baton Rouge Parish**

**March 22, 2005**

*Charge:*

*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto Insurance Card*

In March 2005, Sanchez entered the Baton Rouge Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting clear an insurance violation from his driving record. Upon determining the card was fraudulent, the Office of Motor Vehicles notified the Insurance Fraud Unit. Sanchez admitted to knowing the insurance card was fraudulent when he presented it.

**State v. Derrial J. Wade**

**Ouachita Parish**

**March, 30, 2005**

*Charge:*

*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto Insurance Card*

In March 2004, Wade entered the Monroe Office of Motor Vehicles and presented a fraudulent auto insurance card as proof of liability coverage. During an interview, Wade admitted knowing the insurance card was fraudulent when he presented it. In addition, he identified the subject he received the card from.

**State v. L. Stevenson**

**E. Baton Rouge Parish**

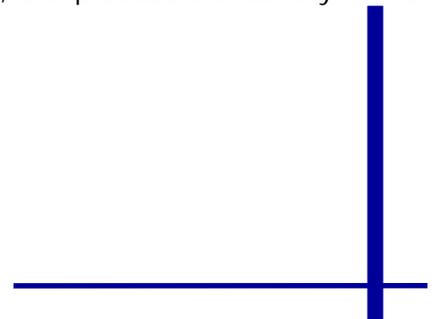
**March 30, 2005**

*Charge:*

*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto Insurance Card*

In March 2005, Stevenson entered the Baton Rouge Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to have her driver's license reinstated. During an interview, Stevenson admitted to knowing the insurance card was fraudulent when she presented it. In addition, she provided the identity of the subject she received the card from.



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## ARREST SUMMARIES

**State v. Kelvin Williams**

**E. Baton Rouge Parish**

**March 30, 2005**

*Charge:*  
*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In November 2004, Williams entered the Baton Rouge Office of Motor Vehicles and presented a fraudulent auto insurance card as proof of insurance while attempting to get his 1999 Mitsubishi out of impound. In an interview, Williams admitted to paying an associate \$80 for the fraudulent insurance card.

**State v. Audrey Vanner, Jr.**

**E. Baton Rouge Parish**

**March 30, 2005**

*Charge:*  
*L.R.S. 14:72 Forgery*

*Fraudulent Auto  
Insurance Card*

In October 2004, Vanner entered the Baton Rouge Office of Motor Vehicles and presented a fraudulent insurance card while attempting to clear several insurance flags from his driving record. Upon determining the card was fraudulent, the Office of Motor Vehicles notified the Insurance Fraud Unit.

**State v. James Jarnagin**

**Calcasieu Parish**

**March 31, 2005**

*Charge:*  
*L.R.S. 22:1243 Insurance Fraud*

*Property Claims Fraud*

In November 2004, American Modern Insurance filed a complaint alleging Jarnagin submitted fraudulent insurance documents in support of an insurance claim. The investigation revealed Jarnagin received more than \$5,000 from his insurer after asserting his mobile home and shed were destroyed during a storm. The payment also covered electrical repairs to his place of employment. It was also determined Jarnagin sold the mobile home prior to the storm and was therefore not entitled to the money received. The contractor reported by Jarnagin as having completed the electrical work denied performing the work.

**State v. Elizabeth Garner**

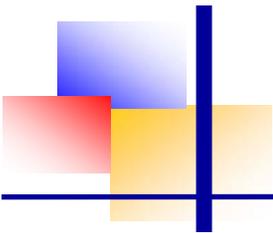
**Orleans Parish**

**April 1, 2005**

*Charge:*  
*L.R.S. 14:67 Theft*

*Producer Fraud*

The IFU received a complaint from Excell Underwriters alleging Garner, over a period of time, misappropriated \$2,550 in reinstatement fees. The investigation revealed Garner, as an employee of Excell Underwriters received and then pocketed the \$25 reinstatement fees as she received them from the company's clients.



## ARREST SUMMARIES

**State v. Ruth Goodman**

**Orleans Parish**

**April 4, 2005**

*Charges:*

*L.R.S. 14:67 Theft*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:133 Filing or Maintaining False Public Records*

*Property Claims Fraud*

In July 2002, Goodman filed a theft report with the Jefferson Parish Sheriff's Office alleging her two diamond bracelets, valued at \$1.8 million were stolen during a purse snatching. The IFU investigation revealed Goodman claimed to have purchased the bracelets from an estate sale in Switzerland in 1999, for \$300,000. She further claimed upon reentering the United States, she had the jewelry appraised in New York at \$1.8 million. After filing an insurance claim for the theft, Goodman received \$1,836,105 from her insurer, Fireman's Fund Insurance Company. The investigation further revealed Goodman had never been to Switzerland, nor owned the diamond jewelry. This fact was evidenced by examination of her passport and statements made by her spouse.

**State v. April A. Clark**

**Caddo Parish**

**April 5, 2005**

*Charges:*

*L.R.S. 14:72 Forgery*

*L.R.S. 14:133 Filing False Public Records*

*Fraudulent Auto  
Insurance Card*

In August 2003, Clark entered the Shreveport Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to transfer a vehicle title into her name. In doing so, Clark allegedly stated her father gave her the insurance card. Clark told investigators she purchased the card from an unidentified black male in a shopping center parking lot, but would not identify the man.

**State v. Shelia Edwards**

**Caddo Parish**

**April 5, 2005**

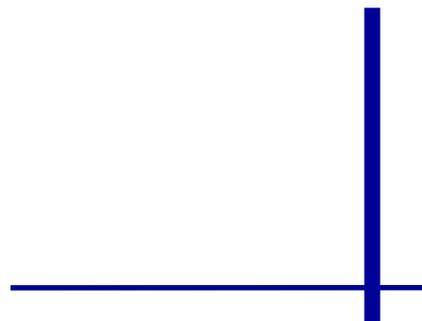
*Charges:*

*L.R.S. 14:72 Forgery*

*L.R.S. 14:133 Filing False Public Records*

*Fraudulent Auto  
Insurance Card*

In July 2003, Edwards, accompanied by her spouse, presented two fraudulent auto insurance policies to the Shreveport Office of Motor Vehicles while attempting to clear insurance cancellation fees from his driving record. In an interview, Edwards admitted to altering the documents to show her spouse had valid insurance coverage and thereby relieve him of having to pay the cancellation fees. Her spouse, John, denied his involvement.



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## ARREST SUMMARIES

**State v. Douglas Dorhauer**      **E. Baton Rouge Parish**

**April 5, 2005**

*Charges:*

*L.R.S. 14:72 Forgery*

*L.R.S. 22:1243 Insurance Fraud*

*Health Claims Fraud*

In April 2004, Dorhauer, a local Baton Rouge attorney, submitted his client's medical records to Imperial Fire & Casualty Insurance Company in support of his client's insurance claim for injuries sustained in a traffic crash. As a result of the claim, the insurance company paid a settlement of \$23,697. After learning his client was involved in an earlier traffic crash, Dorhauer altered the previously submitted medical records to reflect the traffic crash date as having occurred in March 2004. With the altered records, Dorhauer submitted an additional injury claim.

**State v. Tyson Messer**      **E. Feliciana Parish**  
**State v. Melinda Messer**

**April 6, 2005**

**April 7, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:67 Felony Theft*

*Property Claims Fraud*

After receiving a citizen's complaint of insurance fraud, the IFU initiated an investigation of Tyson and Melinda Messer. The investigation revealed Tyson Messer sold four rifles to co-workers in January and March 2000. In July 2001, the Messer's filed a report with the East Feliciana Parish Sheriff's Office claiming their residence was burglarized and the rifles were stolen. After filing an insurance claim for the theft, the Messer's received more than \$1,400 in compensation. In an interview, Tyson Messer admitted to filing a fraudulent insurance claim on the firearms.

**State v. Jarmarcia Vinson**      **Caddo Parish**

**April 7, 2005**

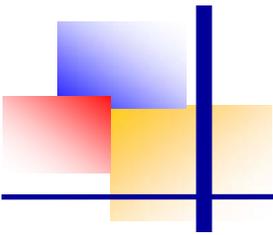
*Charges:*

*L.R.S. 14:72 Forgery*

*L.R.S. 14:133 Filing False Public Records*

*Fraudulent Auto  
Insurance Card*

In July 2003, Vinson entered the Shreveport Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to register a vehicle in his name. Vinson admitted knowing the card was fraudulent as he was present when an acquaintance created the card on a home computer. Vinson relinquished the name of the acquaintance, but declined to assist any further.



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# ARREST SUMMARIES

**State v. Audrey Davis**

**Lafayette Parish**

**April 12, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:67 Theft*

*L.R.S. 14:72 Forgery*

*Producer Fraud*

Between September 2001, and February 2005, Davis was employed as a Life Insurance Agent with Security Plan Insurance Company. During the IFU investigation it was learned that between November 2003, and January 2005, Davis fraudulently obtained loans and forged customer's signatures on documents allowing him to cash in their policies. To further her criminal activity, Davis misled customers into signing loan cash surrender forms authorizing her to borrow money against their policies without their knowledge. Davis admitted to her criminal activity.

**State v. Daren Block**

**Claiborne Parish**

**April 13, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:123 Perjury*

*Auto Claims Fraud*

In July 2004, Block reported his 1998 Cadillac burned while traveling a rural parish road. A Fire Scene Analyst determined gasoline was present in the interior of the vehicle prior to the fire. During an Examination Under Oath, Block perjured himself when he told the insurance company investigators he had never transported any combustible materials in his vehicle prior to the fire.

**State v. Justin W. Allen**

**Ouachita Parish**

**April 15, 2005**

*Charge:*

*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In June 2003, Allen was involved in traffic crash with several other vehicles. As proof of insurance, Allen presented the investigating officer with an insurance card issued from A Accelerated Insurance Company. It was later learned his insurance had been canceled for non payment of premiums in April 2003. Allen had received several cancellation notices advising him of the coverage termination if he did not remit his premiums by the due date.

**State v. Lecynthia Edwards**

**Caddo Parish**

**April 18, 2005**

*Charge:*

*L.R.S. 14:72 Forgery*

*Fraudulent Auto  
Insurance Card*

In November 2004, Edwards entered the Shreveport Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to renew her driver's license. Edwards admitted to investigators she solicited an acquaintance to make the insurance card for \$10.

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## ARREST SUMMARIES

**State v. Roger Chenevert**

**E. Baton Rouge Parish**

**April 18, 2005**

*Charge:*

*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In January 2005, Chenevert entered the Baton Rouge Office of Motor Vehicles and presented a fraudulent auto insurance card as proof of insurance on his 1978 Ford Thunderbird. Chenevert told investigators his girlfriend altered the insurance card and then presented it to the Office of Motor Vehicles. Chenevert later admitted to altering the insurance card and presenting it to the Office of Motor Vehicles employee.

**State v. L.C. Ford, Jr.**

**Claiborne Parish**

**April 19, 2005**

*Charge:*

*L.R.S. 14:25 Accessory After the Fact (Simple Escape)*

*Criminal Accomplice*

In March 2005, investigators obtained two felony warrants for the arrest of Ford's nephew, Daren Block. On April 11, 2005, Block was arrested by Homer Police Department on the LSP warrants. Prior to transporting Block from the police station to the parish jail, Block escaped from the Homer Police officer's custody. On April 13, 2005, Claiborne Parish deputies found Block and Ford sitting in Ford's SUV at a Claiborne Lake boat launch. Block was arrested after a brief foot chase. An investigation revealed Ford was giving Block money to aid in his evasion of authorities.

**State v. Derrick Wilcott**

**DeSoto Parish**

**April 20, 2005**

*Charge:*

*L.R.S. 14:72 Forgery*

*Fraudulent Auto  
Insurance Card*

In March 2005, Wilcott's spouse entered the Mansfield Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to renew her driver's license. It was learned Wilcott altered the policy coverage dates on the card and then allowed his wife, without her knowledge, to present the card to renew the vehicle registration, inspection sticker, and her driver's license. Wilcott admitted to altering the insurance card.

**State v. Michael Rarick**

**W. Baton Rouge Parish**

**April 22, 2005**

*Charge:*

*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In July 2004, Rarick entered the Baton Rouge Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to clear several insurance flags from his driving record. Upon determining the card was fraudulent, the Office of Motor Vehicles notified the Insurance Fraud Unit.



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# ARREST SUMMARIES

**State v. Tammie Thompson      Caddo Parish**

**May 3, 2005**

*Charge:*  
*L.R.S. 14:72 Forgery (2 counts)*

*Fraudulent Auto  
Insurance Card*

In February 2004, a complaint alleged Thompson, while employed as an insurance agent at Hibernia Insurance, created two fraudulent auto insurance cards for her step-son, biological son of the complainant. Investigators determined Thompson created the first fraudulent insurance card in July 2002, and the second card one year later. Thompson admitted to creating the fraudulent insurance cards and placing them in her step-son's pickup truck.

**State v. Katina Thomas              E. Baton Rouge Parish**

**May 11, 2005**

*Charges:*  
*L.R.S. 14:67 Felony Theft*  
*L.R.S. 22:1243 Insurance Fraud*  
*L.R.S. 14:133 Filing False Public Records*

*Property Claims Fraud*

Thomas filed a theft report with the East Baton Rouge Parish Sheriff's Office claiming her personal belongings were stolen during a burglary of her residence. Afterward, Thomas filed an insurance claim for compensation for her loss. A short time later, State Farm paid Thomas more than \$9,400 for the claim. Thomas's husband later informed State Farm the claim was fraudulent as the burglary never occurred and many of the items she reported as stolen were still in her possession. A search of Thomas's residence confirmed her claim to be false as many of the stolen items were recovered.

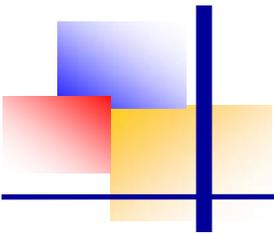
**State v. Kenneth Jones              Bossier Parish**

**May 16, 2005**

*Charges:*  
*L.R.S. 14:72 Forgery*  
*L.R.S. 14:133 Filing False Public Records*  
*L.R.S. 14:27/14:67 Attempted Felony Theft*

*Fraudulent Documents*

In February 2005, Jones entered the Bossier City Office of Motor Vehicles to pay the insurance cancellation fees he owed. When questioned by employees about the disposition of his 1995 Nissan, Jones presented a letter purported to be from a repossession company indicating his vehicle was repossessed in January 2001. The employee contacted the repossession company and learned the vehicle was not repossessed until May 2001, not in January as Jones claimed. By altering the vehicle's repossession date, Jones attempted to defraud the State of Louisiana of \$750 in insurance cancellation fees. Jones admitted to his actions.



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# ARREST SUMMARIES

**State v. Cecil E. Terry**

**Jefferson Parish**

**May 18, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Health Claims Fraud*

The IFU received a citizen's complaint alleging Terry, as a car salesman approached them and offered an opportunity to make an unspecified amount of money by contacting his associates, a doctor and an attorney, and claim to have been injured during a traffic crash. The IFU sent two undercover Troopers to the dealership and soon they were approached and offered them the same opportunity. The undercover Troopers met with the attorney and then with the doctor to allow the fraudulent scheme to materialize. A short time later, the fraudsters filed an insurance claim on their behalf.

**State v. Princess Dorsey**

**Vernon Parish**

**May 18, 2005**

**State v. Brian D. Doyal**

**May 19, 2005**

*Charges:*

*L.R.S. 23:1208 Workers' Compensation Fraud*

*L.R.S. 14:123 Perjury*

*L.R.S. 14:67A Theft Over \$500*

*Worker's Compensation*

*Fraud*

While employed as a Leesville elementary school cafeteria worker, Doyal filed a Worker's Compensation claim asserting he was injured when a cafeteria pan rack fell on him. During the claim process, Dorsey offered testimony to the insurance company in support of Doyal's claim. Eventually, Mor-Tem Risk Management paid Doyal more than \$54,000 for lost wages and medical expenses incurred as a result of his accident. During an investigation, it was determined Doyal's injuries were not consistent with a pan rack, weighing more than 200 pounds, falling on him. Later, four witnesses within ten feet of the rack claimed the accident never occurred.

**State v. Stephon A. Tyson**

**Washington Parish**

**May 19, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Auto Claims Fraud*

Tyson, a Bogalusa Police Sergeant, filed an insurance claim for damages to his vehicle's air conditioner and fuel tank. Tyson claimed he struck a deer in the roadway that resulted in the damages. The investigation revealed Tyson hit something at some point in time, but the minor damage to his vehicle appeared to be old damage and was not consistent with that which he reported in his insurance claim.

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# ARREST SUMMARIES

**State v. Jesse Lee Davis**

**Caddo Parish**

**May 20, 2005**

*Charges:*

*L.R.S. 14:72 Forgery*

*L.R.S. 14:133 Filing False Public Records*

*Fraudulent Auto  
Insurance Card*

In March 2004, Davis entered the Shreveport Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to re-register his 1973 Oldsmobile. Davis claimed US Agencies issued him the fraudulent insurance card. US Agencies presented documentation reflecting Davis' insurance history with their company to include the legitimate policy he obtained from them more than one hour after presenting the fraudulent insurance card to the Office of Motor Vehicles.

**State v. Darren Sylvester**

**Jefferson Parish**

**May 24, 2005**

*Charges:*

*L.R.S. 14:72 Forgery*

*L.R.S. 14:67 Theft*

*L.R.S. 14:72.2 Monetary Instrument Abuse*

*Counterfeit Checks*

In November 2004, Progressive Insurance Company filed a complaint alleging Sylvester had cashed fraudulent claim checks in the New Orleans area. The phony checks, valued at \$721, were purportedly issued by Progressive Insurance Company. The investigation identified Sylvester as one of several suspects in the check fraud scheme.

**State v. Mary Jo St. Amant**

**Ascension Parish**

**May 25, 2005**

*Charge:*

*L.R.S. 22:1148(D)(2) Misappropriation of Insurance Premiums*

*Producer Fraud*

The IFU received a complaint alleging St. Amant, as an insurance agent, misappropriated customer's premium payments. The investigation revealed St. Amant received and then never remitted \$136 in insurance premiums received from her customers. Due to her criminal activity, at least one customer's insurance was cancelled which resulted in a no insurance flag being assessed against his driving record.

**State v. Shannon M. Laffoon**

**Franklin Parish**

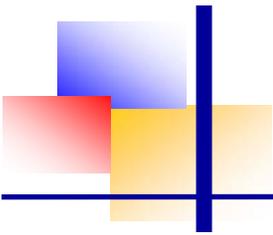
**May 25, 2005**

*Charge:*

*L.R.S. 14:72 Forgery*

*Disability Fraud*

In April 2003, Laffoon submitted a Loan Protection Total and Permanent Disability Claim Statement claiming he was totally disabled. An investigation revealed Laffoon forged the doctor's signature on the document and then submitted it to cover four of his personal loans totaling to more than \$10,600.



# ARREST SUMMARIES

**State v. Marvin Littleton**

**Rapides Parish**

**May 25, 2005**

*Charge:*  
*L.R.S. 32:863.A.(1) Proof of Compliance/False Declaration*

*Invalid Auto Insurance Card*

In April 2005, Littleton was involved in a traffic crash on the parking lot of a Pineville Wal-Mart. As proof of insurance, he provided the investigating police officer an insurance card indicating he had valid insurance. At the time, Littleton's insurance coverage was not in effect as he had not paid his premiums. One hour after the crash, Littleton entered his insurance agent's office and had his insurance coverage reinstated.

**State v. Kerry P. Doiron**

**Ouachita Parish**

**May 26, 2005**

*Charge:*  
*L.R.S. 14:72 Forgery*

*Fraudulent Auto Insurance Card*

In November 2003, Doiron was involved in a vehicle crash and sustained not only damage to her vehicle, but also bodily injuries. Several days after the crash, Doiron submitted an auto insurance identification card and a payment receipt to A Accelerated Insurance Company. An investigation revealed Doiron created the fraudulent documents prior to their submission.

**State v. Rhonda Gilmore**  
**State v. Kasey Gore Davis**

**Webster Parish**

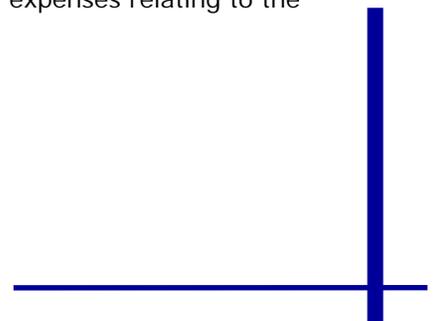
**May 27, 2005**

*Charges:*  
*L.R.S. 22:1243 Insurance Fraud*  
*L.R.S. 14:123 Perjury*

*Auto Claims Fraud*

In April 2003, Gilmore and her daughter, Davis, were involved in a hit-and-run crash on I-20 in which the tractor-trailer at fault fled the scene. Neither Gilmore nor Davis was injured in the crash; however, Gilmore's vehicle received extensive damage. After the crash investigation was completed, Gilmore and Davis went to a nearby truck stop and called LSP Troop G advising they had found the truck responsible for the crash and then provided a description of a truck. After receiving instructions to remain at the truck until a Trooper arrived, Gilmore called the Webster Parish Sheriff's Office and said she was mistaken about the truck.

Subsequent the crash, Progressive Insurance Company paid Gilmore approximately \$4,000 for the damage to her vehicle. After receiving the insurance payment, Gilmore contacted the trucking company and filed a claim for the damages to her car in addition to injuries sustained by her and Davis. When denied, Gilmore and Davis filed a civil suit for damages. In depositions, Gilmore made false statements when she denied reporting the truck was not involved. Davis made false statements when she stated Medicaid had not paid her expenses relating to the crash when in fact they paid all of her expenses.



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## ARREST SUMMARIES

**State v. Michelle Pappillion**      **Calcasieu Parish**  
**a.k.a. Michelle Cormier**

**May 27, 2005**

*Charge:*  
*L.R.S. 22:1148(D)(2) Prohibited Acts*

*Producer Fraud*

Security Plan Insurance Company filed a complaint alleging Pappillion failed to account for and/or remit more than \$590 in customer's insurance premiums she had collected. Upon her arrest, Pappillion admitted to lying about her fraudulent activity during a previous interview.

**U.S. v. Herbert Guillot, Jr.**      **Avoyelles Parish**

**June 1, 2005**

*Charges:*  
*18 U.S.C. 371 Conspiracy*  
*18 U.S.C. 1341 & 1342 Mail Fraud*  
*18 U.S.C. 152(5) Concealment of Assets*  
*18 U.S.C. 1956(a)(1)(b)(1) Money Laundering*

*Property Claims Fraud*

Carrie Pearson reported she participated in a scheme to defraud State Farm insurance company. As a result of the fraud, State Farm paid her \$10,500 in compensation. The investigation revealed Pearson, after giving her jewelry to Guillot for safekeeping, filed a claim with State Farm alleging her residence had been burglarized and the jewelry stolen. At the time of the fraud, Guillot was employed as a police officer with the Marksville City Police Department. After receiving the insurance settlement, Guillot opened a savings account in his name and deposited Pearson's settlement to conceal it during Pearson's bankruptcy proceedings.

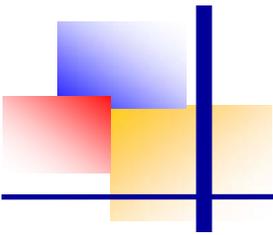
**State v. L.C. Ford, Jr.**      **Claiborne Parish**

**June 1, 2005**

*Charges:*  
*L.R.S. 22:1243 Insurance Fraud*  
*L.R.S. 14:72 Forgery*  
*L.R.S. 14:27/14:67 Attempted Felony Theft*

*Property Claims Fraud*

In August 2004, Ford filed an insurance claim against the insurer of his residence for damage to a 65" Magnavox widescreen television as a result of an electrical storm. The insurer paid Ford \$1,618 for the depreciated value of the television. Ford then submitted a fraudulent receipt to the insurance company in support of the replacement portion of his policy in an attempt to obtain an additional \$560. The second claim was denied when it was discovered the receipt Ford submitted was an altered repair invoice.



## ARREST SUMMARIES

**State v. Lucious Stovall**

**Orleans Parish**

**June 9, 2005**

*Charges:*

*L.R.S. 14:27/67 Attempted Theft in the amount of \$724.53*

*L.R.S. 14:26.67 Conspiracy to Commit Felony Theft*

*Property Claims Fraud*

In July 2004, Shell Oil Company issued a statement to their customers alerting them the gasoline they purchased was sulfur enriched and would cause the vehicles gas gauge to malfunction. The statement further directed the customers to designated dealerships to have the repairs completed. By August 2004, Shell Oil Company began receiving repair statements from Stovall, owner of the Phase III Body Shop in New Orleans, a business not designated by the oil company as an authorized repair location. After reviewing the statements, Shell Oil Company representatives determined the invoiced repairs had not occurred. During an investigation, Stovall admitted to not repairing the vehicles as he claimed. The investigation identified a supervisor with the New Orleans Parking Enforcement Division had recruited several of her co-workers to participate in Stovall's fraudulent scheme by submitting the false invoices to their insurance companies.

**State v. Joana Platenburg**

**Orleans Parish**

**June 10, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:72 Forgery*

*Worker's Compensation  
Fraud*

In July 2004, Platenburg, a nurse at Chalmette Medical Center, alleged she injured herself while at work. In support of her claim, Platenburg forged the doctor's signature on seven disability claim forms and then submitted them to Servco Life Insurance Company. As a result of her fraudulent claim, she received over \$3,500 in disability benefits. Platenburg admitted to submitting the fraudulent claim forms.

**State v. Roderick Shannon**

**E. Baton Rouge Parish**

**June 13, 2005**

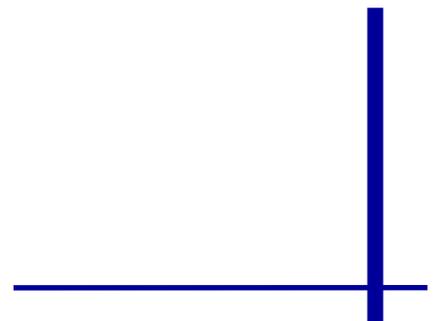
*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:72 Forgery*

*Property Claims Fraud*

In December 2003, Shannon submitted a theft claim to State Farm Insurance Company alleging his residence was burglarized and several personal items were stolen. To support his claim, Shannon later submitted four store receipts, all dated in 2004. It was determined Shannon manufactured the receipts and submitted them to enhance the dollar amount of his claim.



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## ARREST SUMMARIES

**State v. Kenneth Guillory  
Danielle Frilot Clark  
Angelina Jack**

**Lafayette Parish**

**June 17, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud  
L.R.S. 22:1244 Automobile Insurance Fraud  
L.R.S. 14.93.2.1 Child Desertion  
L.R.S. 14:132 First Degree Injuring Public Records  
L.R.S. 14:67 Theft by Fraud*

*Staged Crash*

Prior to June 2005, Guillory, Clark and Jack conspired and then caused a traffic crash to occur with an unsuspecting motorist. While there were no injuries at the crash scene, the participants and their passengers sought medical treatment at a nearby emergency room. Soon afterward, insurance claims were submitted on behalf of the many passengers in Guillory and Clark's vehicle. The investigation revealed Guillory and Clark targeted the unsuspected motorist earlier in the day and when the opportunity presented itself, they suddenly stopped in front of the motorist causing the crash. At the time of the crash, Clark's three children were in the vehicle. The insurance company paid more than \$115,000 in benefits. Guillory's mother and brother later stated Guillory admitted to participating in the staged crash and using Jack's insurance coverage to collect the fraudulent payments.

**State v. Anthony Straughter    Jefferson Parish**

**June 17, 2005**

*Charge:*

*L.R.S. 22:1244 A-3 Insurance Fraud*

*Auto Claims Fraud*

In May 1998, Straughter was in a vehicle when it became involved in a traffic crash in Alabama. Evidence at the scene showed the vehicle's damage was limited to the front end. Straughter ultimately filed an insurance claim. In a May 2001 deposition, Straughter stated the left side of the vehicle was hit twice by an American Freightways 18-wheeler which caused the vehicle to hit a barrier thereby damaging the front end. In June 2004, Straughter testified in a civil trial the vehicle he was riding in was only hit once by the 18-wheeler. An investigation revealed on the day of the crash, American Freightways did not have a truck in the area.

**State v. Corey L. Crossley    Ouachita Parish**

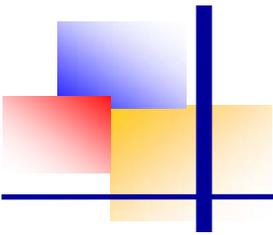
**June 20, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud  
Warrant for Failure to Appear*

*Auto Claims Fraud*

In March 2003, Sherry McGee filed a theft report with Bastrop Police Department and an insurance claim asserting parts had been stolen from her 2001 Suzuki motorcycle. An insurance adjuster inspected the motorcycle and declared it a total loss. The next day, Crossley was arrested by Monroe Police after a high speed pursuit on McGee's motorcycle. An investigation revealed Crossley removed parts from the motorcycle so that it would be declared a total loss. The money gained from the fraudulent claim would then be used to pay against the bank loan for the motorcycle.



## ARREST SUMMARIES

**State v. Braddox Johnson**  
**Teresa Coffey**  
**Clifton Vercher**  
**Lauren Vercher**

**Natchitoches Parish**

**June 23, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:26 Criminal Conspiracy*

*L.R.S. 14:53 Arson w/Intent to Defraud*

*Auto Claims Fraud*

In March 2005, Johnson conspired with Coffey, and Clifton and Lauren Vercher to burn his 2000 Cadillac Escalade and then file an insurance claim. Johnson released the vehicle to Lauren Vercher and Coffey, who in turn gave the vehicle to Clifton Vercher to be burned. Vercher took the vehicle to a secluded area in Natchitoches Parish, doused it with a flammable liquid and set it on fire; however, the fire was deprived of oxygen and died out when all the doors and windows were closed. Johnson, after returning from an off-shore job assignment in April 2005, reported the Escalade stolen to the Scott Police Department and then filed an insurance claim.

**State v. Sam Medica**

**Rapides Parish**

**June 27, 2005**

*Charge:*

*L.R.S. 14:67.16 Identity Theft*

*Fraudulent/Altered Documents*

In September 2003, Medica applied for a line of credit with Louisiana Machinery Company to rent and/or purchase various pieces of equipment. On his application, he not only used the company name, Contractor's License number and federal tax identification number for Jackson Builders, but also reported himself as the Vice President for the company. After the applications were approved Medica received more than \$96,000 in benefits. The investigation revealed Medica was never associated with Jackson Builders prior to this application.

**State v. Gerald Colwart, Jr.**

**Lafourche Parish**

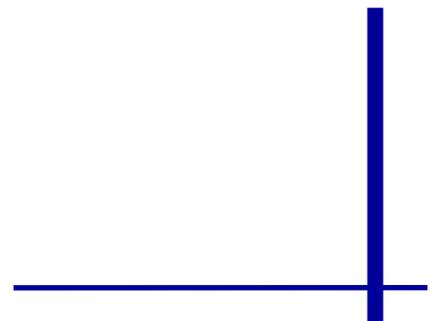
**June 29, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Auto Claims Fraud*

In August 2004, Colwart filed an insurance claim alleging his Ford van was damaged during a hail storm. As a result of his claim, Colwart received more than \$1,600 in compensation. While conducting surveillance of Colwart for an unrelated disability claim, representatives of Hartford Life Insurance Company were video taping Colwart's activities while he was at his residence. During the surveillance, Colwart was video taped inflicting the alleged hail damage to his van. Colwart later admitted to inflicting the damage to his van.



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# ARREST SUMMARIES

**State v. Bernita Comanche      Ouachita Parish**

**July 8, 2005**

*Charge:*  
*L.R.S. 22:1243 Insurance Fraud*

*Auto Claims Fraud*

In May 2003, Comanche filed an insurance claim with alleging her 1999 Daewoo had been damaged during a hail storm two days earlier. After inspecting the damaged vehicle, the Claims Adjuster determined the damage did not occur as reported. During an investigation, it was deduced the damage caused to the vehicle was done by a hand tool rather than a hail stone.

**State v. Esther Maury      Jefferson Parish**

**July 8, 2005**

*Charge:*  
*L.R.S. 22:148 Unfair Trade Practices/Premium Theft (59 counts)*

*Producer Fraud*

Maury was employed as an insurance agent with Security Plan Life Insurance Company. Upon ending her employment in February 2004, the company conducted an audit of Maury's records. During the audit, it was determined Maury had misappropriated approximately \$2,000 in customer's premium payments. An investigation revealed Maury misappropriated approximately \$1,900.

**State v. Beverly Washington      Caddo Parish**

**July 8, 2005**

*Charges:*  
*L.R.S. 22:1243 Insurance Fraud*  
*L.R.S. 14:123 Perjury*

*Staged Slip & Fall*

In June 2002, Washington walked through the beverage aisle at a Super Wal-Mart when she reportedly tripped and fell over a wooden pallet being used by a Pepsi-Cola employee. The slip and fall was allegedly observed by Jackie Stinson, a Coca-Cola employee. In her insurance claim and civil law suit, Washington claimed she did not know Stinson prior to her fall. An investigation determined Washington and Stinson knew each other prior to Washington's fall in Wal-Mart. In 2001, Washington filed a domestic violence report, with the Shreveport Police Department, against Stinson. In the report, Stinson was identified as Washington's boyfriend and co-resident.

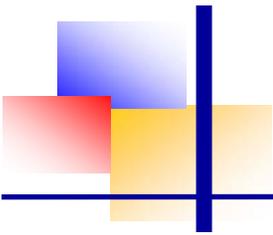
**State v. Milton Dean Harvill      Ouachita Parish**

**July 14, 2005**

*Charges:*  
*L.R.S. 14:123 Perjury*  
*L.R.S. 14:67 Theft*

*Worker's Compensation  
Fraud*

In September 1998, Harvill was injured while employed as a meat cutter. Subsequent to his injury, he began receiving workers' compensation benefits. In June 2004, Harvill was deposed at which time he stated he had not worked or received any other compensation since he began receiving the worker's compensation benefits. Two previous employers were interviewed revealing Harvill worked for them on several construction jobs and that he had been paid in cash. Surveillance video of Harvill working on a job site was submitted as evidence.



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## ARREST SUMMARIES

**State v. Elke Y. Tolliver**

**Bossier Parish**

**July 14, 2005**

*Charge:*

*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In June 2005, Tolliver entered the Bossier City Office of Motor Vehicles (OMV) to renew the registration on her fiancé's 1995 Pontiac and presented a fraudulent auto insurance card. Tolliver stated her fiancé handled all the insurance details and said he purchased the insurance from an individual he knew only in passing. Collin Boone, Tolliver's fiancé, stated he paid \$60 a month for the last year to someone he believed to be an insurance agent. Neither Tolliver nor Boone was able to identify the individual.

**State v. Floyd Broussard**

**Lafayette Parish**

**July 19, 2005**

*Charges:*

*L.R.S. 22:1148D(2) Unfair Trade Practices*

*L.R.S. 14:67 Theft*

*Producer Fraud*

The IFU received a complaint alleging Broussard, as an insurance agent, was misappropriating premiums. An investigation revealed Broussard collected more than \$1,600 in customer's premium payments and rather than remitting them to the insurance company as required, he deposited them into his personal bank account.

**State v. Arthur T. Sanders**  
**State v. Bruce E. Sanders**

**Ascension Parish**

**July 19, 2005**

*Charges:*

*L.R.S. 14:81 Indecent Behavior with a Juvenile (Fugitive Warrant)*

*L.R.S. 14:81.2 Molestation of a Juvenile (Fugitive Warrant)*

*Wanted Persons*

In July 2005, Arthur Sanders submitted a complaint to the IFU alleging acquaintances were manufacturing fraudulent auto insurance cards. A check of Sanders and his brother, Bruce Sanders, revealed the pair were wanted fugitives by the Livingston Parish Sheriff's Office.

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## ARREST SUMMARIES

**State v. Patricia Cole**

**Caddo Parish**

**July 22, 2005**

**State v. Laterina Washington**

**State v. Tisha Williams**

**State v. Rickey Jones**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud (4 counts)*

*L.R.S. 14:92 Contributing to the Delinquency of Juveniles (2 counts)*

*Staged Crash*

In February 2002, Jones, operating a 1992 Infiniti, stopped at an intersection. His occupants included Washington and her two minor children. While Jones' vehicle was stopped, Williams, operating her 2001 Mitsubishi, pulled in behind Jones' vehicle and stopped. Her occupants included Cole and two minor children. Once stopped, Williams released her brake and allowed her vehicle to impact the rear of Jones' vehicle. Damage to both vehicles was minor or non-existent.

Following the crash, each of the suspects filed insurance claims for property damages and bodily injuries, receiving a cumulative total of more than \$2,300 in claims payments. Each of the subjects were interviewed by the insurance company and denied knowing the occupants of the other vehicle. An investigation revealed Jones, driving the lead vehicle, was the brother of Cole, the passenger in the second vehicle. Cole shared a mother-daughter relationship with Jones' passenger, Washington, and a grandmother-grandchild relationship with Washington's minor children. Lastly, Washington and Williams, the driver of the second vehicle, were co-workers at a Shreveport casino. Both Washington and Cole used the minor children in each vehicle to enhance their insurance claims.

**State v. Gordon Scallan**

**Avoyelles Parish**

**July 26, 2005**

*Charges:*

*L.R.S. 14:67(B)(1) Felony Theft*

*L.R.S. 14:72 Forgery*

*L.R.S. 22:1148(D)(2) Unfair Trade Practices*

*Producer Fraud*

In July 2003, Kelly Scallan wrote two personal checks, totaling \$23,980, payable to Monumental Life Insurance Company and gave them to Gordon Scallan, an insurance agent with the company. The money was to increase the cash value of life insurance policies on her two children. An investigation revealed Gordon Scallan altered the checks by adding his name to the payee block and then forging his supervisor's signature before depositing them into his personal bank account. Gordon Scallan later admitted to his fraud.

**State v. Ray J. Marcel, Jr.**

**Terrebonne Parish**

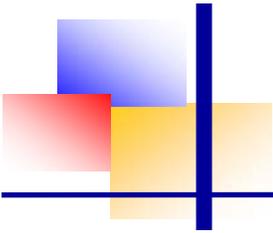
**July 26, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Property Claims Fraud*

In March 2005, Marcel, employed as a Houma City Police Officer, filed an insurance claim alleging his computer, modem and a police uniform were stolen during a burglary of his residence. Marcel subsequently received \$5,847 in compensation. Marcel later admitted to manufacturing the phony theft in an effort to disrupt the police department's internal investigation of his activities.



# ARREST SUMMARIES

**State v. Daniel D. Sanders**      **E. Baton Rouge**      **July 27, 2005**  
**Jason P. Seymour**  
**John L. Barker**  
**Melvin R. Jones, Jr.**  
**Tammy James**

*Charges:*      *Fraudulent Auto Insurance Card*  
*L.R.S. 14:72 Forgery (6 counts)*  
*L.R.S. 32:1308 Altered or Forged MVI Decal (2 counts)*  
*L.R.S. 14:67.6 Theft of Utility Services*  
*L.R.S. 14:71 Issuing Worthless Checks (Fugitive Warrant)*

After receiving a complaint alleging Sanders was manufacturing fraudulent auto insurance cards, the IFU initiated an investigation. Multiple witnesses attested to purchasing both fraudulent insurance cards and Motor Vehicle Inspection (MVI) decals from Sanders. Sanders later admitted to obtaining and then selling fraudulent insurance cards and MVI decals, and to illegally connecting utility services for two neighbors.

**State v. Ellis Hammer**      **Tangipahoa Parish**      **July 27, 2005**  
**State v. Charles D. Hood**

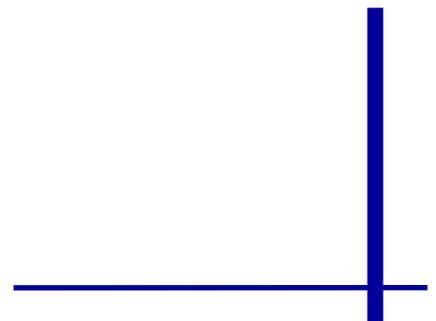
*Charge:*      *Auto Claims Fraud*  
*L.R.S. 22:1243 Insurance Fraud*

In December 2002, Hammer purchased a 2002 Ford Harley-Davidson Edition F-150 pickup, valued at \$43,447. Two months later, after having added the truck to his insurance policy, Hammer filed a claim stating his truck was stolen while parked at Hood's used car dealership. The insurance company paid Hammer's lien holder \$38,191 for the truck and then paid Hammer \$5,256 in compensation. In May 2004, the owner of a mini-storage center discovered the stolen truck parked in a storage unit rented to Hood. The rental contract was initiated by Hood the day prior to Hammer's stolen vehicle claim.

**State v. Evangelin Fields**      **E. Carroll Parish**      **July 27, 2005**

*Charge:*      *Auto Claims Fraud*  
*L.R.S. 22:1243 Insurance Fraud*

In May 2002, Fields' vehicle caught fire while traveling on a local state highway. After receiving her insurance claim, Progressive Insurance Company paid Fields \$7,775 for her loss. An investigation determined the fire was started with use of an accelerant in the front passenger compartment of the vehicle.



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## ARREST SUMMARIES

**State v. Tycoma McFann**

**Caddo Parish**

**July 27, 2005**

*Charges:*

*L.R.S. 14:72 Forgery*

*L.R.S. 14:133 Filing False Public Records*

*Fraudulent Auto  
Insurance Card*

In August 2004, McFann entered the Shreveport Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to register a vehicle in her name. McFann later acknowledged knowing the insurance card was fraudulent when she presented it, but went on to say she did it because she heard everyone was doing it.

**State v. Jessie John Feast**

**E. Baton Rouge Parish**

**July 28, 2005**

*Charges:*

*L.R.S. 14:59 Criminal Mischief*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:67 Theft by Fraud*

*Auto Claims Fraud*

In May 2005, Feast filed a report with the Baton Rouge Police Department asserting his 1999 Lincoln stolen from his residence. In July 2005, following his insurance claim, Feast received \$2,685 for his loss and his lien holder received \$4,314. During an investigation, the IFU identified witnesses who attested to seeing Feast driving his car after its alleged theft. In July 2005, the Lafayette City Marshal's office recovered the stolen vehicle while it was being operated by an acquaintance of Feast. Feast later stated he found his car in a parking lot and although he had no keys to the car, he used a key to drive off in the vehicle.

**State v. Earlette Martin**

**Orleans Parish**

**July 28, 2005**

**Lecrite Marshall**

**Nicole Sharret Walker**

**Sharon Vanison**

**Ella Boss**

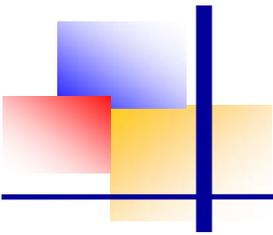
*Charges:*

*L.R.S. 14:67 Theft*

*L.R.S. 14:27/67 Attempted Theft*

*Property Claims Fraud*

In July 2004, Shell Oil Company issued a statement to their customers alerting them the gasoline they purchased was sulfur enriched and would cause the vehicles gas gauge to malfunction. The statement further directed the customers to designated dealerships to have the repairs completed. By August 2004, Shell Oil Company began receiving repair statements from the Phase III Body Shop in New Orleans, a business not designated by the oil company as an authorized repair location. After reviewing the statements, Shell Oil Company representatives determined the invoiced repairs had not occurred. During the Insurance Fraud Unit investigation, it was learned a supervisor with the New Orleans Parking Enforcement Division recruited several of her co-workers (Martin, Marshall, Walker, Vanison and Boss) to submit the body shop's fraudulent estimates to the oil company for reimbursement.



# ARREST SUMMARIES

**State v. J R Fountain**

**Franklin Parish**

**August 3, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Auto Claims Fraud*

In August 2002, Fountain filed a stolen vehicle report with the New Orleans Police Department alleging his 1999 Pontiac was taken from his residence. Fountain then filed an insurance claim for the vehicle and received \$7 in compensation while his lien holder received \$9,767. In March 2004, an investigation revealed Fountain filed a fraudulent police report and insurance claim, and was still in possession of the vehicle. The alleged stolen vehicle was recovered after it was found to be in Fountain's custody.

**State v. Lee Hawkins, III**

**E. Baton Rouge Parish**

**August 5, 2005**

**State v. Lajunar Raynel Gauff**

*Charges:*

*L.R.S. 14:72 Forgery (16 counts) Hawkins*

*L.R.S. 14:72 Forgery (7 counts) Gauff*

*Fraudulent Auto  
Insurance Card*

In July 2005, Daniel Sanders, previously arrested by State Police for selling fraudulent auto insurance cards and Motor Vehicle Inspection (MVI) stickers, offered assistance in identifying the persons responsible for manufacturing the phony documents. In an undercover operation, Troopers purchased seven MVI stickers from Hawkins. After corroborating Sanders' information regarding Gauff and his reported sales of phony auto insurance cards, a search warrant was executed at Gauff's residence. Computer equipment suspected of being used to manufacture the cards was confiscated and Gauff, a convicted felon, was found to be in possession of a firearm.

**State v. Diane Damico**

**E. Baton Rouge Parish**

**August 9, 2005**

*Charge:*

*L.R.S. 22:1208 Workers' Compensation Fraud*

*Workers' Compensation  
Fraud*

In December 1997, Damico reported she was injured at work after she slipped and fell while working as a bartender at the Palace Theatre. Subsequent her workers' compensation claim, Damico began receiving weekly benefits of \$78 from the Louisiana Workers' Compensation Corporation. An investigation revealed in April 2005, Damico had been employed at a cabaret since January 1998. Over the course of 7.4 years of drawing benefits, Damico netted more than \$27,687 in benefits she was not entitled to.

**State v. Latasha Armstrong**

**Caddo Parish**

**August 9, 2005**

*Charges:*

*L.R.S. 14:72 Forgery*

*L.R.S. 14:133 Filing False Public Records*

*Fraudulent Auto  
Insurance Card*

In February 2004, Armstrong entered the Shreveport Office of Motor Vehicles and presented a fraudulent auto insurance card while attempting to register a vehicle in her name. Armstrong later acknowledged purchasing the card from her sister's friend and further admitted to knowing it was fraudulent when she presented it. She also stated she didn't think presenting a forged document was a big deal. She declined to assist Investigators in making an undercover purchase of a fraudulent insurance card from her sister's friend.

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# ARREST SUMMARIES

**State v. Brenda Thomas  
Sharelle Thomas  
Aaron Thomas**

**E. Feliciana Parish**

**August 12, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud  
L.R.S. 14:67 Felony Theft*

*Auto Claims Fraud*

State Farm Insurance Company filed a complaint alleging Brenda Thomas paid someone \$500 for the use of his insurance card. She then filed an insurance claim alleging the owner of the insurance card backed into her vehicle at her residence. An investigation revealed Thomas filed injury claims for Sharelle Thomas, Aaron Thomas and two other persons of which they collectively received \$4,814 in compensation. The vehicle alleged to have caused the crash was inoperable and parked at a repair shop.

**State v. James Smith**

**Morehouse Parish**

**August 23, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud  
L.R.S. 14:123 Perjury  
L.R.S. 14:72 Forgery*

*Auto Claims Fraud*

In May 2004, Smith submitted to an examination under oath in which he testified to being in a crash with Shelia Jenkins in December 2003. Smith asserted the crash was the only crash he had involving Jenkins. It was later learned Smith was involved in two previous crashes with Jenkins in April 2003, and July 2003. A review of the police crash reports revealed the only difference in the reports was the insurance information and a deletion of the last written line in the July report.

**State v. Nina Augustus**

**E. Baton Rouge Parish**

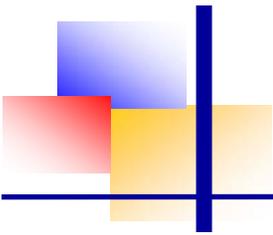
**August 23, 2005**

*Charges:*

*L.R.S. 32:862.3 Proof of Compliance  
L.R.S. 32:1308 Altered or Forged MVI Decal*

*Fraudulent Auto  
Insurance Card*

In July 2005, Daniel Sanders, previously arrested by State Police for selling fraudulent auto insurance cards and Motor Vehicle Inspection (MVI) decals, offered assistance in identifying the persons responsible for manufacturing the phony documents. While executing a search warrant at one of the subject's residence, investigators observed a fraudulent MVI decal displayed on a 1990 Mitsubishi owned by Augustus, the fiancée of one of the subjects identified by Sanders. Augustus admitted purchasing the fraudulent MVI decal from one of the previously arrested suspects (Lee Hawkins III). She also admitted to obtaining her fraudulent auto insurance card from her fiancée.



# ARREST SUMMARIES

**State v. Blake Clark**

**Avoyelles Parish**

**August 24, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 51:451 Insurance Deductibles (Prohibited Acts)*

*Glass Repair Fraud*

In May 2005, Clark, as the owner of Clark's Windshield Repair & Replacement, replaced the front windshield in a customer's vehicle and then billed Farmers Insurance Company for a more expensive back glass. An investigation revealed Clark billed for the more expensive glass so as to obtain a higher reimbursement thereby making up for the deductible the insured would have to pay for the windshield replacement.

**State v. Jean Crescienne, Jr. Point Coupee Parish**  
**Jessica L. Chenevert**

**August 25, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:67 Felony Theft*

*Auto Claims Fraud*

In May 2004, Crescienne filed an insurance claim asserting his 1997 Ford pickup was vandalized when someone placed sugar in the gas tank and then damaged (keyed) the trucks exterior. Crescienne received \$5,780 as a result of his claim. An investigation revealed Crescienne was having engine problems with his truck prior to his vandalism claim. In separate interviews, Chenevert stated Crescienne vandalized the truck because he wanted a new engine, while Crescienne stated he replaced the engine in the truck prior to the vandalism. Crescienne admitted to keying the painted surface of the truck to enhance the insurance payoff.

**State v. George A. Keller**

**St. James Parish**

**August 25, 2005**

*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

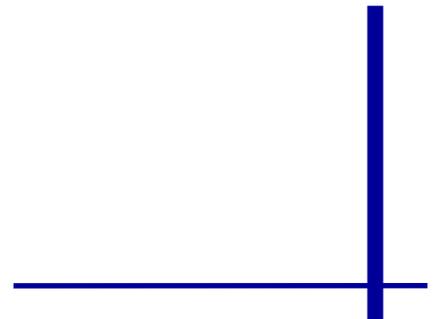
*L.R.S. 14:72 Forgery*

*L.R.S. 14:53 Arson w/Intent to Defraud*

*L.R.S. 14:59 Criminal Mischief*

*Auto Claims Fraud*

In March 2005, Keller reported his 1992 Buick was stolen from his residence. A short time later, the vehicle was found burned on a nearby river levee. Upon filing his insurance claim, Keller exaggerated his loss by including receipts for stereo accessories, and wheels and tires he never purchased. The insurance company paid Keller \$6,849 for the vehicle less the amount for the fraudulent receipts he submitted as part of his claim. Keller later admitted to paying an acquaintance \$200 to burn his vehicle.



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## ARREST SUMMARIES

**State v. Alisha C. Ford**

**St. Tammany Parish**

**August 25, 2005**

*Charges:*

*L.R.S. 14:67 Theft (5 counts)*

*L.R.S. 22:1148.D(2) Unfair Trade Practices (5 counts)*

*Producer Fraud*

After receiving a complaint, an investigation was initiated regarding Ford's improprieties as an owner and agent of the Ford Insurance Agency. It was soon determined Ford, as a registered agent for Windsor Auto Group, wrote policies for the entity and in cases where the customer was unable to fund the policy, wrote a financial agreements between the customer and Southern National Financial Corporation. Ford deposited \$13,851 in customer premiums into her personal bank account. At the time of her arrest, Ford was incarcerated in Madison County, Alabama for Intimidating a Witness and 4 counts of Conspiracy to Commit Murder.

**State v. James S. McCoy**

**Livingston Parish**

**August 26, 2005**

*Charge:*

*L.R.S. 32:862.G. Proof of Compliance*

*Fraudulent Auto  
Insurance Card*

In May 2005, McCoy entered the Denham Springs Office of Motor Vehicles and presented a fraudulent auto insurance card while assisting his female friend in obtaining her driver's license. McCoy later stated he purchased the phony card for \$684 for an unknown white male who portrayed himself as an insurance agent.

**State v. Gerald Skyles, Sr.**

**Webster Parish**

**September 20, 2005**

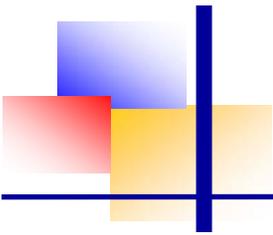
*Charges:*

*L.R.S. 14:28 Inciting a Felony*

*L.R.S. 14:118 Public Bribery*

*Casualty Claims Fraud*

In August 2004, Skyles, while in a drunken state, made inappropriate advances to a juvenile female while in the Wal-Mart Superstore. A short time later, Skyles was escorted out of the store by Store Managers. Upon the arrival of the Minden Police Officers, Skyles was arrested for disturbing the peace while intoxicated in public and later pleaded guilty to the charge. In June 2005, through his attorney, Skyles filed a civil litigation against Wal-Mart alleging the store managers beat him after escorting him from the store and before the arrival of police. In July 2005, a witness said Skyles approached him on three separate occasions while promising to pay him \$2 million of an anticipated settlement in exchange for his court testimony as to how the beating occurred. At the time of the alleged incident, the witness was not at the store and therefore did not witness Skyles' alleged abuse. Skyles gave the witness specific instructions as to his testimony during the anticipated litigation.



# ARREST SUMMARIES

**State v. Timothy W. Tucker      Ouachita Parish**

**September 29, 2005**

*Charge:*  
*L.R.S. 22:1243 Insurance Fraud*

*Auto Claims Fraud*

In March 2005, Tucker filed a claim alleging he paid \$229 in towing expenses for his vehicle. Due to the unusually high cost for the tow, the claim was denied. At some point during the same month, Tucker visited Scott Cummins Wrecker Service and obtained a blank copy of an invoice under the pretense of starting his own wrecker service. Tucker used the blank invoice in April 2005, when a Monroe Police Department vehicle was towed.

**State v. Clinton Bordelon      Orleans Parish**  
**Leonard Breedlove**

**October 10, 2005**

*Charges:*  
*L.R.S. 47:473 Illegal Use of a Dealer Plate (2 counts)*  
*L.R.S. 32:707 Possession of Open Auto Title (3 counts)*  
*L.R.S. 32:408 Improper Class of Operators License*  
*L.R.S. 32:53 No MVI Sticker (Trailer)*  
*L.R.S. 55:1903 No Proof of Ownership of Vehicle Towed*

*Auto Claims Fraud*

In October 2005, while cataloging flood damaged vehicles in the City of New Orleans, IFU personnel and New Orleans Police Officers responded to an anonymous call that Bordelon and Breedlove were removing flooded vehicles from a temporary storage location. Both subjects had four original titles for vehicles located at the storage site. Bordelon said he purchased the vehicles from the owners, but was unable to provide supporting documentation. The pair stated they were to retrieve flooded vehicles and then transport them to Monroe to be crushed and sold for scrap metal.

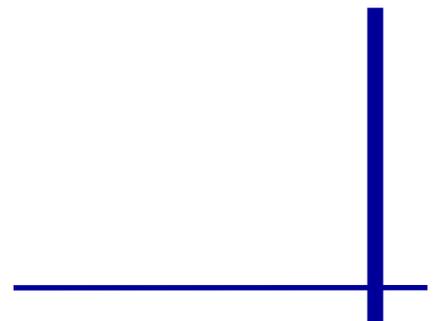
**State v. Alvin Whitfield      E. Feliciana Parish**

**November 14, 2005**

*Charges:*  
*L.R.S. 22:1243 Insurance Fraud*  
*L.R.S. 14:67 Theft*

*Staged Crash*

State Farm Insurance Company filed a complaint alleging Brenda Thomas paid someone \$500 for the use of his insurance card. She then filed an insurance claim alleging the owner of the insurance card backed into her vehicle at her residence. Thomas filed injury claims for Whitfield and three other persons of which they collectively received \$4,814 in compensation. The vehicle alleged to have caused the crash was inoperable and was parked at a body shop.



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# ARREST SUMMARIES

**State v. Silvester Johnson**

**E. Baton Rouge Parish**

**November 21, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Property Claims Fraud*

In September 2005, Johnson filed an insurance claim alleging his residential roof received damage as a result of Hurricane Katrina. During an investigation, it was determined the damage claimed by Johnson was pre-existing and had been claimed in 2000 and again in 2001.

**State v. Jose Salazar**

**Jefferson Parish**

**December 8, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Property Claims Fraud*

In August 2005, in the wake of Hurricane Katrina, Salazar filed an insurance claim alleging the ceiling in his residence was damaged as a result of the storm. It was determined the same damage was claimed by Salazar in April 2001, April 2004, and again in September 2004.

**State v. Glen D. Wood**

**Jefferson Parish**

**December 9, 2005**

*Charge:*

*L.R.S. 22:1243 Insurance Fraud*

*Property Claims Fraud*

One day prior to Hurricane Katrina's impact in Louisiana and Mississippi, Wood stored his 2001 Mastercraft boat in a friend's hangar in Diamondhead, Mississippi. Following the storm, Wood returned to the boat to assess the damage and then filed an insurance claim with Ski Safe Insurance. An investigation revealed Wood manufactured a phony receipt claiming the use of a construction crane to load his boat back on its trailer. Wood admitted to submitting the fraudulent receipt.

**State v. Steven Rivet, Jr.**

**St. Charles Parish**

**December 12, 2005**

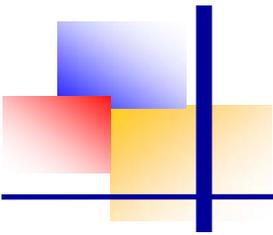
*Charges:*

*L.R.S. 22:1243 Insurance Fraud*

*L.R.S. 14:72 Forgery*

*Property Claims Fraud*

Rivet and his family evacuated his residence as Hurricane Katrina approached. Upon his return in mid September 2005, Rivet discovered his garage had been broken into and several tools missing. One week after filing his insurance claim, Rivet faxed an itemized list of tools to his insurance company. An investigation determined Rivet never owned the tools he listed and that he manufactured the receipts provided in support of his claim.



# ARREST SUMMARIES

**State v. Adam J. Chauvin      E. Baton Rouge Parish      December 14, 2005**

*Charges:*  
*L.R.S. 22:1243 Insurance Fraud (10 counts)*

*Glass Repair Fraud*

After receiving a complaint from State Farm and AIG insurance companies, investigators began examining Chauvin, owner of Chauvin's Auto Glass. The investigation revealed Chauvin responded to customer requests to repair or replace windshields in their vehicles. After conferring with the customer, Chauvin called the adjusting company to seek authorization for the requested work plus other unneeded glass replacement. When requested by the adjusting company to speak with the policy holder, Chauvin altered his voice and pretended to be the policy holder or their spouse. Through his fraudulent activity, Chauvin netted \$5,133.

**State v. Trenecia Williams      E. Baton Rouge Parish      December 22, 2005**

*Charges:*  
*L.R.S. 22:1243 Insurance Fraud*  
*L.R.S. 14:72 Forgery*

*Health Care Fraud*

In May 2005, Williams was involved in a traffic crash causing minor damage to her vehicle. After filing her claim, she submitted a \$1,740 bill, purportedly from Metropolitan Health Group, outlining medical treatment she had received for a one month period following the crash. Williams later admitted to altering a Metropolitan Health Group form dated in 2003, and then submitting it to the insurance company.

**State v. Louis Wilkerson      Lafayette Parish      December 27, 2005**

*Charges:*  
*Warrant #05-026173 Failure to Appear*  
*Warrant #04-023054 Failure to Appear*  
*Warrant #05-6810 Failure to Appear*

*Wanted Persons*

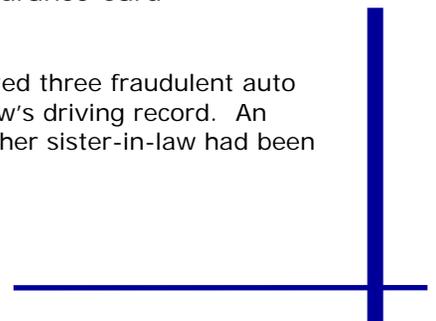
In December 2005, while interviewing Wilkerson, investigators learned he was wanted by the Iberia Parish Sheriff's Office on three misdemeanor warrants. The bench warrants were issued subsequent his failure to appear in District Court to answer to seven traffic violations.

**State v. Kathryn Henson      Bossier Parish      December 28, 2005**

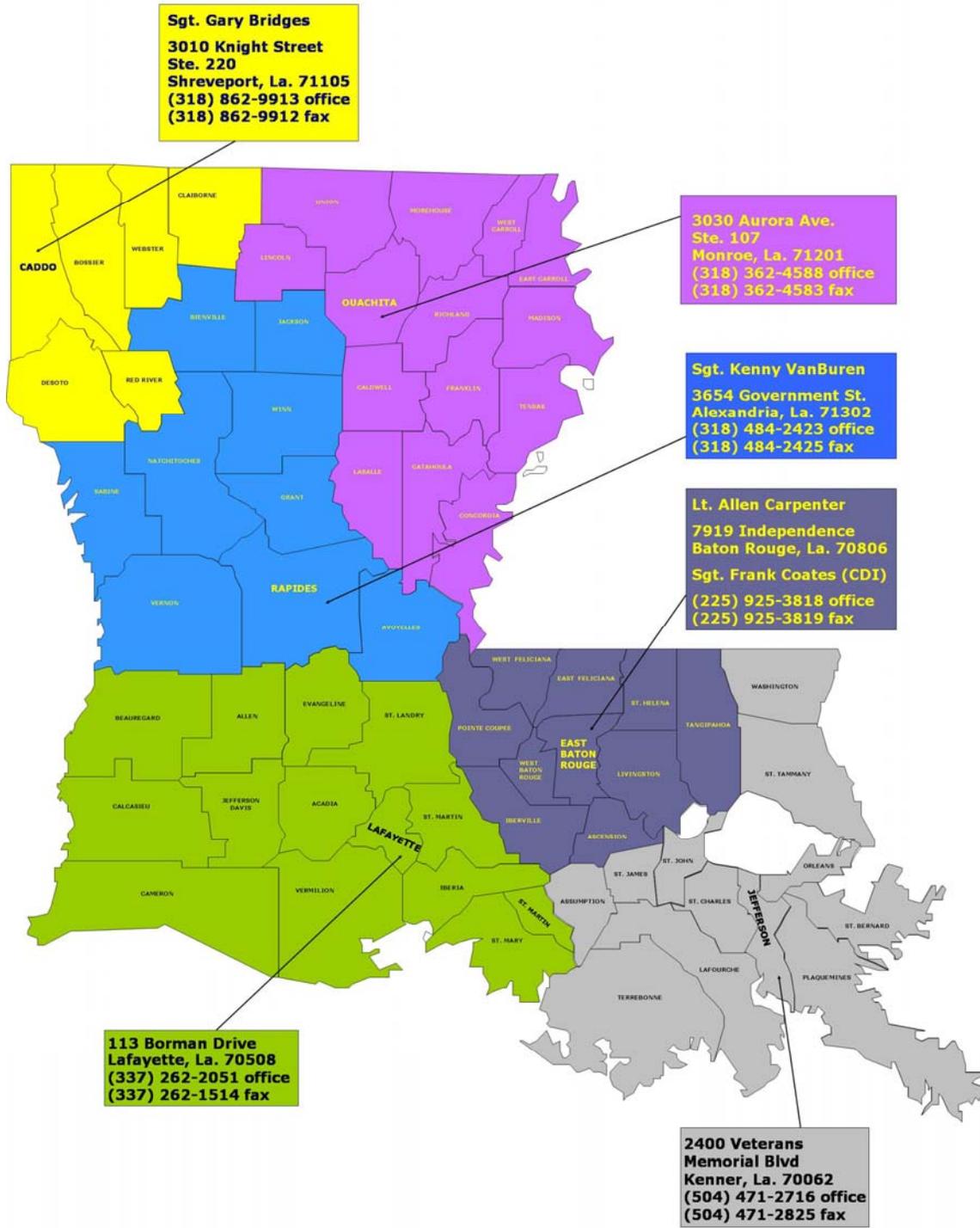
*Charges:*  
*L.R.S. 14:72 Forgery (3 counts)*  
*L.R.S. 14:133 Filing False Public Records (3 counts)*

*Fraudulent Auto Insurance Card*

In May 2005, Henson entered the Bossier City Office of Motor Vehicles and presented three fraudulent auto insurance cards while attempting to clear insurance violations from her sister-in-law's driving record. An investigation revealed Henson altered the documents to reflect the violation dates her sister-in-law had been cited with.



# INSURANCE FRAUD UNIT FIELD OFFICES





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**225.925.3818**

**225.925.3819 (fax)**