

# NEWS RELEASE

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MIAMI POLICE DEPARTMENT

Date: November 24, 2015

Subject: OPERATION “PIP Roundup”



Insurance rates keep escalating every year to recover losses due to fraudulent insurance claims. Insurance fraud is not a victimless crime. As of 2012, it is estimated that insurance fraud costs the US \$80 billion dollars or more a year. Those costs get passed down to you, the consumer making it unaffordable for many and leaving more and more uninsured motorists on Florida’s highways. Florida is now the third-most expensive state, having recently surpassed New York, according to industry reports. It could easily become the most expensive in the country unless something is done to address PIP fraud. Unscrupulous clinics are defrauding insurance companies at an ever increasing number.

The City of Miami Police Department Staged Crash Unit in conjunction with the Federal Bureau of Investigation (FBI), State Attorney’s Office, Department of Health and National Insurance Crime Bureau (NICB) announced the arrest of multiple individuals, who worked at Excellent Health Services, AQ Medical & Rehab Inc. and RFG Medical Clinic. The undercover investigation started in April 2015 after authorities learned several individuals in the clinics were allegedly involved in staged car crashes and PIP fraud.

“Insurance fraud is an attack on every individual who pays an insurance premium” commented Miami-Dade State Attorney Katherine Fernandez Rundle. “Insurance fraud scams utilizing stage accidents and fake medical treatments depend on an entire crew of criminals who put our money into their pockets. The message to such swindlers is that this effective law enforcement team of police and persecutors is still out there working to shut you down.”

Arrested from **Excellent Health Services** were clinic owner Marisel Chaviano, receptionists Yuleidy Fonseca, therapists Carlos Germendia Ferrer and runner Vagner Dapresa. Charges included staged accident, insurance fraud, grand theft organized scheme to defraud and patient brokering.

Arrested from **AQ Medical & Rehab Inc.** were clinic owner Alain Quesada Figueredo, therapists Yusniel Aguero and runner Giorbis Barthelemy. Charges included staged accident, insurance fraud, grand theft organized scheme to defraud and patient brokering.

Arrested from **RFG Medical Clinic Inc.** were clinic owner Alberto Lopez, Manager Horacio Rodriguez, receptionists Yexenia Cantillo and therapists Miuriz Diaz De Villegas. Charges included staged accident, insurance fraud, grand theft organized scheme to defraud and patient brokering.

The insurance companies involved were United Insurance, Windhaven Insurance, State Farm Insurance and Allstate Insurance Co.

Prepared by: Sgt. Magdiel Armenteros

Case: Several

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Rodolfo Llanes, Chief of Police