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**FOR IMMEDIATE RELEASE**  
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**NINE INDIVIDUALS AND QUEENS MEDICAL CLINIC**  
**CHARGED IN NO-FAULT INSURANCE SCHEME**  
*Allegedly Billed For Unnecessary Medical Treatment*

Queens District Attorney Richard A. Brown, joined by New York City Police Commissioner Raymond W. Kelly and New York State Department of Financial Services Superintendent Benjamin M. Lawskey, today announced today that nine individuals and one medical corporation have been indicted by a Queens County grand jury for their alleged involvement in a no-fault insurance scheme that defrauded insurance companies of more than \$150,000 by operating a Queens Village medical clinic as a “fraud factory.”

Today’s charges are contained in seven separate indictments which allege that five individuals who had been in minor car accidents received cash payments from two “runners” who coached them on how to exaggerate their injuries and steered them to the clinic where they received unnecessary medical treatment. Also charged in the scheme was the clinic itself, as well as the clinic receptionist and manager, who is alleged to have paid the runners for finding the patients.

District Attorney Brown said, “No-fault fraud and abuse is a billion dollar a year business in New York and should not be viewed as a victimless crime. Such rip-offs hit the honest consumer in the pocketbook by way of higher premiums. Today’s indictments send a clear message to those who are attempting to fleece the system for their own personal gain that law enforcement’s fight against insurance fraud is ongoing and that those who cheat will be sought out and vigorously prosecuted.”

Commissioner Kelly said, “Health insurance costs are through the roof and fraud is one of the reasons why. I want to commend the NYPD detectives, Queens prosecutors, and the state Department of Financial Services for working together to put this fraud factory out of business.”

Superintendent Lawskey said, “Filing phony auto injury insurance claims pushes up insurance costs for all New Yorkers. Fighting no-fault insurance fraud will continue to be a major priority for the Department of Financial Services. We applaud and thank District Attorney Brown and NYPD Commissioner Kelly for their outstanding work and partnership on this case.”

District Attorney Brown said, according to the charges, the ring allegedly exploited New York’s no-fault law, which requires vehicles registered in the state to carry insurance that allows drivers and passengers to obtain up to \$50,000 in medical coverage incurred as a result of an accident – regardless of who may be at fault. Most health providers are reimbursed directly by the insurance carriers for services provided.

District Attorney Brown said that the defendants, who are expected to be arraigned later today in Queens County Supreme Court in Kew Gardens, are variously charged with the crimes of first-degree scheme to defraud, third-degree insurance fraud, third- and fourth-degree grand larceny, third-degree attempted grand larceny and first-degree falsifying business records. If convicted, the individual defendants face up to seven years in prison and, in the case of a corporation, a felony is punishable by a fine of up to \$10,000 or double the amount of the illegal gain.

The investigation leading to today's indictments began in June 2008 when members of the NYPD's Fraudulent Accident Investigation Squad and the Queens County District Attorney's Rackets and Organized Crime commenced a "no-fault" insurance fraud investigation into Arco Medical, P.C., a medical center located at 209-05 Jamaica Avenue in Queens Village, Queens, which in November 2009 became Queens Integrated Medical Care, P.C. The investigation included physical surveillance, intelligence information and court-authorized electronic eavesdropping.

According to the charges, the investigation revealed that Arco/Integrated allegedly operated as a traditional medical mill with "runners," such as defendants Wilburt Gordon and Raymond Mattison, allegedly paying and steering "clients"— individuals who had been in legitimate, though minor, car accidents – to the clinic in exchange for monetary compensation from clinic manager Albert Kopolovich. It is additionally alleged that the runners, at the direction of Kopolovich, instructed the clients – such as defendants Tamara Easy, Rolph Nozine, Aaron Dawkins, Jason Wade and Hazel Abrams – to fabricate and exaggerate soft tissue injuries – specifically, pain to the neck, upper back and lower back – so that the clinic's medical providers could provide a "cookie cutter" course of medical treatment designed to bill no-fault insurers at the maximum rate per patient (\$50,000 under New York's no-fault law).

It is alleged that the investigation additionally revealed that defendant Antoinette Duncan was employed as Arco/Integrated's primary receptionist and was responsible for communicating with the runners regarding their patient referrals, and being a day-to-day liaison between the runners and Kopolovich. During the execution of a court-authorized search warrant, it is alleged that a ledger was discovered in Duncan's workspace that recorded patients, their number of visits and specialized medical treatments, allegedly for easy reference between Duncan and the runners.

Finally, according to the investigation, it is alleged that various no-fault insurers – such as Geico, Nationwide, Kemper, Allstate, Esurance, Progressive, Liberty Mutual, Countrywide, MetLife and Lincoln General – paid out more than \$150,000 on claims submitted by Arco/Integrated in connection with the motorists' fabricated injuries

The investigation was conducted by New York City Police Detective Kevin Mojica, Detective Joe Oliver and Sergeant Chris Koch, of the Fraudulent Accident Investigation Squad, under the command of Lieutenant Edwin Martinez and under the overall command of Captain Donald Boller and Inspector Brian H. O'Neill. Additional assistance on the investigation was provided by Special Agent Thomas McCourt, of the National Insurance Crime Bureau, and by former Assistant District Attorney Lisa Gray.

District Attorney Brown expressed his appreciation to the insurance industry for their assistance in the investigation. District Attorney Brown also expressed his appreciation to the staff of the Department of Financial Services, including Investigator Evelyn Cardenales, Frauds Bureau Director Frank Orlando and Executive Deputy Superintendent Joy Feigenbaum of the Department's Financial

## Frauds and Consumer Protection Division

Assistant District Attorney Bradley H. Chain, of the District Attorney's Organized Crime and Rackets Bureau, is prosecuting the case under the supervision of Assistant District Attorneys Gerard A. Brave, Bureau Chief, Mark L. Katz, Deputy Chief, and Mary M. Lowenburg, Chief of the District Attorney's Auto Crime and Insurance Fraud Unit, and the overall supervision of Executive Assistant District Attorney for Investigations Peter A. Crusco and Deputy Executive Assistant District Attorney for Investigation Linda M. Cantoni.

It should be noted that an indictment is merely an accusation and that a defendant is presumed innocent until proven guilty.

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### **ADDENDUM**

HAZEL ABRAMS, 55, of 243-15 144<sup>th</sup> Avenue in Rosedale, Queens, is charged with third-degree insurance fraud, third-degree grand larceny and first-degree falsifying business records.

AARON DAWKINS, 25, of 116-03 208<sup>th</sup> Street in Cambria Heights, Queens, is charged with third-degree insurance fraud, third-degree grand larceny, third-degree attempted grand larceny and first-degree falsifying business records.

ANTOINETTE DUNCAN, 40, of 178-26 Baisley Boulevard in Queens, is charged with first-degree scheme to defraud, third-degree insurance fraud, third-degree attempted grand larceny and first-degree falsifying business records.

TAMARA EASY, 26, of 151-70 135<sup>th</sup> Avenue in Jamaica, Queens, is charged with third-degree insurance fraud, third-degree grand larceny, third-degree attempted grand larceny and first-degree falsifying business records.

WILBURT GORDON, 54, of 135-25 Dennis Street in Queens, is charged with first-degree scheme to defraud, third-degree insurance fraud, third-degree attempted grand larceny and first-degree falsifying business records.

ALBERT KOPOLOVICH, 53, of 2717 East 21 Street in Brooklyn, is charged with first-degree scheme to defraud, third-degree insurance fraud, third-degree grand larceny, third-degree attempted grand larceny and first-degree falsifying business records.

QUEENS INTEGRATED MEDICAL CARE, located at 209-05 Jamaica Avenue in Queens Village, Queens, is charged with first-degree scheme to defraud, third-degree insurance fraud, third-degree grand larceny, third-degree attempted grand larceny and first-degree falsifying business records.

RAYMOND MATTISON, 53, of 144-24 184<sup>th</sup> Street in Springfield Gardens, Queens, is charged with first-degree scheme to defraud, third-degree insurance fraud, third-degree grand larceny, third-degree attempted grand larceny and first-degree falsifying business records.

ROLPH NOZINE, 28, of 223-14 133<sup>rd</sup> Avenue, Jamaica, Queens, is charged with third-degree insurance fraud, third-degree grand larceny, third-degree attempted grand larceny and first-degree falsifying business records.

JASON WADE, 27, of 741 East 38<sup>th</sup> Street in Brooklyn, is charged with third-degree insurance fraud, third-degree grand larceny and first-degree falsifying business records.

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