



THE PIP SOURCE

DIVISION OF INSURANCE FRAUD | www.MyFloridaCFO.com/fraud

March 2011
Volume 1 - Issue 9

"Our citizens should not have to foot the bill to line the pockets of criminals. As Florida's Chief Financial Officer, I am determined to put the brakes on this costly crime."

INSIDE THIS ISSUE

- 1 Reforms Needed to Put Brakes on Fraud
- 2 Operation Dark Horizon
- 3 PIP Fraud in the News
- 4 PIP Fraud Spotlight on Solicitation
- 5 Statewide Arrests

Reforms Needed to Put Brakes on Auto Insurance Fraud

by Florida Chief Financial Officer Jeff Atwater

Floridians are getting ripped off by the cost of auto insurance fraud. The evidence is piling up right along with the bills.

Florida currently leads the nation in auto insurance fraud. According to the National Insurance Crime Bureau, Florida has three of the top five cities nationally for questionable medical claims associated with staged accidents—Tampa, Miami and Orlando. More than 3,000 staged accidents were reported in Florida between 2007 and 2009, more than twice the number reported by the state in the number two spot, New York.

These are astonishing statistics considering the Florida's Division of Insurance Fraud leads the nation in arrests and convictions.

Florida law requires drivers to carry a minimum of \$10,000 in Personal Injury Protection (PIP) coverage and \$10,000 in property damage liability coverage. PIP coverage provides \$10,000 per accident for medical bills, regardless of who is at fault. The idea behind PIP was to eliminate lawsuits, but consumers have complained of being pursued by attorneys even when they reported no injuries.

Who picks up the tab? Every Floridian who has an auto insurance policy and a car in the driveway. Our citizens should not have to foot the bill to line the pockets of criminals.

As Florida's Chief Financial Officer, I am determined to put the brakes on this costly crime. Working with local law enforcement and Miami-Dade State Attorney Katherine Fernandez Rundle, we will put the criminals who perpetrate PIP fraud behind bars. During the upcoming legislative session, which begins next week, I am proposing the following policy solutions:

- Strengthen billing practices so only appropriate services rendered are covered, curtailing the incentive for kickbacks and improper referrals;
- Create civil penalties for those convicted of automobile insurance fraud, the proceeds of which will be used to fund additional anti-fraud efforts;
- Require law officers to list all passengers in accident reports to eliminate fraud perpetrators from later claiming passengers;

Please see Reforms Needed on page 2

The PIP Source Newsletter is now available online each month at www.MyFloridaCFO.com/fraud. You can find each new issue posted at our website by the third week of each month. Previous issues are also available. If you prefer to receive the PIP Source by e-mail or have comments you wish to share, contact us at our new e-mail address at ThePIPSource@MyFloridaCFO.com.



DIF Arrests 22 in Operation Dark Horizon

The Division of Insurance Fraud arrested 22 subjects in Miami as a result of **Operation “Dark Horizon”**, an undercover investigation into a scheme that exposed a PIP fraud ring involving five clinics.

The investigation, which led to the arrests of a clinic owner, two doctors, a chiropractor and 18 others, involved two staged accidents. Following the staged accidents, the participants signed documents for treatment they never received, and clinic employees fabricated treatment forms which were then submitted to the insurance companies for payment.

“This case is an example of the hundreds of similar fraud schemes run daily by accident clinics operating throughout Florida,” said CFO Atwater. “These fraudulent clinics and doctors bill insurance companies for millions of dollars in fraudulent claims, all of which comes out of the pockets of Florida consumers.”

Thirteen clinic employees were among those charged, including five massage therapists and an x-ray technician. Three additional suspects are still being sought.

The case was filed by the dedicated insurance fraud prosecution unit of Miami-Dade State Attorney Katherine Fernandez Rundle’s office, and charges included racketeering, staged accident, insurance fraud, grand theft, patient brokering and scheme to defraud.

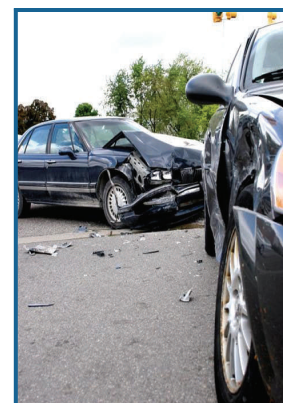
“When professional healers become professional criminals in order to make some easy cash, all of us lose, and this insurance fraud scheme could not have worked without medical professionals claiming serious injuries where none existed,” said Fernandez Rundle. “Lies upon lies upon lies led to dollars upon dollars upon dollars for all the parties charged today. I applaud the work of the Division of Insurance Fraud investigators, who put the evidence pieces together to allow my prosecutors to properly charge these individuals. This is far from the end of our efforts to fight such frauds.”

Operation Dark Horizon uncovered nearly \$100,000 in fraudulent billings by five clinics, New Horizon Practice, Coral Way Rehabilitation Services and Therapium Health Corporation, all in Miami, Medico de la Familia in Hialeah (now closed) and AB Diagnostic Center in Opa Locka.

The special investigation units (SIUs) of each victim insurance company, Gainsco, Imperial Fire & Casualty and State Farm, provided substantial assistance in the Operation. Geico and Mercury Insurance, although not defrauded directly in this case, and the U.S. Secret Service Miami Electronic Crimes Task Force, also provided substantial assistance.

This case is part of a continuing crackdown by the Division of Insurance Fraud (DIF), the insurance industry and the National Insurance Crime Bureau (NICB) in the fight against auto insurance fraud in Florida.

“This case is an example of the hundreds of similar fraud schemes run daily by accident clinics operating throughout Florida.”



Reforms Needed - from page 1

- Address litigation costs that drive up the costs of auto insurance for Floridians;
- Tighten requirements for clinic ownership.

Legislative leaders have already initiated efforts to help stop these losses and keep Floridians’ hard-earned dollars in their pockets, where they belong.

Editor’s Note: Chief Financial Officer Jeff Atwater, a statewide elected official and officer of the Florida Cabinet, oversees the Department of Financial Services including the Division of Insurance Fraud. CFO Atwater’s priorities include fighting financial fraud, abuse, and waste in government, reducing government spending and regulatory burdens that chase away businesses, and providing transparency and accountability in spending.

PIP FRAUD – In The News

DIF Assists FBI In Multi-State Crackdown on Insurance Fraud

The Division of Insurance Fraud (DIF) assisted the Federal Bureau of Investigation (FBI) in an undercover investigation that culminated with an arrest sweep last month. DIF worked joint investigations with the FBI at two clinics, Family Chiropractic Center in North Miami Beach and Hallandale Medical Associates in Hallandale, leading to the arrests of six defendants in February, including two chiropractors and a massage therapist, for fraudulent billing in excess of \$36,000. In both cases, the chiropractors also acted as defacto owners of the unlicensed clinics, when the clinics were in fact owned and controlled by alleged organized crime subjects. NICB also provided valuable assistance in this case. (All subjects charged are listed on page 5).

For details, click on the link for the United States Attorney's Office Press Release and the indictments at <http://www.justice.gov/usao/fls/PressReleases/110216-01.html>.

DIF Arrests Tampa Massage Therapist In Fraudulent Billing Of Jailed Patient

Yet another case of fraud where a clinic billed for treatment of a patient who was incarcerated during the dates of service. Massage Therapist Heather Ippolito prepared documentation of treatment of a patient for 19 days between May 3 and June 11, 2010, while the patient was in jail. Those documents were then submitted to Explorer Insurance by the Ybor Medical Injury & Accident Clinic in support of a claim in the amount of \$9,025. In a similar case last October, our Ft Myers office arrested three clinic employees at Ft Myers Chiropractic Center for treatment not rendered to a patient who was in jail at the time.

NICB and State Farm Launch Florida Insurance Fraud Awareness Campaign

The National Insurance Crime Bureau and one of its member companies, State Farm Insurance, are urging Florida motorists to drive with care as they navigate area streets increasingly used to stage phony accidents. Using billboards, bus shelters, radio announcements and other media, the two organizations are extending a program that was conducted in Tampa from June through December, last year. We applaud them for it, and hope other companies join in.

From January through June, ads and public service announcements will be airing over key English and Spanish speaking media outlets providing valuable information. Anyone with information concerning staged accidents, vehicle theft and insurance fraud can report it anonymously by calling toll-free **1-800-TEL-NICB** (1-800-835-6422), by texting keyword "fraud" to TIP411 (847411) or by visiting NICB's web site at www.nicb.org.

Legislation Proposed On Attorney and Medical Referral Services Advertising

It looks like all the hype and never-ending commercials, including of what we believe to be the improper use of the image of a police officer, has gotten the attention of the Florida Legislature. Both the House and Senate have bills that would provide tighter control over the advertising by attorney and medical referral services that appear to be everywhere in Florida. HB 1237 and SB 1918, sponsored by Representative Rick Kriseman (St Petersburg) and Senator Gwen Margolis (Miami), respectively, are identical. The bills would require advertising from medical or lawyer referral service related to motor vehicle accidents to comply with certain requirements regarding content; require advertisements or unsolicited written communications from certain legal referral services related to motor vehicle accidents to comply with the Supreme Court of Florida's Rules Regulating The Florida Bar; require that published advertisements from lawyer referral service be filed with The Florida Bar along with affidavit meeting certain criteria; require advertisements or unsolicited written communications from lawyer referral service to display certain information; require referring person or entity to provide certain financial information to person referred to lawyer or health care provider; prohibit lawyer referral service to condition membership based on certain criteria; prohibit medical referral service from making referrals only to medical clinic or health care provider in which it has financial or ownership interest; and provide penalties for violations relating to legal and medical referral advertising and relief to persons affected. You can look at the proposed bill here –

<http://www.myfloridahouse.gov/sections/bills/billsdetail.aspx?BillId=46372&SessionIndex=1&SessionId=66&BillText=&BillNumber=1237&BillSponsorIndex=0&BillListIndex=0&BillStatuteText=&BillTypeIndex=0&BillReferredIndex=0&HouseChamber=H&BillSearchIndex=-1>

PIP FRAUD SPOTLIGHT ON – SOLICITATION

The Division of Insurance Fraud was created in 1976 by the Florida Legislature to combat the scourge of ambulance chasing which was out of control. Such blatant activities were highlighted in a 1975 Dade County Grand Jury Report. Yet in 2000, more than 20 years later, a Statewide Grand Jury Report found that only the amount of PIP coverage had changed and that the practice of “ambulance chasing” was alive and well throughout Florida. The report recommended that the Legislature restrict the release of accident reports to only those with a legitimate interest, and amend the solicitation statute and providing that no insurer or accident victim should pay for services by a medical provider or attorney who solicited the victim, thinking that would remove the financial incentive to solicit patients.

That same year, reporters Fred Schulte and Jenni Bergal of the Ft Lauderdale Sun-Sentinel published a series of articles that would also showcase the need for serious changes in the PIP laws, including solicitation. The Sentinel’s review of DIF files at that time found that in less than a three year period, more than 200 companies and individuals had picked up bulk accident reports, at that time a public record available to anyone. Some individuals had criminal records and there were also licensed chiropractors picking up the reports, even though rules governing their licensure prohibited the practice and the hiring of runners. Anyone wanting to read an in-depth history of PIP fraud in Florida should research this series of articles written in December 2000.

In 2001, Florida’s Supreme Court declared the existing solicitation statute unconstitutional, ruling in State v Bradford that the statute was too broad and violated commercial free speech. For more than one year, the state was without a solicitation statute. That changed when the Florida Legislature passed several new laws in 2003 that affected the ability of criminals to obtain the information necessary to solicit accident victims. They prohibited access to the crash reports until 60 days after the accident; and narrowed the prohibition of solicitation to within the same 60 day period. The new laws further provided that insurers did not have to pay claims where the patients were solicited.

The PIP fraud business has evolved over the last ten years, shifting from a time when the attorneys and chiropractors dominated it, to now when it is controlled by accident clinics and runners who stage crashes. The solicitation scheme has also changed. Captain Smith recalls a case where “an accident victim complained that he had received 30 calls and several in-person visits to his home within 3 days of his crash. We don’t see those kinds of cases these days.” Solicitation has not stopped; the runners have just come up with new methods. One would think that a 60 day waiting period would solve the problem, but not for the unscrupulous. It’s not rational that an injured person would wait 60 days to initiate treatment. It sounds like a long time to suffer in pain, waiting for a stranger to call.

Illegal Solicitation – Florida Statutes 817.234 (8) (a) states:

It is unlawful for any person intending to defraud any other person to solicit or cause to be solicited any business from a person involved in a motor vehicle accident for the purpose of making, adjusting, or settling motor vehicle tort claims or claims for personal injury protection benefits required by s. 627.736. Any person who violates the provisions of this paragraph commits a felony of the second degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084. A person who is convicted of a violation of this subsection shall be sentenced to a minimum term of imprisonment of 2 years.

(b) A person may not solicit or cause to be solicited any business from a person involved in a motor vehicle accident by any means of communication other than advertising directed to the public for the purpose of making motor vehicle tort claims or claims for personal injury protection benefits required by s. 627.736, within 60 days after the occurrence of the motor vehicle accident. Any person who violates this paragraph commits a felony of the third degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084.

(c) A lawyer, health care practitioner as defined in s. 456.001, or owner or medical director of a clinic required to be licensed pursuant to s. 400.9905 may not, at any time after 60 days have elapsed from the occurrence of a motor vehicle accident, solicit or cause to be solicited any business from a person involved in a motor vehicle accident by means of in person or telephone contact at the person’s residence, for the purpose of making motor vehicle tort claims or claims for personal injury protection benefits required by s. 627.736. Any person who violates this paragraph commits a felony of the third degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084.

(d) Charges for any services rendered by any person who violates this subsection in regard to the person for whom such services were rendered are noncompensable and unenforceable as a matter of law.

Coming Next Month in the Spotlight:

Next month, we present a sneak peek at our new outreach program.

Statewide PIP Arrests – February 2011

Each issue will provide a list of PIP arrests made by the offices throughout the State. Along with each defendant's name and age, we will include: the type of scheme involved; the fraud dollar amount; clinic name(s); victim insurance company name(s); and the arresting office. If you need additional details on any of these arrests, please contact Captain Smith.

Heather Ippolito, 27 – clinic employee - \$9,025 – Ybor Medical Injury & Accident Clinic (Explorer) **T**
Betina Sue Middleton - staged acct 08/26/09 (passenger) \$32,513 - HBC Professional Group (Progressive) **T**
Xavier Newland, 26 – jump-in -\$12,595 - Lake Worth Therapy Center (Allstate) **W**
Oscar Espinosa, 24 – staged acct 12/09/09 (driver) \$2,020 - Ameri-Rehab LLC (Assurance America) **T**
Ricardo Uranga Guemes, 32 - staged acct 07/08/10 (recruiter) \$45,002 - CAC Medical Service / Centinel Medical (Allstate / Progressive) **M**
Carlos Uranga, 27 - staged acct 07/08/10 (recruiter) \$45,002 – CAC Medical Service / Centinel Medical (Allstate / Progressive) **M**
Yusimy Martinez, 36 - clinic owner – **T** (harassing phone calls)
Deanna Michelle Land, 37 – staged acct 03/24/10 (driver) \$27,036 – Physical Rehab (Assurance America) **T**
John Loiseau, 21 – staged acct 11/08/08 (passenger) \$11,583 – East Colonial Chiropractic & Rehab (Allstate) **O**
Edward Cunningham, 52 – staged acct 02/24/10 (driver) \$9,942 – (Infinity) **T**
Edward Cunningham, 52 – staged acct 04/09/10 (driver) \$540 – (Assurance) **T**
Erica Hunt, 22 – fake ins card (First Acceptance) **T**
Luis Mustelier, 46 – staged acct 06/07/07 (driver) \$42,756 - Orlando Med Therapy Group (Avis Budget / State Farm) **O**
Steven Pugh, 47 – staged acct 08/31/09 (driver) \$6,514 (Allstate) **B**
Marcelo Silva, 42 – altered check BI settlement - \$25,000 (State Farm) **B**
Vladimir Okun, 44 – clinic owner \$23,025 (Progressive) **M/FBI**
Harvey Lerfelt, 51 – chiropractor \$23,025 (Progressive) **M/FBI**
Andrey Schegolev, 49 – clinic employee \$23,025 (Progressive) **M/FBI**
Andranik Itchmelyan, 48 – clinic owner \$13,670 (Progressive) **M/FBI**
Anahit Karapetyan, 40 – clinic employee \$13,670 (Progressive) **M/FBI**
Frank Rodriguez, 52 – chiropractor \$13,670 (Progressive) **M/FBI**
Leticia McCullough, 28 – fake ins card (Geico) **T**
Joseph Salmon, 30 – application fraud - \$4,190 (GMAC) **F**
Nashiema Allen, 31 – fake ins card \$8,096 (Redland) **M**
Joel Mora Leger, 22 – staged acct 11/11/09 (driver) \$6,157 – Medical Therapy Practitioners (Nationwide) **T**
Kevin Stokes, 39 – fraudulent claim - \$8,000 (Travelers) **B**
Jose M Rosario, 29 – patient - \$875 - Chiropractic & Therapy Services (Allstate) **W**
Joshua Avendano, 23 – false statement in support jump in 09/26/09 - \$3,511 – New Life Rehab Medical (State Farm) **M**
Ivan Sanchez, 31 – staged acct (driver) \$45,002 – CAC Medical / Centinel Medical (Allstate / Progressive) **M**
Maria Median, 43 – staged acct 10/16/10 (passenger) \$12,031 – Sunland Therapy (Allstate) **M**
Enrique Narona, 48 – staged acct 10/16/10 (driver) \$11,862 – Sunland Therapy (Allstate) **M**

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

Statewide PIP Arrests – February 2011

Each issue will provide a list of PIP arrests made by the offices throughout the State. Along with each defendant's name and age, we will include: the type of scheme involved; the fraud dollar amount; clinic name(s); victim insurance company name(s); and the arresting office. If you need additional details on any of these arrests, please contact Captain Smith.

Eusevio Munoz Mons, 44 - staged acct 10/16/10 (driver) \$6,545 - Absolute Rehabilitation Center (Star Casualty) **M**
Mercedes Cepero, 79 – paper acct 08/23/10 (organizer) \$18,671 - Lorena de Jesus Rehab (State Farm) **M**
Mercedes Cepero, 79 - paper acct 08/14/10 (organizer) \$11,530 - Specialty Care Therapy / Oasis Diagnostic Center (State Farm) **M**
Yency Alvarez, 28 – staged acct 10/16/10 (recruiter) \$48,012 – Absolute Rehabilitation Center / Sunland Therapy (Allstate / Geico / Star Casualty) **M**
Jose Antonio Roman, 66 – application fraud (Geico) **O**

PIP Arrests – March 2011 – Operation Dark Horizon

Elsa Terrero, 40 - clinic owner - \$32,523 – New Horizon Practice (Gainsco / State Farm) **M**
Gerald Amado, 72 - doctor - \$32,523 - New Horizon Practice (Gainsco / State Farm) **M**
Diana Sarmiento, 22 - clinic employee - \$32,523 - New Horizon Practice - (Gainsco / State Farm) **M**
Yanurys Tait Libera, 30 - clinic employee - \$32,523 – New Horizon Practice (Gainsco / State Farm) **M**
Ernesto B Cal, 52 - clinic employee - \$32,523 - New Horizon Practice (Gainsco / State Farm) **M**
Gina Diaz, 25 - clinic employee - \$32,523 - New Horizon Practice (Gainsco / State Farm) **M**
Gilberto Guerra Sobredo, 42 - clinic employee - \$39,014 - Coral Way Rehabilitation (Imperial Fire & Casualty) **M**
Maritza Rodriguez, 43 - clinic employee - \$39,014 - Coral Way Rehabilitation Services (Imperial Fire & Casualty) **M**
Sheila Fuentes, 20 - clinic employee - \$29,014 - Coral Way Rehabilitation Services (Imperial Fire & Casualty) **M**
Carlos Barrera, 60 - doctor - \$2,165 - Therapium Health Corp (Gainsco / Imperial Fire & Casualty) **M**
Ernesto Roque Rodriguez, 47 - clinic employee - \$5,250 - AB Diagnostic (Gainsco / Imperial Fire & Casualty) **M**
Luis Acosta, 61 - clinic employee - \$5,250 - AB Diagnostic (Gainsco / Imperial Fire & Casualty) **M**
Oswaldo Collera Suarez, 48 - staged acct 01/13/10 (passenger) \$32,523 - New Horizon Practice (Gainsco / State Farm) **M**
Carlos Martin Hernandez, 27 - staged acct 01/13/10 (recruiter) \$32,523 - New Horizon Practice (Gainsco / State Farm) **M**
Emilio De Jesus Mondelo, 38 - staged acct 01/13/10 (driver) \$32,523 - New Horizon Practice (Gainsco / State Farm) **M**
Gustavo R. Acosta, 40 - doctor - \$10,932 - Medico de la Familia (State Farm) **M**
Roberto C. Camacho, 35 - clinic employee - \$10,932 - Medico de la Familia (State Farm) **M**
Maria Del Carmen Valencia, 59 - clinic employee - \$10,932 - Medico de la Familia (State Farm) **M**
Jose Rey Luna Machado, 51 - clinic employee - \$10,932 - Medico de la Familia (State Farm) **M**
Jose Gonzalez, 45 - staged acct 01/13/10 (recruiter) \$32,523 - New Horizon Practice (Gainsco / State Farm) **M**
Carlos M. Monteagudo, 22 - staged acct 01/13/10 (passenger) \$32,523 - New Horizon Practice (Gainsco / State Farm) **M**
Amaury Sanchez, 34 - clinic employee - \$39,014 - Coral Way Rehabilitation Services (Imperial Fire & Casualty) **M**

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

Statewide PIP Contacts

PANHANDLE REGION

Counties: Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton, Washington

Pensacola Field Office - 850.453.7802
Captain Buddy HAND
Lt. Joseph HOLOKAN

NORTH REGION

Counties: Alachua, Baker, Bradford, Citrus, Clay, Columbia, Dixie, Duval, Flagler, Gilchrist, Hamilton, Levy, Marion, Nassau, Putnam, St. Johns, Sumter, Suwannee, Union

Jacksonville Field Office - 904.798.5802
Captain Brian McCOY
Lt. Kevin JONES

WEST CENTRAL REGION

Counties: Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota

Tampa Field Office - 813.972.8602
Captain Michael BYRNE
Lt. Carlos ROSARIO
Lt. Darrell WILSON

Fort Myers Field Office - 239.278.7527
Lt. J.D. SALOME

EAST CENTRAL REGION

Counties: Brevard, Indian River, Lake, Martin, Okeechobee, Orange, Osceola, Palm Beach, Seminole, St. Lucie, Volusia

West Palm Beach Field Office - 561.837.5601
Major Simon BLANK
Captain Glen HUGHES
Lt. Evangelina BROOKS

Orlando Field Office - 407.835.4402
Lt. Jewel CAMERON

SOUTH REGION

Counties: Broward, Dade, Monroe

Miami Field Office - 305.536.0302
Captain Steven SMITH
Lt. Violeta SERRANO
Lt. John DYGON
Lt. Stanley JEAN-FELIX

Plantation Field Office - 954.321.2902
Lt. Bill LEE

NICB Contact Info - 954-329-7427
South Florida Major Medical Fraud Task Force
 Supervisory Special Agent Fred Burkhardt

Central Florida Major Medical Fraud Task Force
 Supervisory Special Agent Fred Burkhardt

Editor's Corner

What do you think about our new format? Give us your feedback about our new look, as well as any comments about the content of The PIP Source.

It is our goal to provide important information to the citizens of Florida and the insurance industry about what is happening in our State with regards to PIP fraud, and what the Division of Insurance Fraud is doing about it.

We cannot be successful in this endeavor on our own. It is a fight where each person has to take the stance that we will no longer tolerate the billion dollar theft of the money in our pockets. We encourage you to report fraud when you encounter it, or when someone attempts to lure you into committing a crime with the empty promise of money or riches.

Report fraud to our hotline - 800-378-0445 - and you may be eligible for a reward of up to \$25,000.

STAGING CAR CRASHES IS NOT CHILD'S PLAY!

**INSURANCE FRAUD
is a crime. REPORT IT!**

FOAA



Department of Financial Services

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

