

## In alleged fraud plot, man buries “stolen” motorcycle

By: John Egan, Coalition Against Insurance Fraud

Investigators in North Carolina literally unearthed the primary piece of evidence in a motorcycle insurance fraud case.

Peter Jay Raposa, 43, of Ellenboro, N.C., allegedly buried his 2005 Harley-Davidson custom motorcycle on his property after reporting it stolen in 2006. He then filed a theft claim with his insurer, Nationwide. The claim was settled with a \$25,000 payment to the lien holder, First Citizens Bank in North Carolina, and a \$4,000 payment to Raposa, according to the North Carolina Department of Insurance.

In January 2012, the motorcycle was found buried on property where Raposa lived in 2006. The current property owner was having grading work done when her contractor discovered the motorcycle, according to the state Department of Insurance.

Raposa now faces one of count of insurance fraud.

An estimated 10 cents of every \$1 in insurance premiums goes toward payment of fraudulent claims, according to the North Carolina insurance department.

Jim Quiggle, a spokesman for the nonprofit **Coalition Against Insurance Fraud**, says burying a vehicle for an insurance payout rarely happens.

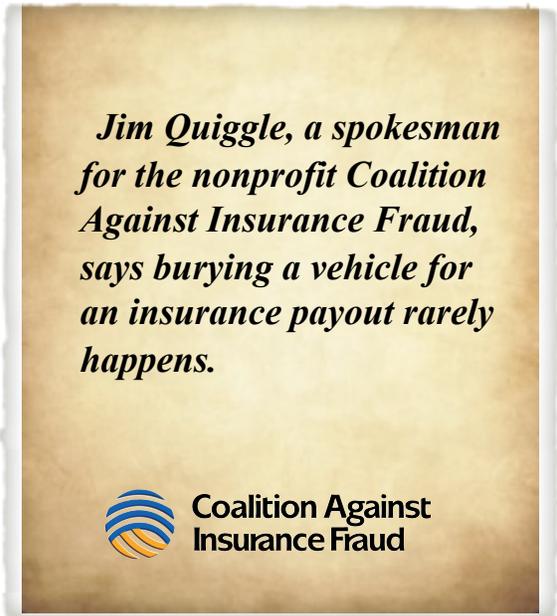
“Digging a large grave is hard labor,” Quiggle says. “It’s a lot easier to just burn or hide the vehicle, or hand it to a local chop shop.”

Quiggle recalls one insurance fraud case where a Georgia farmer buried an 8-ton cotton picker; he was desperate for cash after suffering financial setbacks. The farmer, Curtis Donald Keene, was convicted in 2001.

The cotton picker “was the size of two trash trucks,” Quiggle says. “Investigators needed two backhoes working 12 straight hours to dig up the machine.”

Frank Scafidi, a spokesman for the nonprofit National Insurance Crime Bureau, says cases like this are called “owner give-ups” — a policyholder reports a vehicle stolen and files an insurance claim, but the owner is actually the one who “stole” the vehicle.

“Many times they just drive them to a desolate location and set them on fire or drive them into a lake, quarry or canal, hoping they’ll never be found,” Scafidi says. “Burying the vehicle is just another method of disposing of a ‘give-up.’”



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