

## Amputation and insurance fraud

By: Norman Lambe, Examiner.com

In January of this year James Quiggle reported a story to the **Coalition Against Insurance Fraud** which describes an act of insurance fraud, but worse, an unspeakable act, the betrayal of friendship.

This memorable event took place in Sumter, South Carolina where a man named Michael Weaver lives. Mr. Weaver, who went by the nickname of “Porky”, is reported as being mentally challenged and unable to read or write. Mr. Weaver had the unfortunate experience of growing up with a man named David Player. David befriended Mr. Weaver for years, helping him out with personal problems and issues. Mr. Player even had Mr. Weaver’s power of attorney.

What happened next was cruel and can only be explained by the desire for the amount of money involved. Mr. Player and another co-conspirator, a man named Gerald Hardin who is a tree-trimmer and apparently had the tools to do the job, convinced Porky to play a part in defrauding Mr. Weaver’s homeowner’s insurance company. Porky was promised enough money for a down payment on a truck, which was all he needed to agree.

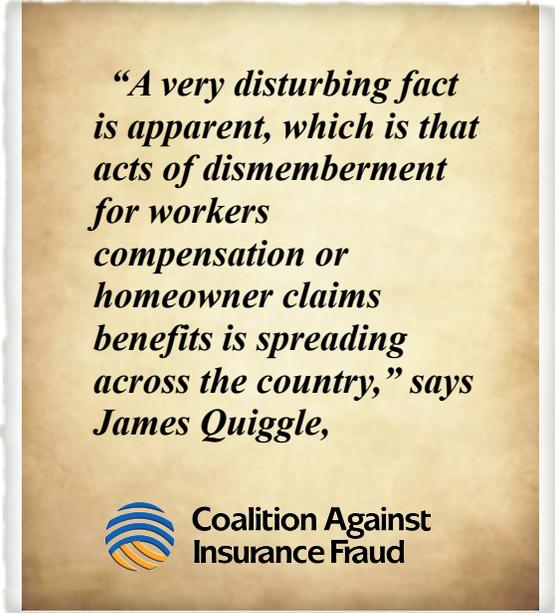
Hardin and Player then took Porky, tied his arm to a tree limb with rags. Mr. Hardin then proceeded to slice Porky’s hand off. Hardin and Player applied a tourniquet to Porky’s arm and rushed him to the local hospital with the hand they had sliced off. Mr. Player lied to the insurance company stating the incident was the result of a tree-trimming accident.

Well, the insurance company agreed and reimbursed \$375,000 in homeowner insurance claim payments and \$296,000 for dismemberment. Due to the fact that Mr. Player had power of attorney for Porky, Mr. Player ended up with most of the money.

Mr. Player apparently lived very well off of the insurance money that was paid to him. He is reported to building an auto repair shop and was able to pay for divorcing his wife.

The scheme began to crumble during the divorce proceedings. Apparently his wife found a suitcase which contained several credit cards that Mr. Player had taken out in Porky’s name. He had used the credit cards to pay for the insurance he cashed in on. His wife then handed the suitcase, with the credit cards over to the FBI and that was that.

One interesting point that Mr. Player and Mr. Hardin did not take into account was the fact the



*“A very disturbing fact is apparent, which is that acts of dismemberment for workers compensation or homeowner claims benefits is spreading across the country,” says James Quiggle,*

amputation of Porky’s hand would not have been as clean but more ragged had it actually taken place during a tree-trimming accident as claimed.

For this merciless act Mr. Player received 14 years in prison and Mr. Hardin 3 years and 5 months. Porky now wears a hook and still lives in the same camper as he did before this act took place. Porky was not tried due to his mental disabilities.

A very disturbing fact is apparent, which is that acts of dismemberment for workers compensation or homeowner claims benefits is spreading across the country. It is also an act which is being closely examined by every insurance adjuster who is called upon to investigate.