

Feline fraud: Motorist allegedly fakes death of cat for \$20,000

By: Troy Anderson

In the history of insurance fraud, a \$20,000 claim for a fake dead cat is certainly one of the strangest cases you'll ever come across.

"Feline fraud in the United States is very rare," says James Quiggle, a spokesman for the nonprofit **Coalition Against Insurance Fraud**. "In fact, pet fraud is almost nonexistent. It's almost a way of life in Britain because there is a much larger culture of fraud that makes insurance scams socially acceptable behavior in many parts of the country. But you don't see that as much in the U.S."

Rich Roesler, a spokesman for the Washington State Office of the Insurance Commissioner, agrees that this particular case is highly unusual, especially the amount claimed for the cat.

Officials: Owner supplied fake feline photos

On July 11, 2012, Tacoma resident Yevgeniy Samsonov, 29, pleaded not guilty to charges of first-degree attempted theft and felony insurance fraud. The charges stem from a \$20,000 claim that Samsonov filed for a fictitious dead cat, using pet photos he lifted from the Internet, Roesler says.

The case began March 27, 2009, with a minor car crash in Tacoma. Samsonov's car was rear-ended at a red light when the driver of the car behind him slipped her foot off her brake. Samsonov filed a chiropractic treatment claim for his injuries. The other driver's insurer, PEMCO Insurance, paid him \$3,452.

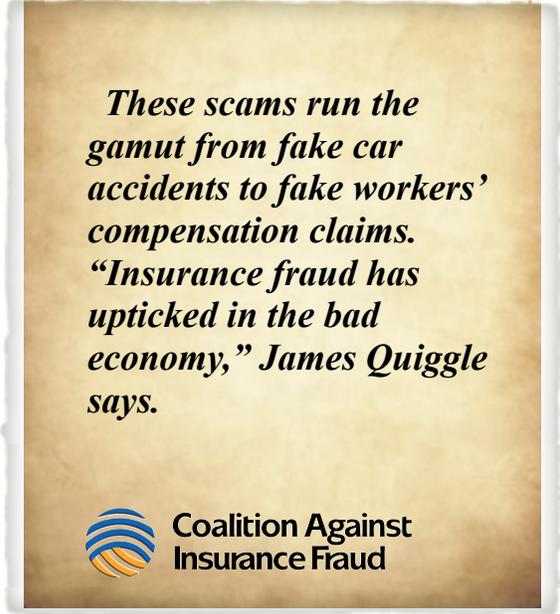
About two and a half years later, Samsonov sought additional payment from PEMCO. In addition to the vehicle damage and medical claim, Samsonov claimed his cat was killed in the accident.

The company issued him a check for \$50 as compensation for the cat.

More than a year went by and Samsonov wrote to PEMCO again, saying that in addition to the first cat, he had another cat — Tom — in the car, too. "He said Tom was worth \$20,000," Roesler says.

Samsonov also sent two photos to PEMCO that he said he'd taken of his cat, Roesler says.

A PEMCO claims representative conducted a Google search and discovered identical cat images on websites, blogs, Facebook pages and Wikipedia posts about cats, Roesler says. The two images Samsonov submitted are actually of two different cats — neither of which belongs to him, Roesler says.



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Coalition Against Insurance Fraud

"If you go to the Wikipedia entry for cats, you'll find one of those photos," Roesler says. "He didn't work very hard to come up with those photos. Neither of the cats he submitted were ever his cats. Frankly, we have no evidence that he did in fact have a cat in the car at all."

Afterward, PEMCO canceled its \$50 check and forwarded the case to the anti-fraud unit of the Washington insurance commissioner.

Jon Osterberg, a spokesman for PEMCO Insurance, declines to comment on the cat case. Osterberg points out that although insurance fraud might not strike the public as a serious crime, it is a significant problem that affects everyone.

"PEMCO takes insurance fraud seriously because we want to protect our customers and the public," Osterberg says. "As a mutual insurer, we're owned by our policyholders, and fraud makes their premiums go up. We're doing all we can to use our customers' money to pay only for legitimate claims."

How insurance fraud affects you

Annual losses from insurance fraud total about \$80 billion, Quiggle says. These scams run the gamut from fake car accidents to fake workers' compensation claims. "Insurance fraud has upticked in the bad economy," Quiggle says. "Some people are turning to insurance fraud as an easy way out of a tight financial corner."