

10 outrageous frauds that failed

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Fraudsters tend to think they are smarter than the rest of us and will never be caught.

Some are ... but many are not as evidenced by the liars and cheaters we're profiling here.

Insurance fraud can be lucrative for some with close to \$80 billion stolen annually according to the Washington, D.C.-based Coalition Against Insurance Fraud. Sadly, it is honest consumers who end up paying for these fraudulent activities in the form of rising insurance premiums, bodily injuries or worse.

Scammers set fires, file for fake injuries, cause auto crashes, swindle the elderly out of their life savings, and even subject unsuspecting patients to treatments they don't need. Medical providers are frequently targeted with fake treatment claims.

Some cheaters view fraud as a "low-risk, high reward gambit" according to the Coalition. Most insurers pursue fraudulent claims, but some still pay suspicious claims because it can be easier than going to court.

Across the country, states are enacting tougher fraud laws, so scammers should beware. Read on to meet some of the fraudsters who thought they were smart enough to beat the system, but didn't:

1. Fraudulent fire kills 2

Mark Leonard was drowning in mortgage, credit card and gambling debt when he decided to burn down his home for the \$300,000 insurance payment.

He lived in the Richmond Hills neighborhood of Indianapolis with his girlfriend, Monseratte Shirley. His poorly thought-out plan involved doubling his home's insurance coverage, putting the cat in a kennel, making sure Shirley's daughter stayed at a friend's house and removing some personal items ahead of time.

The couple opened the shutoff valve to their gas fireplace, and then rigged a timer to start the microwave, which was supposed to start the microwave oven and ignite the fumes from the gasoline they'd spread around the house. All of this was supposed to happen while the couple was out of town at a casino cementing their alibi.

Unfortunately, things didn't go as planned and it cost his neighbors, Dion and Jennifer Longworth, their lives, injured a dozen neighbors and damaged 80 homes in the subdivision. The Longworths' home was 80% destroyed from the flames when firefighters arrived. Jennifer was

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killed immediately when the second floor of their home pancaked. Dion was in the basement, begging firefighter Richard Shirven to get him out of there before the flames consumed him. Shirven tried to clear away the debris and pull Dion through a debris-choked hole, but to no avail. The basement became Dion's fiery coffin.

An expert later testified that the built-up gas equaled three tons of TNT. The explosion caused over \$4 million in losses. And the damage didn't stop there. Leonard would later try to hire a hitman to kill his friend and the key state witness, Mark Duckworth, because he knew too much about the insurance plot. Leonard received life without parole. Shirley has yet to be sentenced.

2. Slip sliding away

Andrew Gaber was a personal injury lawyer who had been accused of staging more than \$400,000 worth of slip-and-fall injuries on sidewalks throughout Philadelphia. He paid his 46 runners anywhere from \$100-\$500 for the bogus claims they brought to his office. Many of the "victims" were homeless people, addicts or other low-level street criminals.

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