

Owner of imaging firm linked to patient deaths in indictment

By: Meredith Cohn, The Baltimore Sun

One evening last month, as custodian Tracy Martin took in a Detroit Pistons game at the Palace of Auburn Hills, her cell phone rang. "They're towing your car," her husband, who is paralyzed, told her. Later, when Martin arrived home, she found a flyer left behind by the Highland Park Police, which along with the police departments of neighboring Ecorse and Hamtramck, belonged to the COBRA Multijurisdictional Auto Task Force.

The leaflet, placed where her 2004 Ford truck had been parked, explained that Martin's vehicle had been towed as a result of auto insurance fraud; it also listed a number for her to call.

"They said I couldn't get my vehicle back, I have to wait to get it at auction," Martin said, recounting that first conversation. "Then I talked to someone else who gave me an appointment to talk to a detective, but [he said] my best bet was to be ready to buy it back at auction."

A task force representative told Martin her vehicle was towed after an insurance company reported her fraudulent policy to the Michigan Secretary of State, which checks proof of insurance when it issues license plates. The Secretary of State, in turn, was required to contact the police after it was notified of the fraud. So Martin called the Secretary of State's office, and spoke with someone who told her the office "doesn't tow vehicles for insurance fraud."

With no apparent recourse to retrieve her car, Martin has resigned herself to buying it back at auction. Authorities have not given her an auction date

"I called Progressive," she said, "and they're like, it's a whole lot of you all in Detroit. There are many victims there."

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Anatomy of a scam

Progressive Insurance outlined the scam in a written statement, expanding on what the company told Martin: "In many of these cases, fraudsters act as sham insurance agents and set up real insurance policies for unsuspecting consumers but with invalid forms of payment that cause the policies to be cancelled for non-payment. It can be very hard for companies to

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detect this type of fraud because the down payment and the policy information appear to be valid. The bogus seller then walks away with money in their pocket and the consumer is left hanging."

The consumers left hanging are often working class people such as Martin, whose "agent" was a man who called himself Johnathan Brown. The number Johnathan Brown provided to Martin is now disconnected.

Brown approached Martin on the auto lot the day she bought her truck two years ago with the promise of cheaper-than-usual insurance.

According to Martin, Brown claimed he worked for a local agency called LA Insurance, which carried Progressive Insurance. LA Insurance told me they never employed anyone by the name of Johnathan Brown. Whomever Brown was, he was a smart crook, taking, Martin says, nearly \$2,000 in what she thought were insurance payments destined for Progressive.

Worse, Michigan authorities are attempting to rob her all over again by forcing her to repurchase her own vehicle at a police auction. Police have

not been able to locate Brown.