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FOUR INDIVIDUALS CHARGED IN NO-FAULT INSURANCE SCHEME

*Defendants Allegedly Engaged In Staging Vehicle Collisions
And In Fraudulent Billing For Unnecessary Medical Treatment*

Queens District Attorney Richard A. Brown, joined by New York City Police Commissioner James P. O'Neill and New York State Department of Financial Services Superintendent Maria T. Vullo, announced today that four individuals have been variously charged with among other crimes, grand larceny and insurance fraud, for allegedly conspiring to stage motor vehicle collisions to generate fraudulent billings for unnecessary medical treatment and, in at least one instance, coaching an undercover officer who was being paid for his participation in the fraud scheme to exaggerate his nonexistent injuries. The insurance companies were allegedly bilked out of more than \$88,000 in total.

District Attorney Brown said, "These arrests send a clear message to those who are attempting to fleece the system that they will be caught and prosecuted. The cost of automobile insurance fraud is estimated by the industry at \$30 billion nationwide annually. Such rip-offs hit the honest consumer in the pocketbook by way of higher premiums and will not be tolerated. Insurance fraud is not a victimless crime."

Superintendent Vullo said, "Putting the brakes on no-fault fraud is essential because it unfairly victimizes honest New Yorkers forced to pay higher insurance rates. The Department of Financial Services will continue to work with law enforcement agencies to combat no-fault fraud and hold accountable those who perpetrate this kind of illegal activity."

District Attorney Brown said that the investigation leading to the charges began in February 2015 and utilized both court-authorized wiretaps and surveillance, as well as undercover detective work.

The District Attorney identified the defendants as Todd Henderson, 50, of Jamaica, Queens; his stepbrother, DaJuan Henderson, 30, of St. Albans, Queens; Joseph Louis, 32, of Springfield Gardens, Queens; and Yusuf Carter, 30, of Brooklyn.

The four defendants were arraigned earlier this week before Queens Criminal Court Judge Bruna Dibise on criminal complaints in which they are variously charged with second- and third-degree grand larceny, second- and third-degree insurance fraud, first-degree falsifying business records, fourth- and fifth-degree conspiracy and third-degree falsely reporting an incident. Bail was set at \$5,000 bond/\$2,500 cash for each defendant and their next court date is scheduled for December 20, 2016. (See Addendum for details on defendants)

District Attorney Brown said that under New York's no-fault insurance law a person injured in a motor vehicle collision can receive up to \$50,000 to pay medical expenses and lost earnings incurred as a result of the accident.

District Attorney Brown said that, according to the charges, DaJuan Henderson, Joseph Louis and other unapprehended individuals conspired between July 14, 2015, and September 12, 2016, to stage a motor vehicle collision and to engage in a no-fault insurance fraud scheme which resulted in billing no-fault insurance for fake and exaggerated injuries sustained as a result of the staged collision. As part of the conspiracy, it is alleged that Henderson and Joseph referred the unapprehended individuals to medical clinics for treatment with the promise of payment for participation in the no-fault insurance fraud scheme. A New York City Police Department Motor Vehicle Accident Report allegedly indicated that a motor vehicle collision occurred at approximately 9:00 p.m. on December 19, 2015, at the intersection of Glenmore Avenue and 79th Street in Queens involving DaJuan Henderson and another vehicle containing three unapprehended individuals. According to insurance records, it is alleged that from December 28, 2015, through September 26, 2016, a total of \$171,860.12 was billed from various medical facilities for medical treatment to Henderson and the three unapprehended individuals and that a total of \$34,034.77 was paid by the insurance company through no-fault insurance coverage.

It is additionally alleged that DaJuan Henderson and Todd Henderson similarly conspired to engage in an insurance fraud scheme in which they staged a car collision with a rental truck that DaJuan Henderson rented. A New York City Police Department Motor Vehicle Accident Report allegedly indicated that a motor vehicle collision occurred at approximately 7:00 p.m. on June 17, 2015, at the South Conduit and Nassau Expressway in Queens involving a Ford vehicle containing three unapprehended individuals and a rental truck driven by an unapprehended individual and containing DaJuan Henderson as a passenger. According to insurance records, it is alleged that from April 4, 2015, through September 25, 2015, a total in excess of \$21,653.04 was billed from various medical facilities for medical treatment for the fabricated injuries to the three unapprehended individuals in the Ford vehicle and for Henderson and the other unapprehended individual in the rental truck and that a total of \$12,019.66 was paid by insurance companies through no-fault insurance coverage.

Furthermore, the District Attorney said that, according to the investigation, it is alleged that Todd Henderson conspired with Yusuf Carter to stage a car collision in order to profit from false insurance claims through no-fault insurance at clinics in Queens and Brooklyn. On February 22, 2015, according to police records, a vehicle collision occurred in Queens between a Dodge vehicle driven by Yusuf Carter and containing two unapprehended other individuals and a vehicle that left the scene of the collision. According to insurance records, it is alleged that from February 2015 through December 6, 2016, a total of \$45,881.31 was billed from various medical facilities for medical treatment of the fabricated injuries to Carter and the two unapprehended individuals and that a total of \$17,772.34 in insurance funds was paid through Carter's no-fault insurance coverage. In addition, Carter allegedly received \$10,532.87 for purported damage to his Dodge vehicle in connection with the collision.

Finally, it is alleged that in furtherance of the conspiracy Todd Henderson agreed to pay an undercover police officer to pretend that he had been hurt in a motor vehicle collision. Henderson allegedly provided the undercover officer with the address of a medical facility in Queens and allegedly told him to tell the desk, "Jimmy Stone had sent you." It is alleged that Henderson reminded the undercover officer to complain about everything; the neck, the back and everything that

bothering the undercover officer. During two meetings in January and February 2015, Henderson allegedly paid the undercover officer a total of \$560 for his participation in the fraud scheme. It is alleged that a total of \$9,882.45 was paid out on insurance claims in connection with the fabricated injuries of the undercover officer and another police officer.

The investigation was conducted by New York City Police Department's Fraudulent Collision Investigation Squad Detective Joe Oliver, under the supervision of Lieutenant Jason Harris, Commanding Officer of the Fraudulent Collision Investigation Squad and Captain Brian Nyhus, Commanding Officer of the Criminal Enterprise Financial Teams, and under the overall supervision of Deputy Inspector Dominick D'Orazio, Commanding Officer of the Criminal Enterprise Investigation Section, and Chief Brian McCarthy, Commanding Officer of the Criminal Enterprise Investigation Division and by the New York State Department of Financial Services.

District Attorney Brown expressed his appreciation to the insurance industry for their assistance in the investigation.

Assistant District Attorney Jamie-Lynn Burns, of the District Attorney's Organized Crime and Rackets Bureau, is prosecuting the case under the supervision of Assistant District Attorneys Gerard A. Brave, Bureau Chief, Catherine C. Kane, Deputy Chief, and Mary M. Lowenburg, Deputy Chief and Chief of the District Attorney's Auto Crime and Insurance Fraud Unit, and the overall supervision of Executive Assistant District Attorney for Investigations Peter A. Crusco

It should be noted that a criminal complaint is merely an accusation and that a defendant is presumed innocent until proven guilty.

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Note to Editors: E-version of this press release posted at www.queensda.org

ADDENDUM

Yusuf Carter, 30, of Remsen Avenue in Brooklyn, is charged with third-degree grand larceny, third-degree insurance fraud, first-degree falsifying business records, fifth-degree conspiracy and third-degree falsely reporting an incident. If convicted, he faces up to seven years in prison.

DaJuan Henderson (a/k/a "Stacks"), 30, of 203rd Street in St. Albans, Queens, is charged with second- and third-degree grand larceny, second- and third-degree insurance fraud, first-degree falsifying business records, fourth- and fifth-degree conspiracy and third-degree falsely reporting an incident. If convicted, he faces up to fifteen years in prison.

Todd Henderson (a/k/a "Jimmy Cash" and "Jimmy Stone"), 50, of Foch Boulevard in Jamaica, Queens, is charged with third-degree grand larceny, third-degree insurance fraud, first-degree falsifying business records, fifth-degree conspiracy and third-degree falsely reporting an incident. If convicted, he faces up to seven years in prison.

Joseph Louis, 32, of 182nd Street in Springfield Gardens, Queens, is charged with second-degree grand larceny, second-degree insurance fraud, fourth-degree conspiracy, first-degree falsifying business records and third-degree falsely reporting an incident. If convicted, he faces up to fifteen years in prison.

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