

## **Insurance fraud involving property and casualty claims has become big business -**

**Costing American consumers an estimated \$30 billion a year. ABC News reports one of the fastest-growing scams involves slipping and falling on purpose. ABC correspondent Elizabeth Leamy reports:**

In Phoenix Arizona, a horrible fall. A 39-year-old woman slips on a hot dog in a store. Paramedics rush in to help. It's a cost of doing business: a customer falls – the business has to pay.

But Mark Sakalares says more than ever, slip-and-falls are turning out to be fraud. He's a special agent at the National Insurance Crime Bureau in Chicago.

"It's extremely difficult to prove," Sakalares said. "Because the person did fall. Did they get hurt when they fell? Well, how can you prove they didn't?"

Occasionally, investigators get lucky. There's surveillance video.

Take the case of the "Juice Man" Michael Rhinehart in South Carolina. He slips in some orange juice at a grocery store. But rewind the tape and see he fiddles with a yellow "wet Floor" safety cone, takes the juice from his cart and pours it on the floor. All that's left to do is stash the bottle, walk back, and slide down into the puddle he made. He hoped the act was worth \$8,000. All he got was a trip to jail.

Often, the scammers work with partners. Meet the "Hair Pair", 72-year-old Johnella Howard and her caretaker Susan Snow. Howard appears to suffer a frightening fall. But rewind, and watch as she first smears water around with her foot. Snow, her partner in crime, looks on from her grocery cart. And the fall? It's more like a "sit." Howard even adjusts her hair before getting into position. The pair tried for \$300,000. Instead, they got prosecuted and banned from the grocery for life.

2010 could be the biggest year . The Insurance Crime Bureau alone worked 469 cases the first half of the year. If the trend holds, the Bureau says it will be a 50-percent increase over 2008. "Costs that are paid by these big stores or the insurance companies, it's dollars that come out of the consumer's pockets," Sakalares said.

Florida's a hotspot. That's where we found the "Cider Rider." Anna Nikolyszyn tried to get \$150,000 for her fall. The plan was foiled by surveillance video. Rewind and it shows her pouring apple cider on the floor, topping it off with a plantain, then pushing her cart through it before the fake fall. She was convicted of fraud.

In another Florida town, the "Olive Oil Woman" strikes. She collapses and paramedics take her away. But rewind to see what happened moments before. The

same woman picks up a bottle of olive oil, pours it on the floor, stashes it on a shelf, returns to her slick and performs not one fall, but two.

By now, you know there's more to the story of Lesa Bonilla, the Phoenix woman who fell on a hot dog.

Rewind, and you find the source of the offending food: Bonilla's partner Tommy Masterson. First, he buys the dog, a child with him. Then, he puts it on the floor where seconds later, Bonilla heads straight for it and artfully catches it under her foot. Both were convicted of fraud. Turns out they'd done it before.

Thanks to the video, they couldn't shake down businesses and customers who ultimately pay or give police the slip.