

Federal panel probes fake car-injury claims

By Pamela Zekman and Gene Mustain

A federal grand jury has begun investigating fraudulent insurance claims as a result of disclosures in the Sun-Times and WLS-TV (Channel 7) series on The Accident Swindlers.

The investigation, announced by U.S. Attorney Thomas Sullivan, will be conducted in cooperation with federal postal inspectors and investigators from the Insurance Crime Prevention Institute.

One case being reviewed by insurance investigators involves an attorney seeking \$20,000 for losses his wife allegedly suffered after a car that the lawyer was driving was hit in a minor Rush St. accident.

The case is one of hundreds reported on special hot lines established in response to the series. Subpoenas also have been issued for the records of several doctors and lawyers identified in the series.



MARYBETH MELE

The attorney, Frank Laport, is a partner in Laport-Sorrentino Associates Ltd., 3339 S. Halsted, one of 11 law firms cited in the series for coaching clients to exaggerate injuries to inflate insurance claims.

A CAR DRIVEN by Marybeth Mele, a 19-year-old college student, hit the Laport car last Aug. 3 at Rush St. and Delaware. Police at the scene and witnesses said they saw no injuries.

Although she refused to go to a hospital at the time, Mrs. Louise Laport was hospitalized for neck and back injuries the next day and was placed in traction for 15 days. She also claimed six weeks of lost wages as a result of the accident. She was employed as a \$250-a-week assistant at her husband's law firm.

Dr. Kenneth L. Gill, 6969 W. 111th St., Worth, diagnosed Mrs. Laport as suffering whiplash, a lower-back "contusion" (bruise) and a cerebral concussion.

Mele and a passenger in her car said a police officer driving by at the time of the accident asked if anyone was hurt and everyone said no. However, as they exchanged information in the back seat of Laport's car, Mele said Laport told her his wife "had been talking on the phone in the car, and when I hit

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them, she knocked her head on the steering wheel."

Chris Papineau, the passenger, said Mrs. Laport "didn't look the least bit hurt or shaken up. It was evident that she was fine."

Both young men recalled that Laport became upset when police officers sent to write a report refused to sign their statement that Mele had admitted fault in the accident. They also said Laport was upset that police refused to write that Mrs. Laport was injured.

"Laport was making a big deal out of it," one of the officers recalled. "All of a sudden, his wife was injured. He was very defensive about keeping me away from her. Twice I asked him about whether he wanted her to go to the hospital. He said no. I said Wesley Hospital was right near by. Laport said he would take her to see his doctor."

The officer said Laport's wife "appeared normal. There were no visible signs of injury."

Because Laport insisted that his wife's injuries be recorded on the accident report, one officer wrote that Laport "claims his wife bumped her head on the visor" and that Laport "refused to have his wife transported to hospital."

Accident Swindlers/reaction

During an interview by a police official investigating a complaint Laport made against the officers, Laport reportedly said his wife injured herself when her head hit the car telephone.

MRS. LAPORT was hospitalized from Aug. 4-18 in a \$125-a-day room at St. Francis Hospital in Blue Island. Her bills exceeded \$2,000. In addition, Dr. Gill submitted a \$930 bill for treating her. The Laports also filed wage-loss claims totaling more than \$1,000 with Hartford Insurance Co. Hartford officials refused to comment on the pending claim.

During The Accident Swindlers investigation, six reporters posing as victims of minor accidents visited Laport's firm. One of the firm's attorneys said that if the reporters pretended they were seriously hurt, checked into a hospital and stayed away from their jobs, they could build up \$4,000 in medical bills and lost wages.

Such bills can be tripled at settlement time because insurers routinely compensate victims for their "pain and suffering" as well as their actual bills.

The reporters were sent to the same physician

who treated Mrs. Laport, Dr. Gill.

But when they visited Gill, they did not follow the law firm's instructions. Even so, one patient-reporter who denied having pain in his lower back was diagnosed by Gill as having a contusion in his lower back.

GILL WAS SAID to be unavailable when a reporter attempted to reach him this week. Laport also has failed to return several phone calls.

Laport's attorney, George Collins, said Mrs. Laport "suffered in an automobile accident and she is processing the claim in a proper manner. If the insurance company doesn't agree with the claim, they can go to a jury trial."

Laport also has declined to respond to charges in the Sun-Times and WLS series that his law firm coaches clients to exaggerate injuries to collect inflated insurance claims.

After the "cover" for the undercover investigation began to unravel, however, Laport wrote a letter lecturing the reporters on insurance fraud.

"It is a crime to send false information through the mail to an insurance company and even more of a crime to accept money induced by the mailing of false matter," Laport wrote.