



THE UNITED STATES ATTORNEY'S OFFICE
SOUTHERN DISTRICT *of* NEW YORK

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Department of Justice

U.S. Attorney's Office

Southern District of New York

FOR IMMEDIATE RELEASE

Wednesday, January 12, 2022

U.S. Attorney Announces The Arrest Of 13 Individuals For \$100 Million Healthcare Fraud, Money Laundering, And Bribery Scheme

Two Indictments Charge the Defendants, Including an NYPD Police Officer, Doctors, an Attorney, and Others, With Healthcare Fraud, Money Laundering, Bribery, and Other Offenses in One of the Largest No-Fault Automobile Insurance Fraud Takedowns in History

Damian Williams, the United States Attorney for the Southern District of New York, Michael J. Driscoll, Assistant Director-in-Charge of the New York Office of the Federal Bureau of Investigation ("FBI"), Miriam E. Rocah, the Westchester County District Attorney, Kevin P. Bruen, Superintendent of the New York State Police ("NYSP"), and Keechant Sewell, Commissioner of the New York City Police Department ("NYPD"), announced the unsealing of two indictments charging 13 individuals – including an NYPD police officer, licensed physicians, an attorney, and others – in connection with a \$100 million automobile insurance fraud scheme.

Of the 13 defendants, eight are charged in an indictment detailing conspiracies to commit healthcare fraud, money laundering, bribery, and obstruction, making false statements to federal authorities, and aggravated identity theft. The charges are set forth in *United States v. Alexander Gulkarov, et al.*, 22 Cr. 20 (the "Gulkarov Indictment"), which has been assigned to U.S. District Judge Failla. Five additional defendants are separately charged in *United States v. Bradley Pierre, et al.*, 22 Cr. 19 (the "Pierre Indictment"), which has been assigned to U.S. District Judge Torres.

Of those defendants, ten were arrested this morning in New York and New Jersey and are scheduled to appear before U.S. Magistrate Barbara Moses in Manhattan federal court later today. An eleventh defendant, Alexander Gulkarov, was arrested in Miami, Florida, and is scheduled to appear before a U.S. Magistrate Judge in the Southern District of Florida later today.

U.S. Attorney Damian Williams said: "The thirteen defendants charged in today's indictments are alleged to have collectively perpetrated one of the largest no-fault insurance frauds in history. In carrying out their massive scheme, among other methods, they allegedly bribed 911 operators, hospital employees, and others for confidential motor vehicle accident victim information. With this information, they then endangered victims by subjecting them to unnecessary and often painful medical procedures, in order to fraudulently

overbill insurance companies. Schemes exploiting no-fault insurance laws – which ironically exist to make insurance more affordable – also result in higher costs, and unfairly burden all consumers in the auto insurance market.”

FBI Assistant Director Michael J. Driscoll said: “No-fault accident schemes, like the one alleged today, can cost insurance companies millions of dollars in payouts to doctors and clinics who provide phony or unnecessary services to unwitting accident victims. This cost is almost always passed to consumers of private insurance or subsidized programs established to help those in need. This is a dangerous game in which the penalties include federal criminal charges.”

Westchester County District Attorney Miriam E. Rocah said: “This case is a perfect example of federal, state and local law enforcement working in partnership to investigate and take down two criminal organizations that allegedly defrauded insurance companies and exploited vulnerable individuals by subjecting them to unnecessary, harmful, and sometimes painful, medical treatments for the sake of greed and profit. We will continue to work with our law enforcement partners to hold accountable those who manipulate the insurance system on which so many people depend, especially when the alleged perpetrators are professionals who allegedly violated the oaths they took to serve and protect.”

State Police Superintendent Kevin P. Bruen said: “These indictments are the result of years of investigative work and could not have succeeded without the collaboration between federal, state and local law enforcement. Our investigation uncovered a large-scale, complex scheme that resulted in millions of dollars of fraudulent insurance claims. This type of fraud impacts the entire system and results in higher costs for companies and policyholders. I commend our members and our law enforcement partners for their work on this case, and we are sending a clear message that we will not tolerate fraud on any level.”

NYPD Commissioner Keechant Sewell said: “Today’s indictments reflect schemes to profit by exploiting victims’ through fraud. I commend the NYPD detectives, FBI agents and prosecutors of the United States Attorney’s Office in the Southern District of New York for their long-term efforts and cooperation in this investigation into alleged healthcare fraud, money laundering and bribery. Together, we will continue to be relentless in fighting crime that impacts the people we serve wherever, and however, it occurs.”

According to allegations contained in the Indictments[1] unsealed today in Manhattan federal court:

Background of the Investigation

Since 2017, the U.S. Attorney’s Office for the Southern District of New York, the FBI, and the Westchester County District Attorney’s Office have been investigating several criminal organizations involved in a widespread healthcare fraud and bribery scheme that utilized the New York and New Jersey no-fault automobile insurance regime to earn millions of dollars in illegal profits.

New York and New Jersey no-fault insurance laws require a driver’s automobile insurance company to pay automobile insurance claims automatically for certain types of motor vehicle accidents, provided that the claim is legitimate, and is below a particular monetary threshold (the “No-Fault Laws”). Pursuant to these requirements, insurance companies will often pay medical service providers directly for the treatment they provide to automobile accident victims, without the need to bill the victims themselves. This process resolves automobile claims without apportioning blame or fault for the accident, thereby avoiding protracted disputes, and the costs associated with an extended investigation of the accident.

The *Gulkarov* Indictment

The *Gulkarov* Indictment charges eight individuals (the “*Gulkarov* Conspirators”) with participating in a scheme to exploit the No-Fault Laws. As part of the scheme, the *Gulkarov* Conspirators fraudulently owned

and controlled more than a dozen medical professional corporations – including medical, acupuncture, and chiropractic practices – by paying licensed medical professionals to use their licenses to incorporate the professional corporations (collectively, the “Gulkarov Clinics”). The Gulkarov Conspirators further defrauded automobile insurance companies by billing insurance companies for unnecessary, harmful, and excessive medical treatments and lying under oath to insurance company representatives.

The Gulkarov Conspirators promoted the scheme through bribery. The Gulkarov Conspirators paid hundreds of thousands of dollars to co-conspirators (the “Runners”), who used this money to bribe 911 operators, hospital employees, and others for confidential motor vehicle accident victim information. The Runners then used this information to contact automobile accident victims, lie to them, and induce them to seek medical treatment at, among other places, the Gulkarov Clinics.

The Gulkarov Conspirators laundered the proceeds of the fraud scheme through law firms, check-cashing entities, and shell companies, and used the money to pay for luxury cars, watches, and vacations. Then, when certain members of the conspiracy learned that they were under federal criminal investigation, they obstructed justice by fabricating documents, lying to law enforcement, and committing perjury before a federal grand jury.

As alleged, the leaders of the Gulkarov Conspirators are non-physicians, including ALEXANDER GULKAROV, a/k/a “Little Alex,” ROMAN ISRAILOV, a/k/a “Roman Matatov,” PETER KHAIMOV, a/k/a “Peter Khaim,” and ANTHONY DIPIETRO. ROLANDO CHUMACEIRO, a/k/a “Chuma,” and MARCELO QUIROGA are licensed medical practitioners who incorporated medical practices as part of the scheme, prescribed unnecessary and excessive medical treatments, and overbilled insurance companies under the No-Fault Laws.

The *Gulkarov* Indictment also includes charges against an attorney, ROBERT WISNICKI, Esq., who is the founding partner of two New York-based law firms. As alleged, WISNICKI laundered hundreds of thousands of dollars of illicit proceeds for the leaders of the Gulkarov Conspiracy and concealed these transfers by fabricating retainer agreements, lying to law enforcement, and committing perjury before a federal grand jury.

Finally, the *Gulkarov* Indictment includes a charge against an NYPD police officer, ALBERT ARONOV. As alleged, as part of the scheme, ARONOV logged into NYPD computers during off-hours and searched for confidential motor vehicle accident reports on the NYPD’s servers. ARONOV then took photos of the reports using a pre-paid “burner” phone and transmitted the photos to the leaders of the Gulkarov Conspiracy using an encrypted messaging application. The leaders then used the confidential information contained in these reports to contact the motor vehicle accident victims, lie to them, and steer them to the Gulkarov Clinics for medical treatment. When later questioned by federal agents, ARONOV lied about his involvement in accessing and disseminating the confidential motor vehicle accident reports.

All told, the Gulkarov Conspirators billed insurance companies for more than \$30 million in fraudulent medical treatments.

The *Pierre* Indictment

The *Pierre* Indictment separately charges five additional individuals (the “Pierre Conspirators”) with participating in a second criminal scheme to exploit the No-Fault Laws. The Pierre Conspirators fraudulently owned and controlled five medical services corporations – including medical clinics and a magnetic resonance imaging (“MRI”) center – by paying licensed medical professionals to use their licenses to incorporate the professional corporations (collectively, the “Pierre Clinics”). The Pierre Conspirators further

defrauded automobile insurance companies by billing insurance companies for unnecessary, harmful, and excessive medical treatments, falsifying clinical injuries in reports, and lying under oath to insurance company representatives.

The Pierre Conspirators promoted the scheme through bribery. Like the Gulkarov Conspirators, the Pierre Conspirators also paid hundreds of thousands of dollars to the Runners, who used this money to pay bribes for confidential motor vehicle accident victim information. The Runners then used this information to induce victims to seek medical treatment at, among other places, the Pierre Clinics.

The Pierre Conspirators laundered the proceeds of the fraud scheme through phony loan arrangements and shell companies.

As alleged, the leader of the Pierre Conspiracy is BRADLEY PIERRE, who is not a physician. PIERRE conducted much of the No-Fault Scheme from his physical office located in a law firm owned by a family member ("Law Firm-2"), where, among other things, he monitored the Pierre Clinics using closed circuit TV cameras, communicated with co-conspirators using Law Firm-2's email domain, and met with doctors in Law Firm-2's offices. PIERRE further openly communicated with Law Firm-2 about the scheme, for instance telling his family member, "I'm going to make sure you ALWAYS make your quota." Law Firm-2 paid PIERRE over \$4 million in connection with the No-Fault Scheme – typically from Law Firm-2's Interest on Lawyers Trust Accounts ("IOLA Accounts") – while maintaining no documentation or ledgers identifying the purpose of these payments.

The *Pierre* Indictment further charges two licensed medical practitioners with participating in the scheme. MARVIN MOY is a medical doctor who incorporated a medical practice as part of the scheme and agreed with PIERRE to conduct unnecessary and painful electrodiagnostic testing on patients. WILLIAM WEINER is a doctor of osteopathic medicine who incorporated a medical imaging facility as part of the scheme and agreed with PIERRE to falsify findings of clinical injuries in MRIs in order to boost patient referrals.

Finally, the *Pierre* Indictment charges two individuals for conspiring with PIERRE to pay bribes in order to facilitate the scheme. ARTHUR BOGORAZ is a paralegal and manager at a New York-based personal injury law firm ("Law Firm-1"). Among other things, BOGORAZ and PIERRE agreed to jointly pay bribes for patient and client referrals to the Pierre Clinics and Law Firm-1. ANDREW PRIME is a Runner who bribed 911 operators and operated an additional call center as part of the scheme.

All told, the Pierre Conspirators billed insurance companies for more than \$70 million in fraudulent medical treatments.

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The maximum potential sentences are prescribed by Congress and are provided here for informational purposes only, as the sentencing of the defendants will be determined by a judge.

Mr. Williams praised the work of the FBI, the New York State Police, the New York City Police Department, the New York City Department of Financial Services, the Westchester County District Attorney's Office, and the National Insurance Crime Bureau. Mr. Williams noted that the investigation is ongoing.

This case is being handled by the Office's Complex Frauds and Cybercrime Unit, and the White Plains Division. Assistant United States Attorneys Mathew Andrews and Louis A. Pellegrino are in charge of the prosecution.

22-007

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Gulkarov Indictment

Defendant	Age	Hometown	Charges (Potential Maximum Term of Imprisonment)
<p>ALEXANDER GULKAROV, a/k/a “Little Alex”</p>			<p>Healthcare fraud conspiracy, money laundering conspiracy, Travel Act conspiracy, obstruction conspiracy, aggravated identity theft</p> <p>(42 years)</p>
<p>ROMAN ISRAILOV</p>			<p>Healthcare fraud conspiracy, money laundering conspiracy, Travel Act conspiracy, aggravated identity theft</p> <p>(37 years)</p>
<p>PETER KHAIMOV, a/k/a “Peter Khaim”</p>			<p>Healthcare fraud conspiracy, money laundering conspiracy, Travel Act conspiracy, aggravated identity theft</p> <p>(37 years)</p>
<p>ANTHONY DIPIETRO</p>			<p>Healthcare fraud conspiracy, money laundering conspiracy, Travel Act conspiracy; obstruction conspiracy</p> <p>(40 years)</p>
<p>ROLANDO CHUMACEIRO, a/k/a</p>			

<p>“Chuma”</p>			<p>Healthcare fraud conspiracy (10 years)</p>
<p>MARCELO QUIROGA</p>			<p>Healthcare fraud conspiracy (10 years)</p>
<p>ROBERT WISNICKI</p>			<p>Money laundering conspiracy, obstruction conspiracy (25 years)</p>
<p>ALBERT ARONOV</p>			<p>False statements (5 years)</p>

Pierre Indictment

<p>BRADLEY PIERRE</p>			<p>Healthcare fraud conspiracy, money laundering conspiracy, Travel Act conspiracy, aggravated identity theft (37 years)</p>
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<p>MARVIN MOY</p>			<p>Healthcare fraud conspiracy, money laundering conspiracy (30 years)</p>
<p>WILLIAM WEINER</p>			<p>Healthcare fraud conspiracy, money laundering conspiracy (30 years)</p>
<p>ARTHUR BOGORAZ</p>			<p>Travel Act Conspiracy (5 years)</p>
<p>ANDREW PRIME</p>			<p>Travel Act Conspiracy (5 years)</p>

[1] As the introductory phrase signifies, the entirety of the texts of the Indictments and the descriptions of the Indictments set forth herein constitute only allegations and every fact described should be treated as an allegation.

Attachment(s):

[Download u.s. v. alexander gulkarov et al indictment 22cr20.pdf](#)

[Download u.s. v. bradley pierre et al indictment 22cr19.pdf](#)

Topic(s):

Financial Fraud

Component(s):

USAO - New York, Southern

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