

PRESS RELEASE

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For Immediate Release

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Insurance Commissioner and Attorney General Announce Conviction For Insurance Fraud

October 22, 2007 -- Attorney General Kelly A. Ayotte and Insurance Commissioner Roger A. Seigny announced today the conviction of Scott Baldwin for the crime of Insurance Fraud, relative to a claim he made for an injury to his tooth.

Insurance Commissioner Seigny said: “The Insurance Department will continue to work with our law enforcement partners to pursue convictions for all types of insurance fraud. Insurance fraud is like a tax on all New Hampshire insurance consumers, and we are dedicated to stamping it out.” Attorney General Kelly A. Ayotte said: “My office is committed to prosecuting those whose fraudulent conduct leads to higher insurance rates for businesses and consumers in New Hampshire.”

Baldwin, age 47, of Hampton, NH, pled guilty to one count of Insurance Fraud, under RSA 638:20, in the Strafford County Superior Court. Baldwin was sentenced to serve six months in the House of Corrections and ordered to pay a \$2000 fine. The House of Corrections sentence was suspended for two years, conditioned upon the payment of the fine and good behavior.

Baldwin was charged with providing documentation that contained false, incomplete or misleading information to an insurance company. The allegations stemmed from a purported injury to Baldwin’s tooth. Baldwin claimed that he had injured his tooth while eating soup purchased at a local supermarket and he made a claim to Wausau Insurance Companies (“Wausau”), the insurance company for the soup manufacturer. Baldwin told Wausau that he had not had any prior problems with that tooth, other than a filling.

In support of his claim, in May 2004, Baldwin provided Wausau with a letter and a patient treatment plan identifying the treatment to his tooth as costing \$1927.00. Actually, the patient treatment plan was generated by the dental office on a different date, following a different purported injury to that same tooth. When confronted by the insurance company, Baldwin admitted he had damaged his tooth previously, but never

had his tooth fixed after the first incident because he was “too busy.” Subsequently, Wausau denied Baldwin’s claim.

The case was referred by Wausau to the Insurance Department’s Fraud Unit, as required under RSA 417:28. Pursuant to RSA 417:23, the Fraud Unit was formed to investigate Insurance Fraud or other insurance-related criminal activity. The Attorney General’s Office and the Insurance Department Fraud Unit conducted a joint investigation that led to this conviction.

Baldwin was convicted of a class B felony, which carries a maximum penalty of 3 ½ to 7 years incarceration and a \$4,000 fine.