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**Belmont Resident Indicted for Insurance Fraud**

**Concord, NH** – As a result of an investigation by the New Hampshire Insurance Department’s Fraud Investigation Unit, Jose Montezuma, 46, of Belmont, was indicted by the Merrimack Grand Jury in May and the Belknap County Grand Jury in June on multiple counts of felony Insurance Fraud.

“Insurance fraud is a crime that ultimately hurts all New Hampshire residents, who end up paying higher premiums,” said New Hampshire Insurance Commissioner Roger Sevigny. “The Insurance Department’s Fraud Investigation Unit works hard to protect consumers by prosecuting those who break the law.”

The indictments allege that Mr. Montezuma hit a deer on RT 106 in Belmont on December 27, 2014 while operating his 2008 Ford Focus, and at that time, he did not have any automobile insurance.

Two days later, investigators say, Mr. Montezuma bought an insurance policy from Progressive. He then allegedly filed a false claim with Progressive, indicating that the accident occurred shortly after securing his policy. Progressive discovered that the accident had occurred at an earlier date and denied his claim.

In January, Mr. Montezuma purchased another automobile insurance policy, but this time it was from GEICO. The following month, investigators say, he filed another false claim, listing the same damages he had reported to Progressive and claiming his car was struck by another vehicle while parked and unoccupied in a parking lot.

According to GEICO’s estimate, the damages came amounted to \$2,223.20. A GEICO investigator reviewed the claim and discovered that Mr. Montezuma had posted photos of his damaged car on social media websites as early as December 28. After he was shown these findings, Mr. Montezuma withdrew his claim.

In March, Insurance Department Senior Investigator Brendhan Harris interviewed Mr. Montezuma, who confessed to the allegations. The maximum punishment for each Class A felony is 7 to 15 years in prison and a \$4,000 fine.

The New Hampshire Insurance Department’s mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. For more information, visit [www.nh.gov/insurance](http://www.nh.gov/insurance).

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