

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**UNITED STATES OF AMERICA** : **CRIMINAL NO. 09-**  
**v.** : **DATE FILED:**  
**MONICA McKNIGHT** : **VIOLATION:**  
: **18 U.S.C. § 1341(mail fraud - 1 count)**  
: **18 U.S.C. § 2(a)(aiding and abetting)**

**I N F O R M A T I O N**

**THE UNITED STATES ATTORNEY CHARGES THAT:**

**THE SCHEME**

1. From in or about January 15, 2004, through in or about October 28, 2004,  
defendant

**MONICA McKNIGHT,**

and others known to the United States Attorney, devised and intended to devise a scheme to defraud, and to obtain money and property by means of false and fraudulent pretenses, representations and promises.

**MANNER AND MEANS**

It was part of the scheme that:

2. Defendant MONICA McKNIGHT and others known to the United States Attorney, filed, and aided and abetted the filing, of a fraudulent insurance claim by falsely representing that motor vehicles were involved in a traffic accident in order to obtain free chiropractic treatment and to recover a settlement from an insurance company, and obtained a false police report from a former Philadelphia Police Officer to support this false claim.

3. On or about January 15, 2004, defendant MONICA McKNIGHT and others known to the United States Attorney falsely reported that they had been involved in an accident at Interstate 95 and Allegheny Avenue, Philadelphia, Pennsylvania, and as a result of this claim, Republic Western Insurance Company, Warminster, PA, paid for physical therapy medical bills of S.R. in connection with treatment supposedly required for one of the alleged passengers because of the accident.

4. On or about October 28, 2004, in the Eastern District of Pennsylvania and elsewhere, defendant

**MONICA McKNIGHT,**

for the purpose of executing the scheme described above, and aiding and abetting its execution, knowingly caused to be delivered by the United States Postal Service according to the directions thereon, a check for \$1,460.21 from Republic Western Insurance Company to SportsMed Rehab for medical bills for S.R., as a result of the fake accident claim of January 15, 2004.

All in violation of Title 18, United States Code, Sections 1341 and 2(a).

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**MICHAEL L. LEVY**  
**UNITED STATES ATTORNEY**