

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

UNITED STATES OF AMERICA : **CRIMINAL NO.** _____
v. : **DATE FILED:** _____
KEVIN RODDY : **VIOLATION:**
: **18 U.S.C. § 1341 (mail fraud - 5 counts)**
: **Notice of forfeiture**

INFORMATION

COUNTS ONE THROUGH FIVE

THE UNITED STATES ATTORNEY CHARGES THAT:

At all times material to this information:

1. Defendant KEVIN RODDY was licensed to sell insurance in Pennsylvania.
2. Defendant KEVIN RODDY was employed as a commissioned insurance agent for United Insurance Company of America (“UICA”), at its local district office located at 5030 State Road, Drexel Hill, Pennsylvania.
3. UICA was a home service insurance company, which sold basic life, accident, health and fire insurance products to individuals and families with household income of less than \$35,000 per year.
4. Defendant KEVIN RODDY was responsible for selling new policies, collecting premium payments and servicing clients of UICA within a geographical area that primarily included West Philadelphia. Servicing clients included assisting with claims, loans and cash surrender requests on their insurance policies.

5. UICA utilized insurance claim forms, known in the industry at UICA as Request for Policy Value Form C-0014 ("Form C-0014"), for the purpose of allowing policyowners to make withdrawals from their insurance policies or loans on the policies. The claim forms included several items of information, including the name, address and social security number of the insured, and the policy number. The claim form also required the signature of the policyowner and notary in order to either obtain cash on the policy or a loan against the policy.

6. The insurance claim forms were processed at the UICA office at 5030 State Road, Drexel Hill, Pennsylvania and then sent to UICA's main office at 12115 Lackland Road, St. Louis, Missouri via FedEx or through scanning for further processing and the issuance of checks in the names of the policyowners.

7. Defendant KEVIN RODDY maintained two personal checking accounts at TD Bank (formerly known as Commerce Bank).

THE SCHEME

8. From in or about January 2005, through in or about January 2010, in the Eastern District of Pennsylvania and elsewhere, defendant

KEVIN RODDY

devised and intended to devise a scheme to defraud UICA 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:

9. Defendant KEVIN RODDY prepared approximately 122 false and fraudulent insurance claim forms which he caused to be submitted to UICA's main office in St. Louis, Missouri for withdrawals and loans purportedly requested by policyowners when as the defendant well knew, no such requests were made by the policyowners.

10. In preparing the false and fraudulent insurance claim forms, defendant KEVIN RODDY forged the signatures of the policyowners, the notary and the witnesses. Defendant KEVIN RODDY also provided false addresses on the insurance claim forms in order to divert the payment checks to addresses under his direction and control.

11. Based on the false and fraudulent insurance claim forms submitted to UICA, defendant KEVIN RODDY received through the United States Postal Service approximately 122 checks totaling approximately \$157,614.19 in withdrawals and loans against policyowners insurance accounts which he fraudulently endorsed and deposited into his TD Bank checking accounts.

12. On or about the dates specified below, in the Eastern District of Pennsylvania and elsewhere, defendant

KEVIN RODDY

for the purpose of executing the scheme described above, and attempting to do so, knowingly caused to be delivered by the United States Postal Service, according to the directions thereon, the following checks (each check representing a separate count of this information), which were

payments made by UICA based on fraudulent claims submitted by defendant KEVIN RODDY for purported withdrawals or loans on insurance policies that were not requested by the true policyowners:

<u>Count</u>	<u>Check No.</u>	<u>Check Date</u>	<u>PolicyOwner (Payee)</u>	<u>Amount</u>
1	715272	3/26/2006	W.L.	\$2,299.19
2	783025	6/27/2007	T.E.	\$1,325.36
3	877923	2/25/2009	I.M.B.	\$2,191.01
4	911322	9/22/2009	T.D.	\$2,510.00
5	924209	12/7/2009	I.P.	\$3,368.17

All in violation of Title 18, United States Code, Section 1341.

NOTICE OF FORFEITURE

THE UNITED STATES ATTORNEY FURTHER CHARGES THAT:

1. As a result of the violations of Title 18, United States Code, Section 1341, set forth in this information, defendant

KEVIN RODDY

shall forfeit to the United States of America any property that constitutes or is derived from proceeds traceable to commission of such offenses, including, but not limited to, the sum of \$157,614.19.

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sole to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty;

it is the intent of the United States of America, pursuant to Title 18, United States Code, Section 981(a)(1)(C), Title 28, United States Code, Section 2461(c), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendant up to the value of the property subject to forfeiture.

All pursuant to Title 28, United States Code, Section 2461(c) and Title 18, United States Code, Section 981(a)(1)(C).

ZANE DAVID MEMEGER
United States Attorney