

Harris Bock the Arbitrator assigned to hear my Arbitration case against Travelers Insurance, a publicly traded company, knowingly facilitated insurance fraud by permitting the use of a fraudulent expert witness report used by Travelers in their defense, to deny my justified injury claim requiring 6 life-threatening spine operations, and is subject to severe federal and Pennsylvania state criminal penalties. The arbitrator, the insurance company, the expert, and any other known participants could face charges related to fraud, conspiracy, and potentially other offenses.

## **Criminal Violations**

### **Pennsylvania State Violations**

In Pennsylvania, insurance fraud is a serious crime. The relevant statute is **18 Pa. Cons. Stat. § 4117 (Insurance Fraud)**.

- **Insurance Fraud (Felony):** A person commits an offense if they knowingly and with intent to defraud an insurer or self-insured, present or cause to be presented any statement or report forming a part of, or in support of, a claim that contains any false, incomplete, or misleading material information.
- **Conspiracy/Aiding and Abetting:** It is also illegal to assist or conspire with someone else to commit insurance fraud. The Pennsylvania Supreme Court recognizes a cause of action for "aiding and abetting fraud".

The arbitrator's immunity from civil liability does not extend to conscious and deliberate wrongdoing or criminal acts.

## **Federal Violations**

Federal law may apply because the insurance company is publicly traded and its activities likely affect interstate commerce.

- **Mail Fraud and Wire Fraud (18 U.S.C. §§ 1341 and 1343):** These statutes make it a criminal offense to use mail, phone, or the internet to execute any "scheme or artifice to defraud". Given the use of communications inherent in an arbitration involving a publicly traded company, these broad statutes would likely be applicable.
- **Crimes by or Affecting Persons Engaged in the Business of Insurance (18 U.S.C. § 1033):** This statute is specifically targeted at individuals in the insurance business. It criminalizes knowingly making false material

statements or reports with intent to deceive, particularly if it affects insurance regulators or jeopardizes the insurer's safety and soundness. An arbitrator who is a knowing participant in the scheme may be found to be involved in a transaction related to the business of insurance.

- **Perjury:** A witness in an arbitration proceeding is typically under oath and subject to perjury charges if they knowingly lie. The expert witness would be at risk of this charge.
- **Conspiracy (18 U.S.C. § 371):** Federal law also broadly covers conspiracy to commit an offense against the United States (including the fraud statutes mentioned above).
- **Securities Fraud:** Because the company is publicly traded, the use of fraudulent information to affect its financial standing or reports could potentially involve securities fraud, which falls under the purview of the Securities and Exchange Commission (SEC).

### **Potential Outcomes**

- **Criminal Prosecution:** The actions described could lead to prosecution by county district attorneys, the Pennsylvania Attorney General's office, or federal prosecutors.
- **Penalties:** Convictions can result in substantial fines and significant prison time (up to 7-15 years or more depending on the charges and severity of the fraud).
- **Regulatory Action:** The arbitrator would face professional sanctions and potential disbarment or removal from arbitration panels. The insurance company could face enforcement actions from the Pennsylvania Insurance Department or federal