

STATE OF NEW YORK : COUNTY OF BROOME
LOCAL CRIMINAL COURT : TOWN OF VESTAL

THE PEOPLE OF THE STATE OF NEW YORK

-Against-

Michael P. Pinco
dob 04/12/1962
Defendant

FELONY COMPLAINT

ACCUSATION

BE IT KNOWN THAT, by this complaint, Investigator Sean M. Ralph of the New York State Department of Financial Services, Criminal Investigations Unit, as the Complainant herein, accuses Michael P. Pinco, the above-named defendant, with having committed the offense of **INSURANCE FRAUD IN THE THIRD DEGREE** in violation of section 176.20 of the Penal Law of the State of New York, a class D felony.

FACTS

That on or about September 13, 2016 in the Town of Vestal, County of Broome, State of New York, the said defendant did intentionally, knowingly, and unlawfully violate the above-mentioned section of law which states: A person is guilty of insurance fraud in the third degree when he commits a fraudulent insurance act and thereby wrongfully takes, obtains or withholds, or attempts to wrongfully take, obtain or withhold property with a value in excess of three thousand dollars.

To wit: On or about September 13, 2016 the above-mentioned defendant, Michael P. Pinco submitted a statement in support of a fraudulent insurance claim and wrongfully obtained in excess of \$3,000.00. The said defendant emailed State Farm Insurance an estimate prepared by Frank Longo for the replacement cost of a diamond and setting. This estimate became a part of the State Farm claim file and was used in part in resolving the matter which resulted in a check being issued to Michael Pinco in the amount of \$28,681.00. The check was sent by US Mail to the defendant, Michael Pinco residing at 352 Kane Drive, Vestal NY, and was cashed on September 20, 2016 and deposited into an Empower Federal Credit Union account. The diamond ring was never missing as reported by the defendant.

This complaint is based on information and belief, the source of the information and grounds for the belief being the investigation conducted by the New York State Department of Financial Services, Criminal Investigations Unit.

(NOTICE)
PENAL LAW SECTION 210.45

IT IS A CRIME PUNISHABLE AS A CLASS A MISDEMEANOR UNDER THE LAWS OF THE STATE OF NEW YORK, FOR A PERSON, IN AND BY A WRITTEN INSTRUMENT, TO KNOWINGLY MAKE A FALSE STATEMENT, OR TO MAKE A STATEMENT WHICH SUCH PERSON DOES NOT BELIEVE TO BE TRUE.

Signed and affirmed this
10th day of October 2018

Sean M. Ralph
Investigator
NYS Dept of Financial Services
Criminal Investigations Unit