

# Two linked to ripoffs convicted

By Pamela Zekman and Gene Mustain

An attorney and a chiropractor named in the Sun-Times Accident Swindlers series on insurance ripoffs were convicted of mail fraud and illegal drug sales, respectively, in separate court proceedings Thursday.

The attorney, Harold Kriv, 48, pleaded guilty to six counts of mail fraud as part of a plea agreement under which he will cooperate with the U.S. attorney's office in its continuing investigation of insurance fraud prompted by the Sun-Times and WLS-TV investigation.

The chiropractor, Dr. Ralph S. L. Miller, was sentenced to two years' probation and fined \$1,000 by Circuit Judge Mark E. Jones after he was found guilty of selling drugs for \$1,125 to an undercover policewoman in May and June, 1978.

He also was found guilty of possessing additional drugs and an unregistered firearm at the time of his arrest at Associated Physicians, a clinic he formerly operated at 505 N. La Salle.

Kriv, 48, of 1980 Clavey Rd., Highland Park, was charged with engaging in a scheme to defraud four insurance companies of \$7,521 between June, 1976, and December, 1979. A six-count criminal information filed Thursday specifically charged that he received through the mail or used the mails to send six fraudulently obtained settlement checks to clients from Travelers Insurance Co., Allstate Insurance Co., Insurance Co. of North America and Montgomery Ward Insurance Co.

Kriv instructed clients to exaggerate their injuries and then referred them to Dr. Edwin K. McDonald, a Chicago chiropractor, for treatment of non-existent or superficial injuries. McDonald provided Kriv with fraudulent diagnoses and inflated bills that overstated the number of treatments he gave. The bills were used by Kriv to obtain insurance settlements.

Kriv volunteered to cooperate with the government and negotiated a plea agreement after the Sun-Times disclosures reported how he counseled clients to fake their injuries.

U.S. District Judge Joel M. Flaum scheduled sentencing for June 27. McDonald, who previously had pleaded guilty to similar charges, will face sentencing Friday.

Kriv could be sentenced to a total of 30 years in prison and fined \$6,000. Kriv also is awaiting a decision by the Illinois Supreme Court on a recommendation that his law license be suspended for at least three years.

Miller was one of several chiropractors and physicians named in the Accident Swindlers series whose clinics were favored by attorneys seeking to falsify insurance claims. One of Miller's clinics invented injuries for an undercover reporter and submitted a fraudulent bill charging \$382 for X-rays never taken and treatments never received.

Since then, the Illinois Registration and Education Department has revoked Miller's license on the basis of the illegal drug sales. Miller is appealing the state action.

The 54-year-old chiropractor, who operated three accident clinics and treated clients for dozens of attorneys, also is under investigation by postal inspectors and insurance investigators.

The number of inspectors working on the insurance cases has been doubled recently, the result of new leads obtained by investigators and because of the unexpected cooperation of a number of witnesses.

People with additional information on accident fraud may telephone a special hot line operated by U.S. postal inspectors at 886-3742.



**THE ACCIDENT SWINDLERS**

## **Reaction**