



DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
Insurance Division

News Release

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Insurance Division Action Ends with Fraud Conviction of HPD Recruit; Bench Warrant Issued for Former HPD Officer

HONOLULU – An investigation by the Insurance Division's Fraud Branch led to charges against a Honolulu Police Department (HPD) recruit just weeks before his graduation from the academy.

Earl Danielson Jr., 28, pleaded no contest on Monday Dec. 12, 2011, to second-degree insurance fraud and second-degree attempted theft of more than \$300. Both charges are class-C felonies.

The charges stem from a claim against Progressive Direct Insurance Co. sometime between March 2010 and May 2010.

In an unrelated case, a bench warrant was issued for former HPD officer Richard Moerles, 28. Moerles also faces charges of second-degree insurance fraud and second-degree attempted theft.

Moerles was indicted in August 2011 on suspicion of false claims against GEICO Insurance Co.

Moerles is believed to be living in Idaho.

Insurance Commissioner Gordon Ito points out that fraud inflates the cost of insurance from \$400 to \$700 a year per family. To anonymously report motor vehicle-related insurance fraud in Hawaii, you can call the Insurance Fraud Hotline at (808) 587-7416.

The Hawaii Insurance Division oversees the Hawaii insurance industry, issues licenses; examines the fiscal condition of Hawaii-based companies; reviews rate and policy filings; and investigates insurance-related complaints.

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