



**DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS  
INSURANCE DIVISION**

**DCCA News Release**

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GOVERNOR

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**DCCA REPORTS PRISON TIME FOR A KAHALA MAN CONVICTED OF  
AUTO INSURANCE FRAUD**

HONOLULU -- The Department of Commerce and Consumer Affairs' Insurance Division reports the successful prosecution of a man who tried to cheat the auto insurance system on numerous occasions.

Kahala resident Roque Lindow pleaded guilty to three cases of insurance fraud and one case involving firearm charges. Circuit Court Judge Karl Sakamoto sentenced Lindow to five years of incarceration in each of the four cases and ordered him to pay a total of \$32,029.04 in restitution and fines. The sentences will be served concurrently. The State's request for consecutive sentencing was denied.

In one case, Lindow agreed to set fire to codefendant Travis Nishimoto's vehicle in October 2002. The car was reported as stolen by Nishimoto and a fraudulent insurance claim was filed. Both men have been sentenced in that case and were ordered to pay \$20,204.04 in restitution to Liberty Mutual Insurance Company.

In 2003, Lindow conspired with Bane Arai to vandalize Arai's car in September, and set fire to his car in December. Arai filed claims with Progressive Insurance to receive payment for the damaged vehicle. Roque will pay a fine of \$11,825.00 (half the value of the burned vehicle).

While awaiting trial, an anonymous tip regarding Lindow was received by Crime Stoppers. This led to the fourth case where authorities found firearms and ammunition in his Kahala home.

The Insurance Division reminds the public that the filing of false claims inflates the cost of car insurance for everyone. To anonymously report motor vehicle insurance fraud on Oahu, call the Insurance Fraud Hotline at 587-7416.

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