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Former Westminster Police Officer Caught Drinking and Dancing at Stagecoach Music Festival while Claiming a Head Injury Prevented her from Working Charged with 15 Felonies for Committing Workers' Compensation Insurance Fraud, Stealing More than \$600,000 from Taxpayers

The officer went skiing and snowboarding and competed in 5k races while being paid her full police salary tax-free and medical expenses while claiming she wasn't physically able to work; her stepfather has also been charged with felonies in helping orchestrate the fraud.

A former Westminster police officer has been charged with 15 felonies for stealing more than \$600,000 in fraudulent workers' compensation payments after she was caught dancing and drinking at the Stagecoach country music festival, skiing, running 5k races, and going to Disneyland all while claiming to be completely disabled due to a head injury she said she suffered while handcuffing a suspect.

The former officer's stepfather, a licensed attorney who practices workers' compensation defense on behalf of insurance companies, has also been charged with two felonies for conspiring with his stepdaughter to orchestrate the fraudulent workers' compensation scheme.

Nicole Brown, 39, of Riverside, has been charged with nine felony counts of making a fraudulent statement to obtain compensation, six felony counts of making a fraudulent insurance benefit claim, and one felony enhancement of committing an aggravated while collar crime over \$100,000. She faces a maximum sentence of 22 years in state prison if convicted on all counts.

Brown's stepfather, Peter Gregory Schuman, 57, of Buena Park, has been charged with one felony count of making a fraudulent insurance benefit claim and one felony count of assisting, abetting, conspiring with and soliciting a person in unlawful act. He faces a maximum sentence of eight years in state prison if convicted on all counts. As an attorney licensed by the State of California, he may also suffer discipline by the State Bar of California.

On March 21, 2022, Brown was employed as a police officer with the Westminster Police Department when she suffered a minor abrasion to her forehead while attempting to arrest and handcuff an uncooperative suspect. She complained to her watch commander that she had a headache and was feeling dizzy, but an emergency room doctor who examined her that same day released her back to work without restrictions.

After calling out sick for several days, on March 30, 2022, Brown was diagnosed with severe concussion syndrome and was taken off work by the doctor and placed on Total Temporary Disability (TTD).

When police officers are injured on the job and unable to work, they may be entitled to Total Temporary Disability benefits under the workers' compensation system. When an officer is temporarily disabled due to a work-related injury, the officer will receive their full salary, not just a percentage, for up to one year. The full salary of the officer for the first year is paid by the city, county, or state agency that employs the officer. If the officer is still temporarily disabled after the one-year period, they then transition to regular workers' compensation TTD benefits and are paid at two-thirds of their average weekly wage, subject to a statewide maximum. These benefits can last up to 104 weeks within a five-year period.

While out on Total Temporary Disability, Brown cost the city of Westminster more than \$600,000, which included Brown's full salary – tax-free – and her medical expenses.

During her time on TTD Brown's ongoing complaints were headaches, dizziness, sensitivity to light and noise, problems processing thoughts and words, and an inability to work on the computer or do any screentime.

Despite her representations to doctors and the City of Westminster regarding her inability to work as a police officer due to her injury, on April 29, 2023, Brown was seen by several people who knew she was off work on total disability as she was dancing and drinking at the Stagecoach Music Festival, with more than 75,000 people in attendance with loud music and bright lights everywhere and temperatures in excess of 100 degrees.

Her behavior was reported to the Westminster Police Department, which brought the case to the Orange County District Attorney's Office, which launched an investigation into potential workers' compensation fraud.

Three days after the festival, Brown attended an interactive process zoom meeting to discuss what duties she could perform as a police officer. Brown's stepfather, Peter Schuman, attended the meeting and advocated for Brown.

During the meeting Brown claimed she was unable to look at the screen. Brown was sitting in a dark room. Schuman did all of the talking for Brown with respect to what she could or could not do, and stated she was unable to do paperwork, and was uncertain that she could do phone calls due to her inability to process words or thoughts. Schuman spoke for Brown during this meeting. After the meeting with Schuman, Brown was admitted to an in-patient center for individuals who have a traumatic brain injury.

The investigation found that three days after the injury, when she called out sick, Brown went to an AYSO soccer conference, in San Diego, where she attended multiple sessions where PowerPoint presentations were utilized. While out on disability, Brown also ran in two 5K races, went snowboarding and/or skiing in Big Bear and Mammoth, went to three AYSO soccer conferences, attended baseball games, played golf, went to Disneyland, and took online courses with a local university.

If convicted of a felony, Brown will forfeit any pension credits she accrued back to the date the felony was committed.

Deputy District Attorney Katie Lubinski of the Insurance Fraud Unit is prosecuting this case.

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