

**Department of Justice**

U.S. Attorney's Office

Southern District of Ohio

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FOR IMMEDIATE RELEASE

Thursday, June 2, 2022

**Former insurance agent arrested for defrauding customers,  
COVID fraud**

CINCINNATI – A former insurance agent was arrested this morning on federal charges alleging he defrauded dozens of victims in the Cincinnati and Dayton area and fraudulently obtained two COVID Paycheck Protection Program loans.

Seneca Birchmore, 44, of Cincinnati, lost his license as an insurance agent in 2019 because he was writing insurance policies for people who did not want them so that he could collect the commissions.

According to court documents, after losing his license, Birchmore then stole the identities of two other insurance agents and used those identities to write more life insurance policies for customers who did not want them. It is alleged Birchmore had the commissions from dozens of local customer victims deposited into his own bank accounts.

Local law enforcement departments received complaints from victims that money was being automatically withdrawn from their bank accounts for insurance policies they never ordered. Many of the victims are senior citizens, and most reside in Dayton, Englewood, Middletown and Cincinnati.

The commissions for Birchmore's original fraudulent insurance policies under his own name as an agent totaled more than \$8,000. The commissions for policies created under the stolen identities of other agents totaled more than \$80,000.

It is also alleged that, in a separate scheme, Birchmore fraudulently obtained two COVID Paycheck Protection Program loans totaling more than \$40,000. Birchmore allegedly claimed on both loan applications that he owned a business in his name and stated his gross income for 2019 was more than \$13 million. It is alleged that no such business exists.

Fraud in connection with emergency benefits is a federal crime punishable by up to 30 years in prison. Social security fraud carries a potential maximum penalty of five years in prison and aggravated identity theft includes a mandatory two years of imprisonment.

Kenneth L. Parker, United States Attorney for the Southern District of Ohio, was joined by the Social Security Office of Inspector General, U.S. Secret Service, Ohio Department of Insurance, Ohio Bureau of Motor Vehicles, U.S. Department of Labor Office of Inspector General, U.S. Marshals Service, Butler County Sheriff's Office and Cincinnati Police Department in announcing the charges. Special Assistant United States Attorney Timothy Landry is representing the United States in this case.

A criminal complaint merely contains allegations, and defendants are presumed innocent unless proven guilty in a court of law.

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**Topic(s):**  
Coronavirus  
Financial Fraud

**Component(s):**  
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