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## 'DISABLED' COP RUMBLES ON REALITY TV & BEATS NJ FOR \$70K PENSION

Investigative Report by Mark Lagerkvist

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YouTube

On television, [Joseph Derrico](#) pursues a monster truck on foot, pulls the driver out of the vehicle and tosses him to the ground. He is on truTV's "Bear Swamp Recovery," a reality show on vehicle repos by the "baddest towing team in Jersey."

Yet Derrico collects a police disability pension of nearly \$70,000 a year. In the eyes of the State of New Jersey, the retired Hamilton Township cop is "totally and permanently disabled" by a leg injury.

No stranger to trouble, Derrico was a criminal defendant when he retired in 2010. A Mercer County grand jury indicted Derrico on a felony charge of theft by receiving stolen property.

The patrolman escaped with his pension intact – thanks to a secretive deal with Mercer County Prosecutor Joseph Bocchini, who dropped the case when Derrico retired.

"No useful purpose would be served by further prosecution of this matter," stated Bocchini in his [motion for dismissal](#).

If convicted, Derrico could have lost his pension. Instead, he has collected \$180,000 in tax-free disability pay from the state Police and Firemen's Retirement System. If he reaches his life expectancy of age 80, Derrico's bad leg and behavior will be good for \$2.5 million.

Derrico did not respond to interview requests, and Bocchini declined comment for this story, a joint investigation by New Jersey Watchdog and [NBC 4 New York](#).

[Bocchini claims his office has no record](#) of the indictment or dismissal of charges against Derrico. In response, [New Jersey Watchdog is suing the prosecutor](#) in Mercer County Superior Court to produce the records or an explanation of why they no longer exist.

The Derrico case illustrates the inherent weaknesses of a \$200 million a year disability pension system that's prone to abuse by police and firefighters in New Jersey, according to John Sierchio, a member of the PFRS Board of Trustees.

"There are a lot of problems with this case," said Sierchio.

After viewing one of Derrico's television appearances, he said state officials would take a

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second look.

"We're going to have him re-evaluated to see if he really is disabled," said Sierchio. "And we're going to send the doctor that video."

P.J. Vinch is a business associate of Derrico and a fellow Bear Swamp Recovery cast member. He contends the disability claim of his "close friend" is legitimate.

"He can't run, he can't walk, he can't play golf, he can't go to the bathroom," Vinch told NBC 4 New York's Chris Glorioso. "Could Joey perform his duties as a police officer? No way."

### The Dark Side of Moonlighting

The Derrico controversy began April 13, 2010 with a burglary at a residence in Hamilton Township, a suburb of Trenton.

Three youths allegedly stole jewelry valued at several thousand dollars. Their next stop was [Hiram's Gold & Coin Exchange LLC](#), a Ewing Township enterprise dealing in precious metals and gems. The business is similar to a pawn shop, but does not offer collateralized loans.

Derrico moonlighted as a manager and co-owner at Hiram's. [According to state records](#), he was a principal in Hiram's when the business formed in 2009. And the off-duty officer was behind the counter when the youths brought their loot to the store on North Olden Avenue.

Few questions asked, Derrico paid them roughly \$1,000 for the whole bag of jewelry, one of the youths later told police.

The day after the burglary, police investigators went to Hiram's to inquire about the stolen property. Derrico denied the youths had been at his store or that he bought anything from them.

Unknown to Derrico, the store had been under surveillance by Ewing police who suspected burglars were using Hiram's to fence stolen property, according to documents obtained by New Jersey Watchdog.

Confronted by photos of the youths entering the store, Derrico changed his story. Some of the jewelry was subsequently recovered – but not a platinum ring with a 1-karat diamond valued at \$5,500, according to the burglary victims.

The Mercer County prosecutor's office and Hamilton Township began an internal investigation. The following month, [Derrico was indefinitely suspended](#) from his police job. The administrative charges against him included misconduct and untruthfulness.

A grand jury subsequently indicted Derrico July 14, 2010 on a charge of third-degree theft by receiving stolen property – an offense punishable by up to five years in prison.

### The Pains of Disability Claims

Joe Derrico had already been planning to leave the Hamilton police, but under a completely different circumstance.

One month before the burglary, Derrico applied for accidental disability retirement – an especially generous type of pension that would pay him two-thirds of his \$104,555 annual salary, tax-free, for the rest of his life.

Derrico told authorities his leg was injured while apprehending suspects on July 31, 2009 and again on January 16, 2010. The incidents were detailed in his [state pension file](#), obtained by New Jersey Watchdog under the Open Public Records Act.

Following the first scuffle, Derrico stated "my left leg felt like rubber and felt like it was asleep." Six months later, the officer reported "my left leg gave out on me" when he tried to arrest a suspect at a house party.

"I feel my injury will prohibit me from doing my job safely and at the level needed, it will put me or other officers in danger," concluded Derrico.

Details about Derrico's diagnosis, treatment and disability evaluation were omitted from the records released by the state Treasury's Division of Pensions and Benefits. The agency determined those documents are exempt from public disclosure.

Disability retirements are epidemic in New Jersey, where 5,447 former police and fire officials collected \$196 million from state pension coffers last year, according to state Treasury data. Nearly one in five PFRS retirees receive disability pay.



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"It's astronomical – that's crazy," said Sierchio, a Bloomfield police detective. "Almost 20 percent of our membership retires on disability. The other 80 percent are still working, paying the bills for these guys."

There is a strong economic incentive for police officials to make suspicious and possibly fraudulent claims – but the state does little or nothing to stop the abuses, said Sierchio.

"The State of New Jersey has an \$80 billion pension system, and we have zero investigators," he said. "We have nobody watching our money."

### **Beating the Pension System**

Disabled or not, Derrico's grand jury indictment threatened his plans to start collecting a pension at age 43.

"The receipt of retirement benefits is expressly conditioned upon the rendering of honorable service by a public officer or employee," states the [PFRS handbook](#). "Your benefits may be reduced or forfeited if you are convicted of a crime in any way related to your employment, or if you are suspended or dismissed from your employment."

Fortunately for Derrico, PFRS did not find out about the indictment or his suspension from Hamilton police until after his pension was approved.

Despite state rules requiring county prosecutors to inform pension authorities when public employees are indicted – and for public employers to report disciplinary actions – the information never reached PFRS.

"We had no idea he was under indictment," said Sierchio, chair of the pension board when [Derrico's retirement was granted on Sept. 9, 2010](#). He said it would not have been approved if the trustees had known.

Derrico used his status as a retiree to convince the Mercer County prosecutor to [dismiss the indictment](#) and Hamilton to [end its disciplinary procedures](#). All charges against Derrico were dropped on Sept. 23, 2010.

By the time pension officials learned about the case against Derrico, it was too late.

"If the indictment is dropped and there are no charges, we can't hold the gentleman responsible for anything," said Sierchio. "The prosecutor cut a deal for whatever reason, and now the taxpayers and pension system are paying the bill. The township cut a deal to get the officer off the job, so taxpayers and the pension system are paying the bill."

### **Fake or Reality?**

One year later, Derrico's disability did not stop him from becoming a rough-and-tumble character on reality television.

[P.J. Vinch](#), his associate at Hiram's, had another business venture – a repo service called [Bear Swamp Recovery](#). In 2011, it became the focus of a [reality show bearing the same name](#).

The program featured Vinch and Derrico as [members of a repo crew](#), seizing vehicles from debtors in confrontational situations. It lasted for a season of 13 episodes on truTV, a cable network of Turner Broadcasting, a subsidiary of Time Warner.

During the show's "[Monster Truck Showdown](#)" episode, Derrico runs after a truck, pulls a man down from the driver's seat, throws him to the ground and climbs into the cab. In another scene, Derrico is brawling with opponents in a repo showdown.

"Everything that you saw was all fake," Vinch told NBC 4 New York. "It was all staged. Nobody was exerting any physical activity. Nobody was actually fighting; it was mocked for TV."

That episode first aired Oct. 19, 2011 – one year after Derrico received his first monthly disability pension check of \$5,808 from New Jersey.

Even if the scenes were staged, PFRS trustee Sierchio said it still raises questions that need to be answered.

"When you have a guy claiming a leg injury, and you can see him running and doing those things, to me, he's not totally and permanently disabled," said Sierchio. "We're contributing 10 percent of our salaries so this gentleman can be on reality TV show?"

Since Derrico retired less than five years ago, state authorities can order a re-examination to determine whether he is still disabled.

"He's a model citizen; he really and truly is," said Vinch in Derrico's defense. "To even think he would do something that's not above board is disgraceful."

Meanwhile, a bill that would create a unit to investigate pension fraud has languished in the State Legislature for nearly a year.

The measure – [S-1913 in the Senate](#) and [A-3074 in the Assembly](#) – would also tighten up the qualifications for disability retirements. In both chambers, the reform has been stuck in committees.

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