



Press Release

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14 Arrested in Miami Following Assisted Living Facility Fraud Scheme

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MIAMI, Fla. – Chief Financial Officer Jeff Atwater today announced 14 arrests following a year-long investigation led by insurance fraud investigators with the Department of Financial Services. Investigators uncovered an alleged fraud scheme in which an assisted living facility (ALF) in Miami intentionally misrepresented its business activities in an attempt to obtain an inadequate but cheaper insurance policy. When an insurance policy is knowingly secured under false pretenses, the insurance carrier oftentimes reserves the right to deny claims for loss or injury.

Citizens Property Insurance Corporation (Citizens), the company's insurance carrier, first discovered the fraud following the filing of a claim for a broken pipe in 2014. During the processing of the claim, Citizens suspected that the ALF had intentionally misrepresented its business activities in an attempt to secure a cheaper, residential insurance policy rather than the required commercial policy. Citizens referred their findings to the Department's Bureau of Insurance Fraud.

The case ultimately initiated a larger series of investigations that took place between June 2016 and May 2017 which identified a trend of misrepresentation taking place within the ALF industry. The Department, with support from Citizens and the National Insurance Crime Bureau, identified a total of 14 ALF operators in Miami-Dade County who allegedly defrauded their insurance carrier.

Those arrested include:

- Jose Perez - Living Well, 21280 Old Cutler Rd. Miami, Fla. 33189 FL. 33032
- Aida Salguero - Amor Y Esperanza Home Care, 3224 West 14 Avenue, Hialeah Fla. 33012
- Gilberto Peralta - Angel's Home, 7935 SW 146th CT Miami, Fla. 33183
- Thelma Waite-Blake - B & B Home Care Service, 20625 SW 114th Place Miami, Fla. 33189
- Idalberto Brito - Brito Home Corp., 7361 Pine Valley Dr. Miami, Fla. 33015
- Odalys Amaro & Eduardo Rodriguez - Loving Hands ALF, 2291 SW 100 Ave., Miami, Fla. 33165
- Anna Kaplan - Flamingo Care LLC, 1270 NE 174Th St, N Miami Beach, Fla. 33162
- Teresita Leon - Teresita Home Care, Inc., 4840 SW 89Th PL, Miami, Fla. 33165
- Guillermo Jesus Mendez - La Casita Nuestra Home II, 14909 SW 22nd Street, Miami, Fla. 33185
- Barbara Plaza - Cornell ALF, 581-583 Central Blvd, Miami, Fla. 33144

- Jorge Pulido - La Casita Nuestra Home II, 14909 SW 22nd Street, Miami, Fla. 33185
- Leonel Bermudez - Bermudez Senior Care, 5301 SW 162 Place, Miami, Fla. 33185

Additionally, investigators arrested an insurance agent, Alina Fernandez, after she was found to have forged another insurance agent's name on two fraudulent ALF insurance applications for Jorge Pulido. She was also found to have been acting without the proper license.

Fernandez was transported to Turner Guilford Knight Correctional Facility and was charged with acting as an unlicensed agent, ID fraud, and organized fraud. The Department's insurance licensing unit has revoked her license and banned her from working in the insurance industry.

The remaining 13 subjects arrested were transported to Turner Guilford Knight Correctional Facility and have been charged with one count of application fraud, a third-degree felony. These cases will be prosecuted by the Miami Dade State Attorney's Office and if convicted, those arrested face up to 5 years in prison.

ALF's are long-term care residences that offer various services such as health and medicine management, transportation and meal services in an effort to support seniors and developmentally or physically disabled members of our local communities.

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Chief Financial Officer and State Fire Marshal Jeff Atwater, a statewide elected official, oversees the Department of Financial Services, serves as Florida's State Fire Marshal, and is a member of the Florida Cabinet. CFO Atwater's priorities include fighting financial fraud, abuse and waste in government; reducing government spending and regulatory burdens that chase away businesses; and providing transparency and accountability in spending.

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