



Press Release

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CFO Jimmy Patronis' Fraud Detectives and Citizens Property Insurance Team Up to Bust Miami Residents in \$65,000 Insurance Fraud Scheme

5/3/2021

For Immediate Release: Monday, May 3, 2021

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MIAMI – Today, Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Carmen Rosa Contreras and Alexandra Isabel Cano for allegedly acting as public adjusters without a license and filing false insurance claims. The CFO's Division of Investigative and Forensic Services (DIFS) partnered with Citizens Property Insurance to execute the operation, which utilized a house located in Broward County and utilized undercover fraud detectives posing as homeowners.

CFO Jimmy Patronis said, "Let these arrests be a lesson to anyone who thinks they can prey on Florida families and get away with it. For far too long, fraudsters have been trying to pull the wool over the eyes of the citizens and business of Miami, and, as CFO, I am committed to holding these criminals accountable. I appreciate the hard work and cooperation between my fraud detectives and Citizens Property Insurance to ensure this joint operation was a success."

Barry Gilway, Citizens President, CEO and Executive Director said, "We congratulate DFS on this significant announcement. The agency has been a great partner in efforts across the industry to stamp out fraud and abuse that impacts all policyholders who are forced to pay higher premiums because of fraudulent claims."

In September 2019, a pro-active covert operation was initiated by DIFS fraud detectives, with the cooperation of Citizens Property Insurance, based on allegations that Contreras was acting as a public adjuster without a license and allegedly creating or enhancing damages to homeowner properties. The following month, Contreras met with an undercover detective to provide a free home inspection. Contreras inspected the home and pointed out nonexistent damage throughout the house. Two insurance claims were filed against Citizens Property Insurance for the alleged property damages noted by Contreras. On the day of the inspection, Contreras sent her associate, Alexandra Cano, who was then identified as a second subject and was acting as a public adjuster as well. Cano arrived at the home before the inspection and instructed the undercover detective not to say anything to the Citizens Insurance adjuster. Cano identified alleged property damage to use for the insurance claim and Citizens inspection. Additionally, a second undercover detective posing as the homeowners' spouse spoke to Cano prior to a three-way call with Citizens Insurance and had been coached prior on what to disclose and not disclose to Citizens Insurance regarding the alleged damages. Due to Contreras and Cano's actions, fraudulent insurance claims were submitted to Citizens Insurance company for \$65,420.

Contreras and Cano surrendered to DIFS fraud detectives and were booked into the Broward County Jail. Each face charges of acting as public adjusters without a license and false and fraudulent insurance claims. If convicted, each could face up to 10 years in prison. Individuals charged with a crime are presumed innocent until proven guilty.

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About CFO Jimmy Patronis

Chief Financial Officer and State Fire Marshal Jimmy Patronis is a statewide elected official and a member of Florida's Cabinet who oversees the Department of Financial Services. CFO Patronis works each day to fight insurance fraud, support Florida's firefighters, and ensure the state's finances are stable to support economic growth in the state. Follow the activities of the Department on Facebook (FLDFS) and Twitter (@FLDFS).

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