

<https://www.agencyequity.com/news/1686-miami-insurance-agent-arrested-for-three-year-nearly-170-000-overbilling-scam#.Vh--kTZdEdU>

## **Miami Insurance Agent Arrested for Three Year, Nearly \$170,000 Overbilling Scam**

October 08

**MIAMI, Fla.-** The Florida Department of Financial Services' Division of Insurance Fraud (DIF) today announced the arrest of Darley Caridad Carballeira, 50, for her involvement in a scam in which she overbilled a local company, Key International, Inc. more than \$167,000 during the sale of at least nine insurance policies. On top of inflating the policy amounts to gain a profit, Carballeira allegedly financed the insurance policies, which enabled her to pocket the upfront premium amount, leaving Key International on the hook for additional monthly payments to keep the policies current.

The investigation revealed that, for more than three years, Carballeira overbilled Key International Inc. by inflating quoted prices for insurance policies. For example, if the quoted price for a policy was \$46,000, she charged the company \$67,000. She did this on at least three occasions, and her greed escalated each time. Carballeira overbilled the company \$3,100 on the first bill, overbilled \$11,000 on the second, and nearly \$21,000 on the third billing.

After the fictitious insurance premiums were paid by Key International in full, in an attempt to further her illegally-obtained financial gains, Carballeira decided to finance the original policy amounts without Key International's knowledge. Signatures were forged to finalize the financing documents and mailing addresses were altered to prevent Key International from receiving any notices on the recent financing of their insurance premiums. In total, Darley Carballeira stole more than \$167,000.

The case began when Key International, Inc. became suspicious and approached the Department's Division of Agent and Agency Services with a series of information regarding their allegations against Carballeira. The Division of Agent and Agency Services launched a partnered investigation with the Division of Insurance Fraud into the day-to-day operations of the Miami Insurance Company where Carballeira worked, Insurance Consultants of Dade, Inc.

Carballeira was apprehended on charges including first degree grand theft, misappropriated funds, and uttering forged documents. This case will be prosecuted by the office of Miami-Dade County State Attorney Katherine Fernandez Rundle, and if convicted, Carballeira faces up to 30 years in prison.

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Chief Financial Officer Jeff Atwater, a state-wide elected official, oversees the Department of Financial Services. 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.