

## **CFO Patronis Announces Arrest of Unlicensed Adjuster in Fraud Scheme Targeting Habitat for Humanity Homeowners**

IMMOKALEE, Fla. – Today, Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Jairo Adolfo Rivera on multiple counts of unlicensed public adjusting in Collier County. Rivera is accused of approaching Habitat for Humanity homeowners in Immokalee and offering them free kitchens and roofs if they signed an Assignment of Benefits (AOB), duping homeowners into unknowingly giving him the right to file insurance claims on their behalf and even sue their insurance company.

CFO Jimmy Patronis said, “Insurance fraud drives up rates for families statewide. Bad actors are manipulating Florida homeowners into using their property insurance as a home warranty, instead of for emergency repairs as intended. This type of fraud is especially heinous when used against Habitat for Humanity home recipients who just want to provide a good home for their family to live a better life. My anti-fraud teams are in our communities every day working to crack down on contractor related insurance fraud and stop bad actors from gaming the system and leaving consumers in the lurch. If you are approached by someone offering you a free roof or kitchen remodel, this is a red flag for insurance fraud. Remember, if an offer seems too good to be true, it is. Report suspected insurance fraud to my office immediately at [FraudFreeFlorida.com](http://FraudFreeFlorida.com).”

Rev. Lisa Lefkow, CEO of Habitat for Humanity of Collier County said, “Habitat for Humanity of Collier County has been serving families in the area since 1978 with a mission to bring people together to build homes, communities, and hope. Habitat homes serve as not only shelter to our homeowners and their families, but as a durable place to live in dignity and safety. Our thanks to CFO Jimmy Patronis and his fraud investigators for their efforts to protect our homeowners from alleged bad actors looking to take advantage of them.”

An investigation by CFO Patronis’ Division of Investigative and Forensic Services (DIFS), Bureau of Insurance Fraud revealed that between the dates of April and May 2020, 32 claims involving numerous Assignment of Benefit (AOB) contracts were filed on 18 Security First Insurance policies issued to Habitat for Humanity homeowners in Collier County. The claims allegedly included damage from Hurricane Irma and water damage to kitchen cabinets from kitchen sink leaks. Investigations revealed that Jairo Adolfo Rivera, on behalf of Adjusting Experts, approached and solicited homeowners in the Habitat for Humanity community marketing his services to assist with making repairs to their homes. Rivera allegedly insisted the insureds sign various documents including a “Contingent Fee Retainer Agreement” for Strems Law Firm. Copies of the documents signed were not provided in most cases to the homeowners and the homeowners were never advised they were signing an agreement to hire an attorney nor authorize him to file a lawsuit against their insurer. Rivera allegedly made promises of new kitchens, new roofs, and large monetary assurances – an alleged suggestion to utilize insurance benefits for voluntary remodeling rather than repair of damages from a covered loss.

Jairo Adolfo Rivera was arrested in Miami-Dade County and booked into Turner Guilford Knight Correctional Center and charged with six counts of Impersonation of a Public Adjuster without a License, a third-degree felony. If convicted on all charges, he faces up to 5 years in jail. The Collier County State Attorney’s Office of 20th Judicial Circuit of Florida will prosecute this case.