

Unlicensed Miami Public Adjuster Arrested for \$100K

By: Coalition Against Insurance Fraud

A Miami man was arrested on multiple felony fraud and grand theft charges following an investigation by the Florida Department of Financial Services' Division of Investigative and Forensic Services (DIFS). Julian Garcia-Sellek of Miami is accused of acting as an unlicensed public adjuster and allegedly inflating the costs associated with multiple insurance claims in addition to filing several fraudulent claims to cover water damage that did not exist.

In total, Garcia-Sellek is accused of stealing nearly \$100,000 from Citizens Property Insurance Corp. Citizens representatives flagged multiple claims created by Garcia-Sellek as suspicious and referred the information they collected to DIFS. As a result, fraud investigators opened an investigation into the company's day-to-day operations.

According to DIFS, investigators found that between March 2012 to January 2016, Garcia-Sellek met with multiple homeowners who were looking for help with the handling of an insurance claim. DIFS said he made promises to these homeowners, claiming that he would file the claim on their behalf, removing them from the stress of the insurance claims process. He would then solicit the services of a local artist to use a caffeine-based liquid to paint what looked like water stains on the ceilings, walls, and floors of homes to either inflate the cost of existing water damage claims or in order to generate a fraudulent water damage claim.

DIFS said that to further the scheme, he enlisted the services of public notaries to forge homeowners' signatures and fraudulently notarize insurance claims documents that he would later submit to the insurance company for payment, many times without the homeowners' knowledge. As a result of his actions, at least \$99,000 in claims were fraudulently submitted via documents filed by Garcia-Sellek. He cashed and kept the resulting insurance claims checks.

He was arrested without incident and booked into Turner Guilford Knight Correctional Facility on one count of scheme to defraud and acting as an unlicensed public adjuster and nine counts of insurance fraud and grand theft. The case will be prosecuted by the Office of Miami-Dade State Attorney Katherine Fernandez Rundle. If convicted, Garcia-Sellek faces up to 30 years in prison.

According to the Coalition Against Insurance Fraud, a national coalition of consumers, insurance companies and government agencies, insurance fraud costs Americans at least \$80 billion a year, nearly \$950 per family.



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