

SUBJECT PROFILE



Name: Victor Fernando Cavalie
Race: Hispanic
Sex: Male
Date of Birth: September 12, 1967
Address: 2507 NW 7th Street, Boynton Beach, FL 33426
Height: 5'7"
Hair: Black/Gray
Eyes: Brown
Florida Driver License: C140-866-67-332-0
Social Security Number: [REDACTED]
Place of Birth: Peru (U.S. Citizen)

JOSEPH ABRUZZO, CLERK
PALM BEACH COUNTY, FL
CRIMINAL CIRCUIT

22 JUN -2 PM 3:41

FILED

CASE PREDICATION

Victor Cavalie submitted fictitious estimates and invoices for water damage at a rental property and his home residence with two separate insurance companies. The first claim was reported on October 13, 2020 to Universal Property & Casualty Insurance and the second claim was on January 11, 2021 to Heritage Insurance. Victor Cavalie created fictitious documents using a handyman's company name with both insurance companies attempting to collect funds in excess of the actual estimated and invoiced amounts.

SUMMARY OF FACTS

Investigation:

On March 5, 2021, Department of Financial Services, Division of Insurance Fraud received a tip from Heritage Insurance concerning a fraudulent claim submitted by Victor Cavalie. Cavalie reported to Heritage Insurance on January 11, 2021 that a water leak from a bathtub at his rental property located 1720 Windorah Way Apartment C, West Palm Beach, in Palm Beach County, Florida 33411 (**EXHIBIT 1**). Cavalie CA/VG hired a handyman by the name of Raul Lavie-Dominquez to perform the repairs.

On July 15, 2021, Detective Angela Costello and I interview Raul Lavie-Dominquez at his residence located at 306 Maple Street, Hallandale, FL 33009. Lavie gave a volunteer statement, which was recorded. Lavie does not speak, read nor write in English so Detective Costello translated the interview (**EXHIBIT 2**).

Lavie spoke to Cavalie and agreed to do the repairs for \$2,500.00 dollars plus the cost of materials. Lavie produced a written estimate in Spanish and gave it to Cavalie in the amount of \$3,900.00 dollars per bathroom (**EXHIBIT 3**). Initially, Cavalie wanted Lavie to repair and remodel two bathrooms. Lavie was aware Cavalie was going to convert the estimate from Spanish to English. Lavie was aware Cavalie was going to submit a fraudulent invoice/estimate to Heritage Insurance with an inflated amount of \$5,750.00 (**EXHIBIT 4**). Lavie advised that he did not create the estimate because he cannot speak, read or write in English. He also does not have the means by which to create the estimate because he does not own a computer and printer. Lavie provided his signature to Cavalie so he could put his signature on the fraudulent invoice/estimate. Lavie confirmed his signature on the fraudulent invoice/estimate. Lavie produced a handwritten invoice in the amount of \$2,977.13 as the actual total for the work performed for Cavalie (**EXHIBIT 5**).

On February 10, 2021, Cavalie submitted by email a fraudulent invoice/estimate in the amount of \$5,750.00 dollars to Heritage (**EXHIBIT 6**).

On February 22, 2021, Cavalie submitted by email to Heritage Insurance another fraudulent invoice with a reduce amount of \$4,173.00 dollars (**EXHIBIT 7**). Lavie was aware Cavalie was going to submit another fraudulent invoice to Heritage Insurance. Lavie confirmed his signature on second fraudulent invoice.

During the interview with Lavie, Lavie advised he had been contacted by another insurance company in reference to performing work for Cavalie at their home address of 2507 NW 7th Street, Boynton Beach, Palm Beach County, Florida 33426. Lavie was asked by Cavalie to perform work at this location in the amount of \$2,500.00 plus material expenses. Lavie was

aware Cavalie was going to produce another fraudulent invoice to submit to the insurance company. Lavie provided his signature to Cavalie so they could put his signature on the fraudulent invoice. Lavie advised he did not perform the work as Cavalie did not pay him the total amount for the first job at 1720 Windorah Way Apartment C, West Palm Beach, in Palm Beach County, Florida 33411.

Cavalie's insurance provider for their residence at 2507 NW 7th Street, Boynton Beach, Palm Beach County, Florida 33426 is Universal Property & Casualty Insurance Company. Universal received a claim from Cavalie for an upstairs bathroom water leak on October 13, 2020 (EXHIBIT 8).

On October 15, 2020, Cavalie hired All Dry USA to perform repairs (EXHIBIT 9).

On October 20, 2020, Alder Adjusting sent Adjuster Paul Aherne to conduct an inspection of Cavalie's home address (EXHIBIT 10). Cavalie was issued a payment of \$2,192.79 by Aherne (EXHIBIT 11).

On October 29, 2020, All Dry USA submitted an estimate on behalf of Cavalie for repairs in the amount of \$15,143.10 and a limited mold inspection report along with a W-9 to Universal (EXHIBIT 12). Ryan Flaim, All Dry USA Portfolio Manager advised they were contacted Cavalie reference mold mediation, but they did not perform any of the work per the estimate.

On February 11, 2021, Cavalie submitted a fraudulent invoice in the amount of \$12,500.00 to Universal (EXHIBIT 13).

On July 30, 2021, Detective Angela Costello and I re-interview Raul Lavie concerning the estimate Cavalie submitted to Universal Property & Casualty for \$12,500.00 (EXHIBIT 14). This was the same time frame as when Lavie was making repairs at Cavalie's rental property located at 1720 Windorah Way Apartment C, West Palm Beach, FL 33411 (Case #21-1819). Lavie advised Cavalie asked him to come to his residence located at 2507 NW 7th Street, Boynton Beach, FL 33426 to give him an estimate to repair his ceiling, walls, trim, and paint in the kitchen, living room, foyer/entry, stairs, second floor bathroom, and upstairs. This was the only time he had ever been to the residence.

Lavie said Cavalie wanted to do the job for as little money as possible because Cavalie told him he was going to sell the residence. Lavie advised Cavalie wanted an estimate around \$12,000.00 because he already had an estimate for \$14,000.00. He advised Cavalie only wanted to do the kitchen area in the amount of \$2,500.00 and keep the remaining funds for his new residence. Lavie advised that there was water leaking in the ceiling plumbing which had caused damage to the drywall. Lavie further advised that if Cavalie did have all the work performed it would cost in the in the range of \$12,000.00 to \$14,000.00. He advised he did not give a written estimate to Cavalie for the job nor did he perform any work at this location.

Lavie was shown a photocopy of the estimate which was presented to Universal Property & Casualty by Cavalie. Lavie advised that he did not create the estimate because he cannot speak, read or write in English. He also does not have the means by which to create the estimate because he does not own a computer and printer. He advised that the estimate was created by Cavalie because Cavalie told him he was going to submit it to the insurance company. He advised the company logo on the estimate did belong to his business and Cavalie took a photograph of the logo on his company t-shirt to create it for the estimate. He said Cavalie had

him sign a blank piece of paper so Cavalie could place his signature on the estimate. He advised that he did not take the photographs which were attached to the estimate either. He further advised the estimate was for more work than what he discussed with Cavalie.

Lavie advised he did communicate with Cavalie by phone and text. He showed text messages between Cavalie and himself to Detective Costello and me. The texts were listed under another name but was Cavalie's phone number. Lavie-Dominguez allowed me to take photographs of the text messages and his company t-shirt for the logo (**EXHIBIT 15**).

On August 23, 2021, I submitted a subpoena to Google mail to confirm email addresses belonging to Cavalie and his wife. On September 9, 2021, I received confirmation from Google that Cavalie email address was assigned to him as well as his wife (**EXHIBIT 16**).

On October 19, 2021, I submitted a search warrant application for Cavalie's home address of 2507 NW 7th Street, Boynton Beach, FL 33426 to the State Attorney's Office.

On November 5, 2021, the search warrant for Cavalie's residence was approved and signed by Judge Bonavita.

On November 9, 2021, the search warrant for Cavalie's residence was executed. Cavalie along with his family was at the residence when the search warrant was executed. Cavalie was interviewed post Miranda Warnings concerning the allegation of Organized Scheme to Defraud and Insurance Fraud. Cavalie admitted to creating fictitious invoices and estimates with inflated amounts for repairs at his Boynton Beach residence and his rental property in West Palm Beach. Cavalie admitted that he emailed the fictitious estimate to Universal Property & Casualty Insurance and he had his wife, Mercedes Cavalie-Galvez email invoices/estimates to Heritage (**EXHIBIT 17**).

Several cell phones and laptops along with one tablet was seized during the search warrant. These items were imaged and returned to Cavalie and family (**EXHIBIT 18**).

On December 8, 2021, I received the electronic data collected from cell phones and computers which were seized as part of the search warrant executed on November 9, 2021.

December 15, 2021, after reviewing Cavalie's cell phone data image, I was able to extract text links between Cavalie and Lavie along with several emails and images directly related to the investigations (**EXHIBIT 19**).

January 4, 2022, after reviewing Cavalie-Galvez MacBook, I was able to extract a payment notification from Mercedes Cavalie-Galvez to Lavie, photographs from the Windorah Way apartment, adobe documents sent to Heritage by Cavalie-Galvez, and Apple Pages documents.

The Apple Pages documents were reviewed using Apple Icloud.com/Pages to confirm these were the documents created and then they were converted into Adobe PDFs to be submitted to Heritage and Universal. Documents Invoice Apartment and Estimate 2 were submitted to Heritage. Document Painting and Remodeling was submitted to Universal (**EXHIBIT 20**).

Conclusion:

Based on the above facts, there is probable cause to believe that on February 10, 2021 and February 11, 2021, in Palm Beach County Florida, the defendant Victor Cavalie violated Florida Statute 817.034(4)(a) and 817.234 (1a1) when he, with the intent to injure, defraud, or deceive Heritage Insurance Company and Universal Property & Casualty, presented, or caused to be presented written statements containing false, incomplete, or misleading information to an insurer, in support of a claim for payment or other benefit, knowing that such statements contained false, incomplete, or misleading information concerning and fact or thing material to such claim.

I hereby swear and affirm that the above information did occur in Palm Beach County, Florida and is true and correct to the best of my knowledge and belief.



Jerome Rothman, DETECTIVE
Florida Department of Financial Services
Division of Insurance Fraud

Subscribed to and sworn before me this 31 th day MP. 2022, by, who is personally known to me.



Law Enforcement Officer (F.S.S. 117.10)