

**SUBJECT PROFILE**



Name: Barry Clifford Ashdown  
Race: White  
Sex: Male  
Date of Birth: 11/05/1955  
Social Security Number: [REDACTED]  
Place of Birth: Canada  
Last Known Address: 4381 Lake Lucerne Circle, West Palm Beach, Florida, 33409  
Height: 5'6"  
Hair: Gray  
Eyes: Blue  
Florida Driver License/ID: A235-063-55-405-0

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JOSEPH J. ... CLERK  
PALM BEACH COUNTY, FL  
CRIMINAL

2024 JAN -8 PM 8:00

FILED

**CASE SYNOPSIS**

<b>Case Type</b>	Application Fraud
<b>Defendant</b>	Barry Clifford Ashdown
<b>Victim</b>	Citizens Property Insurance Corporation
<b>Charges</b>	817.234(1)(a) Insurance/Application Fraud
<b>Brief Description</b>	A tip was received from Citizens Property Insurance Corporation, alleging Mr. Barry Clifford Ashdown made a material misrepresentation regarding his application for homeowners' insurance (Policy 08863887) by stating no business was in operation at the residence of 1298 Victoria drive, West Palm Beach, Florida when in fact a business (Trinity Care, Inc) is being operated from that residence.

**INVESTIGATION**

On December 19, 2022, Barry Clifford Ashdown completed and digitally signed a dwelling Fire DP-3 Special application for homeowner insurance from Citizens Property Insurance Corporation. This was done with the assistance of Mr. Ashdown's local insurance company, Eaton Insurance, Inc, located at 6689 Lake Worth Road, Lake Worth, Florida. The company's agent and owner is Brian Eaton. Mr. Eaton's Customer service representative for the company is Glenn Quirion who helped Mr. Ashdown with his application over the phone. The location of residential premises is 1298 Victoria Drive, West Palm Beach, FL 33406.

Upon underwriting's review on approximately January 9, 2023, it was discovered that Mr. Ashdown prior homeowners' insurance, Homeowners Choice, was cancelled due to the 20% rule. Mr. Ashdown's wife, Nalini Ashdown, was also listed as an additional insured name. However, the biggest discovery was that there was an assisted living facility in operation at the insured residence location. This became a red flag indicator for a possible material misrepresentation on the application on the part of Mr. Ashdown and also an uninsurable business exposure.

An investigation was started through Citizens by their Special Investigation Unit (SIU) investigator Teresa Vernon. SIU Vernon's investigative summary documented that upon reviewing the 4 point and wind mitigation inspection it didn't show any signs of a business on the premises. Along with that Mr. Ashdown's application was marked "no" for business on the premises. However, through a public record search it showed an active assisted living facility for the location 1298 Victoria Dr, West Palm Beach, Florida. Nalini Ashdown was listed as the Administrator and financial officer. The owner licensee was listed as Trinity Care Assisted Living Facility, Inc. The license showed to be current since March 14, 2014. The last inspection on the business was conducted on April 19, 2022. Through Sunbiz, a public search engine for businesses in the state of Florida, it listed a corporation for Trinity Care, Inc, since March 24, 2006. It showed Mr. Ashdown as the "Title VP". and Mrs. Ashdown as the "Title P".

On February 01, 2023, an onsite visit was conducted by Kelly Alliance, a professional claim investigator for Citizens Property Insurance. Investigator Silvio Arana made contact with an individual dress in scrubs who was identified by only the first name of Dorothy at the residence of 1298 Victoria Dr, West Palm Beach, Florida. Dorothy advised that there was a business in operation at the location by the name of "Trinity Care, "and that Mr. and Mrs. Ashdown were the owners, however they were not available. She added that she had recently been employed and didn't know how long the business had been operating at the location. Investigator Arana also was

able to observe three elderly individuals sitting in the living room of the residence and also some sort of city/county occupational license hanging on the wall located to the right side near the front door. Investigator Arana was able to obtain photographs of the exterior of the residence. **(EXHIBIT# 1)**

On April 03, 2023, SIU Vernon contacted Mr. Barry Ashdown via phone (561-602-9720). During the conversation it was noted that Mr. Ashdown initially said he was unaware that a business was in operation and that he rented the home to someone. SIU Vernon then confronted Mr. Ashdown with the information that was discovered and advised Mr. Ashdown that he was listed on the corporation along with his wife, Nalini Ashdown, who was listed as the administrator for Trinity Care. It was noted that Mr. Ashdown then acknowledged the business and stated that he did not disclose it to the agent.

On April 05, 2023, SIU Vernon contacted Eaton Insurance, customer service representative (CSR) Glenn Quirion via phone (561-389-5992). During the conversation it was noted that Mr. Quirion indicated he handled the submission for Mr. Ashdown. It was noted that Mr. Quirion stated he has always reviewed the questions on the application with his customers. Mr. Quirion also said he is very methodical about the process and was unaware of any business in operation at the residence in question because Mr. Ashdown never disclosed it.

On May 30, 2023, Citizens Property Insurance Company referred the case to the Florida Department of Financial Services, Bureau of Insurance Fraud.

On June 12, 2023, Citizens notified Barry Ashdown by letter that his policy was cancelled effective January 9, 2023, for material misrepresentation. **(EXHIBIT# 2)**

On July 07, 2023, I was assigned the case and requested all documentation be provided by Teresa Vernon, Special Investigator for Citizens Property Insurance Company.

On July 17, 2023, I received documentation from Citizens Property Insurance Company in reference to this case. I began a preliminary review of the documentation for any evidentiary information. I observed on page 3 of Citizens' application under "Eligibility Questions" Mr. Ashdown indicated, "No" business whether for profit or not, is conducted on the residence premises. This included any care of adults or children. The application was signed by Mr. Barry Ashdown electronically on December 12, 2022. I also observed the signature certificate which accompanied the application. It had two signatures, one being Brian Eaton's signature and the other being Barry Ashdown's signature. There were also both of their email addresses of [brian@eatoninsurance.net](mailto:brian@eatoninsurance.net) and [barryashdown@yahoo.com](mailto:barryashdown@yahoo.com). Both of the emails had different IP addresses and time stamps. Along with that I observed that the date of inception of this homeowner policy (08863887) was January 09, 2023.

I then observed the insured Mr. Barry Ashdown is currently running an assisted living facility Name Trinity Care, Inc. This information was verified through Sunbiz. I also verified the address for the business is 1298 Victoria Drive, West Palm Beach, Florida. **(EXHIBIT# 3)**

On August 05, 2023, upon reviewing Citizens' underwriting report which was conducted and completed by SIU Teresa Vernon I observed that Mr. Barry Ashdown prior carrier, Homeowners Choice, was cancelled due to the 20% rule. The 4-point wind mitigation inspection showed no signs of a business on the premises. Mr. Ashdown homeowners' application was marked "no" for any business being run on the premises.

I then observed that a site visit was conducted on February 01, 2023, by Kelley Alliance, professional Claims investigators. In their finding it was stated that contact was made with a black female at the residence of 1298 Victoria Drive, West Palm Beach. The black female identified herself as Dorothy. Dorothy advised that she was a newly hired worker. Dorothy also advised that the business name was Trinity Care. The report also noted that three elderly individuals were observed sitting in the living room.

I then observed on April 03, 2023, SIU Venom conducted a non-recorded phone interview with Mr. Barry Ashdown. During that interview Mr. Ashdown initially denied any business was being operated at the address of 1298 Victoria Drive, West Palm Beach and stated the property was rental property. However, after being confronted with evidence showing the ownership of the business, Mr. Ashdown acknowledged the business and stated he did not disclose it to the agent.

I observed on April 05, 2023, SIU Venom contacted, Eaton Insurance's customer service representative (CSR) Glenn Quirion via phone. During their conversation, Mr. Quirion advised he handle the submission of Mr. Ashdown's application and Mr. Ashdown never advised that he was operating a business from the residence.

On August 08, 2023, I reviewed documentation from the Agency for Health Care Administration, (AHCA) and observed that there was an active assisted living facility, by the name of Trinity Care Inc. The business location was listed at 1298 Victoria Drive, West Palm Beach, Florida. The facility provider and financial officer was listed as Nalini Ashdown. The owner/Licensee was listed as Trinity Care Assisted Living Facility Inc. According to their records the business has been licensed since March 14, 2014. Upon reviewing the emergency power plan summary, I observed that the number of people allotted for the facility is six. Upon reviewing the Services/Characteristics section, I observed the nursing staff availability was provided by a third party on a part time basis. The supervision of patients was a direct 24 hours or direct part time. I also observed AHCA's Inspection form 3020-0001. This inspection was conducted on May 19, 2022. The initial comments section stated that "an unannounced re-licensure and generator monitoring survey was conducted on April 19, 2022, at Trinity Care Inc. The facility had no deficiencies identified at the time of the survey". (EXHIBIT# 4)

On August 10, 2023, I reviewed the home inspection/uniform mitigation verification inspection form that was completed by Cris Home Inspections and observed that the inspection was completed on December 13, 2022. It showed Mr. Barry Ashdown as the owner. (EXHIBIT# 5)

Then on August 10, 2023, at approximately 4:12 pm I went and met with the agent/owner of Eaton Insurance Company, Mr. Brian Eaton, for a recorded sworn statement in reference to Mr. and Mrs. Barry and Nalini Ashdown's property located at 1298 Victoria Drive, West Palm Beach, Florida. The meeting place was located at Mr. Eaton's residence of 1901 SW Import Dr., Port Saint Lucie, Florida. After being sworn-in I asked Mr. Eaton what his relationship with Mr. Ashdown and what type of insurance had been purchased. Mr. Eaton stated Mr. Ashdown had a fire policy (08863887) and became a customer on January 08, 2008. During that time Mr. Ashdown carried insurance with various underwriting insurance companies, however all policies that were written were for non-owner fire policies. In January 2023, Mr. Ashdown elected to use Citizens property insurance for economical purposes.

I then asked Mr. Eaton for clarification on the type of questions Mr. Ashdown would have had

to answer on his insurance application each time he applied or renewed it. Mr. Eaton stated that every time Mr. Ashdown applied or renewed a policy, one of the questions he would have had to answer; would have been is "if there is any business being conducted at the insured address". Mr. Eaton stated that Mr. Ashdown each time stated no for both renewal and new policy applications. Mr. Eaton then stated since Mr. Ashdown's cancellation of insurance with Citizens Eaton insurance agency hasn't had any contact with Mr. Ashdown. I then asked Mr. Eaton, has Mr. Ashdown ever submitted any claims under his homeowner policy. Mr. Eaton stated not to his knowledge. I then asked Mr. Eaton, did the Citizens insurance underwriting advised him why Mr. Ashdown's policy was cancelled. Mr. Eaton stated he was advised Mr. Ashdown was running an Assisted Living Facility out of that insured property. I then asked Mr. Eaton if Mr. Ashdown would have let it be known that he was in fact running a business out of his property what could have been done. Mr. Eaton stated they would have rewritten the policy through one of their many other companies they work with, I then asked Mr. Eaton if the application or policy was written in only Mr. Ashdown's name or was Mrs. Ashdown included. Mr. Eaton stated the policy was in both names. Mrs. Ashdown was listed as an additional name to insure. Mr. Eaton then provided me with a copy of Eaton Insurance's **dashboard report** showing the conversations along with the notes of transaction completed for Mr. Barry Ashdown. Mr. Eaton also provided me a duplicate copy of Citizens' application that Mr. Ashdown completed along with a Signature Certificate. Mr. Eaton also provided me with a duplicate copy of Citizens' Cancellation notice along with copies of the home inspections that were completed by Cris Home Inspections. Mr. Eaton also advised me that the customer service representative, Glenn Quirion who handle Mr. Ashdown application unfortunately no longer was employed there. **(EXHIBIT# 6) (EXHIBIT# 7 Audio Recording)**

On August 22, 2023, at approximately 3:30 pm Detective Earl Brown and I did surveillance on 1298 Victoria Drive, West Palm Beach, Trinity Care, Inc by driving by the residence several times. I observed the front picture window was open. I also observed that an elderly person appeared to be sitting down at a table. There was no attempt to make contact during this surveillance period.

On September 15, 2023, at approximately 3:00 p.m., Detective Rhinehart and I attempted to interview the owners of Trinity Care Assisted Living, Barry Ashdown and Nalini Ashdown at the residence located at 1298 Victoria Drive, West Palm Beach, Florida. Upon arrival, Detective Rhinehart and I made contact with Dorothy Morris, who identified herself as an employee with the job description of a home health aide for Trinity Care Assisted Living. Ms. Morris also confirmed there were 5 residents at the facility. Ms. Morris then confirmed Mr. Ashdown and his wife were the owners of the facility. When asked if they were available to speak with; Ms. Morris stated the Ashdown's were not there, and Ms. Ashdown would be back around 10:00 a.m. on Monday morning, September 18, 2023. **(EXHIBIT# 8 Audio Recording)**

On September 21, 2023, at approximately 10:45 a.m., Detective Sommo and I attempted to speak with Mr. Glenn Quirion at his residence on 10309 Clubhouse Turn Rd, Lake Worth, Florida. We were greeted at the front door by his wife who advised Mr. Quirion was not at home, but she would let him know that we needed to speak with him. I then left Mrs. Quirion my business card.

Approximately 15 minutes after we left the residence, I was contacted by Mr. Quirion by phone. We agreed to meet on September 24, 2023, at his residence at 5:00 pm.

On September 24, 2023, at approximately 16:30 p.m., I was contacted by Mr. Glenn Quirion, who requested to reschedule our meeting to September 26, 2023, at 1pm.

On September 26, 2023, at approximately 1:10 p.m., Detective Brown and I met with Mr.

Glenn Quirion at 831 Village Blvd, West Palm Beach, Florida. After being sworn in Mr. Quirion stated that Mr. Ashdown's insurance policy was for his rental property located at 1298 Victoria Dr, West Palm Beach, Florida, and at no time was it indicated that it was for a business. This type of policy was for tenants only. Mr. Quirion reiterated that it was never disclosed to him that a business was being operated at the residence. Mr. Quirion also stated he did not know what Mr. Ashdown's intentions were by doing this type of act. Mr. Quirion then stated if this would have been known the policy could have been written up by a different person who handles commercial policies because he only handles home, auto and flood insurance. **(EXHIBIT# 9 Audio Recording)**

On September 29, 2023, at approximately 10:05 a.m., I contacted Mr. Barry Ashdown via phone in reference to speaking with both his wife Nalini Ashdown and he in person. Mr. Ashdown agreed to meet at the Department of Financial Services' office located at 400 N Congress Ave, Suite 250, West Palm Beach, Florida on Wednesday, October 04, 2023.

On October 04, 2023, at approximately 3:45 p.m., detective Rhinehart and I held a recorded sworn interview with Barry Ashdown and Nalini Ashdown at 400 N Congress Ave, Suite 250, West Palm Beach, Florida. After being sworn in Mr. Ashdown stated he went to his insurance broker and advised him that his insurance premium was too expensive. The insurance broker/agent then provided Mr. Barry Ashdown with two options. However, the two options became only one option, which was Citizens insurance. Mr. Ashdown then completed the application for Citizens insurance. Mr. Ashdown stated he was asked if his house was rented, and he said yes. Mr. Ashdown stated the house is rented to his wife business, which is a home for American veterans. Mr. Ashdown then stated that everything was fine for about three months after attaining the insurance through Citizens, when he received a call from a Citizens' representative, who told Mr. Ashdown that he was running a business from the residence. Mr. Ashdown stated he explained to the Citizens' representative that his house is rented under the business and its on his income tax. However, Mr. Ashdown said, the business is not his; it's his wife business. Mr. Ashdown stated he received a letter from Citizen insurance stating that he had misrepresented the information on his insurance application. Mr. Ashdown stated he did not and does not feel he committed any type of insurance fraud.

Mrs. Ashdown stated they had the Trinity Care Inc business since 2006. Mr. Ashdown then added they had insurance that whole time without any problems. Mrs. Ashdown stated that the business is licensed for six beds, however they only have five veterans at this time. I then verified the business address was 1298 Victoria Dr, West Palm Beach, Florida. Which the Ashdowns verified as the correct location. Mr. Ashdown stated that prior to being licensed for Trinity Care, Inc they rented rooms at that location. Mr. Ashdown was then presented with the application which he completed. On page 3 of the application under "Eligibility Questions" Mr. Ashdown reviewed the answer which he indicated as a, "No" for any business that were being conducted from the residence whether for profit or not. Mr. Ashdown acknowledged he answered the question with a "no". However, he didn't remember doing so. Mr. Ashdown then tried to explain away his answer by saying that it was probably from previous applications. Mr. Ashdown when on to say that he didn't even fill out the application himself instead the insurance representative did it and he just signed. Mr. Ashdown stated this was all done in person and not by email.

**(EXHIBIT# 10 Audio Recording)**

On October 05, 2023, at approximately 4:19 p.m. I contacted Mr. Ashdown by phone and asked him to email me a copy of the current business insurance for Trinity Care Inc. Upon observing the Certificate of Liability insurance, I observed the policy (NAL-FL-2006-12139-23) was written by Plastridge Insurance Agency located at 2100 Brook Drive, West Palm

Beach, Florida. The insured description showed: **Location 1, Personal Elder Care, 533 Brook Drive, West Palm Beach, Florida, 33417 and Location 2, Trinity Care, Inc, 1298 Victoria Drive, West Palm Beach.** The policy effective date showed to be March 27, 2023, and the policy expired date was March 27, 2024. The coverage limits showed to be 100,000 (each occurrence), 50,000 (damage to rented premises), 5,000 (medical expenses), 100,000 (personal & adv. injury) and 300,000 (general aggregate). **(EXHIBIT# 11)**

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**Conclusion:**

1. On December 19, 2022, Barry Clifford Ashdown completed and digitally signed a dwelling Fire DP-3 Special application for homeowner insurance from Citizens Property Insurance Corporation. Both of the emails had different IP addresses and time stamps, ([brian@eatoninsurance.net](mailto:brian@eatoninsurance.net) and [barryashdown@yahoo.com](mailto:barryashdown@yahoo.com)). Mr. Ashdown stated on his homeowner's application no business was in operation at the residence of 1298 Victoria drive, West Palm Beach, Florida when in fact a business (Trinity Care, Inc) is being operated from that residence.
2. On February 01, 2023, an onsite visit was conducted by Kelly Alliance, a professional claim investigator for Citizens Property Insurance. Investigator Silvio Arana made contact with an individual dressed in scrubs who was identified as Dorothy at the residence of 1298 Victoria Dr, West Palm Beach, Florida. She advised that there was a business in operation at the location by the name of "Trinity Care," and that Mr. and Mrs. Ashdown was the owners.
3. On August 08, 2023, a review of documentation from the Agency for Health Care Administration (AHCA) indicated that there was an active assisted living facility on record by the name Trinity Care Inc. The business location was listed at 1298 Victoria Drive, West Palm Beach, Florida. The Facility provider and financial officer is listed as Nalini Ashdown. The owner/Licensee was listed as Trinity Care Assisted Living Facility Inc. According to their records the business has been licensed since March 14, 2021. Upon reviewing the emergency power plan summary, I observed that the number of people allocated to use the facility is six.
4. On August 10, 2023, at approximately 4:12 pm, during a sworn recorded interview with the insurance agent and owner of Eaton Insurance, Mr. Brain Eaton, stated that Mr. Ashdown would have had to answer on his insurance application each time he applied or renewed it if there was any type of business being run from the residence. Mr. Ashdown each time stated "no".
5. On September 15, 2023, at approximately 3:00 p.m., detective Rhinehart and I attempted to interview the owners of Trinity Care Assisted Living, Barry Ashdown and Nalini Ashdown at the residence located at 1298 Victoria Drive, West Palm Beach, Florida 33406. Upon arrival, detective Rhinehart and I made contact with Dorothy Morris, who identified herself as an employee with the job description of a home health aide for Trinity Care Assisted Living. Ms. Morris also confirmed there were 5 residents at the facility. Ms. Morris then confirmed Mr. Ashdown and his wife were the owners of the facility. When asked if they were available to speak with, Ms. Morris stated the Ashdown's were not there, and Ms. Ashdown would be back around 10:00 a.m. on Monday morning, September 18, 2023.
6. On September 26, 2023, at approximately 1:10 p.m., during a sworn recorded interview with Eaton's Customer Service Representative Mr. Glenn Quirion stated that Mr. Ashdown's insurance policy was for his rental property located at 1298 Victoria Dr, West Palm Beach, Florida, and at no time was it indicated that it was for a business. This type of policy was for tenants only. Mr. Quirion reiterated that it was never disclosed to him that a business was being operated at the residence. If this would have been acknowledged, the

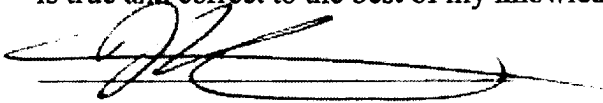
policy could have been written by a different person who handles commercial policies because he only handles home, auto and flood insurance.

7. On October 04, 2023, at approximately 3:45 p.m., during a sworn recorded interview, when presented with page 3 of the application under "Eligibility Questions" Mr. Ashdown acknowledged that he had answered the question with a "NO" if any business were being conducted at the residence whether for profit or not.

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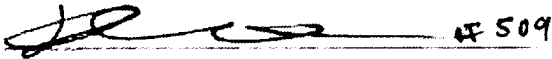
**Based on the above facts, there is probable cause to believe that on December 19, 2022, in Palm Beach County Florida, the defendant Barry Clifford Ashdown violated Florida Statute 817.234(1)(a) when he, with the intent to injure, defraud, or deceive Citizens Property Insurance Corporation, an insurer, by stating on his homeowner insurance application that no business was in operation at the residence of 1298 Victoria drive, West Palm Beach, Florida when in fact a business (Trinity Care, Inc) is being operated from that residence. Which constitutes material misrepresentations to an insurance company.**

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.



**Harold Peterson, DETECTIVE**  
Florida Department of Financial Services  
Bureau of Insurance Fraud

Subscribed to and sworn before me this 24 day October 2023, by **Harold Peterson**, who is personally known to me.

 # 509

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

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