

**Probable Cause Affidavit  
Florida Department of Financial Services, Fraud Division  
Case Number: 15-561**

**Defendant:** Robert Robison

**Race:** W    **Sex:** M    **DOB:** 07/04/1959    **SSN:** ██████████

**Height:** 5'8"    **Weight:** 170    **Hair:** grey    **Eyes:** blue

**Florida Driver License:** R125-779-59-244-0

**Address:** 8126 S. Lake Dr Lake Clark Shores, FL

**Charge Description:**

- Four counts of Application Fraud in violation of FSS FSS 817.234 (3) (a)
- One count of Ongoing Scheme to Defraud > \$300 in violation of FSS 817.034(4)(b)1.
- One count of Grand Theft in violation of FSS 812.014.
- One count of Aggregated Scheme to Defraud in violation of FSS 817.034 (4) (a) 3.

**Victim:** Transamerica Insurance Co

**Narrative:** On March 31, 2015, I was assigned the above case by Lt Padich. Transamerica SIU Deb Novak had conducted a review of whole life policies sold by Robert and Marita Robison between January 2012 and January 2015. Ms. Novak became concerned of the policies sold by the Robison's because of the high number of policies that had been cancelled several months after they were purchased. Ms. Novak provided me with a spreadsheet outlining 75 policies sold by either Marita or Robert Robison. Of the 75 policies only 21 had made premium payments for 5 months or longer before being cancelled for insufficient funds or frozen account. Also of concern was that of the 75 policies the listed payor on all but 6 policies is Mireille /Marie Alexandre. The remaining 6 policies have Marie Clarke listed as the police payor. (see exhibit 1)

**Policy Holders**

I conducted a review of the individual polices by calling the actual policy holders to insure they purchased the policies. Many of the numbers listed on the policies were the wrong numbers or were non working numbers. I was able to successfully reach Andris Alexandre (561) 965-2964. However Andris did not speak English and gave the phone to his daughter and had her to speak to me. Andis daughter is Mireille Alexandre. I spoke to Ms Alexandre who stated that her dad, Andris, did purchase a policy but cancelled the policy after a few months. I asked Ms. Alexandre if she was familiar with any of the other policies sold by the Robisons' in which she is the payor. She stated that her father's policy is the only policy that she signed for. I informed her there are approximately 70 accounts listing her as the payor. Ms. Alexandre was to call me back but never did. I made several visitis to Alexandre's home and spoke to an unk. woman and left my card. After not hearing back from Alexandre I called Andis Alexandre's phone and received an automated message informing me the number has been changed and no forwarding number is available.

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## Bank Records

On June 4, 2015, I received commission information for both of the Robison's from Transamerica SIU Novak. On April 24, 2015, Robert Robison provided Transamerica with EFT bank information. The commissions are entered into the accounts under the name of AEGON. The "Authorization for EFT of earned Commission" was to go to a Bank of America account number [REDACTED]. This document was signed by Robert Robison and a copy of a voided check was attached to the document. The voided check was from the Bank of America account of Mireille Alexandre 536 Shady Pine Way Apt D2 Greenacres, Fl. Check number 1386. The name "Robert Robison" was hand written above Mireille Alexandre on the face of the check. (see exhibit 2)

Subpoenas for Robert and Marita Robison's bank records and for Mireille Alexandre's bank records were served to Bank of America. An examination of the records revealed the following information: Mireille Alexandre has Bank of America account number ending in [REDACTED], this is the same account that Robert Robison submitted for his EFT to AEGON (Transamerica) on April 24, 2014. This is a joint account used by both Mireille Alexandre and Robert Robison as evident in checks issued and endorsed by both Robert and Mireille during the time frame outlined in the below table. (see exhibit 3) The following table outlines activity in the Bank of America account number [REDACTED] between Transamerica and Robert and Mireille between November 2013- September 2014: (see exhibit 4)

| Month          | Premium payments to Transamerica | EFT deposits received             | Difference  |
|----------------|----------------------------------|-----------------------------------|-------------|
| November 2013  | 5 payments made = \$895.50       | 0                                 | - \$895.50  |
| December 2013  | 9 payments made = \$1807.08      | 0                                 | -\$1807.08  |
| January 2014   | 13 payments made = \$2235.10     | 0                                 | -\$2235.10  |
| February 2014  | 17 payments made = \$2730.75     | 0                                 | -\$2730.75  |
| March 2014     | 16 payments made = \$2691.70     | 0                                 | - \$2691.70 |
| April 2014     | 15 payments made = \$2527.70     | 5 deposits received = \$4359.00   | +\$1831.30  |
| May 2014       | 16 payments made = \$2643.00     | 14 deposits received = \$21322.00 | +\$18679.00 |
| June 2014      | 14 payments made = \$2263.50     | 17 deposits received = \$19318    | +\$17054.50 |
| July 2015      | 13 payments made = \$1885.75     | 11 deposits received = \$12388.00 | +\$10502.25 |
| August 2015    | 20 payments made = \$2296.54     | 16 deposits received = \$22966.00 | +\$20669.46 |
| September 2014 | 20 payments made = \$2795.54     | 8 deposits received = \$10091.00  | +\$7295.46  |

| Total premiums paid | Total commissions received | Difference  |
|---------------------|----------------------------|-------------|
| 158 = - \$24772.16  | 71= +\$90444.00            | +\$65671.84 |

On August 25, 2014, Robert Robison submits a request to Transamerica to now have his EFT commissions deposited into a Chase account number [REDACTED]. (see exhibit 5). The EFT commission payments into the Bank of America account come to a complete stop midway through September. However there are numerous direct payments coming out of this account into October that were returned due to insufficient funds. Eventually all of these policies are cancelled by Transamerica for insufficient funding.

## Application Fraud One Count

On Friday July 17, 2015 at 1335 hours Det. Utecht and I met with Shirley Sabella at the Dunkin Donuts 117<sup>th</sup> Ave Kendall, FL. for the purpose of taking a recorded sworn statement from Ms. Sabella. Ms. Sabella stated in August 2014 she did not take out a life insurance policy on herself with Transamerica. Ms. Sabella further

stated that she had no knowledge of the policy until October 2014, when she received a letter from Transamerica informing her that her payment would now be sent in quarterly instead of monthly. Ms. Sabella stated this concerned her because she never took out any life insurance on herself and she called Transamerica to inquire. This was the first time Ms. Sabella ever heard of Transamerica Insurance. I then showed Ms. Sabella a copy of the Transamerica Life Insurance policy that was taken out in her name on August 6, 2014. Robert Robison was the selling agent. **(see exhibit 6)** Ms. Sabella stated the last time she recalls having any contact with Robert Robison was about 2004-2005 and that she has never purchased any insurance policies through him. Ms. Sabella reviewed page 2 of the policy application and stated she has never purchased a \$50,000 life insurance policy, nor has she ever made \$143.50 monthly premium payments for a life insurance policy. According to the policy application Ms. Sabella resides at 812 NW 29<sup>th</sup> Ct Wilton Manors, FL. Ms. Sabella stated she has never heard of this address and has no knowledge of anyone she knows living there. Ms. Sabella stated the DOB listed on the policy (01-04-1964) is incorrect, her correct DOB is 01-14-1964. The policy beneficiary is listed as Robert Sabella, the late husband of Ms. Shirley Sabella. Ms. Sabella stated that on the date the policy was written, August 6, 2014, Mr. Sabella was in Baptist Hospital in the intensive care unit. She further stated that during the last 2 years of her husband's life he was very ill and spent most of the time in and out of the hospital with many health issues. She further stated that on June 13, 2014 Mr. Sabella went back into the hospital and was never released. On August 16, 2014, Mr. Sabella expired. Ms. Sabella stated that she spent the last couple of months of her husband's life at his side. Ms. Sabella stated that had she taken out a life insurance policy it would not have made any sense to have her dying husband listed as the beneficiary. Page 3 of the policy application had premium payment information showing the EFT would come from a Wells Fargo account. Ms. Sabella looked at the information and stated that she does not have a Wells Fargo account and the Account number on the application was unfamiliar to her. The listed name as the policy payor is Marie Clarke 336 Legion St. 1F Brooklyn NY. According to the application Marie Clarke is listed as the cousin of Ms. Sabella. Ms. Sabella does not have any relatives named Marie Clarke and does not know anyone by that name. Ms. Sabella also stated that she has never heard of the Brooklyn address. I then showed Ms. Sabella the signature page of the application. Ms. Sabella stated that was not her signature representing Shirley Sabella. I then showed Ms. Sabella a notarized copy of a document she sent to Transamerica on November 12, 2014, stating the signature and the application were not completed by her. Ms. Sabella confirmed this to be her signature and affirmed sending the affidavit to Transamerica last November. This concluded my interview with Ms. Sabella. **(see exhibit 7)**

Given the above statement, facts and copy of the policy application submitted by Robert Robison on behalf of Ms. Sabella, I hereby have probable cause to believe that on August 6, 2014, Robert Robison committed one count of Insurance Application Fraud in violation of **FSS 817.234 (3) (a)** by knowingly preparing and presenting with knowledge to Transamerica a Whole Life Insurance Policy for Shirley Sabella without the knowledge of the application submission by Sabella.

### **Application Fraud Three Counts**

On Monday July 20, 2015 at 1114hrs. Det. Parrish and I met with Mirlande Cadet at the Lifechurch 3061 State Rd 7 Wellington, FL. also present for the interview was Ms. Cadet's daughter Guerslande Etienne. Ms. Cadet stated that she had no knowledge of any Transamerica policies taken out by her until September 2014. Ms. Cadet stated that about September 15, 2014 she received a confirmation letter from Transamerica thereby alerting Ms. Cadet of the policies. Ms. Cadet notified Kim Novak of Transamerica and stated that she has no knowledge of the policies. Ms. Cadet reviewed email correspondences between Ms. Novak and herself in which Ms. Cadet requests the policies are cancelled immediately and that she never applied for these policies. I showed Ms. Cadet a copy of the emails and she confirmed that she did have this correspondence with Ms. Novak. **(see exhibit 8)** I now showed Ms. Cadet copies of the 3 policies that were sold to her by Robert and

Marita Robison. (see exhibit 9) The first policy is dated 04-20-2014, and sold by Marita Robison, the second policy is dated 07-29-2014 and was sold by Robert Robison and the third policy is dated 08-25-2014, and was sold by Robert Robison. Ms. Cadet reviewed all 3 policies and stated that although her name appears as the insured she never applied for any of the policies. Ms. Cadet stated that she has never heard of the address on the policies, 1018 Lake Terry Dr Apt B Royal Palm Beach, Fl and her birth date and her daughter's birth date are both incorrect. According to the policy the payment on the account is to be drawn from a Wells Fargo account. Ms. Cadet stated she does not have an account with Wells Fargo and does not recognize the account number. Furthermore, Ms. Cadet stated that the proposed payor, Mireille Alexandre, who is listed as Ms. Cadet's cousin on all 3 applications, is no relation to her. In fact she has never heard of Mireille Alexandre. I then showed Ms. Cadet the signature page on the applications and Ms. Cadet stated none of the signatures were hers.

Ms. Cadet stated she works at the Publix on SR7 and Lake Worth Rd and became friendly with a customer by the name of Robert Robison. She stated Mr. Robison informed her that he has a girlfriend from HAITI who works at a nursing home. Mr. Robison then tried to sell Ms. Cadet a life insurance policy. Ms. Cadet applied for and was denied the policy because she has a history of high blood pressure. Mr. Robison then told Ms. Cadet to go to her doctor and ask him to give her a clean bill of health so she can get the policy. Ms. Cadet refused to do this and informed Mr. Robison she has adequate life insurance through Publix. This concluded Ms. Cadet's statement.

Given the above statement, facts and copies of the policy applications submitted by Robert Robison on behalf of Ms. Cadet, I hereby have probable cause to believe that between January 2013 and April 2014, Robert Robison committed three counts of Insurance Application Fraud in violation of **FSS 817.234 (3) (a)** by knowingly preparing and presenting with knowledge to Transamerica three Whole Life Insurance Policies for Mirlande Cadet without the knowledge of the application submission by Ms. Cadet.

**Aggregated Scheme to Defraud One count**  
**Organized Scheme to Defraud One count**  
**Grand Theft One count**

On August 10, 2015, Det. Griffin and I met with Marita Robison at the Dunkin Donuts on Lantana Rd and I95 for the purpose of taking a sworn statement. Prior to turning on the recorder I showed Ms. Robison applications for 25 policies for life insurance with Transamerica. The policies were written from January 2013 through August 2014. The policies were submitted to Transamerica representing Marita Robison as the selling agent (ID 94HH4601). Included in these policy applications was a policy written for Mirlande Cadet on April 20, 2014. (see exhibit 10) Ms. Robison acknowledged viewing the 25 policies prior to going on tape. I asked Ms. Robison if she recalled ever writing any of these policies. Ms. Robison stated no she did not write or sell any of the 25 policies. Ms. Robison further stated she did not write any policies that had Mireille Alexandre as the payor. Ms. Robison is familiar with Alexandre and is aware that Alexandre is Robert's girlfriend and Robert met Alexandre at Avante in Lake Worth while Robert's father was being treated at the Avante facility. Ms. Robison does not recall her agent ID number but stated that her ex-husband Robert Robison and herself worked together selling insurance for several insurance providers. Ms. Robison stated they worked together until about a year after their divorce. Robert would have had access to Marita's ID number. The policies were all hand written. Marita stated that the hand writing on the policies is not hers and it looks to be her ex-husband Robert's handwriting. Marita stated that she never received any commission payment for any of the 25 policies reviewed today. The statement ended at 1424 hrs.

Review of the joint Bank of America account belonging to Robert Robison and Mireille Alexandre proves both parties were active with the account between March 2014-September 2014. During this time frame there

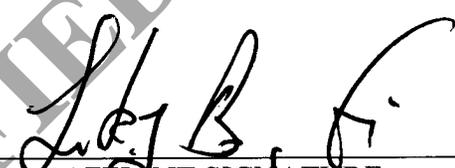
were 71 commission EFT's deposited into the account from AGEON (Transamerica) for a total of \$90,444.00. The above statements and bank records constitutes probable cause for Robert Robison for conducting an Organized Scheme to Defraud > \$300 in violation of FSS 817.034(4)(b)1. and one count of Grand Theft in violation of FSS 812.014.

Transamerica SIU Novak sent a spreadsheet listing all of Marita Robison's commissions since 2012. I extrapolated the information for the commissions of the policies that Marita reviewed and stated were not written by her. (see exhibit 11)

Based on Marita Robison's statement, the information provided by Transamerica and activity occurring on the joint account between Robert Robison and Mirielle Alexandre I have probable cause to believe that Robert Robison was in engaged in an Aggregated Scheme to Defraud in violation of FSS 817.034 (4) (a) 3.

SWORN TO AND SUBSCRIBED BEFORE ME  
THIS 14 DAY OF Sept, 2016, A.D.

  
NOTARY PUBLIC OR LAW ENFORCEMENT  
OFFICER CONDUCTING OFFICIAL POLICE  
INVESTIGATION. (Ref. Sec. 117.10 F.S.)

  
AFFIANT SIGNATURE

Frank J. Briganti  
AFFIANT NAME

Sept 14, 2016  
DATE