

Orlando adjuster charged with insurance fraud

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An Orlando public adjuster faces up to 30 years in prison if convicted of insurance fraud by seeking more than \$750,000 for a minor motel fire two years ago, state records show.

Robert Eugene Leverett II is accused of padding the damages by at least \$500,000 because he would have earned 10 percent of whatever the insurer paid, according to an investigation by the state Department of Financial Services.

"I am proud of our investigators for bringing this individual to justice," state Chief Financial Officer Jeff Atwater wrote in a statement Friday announcing Leverett's arrest. "When a public adjuster commits fraud, it is a betrayal of trust that hurts the client who needs his or her help and the general public whose cost of insurance is driven up."

The first clue cited by investigators was the initial claim filed by Leverett within days of the Aug. 26, 2012 fire at a Red Carpet Inn on West Colonial Drive. He stated 64 rooms needed moderate to extensive repairs but an investigator wrote, "it should be noted that the building damaged by the fire has 56 rooms."

At least five rooms Leverett described as uninhabitable remained occupied by guests after the fire, according to the arrest affidavit.

An engineer hired by Leverett claimed the fire reached 500 degrees, burned for up to 60 minutes and damaged roof trusses. But Orlando firefighters needed just 150 gallons of water to douse a burning mattress in room 207 when they arrived within 8 minutes of the first alarm, records show.

A guest accidentally started the fire by dropping a cigarette on the mattress when he stepped out of the room to get ice down the hallway, according to the fire department.

Leverett, 43, could not be reached Friday afternoon.

A licensed adjuster since 2008, his one prior arrest was in 1995 when he pleaded no contest to reselling theme park tickets and resisting an officer without violence. He is now charged with four counts of insurance fraud and one charge of scheme to defraud. Besides prison time, he faces up to \$30,000 in fines if convicted.

"When you buck the system this is what you get," said Leverett's attorney, Michael Snure of Winter Park, who described his client's job as serving as an advocate for consumers needing assistance in resolving claims with insurance companies. Snure had not read the charging affidavit so he could not speak to specifics of the case.

A 71-page repair-and-damage estimate seeking at least \$760,000 from Capacity Insurance Co. was signed by one of the Red Carpet Inn's owners, Vasantlal "Wayne" Patel. An estimate by an inspector hired by the insurance company set damages at \$74,000, according to court documents.

Grant Renne, a forensic engineer retained by Capacity Insurance, found damage caused by water used to extinguish the fire but stated that the most extensive damage to the building had been caused by a leaking roof over a period of months. He also reported that during his inspection, Leverett invited him to Rachel's Strip Club for a meal and adult entertainment.

"Renne stated that he told Leverett that his opinion could not be bought," a state investigator wrote.