

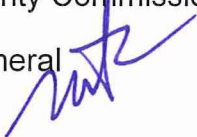


Memorandum



Miami-Dade County Office of the Inspector General
A State of Florida Commission on Law Enforcement Accredited Agency
19 West Flagler Street ♦ Suite 220 ♦ Miami, Florida 33130
Phone: (305) 375-1946 ♦ Fax: (305) 579-2656
Visit our website at: www.miamidadeig.org

To: The Honorable Carlos A. Gimenez, Mayor, Miami-Dade County
The Honorable Jean Monestime, Chairman
and Members, Board of County Commissioners, Miami-Dade County

From: Mary T. Cagle, Inspector General 

Date: January 7, 2015

Subject: Insurance Agent and Corporation Charged with Grand Theft from Miami-Dade Aviation Department, Ref. IG10-20

Please find the attached press release detailing today's arrest of Ian J. Norris (Norris), and the charges against Sabal Insurance Group, Inc. (Sabal). The OIG investigation uncovered fraud exceeding \$400,000 in overinflated premiums paid by MDAD through the reimbursement of operating expenses on one of its management agreements at Miami International Airport. Both Norris and the corporation were charged with five (5) counts of second degree Grand Theft.

This complaint was referred to the OIG by MDAD. MDAD assisted the OIG throughout the course of the investigation.

Attachment

cc: Alex Ferro, Mayor's Chief of Staff
Emilio T. Gonzalez, Director, Miami-Dade Aviation Department
Cathy Jackson, Director, Audit & Management Services
Charles Anderson, Commission Auditor

January 7, 2015

Media Contact:
Marie Perikles
Assistant Legal Counsel
(305) 375-1946



**Ian Norris and Sabal Insurance Group, Inc.
Charged with Defrauding the Miami-Dade Aviation Department**

(Miami, Florida) –

Ian J. Norris (Norris), President of Sabal Insurance Group, Inc. (Sabal), was arrested today on Grand Theft charges. The corporation itself, Sabal, is also being summoned to face criminal charges. The charges stem from a scheme to defraud the Miami-Dade Aviation Department (MDAD) and its vendor, Quality Aircraft Services, Inc. (QAS), over the price they paid for insurance premiums. Norris was arrested following a joint investigation by the Miami-Dade County Office of the Inspector General (OIG); the Florida Department of Financial Services, Division of Insurance Fraud; and the Miami-Dade State Attorney's Office. The total fraud uncovered exceeded \$400,000. Both Norris and the corporation were charged with five (5) counts of second degree Grand Theft for over \$180,000 in theft of MDAD funds and over \$14,000 in funds from QAS.

"The arrest of Norris is part of the OIG's continued effort to build a strong fraud prevention culture at the Miami International Airport," stated Inspector General Mary T. Cagle. The investigation uncovered that Norris, through his company, Sabal, fraudulently overbilled for workers' compensation and general liability insurance premiums purchased by QAS and reimbursed by MDAD. QAS through a management agreement provided MDAD with baggage handling and security services at the Miami International Airport. As part of the agreement, MDAD reimbursed QAS for all operational costs including insurance.

The investigation, which commenced due to a complaint from an MDAD employee, uncovered fraud dating back to policies issued in 2006-2007. Norris, through Sabal, overbilled QAS for the policies and then retained the difference in premiums. Additionally, the investigation uncovered that QAS was also defrauded of over \$14,000 for insurance premiums not related to its MDAD operations. QAS's management agreement with MDAD, dating from 2004, expired in 2010. QAS no longer provides services to MDAD.

The OIG is grateful for the assistance from its law enforcement partners, the Division of Insurance Fraud and the State Attorney's Office. Also, the OIG would like to thank the Miami-Dade Aviation Department for its cooperation throughout the course of the investigation.

"Miami International Airport is not now, nor will it ever be, an open purse for the benefit of criminals and thieves. Cases like this show what a dedicated team of investigators, prosecutors, and alert county employees can accomplish," commented Miami-Dade State Attorney Katherine Fernandez Rundle.

"The fight against fraud in our state is a collective effort, and we're thankful to our law enforcement partners for their work to help drive down the harmful effects of waste and abuse," said Deputy Chief Financial Officer Jay Etheridge. "Thanks to our agencies' combined work, this scam has been uncovered and those responsible will be held accountable."

COMMUNICATIONS

Stephen P. Clark Center

111 NW 1st Street Suite 2510 Miami, Florida 33128-1986

305-375-2836 or Fax 305-375-3968