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1100785980

COMPLAINT/ARREST AFFIDAVIT

OBTS NUMBER	ARMED FORCES	BWC	POLICE CASE NO.
	NO	NO	25276

SPECIAL OPERATION: [X] FELONY [ ] MISD [ ] TRAFFIC [ ] JUV [ ] DV [ ] MOVES [ ] CIV INF [ ] WARRANT FUGITIVE WARRANT: [ ] In State [ ] Out State

JAIL NO.	PMHD	COURT CASE NO.
260160599	NO	F26021905

IDS NO.	AGENCY CODE	MUNICIPAL P.D. DEF. ID NO.	MDSO RECORDS AND ID NO.	STUDENT ID NO.	GANG RELATED	FRAUD RELATED
	080				NO	YES

DEFENDANT'S NAME (LAST, FIRST, MIDDLE)	ALIAS and / or STREET NAME	SIGNAL:
CARBALLO, ISRAEL		

DOB (MM/DD/YYYY)	AGE	RACE	SEX	HISPANIC: ETHNICITY:	HEIGHT	WEIGHT	HAIR COLOR	HAIR LENGTH	HAIR STYLE	EYES	GLASSES	FACIAL HAIR	TEETH
[redacted]	61	W	M	YES CUB	5'08	200	MIX	ATE	AFR	BRO	NO	CLN	UNK

SCARS, TATTOOS, UNIQUE PHYSICAL FEATURES (Location, Type, Description)	PLACE OF BIRTH (City, State/Country)
	CC

LOCAL ADDRESS	PHONE	CITIZENSHIP
		CC

PERMANENT ADDRESS (Street, Apt. Number) (City) (State) (Country) (Zip)	PHONE	OCCUPATION
[redacted]		CONSTRUCTION

SCHOOL OR BUSINESS ADDRESS (Street, Apt. Number) (City) (State) (Country) (Zip)	PHONE	ADDRESS SOURCE
		DL

DRIVER'S LICENSE NUMBER/STATE	SOCIAL SECURITY NO.	WEAPON SEIZED	Defendant/CONCEALED WEAPON PERMIT	INDICATION OF:
[redacted]	[redacted]	NO	NONE	Alcohol Influence: N Drug Influence: N

ARREST DATE	ARREST TIME	ARREST LOCATION	GRID
11/05/2026	05:55	[redacted]	1359

CO-DEFENDANT NAME	DOB			
		[ ] IN CUSTODY [ ] AT LARGE	[ ] FELONY [ ] DV	[ ] JUVENILE [ ] MISDEMEANOR
CO-DEFENDANT NAME	DOB			
		[ ] IN CUSTODY [ ] AT LARGE	[ ] FELONY [ ] DV	[ ] JUVENILE [ ] MISDEMEANOR
CO-DEFENDANT NAME	DOB			
		[ ] IN CUSTODY [ ] AT LARGE	[ ] FELONY [ ] DV	[ ] JUVENILE [ ] MISDEMEANOR

JUV only	Relation	Name	Street	Zip	Phone	Contacted?

CHARGES	CHARGE AS:	CNTS	FL STATUTE NUMBER	VIOL OF SECT.	CODE OF	UCR	DV	WARRANT TYPE OR TRAFFIC CITATION
1. F/1-WORKMANS COMP/MISREP/FALSE/MISLEADING/100K	F.S.	1	440.105(4)(B)			0014260A	N	
2. F/1-GRAND THEFT 1ST DEGREE/100K>	F.S.	1	812.014(2)(A)			0006230G	N	
3. F/1-ORGANIZED FRAUD/$50,000 OR MORE	F.S.	1	817.034(4)(A)1			0014260A	N	
4.								

The undersigned certifies and swears that he/she has just and reasonable grounds to believe, and does believe that the above named Defendant committed the following violation of law:

On the 01 day of SEPTEMBER, 2024, at 08:00 at [redacted] MIAMI, FL, 33165

AN INVESTIGATION CONDUCTED BY DETECTIVE A. ROJAS (BADGE 25-277) OF THE DEPARTMENT OF FINANCIAL SERVICES, CRIMINAL INVESTIGATIONS DIVISION, INSURANCE FRAUD, REVEALED THAT THE DEFENDANT, ISRAEL CARBALLO PRESIDENT OF CARBALLO GROUP LLC, ACTIVELY CONCEALED ACTUAL PAYROLL AMOUNTS TO FRAUDULENTLY AVOID PAYING HIGHER WORKERS' COMPENSATION PREMIUMS.

ON SEPTEMBER 26, 2023, THE DEFENDANTS COMPANY APPLIED FOR WORKERS' COMPENSATION COVERAGE WITH NOR-GUARD INSURANCE. THE POLICY WAS ACTIVATED BASED ON AN ESTIMATED ANNUAL REMUNERATION OF $105,000. CONSEQUENTLY, A TRADITIONAL WORKERS' COMPENSATION POLICY (NO. [redacted] WAS ISSUED FOR THE PERIOD OF SEPTEMBER 26,... [Continued on Next Page]

HOLD FOR OTHER AGENCY VERIFIED BY

[ ] HOLD FOR BOND HEARING. DO NOT BOND OUT (Officer Must Appear at Bond Hearing).

I SWEAR THAT THE ABOVE STATEMENT IS TRUE AND CORRECT.

ROJAS, A: Court ID: 080-00449

SWORN TO AND SUBSCRIBED BEFORE ME, THE UNDERSIGNED AUTHORITY THIS 05 DAY OF NOVEMBER, 2026

GALO, F: Court ID: 080-00301

[ ] I Understand that should I willfully fail to appear before the court as required by this notice to appear that I may be held in contempt of court and a warrant for my arrest shall be issued. Furthermore, I agree that notice concerning the time, date and place of all court hearings should be sent to the above address. I agree that it is my responsibility to notify Clerk of the Court (Juveniles notify Juvenile Division) anytime that my address changes.

[ ] You need not appear in court, but must comply with the instructions on the reverse side hereof.

COMPLAINT/ARREST AFFIDAVIT - COURT COPY

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OBTS NUMBER	COMPLAINT/ARREST AFFIDAVIT CONTINUATION	POLICE CASE NO. 25276

JAIL NO.	COURT CASE NO.
260160599	F26021905

SPECIAL OPERATION:	JAIL NO.	PMHD	COURT CASE NO.
[X] FELONY [ ] MISD [ ] TRAFFIC [ ] JUV [ ] DV [ ] MOVES [ ] CIV INF [ ] WARRANT FUGITIVE WARRANT: [ ] In State [ ] Out State	260160599	NO	F26021905

DEFENDANT'S NAME (LAST, FIRST, MIDDLE)	DOB (MM/DD/YYYY)
CARBALLO, ISRAEL	[redacted]

CO-DEFENDANT NAME	DOB	[ ] IN CUSTODY [ ] AT LARGE	[ ] FELONY [ ] DV	[ ] JUVENILE [ ] MISDEMEANOR

CO-DEFENDANT NAME	DOB	[ ] IN CUSTODY [ ] AT LARGE	[ ] FELONY [ ] DV	[ ] JUVENILE [ ] MISDEMEANOR

CHARGES	CHARGE AS:	CNTS	FL STATUTE NUMBER	VIOL OF SECT.	CODE OF	UCR	DV	WARRANT TYPE OR TRAFFIC CITATION
5.								
6.								
7.								
8.								

2023, THROUGH SEPTEMBER 26, 2024. THIS INVESTIGATION IS LIMITED TO THE BUSINESS ACTIVITIES OF THE DEFENDANT AND CARBALLO GROUP LLC. DURING THIS POLICY PERIOD.

THE INVESTIGATION FOUND THAT THE DEFENDANT UTILIZED MONEY SERVICES BUSINESSES (MSBS) IN SOUTH FLORIDA TO CASH CHECKS RECEIVED FROM CONTRACTORS. SUBPOENAED RECORDS FROM THESE MSBS CONFIRMED THAT THE DEFENDANT SIGNED THE NECESSARY PAPERWORK AS PRESIDENT AND WAS AUTHORIZED TO CASH CHECKS ON BEHALF OF THE COMPANY. FURTHERMORE, THE MSBS PROVIDED PHOTOGRAPHIC EVIDENCE IDENTIFYING THE DEFENDANT AS THE INDIVIDUAL WHO CASHED THE CHECKS.

THIS WRITER OBTAINED SUBPOENAED DOCUMENTS AND AFFIDAVITS FROM FIVE COMPANIES CONFIRMED THEY HAD SUBCONTRACTED LABOR TO CARBALLO GROUP LLC, PAYING A TOTAL OF $1,074,278.71 VIA CHECKS. REPRESENTATIVES FROM EACH OF THESE COMPANIES VERIFIED THAT THESE PAYMENTS WERE EXCLUSIVELY FOR LABOR.

A REPRESENTATIVE FOR NOR-GUARD (WITNESS 1) CONFIRMED THAT NOR-GUARD WAS THE CARRIER FOR CARBALLO GROUP LLC, INC. PER THE CONTRACT, THE DEFENDANT WAS REQUIRED TO ACCURATELY REPORT WAGES, JOB CLASSIFICATIONS, AND THE NUMBER OF EMPLOYEES SO THAT NOR-GUARD COULD CALCULATE THE CORRECT INSURANCE PREMIUMS. THE INVESTIGATION DETERMINED THAT THERE WAS $968,278.71 IN UNREPORTED PAYROLL EXPOSURE DURING THE POLICY PERIOD. HAD THE DEFENDANT ACCURATELY REPORTED THIS PAYROLL, THE PREMIUM WOULD HAVE BEEN $109,863.00 THE WITNESS FURTHER STATED THAT NEITHER THE DEFENDANT NOR ANY OTHER REPRESENTATIVE CONTACTED NOR-GUARD TO REPORT SIGNIFICANT CHANGES IN PAYROLL, AS REQUIRED BY FLORIDA STATUTE 440.381(4). BY FRAUDULENTLY UNDERREPORTING PAYROLL, THE DEFENDANT COMMITTED PREMIUM FRAUD IN VIOLATION OF FLORIDA STATE LAW. AS A RESULT, NOR-GUARD WAS DEPRIVED OF $100,565.57 IN PREMIUMS; THE DEFENDANT PAID ONLY $9,297.43 FOR THE POLICY YEAR.

SAO PRE-FILE CONFERENCE INFORMATION
DATE: 11/05/2026
TIME: 0900
CONTACT: MESSAGE LEFT
NOTES: FRAUD

HOLD FOR OTHER AGENCY VERIFIED BY	[ ] HOLD FOR BOND HEARING. DO NOT BOND OUT (Officer Must Appear at Bond Hearing).	[ ] I Understand that should I willfully fail to appear before the court as required by this notice to appear that I may be held in contempt of court and a warrant for my arrest shall be issued. Furthermore, I agree that notice concerning the time, date and place of all court hearings should be sent to the above address. I agree that it is my responsibility to notify Clerk of the Court (Juveniles notify Juvenile Division) anytime that my address changes. [ ] You need not appear in court, but must comply with the instructions on the reverse side hereof.
I SWEAR THAT THE ABOVE STATEMENT IS TRUE AND CORRECT. ROJAS, A: Court ID: 080-00449	SWORN TO AND SUBSCRIBED BEFORE ME, THE UNDERSIGNED AUTHORITY THIS 05 DAY OF NOVEMBER, 2026 GALO, F: Court ID: 080-00301	

COMPLAINT/ARREST AFFIDAVIT CONT.