

# PRESS RELEASE

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### **Facebook helps nab Phoenix Women for Insurance Fraud**

**PHOENIX** – A Phoenix woman, who was paid \$26,500 by Travelers Insurance Company after she claimed she lost her wedding rings while swimming in the Pacific Ocean, pled guilty to two counts of insurance fraud. The fraud was uncovered, in part, by a Facebook photo showing her still wearing the distinctive rings after they were supposedly lost.

Maria Apodaca Simmons made a claim on her Travelers Insurance policy for the rings on June 4, 2013, saying she lost them while swimming in the ocean a few days after her wedding in May.

In October 2013, Simmons also filed a \$14,000 claim for her husband's wedding band, claiming it was lost when he was swimming while on vacation. A State Farm employee thought something was amiss when interviewing her about her husband's ring. The employee noticed that she was wearing what appeared to be the wedding rings that she told Travelers were lost while swimming. Simmons provided State Farm with the same appraisal which included photos of the rings that she used for the Travelers policy.

Arizona Department of Insurance investigators were called in and later discovered a Facebook page with a photo showing her wearing the same rings after the date of the Travelers claim. Arizona Department of Insurance investigators executed a search warrant on Simmon's residence in Phoenix this past January and recovered her rings. Simmons first said the rings she was wearing were duplicates, but the jeweler who made

the custom rings told investigators that he had only made one set. Simmons eventually implicated herself in the fraud in statements she made relative to the Travelers claim and admitted that the claim made on her husband's wedding band was also fraudulent.

A complaint was filed on August 25, 2014 charging Maria Apodaca Simmons with two counts of insurance fraud. Simmons pled guilty to both counts on September 23, 2014. As part of a plea agreement with the State, Simmons will be placed on probation, agreed to pay restitution \$26,953.60 to Travelers Insurance, and \$1,005.11 to the Arizona Department of Insurance for investigative costs. Simmons will be sentenced on October 29, 2014 at 8:30 a.m. by Maricopa County Superior Court Judge Sam Myers.

### **About the Arizona Department of Insurance**

The Arizona Department of Insurance, an agency of the State of Arizona, is responsible for the education and protection of insurance consumers and for oversight of the insurance industry in the state.