



CLERK OF THE COURT

1 **INFM**
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8 **DISTRICT COURT**
9 **CLARK COUNTY, NEVADA**

11 STATE OF NEVADA,

12 Plaintiff,

13 v.

14 DENISE ANN RAMOS, ID #2737005,

15 Defendant.

Case No.: C-16-317970-1
Dept. No.: XXIII

17 **INFORMATION**

18 ADAM PAUL LAXALT, Attorney General for the State of Nevada, in the name and by the
19 authority of the State of Nevada, informs the Court:

20 DENISE ANN RAMOS has committed the crimes(s) of ONE (1) COUNT of INSURANCE
21 FRAUD, a category D felony in violation of NRS 686A.2815.

22 All of the acts alleged herein have been committed or completed on or between about
23 April 1, 2014, and July 16, 2014, by the above-named Defendant, within the County of Clark,
24 State of Nevada, in the following manner:

25 **COUNT I**
26 **INSURANCE FRAUD**
Category D Felony - NRS 686A.2815

27 That the Defendant, DENISE ANN RAMOS, in the County of Clark, State of Nevada,
28 knowingly and willfully presented or caused to be presented to an insurer false or misleading

1 information concerning a material fact in support of a claim for benefits made under a policy of
2 insurance issued pursuant to the Nevada Insurance Act, to wit:

3 On or about April 1, 2014, through July 16, 2014, in support of her claims for insurance
4 benefits, DENISE ANN RAMOS knowingly and willfully, falsely informed representatives of
5 Farmers Insurance that (i) in April of 2014, she resided at 5400 Cheyenne Avenue, Las Vegas,
6 Nevada 89108; (ii) that someone had broken into her apartment at 5400 Cheyenne Avenue, Las
7 Vegas, Nevada 89108; and (iii) that someone had stolen her possessions after said alleged
8 break-in, when in truth and in fact DENISE ANN RAMOS never resided at 5400 Cheyenne
9 Avenue, Las Vegas, Nevada 89108, and never had her alleged possessions stolen during said
10 alleged break-in.

11 All of which constitutes the crime of INSURANCE FRAUD, a category D felony in violation
12 of NRS 686A.2815.

13 All of which is contrary to the form, force and effect of the statutes in such cases made
14 and provided, and against the peace and dignity of the state of Nevada.

15 DATED this 19th day of September, 2016.

16 SUBMITTED BY

17 ADAM PAUL LAXALT
18 Attorney General

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21 By: /s/ BEHNAZ F. SALIMIAN
22 BEHNAZ F. SALIMIAN
23 Deputy Attorney General
24 Nevada Bar No. 13752
25 *Attorneys for the state of Nevada*
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