



Florida Department of Financial Services
Division of Insurance Fraud

An Accredited State Law Enforcement Agency



Fiscal Year 2009/2010

Referrals: 12,820

Presentations: 1,234

Arrests: 1,042

Convictions: 706

Court Ordered Restitution: \$63,061,289.39

Fiscal Year 2008/2009

Referrals: 12,084

Presentations: 982

Arrests: 834

Convictions: 532

Court Ordered Restitution: \$34,613,327.32

Fiscal Year 2007/2008

Referrals: 9,916

Presentations: 873

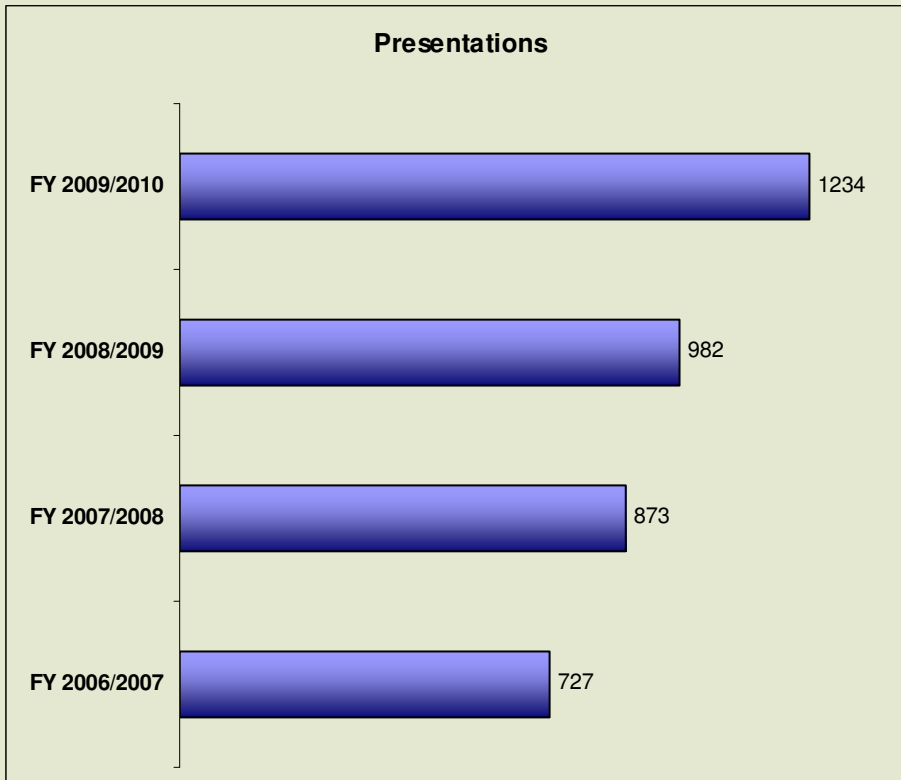
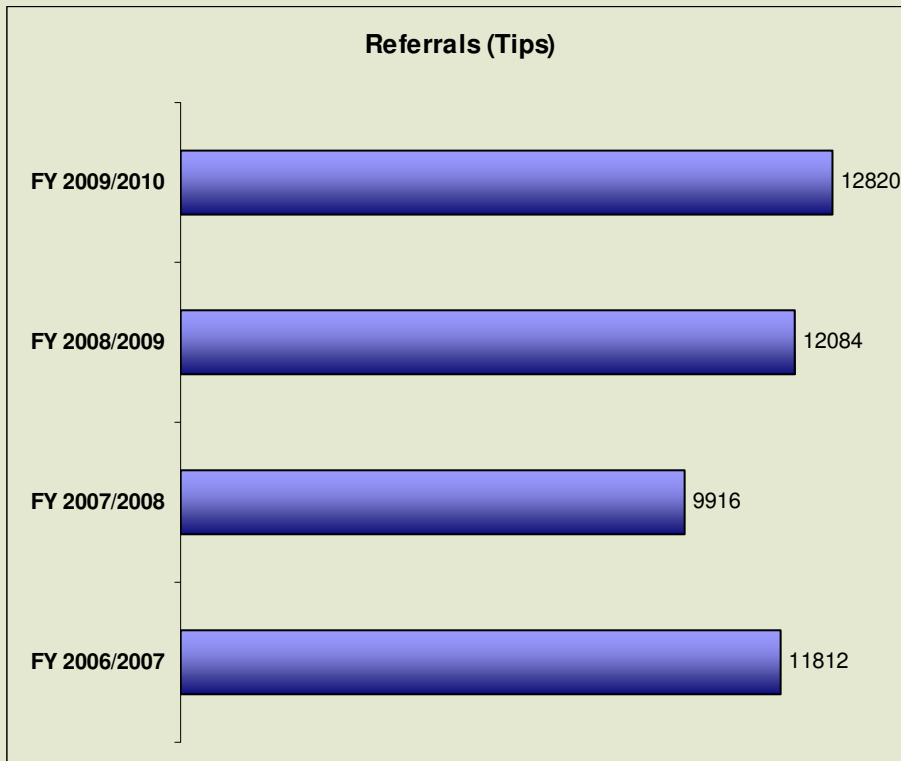
Arrests: 816

Convictions: 663

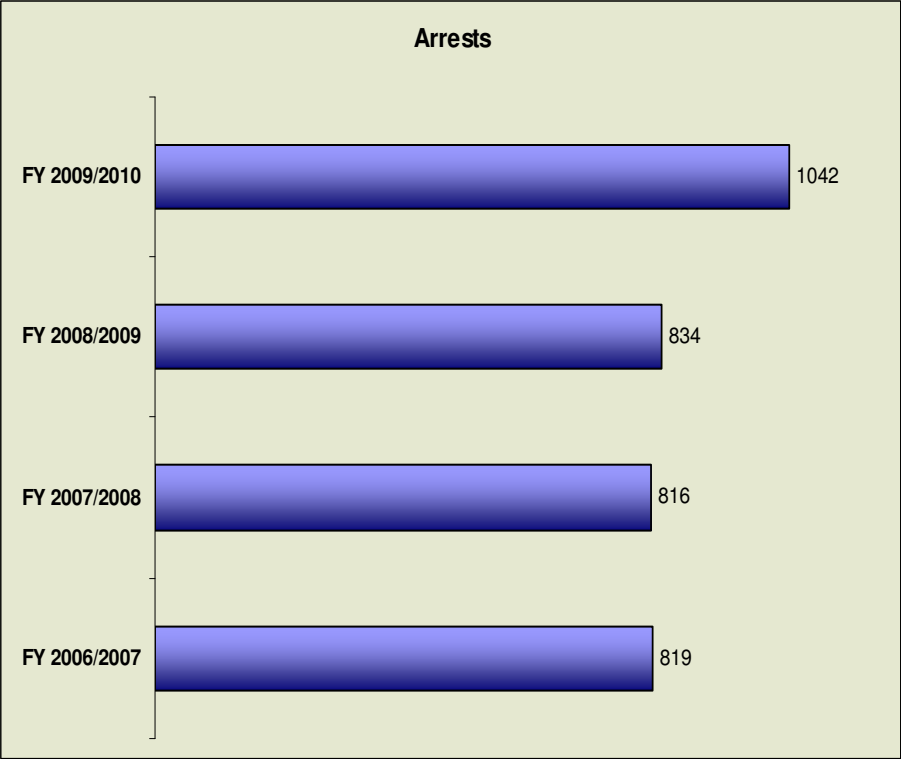
Court Ordered Restitution: \$94,103,679.08

**2009/2010 Fiscal Year
Stat Pack Report**

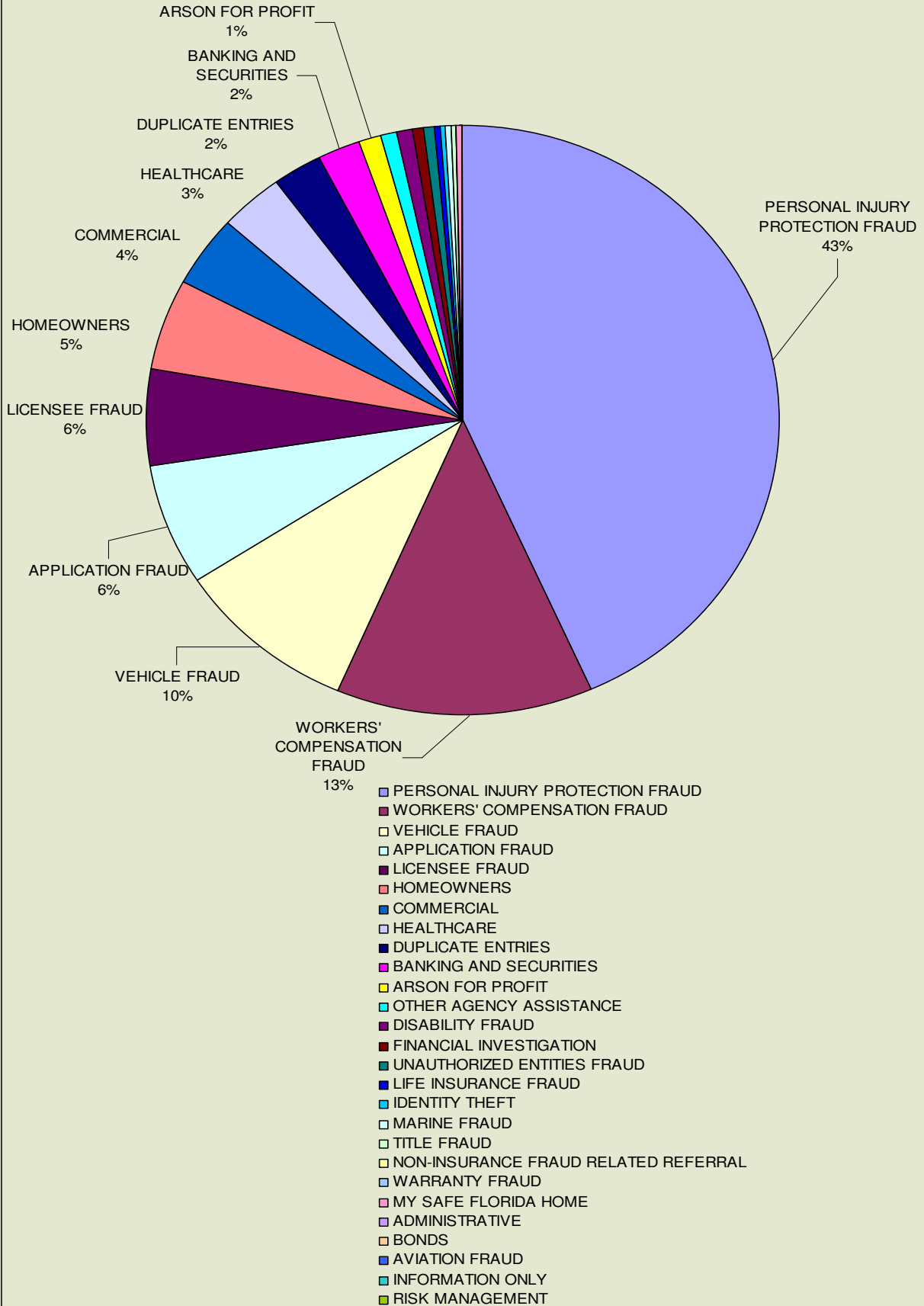
FISCAL YEAR 2009/2010 STATISTICS



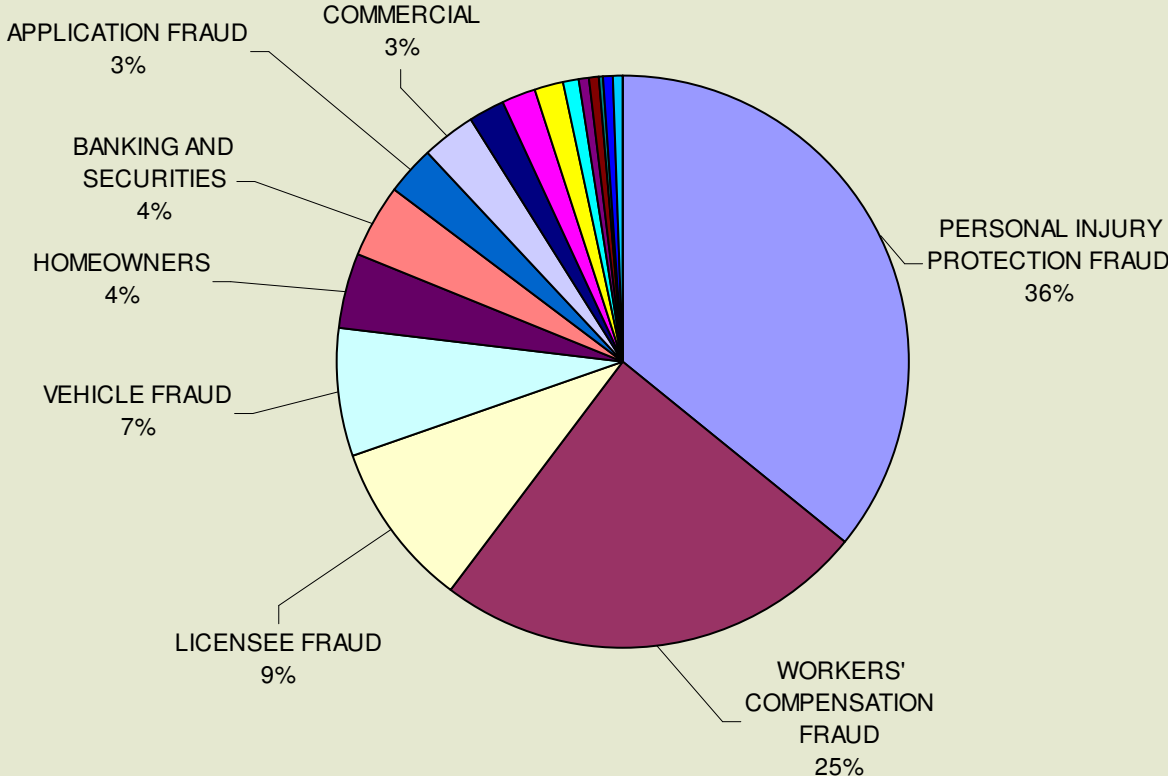
FISCAL YEAR 2009/2010 STATISTICS



Referrals (Tips)

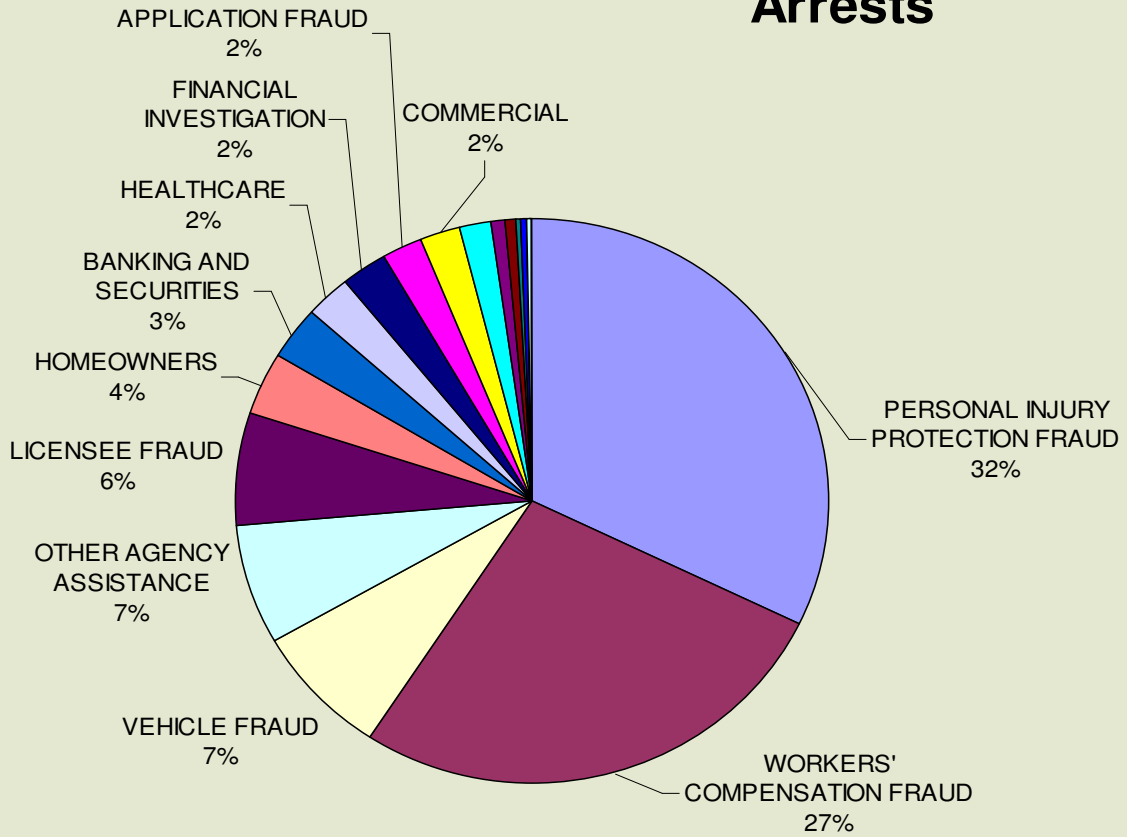


Presentations



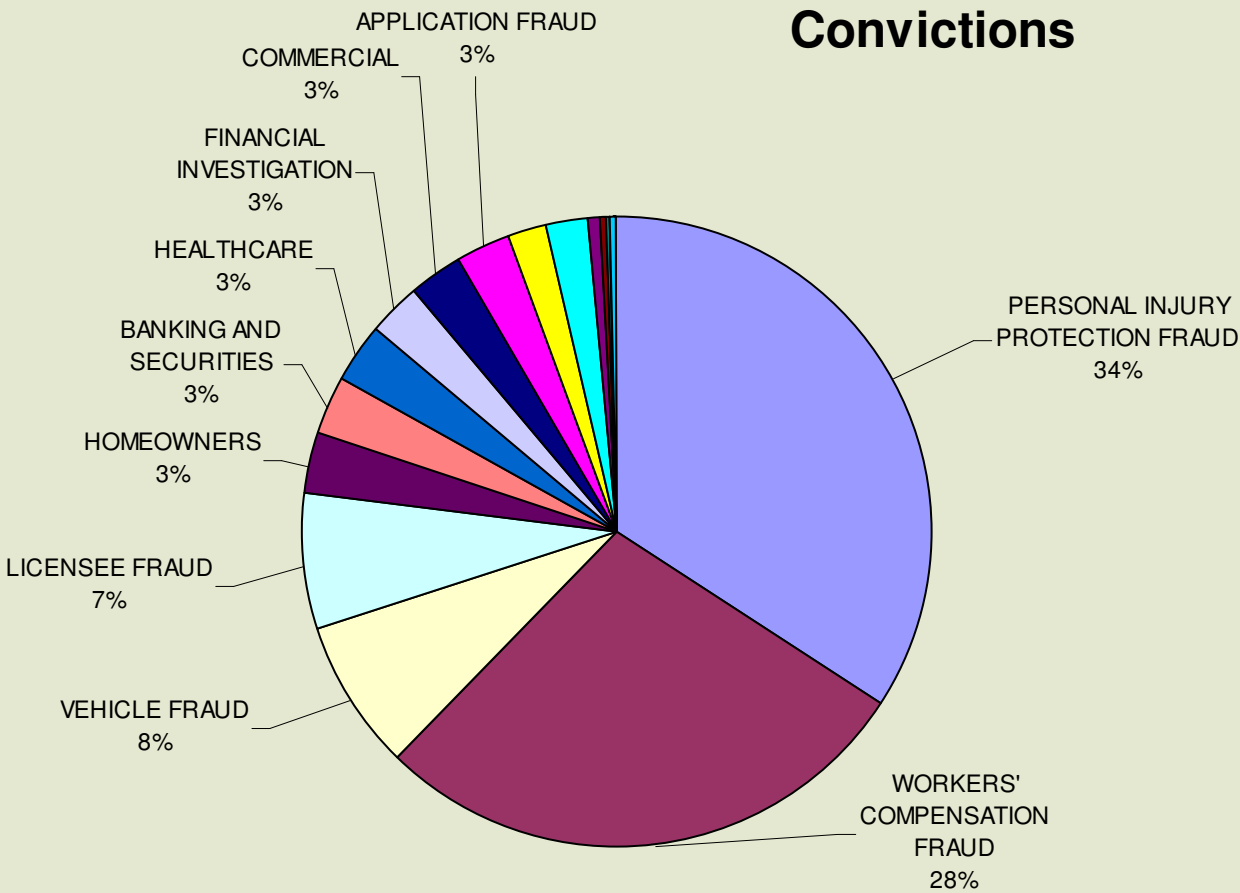
- | | |
|------------------------------------|-------------------------------|
| ■ PERSONAL INJURY PROTECTION FRAUD | ■ WORKERS' COMPENSATION FRAUD |
| □ LICENSEE FRAUD | □ VEHICLE FRAUD |
| ■ HOMEOWNERS | ■ BANKING AND SECURITIES |
| ■ APPLICATION FRAUD | □ COMMERCIAL |
| ■ FINANCIAL INVESTIGATION | ■ DISABILITY FRAUD |
| ■ HEALTHCARE | ■ OTHER AGENCY ASSISTANCE |
| ■ TITLE FRAUD | ■ UNAUTHORIZED ENTITIES FRAUD |
| ■ IDENTITY THEFT | ■ LIFE INSURANCE FRAUD |
| ■ ARSON FOR PROFIT | □ MARINE FRAUD |

Arrests



- PERSONAL INJURY PROTECTION FRAUD
- WORKERS' COMPENSATION FRAUD
- VEHICLE FRAUD
- OTHER AGENCY ASSISTANCE
- LICENSEE FRAUD
- HOMEOWNERS
- BANKING AND SECURITIES
- HEALTHCARE
- FINANCIAL INVESTIGATION
- APPLICATION FRAUD
- COMMERCIAL
- DISABILITY FRAUD
- ARSON FOR PROFIT
- TITLE FRAUD
- UNAUTHORIZED ENTITIES FRAUD
- IDENTITY THEFT
- LIFE INSURANCE FRAUD
- BONDS
- MARINE FRAUD

Convictions



- PERSONAL INJURY PROTECTION FRAUD
- WORKERS' COMPENSATION FRAUD
- VEHICLE FRAUD
- LICENSEE FRAUD
- HOMEOWNERS
- BANKING AND SECURITIES
- HEALTHCARE
- FINANCIAL INVESTIGATION
- COMMERCIAL
- APPLICATION FRAUD
- DISABILITY FRAUD
- TITLE FRAUD
- OTHER AGENCY ASSISTANCE
- LIFE INSURANCE FRAUD
- UNAUTHORIZED ENTITIES FRAUD
- IDENTITY THEFT
- BONDS

Case Totals by Case Type

From 7/1/2009 to 6/30/2010

ADMINISTRATIVE

<i>Type of Case</i>	<i>Complaints</i>	<i>Cases Opened</i>	<i>Cases Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
BACKGROUND INVESTIGATION	0	1	10	0	0	0
EXTRA DUTIES PERFORMED	3	1	0	0	0	0
	3	2	10	0	0	0
	0.02%	0.01%	1.63%	0.00%	0.00%	0.00%

APPLICATION FRAUD

<i>Type of Case</i>	<i>Complaints</i>	<i>Cases Opened</i>	<i>Cases Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
COMMERCIAL	5	5	2	0	0	0
CREDIT LIFE	1	1	0	0	0	0
DISABILITY	36	32	0	2	2	1
HEALTH	37	32	7	3	4	6
HOMEOWNERS	37	36	2	3	3	1
LIFE	209	203	7	9	4	4
VEHICLE	496	438	13	17	10	6
VESSEL	0	0	0	1	1	0
	821	747	31	35	24	18
	6.40%	6.26%	5.06%	2.84%	2.31%	2.55%

ARSON FOR PROFIT

<i>Type of Case</i>	<i>Complaints</i>	<i>Cases Opened</i>	<i>Cases Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
COMMERCIAL	5	5	0	1	4	0
HOME	62	62	1	1	1	0
VEHICLE	80	76	2	3	3	0
VESSEL	2	2	0	0	0	0
	149	145	3	5	8	0
	1.16%	1.22%	0.49%	0.41%	0.77%	0.00%

AVIATION FRAUD

<i>Type of Case</i>	<i>Complaints</i>	<i>Cases Opened</i>	<i>Cases Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
FICTITIOUS CLAIM	1	1	0	0	0	0
	1	1	0	0	0	0
	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%

BANKING AND SECURITIES

<i>Type of Case</i>	<i>Complaints</i>	<i>Cases Opened</i>	<i>Cases Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
BANK FRAUD	11	7	0	0	0	0
FINANCE FRAUD	13	9	1	1	2	2
MORTGAGE FRAUD	255	255	11	49	28	20
SECURITIES FRAUD	7	7	1	2	3	0
	286	278	13	52	33	22
	2.23%	2.33%	2.12%	4.21%	3.17%	3.12%

BONDS

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
<i>FICTITIOUS BONDS</i>	2	2	0	0	1	1
	2	2	0	0	1	1
	0.02%	0.01%	0.00%	0.00%	0.10%	0.14%

COMMERCIAL

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
<i>AGRICULTURE/LIVESTOCK</i>	1	2	0	1	1	1
<i>FICTITIOUS CERTIFICATE OF INSURANCE</i>	27	20	2	1	2	4
<i>FICTITIOUS CLAIM OR DAMAGE</i>	81	81	1	2	2	2
<i>FICTITIOUS LIABILITY CLAIM</i>	55	48	3	2	0	1
<i>ILLEGAL KICKBACKS</i>	2	2	0	0	0	0
<i>INFLATED CLAIM</i>	39	39	4	4	4	6
<i>SLIP & FALL</i>	289	271	10	25	14	6
	494	463	20	35	23	20
	3.85%	3.88%	3.26%	2.84%	2.21%	2.83%

DISABILITY FRAUD

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
<i>FICTITIOUS CLAIM</i>	51	53	6	22	15	11
<i>WORKING WHILE COLLECTING</i>	35	32	4	1	2	4
	86	85	10	23	17	15
	0.67%	0.71%	1.63%	1.86%	1.63%	2.12%

DUPLICATE ENTRIES

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
<i>DUPLICATE</i>	302	3	0	0	0	0
	302	3	0	0	0	0
	2.36%	0.02%	0.00%	0.00%	0.00%	0.00%

FINANCIAL INVESTIGATION

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
<i>FINANCIAL</i>	76	93	7	26	25	20
	76	93	7	26	25	20
	0.59%	0.77%	1.14%	2.11%	2.40%	2.83%

HEALTHCARE

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
BY PATIENT	64	56	5	3	3	9
BY PROVIDER	236	235	15	6	6	10
DENTAL HEALTHCARE FRAUD	16	16	0	3	0	0
DENTAL HEALTHCARE FRAUD BY CLAIMANT	1	0	0	0	0	0
DISABILITY	7	7	0	0	0	0
EMPLOYER POCKETING PREMIUMS	7	7	0	0	2	0
FICTITIOUS INSURANCE CARD	1	1	0	0	0	0
FICTITIOUS PROVIDER	13	13	1	0	0	0
MEDICAL DISCOUNT CARDS	8	7	1	0	0	0
OTHER MEDICAL PROVIDER	13	9	0	0	0	0
PATIENT BROKERING	2	2	0	0	0	0
PRESCRIPTION FRAUD	58	55	2	9	15	2
SERVICES BY UNLICENSED PERSON	7	5	1	0	0	0
	433	413	25	21	26	21
	3.38%	3.46%	4.08%	1.70%	2.50%	2.98%

HOMEOWNERS

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
FICTITIOUS CLAIM OR DAMAGE	363	351	13	29	24	15
FICTITIOUS LIABILITY CLAIM	22	22	0	4	4	2
INFLATED CLAIM	259	259	13	19	9	5
	644	632	26	52	37	22
	5.02%	5.29%	4.24%	4.21%	3.55%	3.12%

IDENTITY THEFT

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
BY ENTITY	3	4	0	0	0	0
BY PERSON	31	25	0	6	2	1
	34	29	0	6	2	1
	0.27%	0.24%	0.00%	0.49%	0.19%	0.14%

INFORMATION ONLY

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
INFORMATION ONLY	1	0	0	0	0	0
	1	0	0	0	0	0
	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%

LICENSEE FRAUD

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
ADJUSTER	34	34	6	9	9	0
AGENCY	66	59	0	14	0	2
AGENT	255	255	12	56	37	29
ANNUITY	24	24	2	5	3	2
BAIL BOND AGENT	29	29	4	8	7	4
CARRIER	28	28	1	3	0	0
HEALTH MAINTENANCE ORGANIZATION	2	1	0	0	0	0
PUBLIC ADJUSTER	172	162	2	3	0	0
SERVICE WARRANTY COMPANY	2	2	0	0	0	0
THIRD PARTY ADMINISTRATOR	2	2	0	0	0	0
TITLE INSURANCE	14	14	5	3	3	3
UNLICENSED AGENT OR ADJUSTER	76	72	1	13	8	9
VIATICAL BROKER	2	2	0	0	0	0
	706	684	33	114	67	49
	5.51%	5.73%	5.39%	9.24%	6.43%	6.94%

LIFE INSURANCE FRAUD

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
BENEFICIARY FORGERY	39	38	4	4	0	2
CREDIT LIFE	3	3	1	0	0	1
MURDER FOR PROFIT	2	1	0	0	0	0
QUESTIONABLE DEATH	7	7	0	2	2	0
	51	49	5	6	2	3
	0.40%	0.41%	0.82%	0.49%	0.19%	0.43%

MARINE FRAUD

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
ACCESSORIES	1	0	0	0	0	0
FICTITIOUS CLAIM	23	20	1	1	1	1
INFLATED CLAIM	8	8	0	0	0	0
	32	28	1	1	1	1
	0.25%	0.24%	0.16%	0.08%	0.10%	0.14%

MY SAFE FLORIDA HOME

<i>Type of Case</i>	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
CONTRACTOR	5	1	0	0	0	0
CONTRACTOR WIND RESISTANT IMPROVEMENTS	1	1	0	0	0	0
GRANT APPLICATION	0	0	1	0	0	0
HOME INSPECTION APPLICATION	2	2	0	0	0	0
HOME INSPECTOR	2	2	0	0	0	0
HOMEOWNER WIND RESISTANT IMPROVEMENTS	1	1	0	0	0	0
	11	7	1	0	0	0
	0.09%	0.09%	0.16%	0.00%	0.00%	0.00%

NON-INSURANCE FRAUD RELATED REFERRAL

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
NO ACTION	12	9	1	0	0	0
OUTSIDE AGENCY ÷ RESPONSE LETTER	2	0	0	0	0	0
	14	9	1	0	0	0
	0.11%	0.10%	0.16%	0.00%	0.00%	0.00%

OTHER AGENCY ASSISTANCE

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
ASSISTANCE	113	62	49	11	73	4
	113	62	49	11	73	4
	0.88%	0.52%	8.00%	0.89%	7.00%	0.57%

PERSONAL INJURY PROTECTION FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
BY ATTORNEY	25	21	3	1	2	0
BY CLAIMANT	2019	1795	37	73	54	30
BY PROVIDER	1523	1500	62	67	37	25
FICTITIOUS INSURANCE CARD	148	120	6	38	33	20
ILLEGAL POSSESSION OF ACCIDENT REPORT	3	2	0	0	0	0
JUMP IN	128	155	14	36	37	25
LOST WAGES	12	11	0	3	1	1
PAPER ACCIDENT	18	17	1	9	4	7
PATIENT BROKERING	26	31	2	17	2	5
SOLICITATION	91	96	1	7	9	2
STAGED ACCIDENT	1461	1388	34	183	152	123
UNLICENSED ACTIVITY	89	80	3	8	6	2
	5543	5216	163	442	337	240
	43.23%	43.80%	26.59%	35.82%	32.34%	34.00%

RISK MANAGEMENT

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
FICTITIOUS LIABILITY CLAIM	1	1	0	0	0	0
	1	1	0	0	0	0
	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%

TITLE FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
HOME	12	10	1	5	3	14
PROPERTY	7	6	1	1	2	1
VEHICLE	4	3	0	0	0	0
VESSEL	1	1	0	0	0	0
	24	20	2	6	5	15
	0.19%	0.16%	0.33%	0.49%	0.48%	2.12%

UNAUTHORIZED ENTITIES FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
FICTITIOUS BONDS	4	4	0	0	0	0
HEALTH	35	32	6	2	3	0
LIFE AND ANNUITIES	4	4	0	0	0	0
PROPERTY/CASUALTY	12	8	0	1	0	1
PROVIDER	4	3	0	2	0	0
VEHICLE	7	7	1	1	1	0
	66	58	7	6	4	1
	0.51%	0.49%	1.14%	0.49%	0.38%	0.14%

VEHICLE FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
ACCESSORIES	84	79	2	3	4	5
BODY SHOP	95	88	6	6	5	1
DAMAGE TO VEHICLE	444	436	25	30	24	18
DITCHING	588	578	19	47	41	27
FAILURE TO RETURN (THEFT)	26	20	0	4	3	3
	1237	1201	52	90	77	54
	9.65%	10.0%	8.48%	7.29%	7.38%	7.65%

WARRANTY FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
COMMERCIAL	2	2	0	0	0	0
HOME	3	3	0	0	0	0
VEHICLE	9	10	0	0	0	0
	14	15	0	0	0	0
	0.11%	0.13%	0.00%	0.00%	0.00%	0.00%

WORKERS' COMPENSATION FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
AGENT PREMIUM	0	1	0	0	0	0
BY ATTORNEY	4	4	2	0	0	0
BY EMPLOYEE CLAIMANT	658	687	75	98	82	79
BY EMPLOYER	60	45	0	6	4	2
BY PROVIDER	5	5	2	2	1	0
EMPLOYEE PAYROLL DEDUCTION	5	4	1	0	0	0
EMPLOYER PREMIUM	85	85	14	14	21	8
FICTITIOUS CERTIFICATE OF EXEMPTION	5	5	0	2	1	1
FICTITIOUS CERTIFICATE OF INSURANCE	39	39	7	19	23	21
ID THEFT OF NUMBER OR NAME	507	507	25	80	60	33
LEASING COMPANY	1	0	0	0	0	0
VIOLATION OF STOP WORK ORDER	78	72	4	24	27	10
WORKING WITHOUT COVERAGE	229	229	24	58	61	45
	1676	1683	154	303	280	199
	13.07%	14.11%	25.12%	24.55%	26.87%	28.18%

	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
Grand Total	12,820	11,926	613	1,234	1,042	706