

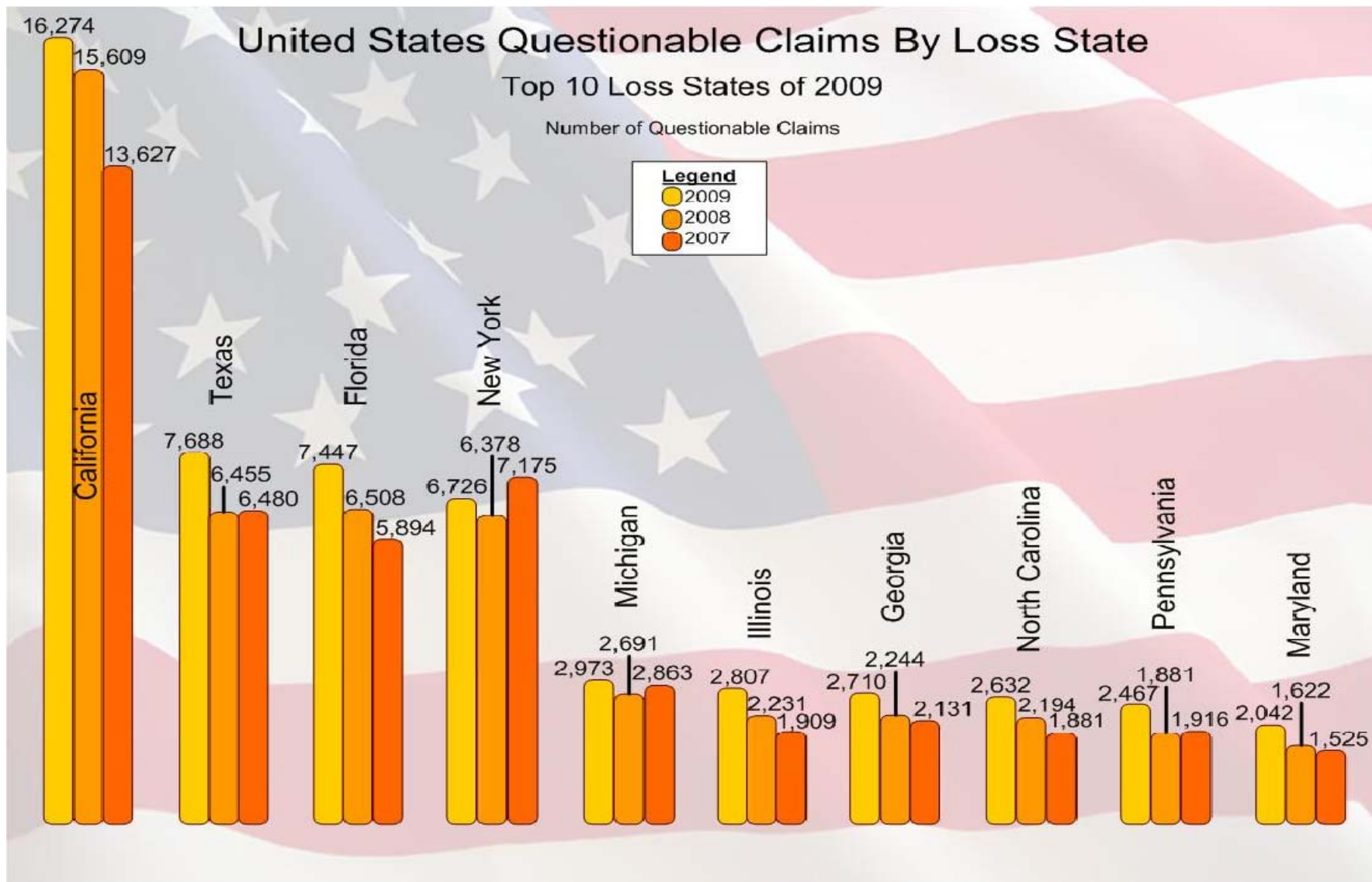


Fraud Solutions **now.**SM

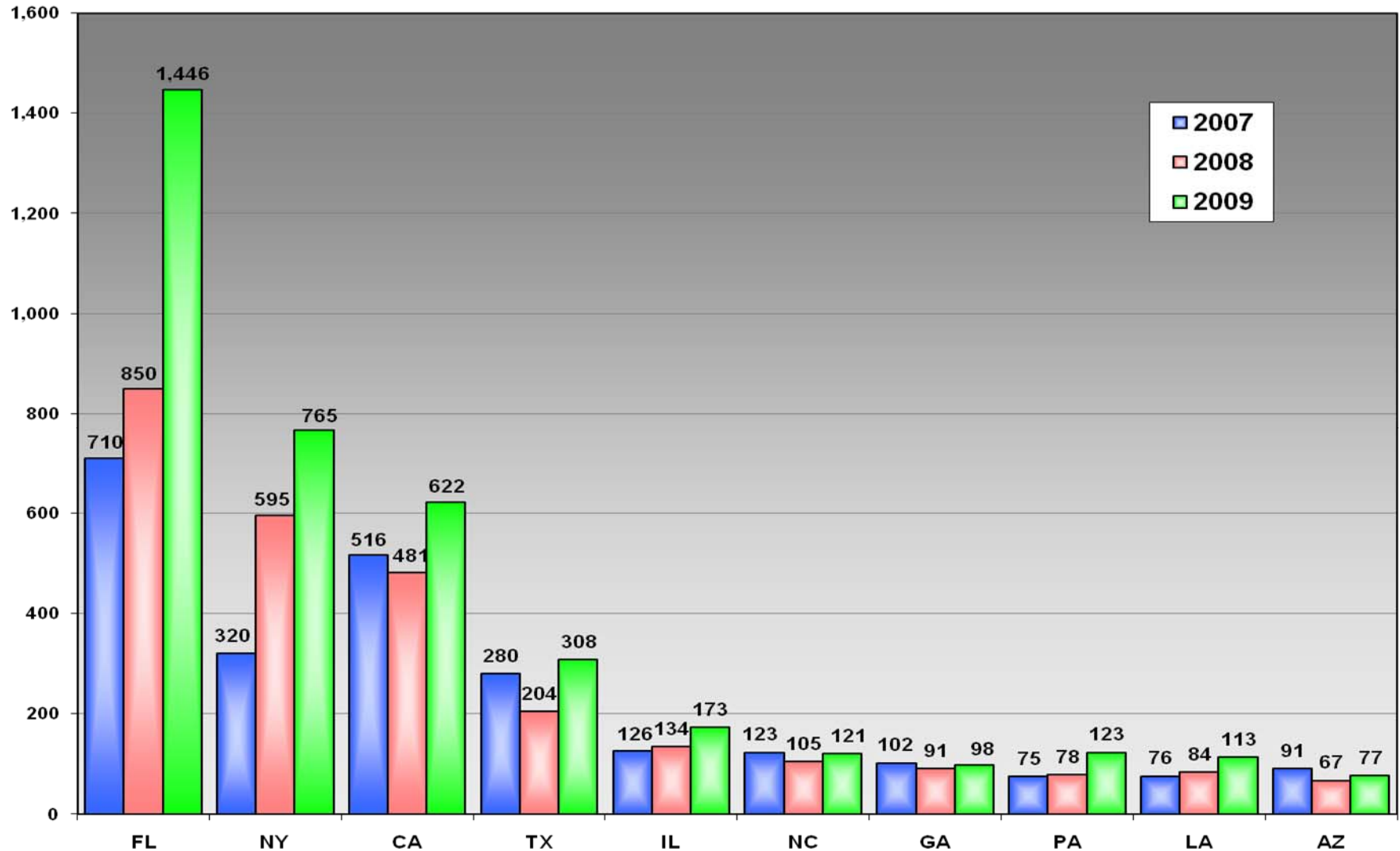
**Florida Personal Injury Protection Roundtable
August 4, 2010**

Alan Haskins, Director of Government Affairs

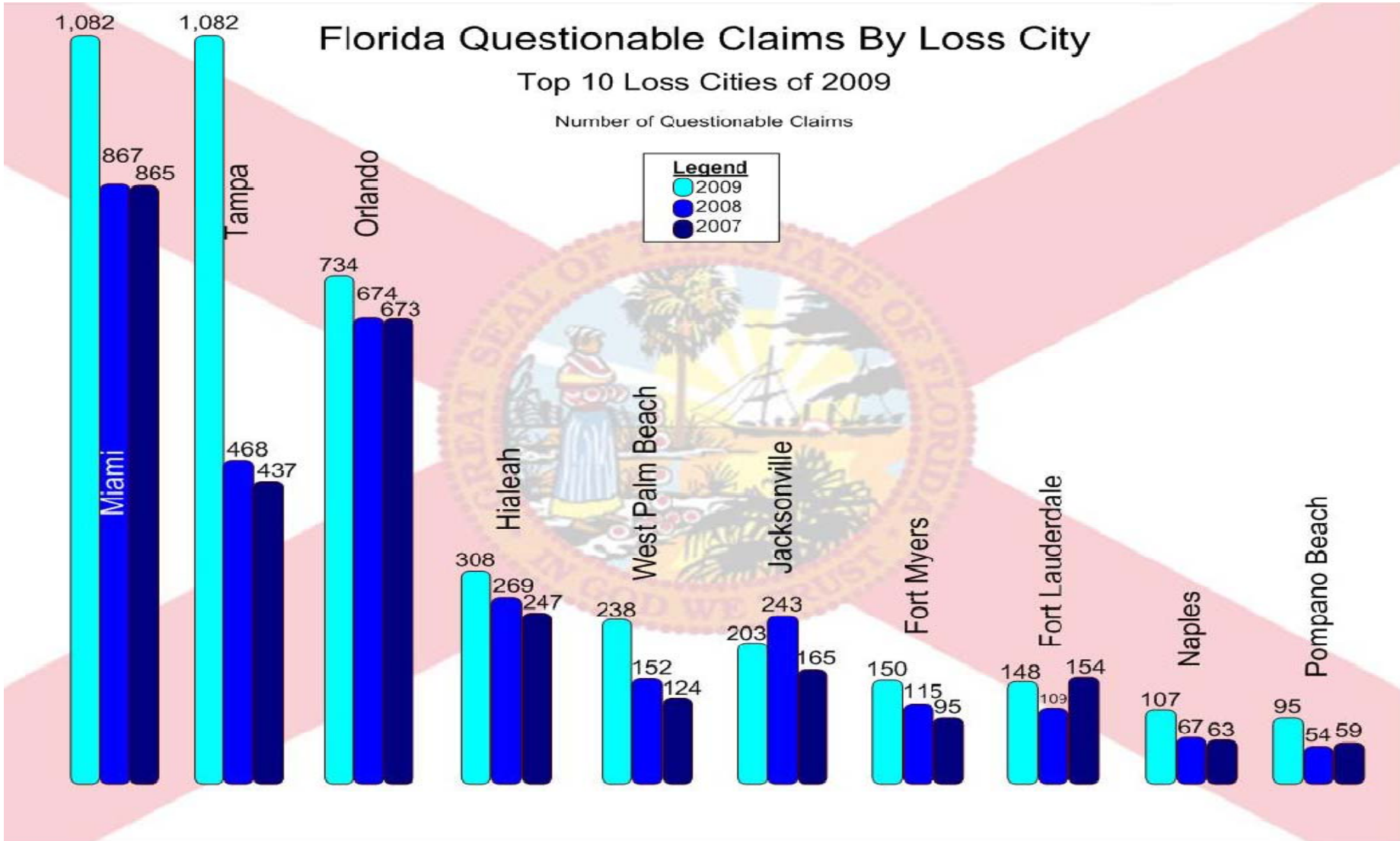
Nationwide Comparison



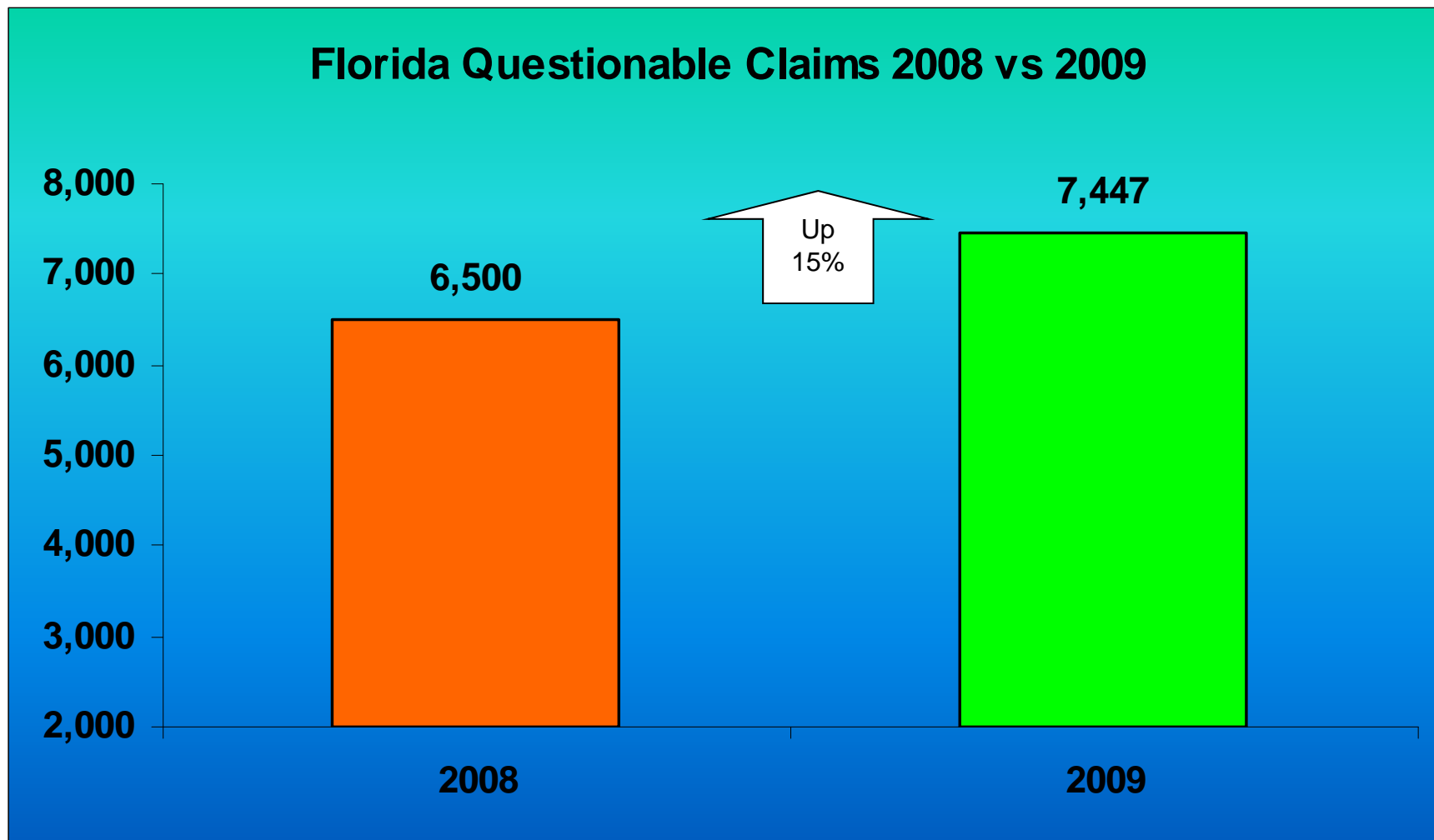
Nationwide Comparison Staged/Caused Accidents



Florida Comparison by City



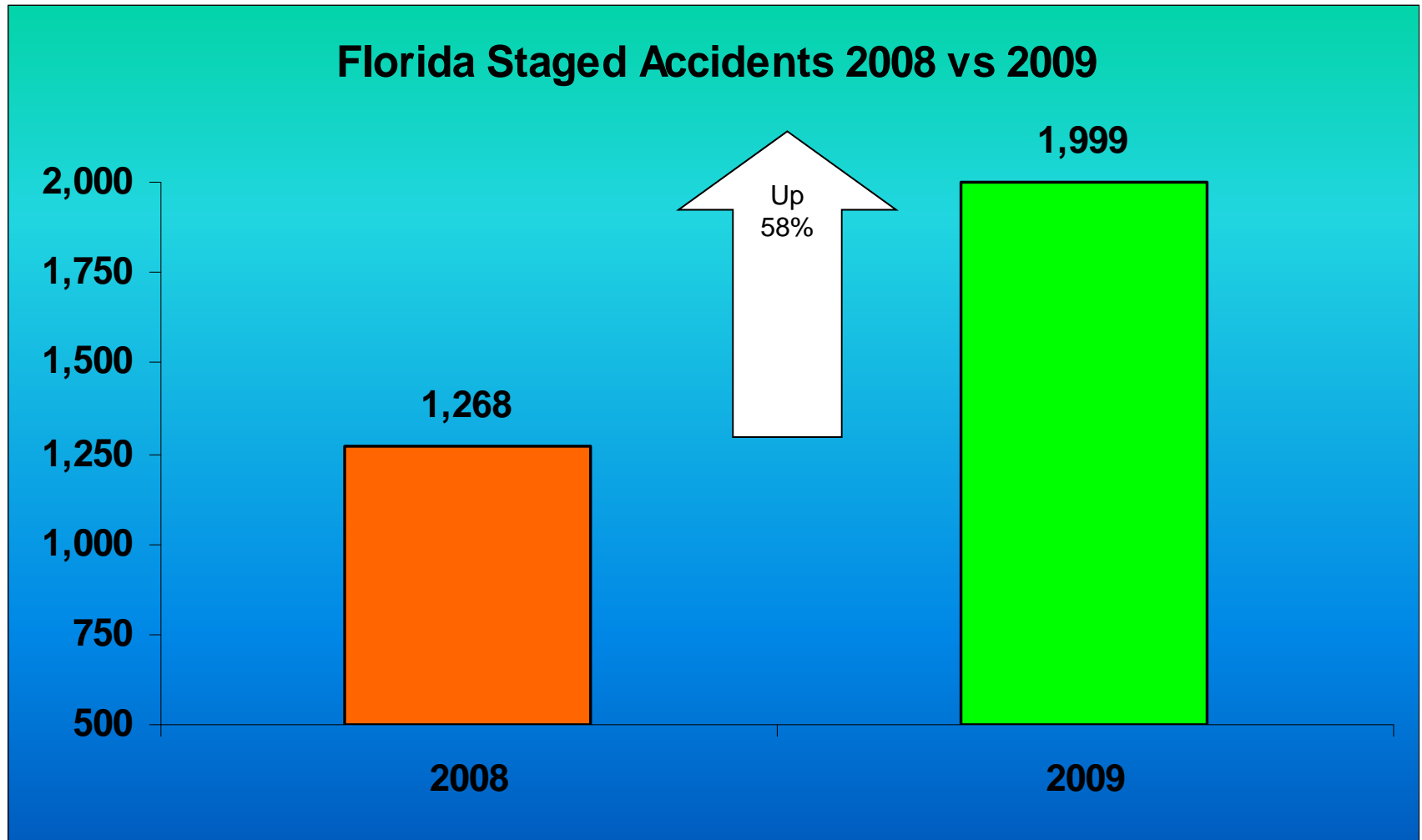
Statewide Comparison



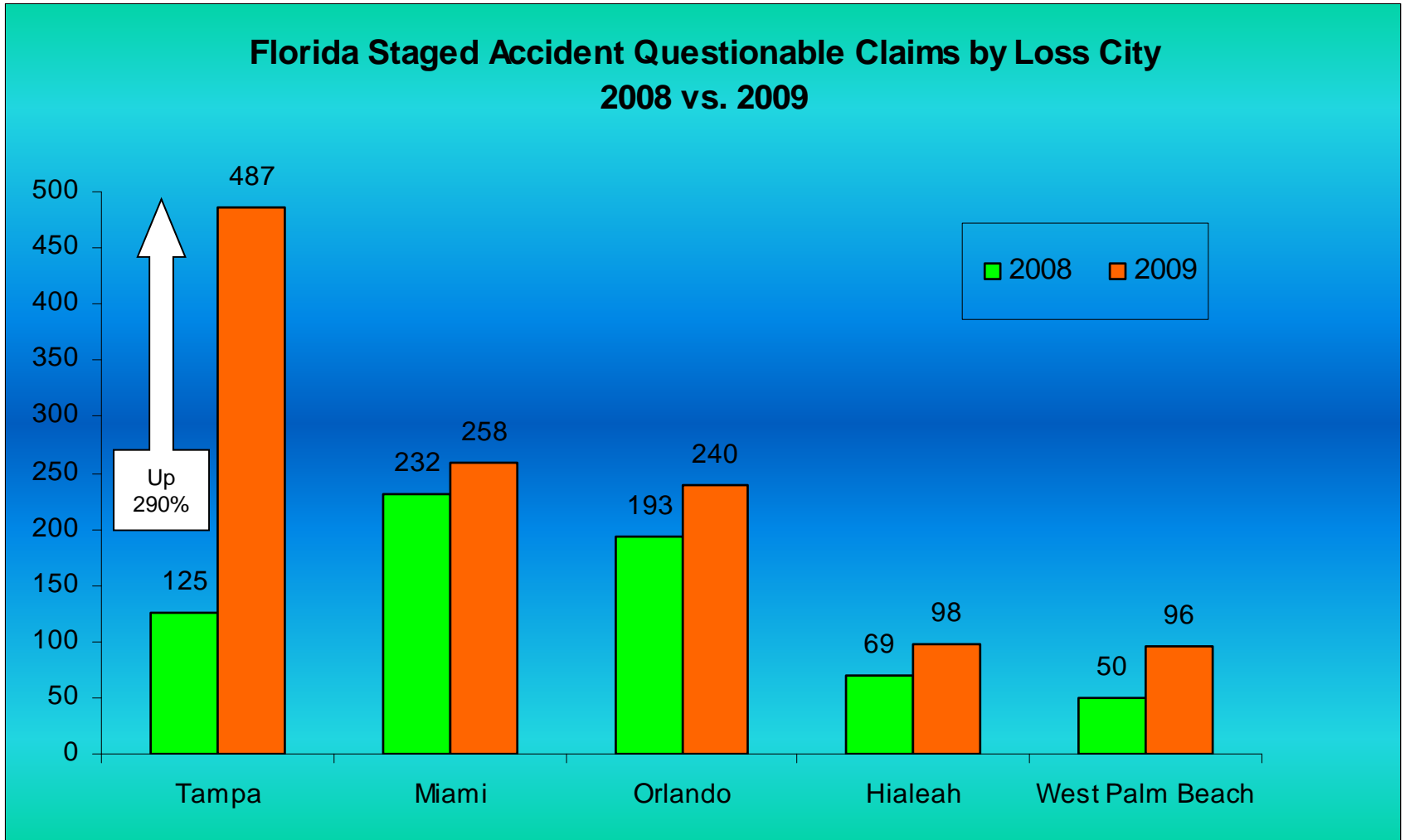
Florida Staged Accidents by Referral Reasons

- Jump-in
- Paper/Phantom Accidents
- Solicitation (Runners/Cappers)
- Staged/Caused Accidents
- Suspicious Hit While Parked

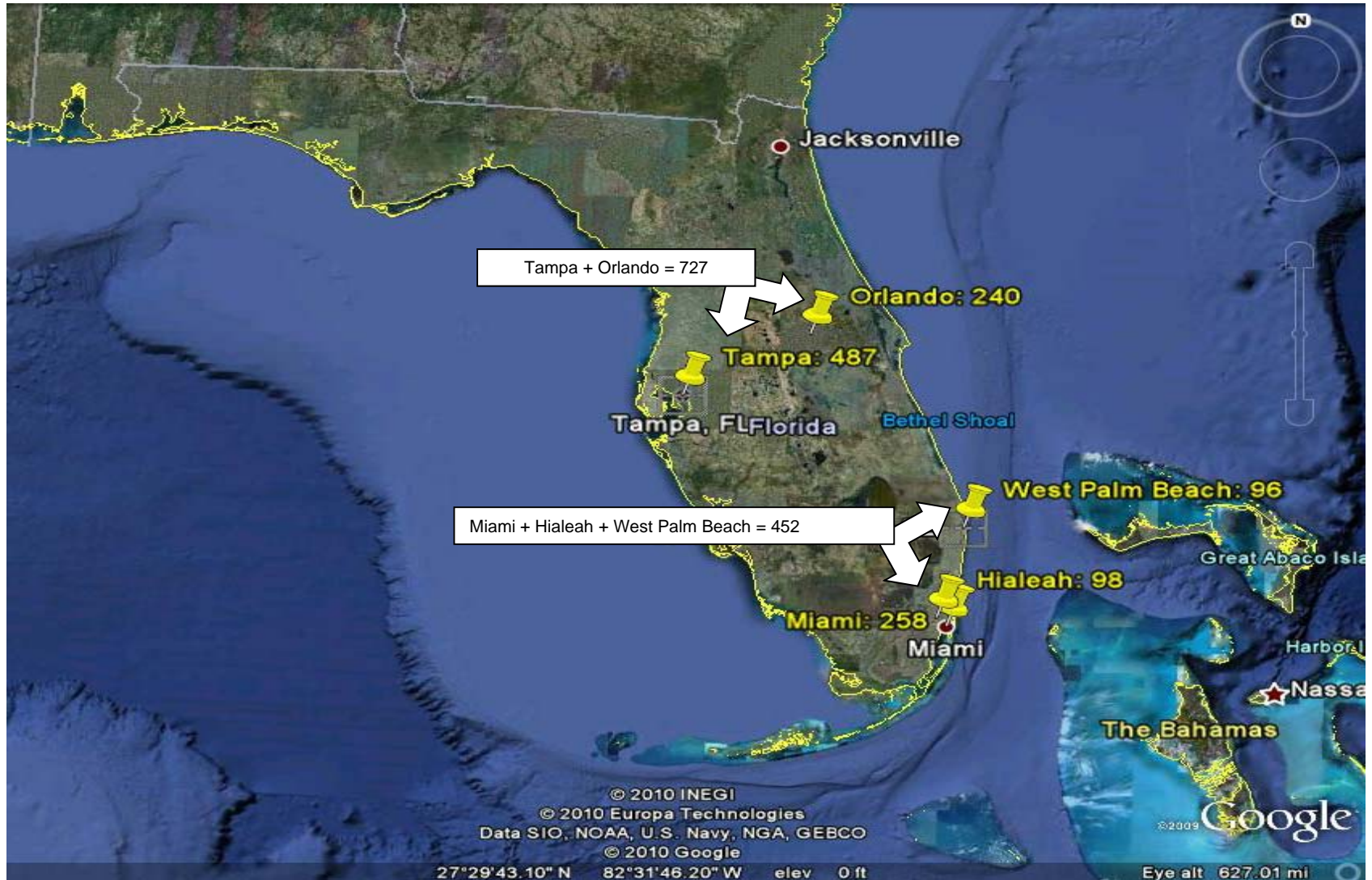
Statewide Comparison



Loss City Comparison

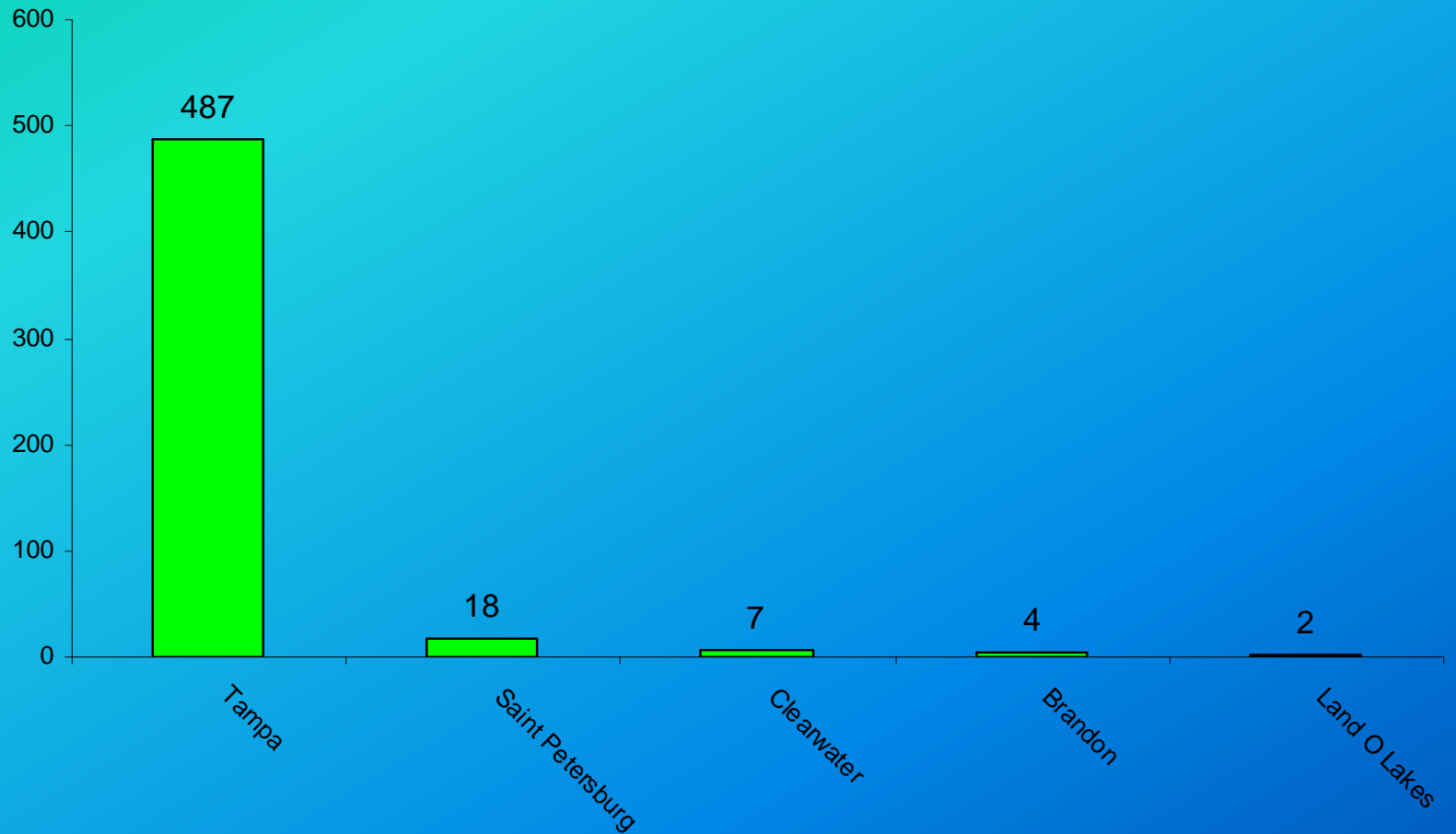


Florida Loss City Map

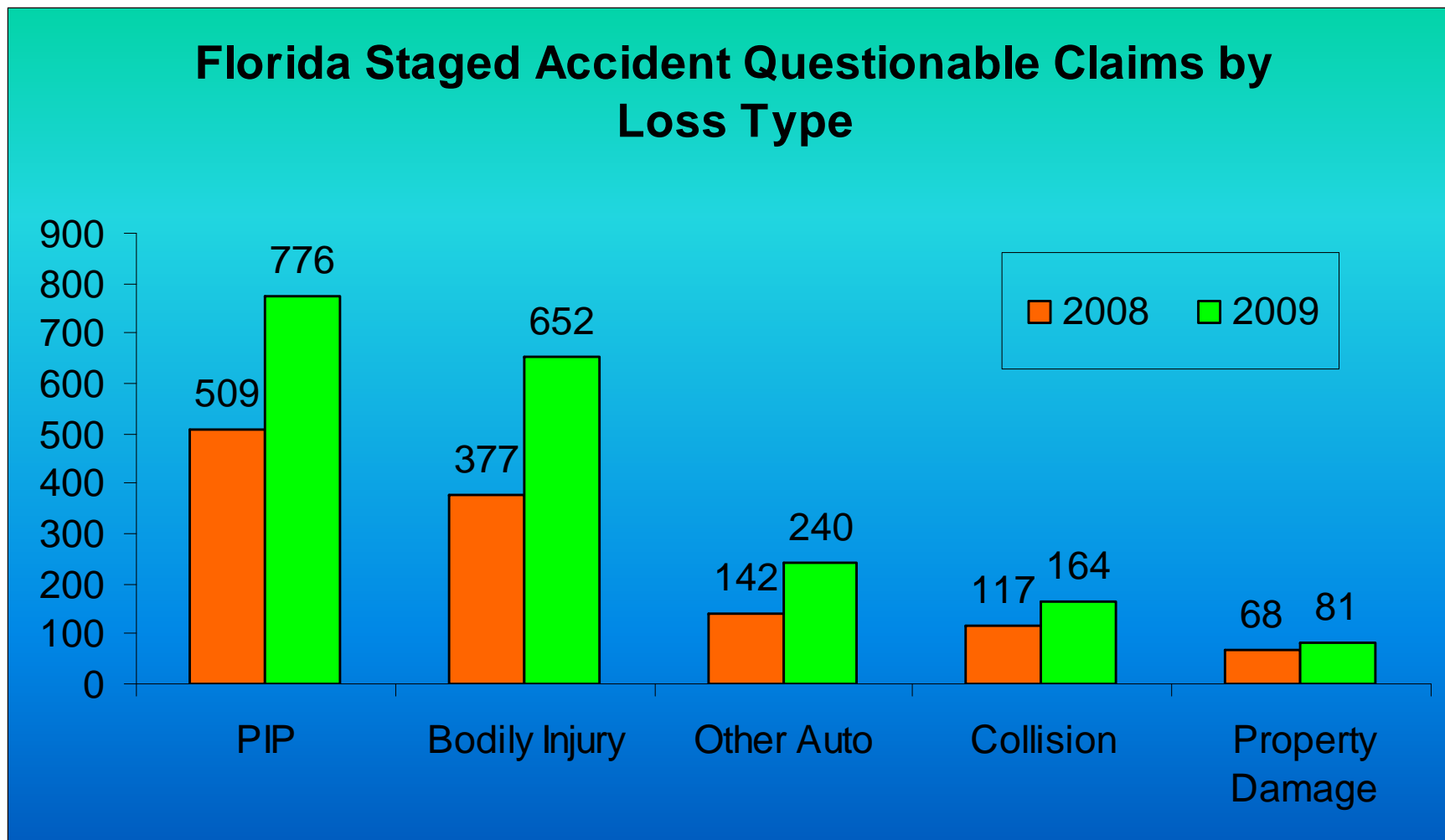


Tampa Bay Area Comparison

Tampa Bay Area Staged Accidents by Loss City 2009



Loss Type Comparison



Leading Causes

- Easy Money
- Staged/Caused Accident
- Non-Service of Medical Treatment
- Over-treatment
- Organized Crime
- Low Risk

Recommendations

- Clinic Licensure
 - Fraud notice on license applications and forms
 - Expand the definition of “fraudulent insurance act” to fraudulent clinic applications
 - Grounds for disciplinary action and suspension
 - Immunity for sharing suspected fraud by clinics
 - Certification form before payment
 - 90 day hold on payment to investigate
 - Restricts certain treatment (24 treatments or 12 weeks)
 - Provider must send to insurer within 14 days after initial contact a medical report outlining medical history, examination findings and preliminary diagnosis

Recommendations

- Require law enforcement to file long form when crash involves passengers
- Allow DIF to make traffic stops
- Appropriate \$2 million from the Insurance Regulatory Trust Fund to prosecute PIP fraud in the Tampa/Orlando area
- Increase minimum mandatory punishment and fines for insurance fraud no-fault
 - First violation 2 years \$200,000
 - Second violation 10 years \$500,000
- No-Fault Modifications