

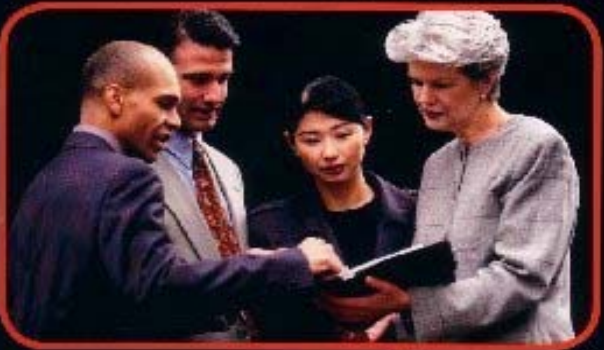
Professionalism



Accountability



Commitment



Teamwork

FLORIDA Department of Financial Services



Fraud Division
A State Law Enforcement Agency

2005 STAT PACK

Annual Report Fiscal Year 2004-2005

By Category

ADMINISTRATIVE	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
BACKGROUND INVESTIGATION	16	29	29	7	0	0
HURRICANE SUPPORT	6	0	0	0	0	0
IDENTITY THEFT	5	0	0	0	0	0
INTERNAL INVESTIGATION	5	1	1	0	0	0
ADMINISTRATIVE TOTALS	32	30	30	7	0	0
	0.28%	1.64%	1.94%	0.92%	0.00%	0.00%

APPLICATION FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
AGENT	0	1	0	1	0	0
BY CLAIMANT	0	0	3	0	0	0
COMMERCIAL	36	3	2	0	0	0
CREDIT LIFE	3	0	0	0	0	0
DISABILITY	7	5	3	1	0	0
HEALTH	91	6	7	4	4	2
HOMEOWNERS	53	12	16	1	2	2
LIFE	84	11	4	2	0	0
VEHICLE	267	29	25	8	11	9
VESSEL	1	1	1	0	0	0
APPLICATION FRAUD TOTALS	542	68	61	17	17	13
	4.75%	3.72%	3.95%	2.23%	2.23%	3.34%

ARREST	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
WORKING WITHOUT COVERAGE	0	0	1	0	0	0
ARREST TOTALS	0	0	1	0	0	0
	0.00%	0.00%	0.06%	0.00%	0.00%	0.00%

ARSON FOR PROFIT	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
COMMERCIAL	3	3	2	0	0	0
HOME	55	6	4	1	2	2
VEHICLE	43	2	4	0	0	1
VESSEL	2	0	0	0	0	0
ARSON FOR PROFIT TOTALS	103	11	10	1	2	3
	0.90%	0.60%	0.65%	0.13%	0.26%	0.77%

AVIATION FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
FICTITIOUS CLAIM	1	0	0	0	0	0
AVIATION FRAUD TOTALS	1	0	0	0	0	0
	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%

Annual Report Fiscal Year 2004-2005 By Category

BANKING AND SECURITIES	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
AGENT	0	0	1	0	0	0
BANK FRAUD	20	1	1	0	0	0
BY EMPLOYEE CLAIMANT	0	1	1	0	0	0
FINANCE FRAUD	14	0	0	0	0	0
MORTGAGE FRAUD	37	5	3	2	4	0
SECURITIES FRAUD	10	3	5	0	0	0
BANKING AND SECURITIES TOTALS	81	10	11	2	4	0
	0.71%	0.55%	0.71%	0.26%	0.52%	0.00%

BONDS	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
NO SUB CATEGORY	0	2	7	1	5	0
BONDS TOTALS	0	2	7	1	5	0
	0.00%	0.11%	0.45%	0.13%	0.65%	0.00%

COMMERCIAL	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
AGRICULTURE/LIVESTOCK	2	0	0	0	0	0
BY PATIENT	1	0	0	0	0	0
FICTITIOUS CERTIFICATE OF INSURANCE	53	10	9	4	2	2
FICTITIOUS CLAIM OR DAMAGE	110	11	12	1	1	3
FICTITIOUS LIABILITY CLAIM	39	4	5	1	2	2
ILLEGAL KICKBACKS	0	1	0	0	0	0
INFLATED CLAIM	84	6	4	3	3	4
SLIP & FALL	77	8	4	1	0	0
COMMERCIAL TOTALS	366	40	34	10	8	11
	3.21%	2.19%	2.20%	1.31%	1.05%	2.83%

DISABILITY FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
NO SUB CATEGORY	97	29	25	11	7	3
DISABILITY FRAUD TOTALS	97	29	25	11	7	3
	0.85%	1.59%	1.62%	1.45%	0.92%	0.77%

DUPLICATE ENTRIES	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
NO SUB CATEGORY	256	1	0	0	0	0
DUPLICATE ENTRIES TOTALS	256	1	0	0	0	0
	2.24%	0.05%	0.00%	0.00%	0.00%	0.00%

FINANCIAL INVESTIGATION	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
NO SUB CATEGORY	0	10	8	3	7	7
FINANCIAL INVESTIGATION TOTALS	0	10	8	3	7	7
	0.00%	0.55%	0.52%	0.39%	0.92%	1.80%

Annual Report Fiscal Year 2004-2005
By Category

HEALTHCARE	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
BY CLAIMANT	0	0	1	0	1	0
BY PATIENT	158	43	39	16	18	12
BY PROVIDER	806	76	71	14	15	8
DISABILITY	9	2	4	2	1	0
EMPLOYER POCKETING PREMIUMS	22	2	1	0	0	1
FICTITIOUS INSURANCE CARD	4	1	0	0	0	1
FICTITIOUS PROVIDER	19	4	5	0	0	0
HEALTH	0	0	1	0	0	0
MEDICAL DISCOUNT CARDS - 3/05	4	0	0	0	0	0
OTHER MEDICAL PROVIDER	24	4	2	0	0	0
PATIENT BROKERING	12	3	1	7	7	0
SERVICES BY UNLICENSED PERSON	32	2	3	1	1	1
HEALTHCARE TOTALS	1090	137	128	40	43	23
	9.55%	7.49%	8.29%	5.26%	5.63%	5.91%

HOMEOWNERS	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
FICTITIOUS CLAIM OR DAMAGE	602	68	46	11	10	6
FICTITIOUS LIABILITY CLAIM	47	6	2	2	2	0
HOMEOWNERS	0	0	1	0	0	0
INFLATED CLAIM	326	36	25	10	11	3
HOMEOWNERS TOTALS	975	110	74	23	23	9
	8.54%	6.02%	4.79%	3.02%	3.01%	2.31%

INFORMATION ONLY	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
NO SUB CATEGORY	801	3	1	0	0	0
INFORMATION ONLY TOTALS	801	3	1	0	0	0
	7.02%	0.16%	0.06%	0.00%	0.00%	0.00%

Annual Report Fiscal Year 2004-2005 By Category

LICENSEE FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
ADJUSTER	91	28	19	9	6	3
AGENCY	74	10	11	4	4	3
AGENT	264	70	97	42	39	32
AGENT PREMIUM	0	0	2	1	0	0
BAIL BOND AGENT	13	3	6	3	0	0
CARRIER	155	1	2	0	0	0
EMPLOYER POCKETING PREMIUMS	0	0	1	0	0	0
HEALTH MAINTENANCE ORGANIZATION	10	0	0	0	0	0
INSOLVENCY	4	2	3	0	0	0
SERVICE WARRANTY COMPANY	4	0	0	0	0	0
THIRD PARTY ADMINISTRATOR	2	0	0	0	0	0
TITLE INSURANCE	14	0	0	0	0	0
UNLICENSED AGENT OR ADJUSTER	50	14	15	4	4	4
VIATICAL BROKER	1	1	1	0	0	0
VIATICAL PROVIDER	2	1	0	0	0	0
LICENSEE FRAUD TOTALS	684	130	157	63	53	42
	5.99%	7.11%	10.17%	8.28%	6.94%	10.80%

LIFE INSURANCE FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
BENEFICIARY FORGERY	39	7	13	4	3	2
CREDIT LIFE	16	2	1	0	0	0
MURDER FOR PROFIT	5	0	2	0	0	0
QUESTIONABLE DEATH	14	3	3	1	0	0
VIATICAL BROKER	0	0	1	0	0	1
LIFE INSURANCE FRAUD TOTALS	74	12	20	5	3	3
	0.65%	0.66%	1.30%	0.66%	0.39%	0.77%

MARINE FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
ACCESSORIES	3	0	0	0	0	0
BY CLAIMANT	0	0	1	2	2	1
FICTITIOUS CLAIM	42	13	12	2	0	0
INFLATED CLAIM	8	4	2	0	0	0
MARINE FRAUD TOTALS	53	17	15	4	2	1
	0.46%	0.93%	0.97%	0.53%	0.26%	0.26%

OTHER AGENCY ASSISTANCE	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
ASSISTANCE	92	22	26	3	6	3
PATIENT BROKERING	0	0	0	1	0	0
OTHER AGENCY ASSISTANCE TOTALS	92	22	26	4	6	3
	0.81%	1.20%	1.68%	0.53%	0.79%	0.77%

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PERSONAL INJURY PROTECTION FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
BY ATTORNEY	14	2	3	0	0	0
BY CLAIMANT	984	98	72	47	52	22
BY EMPLOYEE CLAIMANT	1	0	0	0	0	0
BY PATIENT	1	0	1	0	0	0
BY PROVIDER	703	83	56	27	27	21
FICTITIOUS INSURANCE CARD	69	53	43	21	19	13
FICTITIOUS PROVIDER	1	0	0	0	0	0
ILLEGAL POSSESSION OF ACCIDENT REPORT	9	4	8	3	10	1
JUMP IN	65	20	9	10	7	3
LOST WAGES	10	1	4	2	0	2
PAPER ACCIDENT	4	4	6	15	13	9
PATIENT BROKERING	16	11	12	5	2	0
SOLICITATION	208	18	15	5	9	3
STAGED ACCIDENT	543	164	41	118	160	46
PERSONAL INJURY PROTECTION FRAUD TOTALS	2628	458	270	253	299	120
	23.02%	25.05%	17.49%	33.25%	39.14%	30.85%

RISK MANAGEMENT	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
FICTITIOUS LIABILITY CLAIM	1	0	1	0	0	0
GOVERNMENT EMPLOYEE	3	0	6	2	0	1
RISK MANAGEMENT TOTALS	4	0	7	2	0	1
	0.04%	0.00%	0.45%	0.26%	0.00%	0.26%

TITLE FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
HOME	36	2	4	3	4	2
MORTGAGE FRAUD	1	0	0	0	0	0
PROPERTY	3	3	1	3	1	0
VEHICLE	9	4	3	2	3	3
TITLE FRAUD TOTALS	49	9	8	8	8	5
	0.43%	0.49%	0.52%	1.05%	1.05%	1.29%

UNAUTHORIZED ENTITIES FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
AGENT	1	0	0	0	0	0
FICTITIOUS BONDS	9	0	2	0	0	1
HEALTH	56	10	18	1	2	0
MARINE	0	0	1	0	0	0
PROVIDER	0	4	3	1	1	0
SERVICES BY UNLICENSED PERSON	1	0	0	0	0	0
VEHICLE	19	3	1	0	0	0
UNAUTHORIZED ENTITIES FRAUD TOTALS	86	17	25	2	3	1
	0.75%	0.93%	1.62%	0.26%	0.39%	0.26%

Annual Report Fiscal Year 2004-2005 By Category

VEHICLE FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
ACCESSORIES	51	13	16	5	4	4
BODY SHOP	48	7	12	1	3	3
BY CLAIMANT	0	0	2	0	1	0
BY PROVIDER	0	1	0	0	0	0
DAMAGE TO VEHICLE	553	32	31	17	17	12
DITCHING	556	77	63	38	34	22
FICTITIOUS CLAIM OR DAMAGE	1	0	0	0	0	0
STAGED ACCIDENT	1	0	1	0	0	3
VEHICLE	1	0	0	0	1	0
VEHICLE FRAUD TOTALS	1211	130	125	61	60	44
	10.61%	7.11%	8.10%	8.02%	7.85%	11.31%

WARRANTY FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
CELL PHONE 4/12/2005	3	1	0	0	0	0
HOME	12	1	1	1	0	0
VEHICLE	13	1	3	1	1	1
VESSEL	1	0	0	0	0	0
WARRANTY FRAUD TOTALS	29	3	4	2	1	1
	0.25%	0.16%	0.26%	0.26%	0.13%	0.26%

WORKERS' COMPENSATION FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
AGENT	0	0	1	0	0	1
AGENT PREMIUM	4	2	6	1	2	5
BY ATTORNEY	7	0	0	0	0	0
BY CLAIMANT	1	0	3	1	1	0
BY EMPLOYEE CLAIMANT	1497	237	231	87	67	34
BY EMPLOYER	227	96	97	39	35	16
BY PROVIDER	39	3	2	1	1	0
CARETAKER / TRUSTEE	4	2	0	1	1	0
COMMERCIAL	0	1	1	0	0	0
DISABILITY	0	0	2	0	0	0
EMPLOYER PREMIUM	90	29	31	1	2	4
FICTITIOUS CERTIFICATE OF EXEMPTION	9	9	9	7	7	5
FICTITIOUS CERTIFICATE OF INSURANCE	88	76	47	38	34	15
GOVERNMENT EMPLOYEE	1	0	1	0	0	0
LEASING COMPANY	4	6	5	0	1	0
SERVICES BY UNLICENSED PERSON	0	0	1	0	0	0
UNLICENSED AGENT OR ADJUSTER	0	1	0	0	1	0
WORKING WITHOUT COVERAGE	191	117	60	66	61	19
WORKERS' COMPENSATION FRAUD TOTALS	2162	579	497	242	213	99
	18.94%	31.67%	32.19%	31.80%	27.88%	25.45%

	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
Grand Total	11416	1828	1544	761	764	389