



Professionalism



Accountability



Commitment



Teamwork

FLORIDA Department of **Financial Services**



Fraud Division
A State Law Enforcement Agency

2006 STAT PACK

Annual Report Fiscal Year 2005 -2006

By Category

ADMINISTRATIVE	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
BACKGROUND INVESTIGATION	10	11	11	1	0	0
EXTRA DUTIES PERFORMED	1	4	3	0	0	0
ADMINISTRATIVE TOTALS	11	15	14	1	0	0
	0.09%	1.03%	0.87%	0.13%	0.00%	0.00%

APPLICATION FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
COMMERCIAL	12	2	4	0	0	0
CREDIT LIFE	2	0	0	0	0	0
DISABILITY	8	1	0	0	1	0
HEALTH	92	11	8	2	1	1
HOMEOWNERS	20	4	3	0	0	1
LIFE	41	4	9	2	3	3
VEHICLE	218	13	17	8	8	6
VESSEL	5	1	1	0	0	0
APPLICATION FRAUD TOTALS	398	36	42	12	13	11
	3.07%	2.47%	2.60%	1.58%	1.63%	1.77%

ARREST	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
NO SUB CATEGORY	0	1	1	0	2	1
ARREST TOTALS	0	1	1	0	2	1
	0.00%	0.07%	0.06%	0.00%	0.25%	0.16%

ARSON FOR PROFIT	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
COMMERCIAL	6	0	1	1	1	0
HOME	31	2	4	1	1	0
VEHICLE	29	2	2	0	0	0
ARSON FOR PROFIT TOTALS	66	4	7	2	2	0
	0.51%	0.27%	0.43%	0.26%	0.25%	0.00%

BANKING AND SECURITIES	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
BANK FRAUD	9	0	1	0	0	0
FINANCE FRAUD	10	0	0	0	0	0
MORTGAGE FRAUD	26	1	4	1	1	2
SECURITIES FRAUD	10	1	1	0	0	0
BANKING AND SECURITIES TOTALS	55	2	6	1	1	2
	0.43%	0.14%	0.37%	0.13%	0.13%	0.32%

BONDS	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
NO SUB CATEGORY	6	4	8	2	1	3
BONDS TOTALS	6	4	8	2	1	3
	0.05%	0.27%	0.50%	0.26%	0.13%	0.48%

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COMMERCIAL	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
AGRICULTURE/LIVESTOCK	1	0	0	0	0	0
FICTITIOUS CERTIFICATE OF INSURANCE	26	10	10	3	26	4
FICTITIOUS CLAIM OR DAMAGE	135	15	18	6	4	4
FICTITIOUS LIABILITY CLAIM	37	4	6	1	1	2
ILLEGAL KICKBACKS	7	0	0	0	0	0
INFLATED CLAIM	69	11	9	2	1	1
SLIP & FALL	91	6	6	0	0	0
COMMERCIAL TOTALS	366	46	49	12	32	11
	2.83%	3.15%	3.03%	1.58%	4.13%	1.77%

DISABILITY FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
NO SUB CATEGORY	116	25	27	8	8	6
DISABILITY FRAUD TOTALS	116	25	27	8	8	6
	0.90%	1.71%	1.67%	1.05%	1.00%	0.96%

DUPLICATE ENTRIES	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
NO SUB CATEGORY	393	0	0	0	0	0
DUPLICATE ENTRIES TOTALS	393	0	0	0	0	0
	3.04%	0.00%	0.00%	0.00%	0.00%	0.00%

FINANCIAL INVESTIGATION	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
NO SUB CATEGORY	8	7	8	8	6	6
FINANCIAL INVESTIGATION TOTALS	8	7	8	8	6	6
	0.06%	0.48%	0.50%	1.05%	0.75%	0.96%

HEALTHCARE	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
BY PATIENT	165	34	52	14	16	17
BY PROVIDER	1879	53	65	38	31	21
DISABILITY	24	3	5	1	1	1
EMPLOYER POCKETING PREMIUMS	8	1	1	1	1	0
FICTITIOUS INSURANCE CARD	6	4	3	0	0	0
FICTITIOUS PROVIDER	31	3	2	0	0	0
MEDICAL DISCOUNT CARDS	11	2	1	0	0	0
OTHER MEDICAL PROVIDER	23	2	3	0	0	0
PATIENT BROKERING	14	3	14	4	5	11
SERVICES BY UNLICENSED PERSON	33	1	2	3	1	1
HEALTHCARE TOTALS	2,194	106	148	61	55	51
	16.98%	7.20%	9.16%	8.03%	6.88%	8.20%

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HOMEOWNERS	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
FICTITIOUS CLAIM OR DAMAGE	525	48	54	16	13	9
FICTITIOUS LIABILITY CLAIM	31	5	8	1	1	1
INFLATED CLAIM	259	45	37	15	10	5
HOMEOWNERS TOTALS	815	98	99	32	24	15
	6.31%	6.72%	6.13%	4.21%	3.00%	2.41%

INFORMATION ONLY	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
NO SUB CATEGORY	1,273	3	3	0	0	0
INFORMATION ONLY TOTALS	1,273	3	3	0	0	0
	9.85%	0.21%	0.19%	0.00%	0.00%	0.00%

LICENSEE FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
ADJUSTER	57	15	21	11	9	1
AGENCY	79	11	10	3	4	3
AGENT	247	68	86	39	31	30
BAIL BOND AGENT	10	8	5	5	4	2
CARRIER	55	1	0	0	0	0
INSOLVENCY	0	1	1	0	0	2
SERVICE WARRANTY COMPANY	2	1	0	0	0	0
THIRD PARTY ADMINISTRATOR	4	1	0	1	2	0
TITLE INSURANCE	13	7	4	1	1	0
UNLICENSED AGENT OR ADJUSTER	57	13	10	8	6	2
VIATICAL BROKER	2	0	1	0	0	0
VIATICAL PROVIDER	4	1	2	0	0	0
LICENSEE FRAUD TOTALS	530	127	140	68	57	40
	4.10%	8.64%	8.67%	8.95%	7.13%	6.43%

LIFE INSURANCE FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
BENEFICIARY FORGERY	28	11	13	1	3	11
CREDIT LIFE	11	0	2	0	0	0
MURDER FOR PROFIT	2	0	0	0	0	0
QUESTIONABLE DEATH	6	0	4	0	1	1
LIFE INSURANCE FRAUD TOTALS	47	11	19	1	4	12
	0.36%	0.75%	1.18%	0.13%	0.50%	1.93%

MARINE FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
ACCESSORIES	6	0	0	0	0	0
FICTITIOUS CLAIM	35	3	4	2	2	1
INFLATED CLAIM	9	0	3	1	0	0
MARINE FRAUD TOTALS	50	3	7	3	2	1
	0.39%	0.21%	0.43%	0.39%	0.25%	0.16%

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OTHER AGENCY ASSISTANCE	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
ASSISTANCE	45	24	26	1	9	0
OTHER AGENCY ASSISTANCE TOTALS	45	24	26	1	9	0
	0.35%	1.64%	1.61%	0.13%	1.13%	0.00%

PERSONAL INJURY PROTECTION FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
BY ATTORNEY	21	2	4	1	0	0
BY CLAIMANT	1,414	61	73	39	42	30
BY PROVIDER	1,036	61	68	11	19	18
FICTITIOUS INSURANCE CARD	35	30	41	24	18	26
ILLEGAL POSSESSION OF ACCIDENT REPORT	1	0	5	2	2	2
JUMP IN	66	20	11	12	23	10
LOST WAGES	6	0	1	0	0	2
PAPER ACCIDENT	5	7	4	1	1	6
PATIENT BROKERING	38	17	15	7	8	5
SOLICITATION	90	7	15	1	1	2
STAGED ACCIDENT	447	124	80	171	193	124
PERSONAL INJURY PROTECTION FRAUD TOTALS	3,159	329	317	269	307	225
	24.45%	22.41%	19.63%	35.53%	38.67%	36.33%

RISK MANAGEMENT	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
GOVERNMENT EMPLOYEE	2	0	0	0	1	0
RISK MANAGEMENT TOTALS	2	0	0	0	1	0
	0.02%	0.00%	0.00%	0.00%	0.13%	0.00%

TITLE FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
HOME	31	7	5	1	3	2
PROPERTY	25	8	3	1	0	1
VEHICLE	5	2	3	3	2	2
TITLE FRAUD TOTALS	61	17	11	5	5	5
	0.47%	1.17%	0.68%	0.66%	0.63%	0.80%

UNAUTHORIZED ENTITIES FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
FICTITIOUS BONDS	6	3	1	0	0	0
HEALTH	19	6	8	4	2	1
MARINE	2	0	0	0	0	0
PROPERTY/CASUALTY	3	0	0	0	0	0
PROVIDER	3	3	3	1	1	0
VEHICLE	11	4	3	2	0	0
UNAUTHORIZED ENTITIES FRAUD TOTALS	44	16	15	7	3	1
	0.34%	1.10%	0.93%	0.92%	0.38%	0.16%

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VEHICLE FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
ACCESSORIES	55	8	11	3	1	4
BODY SHOP	48	6	15	0	0	6
DAMAGE TO VEHICLE	620	35	34	9	9	11
DITCHING	560	54	47	32	28	23
VEHICLE FRAUD TOTALS	1,283	103	107	44	38	44
	9.93%	7.06%	6.63%	5.79%	4.76%	7.23%

WARRANTY FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
CELL PHONE	2	1	2	0	0	0
HOME	6	0	1	0	1	1
VEHICLE	10	0	1	1	1	1
WARRANTY FRAUD TOTALS	18	1	4	1	2	2
	0.14%	0.07%	0.25%	0.13%	0.25%	0.32%

WORKERS' COMPENSATION FRAUD	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
AGENT PREMIUM	5	6	6	1	1	2
BY ATTORNEY	7	1	0	0	0	0
BY EMPLOYEE CLAIMANT	1251	189	238	69	63	50
BY EMPLOYER	193	0	50	7	11	15
BY PROVIDER	12	4	5	0	1	0
CARETAKER / TRUSTEE	0	0	2	0	0	1
EMPLOYEE PAYROLL DEDUCTION	7	2	2	0	0	0
EMPLOYER PREMIUM	74	42	30	13	9	4
FICTITIOUS CERTIFICATE OF EXEMPTION	10	4	8	3	2	5
FICTITIOUS CERTIFICATE OF INSURANCE	77	63	67	37	35	29
ID THEFT OF NUMBER OR NAME	23	10	2	2	0	0
LEASING COMPANY	0	0	3	2	2	0
VIOLATION OF STOP WORK ORDER	13	19	8	13	12	3
WORKING WITHOUT COVERAGE	308	146	136	74	87	75
WORKERS' COMPENSATION FRAUD TOTALS	1,980	486	557	221	223	184
	15.33%	33.24%	34.49%	29.08%	28.04%	29.58%

	Complaints	Cases Opened	Cases Close	Presented for Prosecution	Arrest	Convictions
Grand Total	12,920	1,464	1,615	759	795	620