

# Florida Department of Financial Services



*Professionalism*



*Accountability*



*Commitment*



*Teamwork*



## Division of Insurance Fraud A State Law Enforcement Agency

### Fiscal Year Statistics 2007/2008:

Referrals	9,916
Presentations	873
Arrests	816
Convictions	663
Court Ordered Restitution	\$94,103,679.08

### Fiscal Year Statistics 2006/2007:

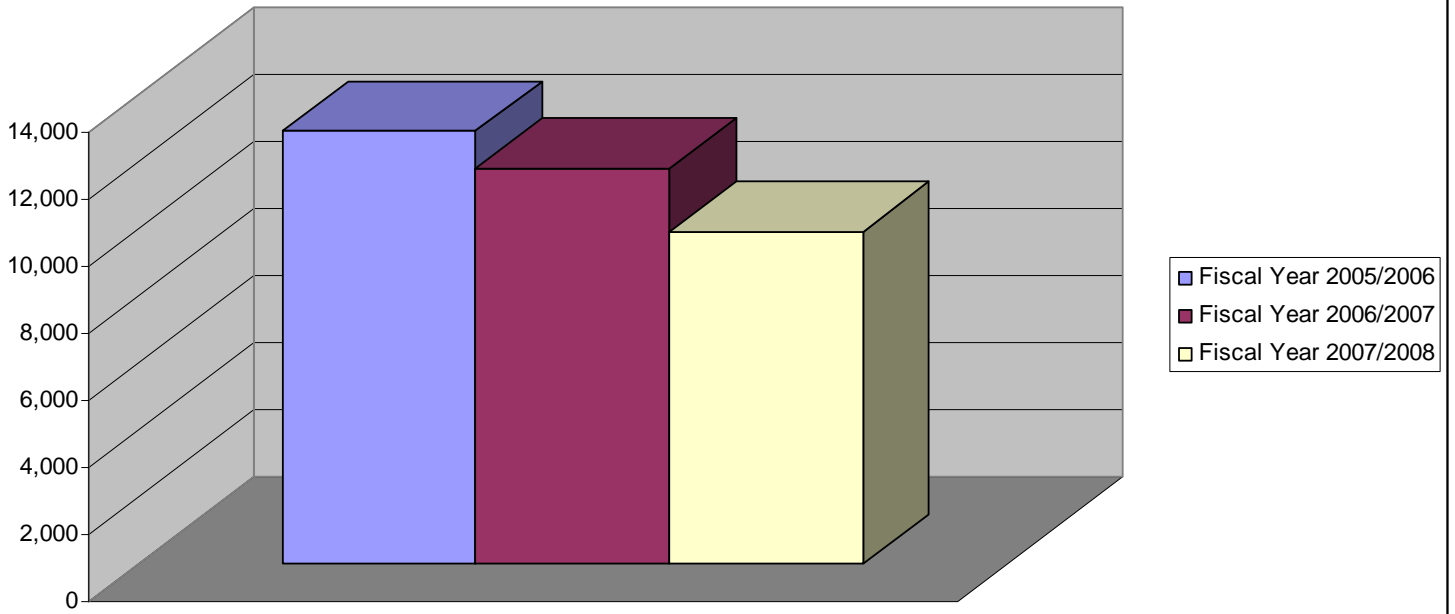
Referrals	11,812
Presentation	727
Arrests	819
Convictions	590
Court Ordered Restitution	\$847,467,524.52

### Fiscal Year Statistics 2005/2006:

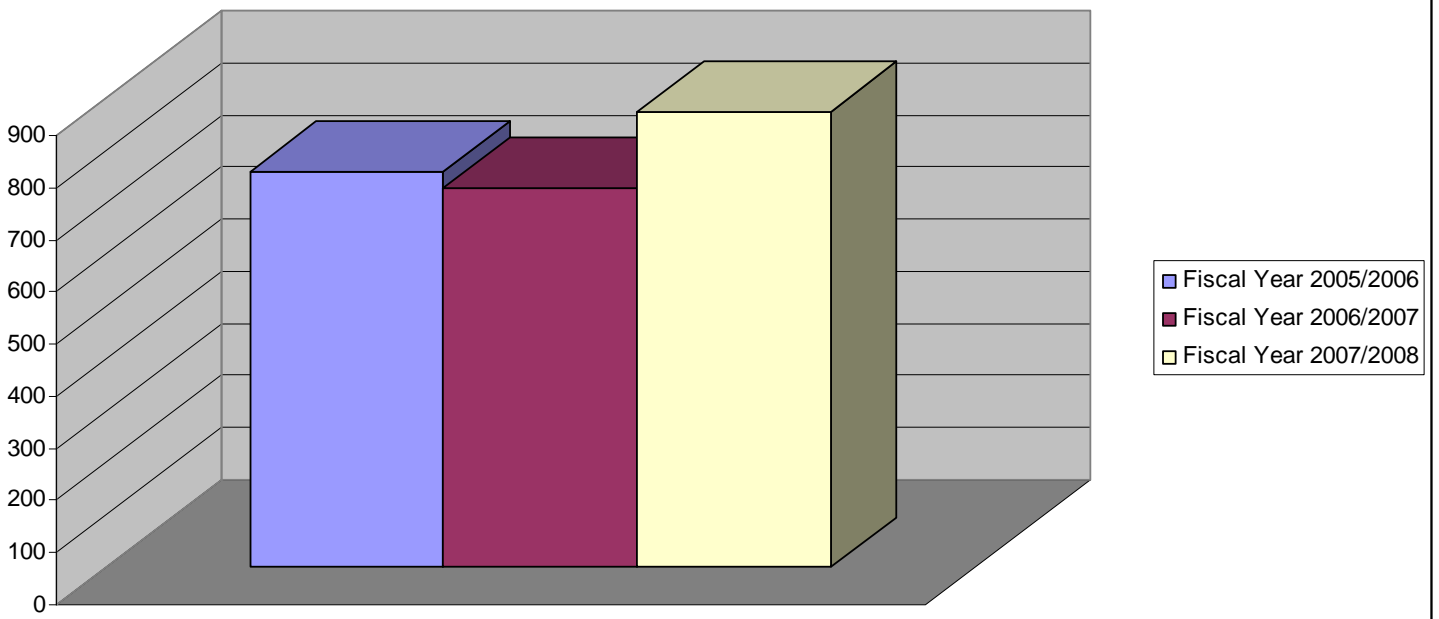
Referrals	12,920
Presentations	759
Arrests	795
Convictions	620
Court Ordered Restitution	\$115,633,666.59

## 2007/2008 Fiscal Year Annual Report

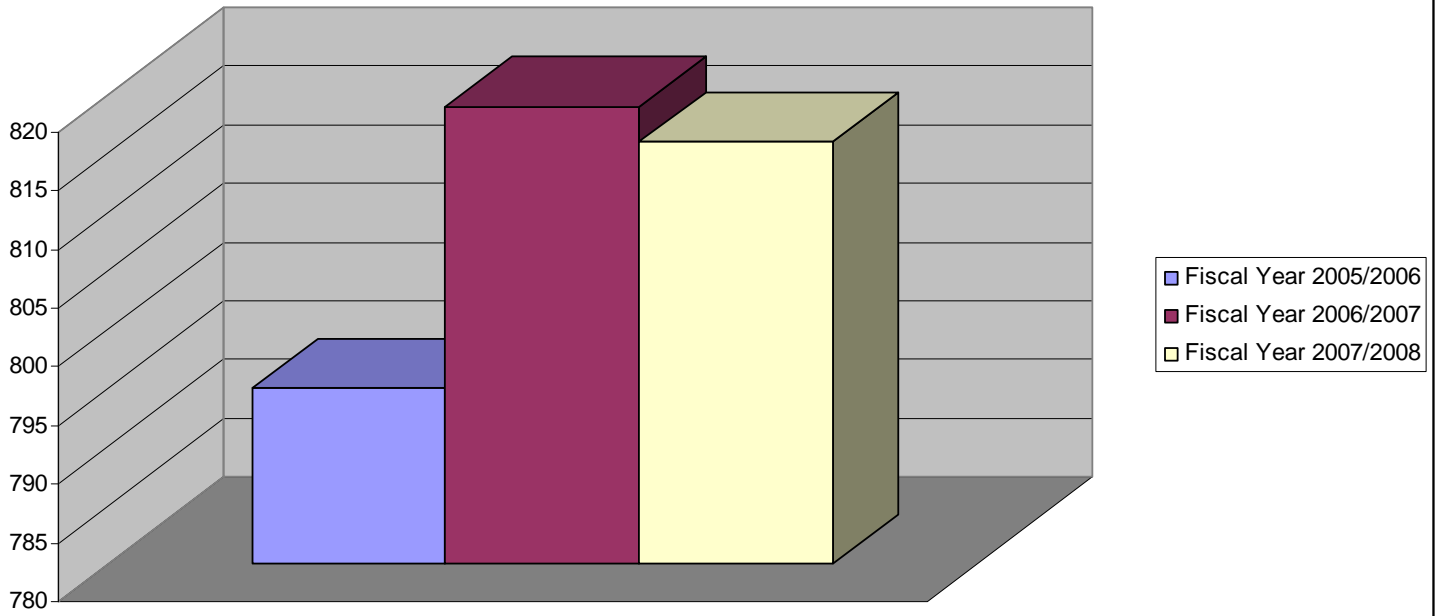
### Referrals



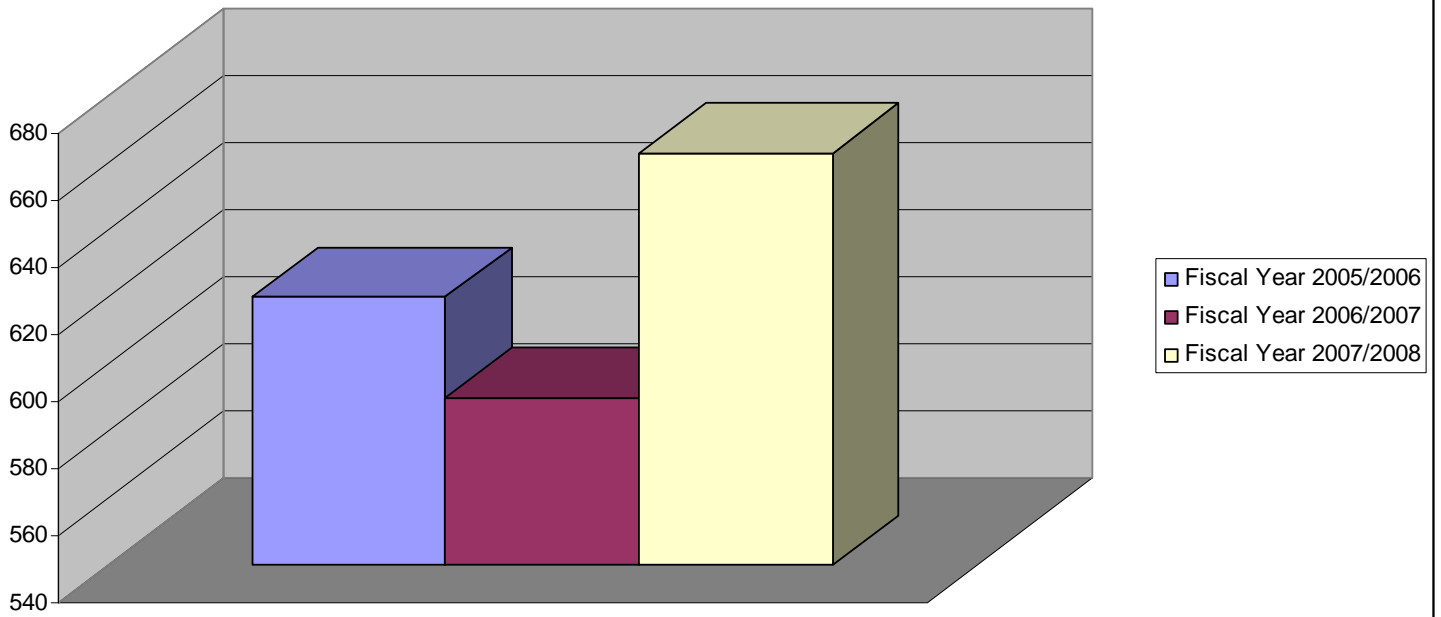
### Presentations



### Arrests

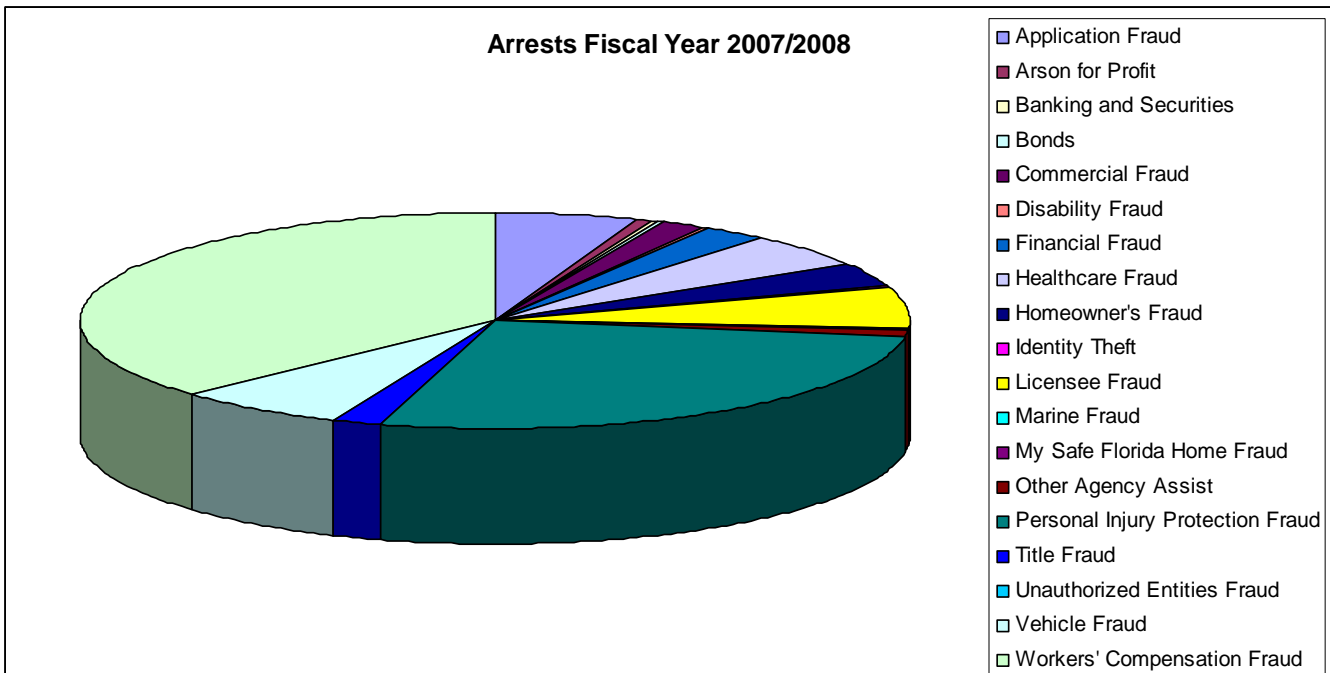
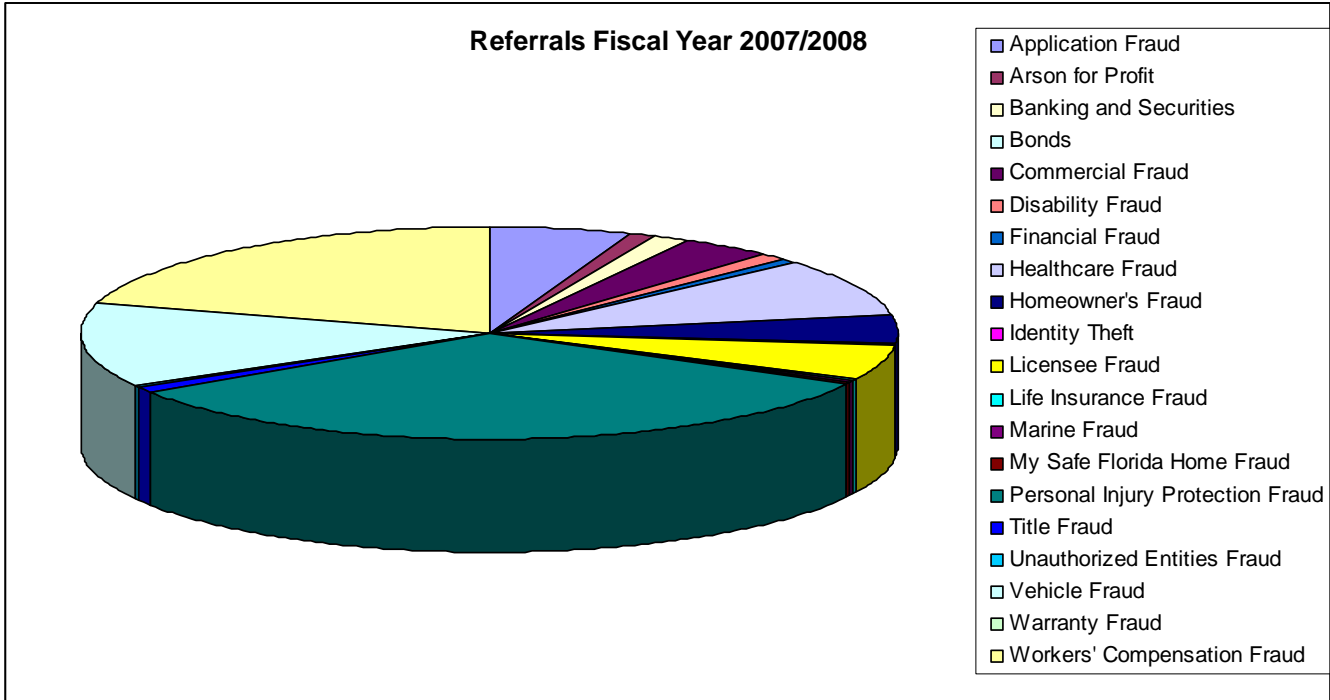


### Convictions

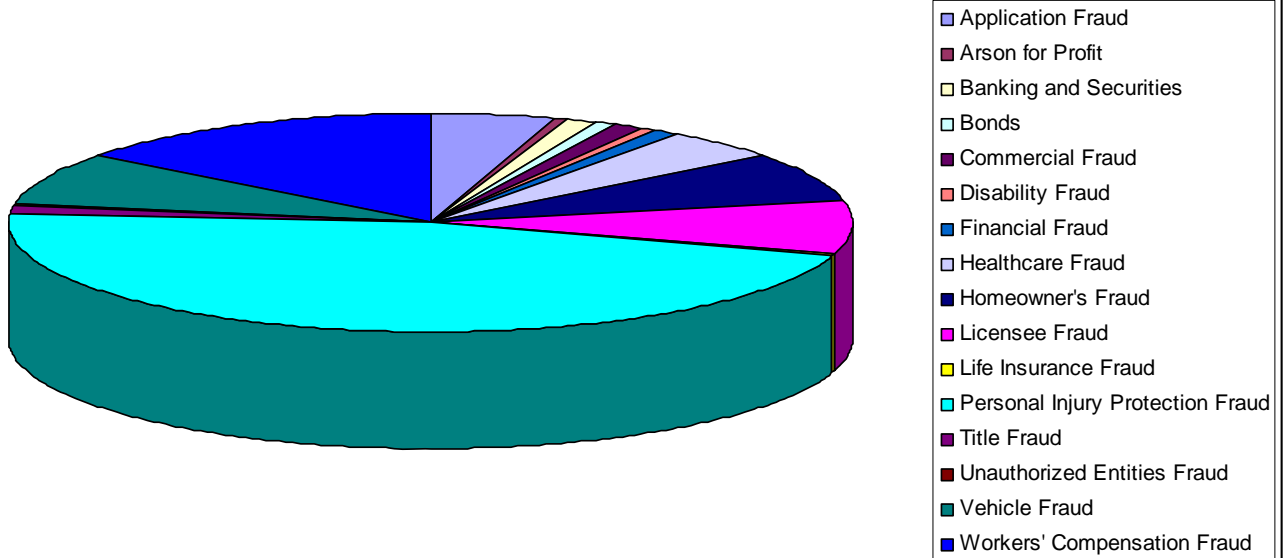


# STATISTICS FISCAL YEAR 2007/2008

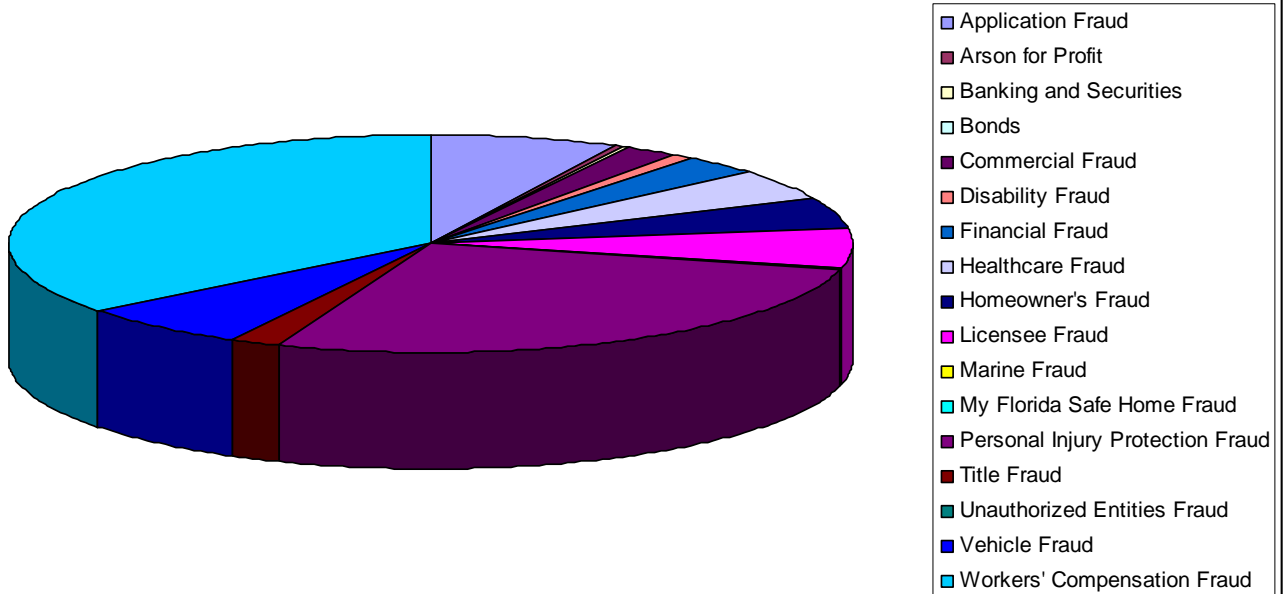
*FRAUD SPECIFIC ONLY (Does not include non-insurance fraud related data).*



### Convictions Fiscal Year 2007/2008



### Presentations Fiscal Year 2007/2008



# STAT PACK FISCAL YEAR 2007/2008

## *Case Totals by Case Type*

From 7/1/2007 To 7/1/2008

### ADMINISTRATIVE

<i>Type of Case</i>	<i>Complaints</i>	<i>Cases Opened</i>	<i>Cases Closed</i>	<i>Presented for Approval</i>	<i>Arrest</i>	<i>Convictions</i>
BACKGROUND INVESTIGATION	40	79	69	29	0	0
EXTRA DUTIES PERFORMED	0	1	1	0	0	0
TESTING	15	0	0	0	0	0
	55	80	70	29	0	0
	0.55%	4.6%	3.99%	3.32%	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	18	4	6	1	1	2
CREDIT LIFE	2	0	0	0	0	0
DISABILITY	8	2	2	1	0	0
HEALTH	80	3	5	6	3	2
HOMEOWNERS	51	5	7	4	1	3
LIFE	83	8	5	5	3	0
VEHICLE	286	66	58	44	38	19
VESSEL	4	0	0	0	0	0
	532	88	83	61	46	26
	5.37%	5.1%	4.73%	6.99%	5.64%	3.92%

*Thursday, August 07, 2008*

# Case Totals by Case Type

From 7/1/2007 To 7/1/2008

## ARSON FOR PROFIT

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
COMMERCIAL	9	1	1	0	1	0
HOME	54	4	3	0	0	1
VEHICLE	53	6	5	3	3	2
VESSEL	1	0	0	0	0	0
	117	11	9	3	4	3
	1.18%	0.63%	0.51%	0.34%	0.49%	0.45%

## BANKING AND SECURITIES

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
BANK FRAUD	2	0	0	0	0	0
FINANCE FRAUD	3	0	0	0	0	0
FINANCIAL	1	0	0	0	0	0
MORTGAGE FRAUD	114	17	4	1	1	2
SECURITIES FRAUD	5	1	3	0	2	5
	125	18	7	1	3	7
	1.26%	1.03%	0.39%	0.115%	0.37%	1.06%

## BONDS

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
FICTITIOUS BONDS	0	1	6	1	2	4
	0	1	6	1	2	4
	0.00%	0.06%	0.34%	0.115%	0.25%	0.60%

Thursday, August 07, 2008

# Case Totals by Case Type

From 7/1/2007 To 7/1/2008

## COMMERCIAL

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
FICTITIOUS CERTIFICATE OF INSURANCE	22	10	13	5	3	4
FICTITIOUS CLAIM OR DAMAGE	107	14	10	5	6	1
FICTITIOUS LIABILITY CLAIM	47	1	1	1	1	1
ILLEGAL KICKBACKS	3	1	2	1	1	0
INFLATED CLAIM	53	7	5	2	0	0
LIFE	1	0	0	0	0	0
SLIP & FALL	122	19	17	1	1	1
VEHICLE	1	0	0	0	0	0
	356	52	48	15	12	7
	3.59%	2.99%	2.73%	1.72%	1.47%	1.06%

## DISABILITY FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
BY CLAIMANT	1	0	0	0	0	0
FICTITIOUS CLAIM	48	10	8	6	1	1
WORKING WHILE COLLECTING	43	11	9	2	3	1
	92	21	17	8	4	2
	0.93%	1.21%	.97%	0.92%	0.49%	0.30%

## DUPLICATE ENTRIES

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
AGENCY	1	0	0	0	0	0
DUPLICATE	84	1	0	0	0	0
STAGED ACCIDENT	1	0	0	0	0	0
	86	1	0	0	0	0
	0.87%	0.06%	0.00%	0.00%	0.00%	0.00%

Thursday, August 07, 2008



## *Case Totals by Case Type*

From 7/1/2007 To 7/1/2008

### FINANCIAL INVESTIGATION

<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>
BY PERSON	1	0	0	0	0	0
FINANCIAL	58	31	18	25	19	7
	59	31	18	25	19	7
	0.59%	1.78%	1.03%	2.86%	2.33%	1.06%

### HEALTHCARE

<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>
AGENT	1	0	0	0	0	0
BY EMPLOYER	1	0	0	0	0	0
BY PATIENT	99	35	24	13	15	10
BY PROVIDER	678	58	59	22	23	9
DISABILITY	8	2	2	1	1	0
EMPLOYER POCKETING PREMIUMS	2	1	3	0	0	0
FICTITIOUS INSURANCE CARD	3	0	1	0	0	1
FICTITIOUS PROVIDER	8	3	2	0	0	1
MEDICAL DISCOUNT CARDS	4	0	0	0	0	0
OTHER MEDICAL PROVIDER	17	2	4	0	0	1
PATIENT BROKERING	9	1	1	0	0	0
SERVICES BY UNLICENSED PERSON	32	2	2	1	2	2
	862	104	98	37	41	24
	8.69%	5.97%	5.59%	4.24%	5.03%	3.62%

*Thursday, August 07, 2008*

# Case Totals by Case Type

From 7/1/2007 To 7/1/2008

## HOMEOWNERS

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
FICTITIOUS CLAIM OR DAMAGE	291	55	54	24	18	19
FICTITIOUS LIABILITY CLAIM	18	6	2	1	0	1
INFLATED CLAIM	128	23	45	15	13	20
	437	84	101	40	31	40
	4.41%	4.82%	5.75%	4.58%	3.80%	6.04%

## IDENTITY THEFT

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
BY ENTITY	1	0	0	0	0	0
BY PERSON	28	1	0	0	1	0
	29	1	0	0	1	0
	0.29%	0.06%	0.00%	0.00%	0.12%	0.00%

## INFORMATION ONLY

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
No Sub Type	14	0	0	0	0	0
HOME	1	0	0	0	0	0
	15	0	0	0	0	0
	0.15%	0.00%	0.00%	0.00%	0.00%	0.00%

Thursday, August 07, 2008

# Case Totals by Case Type

From 7/1/2007 To 7/1/2008

## LICENSEE FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
ADJUSTER	116	16	9	4	4	1
AGENCY	44	5	6	1	2	2
AGENT	196	58	78	28	32	37
BAIL BOND AGENT	15	6	4	4	3	1
CARRIER	19	0	0	0	0	0
FICTITIOUS CERTIFICATE OF INSURANCE	0	1	0	1	0	0
HEALTH MAINTENANCE ORGANIZATION	5	4	3	0	0	0
SERVICE WARRANTY COMPANY	2	1	2	1	1	0
THIRD PARTY ADMINISTRATOR	1	0	0	0	0	0
TITLE INSURANCE	28	8	3	1	0	0
UNLICENSED AGENT OR ADJUSTER	64	19	9	5	7	4
VIATICAL BROKER	0	0	1	0	0	1
VIATICAL PROVIDER	1	1	0	0	0	0
	491	119	115	45	49	46
	4.95%	6.8%	6.55%	5.16%	6.00%	6.94%

## LIFE INSURANCE FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
No Sub Type	0	0	0	1	0	0
BENEFICIARY FORGERY	22	6	7	1	0	0
CREDIT LIFE	5	3	3	0	0	0
QUESTIONABLE DEATH	6	2	3	0	0	1
	33	11	13	2	0	1
	0.33%	0.63%	0.74%	0.23%	0.00%	0.15%

## MARINE FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
ACCESSORIES	2	1	1	0	0	0
FICTITIOUS CLAIM	25	7	6	2	2	0
INFLATED CLAIM	2	0	0	0	0	0
	29	8	7	2	2	0
	0.29%	0.46%	0.40%	0.23%	0.25%	0.00%

Thursday, August 07, 2008

# Case Totals by Case Type

From 7/1/2007 To 7/1/2008

## MY SAFE FLORIDA HOME

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
CONTRACTOR	10	1	0	1	1	0
GRANT APPLICATION	5	1	0	0	0	0
HOME INSPECTION APPLICATION	2	0	0	0	0	0
HOME INSPECTOR	2	0	0	0	0	0
HOMEOWNER IMPROVE ROOF COVERINGS	3	0	0	0	0	0
HOMEOWNER ROOF FRAMING	1	0	0	0	0	0
HOMEOWNER WIND RESISTANT IMPROVEMENTS	1	1	1	0	0	0
	24	3	1	1	1	0
	0.24%	0.17%	0.06%	0.11%	0.12%	0.00%

## NON-INSURANCE FRAUD RELATED REFERRAL

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
INTRA-AGENCY RESPONSE LETTER	6	0	0	0	0	0
NO ACTION	54	0	0	0	0	0
OUTSIDE AGENCY ù RESPONSE LETTER	1	0	0	0	0	0
	61	0	0	0	0	0
	0.62%	0.00%	0.00%	0.00%	0.00%	0.00%

## OTHER AGENCY ASSISTANCE

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
ASSISTANCE	38	21	22	5	9	5
TITLE INSURANCE	0	1	1	0	0	0
	38	22	23	5	9	5
	0.38%	1.26%	1.31%	0.57%	1.10%	0.75%

Thursday, August 07, 2008

# Case Totals by Case Type

From 7/1/2007 To 7/1/2008

## PERSONAL INJURY PROTECTION FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
BY ATTORNEY	17	3	2	1	1	0
BY CLAIMANT	929	66	78	28	24	25
BY PROVIDER	1176	58	73	25	22	24
FICTITIOUS INSURANCE CARD	38	16	22	14	7	11
ILLEGAL POSSESSION OF ACCIDENT REPORT	0	1	0	1	2	0
JUMP IN	159	34	26	23	18	7
LOST WAGES	14	2	1	1	2	0
PAPER ACCIDENT	15	1	2	0	0	0
PATIENT BROKERING	21	2	5	0	0	2
PROVIDER	1	0	0	0	0	0
SOLICITATION	97	15	13	2	1	1
STAGED ACCIDENT	657	115	141	131	143	188
UNLICENSED ACTIVITY	27	2	0	0	0	0
VEHICLE	0	1	1	1	1	1
	3151	316	364	227	221	259
	31.78%	18.13%	20.73%	26.0%	27.08%	39.06%

## RISK MANAGEMENT

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
GOVERNMENT EMPLOYEE	0	0	0	0	0	1
	0	0	0	0	0	1
	0.00%	0.00%	0.00%	0.00%	0.00%	0.15%

## TITLE FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
HOME	50	5	9	12	11	1
PROPERTY	16	2	9	3	3	4
VEHICLE	6	1	1	0	0	0
	72	8	19	15	14	5
	0.73%	0.46%	1.08%	1.72%	1.72%	0.75%

Thursday, August 07, 2008

# Case Totals by Case Type

From 7/1/2007 To 7/1/2008

## UNAUTHORIZED ENTITIES FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
FICTITIOUS BONDS	1	0	1	0	1	0
HEALTH	18	2	4	0	0	1
LIFE AND ANNUITIES	8	0	1	0	0	0
MARINE	2	0	1	0	0	0
PROPERTY/CASUALTY	5	3	1	0	0	0
PROVIDER	7	1	1	2	0	0
VEHICLE	4	0	3	0	0	1
	45	6	12	2	1	2
	0.45%	0.34%	0.68%	0.23%	0.12%	0.30%

## VEHICLE FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
ACCESSORIES	51	8	9	5	3	2
BODY SHOP	81	7	12	4	4	1
BY CLAIMANT	2	0	0	0	0	0
DAMAGE TO VEHICLE	399	54	61	23	20	24
DITCHING	683	59	49	22	28	17
	1216	128	131	54	55	44
	12.27%	7.34%	7.46%	6.19%	6.74%	6.64%

## WARRANTY FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
CELL PHONE	1	0	1	0	0	0
HOME	3	0	0	0	0	0
VEHICLE	2	0	1	0	0	0
VESSEL	1	0	0	0	0	0
	7	0	2	0	0	0
	0.07%	0.00%	0.11%	0.00%	0.00%	0.00%

Thursday, August 07, 2008

# Case Totals by Case Type

From 7/1/2007 To 7/1/2008

## WORKERS' COMPENSATION FRAUD

Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
No Sub Type	0	0	0	0	0	0
AGENT PREMIUM	5	3	4	0	0	1
BY ATTORNEY	6	5	1	1	1	0
BY CLAIMANT	1	0	0	0	0	0
BY EMPLOYEE CLAIMANT	1089	241	195	92	78	45
BY EMPLOYER	145	0	2	1	1	1
BY PROVIDER	9	4	4	0	1	0
EMPLOYEE PAYROLL DEDUCTION	4	2	1	0	0	0
EMPLOYER PREMIUM	52	36	48	19	13	6
FICTITIOUS CERTIFICATE OF EXEMPTION	7	4	4	2	3	1
FICTITIOUS CERTIFICATE OF INSURANCE	57	28	38	50	47	22
ID THEFT OF NUMBER OR NAME	268	88	144	32	57	34
LEASING COMPANY	0	0	2	1	1	2
VIOLATION OF STOP WORK ORDER	53	42	29	26	20	12
WORKING WITHOUT COVERAGE	288	176	140	76	79	56
	1984	629	612	300	301	180
	20.01%	36.10%	34.85%	34.36%	36.88%	27.15%
<b>Grand Total</b>	<b>9916</b>	<b>1742</b>	<b>1756</b>	<b>873</b>	<b>816</b>	<b>663</b>

Thursday, August 07, 2008