

# Florida Department of Financial Services

## Division of Insurance Fraud

An Accredited State Law Enforcement Agency



*Professionalism*



*Accountability*



*Commitment*



*Teamwork*



### Fiscal Year Statistics 2008/2009:

Referrals 12,084  
Presentations 982  
Arrests 834  
Convictions 532  
Court Ordered Restitution \$34,613,327.32

### Fiscal Year Statistics 2007/2008:

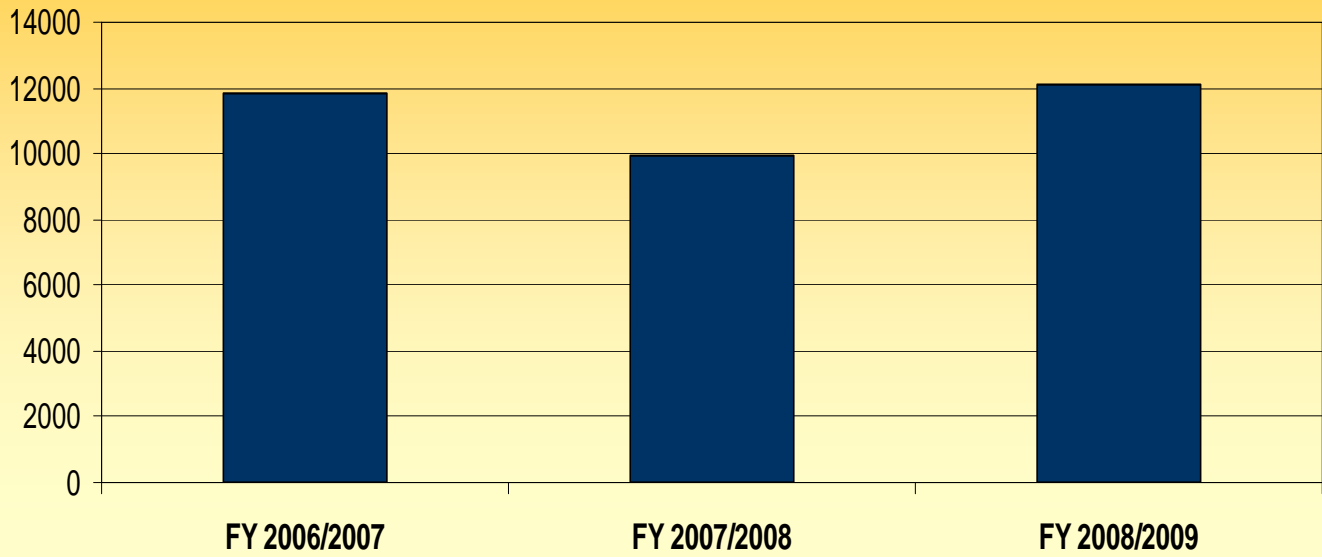
Referrals 9,916  
Presentations 873  
Arrests 816  
Convictions 663  
Court Ordered Restitution \$94,103,679.08

### Fiscal Year Statistics 2006/2007:

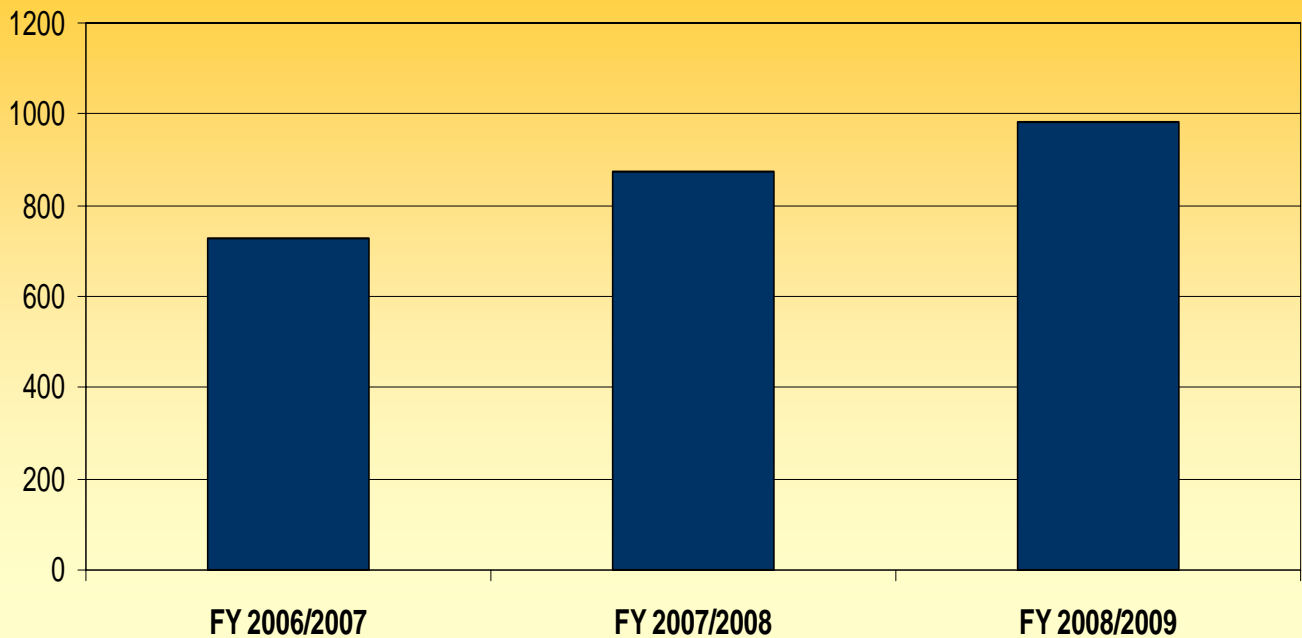
Referrals 11,812  
Presentation 727  
Arrests 819  
Convictions 590  
Court Ordered Restitution \$847,467,524.52

## 2008/2009 Fiscal Year Stat Pack Report

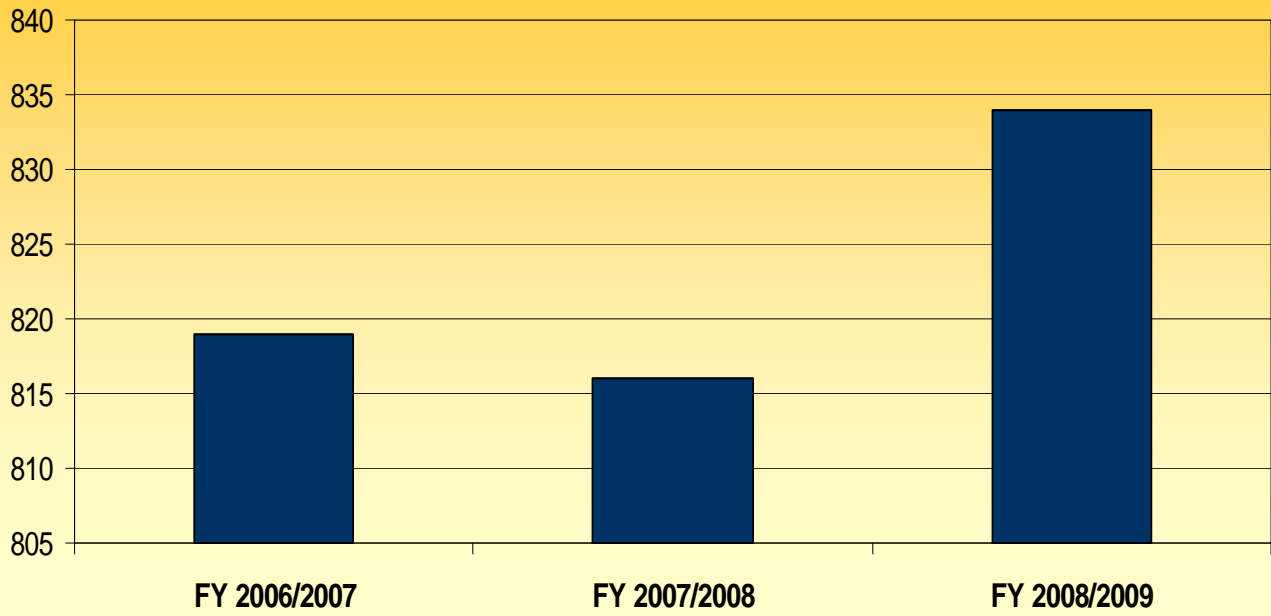
## Referrals (Tips)



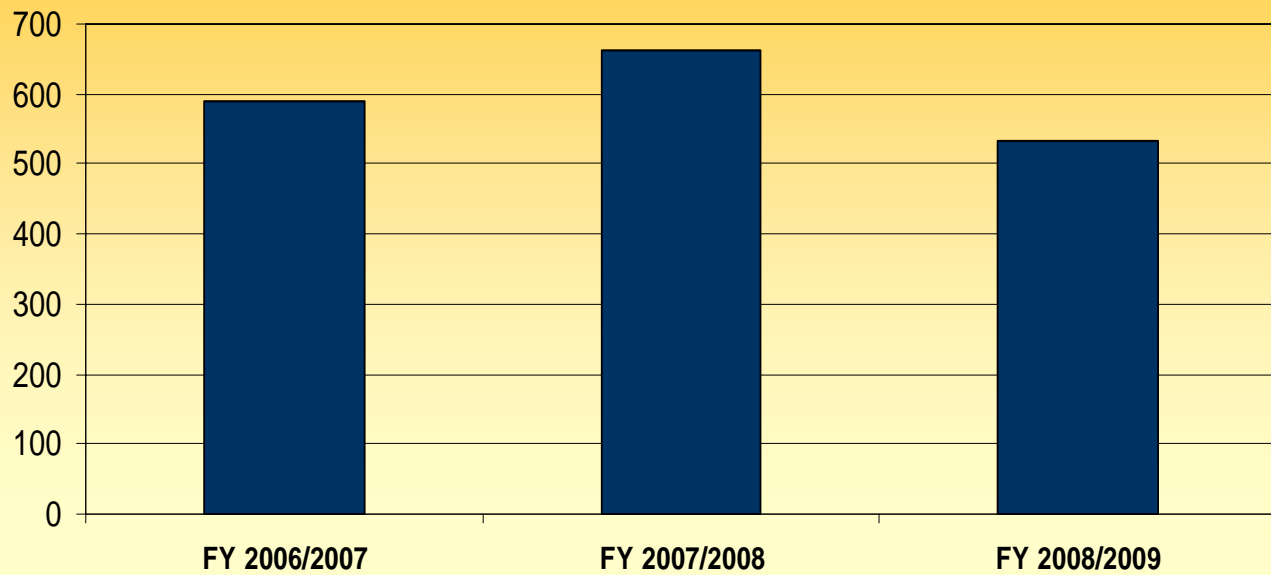
## Cases Presented for Prosecution



# Arrests



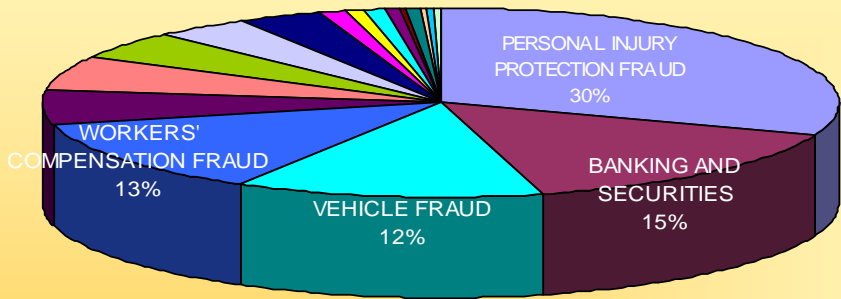
# Convictions



# STATISTICS FISCAL YEAR 2007/2008

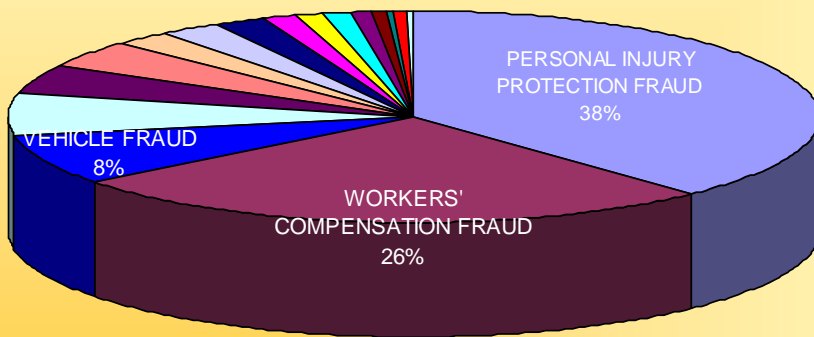
FRAUD SPECIFIC ONLY (Does not include administrative or non-insurance fraud related data).

## Referrals (Tips) by Fraud Type Fiscal Year 2008/2009



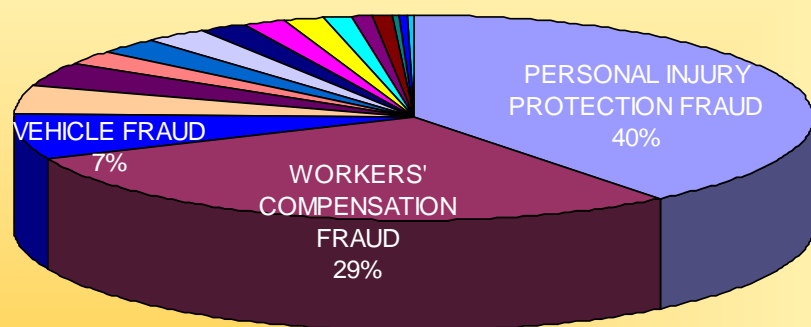
- PERSONAL INJURY PROTECTION FRAUD
- BANKING AND SECURITIES
- VEHICLE FRAUD
- WORKERS' COMPENSATION FRAUD
- APPLICATION FRAUD
- HEALTHCARE
- LICENSEE FRAUD
- HOMEOWNERS
- COMMERCIAL
- ARSON FOR PROFIT
- DISABILITY FRAUD
- TITLE FRAUD
- FINANCIAL INVESTIGATION
- LIFE INSURANCE FRAUD
- UNAUTHORIZED ENTITIES FRAUD
- MARINE FRAUD
- IDENTITY THEFT
- WARRANTY FRAUD
- MY SAFE FLORIDA HOME
- RISK MANAGEMENT
- BONDS

## Presentations by Fraud Type Fiscal Year 2007/2008



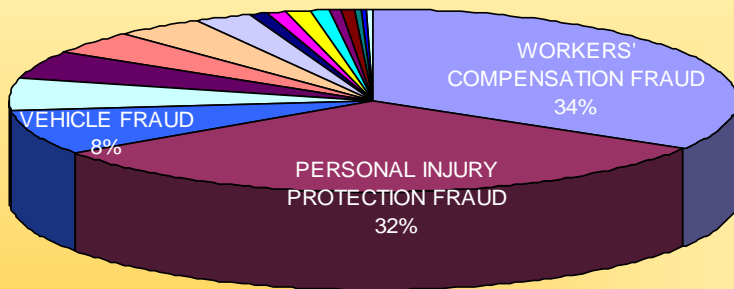
- PERSONAL INJURY PROTECTION FRAUD
- WORKERS' COMPENSATION FRAUD
- VEHICLE FRAUD
- LICENSEE FRAUD
- HEALTHCARE
- APPLICATION FRAUD
- HOMEOWNERS
- COMMERCIAL
- DISABILITY FRAUD
- TITLE FRAUD
- FINANCIAL INVESTIGATION
- IDENTITY THEFT
- LIFE INSURANCE FRAUD
- BANKING AND SECURITIES
- ARSON FOR PROFIT
-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

## Arrests by Fraud Type Fiscal Year 2008/2009



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

## Convictions by Fraud Type Fiscal Year 2008/2009



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

# Case Totals by Case Type

From 7/1/2008 to 6/30/2009

## ADMINISTRATIVE

Type of Case	Cases Complaints	Cases Opened	Closed	Presented for Prosecution	Arrest	Convictions
BACKGROUND INVESTIGATION	35	62	67	13	0	0
EXTRA DUTIES PERFORMED	15	6	5	0	0	0
	50	68	72	13	0	0
	0.41%	3.45%	3.67%	1.33%	0.00%	0.00%

## APPLICATION FRAUD

Type of Case	Cases Complaints	Cases Opened	Closed	Presented for Prosecution	Arrest	Convictions
COMMERCIAL	15	2	2	1	1	0
CREDIT LIFE	5	1	1	1	0	0
DISABILITY	60	4	4	3	2	2
HEALTH	91	14	8	10	5	3
HOMEOWNERS	37	6	10	3	1	1
LIFE	158	11	11	2	2	2
VEHICLE	351	42	42	19	8	12
VESSEL	9	2	0	1	1	0
	726	82	78	40	20	20
	6.00%	4.16%	3.97%	4.08%	2.39%	3.76%

## ARSON FOR PROFIT

Type of Case	Cases Complaints	Cases Opened	Closed	Presented for Prosecution	Arrest	Convictions
COMMERCIAL	11	0	1	0	0	1
HOME	47	5	2	0	0	0
VEHICLE	72	4	2	3	3	0
VESSEL	1	0	0	0	0	0
	131	9	5	3	3	1
	1.08%	0.46%	0.25%	0.31%	0.36%	0.19%

## BANKING AND SECURITIES

Type of Case	Cases Complaints	Cases Opened	Closed	Presented for Prosecution	Arrest	Convictions
BANK FRAUD	6	0	0	0	0	0
FINANCE FRAUD	21	4	0	1	0	0
MORTGAGE FRAUD	1793	36	14	4	6	0
SECURITIES FRAUD	3	2	1	0	0	0
	1823	42	15	5	6	0
	15.09%	2.13%	0.76%	0.51%	0.72%	0.00%

## BONDS

Type of Case	Cases Complaints	Cases Opened	Closed	Presented for Prosecution	Arrest	Convictions
FICTITIOUS BONDS	5	1	2	2	1	3
	5	1	2	2	1	3
	0.04%	0.05%	0.10%	0.20%	0.12%	0.56%



**COMMERCIAL**

<i>Type of Case</i>	<b>Cases Complaints</b>	<b>Cases Opened</b>	<b>Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
AGRICULTURE/LIVESTOCK	2	1	0	0	0	0
FICTITIOUS CERTIFICATE OF INSURANCE	18	8	10	5	5	4
FICTITIOUS CLAIM OR DAMAGE	105	9	15	6	3	4
FICTITIOUS LIABILITY CLAIM	77	5	3	2	2	1
ILLEGAL KICKBACKS	5	0	1	0	0	1
INFLATED CLAIM	44	10	10	2	4	0
SLIP & FALL	153	23	19	8	6	3
	404	56	58	23	20	13
	3.34%	2.84%	2.96%	2.35%	2.40%	2.44%

**DISABILITY FRAUD**

<i>Type of Case</i>	<b>Cases Complaints</b>	<b>Cases Opened</b>	<b>Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
BY CLAIMANT	1	1	1	0	0	0
BY EMPLOYEE CLAIMANT	0	0	1	0	0	0
FICTITIOUS CLAIM	74	23	12	9	9	2
SLIP & FALL	0	1	1	0	0	0
WORKING WHILE COLLECTING	34	16	13	10	7	3
	109	41	28	19	16	5
	0.90%	2.08%	1.43%	1.94%	1.91%	0.94%

**DUPLICATE ENTRIES**

<i>Type of Case</i>	<b>Cases Complaints</b>	<b>Cases Opened</b>	<b>Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
DUPLICATE	62	0	0	0	0	0
	62	0	0	0	0	0
	0.51%	0.00%	0.00%	0.00%	0.00%	0.00%

**FINANCIAL INVESTIGATION**

<i>Type of Case</i>	<b>Cases Complaints</b>	<b>Cases Opened</b>	<b>Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
FICTITIOUS CLAIM OR DAMAGE	0	0	1	0	0	0
FINANCIAL	48	31	24	12	3	5
	48	31	25	12	3	5
	0.40%	1.57%	1.27%	1.23%	0.36%	0.94%

**HEALTHCARE**

<i>Type of Case</i>	<b>Cases Complaints</b>	<b>Cases Opened</b>	<b>Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
BY PATIENT	101	35	39	26	23	15
BY PROVIDER	480	50	69	12	8	13
DISABILITY	15	2	3	1	0	1
EMPLOYER POCKETING PREMIUMS	5	1	0	1	0	0
FICTITIOUS INSURANCE CARD	4	0	0	0	0	0
FICTITIOUS PROVIDER	8	1	3	1	0	0
MEDICAL DISCOUNT CARDS	1	0	0	0	0	0
OTHER MEDICAL PROVIDER	19	2	2	0	0	0
PATIENT BROKERING	5	0	2	0	0	0
PRESCRIPTION FRAUD	27	9	3	2	1	1
SERVICES BY UNLICENSED PERSON	20	4	2	0	0	0
	685	104	123	43	32	30
	5.67%	5.28%	6.27%	4.39%	3.84%	5.64%

## HOMEOWNERS

<i>Type of Case</i>	<i>Cases Complaints</i>	<i>Cases Opened</i>	<i>Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
FICTITIOUS CLAIM OR DAMAGE	318	45	67	15	10	14
FICTITIOUS LIABILITY CLAIM	19	5	7	1	1	0
INFLATED CLAIM	109	25	37	8	9	9
	446	75	111	24	20	23
	3.69%	3.81%	5.66%	2.45%	2.40%	4.32%

## IDENTITY THEFT

<i>Type of Case</i>	<i>Cases Complaints</i>	<i>Cases Opened</i>	<i>Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
BY ENTITY	4	0	0	0	0	0
BY PERSON	31	18	10	11	8	3
ID THEFT OF NUMBER OR NAME	1	0	0	0	0	0
	36	18	10	11	8	3
	0.30%	0.91%	0.51%	1.13%	0.96%	0.56%

## INFORMATION ONLY

<i>Type of Case</i>	<i>Cases Complaints</i>	<i>Cases Opened</i>	<i>Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
INFORMATION	0	2	4	0	0	0
	0	2	4	0	0	0
	0.00%	0.10%	0.20%	0.00%	0.00%	0.00%

## LICENSEE FRAUD

<i>Type of Case</i>	<i>Cases Complaints</i>	<i>Cases Opened</i>	<i>Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
ADJUSTER	38	12	13	4	3	2
AGENCY	55	9	13	3	3	3
AGENT	203	64	64	36	22	16
ANNUITY	28	12	4	3	2	0
BAIL BOND AGENT	16	5	7	5	1	1
CARRIER	30	1	0	0	0	0
FICTITIOUS CERTIFICATE OF INSURANCE	0	1	1	1	0	1
FICTITIOUS CLAIM OR DAMAGE	1	0	0	0	0	0
HEALTH	1	0	0	0	0	0
HEALTH MAINTENANCE ORGANIZATION	16	2	3	0	0	0
INSOLVENCY	0	0	1	1	0	0
Public Adjuster	97	5	1	0	0	0
SERVICE WARRANTY COMPANY	3	0	0	0	0	0
THIRD PARTY ADMINISTRATOR	2	0	0	0	0	0
TITLE INSURANCE	23	4	3	1	1	0
UNLICENSED AGENT OR ADJUSTER	62	12	16	6	6	3
VEHICLE	1	0	0	0	0	0
VIATICAL BROKER	1	0	0	0	0	0
	577	127	126	60	38	26
	4.77%	6.44%	6.42%	6.12%	4.56%	4.89%

## LIFE INSURANCE FRAUD

<i>Type of Case</i>	<b>Cases Complaints</b>	<b>Cases Opened</b>	<b>Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
AGENT	1	0	0	0	0	0
BENEFICIARY FORGERY	29	16	13	6	7	1
CREDIT LIFE	7	2	1	1	1	0
MURDER FOR PROFIT	2	0	0	0	0	0
QUESTIONABLE DEATH	8	4	6	1	0	0
	47	22	20	8	8	1
	0.39%	1.12%	1.02%	0.82%	0.96%	0.19%

## MARINE FRAUD

<i>Type of Case</i>	<b>Cases Complaints</b>	<b>Cases Opened</b>	<b>Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
FICTITIOUS CLAIM	36	6	7	3	0	1
INFLATED CLAIM	3	0	0	0	0	0
	39	6	7	3	0	1
	0.33%	0.30%	0.36%	0.31%	0.00%	0.19%

## MY SAFE FLORIDA HOME

<i>Type of Case</i>	<b>Cases Complaints</b>	<b>Cases Opened</b>	<b>Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
CONTRACTOR	2	0	2	0	0	0
GRANT APPLICATION	1	2	2	0	0	0
HOME INSPECTION APPLICATION	1	0	0	0	0	0
HOME INSPECTOR	4	2	2	0	0	0
INFLATED CLAIM	0	1	0	0	0	0
	8	5	6	0	0	0
	0.07%	0.25%	0.31%	0.00%	0.00%	0.00%

## NON-INSURANCE FRAUD RELATED REFERRAL

<i>Type of Case</i>	<b>Cases Complaints</b>	<b>Cases Opened</b>	<b>Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
INTRA-AGENCY RESPONSE LETTER	5	0	0	0	0	0
NO ACTION	43	0	0	0	0	0
OUTSIDE AGENCY RESPONSE LETTER	10	0	0	0	0	0
	58	0	0	0	0	0
	0.48%	0.0%	0.00%	0.00%	0.00%	0.00%

## OTHER AGENCY ASSISTANCE

<i>Type of Case</i>	<b>Cases Complaints</b>	<b>Cases Opened</b>	<b>Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
ASSISTANCE	30	23	23	0	16	4
	30	23	23	0	16	4
	0.25%	1.17%	1.17%	0.00%	1.92%	0.75%

## PERSONAL INJURY PROTECTION FRAUD

Type of Case	Cases Complaints	Cases Opened	Closed	Presented for Prosecution	Arrest	Convictions
BY ATTORNEY	32	7	4	3	1	0
BY CLAIMANT	1191	96	102	59	37	20
BY PROVIDER	1201	109	104	32	27	11
FICTITIOUS INSURANCE CARD	51	28	24	15	17	12
ILLEGAL POSSESSION OF ACCIDENT REPORT	0	0	1	0	0	0
JUMP IN	150	53	48	19	18	12
LOST WAGES	25	9	7	3	3	3
PAPER ACCIDENT	17	5	0	9	9	0
PATIENT BROKERING	49	17	3	10	8	0
SOLICITATION	75	20	16	2	0	0
STAGED ACCIDENT	776	145	140	213	209	110
UNLICENSED ACTIVITY	48	10	8	3	1	0
	3615	499	457	368	330	168
	29.92%	25.32%	23.30%	37.47%	39.57%	31.58%

## RISK MANAGEMENT

Type of Case	Cases Complaints	Cases Opened	Closed	Presented for Prosecution	Arrest	Convictions
FICTITIOUS LIABILITY CLAIM	4	1	1	0	0	0
GOVERNMENT EMPLOYEE	2	0	1	0	0	0
	6	1	2	0	0	0
	0.05%	0.05%	0.10%	0.00%	0.00%	0.00%

## TITLE FRAUD

Type of Case	Cases Complaints	Cases Opened	Closed	Presented for Prosecution	Arrest	Convictions
HOME	88	9	4	12	13	4
HOMEOWNERS	0	1	0	0	0	0
PROPERTY	5	4	3	1	0	1
VEHICLE	8	1	0	0	0	0
VESSEL	1	0	0	0	0	0
	102	15	7	13	13	5
	0.85%	0.76%	0.36%	1.32%	1.56%	0.94%

## UNAUTHORIZED ENTITIES FRAUD

Type of Case	Cases Complaints	Cases Opened	Closed	Presented for Prosecution	Arrest	Convictions
FICTITIOUS BONDS	1	0	1	0	0	0
HEALTH	12	2	2	0	0	0
LIFE AND ANNUITIES	4	0	1	1	0	0
MARINE	1	0	0	0	0	0
PROPERTY/CASUALTY	10	3	5	1	1	1
PROVIDER	4	3	3	0	0	1
VEHICLE	11	3	1	0	0	0
	43	11	13	2	1	2
	0.36%	0.56%	0.66%	0.20%	0.12%	0.38%

## VEHICLE FRAUD

<i>Type of Case</i>	<i>Cases Complaints</i>	<i>Cases Opened</i>	<i>Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
ACCESSORIES	53	10	6	6	5	3
BODY SHOP	79	9	6	11	9	2
BY CLAIMANT	1	1	1	0	0	0
DAMAGE TO VEHICLE	599	55	62	20	13	13
DITCHING	694	82	70	39	32	24
FAILURE TO RETURN (THEFT)	84	6	3	1	1	0
	1510	163	148	77	60	42
	12.49%	8.27%	7.55%	7.84%	7.19%	7.90%

## WARRANTY FRAUD

<i>Type of Case</i>	<i>Cases Complaints</i>	<i>Cases Opened</i>	<i>Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
CELL PHONE	1	0	0	0	0	0
HOME	3	1	0	0	0	0
VEHICLE	13	0	0	0	0	0
VESSEL	1	1	1	0	0	0
	18	2	1	0	0	0
	0.15%	0.10%	0.05%	0.00%	0.00%	0.00%

## WORKERS' COMPENSATION FRAUD

<i>Type of Case</i>	<i>Cases Complaints</i>	<i>Cases Opened</i>	<i>Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
AGENT	0	0	1	2	2	2
AGENT PREMIUM	0	1	2	0	0	0
BY ATTORNEY	5	2	3	2	1	1
BY CLAIMANT	5	0	0	0	0	0
BY EMPLOYEE CLAIMANT	802	303	277	130	96	57
BY EMPLOYER	91	0	7	0	0	1
BY PERSON	0	1	1	1	1	1
BY PROVIDER	19	6	4	2	1	0
EMPLOYEE PAYROLL DEDUCTION	3	2	3	1	1	1
EMPLOYER PREMIUM	123	48	55	9	13	8
FICTITIOUS CERTIFICATE OF EXEMPTION	3	4	5	1	1	2
FICTITIOUS CERTIFICATE OF INSURANCE	51	35	34	13	13	13
ID THEFT OF NUMBER OR NAME	211	54	61	35	57	20
LEASING COMPANY	2	0	0	0	0	0
VIOLATION OF STOP WORK ORDER	47	28	39	15	13	19
WORKING WITHOUT COVERAGE	144	84	129	45	40	55
	1506	568	621	256	239	180
	12.46%	28.82%	31.65%	26.00%	28.66%	33.83%

<i>Type of Case</i>	<i>Cases Complaints</i>	<i>Cases Opened</i>	<i>Closed</i>	<i>Presented for Prosecution</i>	<i>Arrest</i>	<i>Convictions</i>
<b>Grand Total</b>	<b>12084</b>	<b>1971</b>	<b>1962</b>	<b>982</b>	<b>834</b>	<b>532</b>