What is the IMPACT of the Economy on Insurance Fraud and Arson in Florida?

ECONOMIC

IMPACT

REPORT

Presented by:
Florida Department of Financial Services

Division of Insurance Fraud
BUREAU OF CRIME INTELLIGENCE AND ANALYTICAL SUPPORT

Division of State Fire Marshal
Bureau of Fire Arson Investigations
CRIME INTELLIGENCE ANALYST UNIT

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In April, 2009, the **National Insurance Crime Bureau (NICB)** reported an increase in questionable claims – assessing that the increases were a result of the down turned economy. Reporting that "the poor economy was driving people to commit insurance fraud," **NICB** reported an increase of 27% in suspicious car fires; a 77% increase in commercial slip and falls, and a 407% increase in hail damage related claims. The **Coalition Against Insurance Fraud (CAIF)** further supported **NICB**'s report with their own assessment that "the poor economy may be driving normally good people to do bad things…;" that, "Hardcore criminals also have more opportunity to entice normally honest people into their fraudulent schemes."

One year later, the state of the economy continues to dominate the media and remains among the most important issues facing the Florida citizenry. Concerns of the economy and rumors of government cutbacks prompted closely monitored trends and conditions in Florida; certainly if the economy was influencing such notable increases in insurance fraud, already stretched resources would be taxed beyond capacity. But, the real losses would be to the *insurance carrying tax payers* in Florida that count on the Department of Financial Services to meet the obligations of its mission.

Therefore, Crime Intelligence Analysts with the ***Florida Department of Financial Services, Division of Insurance Fraud (DIF) and Division of State Fire Marshal/Bureau of Fire and Arson Investigations (BFAI)*** began tracking the economy and its impact on insurance fraud and arson – the changing conditions and emerging trends. Captured within this report are the results of the latest research and analysis by **DIF's** *Bureau of Crime Intelligence and Analytical Support* and **BFAI**'s *Crime Intelligence Analyst Unit;* illuminating current conditions and existing and emerging trends; measuring the impacts of the economy and the resulting inferences and implications.

CURRENT CONDITIONS IN FLORIDA

While crime is at a 39 year low in Florida according to the *2009 Annual Uniform Crime Report* *(published by the Florida Department of Law*

*Enforcement), the **Division of Insurance Fraud (DIF)** nonetheless has continued to experience increases in the number of insurance fraud tips (referrals) received from insurance companies, alliance groups, the public, and other sources. From previous research, as documented in the* *Impacts of the Economy and Insurance Fraud* *report (IER), published by **DIF** in October, 2009, impacts of the sluggish economy on insurance fraud were identified through increases in vehicle fraud, homeowner's fraud, mortgage fraud, arson for profit, and workers' compensation fraud schemes. Personal injury protection fraud, while a growing trend before the economy began to dive, has nonetheless been impacted adversely by the economic down turn as well.*

Analysis conducted via the **DIF** case tracking system for this report was measured *from July 1st through April 25th of fiscal years 2007/2008, 2008/2009, and 2009/2010*. The insurance fraud schemes identified during previous analyses were analyzed comparatively to ascertain current impacts/conditions as outlined below:

- ✓ **Vehicle fraud referrals (includes referrals related to Accessories, Body Shops, Non-PIP related Damage to Vehicle, Ditching, and Failure to Return [Theft]) *decreased* between fiscal year 2008/2009 and the current fiscal year - 2009/2010;**
- ✓ **Mortgage/Title fraud referrals *decreased* between fiscal year 2008/2009 and the current fiscal year – 2009/2010;**
- ✓ **Homeowner claim fraud referrals (includes fictitious claim or damage, fictitious liability claim, and inflated claims) increased between fiscal year 2008/2009 and the current fiscal year – 2009/2010;**
- ✓ **Home and Vehicle Arson for Profit related referrals increased between fiscal year 2008/2009 and the current fiscal year – 2009/2010;**
- ✓ **Workers' Compensation fraud referrals increased between fiscal year 2008/2009 and the current fiscal year – 2009/2010;**
- ✓ **Personal Injury Protection (PIP) fraud referrals increased between fiscal year 2008/2009 and the current fiscal vear 2009/2010.**

MEASURED IMPACTS OF INSURANCE FRAUD ON THE ECONOMY

The Insurance Research Council (IRC) *reports that many Americans have maintained essential auto and homeowner's coverage in spite of the economic down turn; 5% of homeowners and 14% of renters reported canceling homeowners or renters insurance coverage. The study also reports that 28% canceled or postponed preventive healthcare.*

"These findings confirm that most Americans recognize the importance of maintaining essential insurance coverage on their homes and cars," said Elizabeth A. Sprinkel, senior vice president of the **IRC.**

The conditions that created the ripened environment for some of the measured products/schemes that reportedly impacted the economy in Florida (as documented in the EIR October, 2009 publication) – have changed somewhat; referrals received by the Division for vehicle ditching increased between fiscal year 2007/2008 and 2008/2009, but have decreased during the current fiscal year (through 4/25/2010); mortgage fraud referrals received by the Division increased dramatically between FY 2007/2008 and 2008/2009; conversely so, mortgage fraud referrals decreased dramatically between FY 2008/2009 and the current fiscal year (through 4/25/2010). But, even with the declining statistics in several areas, some of the previously identified impacts continue to weigh heavy on Florida's economy. The slow economic recovery in Florida, coupled with the high unemployment rate, renders insurance fraud vulnerable.

FLORIDA TRENDS
Where are we now?

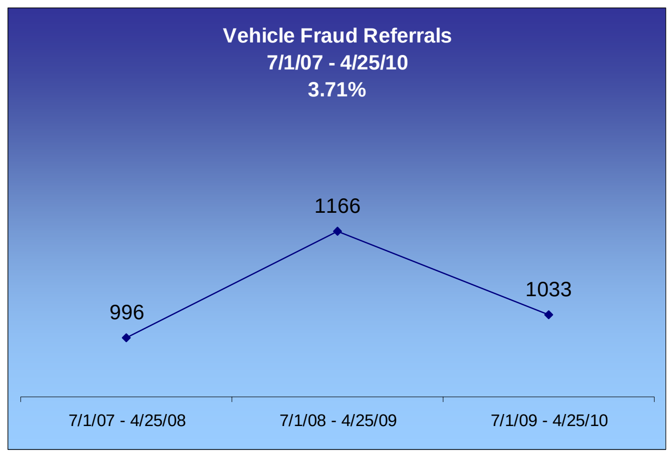
As documented in our previous report, there was a noticeable increase in schemes by individuals seeking alternative means of income or quick cash. By all accounts (from insurance industry insiders and experts), these increases were a direct impact of the economy, and more specifically related to the increasing number of jobless citizens in Florida. The unemployment rate in Florida currently exceeds 12%; over the past year Florida experienced unprecedented unemployment rates, measured as high as 19% by some economists – if the "true number" was known. The resulting insurance fraud schemes committed as a "means to an end" for absent income included vehicle fraud, homeowner (claim) fraud, personal injury protection fraud, mortgage fraud, healthcare fraud, commercial slip and fall fraud, workers' compensation fraud, and arson for profit schemes.

Analysis was conducted to measure the status of those fraud types/schemes to ascertain changes in the trends and conditions in Florida. The results of each fraud type are provided in this report.

Vehicle Ditching is identified as an ongoing trend- believed to be increasing due to the economy. Vehicle ditching was among the first "fallouts" of the economy; numerous vehicles were abandoned, reported stolen, and at times torched (arson)…whatever it took to get out from under the payments that were no longer affordable because resources were no longer plentiful. As documented in our previous report, vehicle "give-backs" were a new approach to an old scheme, and presented a new challenge to the insurance and lending industry; this trend had indeed increased and was under the watchful eye of the experts, the industry, and the Division of Insurance Fraud.

In the *Forecast Report* (January 2010), The **National Insurance Crime Bureau (NICB)** reported an increase in referrals for questionable claims in 2009, compared to 2008, in the areas of property, casualty, commercial, workers' compensation, and vehicle claims. **NICB** states that in categories such as Property and Vehicle claims, the number of suspicious claim referrals related to natural disasters have increased. The greatest increase is seen in hail damage suspicious claim referrals, which showed a staggering 202% increase in 2009, compared to 2008. Also in the *Forecast Report*, **NICB** reported a large number of workers' compensation referrals for claimant fraud, compared to other workers' compensation fraud referral reasons. Likewise, **NICB** reported an 8% increase in the number of questionable vehicle theft claims, which continues to be the number one referral reason for suspicious claims involving vehicles, over vehicle arson and fictitious damage reports (PIP fraud related damages not included). However, auto glass fraud and hail damage also showed a 407% rise in suspicious claim referrals from 2008 to 2009.

In spite of information from other sources (such as **NICB, CAIF**), indicating an increase in vehicle ditching (by approximately 24%), analysis of the **DIF** case tracking system revealed that **vehicle ditching "**referrals" *decreased* by 11% between fiscal year 2008/2009 and the current fiscal year.



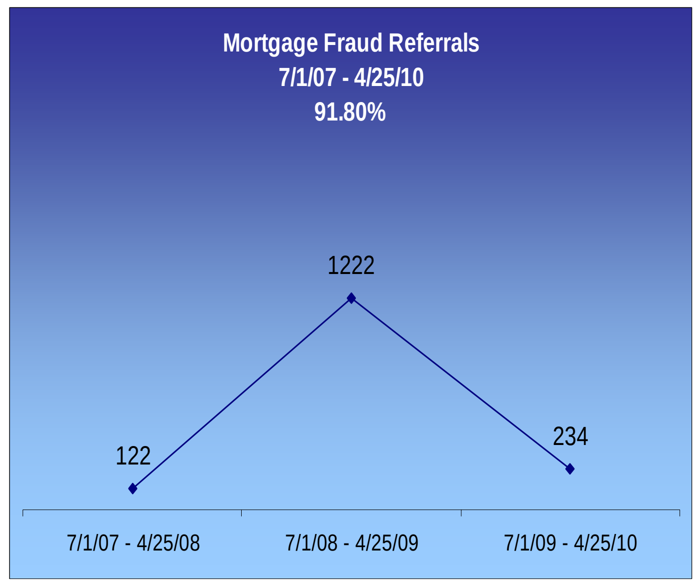
Glass (Windshields): Further analysis revealed that solicitation of unnecessary replacement of auto windshields increased by 178% between fiscal year 2008/2009 and the current fiscal year.

Mortgage Fraud: According to **Realty Trac**, Florida ranks second in the nation in number of foreclosures; only surpassed by California. As documented in the previous report, title and mortgage fraud showed the greatest growth in the number of referrals received at **DIF** – a remarkable 1291% increase *between fiscal year*

2007/2008 and 2008/2009 (129 referrals in fiscal year 2007/2008, compared to 1,795 referrals in 2008/2009). Currently, mortgage fraud cases in Florida and other states across the country (including Ohio, Texas, New Jersey, Oklahoma, New York, Colorado, Pennsylvania, and Wisconsin) are coming to fruition and results are pouring in. Numerous investigations have resulted in successful prosecutions, which are not surprising, considering the blood-thirsty climate of mainstream America towards mortgage fraud perpetrators. While the classic mortgage fraud schemes that built the empire that fell last year are on the decline (if for no other reason than the lack of opportunity), sophisticated financial fraud schemes are taking their place. In a recent statement, Assistant FBI Director Chris Swecker said that "the fraudulent activities of unscrupulous professionals and criminal groups now moving in on the mortgage industry could cause multibillion dollar losses to financial institutions." The FBI warned of "an epidemic of financial crimes, that if not curtailed, could become the next S&L crisis," indicating the emergence of large scale financial fraud.

Mortgage Fraud – *measured by **DIF***: The increases measured by the number of referrals received at **DIF** indicate a continued need to monitor mortgage fraud. The impact of the mortgage fraud crisis will continue to plague Florida for quite some time, especially considering the continued high unemployment rate. There are signs of new foreclosure scams surfacing because of the opportunities afforded by a large volume of desperate homeowners on the brink of foreclosure (i.e., "mortgage elimination" rescue schemes, predatory lending servicing loans, etc…). Additional impacts include scams involving lost investment funds and money-making schemes by organized groups

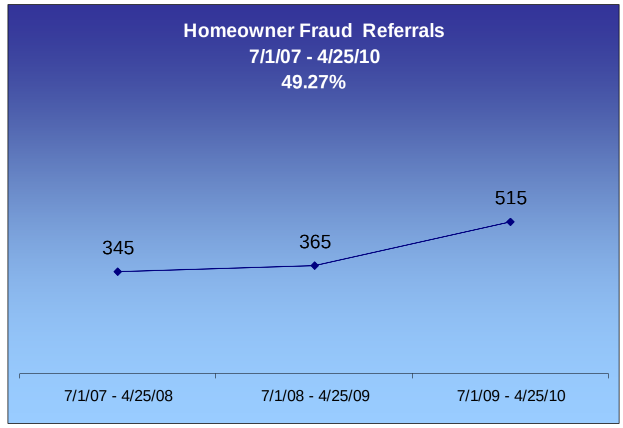
Analysis of the **DIF** case tracking system revealed an **80%** ***decrease*** in mortgage fraud referrals received by the Division *between fiscal year 2008/2009 and fiscal year 2009/2010* (1222 referrals in 2008/2009 – through 4/25/2009, compared to 234 referrals received in 2010 – through 4/25/2010) This decrease certainly demonstrates a change in the climate – and perhaps the beginning of recovery from the mortgage fraud fallout.



Homeowner's Fraud continues to plague Florida. And, according to the experts, alliance groups, and trend-watchers, the foreclosure rates have greatly increased the exposure of homeowner's insurance to fraud.

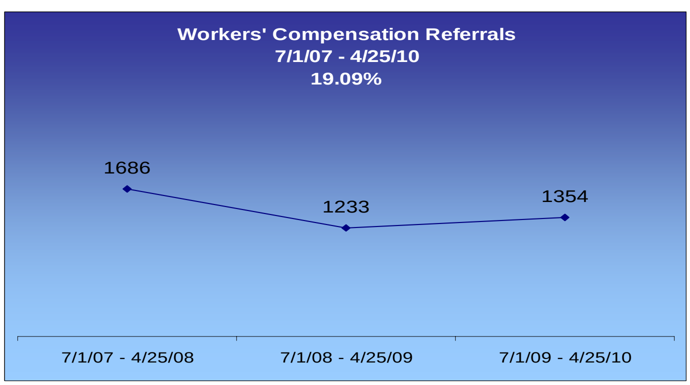
Homeowner (Claim) Fraud *as measured by **DIF**:* Impacts include investor scams, arson for profit scams (kitchens), and supplemental natural disaster claims in which the lenders are by-passed during the pay-out/check cashing processes.

Analysis of the **DIF** case tracking system revealed a continuing increase in homeowner's fraud – a 41% *increase* in homeowner fraud referrals received by the Division between fiscal year 2008/2009 and the current fiscal year. This increase is notable considering the marginal increase in homeowner's fraud of only 6 percent between fiscal year 2007/2008 and fiscal year 2008/2009.



According to **CAIF,** increases in workers' compensation fraud claims were anticipated, whether by employees anticipating lay-offs, seeking last-ditch paychecks, or employers looking for ways to cutback expenses. **NICB**'s *Forecast Report* (January 2010) reports there was an increase in referrals for workers' compensation questionable claims in 2009 as compared to 2008.

Workers' Compensation Fraud – *measured by **DIF***: Statistical analysis revealed a 10% increase in the number of workers' compensation referrals received at **DIF** between fiscal year 2008/2009 and the current fiscal year. Surprisingly, analysis revealed a 19% *decrease* in the number of referrals *"By Employee Claimant;"* but an *increase* of 14% in the number of referrals for *"Working without Workers' Compensation Coverage."*



The absence of increases by employee claimants is surprising. But, perhaps this is an indication that the economy has not impacted this type of fraud; perhaps because employees who are grateful to be employed during rising unemployment rates are concerned about jeopardizing their employment status. The absence of workers' compensation insurance for those who are required (employers) is most likely a by-product of the economy and the need to cut corners.

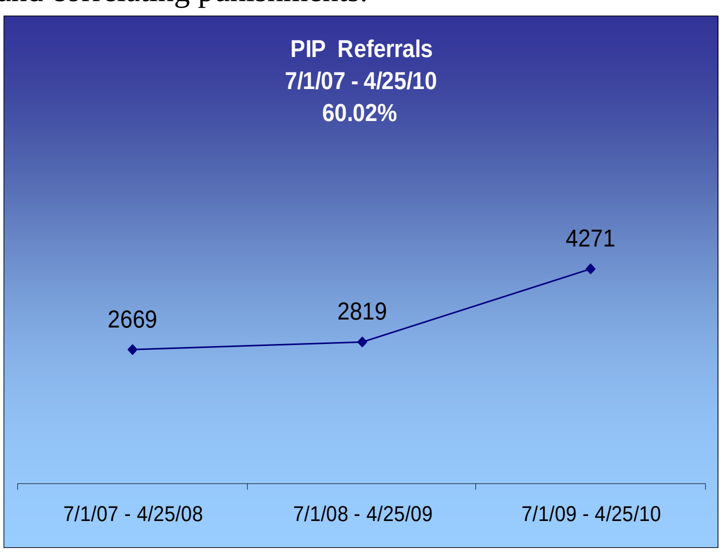
Personal Injury Protection (PIP) Fraud:

According to **NICB** and **CAIF,** staged accidents are a growing problem, not only in Florida, but in many other states as well. Florida and California share the distinction of leading the nation in staged accidents - and the costs are estimated to be in the millions of dollars.

Personal Injury Protection Fraud (PIP) – Staged Accidents – *measured by **DIF**:*
Staged accidents continue to account for the greatest number of referrals received by **DIF**. An assessment of PIP fraud during the 2nd quarter of the current fiscal year revealed an increase in "caused accidents;" otherwise identified as accidents in which at least one or more parties is not intentionally involved. This increase constitutes an *emerging* trend.

Analysis of the **DIF** case tracking system revealed an increase of 52% between FY 2008/2009 and the current fiscal year. Those increases are illustrated in the chart on the following page.

The growing problem of PIP fraud and staged accidents in Florida prompted DIF to host strategic planning sessions with law enforcement, prosecutorial, government regulatory, and insurance industry experts. The sessions were geared towards developing strategies for an open assault against the growing problem – including identifying the greatest vulnerabilities and most effective anti-fraud strategies, writing and delivering legislative proposals, and making recommendations for improvements to existing legislation and correlating punishments.



By all indications, personal injury protection fraud will continue to increase in Florida. Whether this growth is as a result of the economy, or because of the opportunist nature of the various schemes could be debated; but it is likely that this growth has as much to do with the emergence of organized groups that have become skilled at these schemes – as it has to do with the sluggish economy. But, it is suspected that the continued "explosion" has resulted from the economic slump nonetheless.

NEW AND EMERGING FRAUD TRENDS IN FLORIDA

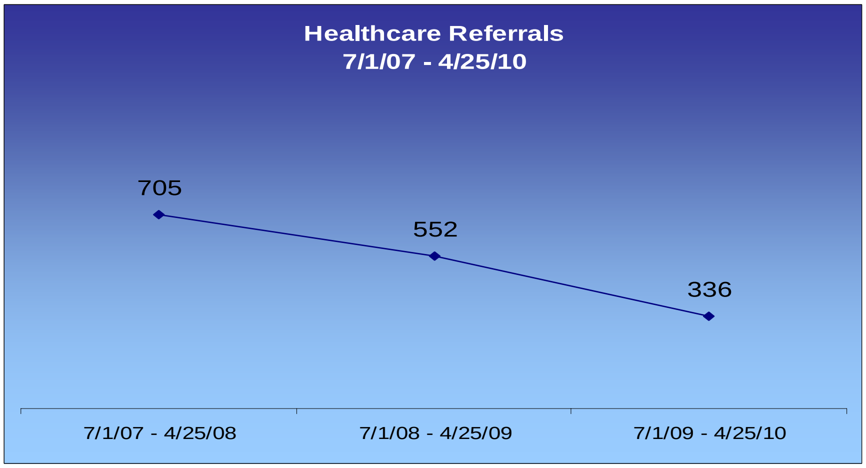
In addition to the continuance of some of the existing trends resulting from the economic slump, research and analysis by the *Bureau of Crime Intelligence and Analytical Support (BCIAS)* indicates there are new – and anticipated emerging trends as well. Some have been anticipated, others unexpected; but, all share hallmark identifiers of impacts resulting from the sluggish economy, which include:

Healthcare Fraud and Prescription Fraud: According to analysis of the **DIF** case tracking system, there has been a steady decline in the number of healthcare fraud *by provider* referrals*;* a measured decrease of 58% between the 1st quarter of the fiscal year 2008/2009 and the 3rd quarter of 2009/2010. Prescription fraud referrals were not tracked prior to the current fiscal year; therefore, decreases/increases cannot be measured.

Fake and Deceptive Healthcare Plans: Healthcare fraud certainly registered on the radar of the experts during the economic down turn. The **National Healthcare Anti-Fraud Association (NHCAA),** and the **National Association of Insurance Commissioners (NAIC)** warned of increases in bogus or unlicensed healthcare companies, as well as increases in healthcare related identity theft. Healthcare insurance fraud research conducted by the *BCIAS* in October, 2009, also exposed the greatest trend risks to be provider fraud and prescription fraud.

NAIC warns of the emergence of these "fake and deceptive" health care plans, and **CAIF** states that many of these unlicensed plans target seniors, Hispanic immigrants, and low-income groups. Recently, **Health and Human Services (HHS)** Secretary Kathleen Sebelius put out a warning to state officials about a proliferation of scams involving phony health insurance policies. Secretary Sebelius stated that "unfortunately, scam artists and criminals may be using the passage of [these] historic reforms as an opportunity to confuse and defraud the public."

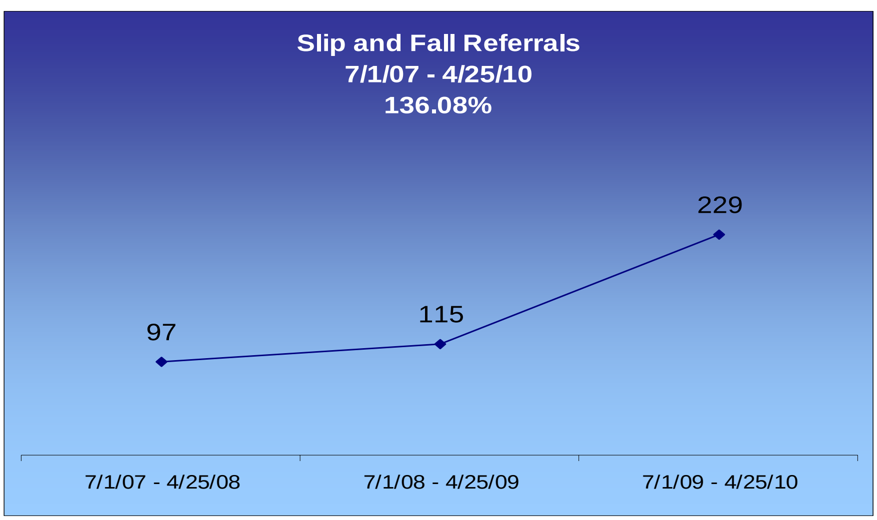
Within the referrals in which deceptive healthcare plans should be more evident, (such as Medical Discount Plan Fraud), the Division of Insurance Fraud received less than 10 referrals in the first three quarters of the current fiscal year. Likewise, a minimal number of referrals related to Fictitious Healthcare Providers were received at **DIF**, even though *provider fraud* related referrals account for the greatest number of Healthcare Fraud related referrals received by **DIF**.



Further Analysis of the **DIF** case tracking system revealed a steady *decline* in the number of Healthcare fraud related referrals over the past three (3) fiscal years, revealing a decrease of 52% between fiscal year 2007/2008 (through 4/25/2008) and current fiscal year (through 4/25/2010).

Commercial Slip and Fall: **CAIF** reported a significant increase in slip and fall claims over the past year. According to **CAIF,** small businesses are the targets of slip and fall schemes by consumers looking to be quickly paid out by insurance companies. **NICB** reported that that suspicious commercial slip and fall claims increased 38% in 2009 over 2008.

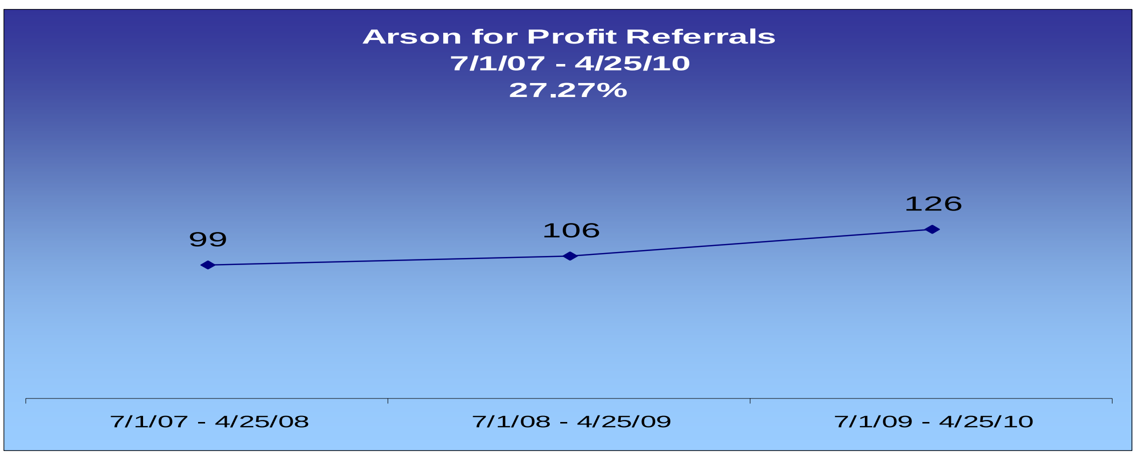
<u>Commercial Slip and Fall – *measured by* ***DIF*****:**</u> Statistical analysis of the **DIF** case tracking system revealed that commercial slip and fall claims increased by 18% between fiscal year 2007/2008 and 2008/2009, but even more significantly between fiscal year 2008/2009 and the current fiscal year – there was an increase of 99%.



Arson and Arson for Profit: There has been much speculation that arson would increase due to the down turn of the United States economy. Media worthy arson events cause great speculation of economic driven motives. Provided below are the results of analysis by **DIF** and **BFAI** related to the latest trends in arson as measured by each respectively:

<u>Arson for Profit – *measured by **DIF***:</u> While perhaps a growing trend in other states, the number of commercial arson referrals in Florida *actually decreased* between fiscal year 2008/2009 and the current fiscal year.*

However, home and vehicle related arson for profit referrals received at **DIF** have continued to increase; In FY 2007/2008 (through 4/25/2008), the Division received 99 arson for profit referrals; in FY 2008/2009 (through 4/25/2009), the Division received 106 arson for profit referrals, and during the current fiscal year (through 4/25/2010), the Division received 126 arson for profit referrals. While not necessarily hallmark indicators of economic impact, nonetheless, residential arson increases and vehicle arson increases may very well represent a means to an end in such a climate – needed cash and/or payment for property that consumers can no longer afford. The gradual increases in these types of referrals are illustrated in the graph below:



<u>Arson– *measured by **BFAI***:</u>
When the **Bureau of Fire and Arson Investigations (BFAI)** responds to a request for an investigation, investigators do not automatically assume that the fire is arson. This determination can only be made after a thorough investigation into the fire's origin, and the cause has subsequently been resolved.

Arson investigations conducted by **BFAI** have remained constant over the past three calendar years, 2007 through 2009. Overall, the number of cases opened has decreased slightly since 2008 in all regions of the Bureau except in the South Central Region, were a slight increase was detected in 2009. The number of undetermined fires has shown a consistent decrease for the regions as a whole; a 19% decrease between 2007 and 2008, and a 16% decrease between 2008 and 2009. The BFAI responds to requests from county, city, and volunteer fire departments when a cause and origin of the fire scene can not be determined. As a result, the figures in this report only reflect the fires where BFAI responded.

Commercial Structure Fires - *measured by **BFAI**:*

- In 2008, a total of 446 fires occurred at commercial structures. Of those fires, 42% (189) were determined to be intentionally set (incendiary)
- In 2009, a total of 504 fires occurred at commercial structures. Of those fires, 43% (218) were determined to be intentionally set (incendiary).
- In the first quarter of 2010, a total of 124 fires occurred at commercial structures. Of those fires, 32% (39) were determined to be intentionally set (incendiary).
- The projections for 2010 indicate an approximate total of 496 fires will occur to commercial structures, of which approximately 31% (156) are estimated to be intentionally set fires (incendiary).

The table below indicates the projected percentage of change over a two year period. Total commercial structure fires increased by 13% from 2008 to 2009. Incendiary fires accounted for a 15% increase during that same time frame. Data for the year 2010 contains figures form the first quarter. These figures were calculated to determine a projection for the calendar year. Based on this projection it is anticipated that a decrease in BFAI commercial structure fire requests will occur. The estimated decrease is 28% in incendiary commercial structure fires and 5% in accidental fires.

To summarize, in 2009, **BFAI** experienced a 13% increase in the number of total commercial structure fire calls for service than in 2008. The projected estimated totals for 2010 indicate a slight decrease of 2% from 2009. Incendiary commercial structure fires rose 15% from 2008 to 2009; however – projections, based on known data obtained through the first six months of the 2010 calendar year, indicate that commercial structure fires will likely decrease by approximately 28%. One possible explanation for this decrease maybe the red flag a failing business sends when its business is burned. It is speculated that business owners are less likely to set their business afire when facing financial difficulties because of the obvious culpable implication.

Commercial Structure Fires		
	% Change 2008 / 2009	**% Change 2009 / 2010 Projected**
Total	13%	-2%
Accidental	17%	-5%
Incendiary	15%	-28%

Kitchen Fires: In 2009, **BFAI** experienced a slight increase of 3% in the total number of residential kitchen fires over 2008. However, current projections of the first quarter 2010 numbers indicate a 44 % increase in the total number of residential kitchen fires. The largest rise is projected to be in the number of incendiary and undetermined fires, 30% and 146% respectively.

Residential - Kitchen Fires		
	% Change 2008 / 2009	% Change 2009 / 2010 Projected
Total	7%	44%
Accidental	3%	4%
Incendiary	3%	30%
Undetermined	-19%	146%

Note: **DIF measures arson trends by the number of referrals (tips) that are received – which includes "suspicious" fire claims. However, **BFAI** measures arson trends by the actual number of calls they and/or fire departments respond to. **BFAI** and/or fire departments do not respond to every fire; and not every fire that is reported to insurance companies is reported to **BFAI** and/or fire departments. Therefore, the numbers that are used to determine the presence of a trend can differ between the two (2) agencies.*

Finally, in the winter 2010 edition of Fraud Focus newsletter, the **Coalition Against Insurance Fraud (CAIF)** reported that one of the emerging trends resulting from the down turned economy was an increase in arson by business owners. According to **CAIF**, nearly one out of every three state fraud bureaus saw increases in commercial arson referrals in 2009. And, Florida, like other states, experienced an increase; analysis of the **DIF** case tracking system revealed a 28% increase in these types of referrals.

EMERGING ARSON TRENDS

This year, **BFAI** has noticed a spike in suspicious kitchen fires. It is likely these fires may be part of a larger organized fraud scheme. The trend is unique; it only pertains to a certain ethnic group with strong family ties. These strong family ties make it extremely difficult to gather information regarding potential suspects, wrong doing, and evidence of possible cohesion from outside influences.

These fires have two distinctive characteristics. The first is that most fires originate in the kitchen with a pan of hot oil on the stove to make the cause of the fire appear accidental. The second characteristic of the kitchen fire scheme is the presence of a public adjuster, who significantly inflates the cost of the fire damage and loss that is reported to the insurance company.

The typical kitchen fire scheme has spread rapidly in the community by word-of-mouth. Once others heard about someone who had a kitchen fire which resulted in receiving extra money and also a complete kitchen remodel, they inquired about how they too could do the same. Specific public adjusters who know intricate details of the kitchen fire scheme are introduced to interested parties.

Another aspect is that an unscrupulous experienced public adjuster will advise the home owner to leave a pan of oil heating on a stove unattended while they leave the home to purchase some food ingredients. Often, the home owner's lack of the necessary ingredient for a dish may justify the owners absent mindedness in forgetting to turn off the stove and removing the hot oil. The homeowner is specifically instructed to obtain a receipt with a date time stamp on it for the item they have purchased. The receipt is to provide a plausible alibi for the owner's location at the time of the fire and ultimately enhances the likelihood of the fire being labeled as accidental.

After the fire, the public adjuster will write and approve a fraudulent, inflated claim, which is submitted to the owner's insurance carrier. Ultimately, the profits are divided amongst the involved parties. This inflated claim results in a loss to insurance carriers, and is passed along to other insurers. Currently, there is no indication that this scheme has extended to multi-family dwellings (duplexes, townhomes or apartment buildings), perhaps because of the inherent risks of harming others not involved or associated with the scheme.

IN CONCLUSION, the state of Florida continues to be plagued by a high unemployment rate, slowed construction and tourism industries, and a sluggish housing market.

And, although most indicators point to economic recovery *nationally,* it is apparent that Florida's recovery will not happen quickly, and that current conditions allude to continued vulnerabilities in the insurance fraud spectrum. Based on the analysis documented in this report, there are continued increases in homeowner claim fraud, arson for profit related claims (home and vehicle), workers' compensation fraud, and commercial slip and fall claims. Personal injury protection fraud, while often debated whether or not it is the product of a weakened economy, continues to trigger on-going economic recovery concerns, given the span of its impact.

However, equally so, there have been significant decreases in areas previously considered vulnerable – such as vehicle fraud, and mortgage and title fraud; all of which are indicators of changing and improving conditions in Florida.

With all things considered, we anticipate these conditions to remain constant for the time being; at least during this period of slowed recovery. However, these conditions could change quickly and radically, specifically with the current oil-spill crisis and its massive impact under consideration as a measured risk to Florida's economy. The unknowns attached to the potential devastation could influence panic, which would in turn create an environment of risk-takers among the many insured Floridians.

Therefore, the constant changes in the economic landscape of Florida – whether as an impact of financial or natural disasters – continue to catapult insurance fraud and arson to the forefront of vulnerabilities. Therefore, the current consensus is that both insurance fraud and arson are ongoing and increasing in Florida, and warrant continued monitoring for developing schemes and trends.

Information sources

Florida Department of Financial Services/Division of Insurance Fraud ACISS Case Tracking System
Florida Department of Financial Services/Division of State Fire Marshal/Bureau of Fire and Arson Investigations ACISS Case Tracking System
Coalition Against Insurance Fraud (CAIF)
National Insurance Crime Bureau (NICB)
Mortgage Asset Research Institute (MARI)
Realty Trac
Insurance Research Council (IRC)
Federal Bureau of Investigations (FBI)

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