



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

<b>ADMINISTRATIVE</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>ADMINISTRATIVE TOTALS</b>	<b>32</b>	<b>30</b>	<b>30</b>	<b>7</b>	<b>0</b>	<b>0</b>
	<b>0.28%</b>	<b>1.64%</b>	<b>1.94%</b>	<b>0.92%</b>	<b>0.00%</b>	<b>0.00%</b>

<b>APPLICATION FRAUD</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>APPLICATION FRAUD TOTALS</b>	<b>542</b>	<b>68</b>	<b>61</b>	<b>17</b>	<b>17</b>	<b>13</b>
	<b>4.75%</b>	<b>3.72%</b>	<b>3.95%</b>	<b>2.23%</b>	<b>2.23%</b>	<b>3.34%</b>

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

<b>ARSON FOR PROFIT</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>ARSON FOR PROFIT TOTALS</b>	<b>103</b>	<b>11</b>	<b>10</b>	<b>1</b>	<b>2</b>	<b>3</b>
	<b>0.90%</b>	<b>0.60%</b>	<b>0.65%</b>	<b>0.13%</b>	<b>0.26%</b>	<b>0.77%</b>

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

## Annual Report Fiscal Year 2004-2005

### By Category

<b>BANKING AND SECURITIES</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>BANKING AND SECURITIES TOTALS</b>	<b>81</b>	<b>10</b>	<b>11</b>	<b>2</b>	<b>4</b>	<b>0</b>
	<b>0.71%</b>	<b>0.55%</b>	<b>0.71%</b>	<b>0.26%</b>	<b>0.52%</b>	<b>0.00%</b>

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

<b>COMMERCIAL</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>COMMERCIAL TOTALS</b>	<b>366</b>	<b>40</b>	<b>34</b>	<b>10</b>	<b>8</b>	<b>11</b>
	<b>3.21%</b>	<b>2.19%</b>	<b>2.20%</b>	<b>1.31%</b>	<b>1.05%</b>	<b>2.83%</b>

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

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

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

**Annual Report Fiscal Year 2004-2005**  
**By Category**

<b>HEALTHCARE</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>HEALTHCARE TOTALS</b>	<b>1090</b>	<b>137</b>	<b>128</b>	<b>40</b>	<b>43</b>	<b>23</b>
	<b>9.55%</b>	<b>7.49%</b>	<b>8.29%</b>	<b>5.26%</b>	<b>5.63%</b>	<b>5.91%</b>

<b>HOMEOWNERS</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>HOMEOWNERS TOTALS</b>	<b>975</b>	<b>110</b>	<b>74</b>	<b>23</b>	<b>23</b>	<b>9</b>
	<b>8.54%</b>	<b>6.02%</b>	<b>4.79%</b>	<b>3.02%</b>	<b>3.01%</b>	<b>2.31%</b>

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

## Annual Report Fiscal Year 2004-2005 By Category

<b>LICENSEE FRAUD</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>LICENSEE FRAUD TOTALS</b>	<b>684</b>	<b>130</b>	<b>157</b>	<b>63</b>	<b>53</b>	<b>42</b>
	<b>5.99%</b>	<b>7.11%</b>	<b>10.17%</b>	<b>8.28%</b>	<b>6.94%</b>	<b>10.80%</b>

<b>LIFE INSURANCE FRAUD</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>LIFE INSURANCE FRAUD TOTALS</b>	<b>74</b>	<b>12</b>	<b>20</b>	<b>5</b>	<b>3</b>	<b>3</b>
	<b>0.65%</b>	<b>0.66%</b>	<b>1.30%</b>	<b>0.66%</b>	<b>0.39%</b>	<b>0.77%</b>

<b>MARINE FRAUD</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>MARINE FRAUD TOTALS</b>	<b>53</b>	<b>17</b>	<b>15</b>	<b>4</b>	<b>2</b>	<b>1</b>
	<b>0.46%</b>	<b>0.93%</b>	<b>0.97%</b>	<b>0.53%</b>	<b>0.26%</b>	<b>0.26%</b>

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

## Annual Report Fiscal Year 2004-2005 By Category

<b>PERSONAL INJURY PROTECTION FRAUD</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>PERSONAL INJURY PROTECTION FRAUD TOTALS</b>	<b>2628</b>	<b>458</b>	<b>270</b>	<b>253</b>	<b>299</b>	<b>120</b>
	<b>23.02%</b>	<b>25.05%</b>	<b>17.49%</b>	<b>33.25%</b>	<b>39.14%</b>	<b>30.85%</b>

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

<b>TITLE FRAUD</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>TITLE FRAUD TOTALS</b>	<b>49</b>	<b>9</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>5</b>
	<b>0.43%</b>	<b>0.49%</b>	<b>0.52%</b>	<b>1.05%</b>	<b>1.05%</b>	<b>1.29%</b>

<b>UNAUTHORIZED ENTITIES FRAUD</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>UNAUTHORIZED ENTITIES FRAUD TOTALS</b>	<b>86</b>	<b>17</b>	<b>25</b>	<b>2</b>	<b>3</b>	<b>1</b>
	<b>0.75%</b>	<b>0.93%</b>	<b>1.62%</b>	<b>0.26%</b>	<b>0.39%</b>	<b>0.26%</b>

## Annual Report Fiscal Year 2004-2005 By Category

<b>VEHICLE FRAUD</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>VEHICLE FRAUD TOTALS</b>	<b>1211</b>	<b>130</b>	<b>125</b>	<b>61</b>	<b>60</b>	<b>44</b>
	<b>10.61%</b>	<b>7.11%</b>	<b>8.10%</b>	<b>8.02%</b>	<b>7.85%</b>	<b>11.31%</b>

<b>WARRANTY FRAUD</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>WARRANTY FRAUD TOTALS</b>	<b>29</b>	<b>3</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>1</b>
	<b>0.25%</b>	<b>0.16%</b>	<b>0.26%</b>	<b>0.26%</b>	<b>0.13%</b>	<b>0.26%</b>

<b>WORKERS' COMPENSATION FRAUD</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Close</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
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
<b>WORKERS' COMPENSATION FRAUD TOTALS</b>	<b>2162</b>	<b>579</b>	<b>497</b>	<b>242</b>	<b>213</b>	<b>99</b>
	<b>18.94%</b>	<b>31.67%</b>	<b>32.19%</b>	<b>31.80%</b>	<b>27.88%</b>	<b>25.45%</b>

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