



**Professionalism**



**Accountability**



**Commitment**



**Teamwork**

# FLORIDA Department of Financial Services



**Fraud Division**  
A State Law Enforcement Agency

# 2007 STAT PACK

# Annual Report Fiscal Year 2006 -2007

## By Category

<b>ADMINISTRATIVE</b>						
<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>
BACKGROUND INVESTIGATION	17	26	22	13	0	0
EXTRA DUTIES PERFORMED	1	6	7	0	0	0
INTERNAL INVESTIGATION	1	0	0	0	0	0
<b>ADMINISTRATIVE TOTALS</b>	19	32	29	13	0	0
	0.16%	1.89%	1.81%	1.79%	0.00%	0.00%

<b>APPLICATION FRAUD</b>						
<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	5	3	2	2	2	1
CREDIT LIFE	2	0	0	0	0	0
DISABILITY	18	1	2	2	1	2
HEALTH	127	12	15	5	3	3
HOMEOWNERS	42	9	6	3	1	1
LIFE	110	8	6	1	1	1
VEHICLE	343	22	21	10	8	5
VESSEL	3	0	0	0	0	0
<b>APPLICATION FRAUD TOTALS</b>	650	55	52	23	16	13
	5.50%	3.25%	3.25%	3.16%	1.95%	2.20%

<b>ARSON FOR PROFIT</b>						
<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	7	0	4	0	0	1
HOME	31	1	2	0	0	1
VEHICLE	70	2	3	0	0	0
VESSEL	2	0	0	0	0	0
<b>ARSON FOR PROFIT TOTALS</b>	110	3	9	0	0	2
	0.93%	0.18%	0.56%	0.00%	0.00%	0.34%

<b>AVIATION FRAUD</b>						
<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>
FICTITIOUS CLAIM	1	0	0	0	0	0
<b>AVIATION FRAUD TOTALS</b>	1	0	0	0	0	0
	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%

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## By Category

<b>BANKING AND SECURITIES</b>						
<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>
BANK FRAUD	7	0	0	0	0	0
FINANCE FRAUD	4	0	0	0	0	0
MORTGAGE FRAUD	20	1	4	1	0	1
SECURITIES FRAUD	5	1	2	1	1	1
<b>BANKING AND SECURITIES TOTALS</b>	36 0.30%	2 0.12%	6 0.37%	2 0.28%	1 0.12%	2 0.34%

<b>BONDS</b>						
<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>
FICTITIOUS BONDS	11	5	7	6	5	3
<b>BONDS TOTALS</b>	11 0.09%	5 0.30%	7 0.44%	6 0.83%	5 0.61%	3 0.51%

<b>COMMERCIAL</b>						
<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>
AGRICULTURE/LIVESTOCK	2	0	0	0	0	0
FICTITIOUS CERTIFICATE OF INSURANCE	16	13	10	9	5	22
FICTITIOUS CLAIM OR DAMAGE	94	8	12	6	6	1
FICTITIOUS LIABILITY CLAIM	37	1	3	1	1	2
ILLEGAL KICKBACKS	6	1	0	0	0	0
INFLATED CLAIM	66	9	10	2	0	1
SLIP & FALL	128	9	7	0	2	0
<b>COMMERCIAL TOTALS</b>	349 2.95%	41 2.42%	42 2.62%	18 2.48%	14 1.71%	26 4.41%

<b>DISABILITY FRAUD</b>						
<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>
FICTITIOUS CLAIM	62	9	7	3	3	2
WORKING WHILE COLLECTING	48	22	27	7	4	4
<b>DISABILITY FRAUD TOTALS</b>	110 0.93%	31 1.83%	34 2.12%	10 1.38%	7 0.85%	6 1.02%

<b>DUPLICATE ENTRIES</b>						
<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>
DUPLICATE	161	0	1	0	0	0
<b>DUPLICATE ENTRIES TOTALS</b>	161 1.36%	0 0.00%	1 0.06%	0 0.00%	0 0.00%	0 0.00%

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## By Category

<b>FINANCIAL INVESTIGATION</b>						
<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>
<i>FINANCIAL</i>	35	11	18	5	8	10
<b>FINANCIAL INVESTIGATION TOTALS</b>	35 0.30%	11 0.65%	18 1.12%	5 0.69%	8 0.98%	10 1.69%

<b>HEALTHCARE</b>						
<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>
<i>BY PATIENT</i>	101	30	31	16	14	8
<i>BY PROVIDER</i>	1,540	54	47	10	14	14
<i>DISABILITY</i>	24	1	3	1	0	0
<i>EMPLOYER POCKETING PREMIUMS</i>	7	3	3	1	1	1
<i>FICTITIOUS INSURANCE CARD</i>	5	0	1	2	2	1
<i>FICTITIOUS PROVIDER</i>	21	3	3	1	1	0
<i>MEDICAL DISCOUNT CARDS</i>	8	0	1	0	0	0
<i>OTHER MEDICAL PROVIDER</i>	49	2	2	2	1	0
<i>PATIENT BROKERING</i>	15	2	3	0	0	0
<i>SERVICES BY UNLICENSED PERSON</i>	36	2	4	0	0	1
<b>HEALTHCARE TOTALS</b>	1,806 15.29%	97 5.73%	98 6.12%	33 4.54%	33 4.03%	25 4.24%

<b>HOMEOWNERS</b>						
<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>
<i>FICTITIOUS CLAIM OR DAMAGE</i>	349	62	43	20	22	7
<i>FICTITIOUS LIABILITY CLAIM</i>	21	2	3	1	1	0
<i>INFLATED CLAIM</i>	236	61	37	30	34	11
<b>HOMEOWNERS TOTALS</b>	606 5.13%	125 7.39%	83 5.18%	51 7.02%	57 6.96%	18 3.05%

<b>IDENTITY THEFT</b>						
<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>
<i>BY ENTITY</i>	2	0	0	0	0	0
<i>BY PERSON</i>	34	2	0	1	0	0
<b>IDENTITY THEFT TOTALS</b>	36 0.30%	2 0.12%	0 0.00%	1 0.14%	0 0.00%	0 0.00%

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## By Category

<b>LICENSEE FRAUD</b>						
<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>
ADJUSTER	66	9	20	2	2	6
AGENCY	66	11	11	2	3	2
AGENT	204	72	65	36	20	26
BAIL BOND AGENT	15	11	12	8	6	3
CARRIER	54	0	0	0	0	0
HEALTH MAINTENANCE ORGANIZATION	4	0	0	0	0	0
SERVICE WARRANTY COMPANY	0	1	1	0	0	0
THIRD PARTY ADMINISTRATOR	0	0	1	0	0	0
TITLE INSURANCE	15	2	5	0	1	0
UNLICENSED AGENT OR ADJUSTER	32	10	15	3	3	4
VIATICAL BROKER	1	0	0	0	0	0
VIATICAL PROVIDER	1	0	0	0	0	0
<b>LICENSEE FRAUD TOTALS</b>	458 3.88%	116 6.86%	130 8.12%	51 7.02%	35 4.27%	41 6.95%

<b>LIFE INSURANCE FRAUD</b>						
<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>
BENEFICIARY FORGERY	23	4	5	1	1	0
CREDIT LIFE	5	1	1	0	0	0
MURDER FOR PROFIT	2	0	1	0	0	0
QUESTIONABLE DEATH	4	3	2	1	1	0
<b>LIFE INSURANCE FRAUD TOTALS</b>	34 0.29%	8 0.47%	9 0.56%	2 0.28%	2 0.24%	0 0.00%

<b>MARINE FRAUD</b>						
<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>
ACCESSORIES	3	0	0	0	0	0
FICTITIOUS CLAIM	24	6	11	1	0	3
INFLATED CLAIM	4	0	0	0	0	0
<b>MARINE FRAUD TOTALS</b>	31 0.26%	6 0.35%	11 0.69%	1 0.14%	0 0.00%	3 0.51%

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## By Category

<b>MY SAFE FLORIDA HOME</b>						
<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>
CONTRACTOR	9	2	1	0	0	0
CONTRACTOR UPGRADING EXTERIOR WINDOW SHUTTERS	1	0	0	0	0	0
CONTRACTOR WORKING WITHOUT WC	1	0	0	0	0	0
GRANT APPLICATION	5	0	0	0	0	0
HOME INSPECTION APPLICATION	3	1	1	0	0	0
HOME INSPECTOR	1	0	0	0	0	0
HOMEOWNER ROOF FRAMING	1	0	0	0	0	0
HOMEOWNER WIND RESISTANT IMPROVEMENTS	1	0	0	0	0	0
<b>MY SAFE FLORIDA HOME TOTALS</b>	22	3	2	0	0	0
	0.19%	0.18%	0.12%	0.00%	0.00%	0.00%

<b>OTHER AGENCY ASSISTANCE</b>						
<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>
ASSISTANCE	49	26	24	5	16	6
<b>OTHER AGENCY ASSISTANCE TOTALS</b>	49	26	24	5	16	6
	0.41%	1.54%	1.50%	0.69%	1.95%	1.02%

<b>PERSONAL INJURY PROTECTION FRAUD</b>						
<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 ATTORNEY	15	1	0	0	0	0
BY CLAIMANT	1,362	89	76	26	39	37
BY PROVIDER	1,462	72	51	34	39	16
FICTITIOUS INSURANCE CARD	36	26	34	10	12	12
ILLEGAL POSSESSION OF ACCIDENT REPORT	1	0	7	0	0	9
JUMP IN	98	18	14	15	14	7
LOST WAGES	16	4	2	1	0	0
PAPER ACCIDENT	12	4	7	2	4	8
PATIENT BROKERING	34	4	7	0	3	4
SOLICITATION	84	11	13	0	0	2
STAGED ACCIDENT	463	76	64	93	205	109
UNLICENSED ACTIVITY	25	2	1	2	0	0
<b>PERSONAL INJURY PROTECTION FRAUD TOTALS</b>	3,608	307	276	183	316	204
	30.55%	18.14%	17.24%	25.17%	38.58%	34.58%

<b>RISK MANAGEMENT</b>						
<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>
FICTITIOUS LIABILITY CLAIM	1	0	0	0	0	0
GOVERNMENT EMPLOYEE	1	0	0	0	0	0
<b>RISK MANAGEMENT TOTALS</b>	2	0	0	0	0	0
	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%

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## By Category

TITLE FRAUD						
Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
HOME	31	9	5	2	14	1
PROPERTY	11	7	3	3	8	1
VEHICLE	9	3	3	1	0	2
VESSEL	0	0	1	0	0	0
<b>TITLE FRAUD TOTALS</b>	51 0.43%	19 1.12%	12 0.75%	6 0.83%	22 2.69%	4 0.68%

UNAUTHORIZED ENTITIES FRAUD						
Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
FICTITIOUS BONDS	1	2	2	1	0	0
HEALTH	16	2	6	3	1	1
LIFE AND ANNUITIES	8	4	2	0	0	0
MARINE	1	0	0	0	0	0
PROPERTY/CASUALTY	5	1	0	1	1	0
PROVIDER	11	0	2	0	0	0
VEHICLE	4	1	1	2	1	0
<b>UNAUTHORIZED ENTITIES FRAUD TOTALS</b>	46 0.39%	10 0.59%	13 0.81%	7 0.96%	3 0.37%	1 0.17%

VEHICLE FRAUD						
Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
ACCESSORIES	62	8	8	0	0	1
BODY SHOP	70	9	8	2	1	1
DAMAGE TO VEHICLE	504	61	46	28	28	13
DITCHING	760	54	73	23	22	26
<b>VEHICLE FRAUD TOTALS</b>	1,396 11.82%	132 7.80%	135 8.43%	53 7.29%	51 6.23%	41 6.95%

WARRANTY FRAUD						
Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
CELL PHONE	2	1	0	0	0	0
HOME	2	0	0	0	0	0
VEHICLE	4	0	1	0	0	1
<b>WARRANTY FRAUD TOTALS</b>	8 0.07%	1 0.06%	1 0.06%	0 0.00%	0 0.00%	1 0.17%

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## By Category

<b>WORKERS' COMPENSATION FRAUD</b>						
<b>Type of Case</b>	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
AGENT PREMIUM	8	4	6	1	1	1
BY ATTORNEY	2	2	1	0	0	0
BY EMPLOYEE CLAIMANT	1,343	261	258	83	66	58
BY EMPLOYER	177	0	13	4	6	10
BY PROVIDER	19	1	1	0	0	0
EMPLOYEE PAYROLL DEDUCTION	7	2	0	0	0	0
EMPLOYER PREMIUM	57	60	42	10	8	9
FICTITIOUS CERTIFICATE OF EXEMPTION	8	7	7	1	0	0
FICTITIOUS CERTIFICATE OF INSURANCE	62	51	66	33	38	29
ID THEFT OF NUMBER OR NAME	131	101	32	40	35	1
LEASING COMPANY	1	0	5	1	1	3
VIOLATION OF STOP WORK ORDER	24	16	16	7	5	8
WORKING WITHOUT COVERAGE	338	155	162	77	73	65
<b>WORKERS' COMPENSATION FRAUD TOTALS</b>	<b>2,177</b>	<b>660</b>	<b>609</b>	<b>257</b>	<b>233</b>	<b>184</b>
	18.43%	39.01%	38.04%	35.35%	28.45%	31.19%

	<b>Complaints</b>	<b>Cases Opened</b>	<b>Cases Closed</b>	<b>Presented for Prosecution</b>	<b>Arrest</b>	<b>Convictions</b>
<b>Grand Total</b>	<b>11,812</b>	<b>1,692</b>	<b>1,601</b>	<b>727</b>	<b>819</b>	<b>590</b>