

ALLEGATIONS OF FRAUD CAN BE REPORTED DIRECTLY TO DIVISION OFFICES LOCATED IN THESE REGIONS:

## PANHANDLE REGION

Pensacola – 850.453.7802

Tallahassee – 850.413.3115

## NORTH REGION

Jacksonville – 904.798.5802

Ocala – 352.369.2871

## WEST CENTRAL REGION

Tampa – 813.972.8602

St. Petersburg – 727.563.1142

Fort Myers – 239.278.7527

## EAST CENTRAL REGION

West Palm Beach – 561.837.5601

Orlando – 407.385.4402

## SOUTH REGION

Miami – 305.536.0302

Plantation – 954.321.2902



# FRAUD ALERT

**"Fake Crash =  
Real Time"**

**If you participate in a  
staged accident,**

**You face a minimum  
of two (2) years to  
fifteen (15) years in  
prison.**

**File a false claim with  
your insurance  
company and you will  
go to jail.**

**Insurance Fraud -  
it's not worth it!**



**JEFF ATWATER  
CHIEF FINANCIAL OFFICER  
STATE OF FLORIDA**

# PIP FRAUD



**Division of  
Insurance Fraud**

**REPORT FRAUD  
CALL 1-800-378-0445  
Department of Financial Services**



## PIP FRAUD IS A CRIME

Think a fake auto accident is a harmless prank? Think again.

Think nobody gets hurt when you file a false claim? Think again.

PIP Fraud is a serious crime with consequences.

When someone commits auto insurance fraud, you pay the price. Auto insurance fraud can cost you and your family as much as \$250 a year in higher insurance costs.

Every day in Florida, fake auto accidents result in millions of dollars in fake insurance claims being paid. Who pays for these claims? You do – in the form of higher insurance premiums.

But you can fight back. Join us in a statewide effort to Fight Fraud in Florida:

If someone offers to pay you to fake an injury;

If someone offers to pay you to fake an auto accident;

If someone offers to pay you to file a fake insurance claim;

Call the Florida Department of Financial Services Fraud Reward Program at

# 1-800-378-0445

## KNOW YOUR PIP FRAUD

### What does auto insurance fraud look like?

- Making, selling or using a fake insurance card
- Making a false application for auto insurance
- A fake car accident or fake crash report
- A claim seeking payment for fake injuries
- Asking for payment to go to a clinic
- Tow truck driver referring you to a clinic for treatment

### Have you been offered money to:

- Participate in a fake accident?
- Pretend to have injuries from a car accident?
- Go to a clinic for treatment after a car accident?
- Sign for treatment that you did not receive at a clinic?
- Add your name to a crash report?
- Use your medical license to pose as the owner of a clinic you don't own?
- File a fraudulent insurance claim?

All of these activities are felony crimes in Florida, and the Division of Insurance Fraud is dedicated to pursuing those who take part in this activity.

If you report this type of activity, you could be rewarded up to **\$25,000** if your information helps lead to an arrest and conviction.

If you participate in any of these schemes, you could be eligible for a ride to jail.

We also work closely with our partners at the National Insurance Crime Bureau (NICB). You can visit their website for more information at [www.nicb.org](http://www.nicb.org).

## A NEW APPROACH

The Division of Insurance Fraud has 8 dedicated PIP squads and more than 40 detectives to rein in these crimes and arrest the persons involved in fraud.

Florida now has dedicated prosecutors throughout the state to handle PIP fraud, and the Courts are sentencing persons convicted of insurance fraud to prison.

Our goal is to promote a level of consistency in prosecutions to take a tougher stand against fraud, and impose harsher sanctions, including jail, fines, and licensing sanctions.

We are working to increase public awareness of insurance fraud, the seriousness of this crime and its impact on the community as a whole, and educate people about the potential penalties they face for participating in this activity.

The Division of Insurance Fraud will pay up to **\$25,000** reward for information leading to the arrest and conviction of persons involved in insurance fraud.



Read our newsletter **The PIP Source** each and every month for more information about the Division of Insurance Fraud and PIP. Learn about the types of fraud that exist in the State of Florida and get details about investigations and arrests of the criminals involved in PIP fraud.

*Additional copies of this brochure can be requested, free of charge, by sending an e-mail to [ThePIPSource@myfloridacfo.com](mailto:ThePIPSource@myfloridacfo.com) or by calling 305-536-0370.*

*You can also find a pdf version of this brochure that you can download at our website – go to [myfloridacfo.com/fraud](http://myfloridacfo.com/fraud) for more details.*