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Insurance Fraud in Tampa, Florida is; Easier than ordering a Pizza

Insurance fraud is a booming enterprise in Florida. It's estimated to be a \$ 4.2 Billion* annual cash machine for those in that fraud business. In the Tampa area, the figure is around \$800** million annually. It appears to be so darn easy to commit car insurance fraud and get away with it. PIP insurance, personal injury protection, is like an ATM machine to fraudsters. Fake claims and money just keep on coming. This is a series of articles about the insurance fraud situation in Tampa / Hillsborough Florida. During the course of writing this article I spoke to many knowledgeable persons about this problem. This series will continue twice weekly.

In the past four years I have noticed alarming increases in my car insurance premiums. The first year of the noticeable increases the amount was around \$77. Then year by year it just kept climbing. At my last renewal it had jumped to an additional \$235. It was projected that the increase could go as high as \$500 with in three years. I just could not understand why? I have a clean and safe driver's record. My car has decreased by thousands of dollars in value over the past 4 years. My driving patterns have not changed. I did not move to a higher priced zip code. And on top of that, the inflation and interest rates were at all-time record low levels. I was clueless and very frustrated with my ever escalating car insurance premium in Tampa.

Every time I went to renew my policy, I took out my heated frustration on my insurance agent, Cecilia Wise, President of Great Florida Insurance.

*Florida Legislature office Economic and Demographic Research document titled, "Florida Population Estimates for Counties and Municipalities: April 1, 2000-2009



Cecilia Wise

Each time she tried to explain to me, it sounded like she was giving me the same old broken record and scripted response; “Its insurance fraud not the insurance companies.” Or, “It’s not me, don’t blame me” Yeah.. yeah.. yeah I thought to myself. The insurance agents and companies are all in on it together. Just like a tag team partnership. Higher insurance premiums equal higher commissions for agents. Higher premiums equal more revenue so insurance companies could recoup their poor Wall Street investments.

About two weeks ago I was visiting my agent to get a quote on Home owners insurance. I casually mentioned to Cecilia that recently I was at a County Commission meeting. Commissioner Kevin Beckner said some about a coming Task Force on PIP fraud. So I asked her, “What up with that?” It was like her eyes lit up and finally there was some evidence about she had been saying over the years, insurance fraud is really the culprit. I think she was convinced that I was more receptive this time around about what she had been saying for years. And yes she was right. This time I listened very carefully to what she had to say. She had a whole lot to say on the subject of insurance fraud in Tampa and Hillsborough County.

Ceci, as she likes to be called, started off my saying; “Tampa, and now our quiet suburbs, are considered the epicenter for staged crashes and fraudulent sinkhole claims.

This situation is more than just something that affects only those who are participating; it is affecting all of us. Insurers reported more questionable claims in Florida last year than any other state. These extraordinary losses are passed on to all of us through much higher insurance premiums. We are paying for these unscrupulous individuals to receive undeserved and fraudulent PIP payouts and sinkhole losses. We,

as consumers, must report any suspected fraudulent claims to our insurance companies or police departments. I would support the removal of PIP coverage from our auto policies, but the lobbyist for those who benefit the most from it, attorneys and clinics, will see that that does not happen. “

Ceci really gave me two ears full of information on the subject of insurance fraud. At the end of our conversation, she told about an anti-insurance fraud task group actually started by insurance agents. The group started about 20 months ago. I had never heard of The Fraud Alert Team (www.TheFraudAlertTeam.com). The group was having their monthly meeting in a few days. And guess who the guest speaker was going to be; County Commissioner Kevin Beckner. She connected me with a fellow agent, Chris Foley, Vice President of Bruner Insurance agency. He is also an officer with The Fraud Alert Team.

So maybe I was wrong in pointing my accusatory finger at my agent for the increase premiums. I was left with some hearing ability still left in my ears.

I met with Chris Foley the next Monday for lunch at **The Lupton's' (all you can eat) Buffet** in Temple Terrace. We spent about an hour and half together. He explained in great detail many disturbing factors and the seriousness of insurance fraud.

In the next installment I will discuss the meeting with Chris Foley and valuable information he gave me. I will discuss the fraud problem, the insurance agents' group fighting fraud, and where the crime originated in Florida.

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