

202538er

An act relating to the Florida Statutes; amending ss. 16.59, 400.9935, 409.91212, 440.105, 440.1051, 440.12, 552.113, 624.115, 624.521, 626.016, 626.989, 626.9891, 626.9893, 626.9894, 626.9896, 626.99278, 627.351, 627.711, 627.736, 627.7401, 631.156, 633.114, 633.126, 641.30, 791.013, 817.234, 843.08, and 932.7055, F.S., to conform to section 63 of chapter 2024-140, Laws of Florida, which directs the Division of Law Revision to prepare a reviser's bill for the 2025 Regular Session of the Legislature to change the term "Division of Investigative and Forensic Services" to "Division of Criminal Investigations" wherever it appears in the Florida Statutes; providing an effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Section 16.59, Florida Statutes, is amended to read:

16.59 Medicaid fraud control.—The Medicaid Fraud Control Unit is created in the Department of Legal Affairs to investigate all violations of s. 409.920 and any criminal violations discovered during the course of those investigations. The Medicaid Fraud Control Unit may refer any criminal violation so uncovered to the appropriate prosecuting authority. The offices of the Medicaid Fraud Control Unit, the Agency for Health Care Administration Medicaid program integrity program, and the Divisions of Criminal Investigations ~~Investigative and Forensic Services~~ and Public Assistance Fraud within the

202538er

Department of Financial Services shall, to the extent possible, be collocated; however, positions dedicated to Medicaid managed care fraud within the Medicaid Fraud Control Unit shall be collocated with the Division of Criminal Investigations ~~Investigative and Forensic Services~~. The Agency for Health Care Administration, the Department of Legal Affairs, and the Divisions of Criminal Investigations ~~Investigative and Forensic Services~~ and Public Assistance Fraud within the Department of Financial Services shall conduct joint training and other joint activities designed to increase communication and coordination in recovering overpayments.

Section 2. Subsection (9) of section 400.9935, Florida Statutes, is amended to read:

400.9935 Clinic responsibilities.—

(9) In addition to the requirements of part II of chapter 408, the clinic shall display a sign in a conspicuous location within the clinic readily visible to all patients indicating that, pursuant to s. 626.9892, the Department of Financial Services may pay rewards of up to \$25,000 to persons providing information leading to the arrest and conviction of persons committing crimes investigated by the Division of Criminal Investigations ~~Investigative and Forensic Services~~ arising from violations of s. 440.105, s. 624.15, s. 626.9541, s. 626.989, or s. 817.234. An authorized employee of the Division of Criminal Investigations ~~Investigative and Forensic Services~~ may make unannounced inspections of a clinic licensed under this part as necessary to determine whether the clinic is in compliance with this subsection. A licensed clinic shall allow full and complete access to the premises to such authorized employee of the

202538er

division who makes an inspection to determine compliance with this subsection.

Section 3. Subsection (6) of section 409.91212, Florida Statutes, is amended to read:

409.91212 Medicaid managed care fraud.—

(6) Each managed care plan shall report all suspected or confirmed instances of provider or recipient fraud or abuse within 15 calendar days after detection to the Office of Medicaid Program Integrity within the agency. At a minimum the report must contain the name of the provider or recipient, the Medicaid billing number or tax identification number, and a description of the fraudulent or abusive act. The Office of Medicaid Program Integrity in the agency shall forward the report of suspected overpayment, abuse, or fraud to the appropriate investigative unit, including, but not limited to, the Bureau of Medicaid program integrity, the Medicaid fraud control unit, the Division of Public Assistance Fraud, the Division of Criminal Investigations ~~Investigative and Forensic Services~~, or the Department of Law Enforcement.

(a) Failure to timely report shall result in an administrative fine of \$1,000 per calendar day after the 15th day of detection.

(b) Failure to timely report may result in additional administrative, civil, or criminal penalties.

Section 4. Paragraph (a) of subsection (1) of section 440.105, Florida Statutes, is amended to read:

440.105 Prohibited activities; reports; penalties; limitations.—

(1)(a) Any insurance carrier, any individual self-insured,

202538er

any commercial or group self-insurance fund, any professional practitioner licensed or regulated by the Department of Health, except as otherwise provided by law, any medical review committee as defined in s. 766.101, any private medical review committee, and any insurer, agent, or other person licensed under the insurance code, or any employee thereof, having knowledge or who believes that a fraudulent act or any other act or practice which, upon conviction, constitutes a felony or misdemeanor under this chapter is being or has been committed shall send to the Division of Criminal Investigations ~~Investigative and Forensic Services~~, Bureau of Workers' Compensation Fraud, a report or information pertinent to such knowledge or belief and such additional information relative thereto as the bureau may require. The bureau shall review such information or reports and select such information or reports as, in its judgment, may require further investigation. It shall then cause an independent examination of the facts surrounding such information or report to be made to determine the extent, if any, to which a fraudulent act or any other act or practice which, upon conviction, constitutes a felony or a misdemeanor under this chapter is being committed. The bureau shall report any alleged violations of law which its investigations disclose to the appropriate licensing agency and state attorney or other prosecuting agency having jurisdiction with respect to any such violations of this chapter. If prosecution by the state attorney or other prosecuting agency having jurisdiction with respect to such violation is not begun within 60 days of the bureau's report, the state attorney or other prosecuting agency having jurisdiction with respect to such violation shall inform the

202538er

bureau of the reasons for the lack of prosecution.

Section 5. Subsections (1) and (2) of section 440.1051, Florida Statutes, are amended to read:

440.1051 Fraud reports; civil immunity; criminal penalties.—

(1) The Bureau of Workers' Compensation Insurance Fraud of the Division of Criminal Investigations ~~Investigative and Forensic Services~~ of the department shall establish a toll-free telephone number to receive reports of workers' compensation fraud committed by an employee, employer, insurance provider, physician, attorney, or other person.

(2) Any person who reports workers' compensation fraud to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ under subsection (1) is immune from civil liability for doing so, and the person or entity alleged to have committed the fraud may not retaliate against him or her for providing such report, unless the person making the report knows it to be false.

Section 6. Paragraph (c) of subsection (1) of section 440.12, Florida Statutes, is amended to read:

440.12 Time for commencement and limits on weekly rate of compensation.—

(1) Compensation is not allowed for the first 7 days of the disability, except for benefits provided under s. 440.13. However, if the injury results in more than 21 days of disability, compensation is allowed from the commencement of the disability.

(c) Each carrier shall keep a record of all payments made under this subsection, including the time and manner of such

202538er

146 payments, and shall furnish these records or a report based on
147 these records to the Division of Criminal Investigations
148 ~~Investigative and Forensic Services~~ and the Division of Workers'
149 Compensation, upon request.

150 Section 7. Subsection (3) of section 552.113, Florida
151 Statutes, is amended to read:

152 552.113 Reports of thefts, illegal use, or illegal
153 possession.—

154 (3) The Division of Criminal Investigations ~~Investigative~~
155 ~~and Forensic Services~~ shall investigate, or be certain that a
156 qualified law enforcement agency investigates, the cause and
157 circumstances of each theft, illegal use, or illegal possession
158 of explosives which occurs within the state. A report of each
159 such investigation shall be made and maintained by the Division
160 of Criminal Investigations ~~Investigative and Forensic Services~~.

161 Section 8. Section 624.115, Florida Statutes, is amended to
162 read:

163 624.115 Referral of criminal violations.—If, during an
164 investigation or examination, the office has reason to believe
165 that any criminal law of this state has or may have been
166 violated, the office shall refer any relevant records and
167 information to the Division of Criminal Investigations
168 ~~Investigative and Forensic Services~~, state or federal law
169 enforcement, or prosecutorial agencies, as applicable, and shall
170 provide investigative assistance to those agencies as required.

171 Section 9. Subsection (1) of section 624.521, Florida
172 Statutes, is amended to read:

173 624.521 Deposit of certain tax receipts; refund of improper
174 payments.—

202538er

(1) The department shall promptly deposit in the State Treasury to the credit of the Insurance Regulatory Trust Fund all "state tax" portions of agents' licenses collected under s. 624.501 necessary to fund the Division of Criminal Investigations ~~Investigative and Forensic Services~~. The balance of the tax shall be credited to the General Fund. All moneys received by the department or the office not in accordance with this code or not in the exact amount as specified by the applicable provisions of this code shall be returned to the remitter. The records of the department or office shall show the date and reason for such return.

Section 10. Subsection (4) of section 626.016, Florida Statutes, is amended to read:

626.016 Powers and duties of department, commission, and office.—

(4) This section is not intended to limit the authority of the department and the Division of Criminal Investigations ~~Investigative and Forensic Services~~, as specified in s. 626.989.

Section 11. Section 626.989, Florida Statutes, is amended to read:

626.989 Investigation by department or Division of Criminal Investigations ~~Investigative and Forensic Services~~; compliance; immunity; confidential information; reports to division; division investigator's power of arrest.—

(1) For the purposes of this section:

(a) A person commits a "fraudulent insurance act" if the person:

1. Knowingly and with intent to defraud presents, causes to be presented, or prepares with knowledge or belief that it will

202538er

be presented, to or by an insurer, self-insurer, self-insurance fund, servicing corporation, purported insurer, broker, or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of, any insurance policy, or a claim for payment or other benefit pursuant to any insurance policy, which the person knows to contain materially false information concerning any fact material thereto or if the person conceals, for the purpose of misleading another, information concerning any fact material thereto.

2. Knowingly submits:

a. A false, misleading, or fraudulent application or other document when applying for licensure as a health care clinic, seeking an exemption from licensure as a health care clinic, or demonstrating compliance with part X of chapter 400 with an intent to use the license, exemption from licensure, or demonstration of compliance to provide services or seek reimbursement under the Florida Motor Vehicle No-Fault Law.

b. A claim for payment or other benefit pursuant to a personal injury protection insurance policy under the Florida Motor Vehicle No-Fault Law if the person knows that the payee knowingly submitted a false, misleading, or fraudulent application or other document when applying for licensure as a health care clinic, seeking an exemption from licensure as a health care clinic, or demonstrating compliance with part X of chapter 400.

(b) The term "insurer" also includes a health maintenance organization, and the term "insurance policy" also includes a health maintenance organization subscriber contract.

202538er

(2) If, by its own inquiries or as a result of complaints, the department or its Division of Criminal Investigations ~~Investigative and Forensic Services~~ has reason to believe that a person has engaged in, or is engaging in, a fraudulent insurance act, an act or practice that violates s. 626.9541 or s. 817.234, or an act or practice punishable under s. 624.15, it may administer oaths and affirmations, request the attendance of witnesses or proffering of matter, and collect evidence. The department or its Division of Criminal Investigations ~~Investigative and Forensic Services~~ shall not compel the attendance of any person or matter in any such investigation except pursuant to subsection (4).

(3) If matter that the department or its division seeks to obtain by request is located outside the state, the person so requested may make it available to the division or its representative to examine the matter at the place where it is located. The division may designate representatives, including officials of the state in which the matter is located, to inspect the matter on its behalf, and it may respond to similar requests from officials of other states.

(4)(a) The department or its division may request that an individual who refuses to comply with any such request be ordered by the circuit court to provide the testimony or matter. The court shall not order such compliance unless the department or its division has demonstrated to the satisfaction of the court that the testimony of the witness or the matter under request has a direct bearing on the commission of a fraudulent insurance act, on a violation of s. 626.9541 or s. 817.234, or on an act or practice punishable under s. 624.15 or is pertinent

202538er

and necessary to further such investigation.

(b) Except in a prosecution for perjury, an individual who complies with a court order to provide testimony or matter after asserting a privilege against self-incrimination to which the individual is entitled by law may not be subjected to a criminal proceeding or to a civil penalty with respect to the act concerning which the individual is required to testify or produce relevant matter.

(c) In the absence of fraud or bad faith, a person is not subject to civil liability for libel, slander, or any other relevant tort by virtue of filing reports, without malice, or furnishing other information, without malice, required by this section or required by the department or division under the authority granted in this section, and no civil cause of action of any nature shall arise against such person:

1. For any information relating to suspected fraudulent insurance acts or persons suspected of engaging in such acts furnished to or received from law enforcement officials, their agents, or employees;

2. For any information relating to suspected fraudulent insurance acts or persons suspected of engaging in such acts furnished to or received from other persons subject to the provisions of this chapter;

3. For any such information furnished in reports to the department, the division, the National Insurance Crime Bureau, the National Association of Insurance Commissioners, or any local, state, or federal enforcement officials or their agents or employees; or

4. For other actions taken in cooperation with any of the

202538er

agencies or individuals specified in this paragraph in the
lawful investigation of suspected fraudulent insurance acts.

(d) In addition to the immunity granted in paragraph (c),
persons identified as designated employees whose
responsibilities include the investigation and disposition of
claims relating to suspected fraudulent insurance acts may share
information relating to persons suspected of committing
fraudulent insurance acts with other designated employees
employed by the same or other insurers whose responsibilities
include the investigation and disposition of claims relating to
fraudulent insurance acts, provided the department has been
given written notice of the names and job titles of such
designated employees prior to such designated employees sharing
information. Unless the designated employees of the insurer act
in bad faith or in reckless disregard for the rights of any
insured, neither the insurer nor its designated employees are
civilly liable for libel, slander, or any other relevant tort,
and a civil action does not arise against the insurer or its
designated employees:

1. For any information related to suspected fraudulent
insurance acts provided to an insurer; or

2. For any information relating to suspected fraudulent
insurance acts provided to the National Insurance Crime Bureau
or the National Association of Insurance Commissioners.

Provided, however, that the qualified immunity against civil
liability conferred on any insurer or its designated employees
shall be forfeited with respect to the exchange or publication
of any defamatory information with third persons not expressly

202538er

authorized by this paragraph to share in such information.

(e) The Chief Financial Officer and any employee or agent of the department, commission, office, or division, when acting without malice and in the absence of fraud or bad faith, is not subject to civil liability for libel, slander, or any other relevant tort, and no civil cause of action of any nature exists against such person by virtue of the execution of official activities or duties of the department, commission, or office under this section or by virtue of the publication of any report or bulletin related to the official activities or duties of the department, division, commission, or office under this section.

(f) This section does not abrogate or modify in any way any common-law or statutory privilege or immunity heretofore enjoyed by any person.

(5) The office's and the department's papers, documents, reports, or evidence relative to the subject of an investigation under this section are confidential and exempt from the provisions of s. 119.07(1) until such investigation is completed or ceases to be active. For purposes of this subsection, an investigation is considered "active" while the investigation is being conducted by the office or department with a reasonable, good faith belief that it could lead to the filing of administrative, civil, or criminal proceedings. An investigation does not cease to be active if the office or department is proceeding with reasonable dispatch and has a good faith belief that action could be initiated by the office or department or other administrative or law enforcement agency. After an investigation is completed or ceases to be active, portions of records relating to the investigation shall remain exempt from

202538er

the provisions of s. 119.07(1) if disclosure would:

(a) Jeopardize the integrity of another active investigation;

(b) Impair the safety and soundness of an insurer;

(c) Reveal personal financial information;

(d) Reveal the identity of a confidential source;

(e) Defame or cause unwarranted damage to the good name or reputation of an individual or jeopardize the safety of an individual; or

(f) Reveal investigative techniques or procedures. Further, such papers, documents, reports, or evidence relative to the subject of an investigation under this section shall not be subject to discovery until the investigation is completed or ceases to be active. Office, department, or division investigators shall not be subject to subpoena in civil actions by any court of this state to testify concerning any matter of which they have knowledge pursuant to a pending insurance fraud investigation by the division.

(6) (a) Any person, other than an insurer, agent, or other person licensed under the code, or an employee thereof, having knowledge or who believes that a fraudulent insurance act or any other act or practice which, upon conviction, constitutes a felony or a misdemeanor under the code, or under s. 817.234, is being or has been committed may send to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ a report or information pertinent to such knowledge or belief and such additional information relative thereto as the department may request. Any professional practitioner licensed or regulated by the Department of Business and Professional Regulation, except

202538er

as otherwise provided by law, any medical review committee as defined in s. 766.101, any private medical review committee, and any insurer, agent, or other person licensed under the code, or an employee thereof, having knowledge or who believes that a fraudulent insurance act or any other act or practice which, upon conviction, constitutes a felony or a misdemeanor under the code, or under s. 817.234, is being or has been committed shall send to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ a report or information pertinent to such knowledge or belief and such additional information relative thereto as the department may require.

(b) The Division of Criminal Investigations ~~Investigative and Forensic Services~~ shall review such information or reports and select such information or reports as, in its judgment, may require further investigation. It shall then cause an independent examination of the facts surrounding such information or report to be made to determine the extent, if any, to which a fraudulent insurance act or any other act or practice which, upon conviction, constitutes a felony or a misdemeanor under the code, or under s. 817.234, is being committed.

(c) The Division of Criminal Investigations ~~Investigative and Forensic Services~~ shall report any alleged violations of law which its investigations disclose to the appropriate licensing agency and state attorney or other prosecuting agency having jurisdiction, including, but not limited to, the statewide prosecutor for crimes that impact two or more judicial circuits in this state, with respect to any such violation, as provided in s. 624.310. The state attorney or other prosecuting agency

202538er

407 having jurisdiction with respect to such violation shall inform
408 the division of any reasons why prosecution of such violation
409 was:

- 410 1. Not begun within 60 days after the division's report; or
- 411 2. Declined.

412 (7) Division investigators shall have the power to make
413 arrests for criminal violations established as a result of
414 investigations. Such investigators shall also be considered
415 state law enforcement officers for all purposes and shall have
416 the power to execute arrest warrants and search warrants; to
417 serve subpoenas issued for the examination, investigation, and
418 trial of all offenses; and to arrest upon probable cause without
419 warrant any person found in the act of violating any of the
420 provisions of applicable laws. Investigators empowered to make
421 arrests under this section shall be empowered to bear arms in
422 the performance of their duties. In such a situation, the
423 investigator must be certified in compliance with the provisions
424 of s. 943.1395 or must meet the temporary employment or
425 appointment exemption requirements of s. 943.131 until
426 certified.

427 (8) It is unlawful for any person to resist an arrest
428 authorized by this section or in any manner to interfere, either
429 by abetting or assisting such resistance or otherwise
430 interfering, with division investigators in the duties imposed
431 upon them by law or department rule.

432 (9) In recognition of the complementary roles of
433 investigating instances of workers' compensation fraud and
434 enforcing compliance with the workers' compensation coverage
435 requirements under chapter 440, the Department of Financial

202538er

Services shall prepare and submit a joint performance report to the President of the Senate and the Speaker of the House of Representatives by January 1 of each year. The annual report must include, but need not be limited to:

(a) The total number of initial referrals received, cases opened, cases presented for prosecution, cases closed, and convictions resulting from cases presented for prosecution by the Bureau of Workers' Compensation Insurance Fraud by type of workers' compensation fraud and circuit.

(b) The number of referrals received from insurers and the Division of Workers' Compensation and the outcome of those referrals.

(c) The number of investigations undertaken by the Bureau of Workers' Compensation Insurance Fraud which were not the result of a referral from an insurer or the Division of Workers' Compensation.

(d) The number of investigations that resulted in a referral to a regulatory agency and the disposition of those referrals.

(e) The number and reasons provided by local prosecutors or the statewide prosecutor for declining prosecution of a case presented by the Bureau of Workers' Compensation Insurance Fraud by circuit.

(f) The total number of employees assigned to the Bureau of Workers' Compensation Insurance Fraud and the Division of Workers' Compensation Bureau of Compliance delineated by location of staff assigned; and the number and location of employees assigned to the Bureau of Workers' Compensation Insurance Fraud who were assigned to work other types of fraud

202538er

cases.

(g) The average caseload and turnaround time by type of case for each investigator and division compliance employee.

(h) The training provided during the year to workers' compensation fraud investigators and the division's compliance employees.

(10) The Bureau of Insurance Fraud of the Division of Criminal Investigations ~~Investigative and Forensic Services~~ shall prepare and submit a performance report to the President of the Senate and the Speaker of the House of Representatives by September 1 of each year. The annual report must include, but need not be limited to:

(a) The total number of initial referrals received, cases opened, cases presented for prosecution, cases closed, and convictions resulting from cases presented for prosecution by the Bureau of Insurance Fraud, by type of insurance fraud and circuit.

(b) The number of referrals received from insurers, the office, and the Division of Consumer Services of the department, and the outcome of those referrals.

(c) The number of investigations undertaken by the Bureau of Insurance Fraud which were not the result of a referral from an insurer and the outcome of those referrals.

(d) The number of investigations that resulted in a referral to a regulatory agency and the disposition of those referrals.

(e) The number of cases presented by the Bureau of Insurance Fraud which local prosecutors or the statewide prosecutor declined to prosecute and the reasons provided for

202538er

declining prosecution.

(f) A summary of the annual report required under s.
626.9896.

(g) The total number of employees assigned to the Bureau of
Insurance Fraud, delineated by location of staff assigned, and
the number and location of employees assigned to the Bureau of
Insurance Fraud who were assigned to work other types of fraud
cases.

(h) The average caseload and turnaround time by type of
case for each investigator.

(i) The training provided during the year to insurance
fraud investigators.

Section 12. Paragraph (d) of subsection (2), paragraph (b)
of subsection (3), paragraphs (h) and (k) of subsection (5),
paragraph (c) of subsection (6), and subsection (9) of section
626.9891, Florida Statutes, are amended to read:

626.9891 Insurer anti-fraud investigative units; reporting
requirements; penalties for noncompliance.—

(2) Every insurer admitted to do business in this state
shall:

(d) Electronically file with the Division of Criminal
Investigations ~~Investigative and Forensic Services~~ of the
department, and annually thereafter, a detailed description of
the designated anti-fraud unit or division or a copy of the
contract executed under subparagraph (a)2., as applicable, a
copy of the anti-fraud plan, and the name of the employee
designated under paragraph (c).

An insurer must include the additional cost incurred in creating

202538er

a distinct unit or division, hiring additional employees, or contracting with another entity to fulfill the requirements of this section, as an administrative expense for ratemaking purposes.

(3) Each anti-fraud plan must include:

(b) An acknowledgment that the insurer has established procedures for the mandatory reporting of possible fraudulent insurance acts to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ of the department;

(5) Each insurer is required to report data related to fraud for each identified line of business written by the insurer during the prior calendar year. The data shall be reported to the department annually by March 1, and must include, at a minimum:

(h) The number of cases referred to the Division of Criminal Investigations ~~Investigative and Forensic Services~~;

(k) The estimated dollar amount or range of damages on cases referred to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ or other agencies.

(6) In addition to providing information required under subsections (2), (4), and (5), each insurer writing workers' compensation insurance shall also report the following information to the department, annually, on or before March 1:

(c) The number of cases referred to the Division of Criminal Investigations ~~Investigative and Forensic Services~~, delineated by the type of fraud, including claimant, employer, provider, agent, or other type.

(9) ~~On or before December 31, 2018,~~ The Division of Criminal Investigations ~~Investigative and Forensic Services~~

202538er

shall create a report detailing best practices for the detection, investigation, prevention, and reporting of insurance fraud and other fraudulent insurance acts. The report must be updated as necessary but at least every 2 years. The report must provide:

(a) Information on the best practices for the establishment of anti-fraud investigative units within insurers;

(b) Information on the best practices and methods for detecting and investigating insurance fraud and other fraudulent insurance acts;

(c) Information on appropriate anti-fraud education and training of insurer personnel;

(d) Information on the best practices for reporting insurance fraud and other fraudulent insurance acts to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ and to other law enforcement agencies;

(e) Information regarding the appropriate level of staffing and resources for anti-fraud investigative units within insurers;

(f) Information detailing statistics and data relating to insurance fraud which insurers should maintain; and

(g) Other information as determined by the Division of Criminal Investigations ~~Investigative and Forensic Services~~.

Section 13. Subsection (1) of section 626.9893, Florida Statutes, is amended to read:

626.9893 Disposition of revenues; criminal or forfeiture proceedings.—

(1) The Division of Criminal Investigations ~~Investigative and Forensic Services~~ of the Department of Financial Services

202538er

may deposit revenues received as a result of criminal proceedings or forfeiture proceedings, other than revenues deposited into the Department of Financial Services' Federal Law Enforcement Trust Fund under s. 17.43, into the Insurance Regulatory Trust Fund. Moneys deposited pursuant to this section shall be separately accounted for and shall be used solely for the division to carry out its duties and responsibilities.

Section 14. Subsection (2) of section 626.9894, Florida Statutes, is amended to read:

626.9894 Gifts and grants.—

(2) All rights to, interest in, and title to such donated or granted property shall immediately vest in the Division of Criminal Investigations ~~Investigative and Forensic Services~~ upon donation. The division may hold such property in co-ownership, sell its interest in the property, liquidate its interest in the property, or dispose of its interest in the property in any other reasonable manner.

Section 15. Section 626.9896, Florida Statutes, is amended to read:

626.9896 Dedicated insurance fraud prosecutors.—

(1) The department shall collect data from each state attorney office that receives an appropriation to fund attorneys and paralegals dedicated solely to the prosecution of insurance fraud cases and report on the use of such funds. The data must be submitted by the state attorneys to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ on the last day of each calendar quarter beginning September 30, ~~2017, and quarterly thereafter~~. Data must be submitted for each attorney funded by the appropriation and grouped by case type, including

202538er

Division of Criminal Investigations ~~Investigative and Forensic Services~~ insurance fraud cases, other insurance fraud cases, and cases not involving insurance fraud. For each type of case, the data must include the number of cases in which an information has been filed; the number of cases pending at pretrial or intake; the number of cases in which the attorney is assisting in the investigation; the number of cases closed or disposed of during the prior quarter; the disposition of the cases closed during the prior quarter; and the number of cases currently pending in a pretrial diversion program.

(2) The Division of Criminal Investigations ~~Investigative and Forensic Services~~ must report the data collected pursuant to subsection (1) for the year ending June 30, to the Executive Office of the Governor, the Speaker of the House of Representatives, and the President of the Senate by September 1, 2018, ~~and annually thereafter.~~

Section 16. Section 626.99278, Florida Statutes, is amended to read:

626.99278 Viatical provider anti-fraud plan.—Every licensed viatical settlement provider and registered life expectancy provider must adopt an anti-fraud plan and file it with the Division of Criminal Investigations ~~Investigative and Forensic Services~~ of the department. Each anti-fraud plan shall include:

(1) A description of the procedures for detecting and investigating possible fraudulent acts and procedures for resolving material inconsistencies between medical records and insurance applications.

(2) A description of the procedures for the mandatory reporting of possible fraudulent insurance acts and prohibited

202538er

practices set forth in s. 626.99275 to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ of the department.

(3) A description of the plan for anti-fraud education and training of its underwriters or other personnel.

(4) A written description or chart outlining the organizational arrangement of the anti-fraud personnel who are responsible for the investigation and reporting of possible fraudulent insurance acts and for the investigation of unresolved material inconsistencies between medical records and insurance applications.

(5) For viatical settlement providers, a description of the procedures used to perform initial and continuing review of the accuracy of life expectancies used in connection with a viatical settlement contract or viatical settlement investment.

Section 17. Paragraph (k) of subsection (6) of section 627.351, Florida Statutes, is amended to read:

627.351 Insurance risk apportionment plans.—

(6) CITIZENS PROPERTY INSURANCE CORPORATION.—

(k)1. The corporation shall establish and maintain a unit or division to investigate possible fraudulent claims by insureds or by persons making claims for services or repairs against policies held by insureds; or it may contract with others to investigate possible fraudulent claims for services or repairs against policies held by the corporation pursuant to s. 626.9891. The corporation must comply with reporting requirements of s. 626.9891. An employee of the corporation shall notify the corporation's Office of the Inspector General and the Division of Criminal Investigations ~~Investigative and~~

202538er

~~Forensic Services~~ within 48 hours after having information that would lead a reasonable person to suspect that fraud may have been committed by any employee of the corporation.

2. The corporation shall establish a unit or division responsible for receiving and responding to consumer complaints, which unit or division is the sole responsibility of a senior manager of the corporation.

Section 18. Subsection (7) of section 627.711, Florida Statutes, is amended to read:

627.711 Notice of premium discounts for hurricane loss mitigation; uniform mitigation verification inspection form.—

(7) An insurer, person, or other entity that obtains evidence of fraud or evidence that an authorized mitigation inspector or an employee authorized to conduct mitigation verification inspections under subsection (3) has made false statements in the completion of a mitigation inspection form shall file a report with the Division of Criminal Investigations ~~Investigative and Forensic Services~~, along with all of the evidence in its possession that supports the allegation of fraud or falsity. An insurer, person, or other entity making the report shall be immune from liability, in accordance with s. 626.989(4), for any statements made in the report, during the investigation, or in connection with the report. The Division of Criminal Investigations ~~Investigative and Forensic Services~~ shall issue an investigative report if it finds that probable cause exists to believe that the authorized mitigation inspector, or an employee authorized to conduct mitigation verification inspections under subsection (3), made intentionally false or fraudulent statements in the inspection

202538er

form. Upon conclusion of the investigation and a finding of probable cause that a violation has occurred, the Division of Criminal Investigations ~~Investigative and Forensic Services~~ shall send a copy of the investigative report to the office and a copy to the agency responsible for the professional licensure of the authorized mitigation inspector, whether or not a prosecutor takes action based upon the report.

Section 19. Paragraph (i) of subsection (4) and subsection (14) of section 627.736, Florida Statutes, are amended to read:

627.736 Required personal injury protection benefits; exclusions; priority; claims.—

(4) PAYMENT OF BENEFITS.—Benefits due from an insurer under ss. 627.730–627.7405 are primary, except that benefits received under any workers' compensation law must be credited against the benefits provided by subsection (1) and are due and payable as loss accrues upon receipt of reasonable proof of such loss and the amount of expenses and loss incurred which are covered by the policy issued under ss. 627.730–627.7405. If the Agency for Health Care Administration provides, pays, or becomes liable for medical assistance under the Medicaid program related to injury, sickness, disease, or death arising out of the ownership, maintenance, or use of a motor vehicle, the benefits under ss. 627.730–627.7405 are subject to the Medicaid program. However, within 30 days after receiving notice that the Medicaid program paid such benefits, the insurer shall repay the full amount of the benefits to the Medicaid program.

(i) If an insurer has a reasonable belief that a fraudulent insurance act, for the purposes of s. 626.989 or s. 817.234, has been committed, the insurer shall notify the claimant, in

202538er

writing, within 30 days after submission of the claim that the claim is being investigated for suspected fraud. Beginning at the end of the initial 30-day period, the insurer has an additional 60 days to conduct its fraud investigation. Notwithstanding subsection (10), no later than 90 days after the submission of the claim, the insurer must deny the claim or pay the claim with simple interest as provided in paragraph (d). Interest shall be assessed from the day the claim was submitted until the day the claim is paid. All claims denied for suspected fraudulent insurance acts shall be reported to the Division of Criminal Investigations ~~Investigative and Forensic Services~~.

(14) FRAUD ADVISORY NOTICE.—Upon receiving notice of a claim under this section, an insurer shall provide a notice to the insured or to a person for whom a claim for reimbursement for diagnosis or treatment of injuries has been filed, advising that:

(a) Pursuant to s. 626.9892, the Department of Financial Services may pay rewards of up to \$25,000 to persons providing information leading to the arrest and conviction of persons committing crimes investigated by the Division of Criminal Investigations ~~Investigative and Forensic Services~~ arising from violations of s. 440.105, s. 624.15, s. 626.9541, s. 626.989, or s. 817.234.

(b) Solicitation of a person injured in a motor vehicle crash for purposes of filing personal injury protection or tort claims could be a violation of s. 817.234, s. 817.505, or the rules regulating The Florida Bar and should be immediately reported to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ if such conduct has taken

202538er

place.

Section 20. Paragraphs (b) and (c) of subsection (1) of section 627.7401, Florida Statutes, are amended to read:

627.7401 Notification of insured's rights.—

(1) The commission, by rule, shall adopt a form for the notification of insureds of their right to receive personal injury protection benefits under the Florida Motor Vehicle No-Fault Law. Such notice shall include:

(b) An advisory informing insureds that:

1. Pursuant to s. 626.9892, the Department of Financial Services may pay rewards of up to \$25,000 to persons providing information leading to the arrest and conviction of persons committing crimes investigated by the Division of Criminal Investigations ~~Investigative and Forensic Services~~ arising from violations of s. 440.105, s. 624.15, s. 626.9541, s. 626.989, or s. 817.234.

2. Pursuant to s. 627.736(5)(e)1., if the insured notifies the insurer of a billing error, the insured may be entitled to a certain percentage of a reduction in the amount paid by the insured's motor vehicle insurer.

(c) A notice that solicitation of a person injured in a motor vehicle crash for purposes of filing personal injury protection or tort claims could be a violation of s. 817.234, s. 817.505, or the rules regulating The Florida Bar and should be immediately reported to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ if such conduct has taken place.

Section 21. Subsection (2) of section 631.156, Florida Statutes, is amended to read:

202538er

631.156 Investigation by the department; scope of authority; sharing of materials.—

(2) The department may provide documents, books, and records; other investigative products, work product, and analysis; and copies of any or all of such materials to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ or any other appropriate government agency. The sharing of these materials does not waive any work product or other privilege otherwise applicable under law.

Section 22. Subsection (1) of section 633.114, Florida Statutes, is amended to read:

633.114 State Fire Marshal agents; authority; duties; compensation.—

(1) The State Fire Marshal shall appoint such agents, including agents of the Division of Criminal Investigations ~~Investigative and Forensic Services~~, as may be necessary to carry out effectively this chapter, who shall be reimbursed for travel expenses as provided in s. 112.061, in addition to their salary, when traveling or making investigations in the performance of their duties. Such agents, including agents of the Division of Criminal Investigations ~~Investigative and Forensic Services~~, shall be at all times under the direction and control of the State Fire Marshal, who shall fix their compensation, and all orders shall be issued in the State Fire Marshal's name and by her or his authority.

Section 23. Paragraph (b) of subsection (1) and subsection (10) of section 633.126, Florida Statutes, are amended to read:

633.126 Investigation of fraudulent insurance claims and crimes; immunity of insurance companies supplying information.—

202538er

(1)

(b) The State Fire Marshal or an agent appointed pursuant to s. 633.114, an agent of the Division of Criminal Investigations ~~Investigative and Forensic Services~~, any law enforcement officer as defined in s. 111.065, any law enforcement officer of a federal agency, or any fire service provider official who is engaged in the investigation of a fire or explosion loss may request any insurance company or its agent, adjuster, employee, or attorney, investigating a claim under an insurance policy or contract with respect to a fire or explosion to release any information whatsoever in the possession of the insurance company or its agent, adjuster, employee, or attorney relative to a loss from that fire or explosion. The insurance company shall release the available information to and cooperate with any official authorized to request such information pursuant to this section. The information shall include, but shall not be limited to:

1. Any insurance policy relevant to a loss under investigation and any application for such a policy.
2. Any policy premium payment records.
3. The records, reports, and all material pertaining to any previous claims made by the insured with the reporting company.
4. Material relating to the investigation of the loss, including statements of a person, proof of loss, and other relevant evidence.
5. Memoranda, notes, and correspondence relating to the investigation of the loss in the possession of the insurance company or its agents, adjusters, employees, or attorneys.

(10) The Division of Criminal Investigations ~~Investigative~~

202538er

~~and Forensic Services~~ may adopt reasonable rules as are necessary to administer this section. Such rules must meet all of the following requirements:

(a) They may not enlarge upon or extend the provisions of this section.

(b) They must identify specific factors that determine the grades of penalty.

(c) They must specify mitigating and aggravating factors for a violation of this section.

Section 24. Subsection (4) of section 641.30, Florida Statutes, is amended to read:

641.30 Construction and relationship to other laws.—

(4) The Division of Criminal Investigations ~~Investigative and Forensic Services~~ of the department is vested with all powers granted to it under the Florida Insurance Code with respect to the investigation of any violation of this part.

Section 25. Subsection (3) of section 791.013, Florida Statutes, is amended to read:

791.013 Testing and approval of sparklers; penalties.—

(3) For purposes of the testing requirement by this section, the division shall perform such tests as are necessary to determine compliance with the performance standards in the definition of sparklers, pursuant to s. 791.01. The State Fire Marshal shall adopt, by rule, procedures for testing products to determine compliance with this chapter. The Division of Criminal Investigations ~~Investigative and Forensic Services~~ shall dispose of any samples which remain after testing.

Section 26. Paragraph (b) of subsection (5) of section 817.234, Florida Statutes, is amended to read:

202538er

817.234 False and fraudulent insurance claims.—

(5)

(b) If an insurer damaged as a result of a violation of any provision of this section has reported the possible fraudulent insurance act to the Division of Criminal Investigations ~~Investigative and Forensic Services~~ pursuant to s. 626.9891 and if there has been a criminal adjudication of guilt, the insurer is entitled to recover reasonable investigation and litigation expenses, including attorney fees, at the trial and appellate courts.

Section 27. Section 843.08, Florida Statutes, is amended to read:

843.08 False personation.—A person who falsely assumes or pretends to be a firefighter, a sheriff, an officer of the Florida Highway Patrol, an officer of the Fish and Wildlife Conservation Commission, an officer of the Department of Environmental Protection, an officer of the Department of Financial Services, any personnel or representative of the Division of Criminal Investigations ~~Investigative and Forensic Services~~, an officer of the Department of Corrections, a correctional probation officer, a deputy sheriff, a state attorney or an assistant state attorney, a statewide prosecutor or an assistant statewide prosecutor, a state attorney investigator, a coroner, a police officer, a lottery special agent or lottery investigator, a beverage enforcement agent, a school guardian as described in s. 30.15(1)(k), a security officer licensed under chapter 493, any member of the Florida Commission on Offender Review or any administrative aide or supervisor employed by the commission, any personnel or

202538er

representative of the Department of Law Enforcement, or a federal law enforcement officer as defined in s. 901.1505, and takes upon himself or herself to act as such, or to require any other person to aid or assist him or her in a matter pertaining to the duty of any such officer, commits a felony of the third degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084. However, a person who falsely personates any such officer during the course of the commission of a felony commits a felony of the second degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084. If the commission of the felony results in the death or personal injury of another human being, the person commits a felony of the first degree, punishable as provided in s. 775.082, s. 775.083, or s. 775.084. In determining whether a defendant has violated this section, the court or jury may consider any relevant evidence, including, but not limited to, whether the defendant used lights in violation of s. 316.2397 or s. 843.081.

Section 28. Paragraphs (l) and (m) of subsection (6) of section 932.7055, Florida Statutes, are amended to read:

932.7055 Disposition of liens and forfeited property.—

(6) If the seizing agency is a state agency, all remaining proceeds shall be deposited into the General Revenue Fund. However, if the seizing agency is:

(1) The Division of Criminal Investigations ~~Investigative and Forensic Services~~ in the Department of Financial Services, the proceeds accrued under the Florida Contraband Forfeiture Act shall be deposited into the Insurance Regulatory Trust Fund to be used for the purposes of arson suppression, arson investigation, and the funding of anti-arson rewards.

202538er

(m) The Division of Criminal Investigations ~~Investigative and Forensic Services~~ of the Department of Financial Services, the proceeds accrued pursuant to the Florida Contraband Forfeiture Act shall be deposited into the Insurance Regulatory Trust Fund as provided in s. 626.9893 or into the Department of Financial Services' Federal Law Enforcement Trust Fund as provided in s. 17.43, as applicable.

Reviser's note.—Amended pursuant to the directive of the Legislature in s. 63, ch. 2024-140, Laws of Florida, to the Division of Law Revision to prepare a reviser's bill for the 2025 Regular Session of the Legislature to change the term "Division of Investigative and Forensic Services" to "Division of Criminal Investigations" wherever it appears in the Florida Statutes.

Section 29. This act shall take effect on the 60th day after adjournment sine die of the session of the Legislature in which enacted.