

Florida flood insurance scam data report

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The national context

- Insurance fraud costs the U.S. approximately \$308.6 billion annually
- Post-disaster fraud accounts for roughly \$9.3 billion of that total
- Florida consistently ranks as a top state for insurance fraud

Florida's fraud epidemic

- **\$866 million** lost to fraud in Florida in 2024 alone
- **\$710 million** lost by Florida seniors (60+) to fraud in 2025; an 83% increase
- **\$258 million+** stolen from Floridians aged 50 and over in 2025
- Nearly **30%** of all fraud losses in Florida hit seniors

Disaster scams

- More than **50%** of Florida disaster victims were targeted by scams within a month
- **700,000** Florida residents affected by natural disasters were in the crosshairs
- Scammers arrive within **hours** of a storm making landfall

Litigation impact

- Florida files under **5%** of the nation's homeowners claims
- Yet Florida accounts for **41%** of all homeowners insurance lawsuits
- Litigated claims cost an average of **\$15,257** to adjust
- Non-litigated claims cost just **\$2,044** to adjust

Enforcement actions

- **1,219** financial fraud arrests in Florida
- **634** insurance fraud arrests
- **\$38 million+** in restitution ordered
- **\$703,000** stolen by one public adjuster from 13 Hurricane Ian victims
- **Nearly 4,000** Florida homeowners had policies fraudulently cancelled
- **\$6 million+** in illegal proceeds from that scheme

Sources & Research Methodology

Data Sources

All data in this report is derived from official U.S. government and Florida state sources:

Federal Trade Commission: 2024 fraud data; Florida designated number 1 state for fraud

FBI/National Elder Fraud Report: 2025 data on senior fraud losses

AARP: 2025 fraud data for adults aged 50+

U.S. Census Bureau: Disaster victim scam targeting data

Florida Office of Insurance Regulation: July 2026 Property Insurance Stability Report

Florida Department of Financial Services: Fraud arrest and enforcement data

Coalition Against Insurance Fraud: National fraud cost estimates

Florida Attorney General's Office: Consumer complaint data

Methodology Notes

- Fraud loss figures include all types of fraud with insurance fraud
- Senior fraud data includes fraud targeting individuals aged 60 and over
- Disaster scam data based on surveys of affected residents
- Litigation data from Florida OIR property insurance reports
- Enforcement data from DFS Criminal Investigations Division

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