

# Texas Department of Insurance Fraud Unit

## Elements of a Comprehensive Suspected Fraud Report

The report of suspected fraud should include the following information:

- **Names** of persons and entities involved in the fraudulent act.
  - *Provide as much identifying information for all persons involved, include names, addresses, telephone numbers, driver's license numbers. If a company or other entity is involved, please provide the name and address and names of any involved officers, directors, owners, or responsible parties.*
  - *Provide details for vehicles, personal or real property, injuries, providers, etc.*
- **Date(s)** when the fraudulent act **occurred**, or date(s) when the claim was reported and how the fraudulent act or claim was reported to your company.
- Information regarding the claim. Include **dollar amounts**, whether the claim was paid, denied, or is pending. **(Required in criminal cases, Penal Code 35.02)**
- **Location** where the fraudulent act **occurred**. Include the address, city, county and state.
- **Location** where the claim was initially **reported**. Include the address, city, county and state.
- A detailed description of **any efforts to contact all parties involved** in the fraudulent act, include dates, names and contact information.
- A detailed description of **why you suspect** the claim or act is fraudulent.
- A description of all **documents, evidence, or information** to support allegations that a fraudulent act has occurred.
- Information regarding reports that may have been made to other law enforcement agencies or NICB
- A list and brief description of any recorded transcripts, statements, video or audio interview, examination under oath, etc.
- **Your contact information**. Include telephone number, address, place of employment and job title, email, and best time to contact you.
- Any other information you think is important for us to know.

Texas Insurance Code §701.051 requires that a fraudulent insurance act be reported in writing. A comprehensive report will enhance the potential for a Fraud Unit investigation.