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COMMISSIONER



STATE OF DELAWARE
DEPARTMENT OF INSURANCE

DOMESTIC/FOREIGN INSURERS BULLETIN NO. 15 (revised)

TO: ALL DOMESTIC AND FOREIGN INSURERS
RE: INSURANCE FRAUD REPORTING FORM
DATED: SEPTEMBER 3, 2003
REVISED: March 20, 2017, April 2, 2018, August 22, 2019

The purpose of this third revision of this bulletin is to update the Department's contact information, including mail and email addresses.

The purpose of the prior second revision of this bulletin was to clarify Delaware's mandatory insurance fraud reporting requirement, as set forth in the Delaware Insurance Code at 18 Del.C. § 2408:

"Any insurer which has a reasonable belief that an act of insurance fraud is being, or has been, committed shall send to the Bureau, on a form prescribed by the Bureau, any and all information and such additional information relating to such act as the Bureau may require."

Bulletin 15 required insurers to use the then newly adopted "Model Uniform Suspected Insurance Fraud Reporting Form (the Form)" issued by NAIC on March 11, 2003. Bulletin 15 as amended on March 20, 2017, updated the Department website address link through which the Model Uniform Suspected Insurance Fraud Reporting Form (the Form) and instructions may be accessed, to the extent that an insurer is not using the National Association of Insurance Commissioners (NAIC) Online Fraud Reporting System (OFRS) to fulfill its fraud reporting obligations under 18 Del.C. § 2408.

Since the publication of Bulletin 15, most insurers use the NAIC OFRS, and the Department encourages them to continue to do so. For those insurers who may not be users of the NAIC OFRS, the Department maintains a copy of the Form on its website.

The Form is a Word[®] fillable document that may be downloaded from <http://insurance.delaware.gov/divisions/reportfraud/> and completed on-screen. Completed forms should EITHER be emailed to the Department at DOI_Fraud_Resource@delaware.gov OR mailed to the Department at Fraud Prevention, 1351 W. North Street, Suite 101, Dover, DE 19904-2465, but not both.

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Delaware Department of Insurance if additional information is needed.

The investigators in the Department's Fraud Bureau rely on the information provided by the referring insurer on the referral form. The purpose of this Bulletin 15 update is to remind insurers that it is critically important that referring insurers:

- **Include complete and accurate contact information for the referring insurer on the submitted reporting form; AND**
- **Note on the form if the referral is being made "for informational purposes only," as this will eliminate unnecessary follow up and correspondence on the part of the Department.**

Any questions or comments regarding this bulletin should be emailed to DOI_Fraud_Resource@delaware.gov.

This Bulletin shall be effective immediately and shall remain in effect unless withdrawn or superseded by subsequent law, regulation or bulletin.


Trinidad Navarro
Delaware Insurance Commissioner