



**DOMESTIC/FOREIGN INSURERS BULLETIN NO. 15 (Reissued)**

**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**  
**REISSUED: March 14, 2024, March 24, 2025, and March 2, 2026**

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The Department reminds insurers of 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.”

The original version of 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.

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<sup>®</sup> fillable document that may be downloaded from <https://insurance.delaware.gov/reportfraud/> and completed on-screen. Completed forms should EITHER be emailed to the Department at [fraud@delaware.gov](mailto:fraud@delaware.gov) OR mailed to the Department at Fraud Prevention, 1351 W. North Street, Suite 101, Dover, DE 19904, **but not both**.

**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 reissued Bulletin 15 is to remind insurers that it is critically important that referring insurers:**

◆INSURANCE.DELAWARE.GOV◆

1351 W. NORTH ST., SUITE 101, DOVER, DELAWARE 19904

(302) 674-7300 DOVER◆ (302) 259-7554 GEORGETOWN◆ (302) 577-5280 WILMINGTON

- **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 [fraud@delaware.gov](mailto:fraud@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

*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.*