

**NORTH CAROLINA DEPARTMENT OF INSURANCE
INVESTIGATIONS DIVISION**

IDR1

SUBJECT NAME:

LAST	FIRST	MIDDLE

ADDRESS:

STREET	CITY	STATE
ZIP CODE	COUNTY	TELEPHONE NUMBER
SOCIAL SECURITY NUMBER	DRIVERS LICENSE NUMBER/STATE	

REPORTED BY:

COMPANY OR REGULATED ENTITY	
INDIVIDUAL MAKING REPORT	TITLE

ADDRESS:

STREET	CITY	STATE
ZIP CODE	COUNTY	TELEPHONE NUMBER

COMPLAINT TYPE:

DEBIT	CONSUMER	AGENT	RING	MEWA	OTHER:
INFORMATION ONLY	INVESTIGATIVE REFFERAL		NICB REPORT Y/N		
CLAIM TOTAL	RESERVE SET	CLAIM PAID	CLAIM DENIED		

COMPLETE SUMMARY OF FACTS

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SUPPORTING DOCUMENTS ATTACHED: YES NO

Send to: North Carolina Department of Insurance/Investigations Division
P.O. Box 26387
Raleigh, NC 27611

PHONE #: 919/733-7434
FAX #: 919/715-1156

I. Introduction and History:

A) The Investigations Division of the North Carolina Department of Insurance is the oldest state insurance fraud unit in the United States. Historically, it can be traced back to the formation of the Department in 1899.

B) The Investigations Division was specifically identified in 1945 as a separate Division within the Department of Insurance. The investigators are sworn law enforcement officers with general statewide law enforcement jurisdiction.

C) The Investigations Division is part of the Department’s Public Service Group with Angela Ford serving as Senior Deputy Commissioner. The Division consists of Deputy Commissioner/ Director of Investigations, William Bradbury; Deputy Director, Jack Wood; Supervisors, Bob Brown and Fred Clemons; eleven sworn law enforcement officers as investigators, an administrative assistant and one clerical processing assistant.

D) The investigative demands on the Division has increased dramatically in the past eight years while the staff size has been reduced by two positions. In 1992 the Investigations Division received approximately 250 complaints of fraudulent activity. In 1999, the Division received and reviewed over 1400 individual complaints.

E) The Investigations Division, in addition to serving as the primary law enforcement agency for insurance crimes and enforcement of the Rules and Regulations governing the insurance industry, is actively involved in joint investigations with various Federal agencies investigating insurance crimes. The Investigations Division actively participates in the North Carolina Insurance Crime Information Exchange, National Insurance Crime Bureau, National White Collar Crime Center, North Carolina Crime Information Exchange, and the National Association of Insurance Commissioners.

F) North Carolina General Statutes 58-2-50, 58-2-155 and 58-2-160, places specific responsibilities on Insurance Companies, Company Officials and Licensed Agents doing business in North Carolina with regard to reporting fraud, embezzlement, and other related insurance crimes.

II. Fraud reporting form IDR1

A) Subject: This is the person, business or parties suspected of violating North Carolina Laws, Rules or Regulations.

SUBJECT NAME:

(1)	(2)	(3)
LAST	FIRST	MIDDLE

1). Last Name: Correct spelling is important. Information should be consistent with policy, police reports and investigative files.

2). First Name: Avoid initials, nicknames and street names. This information may be included in the summary of facts.

3). Middle Name: Avoid initials and maiden name. If middle name is unknown use NMN.

NOTE: In the case of a company or business, list the owner or person in apparent control. Example: Citizen, John NMN, d.b.a: Citizen, Inc.

B) Address: This is the most recent and most accurate information available at the time of the complaint.

ADDRESS:

(1)	(2)	(3)
STREET	CITY	STATE
(4)	(5)	(6)
ZIP CODE	COUNTY	TELEPHONE NUMBER
(7)	(8)	
SOCIAL SECURITY NUMBER	DRIVERS LICENSE NUMBER/STATE	

- 1) Street: Mailing address alone is usually difficult to trace. When possible, use a physical address of the last known residence or permanent location.
- 2) City: Do not use community names. Be precise in city location.
- 3) State: Use standard abbreviations.
- 4) Zip Code: Use standard zip code and if possible 4 digit extension.
- 5) County: Specific for North Carolina addresses.
- 6) Telephone Number: Complete with area code and any extension numbers.
- 7) Social Security Number: Best known information.
- 8) Driver's License Number/State: If unknown use UKN.

C) Reported By: This is the company, agency, and person making the complaint.

REPORTED BY:

(1)	
COMPANY OR REGULATED ENTITY	
(2)	(3)
INDIVIDUAL MAKING REPORT	TITLE

- 1) Company or Regulated Entity: Name of company or entity as licensed by Department of Insurance.
- 2) Individual making report: Name should be First, Middle, Last.
- 3) Title: Example; SIU, Agent, President, etc.

D) Address: Correct address makes correspondence quick and accurate.

ADDRESS:

(1)	(2)	(3)
STREET	CITY	STATE
(4)	(5)	(6)
ZIP CODE	COUNTY	TELEPHONE NUMBER

- 1) Street: Mailing address alone is usually sufficient. When possible, use a physical address of permanent location.
- 2) City: Do not use community names. Be precise in city location.
- 3) State: Use standard abbreviations.
- 4) Zip Code: Use standard zip code and if possible 4-digit extension.
- 5) County: Specific for North Carolina addresses.
- 6) Telephone Number: Complete with area code and any extension numbers.

E) Complaint Type: If possible, indicate the type of complaint and if the information is for referral only or if the matter is referred for investigation.

COMPLAINT TYPE:

(1)	(2)	(3)	(4)	(5)	(6)
DEBIT	CONSUMER	AGENT	RING	MEWA	OTHER:
(7)	(8)	(9)			
INFORMATION ONLY	INVESTIGATIVE REFFERAL	NICB REPORT Y/N			
(10)	(11)	(12)	(13)		
CLAIM TOTAL	RESERVE SET	CLAIM PAID	CLAIM DENIED		

- 1) Debit: Indicate debit embezzlement by an agent or person acting in fiduciary capacity.
- 2) Consumer: Indicates a fraud by policyholder.
- 3) Agent: Indicates agent embezzlement or misconduct.
- 4) Ring: Information indicates organized fraud ring activity.
- 5) MEWA: Indicates violation related to Multiple Employer Welfare Arrangement
- 6) Other: Complaint other than previously listed.
- 7) Information only: Indicates complainant does not have information sufficient to support investigation.
- 8) Investigative referral: Indicates complainant has facts or evidence to support investigation and possible prosecution.

- 9) Yes or No indicates NICB has been notified.

10)Claim Total: Enter amount of claim.

11)Reserve Set: Total reserve.

12)Claim paid: Yes/No and amount

13)Claim denied: Yes/No

F) Complete Summary of Facts: This should be a complete, concise and correct account of the facts known at the time of the complaint.

COMPLETE SUMMARY OF FACTS

NOTE: Do not use (see Attached) if additional documents or summaries are available they may be attached but not substituted. (see section G)

G) Supporting documents attached: This indicates a secondary report and is encouraged especially on cases the complainant believes are of investigative merit.