



A. A cover letter on company stationery must accompany each case submitted for investigation, in addition to this Consumer Fraud Report.

B. The request for investigation should contain the following information:

1. Full name, date of birth, address and social security number, occupation and employer of the insured.
2. Full name, date of birth, address and social security number, occupation and employer of claimant.
3. Date and location of accident, loss or theft.
4. Brief summary of facts relating to the claim, if settled, show amount of settlement.
5. If injury involved, list name and address of each doctor consulted, records of treatments and charges submitted by each doctor.
6. If claimant treated in hospital, list name of hospital, date of admission, and itemized charges.
7. Name and office address of each attorney, date retained, and copies of all demand letters.
8. Narrative statement of reasons why claim is suspected to be fraudulent with documentation.

C. Attachments

1. Copy of Proof of Loss to your company. If property involved, submit complete description.
2. Copy of Index Bureau Report, if applicable.
3. Copy of the official accident report.
4. Copy of any additional documents that may indicate fraud, such as photographs.
5. Copy of all statements taken. Recorded statements must be transcribed.
6. Copy of coverage analysis.

Please retain all original documents, along with the postmarked envelopes in which they were received, in your claim file.

In some cases it may be necessary for an investigator from the Consumer Fraud Unit to have access to the entire file. In these instances, an official request in writing will be made by this Department to the company's claims manager for the entire file to be forwarded.

Section 375.993.2 RSMo provides:

2. No insurer, employees or agents of any insurer or any other person acting without malice, shall be subject to civil liability for libel or otherwise by virtue of the filing of reports or furnishing other information requested by this section or required by the Department of Insurance as a result of the authority granted in this section.