



Disclaimer: This document was prepared by the National Insurance Crime Bureau (NICB) and is intended as an informational guide and not intended to be legal or regulatory advice. Legal advice should only be provided by an attorney representing your organization and the advice should be tailored to the specific set of facts involved. Laws and regulations change, are subject to interpretation, and may not be accurately reflected in this guide.

Fraud Bureau Reporting Program

The National Insurance Crime Bureau (NICB) offers a program called the Fraud Bureau Reporting Program (FBRP) that allows state insurance departments to receive questionable claim referrals electronically from NICB member companies. The program streamlines reporting, gets the information efficiently to state insurance investigators and identifies duplicate investigations.

This is how the program works. When an insurance carrier determines that a claim is suspect, the referral is sent **simultaneously** to the state insurance department and NICB. There are three reporting options that a state may consider, to receive the referrals. Several states utilize the National Association of Insurance Commissioner’s (NAIC) Online Fraud Reporting System which NICB links electronically with while other states request that NICB create a direct electronic feed into their state insurance department’s system.

We continue to refine this process by working with the NAIC Anti-Fraud Task Force to utilize its most current adopted reporting format.

All states with an affirmative reporting statute utilize the FBRP system with the exception of the following:

- New York: Decision pending
- Wisconsin: No reporting statute

Mandatory Fraud Reporting Requirements

State	Insurance	Workers' Compensation	Arson
Alabama	Code of Ala. § 27-12A-21	Code of Ala. § 27-12A-21	Code of Ala. § 36-19-42
Alaska	Alaska Stat. § 21.36.390	Alaska Stat. § 21.36.390	Alaska Stat. § 21.96.050 13 AAC 52.020
Arizona	A.R.S. § 20-466 A.R.S. § 20-1902 AZ Circular Letter 1998-11	A.R.S. § 20-466 A.R.S. § 20-1902 AZ Circular Letter 1998-11	A.R.S. § 20-1902
Arkansas	A.C.A. § 23-66-505 054 00 CARR 067	A.C.A. § 23-66-505 054 00 CARR 067	A.C.A. § 12-13-303
California	Cal Ins Code § 1872.4 10 CCR 2698.37 10 CCR 2698.38 Cal Ins Code § 1874.2 (Auto Theft Fraud)	Cal Ins Code § 1872.4 Cal Ins Code § 1877.3 10 CCR 2698.37 10 CCR 2698.38	Cal Ins Code § 1875.2 Cal Ins Code § 1875.8 10 CCR 2698.37

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Colorado	C.R.S. 10-1-128 3 CCR 702-6:6-5-1	C.R.S. 10-1-128 3 CCR 702-6:6-5-1	C.R.S. 10-4-1003 3 CCR 702-6
Connecticut	Conn. Gen. Stat. § 38a-356 (Motor Vehicle Fraud) Conn. Gen. Stat. § 38a-465j (Life)	Conn. Gen. Stat. § 53-445 (Health Fraud)	Conn. Gen. Stat. § 38a-318
Delaware	18 Del. C. § 2408 DE Domestic/Foreign Insurers Bulletin No.15 Rev.d	18 Del. C. § 2408 DE Domestic/Foreign Insurers Bulletin No.15 Rev.d	16 Del. C. § 6811
District of Columbia	D.C. Code § 22-3225.08 DC Bulletin 99-FR-001	D.C. Code § 22-3225.08 DC Bulletin 99-FR-001	D.C. Code § 5-417
Florida	Fla. Stat. § 626.9891 69D-2.003, F.A.C.	Fla. Stat. § 626.9891 Fla. Stat. § 440.105	Fla. Stat. § 633.126 69D-4.001, F.A.C.
Georgia	O.C.G.A. § 33-1-16	O.C.G.A. § 33-1-16	O.C.G.A. § 25-2-33.1
Hawaii	HRS § 431:2-409	HRS § 431:2-409	HRS § 132-4.5
Idaho	Idaho Code § 41-290 Idaho Code § 41-292	Idaho Code § 41-290 Idaho Code § 41-292	Idaho Code § 41-258
Illinois	215 ILCS 5/155.23 215 ILCS 5/155.24 (Auto Theft Fraud)	215 ILCS 5/155.23	215 ILCS 145/1 50 Ill. Adm. Code 2303.40
Indiana	Ind. Code § 27-2-14-2 (Auto Theft Fraud)	Ind. Code § 27-2-19-6	Ind. Code § 27-2-13-3
Iowa	Iowa Code § 507E.6 191 IAC 59.9 (Prescription Drug Fraud)	Iowa Code § 507E.6	Iowa Code § 100A.2 661 IAC 200.10
Kansas	K.S.A. § 40-2,118 KS Bulletin 2006-02	K.S.A. § 40-2,118 K.S.A. § 44-5,122 KS Bulletin 2006-02	K.S.A. § 31-403
Kentucky	KRS § 304.47-050 806 KAR 47:010 KY Bulletin 2020-01	KRS § 304.47-050 806 KAR 47:010 KY Bulletin 2020-01	KRS § 304.20-160
Louisiana	La. R.S. § 22:1926 La. R.S. § 40:1424	La. R.S. § 22:1926 La. R.S. § 23:1200.2 La. R.S. § 23:1172.2 La. R.S. § 23:1208.2 La. R.S. § 40:1424 LAC 40:I.1903	La. R.S. § 40:1568.2
Maine	24-A M.R.S. § 2186	24-A M.R.S. § 2186	25 M.R.S. § 2412
Maryland	Md. Insurance Code § 27-802 COMAR 31.04.15.05	Md. Insurance Code § 27-802 COMAR 31.04.15.05	Md. Pub. Saf. Code § 9-603 Md. Ct. & Jud. Proc. § 5-409
Massachusetts	St. 1990, c.338; St. 1991, c.398, §99; St. 1996, c.427, §13; and St. 2002, c.279, §5 ALM GL ch. 175i, § 13 211 CMR 75.08 (Auto Theft Fraud)	St. 1990, c.338; St. 1991, c.398, §99; St. 1996, c.427, §13; and St. 2002, c.279, §5	St. 1990, c.338; St. 1991, c.398, §99; St. 1996, c.427, §13; and St. 2002, c.279, §5
Michigan	MCLS § 500.4507 (Optional)	MCLS § 500.4507 (Optional)	MCLS § 29.4

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Minnesota	Minn. Stat. § 60A.952 Minn. Stat. § 65B.81 (Auto Theft Fraud)	Minn. Stat. § 60A.952 Minn. Stat. § 176.861	Minn. Stat. § 299F.054
Mississippi	Miss. Code § 7-5-307	Miss. Code § 7-5-307	Miss. Code § 83-13-21
Missouri	§ 375.992 R.S.Mo.	§ 375.992 R.S.Mo.	§ 320.082 R.S.Mo.
Montana	33-1-1205, MCA 33-1-1303, MCA MT Bulletin 07-2020	33-1-1205, MCA 33-1-1303, MCA MT Bulletin 07-2020	50-63-402, MCA
Nebraska	R.R.S. Neb. § 44-393 R.R.S. Neb. § 44-3,136 (Auto Theft Fraud)	R.R.S. Neb. § 44-393	R.R.S. Neb. § 81-5,123
Nevada	Nev. Rev. Stat. § 679B.159 Nev. Rev. Stat. § 686A.283 Nev. Rev. Stat. § 686A.285	Nev. Rev. Stat. § 616D.550 Nev. Rev. Stat. § 679B.159 Nev. Rev. Stat. § 686A.283 Nev. Rev. Stat. § 686A.285	Nev. Rev. Stat. § 477.030
New Hampshire	RSA 417:28 RSA 405:61 (Auto Theft Fraud)	RSA 417:28	RSA 153:13-a
New Jersey	N.J. Stat. § 17:33A-9 N.J. Stat. § 17:23-11 N.J.A.C. 11:16-2.4 (Auto Theft Fraud)	N.J. Stat. § 17:33A-9	N.J. Stat. § 17:36-16
New Mexico	N.M. Stat. § 59A-16C-6 13.4.2.26 NMAC	N.M. Stat. § 59A-16C-6	N.M. Stat. § 41-8-3
New York	NY CLS Ins § 405 11 NYCRR § 86.5 NY CLS Ins § 3411 (Motor Vehicle Fraud)	NY CLS Ins § 405 11 NYCRR § 86.5	NY CLS Ins § 319 NY CLS Ins § 3407 11 NYCRR § 62-2.3
North Carolina	N.C. Gen. Stat. § 58-2-163	N.C. Gen. Stat. § 58-2-163	N.C. Gen. Stat. § 58-79-40
North Dakota	ND Cent Code § 26.1-02.1-06 ND Admin Code 45-15-01-01	ND Cent Code § 26.1-02.1-06 ND Admin Code 45-15-01-01	ND Cent Code § 18-01-05.1
Ohio	ORC 3999.42 OAC 3901-1-54 OH Bulletin 2008-09 ORC 3937.42 (Auto Theft Fraud)	ORC 3999.42 OAC 3901-1-54 OH Bulletin 2008-09	ORC 3737.16
Oklahoma	36 Okl. St. § 363 74 Okl. St. § 150.7c (Vehicle Fraud)	36 Okl. St. § 363 36 Okl. St. § 619.2	36 Okl. St. § 6303
Oregon	ORS § 731.592	ORS § 731.592	ORS § 476.270
Pennsylvania	40 P.S. § 325.44 PA Notice 2016-04 75 Pa.C.S. § 1817 (Motor Vehicle Fraud)	77 P.S. § 1040.5 31 Pa. Code § 119.11 31 Pa. Code § 119.25 PA Notice 2016-04	40 P.S. § 1610.3 PA Notice 2016-04

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Rhode Island	R.I. Gen. Laws § 27-54-4 R.I. Gen. Laws § 27-54.1-5 Insurance Bulletin 2010-3 R.I. Gen. Laws § 27-49-3 (Motor Vehicle Theft)	R.I. Gen. Laws § 42-16.1-14 Insurance Bulletin 2010-3	R.I. Gen. Laws § 27-8.1-3
South Carolina	S.C. Code § 38-55-570 S.C. Code § 38-77-1130 (Motor Vehicle Fraud)	S.C. Code § 38-55-570	S.C. Code § 23-41-30
South Dakota	SD Codified Laws § 58-33-76 (Optional)	SD Codified Laws § 58-33-76 (Optional)	SD Codified Laws § 34-32A-2
Tennessee	Tenn. Code § 56-53-109 TN Bulletin 9-20-96 Tenn R & Reg 0780-1-71-.07 (Life)	Tenn. Code § 56-47-110 Tenn. Code § 56-53-109 TN Bulletin 9-20-96	Tenn. Code § 68-102-115
Texas	Tex. Ins. Code § 701.051 Tex. Ins. Code § 701.109 TX Bulletin B-0005-08	Tex. Ins. Code § 701.051 Tex. Ins. Code § 701.109 TX Bulletin B-0005-08	Tex. Ins. Code § 2001.006
Utah	Utah Code § 31A-31-110 U.A.C. R590-248-3 U.A.C. R590-248-4	Utah Code § 31A-31-110 U.A.C. R590-248-3 U.A.C. R590-248-4	Utah Code § 53-7-214
Vermont	8 V.S.A. § 4750	8 V.S.A. § 4750 CVR 24-010-003	8 V.S.A. § 3671
Virginia	Va. Code § 52-40	Va. Code § 52-40	Va. Code § 27-85.5
Washington	RCW § 48.50.030 RCW § 48.135.050	RCW § 48.50.030 RCW § 48.135.050	RCW § 48.50.040
West Virginia	W. Va. Code § 33-41-5 W. Va. CSR § 114-71-3 WV Informational Letter 154	W. Va. Code § 33-41-5 W. Va. CSR § 114-71-3 WV Informational Letter 154	W. Va. Code § 29-3-12a
Wisconsin	No Provision	Wis. Stat. § 102.125	Wis. Stat. § 165.55
Wyoming	No Provision	No Provision	Wyo. Stat. § 6-3-109

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