

R590. Insurance Administration.

R590-248. Mandatory Fraud Reporting Rule.

R590-248-4. Mandatory Fraud Reporting Process.

(1) The following persons shall report a fraudulent insurance act to the commissioner if the person has a good faith belief on the basis of a preponderance of the evidence that a fraudulent insurance act is being, will be, or has been committed by:

- (a) a person other than the person making the report;
- (b) an insurer; or
- (c) an auditor that is employed by a title insurer.

(2) An auditor employed by a title insurer shall report a fraudulent act to the title insurer and the title insurer shall report the fraudulent act in accordance with this subsection.

(3) An insurer shall submit mandatory fraud reports electronically.

(4) An insurer shall report a fraudulent insurance act by:

(a) submitting a report to the commissioner using the National Insurance Crime Bureau (NICB) fraud reporting system; or

(b) submitting a report directly to the commissioner using email sent to [~~mandatoryreporting~~]fraud@utah.gov.

KEY: insurance, mandatory fraud reporting

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**Authorizing, and Implemented or Interpreted Law: 31A-2-201;
31A-31-110**