

ACORD 2 - AUTOMOBILE LOSS NOTICE

FIRST NOTICE OF LOSS (FNOL)

DATE: 02/07/2026

CARRIER: SafeGuard Insurance Company

NAIC CODE: 12345

POLICY INFORMATION

POLICY NUMBER: POL-2026-INV-003

POLICYHOLDER NAME: David Thompson

EFFECTIVE DATES: 12/01/2025 to 12/01/2026

LINE OF BUSINESS: Auto Insurance

AGENCY CUSTOMER ID: AG-9012

INSURED INFORMATION

NAME OF INSURED: David Thompson

DATE OF BIRTH: 03/22/1978

PRIMARY PHONE: (555) 345-6789

E-MAIL ADDRESS: d.thompson@email.com

MAILING ADDRESS: 987 Maple Drive, Chicago, IL 60601

LOSS INFORMATION

DATE OF LOSS: 02/05/2026

TIME: 11:45 PM

LOCATION OF LOSS:

STREET: Empty parking lot behind 123 Industrial Blvd

CITY, STATE, ZIP: Chicago, IL 60601

POLICE DEPARTMENT CONTACTED: Yes

REPORT NUMBER: CPD-2026-0205-5678

DESCRIPTION OF ACCIDENT:

Claimant reports vehicle was struck while parked in empty lot late at night. However, damage pattern appears inconsistent with reported scenario. Witness statements contradict claimant's account. Security footage shows suspicious activity. The incident description contains several inconsistent details that don't align with physical evidence. Damage appears staged and does not match the claimed collision angle. Multiple red flags suggest this may be a fraudulent claim attempt.

INSURED VEHICLE

YEAR: 2019

MAKE: BMW

MODEL: 328i

BODY TYPE: Sedan

V.I.N.: WBA8E1C50GK123456

PLATE NUMBER: FRD789

STATE: IL

OWNER'S NAME: David Thompson (Same as insured)

DRIVER'S NAME: David Thompson (Same as owner)

DAMAGE DESCRIPTION:

Side panel damage, door dented, mirror broken. Damage pattern inconsistent with hit-and-run scenario as described.

ESTIMATE AMOUNT: \$18,500.00

WHERE CAN VEHICLE BE SEEN: 987 Maple Drive, Chicago, IL 60601

WHEN CAN VEHICLE BE SEEN: Anytime

OTHER VEHICLE DAMAGED

Unknown vehicle - alleged hit and run

WITNESSES

NAME: Security Guard - James Wilson

PHONE: (555) 111-2222

ADDRESS: Industrial Complex Security Office

STATEMENT: "Saw the vehicle already damaged when arriving for night shift. Timeline doesn't match claimant's story."

CLAIM TYPE: Auto

INITIAL ESTIMATE: \$18,500.00

REPORTED BY: David Thompson

REPORTED TO: SafeGuard Insurance Claims Department

DATE REPORTED: 02/06/2026

INVESTIGATOR NOTES: Multiple fraud indicators present. Recommend immediate investigation.

This is a complete and accurate report of the loss to the best of my knowledge.

Signature: David Thompson

Date: 02/06/2026