

Insurance Fraud Risk Assessment Report

Report Date: 2026-02-11 14:02:00

Fraud Probability: 67.7%

Risk Classification: MODERATE RISK

Claim Overview

Incident Type: Parked Car

Collision Type: Side Collision

Incident Severity: Major Damage

Total Claim Amount: 80000

Injury Claim: 9000

Property Claim: 15000

Incident State: NY

Incident City: Springfield

Authorities Contacted: None

Police Report Available: NO

Witnesses: 0

AI Risk Analysis & Key Drivers

- [ALERT] **Recent Policy**: Incident occurred just 11 days after policy start.
- [ALERT] **No Police Report**: Major claim (\$20k+) without police verification.
- [ALERT] **No Witnesses**: Major damage incident with zero witnesses.

Investigation Recommendations

1. Conduct enhanced desk review.
2. Verify police report details with the precinct.