

# 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.