

NCDOI - Criminal Investigations

History of Criminal Investigations

The office of Insurance Commissioner was created under North Carolina Constitutional authority in 1899. The Commissioner was empowered to have investigative authority and appoint an investigator, in addition to the administrative and regulatory duties. The North Carolina Department of Insurance Investigations Division is the oldest fraud investigations unit in the Nation.

In 1945, the North Carolina General Assembly set forth specific Law Enforcement Authority to the Department of Insurance. At that time two Law Enforcement units were created. The Investigations Division was given authority over Insurance Fraud, Insurance Agent Embezzlement and other Insurance related financial crimes. A new Law Enforcement Unit named Special Services Division was created and given regulatory authority over the Bail Bond Industry, Motor Club Carriers, Collection Agencies and the Premium Finance Industry.

In a July 1973 landmark overhaul of the North Carolina Criminal Justice System, the General Assembly created the North Carolina Criminal Justice Standards. A byproduct of this change gave NCDOI Investigators statewide general law enforcement authority. This enhanced authority allowed investigators to apply any applicable financial crimes statutes to crimes involving insurance and other business entities regulated by the Department of Insurance.

Commissioner Long during his fifth term as Insurance Commissioner reviewed the overall Law Enforcement function of the Department of Insurance and determined that the citizens of North Carolina would best be served by a consolidated Law Enforcement Unit. The Special Services division was dissolved and the administrative duties assigned to the regulatory division known as Agent Services. Law enforcement personnel and duties were assigned to the Investigations Division. Today the North Carolina Department of Insurance still leads the national efforts in combating Insurance Fraud. Utilizing the latest technologies, networking resources with the Federal Law Enforcement efforts, Local and State Law Enforcement Agencies, and private industry, the NCDOI Criminal Investigations Division has set new records in conviction and recovery efforts.

Today the NCDOI-CID employees 18 Criminal Investigators that are assigned throughout the state in four field districts. We are currently in the process of hiring 15 new Criminal Investigators to begin in March of 2018, with an additional 6 Criminal Investigators being hired by Fall 2018. In the Fall of 2017 NCDOI also brought on a Legal Prosecution Unit to assist with criminal case review and case prosecution. Currently we have one Chief Criminal Attorney, and two Criminal Prosecuting Attorneys who spit up the state.

You may report insurance fraud using any of the methods below

- [Online Fraud Reporting System \(OFRS\)](https://eapps.naic.org/ofrs/) <https://eapps.naic.org/ofrs/>
- **Phone:** 919-807-6840 or Toll-Free 888-680-7684 (NC Only)
- **Fax:** 919-715-1156
- **Email:** reportfraud@ncdoi.gov
- **Mail:** NCDOI-CID 1201 Mail Service Center, Raleigh NC 27699-1201