



भारतीय बीमा संस्थान  
INSURANCE INSTITUTE OF INDIA



## Certified Insurance Anti-Fraud Professional (CIAFP)



Certificate Course offered by:

**भारतीय बीमा संस्थान  
Insurance Institute of India (III)**  
Plot No. C-46, G Block, Bandra-Kurla Complex,  
Bandra (East), Mumbai – 400051

**Jointly with**

**North American Training Group (NATG)**

9030 Bellhurst Way #124  
West Palm Beach, FL 33411



**BACKGROUND:** Over the last few years the importance of preventing, avoiding and eradicating frauds is being increasingly understood by the industry. However, the lack of a comprehensive and integrated approach to Insurance Fraud Management continues to be a concern. While fraud related courses are available in more developed markets, the absence of a comprehensive academic program that can create a cadre of anti-fraud professionals has been cited as a reason for the Indian Insurance industry being victimised by fraud.

**FRAUD MAKES INSURANCE UNVIABLE FOR INSURERS AND INSURED:** Costs of bogus claims, inflated claims and costs of fighting fraud translate into increased premiums which in turn can make insurance increasingly unaffordable to many existing and future consumers.

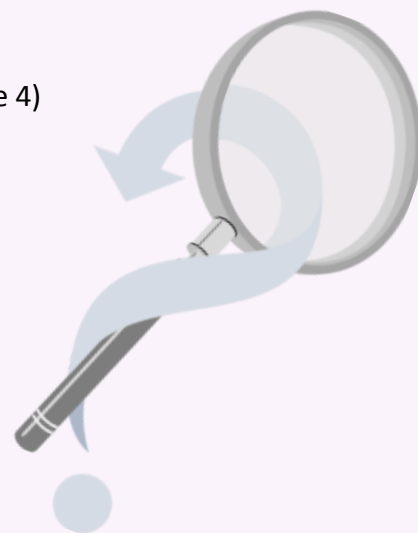
**SOCIAL ANGLES OF INSURANCE FRAUD:** In India, we have seen multiple types of health insurance frauds, especially in group policies. In many parts of the globe there are larger angles of money laundering, funding of terrorism and trans-country cyber-crimes. There are also cases of inflated insurance billings and organized groups benefitting from fake claims.

**THE INSURANCE INDUSTRY'S ANSWER:** There have been various initiatives by insurance companies and related organizations for preventing fraud, combating fraud, investigating fraud, trying to protect the companies' bottom lines and bringing the perpetrators of fraud to the book. There have been various initiatives in this direction like Coalition against Insurance Fraud, Insurance Fraud Bureau and IRDA's Insurance Fraud Monitoring Framework etc. by various stakeholders like Association of British Insurers.

**OBJECTIVE:** In this context, III is happy to present its CIAFP course in association with NATG. The objective of the Course is to cover all academic and practical aspects of fraud fighting, fraud detection cum investigation and fraud prevention in insurance.

#### **COURSE CONTENT:**

- ✓ Insurance Overview (Course 1)
- ✓ Introduction to Insurance Fraud (Course 2)
- ✓ Understanding Your Clients Objectives (Course 3)
- ✓ The Use of Surveillance in an Insurance Investigation (Course 4)
- ✓ Workmen's Compensation Fraud (Course 5)
- ✓ Ethics for Insurance Investigators (Course 6)
- ✓ Pretext and Privacy (Course 7)
- ✓ Recorded Statements (Course 8)
- ✓ Neighborhood Investigations (Course 9)
- ✓ Auto Theft 101 (Course 10)
- ✓ Staged Automobile Accidents (Course 11)
- ✓ Fraud in Life & Disability Insurance (Course 12)
- ✓ Health Insurance Fraud (Course 13)
- ✓ Concepts of Product Liability (Course 14)
- ✓ Subrogation and the Investigation (Course 15)



# Salient Features of Course

## Eligibility:

- Members of Insurance Institute of India with minimum Licentiate qualification.

## Course Structure:

Duration of the course is 1 Year from the date of enrollment.

### Part 1: Course Content:

The course is delivered on the e-learning mode through 15 online modules with assessment after every module.

The candidate must score minimum 70% marks to go ahead from one module to the next module of e-learning.

### Part 2: Training:

Three days of Classroom training is mandatory for course completion.

### Part 3

Annual Refresher – Continuing education of 3 hours every year is required after completing CIAFP to maintain certification.

## Fees:

- Online Course enrollment fees: INR Rs.4900/-\*.
- Classroom training fee: Residential Rs.12,900/-\*(Rs.4,300 X 3days),  
Non Residential Rs.9,300/-\* (Rs.3100 X 3days) .
- Annual Refresher – INR 200/-\* per year.  
\*plus applicable taxes. (Fees are linked to exchange rates and may be revised in April every year.)

## Award of Certificate/Administration:

- The course will be administered by Insurance Institute of India
- Certificate will be issued jointly by III & NATG after successful completion of both Online training and Classroom Training.

## Registration, Training dates & Venue:

- Members of III with minimum Licentiate qualification can enroll for CIAFP course online, through option available on III website under “Exam Registration” as “Online Course – Certified Insurance Anti-Fraud Professional (CIAFP)”  
**Help Desk: mrm@iii.org.in – 022 2654 4200**
- Classroom training will be held at College of Insurance, in III premises, Mumbai commencing from August, 2017 and quarterly thereafter.  
(Training dates will be informed to the enrolled candidates.)  
**Help Desk: college\_insurance@iii.org.in – 022 2654 4200**

## About Insurance Institute of India (III)

Insurance Institute of India, formed in 1955, (III) along with its training arm 'College of Insurance' has been spreading insurance knowledge and enhancing professionalism in the country and also SAARC and Afro-Asian regions.

III conducts examinations at three levels: Licentiate, Associateship and Fellowship as also examinations – Certificate in Foundations of Casualty Actuarial Science (General Insurance), Certificate in Insurance Marketing Specialised Diploma in Life Insurance Underwriting, Specialised Diploma in Fire, Marine & Health Insurance.

In recent years III has augmenting its efforts with strategic tie ups with similarly placed reputed academic and professional bodies. III has recently launched a Post Graduate Diploma in Health Insurance (PGDHI) in collaboration with University of Mumbai. III has started a Research Centre for research on insurance and related matters and efforts are on to create research leading to Ph. D. Degree.

[www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)

## About North American Training Group (NATG)

NATG is a worldwide provider of Insurance Fraud & Investigative Training offering On-Line and In-Person Training Programs to all lines of insurance and investigative personnel. NATG has partnered with some of the insurance industry's top organizations to help industry professionals effectively recognize, identify, combat and deter fraud.

NATG offers On Line State Fraud Compliance Training, Continuing Education (CE), General Fraud Training & the IFC (Insurance Fraud Certified) Professional Designation. The courses offered by NATG are geared for the insurance industry, specifically, Adjusters, Agents Underwriters and Private Investigators. The topics of our courses are Insurance Fraud, Investigations and Compliance.

These courses provide professional license holders & other insurance professionals convenient, engaging and superior quality training that both enhance career development and increases productivity.

The International Fraud Training Group (IFTG) is NATG's International consulting group which consists of top industry professionals who have over 125 years of insurance fraud experience.

[www.fraudeducation.com](http://www.fraudeducation.com)