

GLOBAL INSURANCE FRAUD EDUCATION (CERTIFICATE PROGRAM)

PROGRAM GUIDE / CURRICULUM

2025/2026



GLOBAL INSURANCE ANTI-FRAUD PROFESSIONALS

-Providing Fraud Solutions Worldwide-

www.insuranceantifraudprofessionals.com

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**GLOBAL INSURANCE
ANTI-FRAUD
PROFESSIONALS**

CERTIFICATE, GLOBAL INSURANCE FRAUD EDUCATION (C-GIFE)

Global Insurance Fraud Education (GIFE) is the study (*examination and investigation*) of global life, health, and travel insurance claims and fraud.

Contents

1. Program (*Programme*) Guide
2. Curriculum

1. Program Guide

Why the Program: Fraud is a global phenomenon and a drain on the insurance industry. It costs the industry billions of dollars each year. Every country that has any form of government-sponsored health insurance such as operate either the national or universal health insurance, has their unique fraud experience. There is, however, a dearth of trained and knowledgeable claims examiners in insurance offices and field Investigators around the world. The **GIFE program** is, therefore, a step towards filling the lacuna.

Duration: *Self-Study / Self-Paced / Online*

Ask Any Question(s) (AAQ) / Seek Any Clarification(s) (SAC) (*The candidate is at liberty to send any question or seek any clarification on the subjects via e-mail. The professors will provide you with answers and necessary clarifications via e-mail*).

E-mail: info@insuranceantifraudprofessionals.com / **AAQ / SAC**

Examination Format: Multiple Choice Questions (*Take the examination when you are ready after 6 months of enrollment and study*).

E-mail: info@insuranceantifraudprofessionals.com / **Examination Ready**

Program Fee: ~~USD 2500~~ **USD 1500**



**GLOBAL INSURANCE
ANTI-FRAUD
PROFESSIONALS**

Minimum Requirement for Enrollment: Higher Diploma or Bachelor's degree and above

Enroll at: www.insuranceantifraudprofessionals.com **OR**

E-mail: info@insuranceantifraudprofessionals.com / **Enrollment**

BENEFITS

- The program provides the candidate with the **knowledge and skills** to decipher a suspicious claim from a genuine claim
- As a Claims Examiner, you should be able to identify a fraudulent claim and when to seek an investigation. The field Investigator would be fully acquainted with the necessary **investigative steps and tools**
- How to **write effective reports** that meet the scrutiny of your principals and the various audiences/readers. You should be able to write reports bearing in mind that you simultaneously write for all the other audiences of an insurance investigation report: co-insurers, reinsurers, insurance attorneys and independent legal advisers, claimant's attorneys, jurors, and judges.

Study Materials:

The materials to study are in five (5) publications and consist of **7 (seven) modules**. They are identified in the publications as follows:

- Associate Certificate Text on Global Insurance Fraud Education.** ISBN 978-0-9912350-5-6 + **Revision/Additional Text** / 572+ Pages (*Supplied Free*)
- Indicators of Fraudulent Global Health Insurance Claims.** ISBN 978-0-8812350-0-1 + **Revision/Additional Text** / 163 Pages (*Supplied Free*)
- Uncovering Fraudulent Global Life Insurance Claims – Vol. 1 (*Incorporating lessons for Claims Examiners and Investigators worldwide*).** ISBN 978-0-9912350-1-8 / 160 Pages (*Supplied Free*).
- Effective Report Writing Manual for Insurance Investigators.** ISBN 978-0-9912350-6-3 / 267 Pages (*Supplied Free*).
- Journal of Global Insurance Fraud Education, No. 1, 2023.** ISSN2324-9225 (*Print*) / 104 Pages (*Supplied Free*).



2. Curriculum

Where you will find the subjects in the texts/publications are duly identified below.

Module 1: GENERAL SUBJECTS, INTRODUCTION TO INSURANCE AND INVESTIGATION

- **General Subjects**
 - Need to Learn a Second Language, **A-27**
 - Human Anatomy and Physiology, **A-61**
 - Medical Specialists and Specializations, **A-64**
 - Common Illnesses, Treatment and Charges, **A-71**
- **Insurance, A-36-48**
 - Principles and Practice of Insurance
 - Legal Principles of Insurance
 - General (Non-Life) Insurances
 - Life Insurance / Assurance
- **Investigation, A-49-60**
 - Who is an Insurance Investigator?
 - Essentials of an Effective Insurance Investigator
 - The Psychology of Insurance Fraudsters
 - HIPAA | GDPR | The Authorization
- **Introduction to Global Insurance Fraud Education, A-74-80**
 - Global Life Insurance Fraud
 - Global Health Insurance Fraud
 - Global Travel Insurance Fraud
- **Revision**

Module 2: EXAMINING AND INVESTIGATING LIFE INSURANCE CLAIMS | LIFE INSURANCE FRAUD

- **Commence with the Additional Text
below at the end of the Life Section**
 - Life Insurance Underwriting Explained...
Prevention of Fraudulent Claims (*Pages 5 & 6 below*)



- **The Claim Documents**
 - **Standard Documents, A-82-87**
 - Medical Certificate of Cause of Death
 - Autopsy Report | Post-Mortem Examination Report
 - Toxicology Report
 - Certificate of Death (Death Certificate)
 - Burial Permit | Cremation Permit
 - Burial Certificate | Cremation Certificate
 - Police Documents
 - **Peripheral or Non-Standard Documents, A-88-91**
 - Funeral Certificate
 - Funeral Home Records
 - Printed Funeral Program
 - Obituary Poster and Newspaper Publication
 - Burial / Funeral Pictures
 - Coroner's Documents
 - Letter from the Local Church or Mosque or Temple
 - **Claims Examiner: Evaluating the Claim Documents, A-92-98**
 - Claim Forms | Beneficiary Statement Form
 - Foreign Death Questionnaire (FDQ)
- **Instructing the Investigator on Accidental Death Claim, A-99**
- **Documents Presented for Field Investigation, A-100**
 - Death owing to complications from Illness.
 - Death owing to complications from Injuries.
 - Suicide
- **Arrangements for Field Investigations, A-102-104**
 - Interviewee Statement Form (ISF)
 - Interviewee Questionnaire Form (IQF)
- **Writing Pertinent Letters, A-103, D-L-1 - L-37**
- **Investigative Steps, A-110-113**
 - Medical Clinic | Hospital
 - Funeral Home | Morgue | Mortuary
 - Cemetery | Crematorium
 - Vital Records Office, Civil Registry
 - Fraud Aspects



- **Report Writing, A-113, D-L-17, D-L-24, D-L-37, D-T-21**
- **Common Life Insurance Fraud Schemes | Articles from Case Notes**
 - **Introduction**
 - **False Documentation, A-115, C-19-27, C-29-37, C-39-54, C-55-62, C-127-135**
 - **Article 1:** Laid in State for USD60,000 and USD300,000!
 - **Body Substitution, A-119-128, C-109-116**
 - The Beginning | The US veteran, Case 1
 - **Article 2:** Body Substitution, Case 2
 - Fire for USD5 million!
 - **Article 3:** Pilgrimage to Cash USD9.8 million!
 - **Article 4:** Insurance Attorneys Beware!
 - **Drowning, A130-131, C-87-90**
 - Drowning
 - Article from Case Notes
 - **Motor / Vehicle Accident or Road Traffic Accident, A-131-154, C-19-27, C-29-37, C-101-107, C-137-143,**
 - **Article 5:** Fraudulent Accidental Death Claims (1) / Cuba
Cuba / United States
 - **Article 6:** The Conniving Pathologist!
West Africa / United States
 - **Article 7:** Wasted Trip!
Sierra Leone / United States
 - **Article 8:** Interviewing the Family is a sine qua non to
Uncovering Fraud!
 - **Article 9:** How Two Fraudulent Death Claims' Investigations
were Botched: Examples of How not to Investigate
Foreign Death Claims
- **Revision/Additional Text**

The **Additional Text** comprises the subjects as follows:

- Life Insurance Underwriting Explained
- Completing Life Insurance Application
- Life Claims Examiners Role



- **Nature of Fraudulent Claims**
 - Insured does not exist, **C-87-90**
 - Documents do not support alleged death, **C-19-27, C-29-37**
 - Body Substitution, **C-109-117, A-119, A-121, A-125, A-128**
 - Concealment of material information to receive coverage, **C-55-62, C-151-160**
 - Misrepresentation of material information to receive higher payments, **C-151-160**
 - Common Fraud in Group Life Policies
 - Fraud perpetrated in connivance with Insurance Agents, **C-39-54**
- **Further Investigative Steps**
 - Investigating Age of the Policyholder
 - Inquiries about the Medical Certificate of Cause of Death, **C-29-37, C-109-116**
 - Inquiries about the Death Certificate / Certificate of Death, **C-101-107, C-137-143**
 - Inquiries with the Police, **C-109-116, C-145-150**
 - Inquiries at the burial site, **C-39-54, C-65-76, C-77-84, C-119-126, C-127-135**
- **Sources of Fraudulent Claims**
 - The Insured who is the Applicant
 - The beneficiary who is to be paid the policy benefits
 - The Insured and/or the beneficiary conniving with medical providers
 - The Insured and /or the beneficiary conniving with the officials of the State Departments such as the Police, the Local Government, etc.
 - The Insured and/or the beneficiary conniving with the life insurance agent
- **Detection and Prevention of Fraudulent Claims**
 - Detection of Fraudulent Claims
 - Indicators of Fraudulent Claims
 - Prevention of Fraudulent Claims

Module 3: EXAMINING AND INVESTIGATING HEALTH INSURANCE CLAIMS | HEALTH INSURANCE FRAUD

- **Various Types of 'Health Insurance' – A-161-164**
 - Individual Health Insurance
 - Personal Medical Insurance
 - Hospital Benefit Indemnity / Confinement
 - Emergency Medical Expenses
 - Workers Compensation Insurance
 - Disability Insurance
 - Critical Illness / Care



- Personal Accident Insurance
- Personal Accident Liability
- Dental Insurance
- General Observations

- **Indicators of Fraudulent Health Insurance Claims, A-165**
 - Category 'A' Fraud
 - Category 'B' Fraud
 - Category 'C' Fraud

- **The 8-Point Step, A-166-171**
 - * Steps in Examining and Reviewing Health Insurance Claims And Medical Expenses Claims Worldwide
 - Introduction
 - General Steps
 - Specific Steps
 - Introduction to the Fraud Indicators Scale | Working Examples

- **Working Examples: Africa, A-172-197**
 - Example No. 1: Nigeria / United States
 - Example No. 2: Ghana / United States
 - Example No. 3: Cameroon / Canada

- **Working Examples: Asia & Australasia, A-198-220**
 - Example No. 1: India / United States
 - Example No. 2: Pakistan / United Kingdom
 - Example No. 3: Cambodia / Canada

- **Working Examples: South America, Central America
The Caribbean, A-221-241**
 - Example No. 1: Paraguay / United States
 - Example No. 2: Guyana / United Kingdom
 - Example No. 3: Venezuela / United Kingdom

- **Working Examples: The Middle East, A-242-263**
 - Example No. 1: Iran / United States
 - Example No. 2: Yemen / United Kingdom
 - Example No. 3: Lebanon / Canada

- **Working Examples: United States, Canada, Europe, A-264-288**
 - Example No. 1: Russia / United Kingdom
 - Example No. 2: Tajikistan / United Kingdom
 - Example No. 3: Turkey / United Kingdom



- **Instructing the Field Investigator |
Communicating the Investigative Result to the Claimant, A-289-313**
 - Example No. 1
 - Example No. 2
 - Example No. 3
- **Field Investigator's Initial Steps, A-314-329**
 - Acknowledging Receipt of the assignment/instruction
 - Writing Letters
 - Letter to the Ministry of Health
 - Letter to the Medical and Dental Council
 - Letter to the Medical Clinic / Hospital
 - Letter to the Independent Pharmacy
 - Letter to the Independent Medical Laboratory
 - Letter to the Independent Radiology Centre
 - Letter to the Police
- **The Hospital/Facility Report Form, A-331-340**
 - Standard Hospital/Facility Report Form
 - Designed Hospital/Facility Report Form
- **Investigating Health Insurance Claims &
Emergency Medical Expenses Claims, A-341-352**
 - **Step 1:** Initial Notes
 - **Step 2:** Collating the Claim Documents
 - **Step 3:** Seeking the Supporting Documentation and
Proofs / Conducting inquiries with the Providers,
Clinic / Hospital
- **Possible Investigative Results, A-353-361**
 - Introduction
 - At the Clinic or Hospital
 - Taking Photographs of the Clinic or Hospital
 - When to use a Medical Consultant
 - Investigating Alleged Motor Vehicle Accident |
Road Traffic Accident
- **A Typical Patient's Visit and Admission, A-366**
- **Conducting Inquiries at the Pharmacy, A-368**
- **Conducting Inquiries at the Medical Laboratory, A-369**



- **Conducting Inquiries at the Radiology Centre, A-370**
- **Conducting Inquiries at the Physical Therapy | Physiotherapy Centre, A-372**
- **Summary of Texts | Conducting Field Investigations, A-372-374, D-H-1 - H-20**
 - Preparing for Field Investigations
 - Investigative Steps
 - Report Writing
 - Articles from Case Notes
- **Taking Photographs of a Medical Facility, A-385-396**
 - Introduction
 - The 'science' of Photography in Health Insurance Investigations
 - The 'art' of Photography in Health Insurance Investigations
 - Taking Photographs of other Sections of a Medical Facility
 - Taking Photographs of the Facility's Exterior
 - Independent Laboratory Centre |
Independent Radiology Centre
Independent Pharmacy
Independent Physical Therapy / Physiotherapy Centre
Eye Unit / Centre
Dental Unit / Centre

ADD: The 163-page book, **Indicators of Fraudulent Global Health Insurance Claims**, ISBN 978-0-9912350-0-1 would be supplied with Revision.

- **Revision/Additional Text**

The **Additional Text** consists as follows:

- The three Categories of Fraud Further Explained
- Recent Health Insurance Claims Explained, **B-6, B-20, B-21, B-25, B-29, B-33, B-41, B-49, B-57, B-71, B-73, B-74, B-77, B-109, B-118, B-119, B-120, B-121**

**Module 4: EXAMINING AND INVESTIGATING
WORLDWIDE MENTAL HEALTH
AND PTSD CLAIMS, A-375-384**

- Introduction
- Types of Mental health Disorders
- Treatment of PTSD and Depression



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- Mental Health Professionals
- Treating/Managing Mental Health |
- The Defense Base Act (DBA) Claims
- Common Fraud Schemes
- Examining and Investigating Mental Health Claims

- **Revision**

Module 5: EXAMINING AND INVESTIGATING TRAVEL INSURANCE CLAIMS | TRAVEL INSURANCE FRAUD

- **Travel Accident Insurance |
Accidental Death & Dismemberment, A-398-402, D- L-1 -L-17, L-34, T-7, T-21,**
 - Introduction and Policy Provisions
 - Examining the Claim Documents
 - Conducting Field Investigations
 - Report Writing
 - Articles from Case Notes
- **Emergency Medical Expenses, A-403-427, E-12-30, E-50-62, E-63-86, D-T-1, T-3, T-5, T-28, T-33**
 - Introduction and Policy Provisions
 - Hospital Benefits / Confinement |
Hospital Indemnity Cover
 - Examining the Claim Documents
 - Conducting Field Investigations
 - Report Writing
 - **Articles from Case Notes:**
 - Article 1:** Insights into Fraud from Europe (1)
 - Article 2:** Insights into Fraud from Europe (2)
 - Article 3:** Insights into Fraud from Africa
 - Article 4:** Insights into Fraud from South America (1)
 - Article 5:** Insights into Fraud from South America (2)
 - Article 6:** Insights into Fraud from Asia
 - Article 7:** Serial Fraudulent Claimants / India
 - Article 8:** Togo / United Kingdom - Man, in Casts!
Togo / United Kingdom
- **Fraud Associated with Medical Tourism, A430-440**
 - **Article 1:** Israel / United Kingdom – Pre-planned Treatment |
Medical Tourist Countries, Case 1
 - **Article 2:** Ecuador / United Kingdom – Pre-planned Treatment |
Medical Tourist Countries, Case 2



- **Article 3:** Bangladesh / United Kingdom: - Intelligence Work
Saved insurers USD100,000!
- **Emergency Dental Expenses, A-442-461**
 - Introduction and Policy Provisions
 - What is Required of the Investigator
 - Indications of Dental Fraud
 - Use of Dental Consultant
 - Case Notes:
 - Case 1:** Russia / United States
 - Case 2:** Iran / United States
 - Case 3:** Egypt / United States
- **Baggage, Personal Effects and Money, A-462-481, E-94-99, D-T-9, T-40**
 - Introduction and Policy Provisions
 - Examining the Claim Documents
 - Conducting Field Investigations
 - Report Writing
 - **Articles from Case Notes:**
 - Article 1:** Baggage, Personal Effects, and Money Loss:
Common Fraud Schemes), etc.
 - Article 2:** Baggage, Personal Effects, and Money Loss:
Failing the commonsense test / 1
 - Article 3:** Baggage, Personal Effects, and Money Loss:
Failing the commonsense test / 2
 - Article 4:** Baggage, Personal Effects, and Money Loss (1) /
Pakistan / United Kingdom
 - Article 5:** Baggage, Personal effects, Money Loss (2) /
Sri Lanka / United Kingdom
 - Article 6:** Baggage, Personal Effects, Money Loss:
Sham theft in Sharm-el-Sheikh, Egypt
Egypt / United Kingdom
- **Rental Car Collision, Damage & Loss, A-482-486, E-87-93, D-T-11, T-13, T-15, T-45**
 - Introduction and Policy Provisions
 - Examining the Claim Documents
 - Conducting Field Investigations
 - Report Writing
 - Article from Case Notes
- **Trip Interruption, Curtailment, Cancellation, A-487-493, D-T-15, T-17, T-19, T-51**
 - Introduction and Policy Provisions
 - Examining the Claim Documents



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- Conducting Field Investigations
- Report Writing
- **Personal Liability, A-494-497**
 - Introduction and Policy Provisions
 - Examining the Claim Documents
 - Conducting Field Investigations
 - Article from Case Notes
- **Air Ambulance Companies, A-498**
 - Air Ambulance Companies
- **Revision**

Module 6: HOW TO WRITE EFFECTIVE INSURANCE INVESTIGATION REPORTS, A-499-510

- Basis of an Insurance Investigator's Report
- Why Executive or Case Summary is not Advised
- The Audiences of an Insurance Investigation Report
- Language and style of the Report /
Know your Principal
- Do not Adopt the First-person Singular Format
- Avoid Bias and Opinions
- Effect of Typos and Spelling Errors
- Recheck Dates and Sum of Itemized Charges
- Use of Dollar sign (\$) and National Currency Code
- Use of Abbreviations
- Avoid Lengthy Paragraphs
- Use of Sub-titles and Sub-sections
- Sign every Report!
- **Revision**

Module 7: ELEVATING INSURANCE INVESTIGATION TO A PROFESSION AND CAREER | THOUGHTS FOR THE NEW INSURANCE INVESTIGATOR, A-511-526

- Special Investigations Unit (SIU) – Independent Loss Adjuster –
Insurance Investigator – Global Insurance Fraud Education
- Whole Life v Accidental Death – Role of the Special Investigator –
Insurance Investigator



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- (Telephone Inquiries and Desktop Investigations
- Reimbursement v Indemnity / Confinement
- Physicians' Connivance in Health Claims
- Writing Standard Reports
- Need to Professionalize the Field Now

- **Revision**

Maps and Charts

- The Human Body
- (Human) Skeletal System
- Map of Africa
- Map of Asia
- Map of Australasia
- Map of South America
- Map of Central America
- Map of the Caribbean
- Map of The Middle East
- Map of the United States
- Map of Canada
- Map of Europe
- Permanent Teeth Chart

Appendices (*A 48-Page Publication*) -Supplied Free

- Countries Offering National or Universal Health Insurance
- 200 Countries / Territories and their National Data

END

Course Outline

Certificate Program

Global Insurance Fraud Education (GIFE)

COURSE OUTLINE

A. Introduction to Insurance and Investigation

Objective: The objective is to expose the candidate to the basic principles and practice of insurance. You cannot present yourself as a Certified Insurance Investigation Professional (CIIP) if you do not have at least a smattering knowledge of the basic principles, practices, and the coverage of the major insurance policies. There is also the need to understand the essential personal qualities required of the Certified Insurance Investigation Professional (CIIP).

Principles and Practice of Insurance
Who is an Insurance Investigator?
Essentials of an effective Insurance Investigator

B. The Psychology of Insurance Fraudsters

Objective: There is the need to understand why an individual would resort to filing fraudulent insurance claims. Often, some investigators deem one to be highly placed in society and, therefore, have an unquestionable reputation. This invariably leads them to give the individual the benefit of doubt and not conduct detailed investigations into their claims. Our experience shows that all manner of professionals and persons including a Bishop in one instance and several self-professed pastors have been proven to have filed fraudulent claims.

C. Introduction to Global Insurance Fraud Education (GIFE)

Objective: The objective here is to introduce the candidate to global life, health, and travel insurance fraud. This is important before detailing how you can uncover fraud and the specific categories of fraud in the next chapter.

- Global Life Insurance Fraud
- Global Health Insurance Fraud
- Global Travel Insurance Fraud

D. Examining and Investigating Life Insurance Claims | Life Insurance Fraud

Objective: It is essential for the candidate to be educated on the common life insurance fraud schemes. If you do not have the knowledge there is the tendency to overlook obvious *red flags* when they are stirring you in the face. These schemes

are discussed with case notes drawn from claims investigated around the world for easy comprehension.

- Common Life Insurance Fraud Schemes

Also, read the book: **Uncovering Fraudulent Global Life Insurance Claims – Vol. 1** (*Incorporating lessons for Claims Examiners and Investigators worldwide*) ISBN 978-0-9912350-1-8 | 160 pages

- False Documentation
- Body Substitution
- Drowning
- Motor Vehicle Accident / Road Traffic Accident

E. Examining and Investigating Health Insurance Claims | Health Insurance Fraud

Objective: Here, the candidates study the various health insurance fraud schemes perpetrated by claimants. These are claims filed with insurers, Health Maintenance Organizations (HMOs), and under the Emergency Medical Expenses (see *Travel Insurance Claims below*) around the world which are proven to be fraudulent. However, the claims are filed primarily with these companies and organizations in the United States, Canada, Europe, Asia, and the Middle East.

- Categories of Fraudulent Health Insurance Schemes

Also, read the journal: **JOURNAL OF GLOBAL INSURANCE FRAUD EDUCATION, No. 1, 2023** ISSN 2324-9225 | Pages on [Health Fraud](#)

- The medical provider does not exist
- Fabricating documents of existing providers
- Physician providers collusion with claimants
- Worldwide fraudulent PTSD and mental health claims

- Indicators of Fraudulent Global Health Insurance Claims

Also, read the book: **Indicators of Fraudulent Global Health Insurance Claims** (*Analyses of 53 indicators of fraudulent foreign health insurance / medical expenses claims distilled from over 5,000 fraudulent claims investigated in Africa, Asia, South America, Central America, the Caribbean, and the Middle East for insurers, HMOs, and travel insurance companies in the United States, Canada, Europe, and Asia. They are enhanced with pictures and checklists of medical equipment for Claims Examiners and Investigators worldwide*). – ISBN 978-0-9912350-0-1 | 163 pages

F. Examining and Investigating Dental Expenses Claims

Objective: Dental Claims are not frequently filed with insurance companies, et. al. They are filed by those who hold specific dental policies but more often under the Emergency Dental Expenses (EDE) covered in travel insurances (*see Travel Insurance Claims below*). Often, the claimants take policies to cover EDE when they had prior dental problems. However, EDE only covers such treatment borne out of an emergency such as acute injury to the teeth.

➤ Dental Fraud: Investigating Dental Expenses Claims

- Introduction
- Emergency Dental Treatment
- What is required of the Investigator
- Indications of dental fraud
- Use of Dental Consultant

G. Examining and Investigating Travel Insurance Claims | Travel Insurance Fraud

Objective: The candidate is expected to study the various policies under travel insurances and the types of fraud associated with each. These claims are discussed with various case notes from claims investigated around the world. Thus, whether you are a Claims Examiner or field Investigator you will gain insights into what documents to seek and how the claims are investigated to uncover fraud.

➤ Travel Insurance Fraud:

- Accidental Death & Dismemberment – Travel Accident
- Emergency Medical Expenses
- Hospital Confinement / Indemnity
- Fraud Associated with Medical Tourism
- Emergency Dental Expenses Fraud
- Baggage, Personal Effects, and Money Loss
- Rental Car Collision, Damage and Loss
- Trip Cancellation or Interruption
- Personal Liability
- Fraud associated with assistance companies; air medical ambulances

H. How to write effective insurance investigation reports

Objective: At this stage, you are almost ready to become a true professional. Every Certified Insurance Investigation Professional (CIIP) is expected to be able to write effective insurance investigation reports. This is what marks the CIIP as the true professional. The 267-page manual guides you to write the reports your direct principals will be satisfied with that the investigation was well-rounded and presented. Also, all the other possible investigative report audiences/readers; namely, co-insurers, reinsurers, insurance attorneys, legal advisers as well as judges and juries would applaud the investigation and report. Further, in the book

there are samples of redacted reports and letters presented to the various agencies such as the hospital, Police, Civil Registry, funeral home, cemetery management, crematory management, et. al, which offer good lessons.

- Report Writing for Insurance Investigators

Also, read the book: [Effective Report Writing Manual for Insurance Investigators](#) | ISBN 978-0-9912350-6-3 | 267 pages

- Essentials of an insurance investigation report
- Life Insurance Investigation Report
- Health Insurance Investigation Report
- Travel Insurance Investigation Report
- Samples of Letters
- Samples of Reports

I. Embarking on the Profession and Career

Objective: This is a new profession that never existed previously. As a result, it is imperative for those who pioneered and nurtured the profession to share their experiences. This will help the candidate gain greater appreciation of the personal qualities to develop if they choose to have a career in the profession.

- Elevating [Insurance Investigation](#) to a Profession and a Career:
Some Thoughts for the **New** Insurance Investigator | CIIP
-



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-Providing Fraud Solutions Worldwide-

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