



Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore
Shri Vaishnav Institute of Forensic Science

GENERIC ELECTIVE UG
SEMESTER - VI

INSURANCE FRAUD INVESTIGATION

COURSE CODE	CATEGORY	COURSE NAME	TEACHING & EVALUATION SCHEME									
			THEORY			PRACTICAL			L	T	P	CREDITS
			END SEM University Exam	Two Term Exam	Teachers Assessment*	END SEM University Exam	Teachers Assessment*					
FSU202	GE	Insurance Fraud Investigation	60	20	20	00	00	3	0	0	3	

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical: C - Credit; Th. - Theory

***Teacher Assessment** shall be based on following components: Quiz/Assignment/ Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objectives: The course aims to provide the students with

1. Overview of Insurance Fraud
2. Insurance contract
3. How to process interview of victim and suspect
4. Methods of surveillance
5. Investigation of Insurance Claim

Course Outcomes: After studying this course, the students will

1. Be able to understand Insurance fraud
2. Know methods of surveillance
3. Be able to investigate insurance claim

Unit I Insurance Fraud Overview

Introduction to Insurance Fraud, What Is Insurance Fraud, Impact of Insurance Fraud, Insurance Fraud Schemes, Agent and broker schemes, Vehicle insurance schemes, Property schemes, Life insurance schemes and Worker's compensation schemes.

Unit II The Policy: The Contract

First-Party Claims and the Cooperation Clause, Third-Party Claims and the Cooperation Clause, Test When the Cooperation Clause Applies, Late Notice of Claim or Accident, Questionable Liability

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GENERIC ELECTIVE UG SEMESTER - VI

Unit III Insurance Interview Process

The Preliminary Statement of the Insured or Claimant, Statement Methods, Preparation, Listening, Nonverbal Language, Witness Statements.

Unit IV Conducting Surveillance

Introduction, Methods of Surveillance, Preparation, Techniques of Foot Surveillance, Techniques of Vehicle Surveillance, Fixed Surveillance, Satellite Surveillance, Night Surveillance Equipment,

Unit V Insurance Investigation Process

Duties After Loss, Components of an Effective Examination, Effective Use of the Examination, At What Point in the Claims Process Is the Examination Taken, How the Examination Is Conducted, The Interplay of the Arson and Fraud Defenses in a Fire Claim

Suggested Readings:

1. Insurance Fraud Handbook by Association of Certified Fraud Examiner.
2. Insurance Fraud Investigations by Aikin Phillis

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