



Insurance
INSTITUTE OF EAST AFRICA

**CERTIFIED PRIVATE INSURANCE
INVESTIGATOR (CPII)**



Powered by:



International Fraud
TRAINING GROUP

<https://iea.fraudschool.com>



Certification Description

Welcome to the CPII Certification Program, the next step in your professional career as a Private Insurance Investigator.

This program is the first of its kind here in Africa. Our goal is to bring together the Insurance and the Private Investigator Industries with knowledge, training and experience. Insurance companies require their internal employees to have a certain level of education and knowledge on the topics of insurance fraud and investigations. Insurance companies have and will be utilizing private investigators for a large percentage of their field investigations today and in the future. Africa's insurance market is growing by leaps and bounds. With that comes a large increase in claim investigations. Therefore, they are now requiring the private investigators to have a base education on these topics. Private investigators will be looked upon as an extension of the insurance company's fraud and investigative teams.

This program was developed by Insurance Fraud and Investigation Professionals from the United Kingdom, Africa, India and the United States.

The CPII Certification program requires you to complete this self-study On-Line Training within 12 months of your enrollment. The certification program consists of 18 individual course topics within 45 on-line modules/chapters. Each training course contains a final exam which requires you to pass with a 70% or better to move onto the next course. If you do not pass the exam, you will be required to go back over the course and re-take the exam prior to continuing on. Upon completing the final on-line course and passing the exam, you will be able to immediately print your CPII Certificate of Completion.

Upon successful completion, you and your investigation firm/company will be entered into the CPII Investigator Database. This database will list all CPII Investigators by Mail Code for insurance companies to locate. This database is only accessible to the insurance company's fraud teams. Every two (2) years, you will be required to complete the Annual CPII Refresher On-Line Training Course to maintain your professional designation and to remain active within the CPII Database.

Course Descriptions

Insurance Overview

This course will provide you with an understanding of what insurance is within the African market. It will provide you with the different lines of insurance and what each line covers. You will learn what an insurance policy is and what is typically included in each policy. We will discuss the claims process and learn important and common definitions used in the insurance industry. You will learn what bad faith is and how to avoid it in the course of an investigation.

Introduction to Insurance Fraud

This course will provide you with very detailed knowledge of Insurance Fraud from a Global perspective. You will learn who and what insurance fraud effects, the cost and widespread of fraud, examples and consequences and well as efforts to reduce fraud and who might commit this crime. You will learn how an adjuster may handle a suspect claim, how to identify a suspected claim, investigation techniques used by the adjusters and investigators, as well as learning the indicators of insurance fraud.

The Use of Surveillance in an Insurance Investigation

This course will provide the private investigator who conducts insurance investigations with knowledge of the insurance professional's intention for surveillance. You will also learn what a claims professional should provide the investigator as well as when and how they utilize surveillance in the course of an insurance investigation. This course also shows what is required from the claims professional to initiate the surveillance, what is needed from the investigator, what can occur during the investigation and what should be expected from the surveillance.

Understanding Your Client's Objectives

This course will provide you with very detailed knowledge of Insurance Fraud from a Global perspective. You will learn who and what insurance fraud effects, the cost and widespread of fraud, examples and consequences and well as efforts to reduce fraud and who might commit this crime. You will learn how an adjuster may handle a suspect claim, how to identify a suspected claim, investigation techniques used by the adjusters and investigators, as well as learning the indicators of insurance fraud.

Understanding Your Client's Objectives

This course speaks directly to the private investigator who serves the insurance industry. The student will learn to identify client objectives using a basic understanding of the various lines of insurance and functions of insurance professionals and entities, combined with communication and organizational skills that will enhance the client-vendor relationship to zero in on the real purpose behind every referral. This course will show where referrals originate, why, and how the final product can be used later on in the life of the claim.

Workers' Compensation Fraud

This course will provide you with the knowledge of worker' compensation/insurance from a Global perspective. You will learn about the types of fraud committed by claimants, employers and businesses, as well as medical providers in the workers' compensation field. It will also provide you with red flag indicators and methods of detection to identify possible fraudulent activity, as well as methods to investigate and combat workers' compensation fraud.

Investigator Ethics

This course will provide you with the understanding of what ethics are. This course will provide you with understanding of how ethics relate to insurance and insurance investigations. Conducting an investigation wrongfully, illegally or with bad intent can create a bad faith claim to an insurance company. Professionalism and a strict code of ethics is required by you if you are working a claim investigation for an insurance company. This course will provide you with ways to make ethical decisions and choices as well as providing you with situations and dilemmas for which an investigator may be faced with. We will review several Insurance Laws and Acts that you must understand when working within the insurance industry.

Pretext & Privacy

This course will provide you with the definition and use of pretexting as it applies ONLY to insurance investigations. You will learn about the Federal and State Laws that protect sensitive and confidential information, as well as case law examples that find pretexting to be invasive, case law examples that find pretexting to be allowable, and examples of company policies regarding pretexting and Ethical Concerns.

Recorded Statements/Interviews & Analysis

Students taking this course will learn the importance of an effective recorded interview or statement. We will provide you with tips and techniques for best results, including planning of the statement, reviewing of the claim and loss details and planning the interviewee for the interview. We will provide you with a lesson on Communication Skills, doing so by recognizing, reading, and conveying verbal and non-verbal communications. We will provide you with information on how to obtain information effectively for the insurance claim and explain the applications of recorded statements in the claim's investigation process.

Neighborhood Canvasses

This course will discuss how to use a neighborhood canvass in the course of an insurance investigation. We will review how the investigator can obtain valuable information with regards to the subject of the investigation. We will review the reasons for utilizing the neighborhood canvass as well as how to plan and conduct the canvass without breaking any laws or jeopardizing the insurance company you are working for. Finally, we will review what to do at the completion of the canvass.

Motor Vehicle Theft & the Investigation

This course will provide you with very detailed knowledge of Motor Vehicle Theft from a Global perspective. You will learn what motor vehicle theft is and how it affects the insurance industry. We will discuss how to investigate it on behalf on an insurance claim, provide you with the current trends in theft schemes, and examples of true insurance theft claims. We will also teach you what investigation tools are available to you and bring you up to speed on all of the anti-theft measures out there today and help reduce auto theft insurance claims.

Staged Motor Vehicle Accidents

This course will provide you with very detailed knowledge of Staged Motor Vehicle Accidents from a Global perspective. This course will provide the insurance professional with knowledge of staged accidents, how they are performed and how to identify them with indicators. We will identify your investigative role as the claim's professional. The insurance professional will obtain the process and knowledge of a staged accident field investigation. This course will enhance the understanding of the claim's professional concerning the parameters of a field investigation and what relevant factors are being collected. This course will utilize intelligence information from subjects who confessed to participating in staged accidents. The curriculum will explain how the claim is set up from policy inception to the date of the actual loss. This will enhance the insurance professional's knowledge of staged accidents which will facilitate in mitigating the claim.

Life & Disability Insurance and Fraud

This course will provide you with very detailed knowledge of Life Insurance Fraud from a Global perspective. This course will provide the investigative professional with a thorough knowledge of the various disability and life insurance products available today. It will provide the laws that affect them, the benefits and options available with each, and the vulnerabilities and opportunities for fraud. By laying a foundation of product understanding, this course prepares the student for recognizing, combating, and even deterring insurance fraud in these lines. Students will be provided with real-world examples, terminology, red flags, and investigative techniques for front-end (premium and application) fraud, claimant/beneficiary fraud, and get-rich-quick schemes. Completion of this course provides students with an intermediate-level understanding of all aspects of life and disability insurance fraud.

Health Care Insurance Fraud

This course will provide you with very detailed knowledge of Health Care Fraud from a Global perspective. You will learn This course will provide the investigative professional with thorough knowledge of medical and healthcare fraud in both the private and government sectors, the laws that are designed to protect consumers and taxpayers from losses suffered as a result of such fraud, and techniques both the public and insurance/investigative professionals can utilize to combat fraud. Students will learn current scams committed by both claimants and providers, the effects of this type of fraud, red flags for fraud recognition, and investigative tips. Concepts introduced are illustrated with true-to-life video clips and news articles intended to put these ideas into context. Completion of this course will provide students with an all-inclusive understanding of the scope of this problem, ranging from the simplest situations to complex and sophisticated healthcare insurance fraud crimes.

The Concepts of a Product Liability

This course will provide the student with an overview of product liability and pertinent global laws. Issues of product liability are discussed from all points of view, including possible complainants, manufacturers, and sellers. Students will learn on whom the burden of proof lies, when negligence is applicable, what evidence is required, and the legal and implied duties of all parties.

Subrogation & the Investigation

This course will provide the investigative professional with knowledge of what Subrogation is and how it is utilized within the insurance industry. You will learn the rights of the insurer and insured regarding subrogation within a claim. We will provide knowledge of how to investigate the common subrogation claim and provide investigation checklists for those investigations.

Catastrophes & Fraud

This course will provide the student with insurance knowledge of the most common catastrophes and latest catastrophes to affect the United States and the insurance company's worldwide. This lesson will include the degree of damage caused by these catastrophes, the cost to the insured and insurance companies to pay for the repairs and ways to reduce the cost of a catastrophe. We will also discuss in detail, the three most common means of fraud associated with catastrophe losses. We will discuss how to identify fraud and the techniques to reduce fraud.

Social Media as an Investigative Tool

Social media investigations will introduce research and investigative professionals to a variety of essential tools and techniques necessary to locate, collect, and utilize social platform-sourced information and introduce investigators to the considerations and implications of leveraging this type of information safely and appropriately.

Travel Insurance & Fraud

This course will provide you with a global perspective of travel fraud and the schemes perpetrated by people to commit fraud. You will learn what travel insurance is and what it covers, from medical claims to property and death claims. We will provide you with the indicators of fraud and how to handle evidence.

INSURANCE FRAUD



Enroll Online: <https://iiea.fraudschool.com>

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