

Certified Insurance Fraud Investigator

Program Highlights

The Certified Insurance Fraud Investigator program is an accrediting process for individuals with the specialized skills required to detect, investigate and deter insurance fraud. The program has a high standard for admission and testing which includes adherence to IASIU's code of ethics, and a demonstrated competency through mandatory continuing professional education.

Why become a certified insurance fraud investigator? The reasons are numerous, but here are a few:

- It gives the individual professional recognition in their field.
- It adds to the individual's qualifications needed for expert court testimony.
- It can be used as an advertising/marketing tool for insurance company SIU's.
- It ensures consistent high standards throughout the industry.
- It provides highly qualified individuals to investigate suspected insurance fraud.
- It inspires public confidence in the integrity, objectivity and professionalism of insurance investigators.

Examination applications are currently being accepted. Tests will be given at least every two years at the European seminar. You do not need to wait to apply. When we receive an application and approve it, we will bring one to you.

Full explanations of the requirements and procedures for applying for the examination are included with this packet.

Non-members of IASIU will be charged a higher fee (\$400.00) to take the examination.

If you qualify for membership, your membership application and payment fees must be received and application approved prior to submitting your CIFI application in order to qualify for the lower member fee of \$200.00.

The Certification Process

There are three necessary steps to certification:

1. Step 1: Examination Requirements

1.1 Education

To receive points in this category, the applicant must have one or more of the following:

- **Bachelor's Degree:** This degree must be from an accredited college. A photocopy of the transcript and/or diploma must accompany the application.
- **Master's Degree:** This degree must be from an accredited college. A photocopy of the transcript and/or diploma must accompany the application.
- **Ph.D., J.D.:** These degrees must be from accredited colleges. Photocopies of the transcripts and/or diplomas must accompany the application.

1.2 Experience

Law Enforcement Investigate Experience: To receive points in this category, the applicant must be, or have been a local, state or federal law enforcement officer and/or investigator; or a fire department investigator.

Insurance Adjuster Experience: To receive points in this category, the applicant must be or have been:

- An insurance company employee whose primary purpose is the investigation and/or supervision of investigation of insurance claims, or
- A self-insured corporation company employee who is assigned to a claims handling unit and whose primary purpose is the investigation and/or supervision of investigation of insurance claims.

Licensed Private Investigator: To receive points in this category, the applicant must be or have been a licensed private investigator by a state or local government agency. Attach a copy of PI license to the application.

Certification: To receive points in this category, the applicant must have certification(s) from a professional organization concerned with the detection and/or prevention of fraud. Photocopies of all certifications must be attached to the application.

Other Experience: To receive points in this category, the applicant must have:

- Published a book on a subject directly related to the investigation of insurance fraud. Attach a list showing the title and publishers name for all books authored.
- Published a paper or article in a professional magazine or journal on a subject directly related to the investigation of insurance fraud. Attach a list showing title and publisher's name for all authored articles, and attach a copy of the article pages which show the magazine or journal name, date, article title and your name.
- Given lecture(s) at professional industry organization meetings, seminars or conferences on a subject directly related to the investigation of insurance fraud.

Industry organizations are defined as: IASIU, IAAI, ACFE, IATTI, etc., national and chapter functions. Attach a list showing organization, topic, location and date of each lecture.

1.3 Step 2: Written Essay

Applicant has to provide a written essay regarding the given topic.

Requirements:

- Electronic Word document
- Minimum and maximum number of words
- No plagiarism
- Bibliography
- No annexes
- Mother language and English translation

Rating criteria for the essay

- Related to given topic
- Related to practice
- Based on own experience
- Adequate choice of sources
- Comprehensive observation

Rating scale from 1 to 6

1.4 Step 3: Test

The applicant must comply with the IASIU code of ethics to take the examination. In addition, to be eligible for the examination, the applicant must score a minimum of 30 points in the Experience category and a minimum of 50 points overall on the Education and Experience Form.

1.5 Study Materials

The following is a list of resource materials for investigators who take the CIFI examination. It is difficult to list many as there is a scarcity of written materials to study. This is a test of knowledge rather than a course of study.

Materials used to develop the exam include:

- Past IASIU seminar presentations, 1996 to present, are available on disk for \$25 each.
- Property Investigation Checklists: Uncovering Insurance Fraud, 8th edition, Michael H. Boyer, West Group
- Claims Fraud Fundamentals Course, American Educational Institute

Additional Sources include periodicals such as SIU Today, Claims Magazine, the Coalition Against Insurance Fraud's Fraud Focus and Mealey Publications Insurance Fraud and information produced by NICB.

There will also be questions arising out of investigation matters and legal experience that do not come from a specific written source.

Once an individual receives certification, they must be re-certified every three years. In order to qualify for re-certification, the individual must maintain the standards set forth in IASIU's Code of Ethics. To receive points for the renewal the individual has to attend IASIU seminars, publish articles or act as speaker and/or member of boards related to insurance fraud.