

Insurance Fraud Investigator Job Description

Duties and Responsibilities:

- Interview claimants and witnesses to obtain oral and written statements regarding a case
- Carry out background checks to verify the criminal history and records of a claimant/suspect
- Conduct investigation and research to uncover the pattern of an insurance fraud and the parties involved
- Set up and implement programs for the recovery/restitution of lost funds/asset
- Collaborate with government agencies and antifraud authorities to address and resolve large scale insurance fraud
- Examine documents to verify it's authenticity and possibility of a forgery
- Visit accident scenes to obtain information useful in determining if an incident was staged
- Set up surveillance to gather information essential in establishing the facts of a case
- Liaise with medical professionals to verify if an injury or illness is being exaggerated to cash in an insurance claim
- Take photographs of an accident scene to secure evidence which can be presented during court proceedings
- Work with attorneys to press charges and develop strategies for the resolution of an insurance fraud
- Write reports of an investigation and proffer recommendations to company management on ways to limit risks of insurance fraud
- Testify as expert witness during a court hearing
- Liaise with forensic scientists to analyze items recovered from a scene
- Maintain an up-to-date knowledge of changes/trends in an insurance/financial institution.

Insurance Fraud Investigator Requirements – Skills, Knowledge, and Abilities

- **Education and Training:** To become an insurance fraud investigator you require a Bachelor's degree in disciplines such as business administration, criminal justice, and insurance studies. Experience in a law enforcement or investigative field is also essential for the job position
- **Research Skills:** Insurance fraud investigators are adept at conducting inquests to discover discrepancies in insurance claims
- **Interviewing Skills:** Insurance fraud investigators are able to interview witnesses to obtain information useful in establishing the facts of an investigation
- **Ethical Qualities:** Insurance fraud investigators maintain a high level of professionalism when handling a case to ensure effective and unbiased resolution of a case.