

FRAUD ANALYTICS IN HEALTH INSURANCE (NON-LIFE)

11th-12th July, 2022



Health insurance business while constituting the second largest segment next to motor in the overall general insurance portfolio, also accounts for significant percentage of the overall claims outgo with frauds contributing to 10% to 15% leakage. Fraud results in losses for insurers impacting the bottom line and affect the pricing of products with the customers having to pay higher premium. Hence, it is important for companies to have an effective fraud management program in place to control claims, safeguard their assets and reputation.

Objectives

The programme aims to equip participants with knowledge and understanding of

- Fraud and its implication for Health Insurance portfolio
- Understanding the power of analytics in insurance
- Claim analytics & fraud analytics - Impact on decision making
- Estimating leakages in claims
- Fine tuning claims strategy

Contents

- Fraud and its impact on health portfolio
- Classification of frauds
- Identification of key areas and pattern of fraud
- Detection of frauds - Fraud triggers / Red flags
 - Fraud in health insurance underwriting & claims
- Fraud Investigation
 - Technology and digital practices in fraud management
 - Fraud analytics - Impact on decision making
 - Collaboration amongst stakeholder for exchange of information on frauds
 - Role of law enforcing agencies in curbing frauds
 - Creating a framework for managing frauds

Participants' Profile

Officials handling Health Insurance; Officials in analytics department in Head Office, Regional Offices, Operating Offices of Indian and foreign public & private sector General Insurance Companies.

Participation Fees

| | Resi | Non-Resi |
|---|-------------------------------|-------------------------------|
| Organisations from India, Nepal & Bhutan | Rs.25,800 + 18% GST | Rs.15,480 + 18% GST |
| FAIR Members / Organisations from SAARC countries | \$348 + 18% GST | ----- |
| Organisations from other countries | \$450 + 18% GST | ----- |

- Indian participants can either pay via net banking or through the payment gateway link provided.
- Overseas participants should pay through net banking & share the UTR details at the email id given

Bank Details for Remittance of Fee

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|---------------------------------------|--|
| Account | National Insurance Academy |
| Bank | Bank of Maharashtra |
| Branch Code | 1121 |
| Type of Account | Savings |
| Account Number | 20008885848 |
| IFSC Code (Indian participants) | MAHB0001121 https://niapune.org.in/payments |
| SWIFT Code (Overseas participants) | MAHBINBBOCP |

Contact

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