



CASE STUDY # 25



Organized fraud in Insurance

By Dr C H Asrani - INCHEs

The case below is, in reality, are three cases – an example of organised fraud:

The appended ECGs surfaced as evidence of heart attack in a critical illness claim of first heart attack - in 3 different claims.

This ECG was, allegedly, taken in 3 different hospitals on 3 different patients in 3 different districts of two states.

Why is it the same ECG? One may counter the allegation that 2 different persons can have the same ECG.

Answer to this:

- Individuals leads in all three were minutely compared by three independent doctors proficient in ECG interpretation.
- The flat line in V5 (highlighted with a box) is an artifact due to machine error and accepting that 3 different machines will have same artifact is ignoring the fraud (known as leakage in an organization)
- Two independent, senior cardiologists have opined that these three ECGs belong to the same person.

An ECG is akin to one's finger prints - no two persons can have EXACT same ECGs.

Fortunately (unfortunately for the fraudsters) these attempts were made on the same insurer, hence were identified.

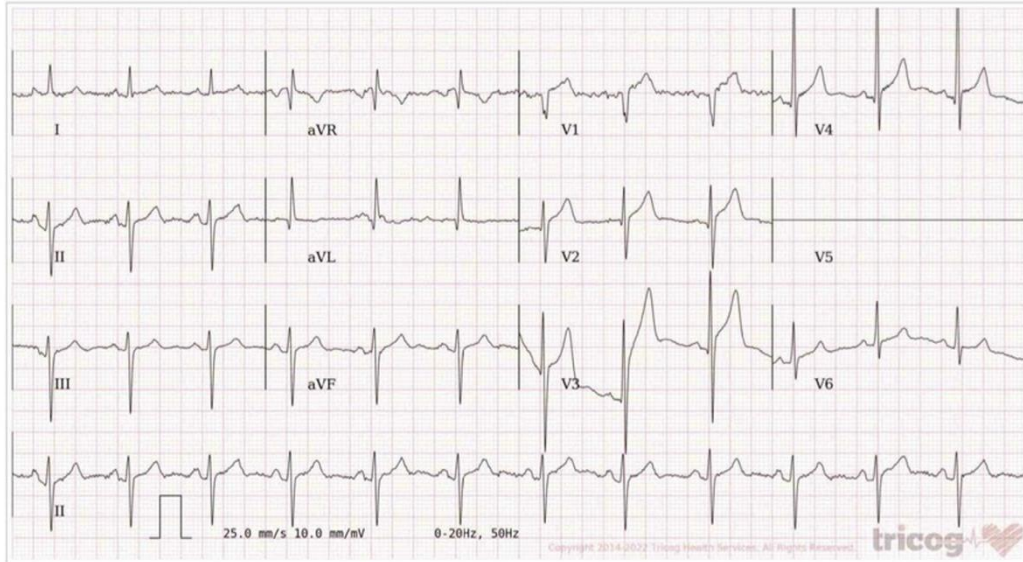
The ECGs are reproduced below (names of individuals and hospitals masked) but date(s) and age(s) are different.



Age / Gender: 30/Male

Date and Time: 04 Feb 23 07:12AM

Patient Name: [REDACTED]



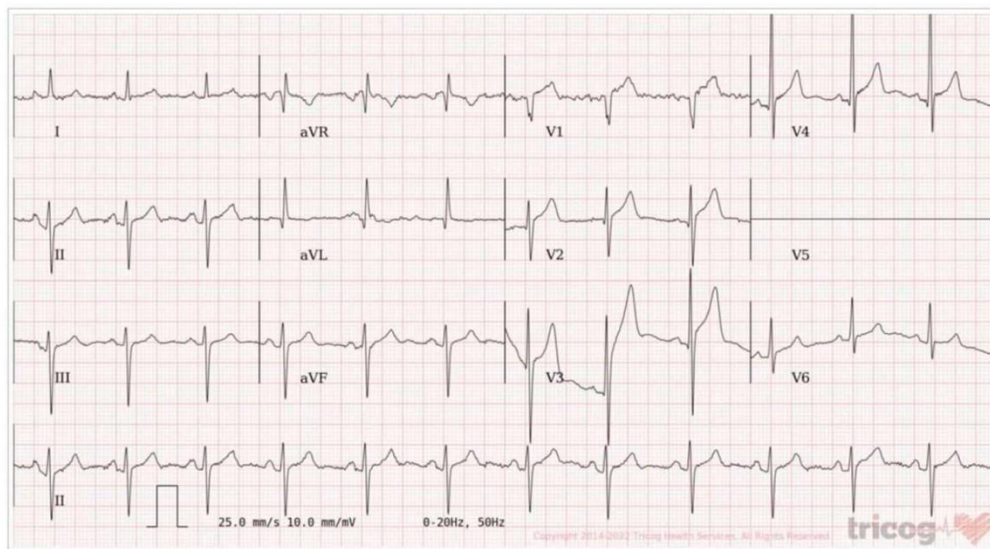
AR: 77 bpm VR: 77 bpm QRSD: 82 ms QT: 372 ms QTc: 420 ms PRI: 154 ms P-R-T: 59° -52° 65°



Age / Gender: 28/Male

Date and Time: 26 May 23 06:43 AM

Patient Name: [REDACTED]



AR: 77 bpm VR: 77 bpm QRSD: 82 ms QT: 372 ms QTc: 420 ms PRI: 154 ms P-R-T: 59° -52° 65°

Abnormal: Sinus Rhythm, Left Axis Deviation, Anteroseptal Infarction, possibly Acute, *Acute MI*,

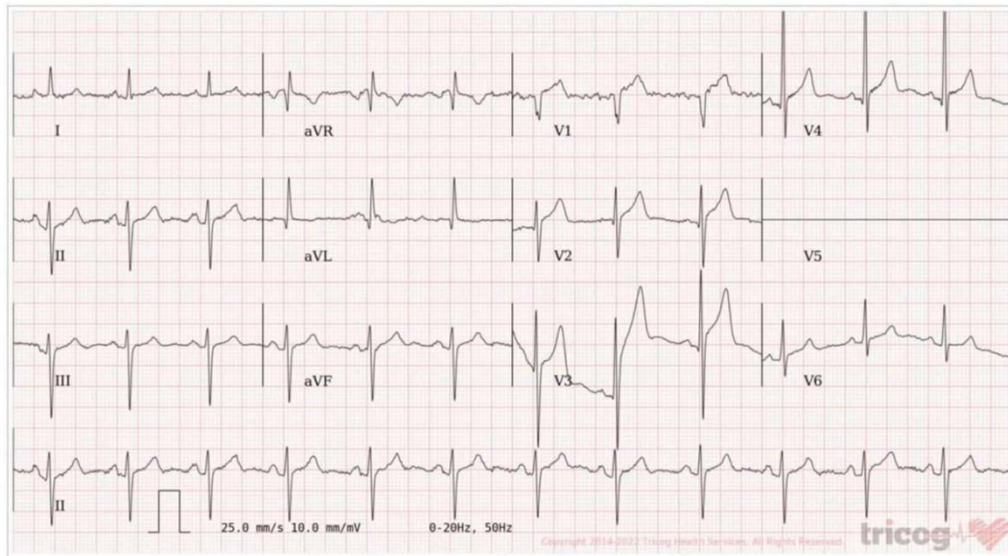
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Age / Gender: 32/Male

Date and Time: 04 Sep 23 09:18AM

Patient Name: [REDACTED]



AR: 77 bpm VR: 77 bpm QRSD: 82 ms QT: 372 ms QTc: 420 ms PRI: 154 ms P-R-T: 59° -52° 65°

Abnormal: Sinus Rhythm, Left Axis Deviation, Anteroseptal Infarction, possibly Acute, *Acute MI*,

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In our 20 years+ journey in risk management, we have come across same ECG and same TMT being used for different proposals at policy inception stage but 3 cases, 3 districts, 3 hospitals - is first even for us!

Insurers have to be more vigilant in life insurance at pre-issuance evaluation stage and claim of critical illness and personal accident claims.

For details, drop in a mail to info@inchesgroup.com