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**TÍTULO:** Factores organizativos internos y externos en la ocurrencia de delitos en la industria de seguros.

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**RESUMEN:** La pregunta principal de la investigación es ¿Es posible diseñar un modelo para la prevención de delitos en la industria de seguros? El método de investigación es Delphi y los expertos de la encuesta del Instituto Central de Seguros de Irán, oficiales técnicos de compañías de seguros, jueces de justicia y expertos en accidentes, y policías y profesores fueron seleccionados como informantes como saturación teórica. El estudio se realizó utilizando una herramienta de cuestionario y una entrevista semiestructurada. Los resultados mostraron que en el diseño del modelo, los factores que influyen en la prevención del delito en el campo de los seguros se dividen en dos categorías de factores organizativos e internos, respectivamente.

**PALABRAS CLAVES:** Seguros de delitos, prevención de delitos en seguros, pericia, factores organizativos, defecto de leyes.

**TITLE:** Internal and external organizational factors in the occurrence of crimes in insurance industry

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**ABSTRACT:** The main question of the research is Is it possible to design a model for crime prevention in the insurance industry? The research method is Delphi and survey experts from the Central Insurance Institute of Iran, technical officers of insurance companies, judges of justice and experts in accidents, and police and teachers were selected as informants as theoretical saturation. The study was conducted using a questionnaire tool and a semi-structured interview. The results showed that in the design of the model, the factors that influence the prevention of crime in the field of insurance are divided into two categories of organizational and internal factors, respectively.

**KEY WORDS:** Insurance crime, crime prevention in insurance, proficiency, organizational factors, defect of laws.

**INTRODUCTION.**

Insurance is one of the phenomena, that in spite of its effective presence for several decades in our society, have remained unknown in thousands of subjective ideas of public opinion.

Everyone only due to the relation with branches of insurance and in the amount of compulsory need and success resulted from this relation has awareness and understanding. While insurance in many countries as a vital phenomenon plays a fundamental role in the mechanisms of macroeconomic, social and cultural issues, and international and even political relations, and nothing is done until its equations enter into its various matters.

In concluding economic contracts, from production to commercial affairs - imports and exports and construction of infrastructural affairs, and all structures and economic structures, insurance and its numerous branches is the fixed ground of all equations. In social affairs and future provision - insurance is present at all stages, and this presence is followed not by the needs of the agencies governing insurance but by the all community as a demand (Vieane, 2014: 316).

The power structure in today's world is based on economic capabilities, and the pillars of economy are circulating around a number of known axes that insurance is one of these axes. In the United States and in many Western countries, the economic pillars and, consequently, political and military authority move around four axes of banks, insurance, media and oil companies, and other axes are under their control. Of course, in other countries, there are various axes forming the economic pillars that paying attention and prioritizing each one in the ranking of their authority or weakness is influencing.

In the United States, in spite of the fact that a fifth of its people are deprived of insurance facilities only in the treatment sector - insurance assigns more than 16 percent of the national income of the people and this country with the per capita figure 7,500 dollars a year has the highest per capita figure in the health insurance sector in the world.

In France, about 11 percent of national income is allocated to health insurance, and this is the only health sector of insurance, and tens of other branches that are included in the general category of insurance of individuals - property insurance - liability insurance and engineering insurance, each of the categories also have a two-digit subset of types of insurance, which do not include their national income in 16 or 11 percent, and themselves include high numbers of people's income all of which contain social security needs (Rajda, 2015: 249).

Today, insurance plays a key role in facilitating and boosting economic activities in the community, and this industry is one of the leading and most important sectors in the economy and capital market. Under current conditions, insurance and banking are the requirements of modern economics, and any unsupported economic activity of these two will be unsuccessful. However, improving the position of the insurance industry in the national economy is more important because, with this approach, its support dimension can be improved in the economy and, on the other hand, it creates more resources for the investments of this sector.

Today, the insurance industry is considered one of the most important economic institutions, and on the other hand, the strongest institution of support of other economic institutions and households. Insurance is one of the most useful tools for managing risk, to provide peace and welfare of the community. The main benefit of insurance is to give people confidence in dealing with risks. Insurance, in addition to creating a secure environment for economic activities causes to create confidence in work and production and investment, and generally creates a safe and peaceful environment for economic and social activities (Sheidaiy, 2017: 157).

The insurance was considered by the Sunni and Shiite jurists and different views were expressed about their legitimacy. Of course, most of the opponents to the legitimacy of insurance were Sunni people. The Sunni scholars believed that since the insurance contract is necessary, i.e., commitment to do something that is still unfulfilled doesn't have legitimacy. Or because the parties of contract are ignorant, then the insurance contract is null and void or the insurance is considered similar to a gamble that luck is involved with it. Or they considered it similar to usury and declared corrupt and illegal.

Shiite scholars such as Imam Khomeini and many Sunni lawyers responded to each case and considered insurance as one of the legitimate economic activities. At present, the insurance industry is one of the largest industries in the world that has a lot of interdependencies with other industries.

But this industry has also faced increasing pressure of rivals such as banks and other financial institutions that are entering this field and providing financial services alternative to traditional insurance. On the other hand, large corporations have more direct access to capital markets without the need for intermediaries of traditional insurers. This issue will diminish the benefit of access to huge financial resources that are characteristic of insurance companies. Also, the demand for transparent asset management and the efficient use of surplus capital imposes an additional pressure on the insurer's competitive position.

At present, controlling costs has a basic importance to the financial attractiveness of the insurance industry and its life. Nowadays, many insurance companies have faced reducing income, reducing reserves, increasing losses and other insurance costs, as well as pricing problems. Meanwhile, the issue of dealing with insured crimes, in particular little by little fraud, as one of the tools of reducing insurance costs has attracted attention and motion in this direction is accelerated.

From the beginning, insurance fraud has gone a long way and has more sophisticated and diverse forms. As insurance has opened its way to a modern consuming society, the volume of insurance fraud is increased. Today, the insurance industry faces the problem of fraud, as well as increasing its ratios, ie, an increase in the number and amount of frauds. Insurers, who have transmitted fraud costs in the form of increasing insurance premiums to insurers for long time, such as lawmakers, custodians and consumer groups, have realized that fraud is no longer negligible and it should find a major strategy to cope with it. Insurance fraud and insurance abuse not only expose insurers' profitability in danger, but also affect negatively the entire insurance industry and may be very harmful to social and economic structures (Derrig, 2006:56).

It is believed that insurance fraud increases costs significantly in some insurance fields (such as car, fire and treatment). Overall, fraud is a fundamental threat to the basis of insurance and its functions,

which causes the bankruptcy of insurance companies that the latest example is the development insurance company.

In the past, the criminal policies of different countries for reducing and controlling crimes have been the field of opposition between retributive old perspectives and rehabilitation approaches, retributivism is in fact the experience and deterrence arisen from punishment and the rehabilitation is attempt to reform criminals and returning them to society. The common point of these two views was their intervention after committing crime however, it completely changed the emergence of a third perspective on the prevention of criminal justice system policies and programs, with the advancement of science, especially in the last two centuries, the researchers of criminology have investigated various factors for the occurrence of a criminal phenomenon that great success has been achieved in this regard. One of the achievements of these advances is the development of science of crime prevention. Of course, most criminological theories seek to discover the causes of delinquency of individuals. These theories examine the causes of delinquency such as childhood training, genetic structure, psychological and social causes.

It is difficult to evaluate these theories, because their credibility and accuracy are not certain. In this regard, prevention criminology, while investigating the causes of the occurrence of offender phenomenon, by providing preventive measures and solutions, seeks to prevent the occurrence of crime. For this reason, it is necessary to design a model in insurance industry in order to prevent the occurrence of crimes.

## **DEVELOPMENT.**

### **Literature review.**

What determines the basis of a social study is the theoretical framework of research. Based on the theoretical framework, it actually opens an angle of attitude. In other words, through the theoretical framework, it can determine which points to be emphasized and how to study the phenomenon

considered. By referring to the interpretations that different theories of social deviations have provided from crime and delinquency, it seems that no theory can fully explain all crimes and delinquencies.

Each theory has its strength and weakness and some of the theories are more convincing than other theories in certain cases of crime and delinquency. Each theory has emphasized different aspects of crime and delinquency and denied the other aspect (Ahmadi, 2015: 127). Therefore, what is important in crime-related theories and investigations is a better understanding of how crime and delinquency develop and how persistence of criminal behavior over a short period of time or forever. Here, it seems that the way of reaching this goal is to attempt to combine the existing theories that built on each other's relative abilities and increase their explanatory abilities (ibide, 132). Variable of weakness of expertise. It seems that a theory that gives the best explanation of this variable is Miller's theory, titled "low-class culture", which was considered more in extracting this variable. Also, since one of the above variable indices is knowledge, this variable can be extracted indirectly from Merton's theory. Also, since it is one of the indicators of this type of work, it can indirectly imply the theory of Shaw and McKay. Cloward and Ohlin's theory can also include this variable, since these two researchers point to the prevalence of unequal opportunities in society, in every society, the individual's proficiency in everyday relationships or other relationships is influential.

Since individuals with a higher level of specialty have more facilities in their own relationships of life, this issue can create a feeling of inequality, as pointed out by Cloward and Ohlin. The third variable is commitment. This variable is also referred in Merton's theory. The state of abandonment is the state that it can be called "withdrawal", because withdrawal occurs when a person feels in the first degree, nothing is done by him. However, Cohen also refers to this variable in his theory titled "dignity frustration". Cohen's dignity frustration can be similar to the sense of powerlessness. This variable can be somehow obtained in the theory of Cloward and Ohlin. They referred to the conditions

of inequality that caused young people achieve what the community denied by creating a deviant subculture. Accordingly, when a person feels non-commitment to society, they refer to one of the three subcultures referred by Cloward and Ohlin. Also, this variable is considered by Simon as one of the thinkers' perceptions alienation.

Simon has taken steps in the attempt to identify the concept of alienation and to recognize different conceptions from the perspective of intellectuals. In practice, this variable can be considered as a hybrid variable including aspects such as lack of commitment, lack of culture, social isolation, lack of proficiency and social distrust.

The lack of proper cooperation between the organizations concerned titled the isolation of the organization; this concept can be directly found from Merton's theory with names uprising and isolation. Thus, if a person, a society or an organization does not accept goals and instruments and does not themselves replace the goals and instruments achieving the goals, it is escapism, and if it replaces the goals and instruments achieving the goals, it is outburst ... However, Cohen can also be considered an alternative expert, which this variable can be extracted from his theory. As it was said, Cohen believed that one of the characteristics of juvenile delinquency was to create pleasure. Obviously, when a person feels isolation, he tries to take away this feeling; one of these actions is to commit deviation act, to create joy or to gain pleasure. Now, according to the initial studies as well as the study of research background related to the theoretical foundations, the following model has been designed.

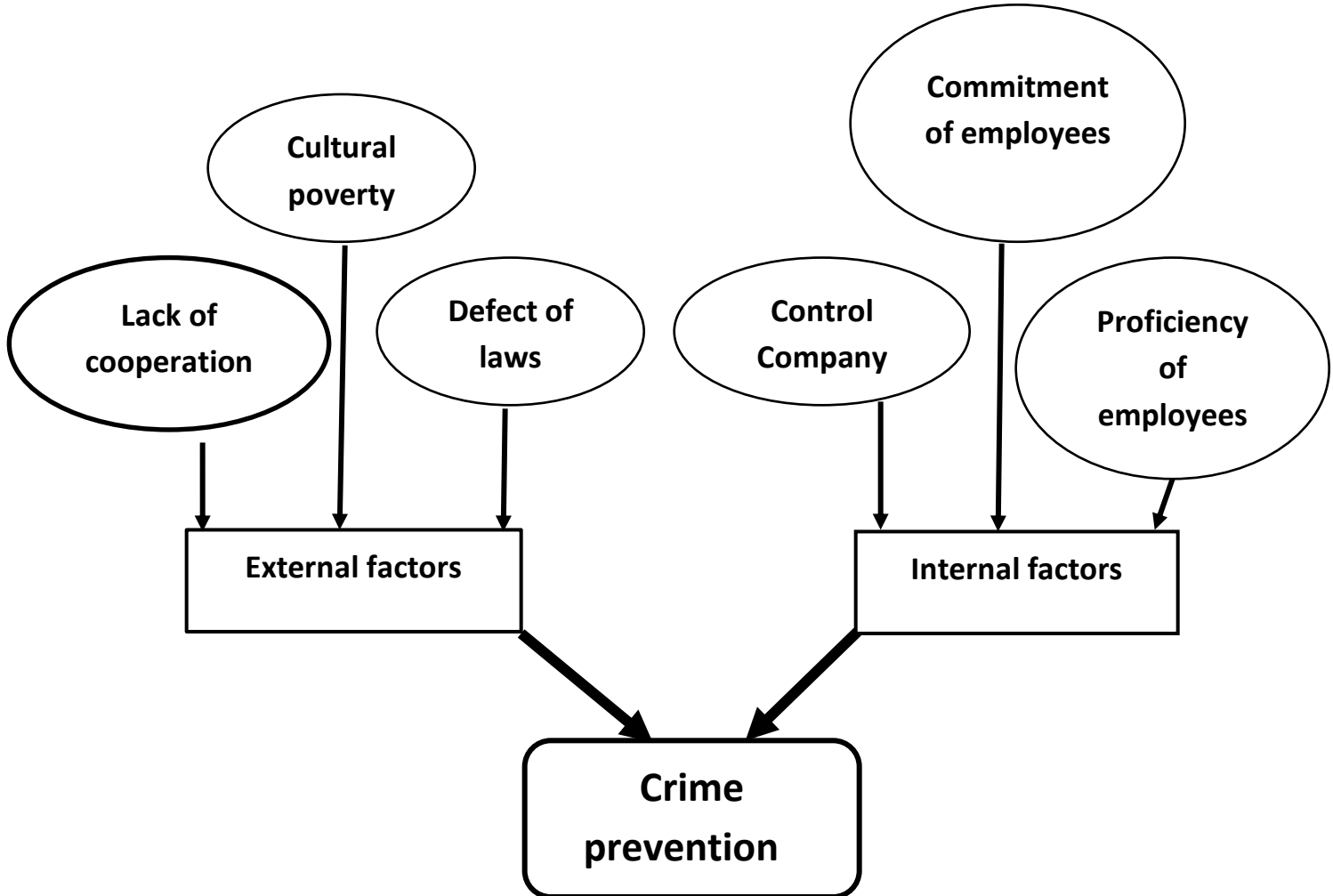
### **Theoretical framework.**

The material for the analysis was the anonymous poem «The wild life do we lead in Karlsbad...», the works of P.A. Vyazemsky and his predecessors and contemporaries, as well as the epistolary, the memoir and critical responses to the current literary process of the mid-19th century.



In accordance with the subject of study, we used socio-cultural, comparative-historical and historical-typological methods of research, the methods of complex, problematic, aesthetic and comparative analysis, allowing us to look at the facts and circumstances in terms of the historical, literary and cultural experience.

### Conceptual Model.



### Results.

#### *Measuring the consensus level of members of Delphi panel.*

In this section, the goal is to measure the proximity of the respondents' comments on each of the mentioned crimes. For this reason, the index of the range of changes has been used. The more the

coefficient is less and closer to zero, it indicates the consensus of the members. In this way, the coefficient of variations for the calculated observations is analyzed.

**Table 1. Coefficient of variations of second stage observations of Delphi, Types of crimes in insurance.**

Obstacles	Mean	SD	Coefficient of variations.
Scenery	8.15	0.88	2
Displacing driver	7.8	0.95	2
Displacing vehicle	7.4	1.23	4
Medical crimes	7.1	1.45	5
Liability crimes	6.4	1.27	4

As the results of Table 1 show, crime of scene has the highest coefficient of variations and crime in the area of liability insurance has the lowest coefficient of variations.

#### **Measuring consensus level of members of the Delphi panel.**

In this section, the goal is to measure the proximity of respondents' comments to any of the factors mentioned. For this reason, the index of the range of changes is used, the more the coefficient is less and closer to zero, it indicates the consensus of the members. In this way, the coefficient of variations for the calculated observations is analyzed.

**Table 2: Coefficient of variations of second stage observations of Delphi, factors affecting crime prevention.**

Factors affecting crime prevention	Mean	SD	Coefficient of variations
Commitment of employees	8.45	0.75	2
Proficiency of employees	8.15	0.75	2
Control on insurance company	8.05	0.69	2
Defect of laws	7.65	0.59	2
Lack of proper cooperation of other organizations	7.4	1.27	4
Cultural poverty in insurance	7.2	1.01	4

As it is shown in the table above, the commitment of employees and specialty of employees has the least coefficient of variations and the lack of proper cooperation of other organizations and the cultural poverty of people in the field of insurance has the highest coefficient of variations.

### **What are the major crimes in the insurance industry?**

The insurance industry has an important principle called "perfection of goodwill". The principle stipulates that the relationship between the insurer and the insured, and even the insurer follows the principle of perfection of goodwill, in a way that we do not have a solution due to the insurance industry's specifics, except to shape our relationships based on mutual trust. This principle as a basic principle in the insurance industry from one country to another has differences in frameworks and requirements. On the other hand, this principle can provide contexts to shape violations, fraud and abuse in the insurance industry called insurance fraud. From legal term both in the insurance law and the text of law referred in Article 12 to 14 insurance explicitly that if a person does not have goodwill, it will be considered executive guarantee that in other contracts, goodwill of people is no so much important. For example, when you want to buy a house, no one asks if you have goodwill? For example, you are 50 years old, say 60 years old. It does not matter at all.

Telling a lie that has no effect on the deal, but in insurance, if someone deliberately inserts an entry that is false or conceals the truth, the contract is not only void, but that part of the premium is not refunded as a fine, and its difference from other contracts is that if a contract is void, all agreement between the parties goes back to the first day, for example, if the money paid is refunded, but not here. In the premium, the person should know that goodwill is the heavy executive guarantee. Article 14 explicitly states that if a deliberate loss is entered, it is no longer covered by insurance and no damage can be paid.

Thus, legally, in the new third-party insurance law 2016, it was first criminalized, because it was also known to the parliament: any scenery for damage of crime in the past should have been complained tiled fraud, but in the new third-party insurance law, Article 61, fraudulent acts of formal scenery of an accident, substitution of automobile, or deliberate damage is considered as a specific (new) crime and a person who takes money for such a formal accident will be subject to legal penalties. According to the above, about the results obtained from the view of experts who were questioned as the statistical population in the research, the most crimes in the area of insurance are scenery, the driver's displacement due to lack of certification, the movement of the vehicle due to the lack of insurance, or insufficiency of insurance obligations or not having rider, crimes in the field of treatment, such as the use of healthcare instead of other, and ultimately crimes in the area of liability insurance which are different in relation to the type of insurer, such as intentional fire, deliberate destruction of load.

Obstacles	Mean
Scenery	8.15
Displacing driver	7.8
Displacing vehicle	7.4
Medical crimes	7.1
Liability crimes	6.4

### **Are external factors effective in the occurrence of crime?**

Insurance industry, according to its nature, is susceptible to various crimes, the interaction of insurance with all types of social strata caused misuse, in fact, insurance is a system of accumulation of risk that requires the accumulation of fluid assets in the form of funds, and the extension of these funds is a good basis for the occurrence of crimes in this area. On the other hand, due to the diversity of clients and the extension of funds, it is required for the cooperation of organizations outside the scope of insurance to deal with these crimes to be effective in preventing crimes in this area by comprehensive control.

Experts, who participated as statistical population in this study, investigated these factors in preventing crime in two categories of internal factors and external factors in crime prevention in the insurance industry, and it was concluded that each of these factors in crime prevention is effective in the insurance industry.

**Is the weakness of the organizational commitment of the employees of the insurance companies effective in the occurrence of crimes in the field of insurance?**

Performance, effectiveness, and improvement of performance are considered among the most important goals of the organization, and each organization is trying to strengthen these outputs in a variety of ways.

In order to achieve the above objectives, its related and reinforcing factors should be identified and, after identification and review, it should be taken step to strengthen them. One of these factors is the organizational commitment that has attracted a lot of attention in recent years, because it is influenced by many variables, and affects many others such as job satisfaction, absence, quit, and job challenge and performance. In many cases, organizations need individuals to work for the benefit of the organization and beyond the duties, especially in organizations that are undertaking, because the lack of such commitment and psychological dependence on members of the organization will require increased costs to create precise and complex monitoring and control systems. Having executives and employees that values and goals of the organization are internalized and consider them belonging to themselves create the confidence that people work to supply sources of organization.

There are many reasons why an organization should increase the level of organizational commitment of its members; firstly, organizational commitment is a new concept and is generally different from dependency and job satisfaction. For example, the company's compensation expert may be satisfied with what he does, but he does not feel comfortable in the company's environment,

which causes individual's indifference to suspicious insurance. Secondly, research has shown that organizational commitment has a positive relationship with positive outcomes such as job satisfaction, presence, job performance and trans-social organizational behavior that is considered to be an organization's necessity, and it has a negative relationship with the desire to leave a job; and thirdly: Commitment and adherence can have many positive consequences, employees who are committed, have more discipline in their work, stay longer and work more in the organization (Blanchard, 2018: 161). Insurance company's managers should maintain the commitment and adherence of employees to the organization, and to do this, they must be able to increase commitment and adherence by using employee participation in decision making and providing a satisfactory level of job security for them. Also, the results of the research showed that the organizational commitment of insurance companies' employees with the frequency of 8/35 is the most important factor in the organization in crime prevention in insurance companies.

### **Is the factor of employees' proficiency of insurance companies effective in preventing crime in insurance companies?**

Amid dictionary defines an expert who has skill or insight in a particular work, or a person who has proficiency in a job or a profession, and considers proficiency the specialization, specializing and skill. Dictionary of Oxford defines expert a highly knowledgeable or skilled in a particular field and proficiency a high degree of competence and skill.

Each organization has many goals beyond which one of the most important goals of insurance companies is to earn profits and to gain customer satisfaction. One of the most important factors in achieving these goals in each company is the proficiency of the employees and managers of the company, I.e, the organization in a desirable manner at a low cost and time, and, in other words, less effort achieves its goals.

Given that most of the crimes in the insurance field is carried out in the form of forging or fraud, specialized employees in the field of insurance are required to identify these individuals and the tricky used by them. Thus, in companies with a higher number of specialized employees, the amount of crimes in this company is low (Taghavi Fard, 2015: 258).

The results of the research confirm this factor, so that the second effective internal factor in preventing crime in the insurance is the proficiency of employees with frequency 8.15 percent.

### **Is the factor of control on insurance companies effective in preventing crime in the insurance field?**

The existential goal and philosophy is the control of inform and improvement and, if this feature is not available in the control system, the system will not last much. The above process will appear as an obligatory task in the organizational set. The supervisory authorities must try to root them, after accurately identifying the obstacles and problems, and provide corrective solutions (Stones, 2011: 216).

Business enterprises must always operate under flexible and pre-determined plans to ensure the security of stakeholders, including government, shareholders, customers, and so on.

Monitoring and control as a strong tool can play an effective role in providing feedback to programs and operations to managers and stakeholders and to be effective in returning activities to the main path. Insurance companies also included this issue, and they must execute coherent, supervisory, and controlling work programs for the benefit of stakeholders. In the country, due to the statehood of insurance companies, some challenges have been experienced in these programs, and in this paper, it is tried to highlight remarkable parts and propose solutions in order to remove them.

State insurance companies are subject to two types of control: control of external entities or institutions that are enforced by the state under existing laws, and internal supervision and control designed and executed by insurance companies and provide feedback of operations to management.

In this way, the challenges and solutions are raised under two categories, external supervision and control, and internal supervision and control. (Ovyar, 2017: 3). This factor has also been considered as the third effective internal factor or preventing crime in insurance companies, so that it has a frequency of 8.05 percent.

### **Is the defect of law effective in the occurrence of crimes in insurance industry?**

During 11 months of the year 2016, a total of 650 deaths have been reported by the country's legal medicine organization in road accidents. According to the statistics, the number of accidents injured people was 494919 thousand people. Meanwhile, a significant amount of deceased and injured people are drivers of accident-making vehicles. Accordingly, in addition to protecting third parties in driving accidents, the legislator has also considered measures for driving accidents. Accordingly, under Article 115 of the Fifth Plan Law on the Economic, Social and Cultural Development of the Islamic Republic of Iran, the Ministry of Economic Affairs and Finance was obliged to take measures for providing proper coverage for drivers responsible for the incident, such as third parties. The Supreme Council of Insurance, in accordance with Article 17 of the Law on the Establishment of Central Insurance of the Islamic Republic of Iran and the Insurance Rules in 2011, issued a regulation 67 entitled "Regulations on Driver Accidents".

Due to the fact that the preliminary draft of regulation was changed in 2012 and 2014, and some cases in the original regulations (Regulations 67), the result of which was the announcement of regulations 67.1 and 67.2. Unfortunately, in the formulation and subsequent amendments of regulations, the legal and judicial dimensions of the regulations and its compliance with the insurance rules on the one hand, and the financial dimensions and the loss of this coverage and the lack of attention to the business nature of insurance companies, whose main purpose is to compensate of victims by generalizing it to the entire statistical population of insurers, provided that the insurer's equation is observed, caused that in the insurance policy rate and amount of the



premium received, risk management mechanism not to be considered and insurance companies surely In this regard will face losses (Fazl Hashemi, 2016: 3). For example, in driving incidents, several indicators are influencing that the most important is human errors. Therefore, highlighting the human index in this section and paying attention to its impact on incidents is the prerequisite and control of accidents and reducing the percentage of its occurrence over the past years.

While we've always seen in the past few years, despite the slogans of the insurance industry for moving with the purpose of differentiating the driver-centered instead of vehicle-centered, most of the changes are in the direction of strengthening the vehicle-centered in this section, which means that in the not so far future, if we follow this style, the result will be an increase in the number of accidents and consequently the social and economic damages, and eventually the loss of economic activity of the insurer. At the same time, in cases of death, because in the cases of accidents, all twelve months of the capital of Haram month can be paid, while in similar events in third, only four months of the year are subject to the Haram month, and this is a strong incentive for the fraudulent individuals and groups in relocating a third party instead of the driver to receive double damages. The results of the research show that the most important external effective factor in the occurrence of crimes in the insurance industry is the lack of laws appropriate to the areas of insurance companies' activities. The frequency of this factor is based on the percentage from ten scores is 7.65.

### **Is the cooperation of other organizations and institutions with insurance companies effective in crime prevention in the insurance field?**

By increasing competition and moving towards globalization, its features are fast access to information, most organizations face significant changes that force them to use new strategies that are in line with their environment, companies that are active in the supply chain, such as insurance companies, face with these changes more than other organizations, and this requires open

communication and collaboration with other organizations that are in some way related to the goals and resources of the company (Gordon Steven, 2010: 282).

One way to prevent crimes in the field of insurance is continuous cooperation of insurance companies with related departments in the field of crimes, including police and judiciary, so that, using information and experts, the two organizations can effectively fight offenders in this area. The factor is as the second most important external factor in crime prevention in the area of insurance, so that the percentage of frequency of this factor from ten scores is 7.4.

### **Is the cultural poverty of people effective in the insurance area in the occurrence of crime?**

Culture as a vital factor causes the conduct of behaviors in the members of society, the culture governing society forms all our behaviors as an umbrella.

By the expansion of the insurance culture, the insurance market expands in the country, and the country's insurance industry will be able to add to the ordinary insurances in the field of liability insurance, as well as increasing awareness of people in preventing the misuse and violations of insurance, the development of an insurance culture in different dimensions causes confidence and quiet and facilitates investment because insurance is not a cost, but a kind of investment, and people should know the benefits of this Investing (Husseinian Molla, 2014: 5). Therefore, the knowledge of the insurance culture causes investment in insurance, in some way prevents the crimes in this area, in this case, the interviewed experts considered people's insurance culture as the third factor affecting the prevention of the crime of the insurance industry.

### **Discussion.**

The insurance industry is susceptible to fraud according to its nature. The fraudulent nature of insurance and its interaction with all types of social strata caused abuses from it. In fact, insurance is a risk-sharing system that requires the accumulation of liquid assets in the form of funds, which

is done by accumulating premiums. The occurrence of insurance crimes caused a lot of damage to insurance companies in recent decades. Insurance crimes are referred to a situation in which an insurer proposes illegal claims and complaints about the insurance company and strives to achieve profit financially in this way.

In order to investigate and prevent crimes in any organization and institution according to the promise of experts in the field of crimes, external and internal organizational factors affect in the occurrence of these crimes.

In this research, using a Delphi technique and initial interviews, a crime prevention model was designed in the area of insurance and was approved after the model test. To prevent crime in the area of insurance, internal and external factors affect the organization. Among the internal factors, the factors of proficiency, commitment, and control of insurance companies are effective. The first factor is proficiency, since the more the employees are specialized in their field of work, and familiar with the methods and techniques used by perpetrators to abuse insurance, they can prevent and deal with these crimes; the second factor is the commitment.

According to management theory, the more the level of commitment of employees to the goals and principles of the organization is higher, the efficiency of the company increases, and avoids distortion by employees, and incuriosity of employees is reduced to company's goals. The third internal factor is the official and unofficial control on insurance companies by central insurance and other supervisory institutions. Our country's insurance industry, as a financial services institution, is not excluded from this principle. The bitter experience of lack of proper and principle controls that lead to bankruptcy of development insurance company and, consequently, damaging the reputation of our country's insurance industry in the society is the influential examples of inattention to supervisory and control areas.

In the field of control, various issues have been raised since the advent of our country's insurance industry, which mainly consisting of internal controls (inspection and internal auditors) as well as the supervisory authority (central insurance of the Islamic Republic), as well as the acceptance of the control requirements from other organizations and institutions affecting this industry (stock exchange, domestic and international laws); however, in this context, respondents emphasize the need for a serious and decisive contact against violations though a bit in the insurance industry in order to prevent larger violations and maintain public trust in our country's insurance industry based on formal and informal control. Because lack of attention caused the biggest asset of this industry, which is trust and confidence to be undermined, and the valuable services that the industry offers, to be ignored or unfairly questioned, and leads to many violations.

Among the external organizational factors, the defect of laws, the lack of organizational cooperation, as well as the cultural poverty of the people in each area, are considered as an influential external factor or outside the organization in crime prevention in the insurance industry. Therefore, the model has been approved by experts and based on this model, suggestions are presented as follows:

- Using the experience of other countries in the field of combating crime in the field of insurance.
- Holding continuous training classes to increase the proficiency of employees in the field of new crime scams using crime experts and specialists.
- Establishing special branches and courts for crimes and insurance controversies
- Participating employees in stock of insurance companies to increase employee commitment
- Direct and indirect control by central insurance and other supervisory authorities and internal annual auditing from each supervision in all provinces
- Creating a database about experienced offenders in the field of insurance crime and joint insurers.

- Forming an insurance secretariat for more partnerships of insurance companies with provincial police forces and judiciary.
- Using specialized and committed forces in the areas of damages and organizational and financial encouragement in the case of detecting fraud cases.
- Increasing motivation and creating direct relationships of employees with authorities of insurance companies at a macro level.
- Describing insurance crimes by the judiciary for employees of insurance companies regularly
- Holding specialized courses in various fields of insurance and familiarizing employees with the ways of occurrence of violence and fraud.
- Proper and correct and reliable use of financial control systems.
- Creating and using an efficient internal control system.
- Transparency and understanding of insurance crimes and providing technical and advisory services to the public.
- Updating the past rules and approving and simplifying the new rules.
- Continuous communication with other institutions via online with tracking capabilities.
- Using criminals' database shared among all insurance companies.

**Problems of Insurance Companies in Combating Crimes (according to the researcher).**

Inappropriate management of crime risk in the form of fraud risk: This category investigates different aspects of the management system of fraud risk. For example, problems such as: lack of board rating, ineffective anti-fraud policy, lack of knowledge and education, lack of awareness to crimes, inappropriate corporate culture, inadequate internal control system, and lack of internal audit.

Business income: This category shows a problem that cost analysis - the utility of anti-fraud standards, at least in the short time, is not lasting and intends to identify fraud and preventing it.

According to the case, fraud prevention is expensive compared to the direct costs of fraudsters. Also,

the agreement to declare profit damage is good for customer service, but it may prevent the identification of fraud. In relation to intermediaries, insurers may not want to make matters difficult for intermediaries because of competition.

Public attitude: In relation to opportunistic fraud, public attitude cannot help to fight fraud. Many people consider fraud as a harmless crime. They commit fraud without feeling that they are doing wrong. They think that insurers have big pockets (they are wealthy), and it's fair to compensate premiums paid over the years by fraud. They do not understand that fraud leads to higher premiums and their behavior can lead to an upward trend in the fraud and premiums. Cooperation and information sharing: In this category, the lack of cooperation between self-insurers, among insurers and law enforcement and among observers and law enforcement has been considered internationally.

Ineffective executive rules and regulations: Most complaints that are heard are that the capacity to enforce law is very low or priority is not given to insurance fraud. In addition, proof of fraud is difficult, and private affairs and market regulations prevent fraudulent identification.

Available opportunities for fraudsters: This latest category investigate the fact that identifying and proving fraud is difficult due to the inseparable characteristics of insurance products and the increasing use of IT. The tricks become complex and advanced.

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