WELCOME TO CATCON

DREAM, VISION, MISSION & OUR JOURNEY

This is not a chapter about a company profile. It is the story of **why CATCON came into existence, what its founders are trying to build, and where you may**

Welcome to **Checkers & Trackers Consultancy Services Pvt. Ltd. (CATCON)**—a purpose-driven organisation built to support the insurance industry with **ground-level strength, expert thinking and technology-enabled execution**. CATCON was created with a simple belief: when the last mile of insurance becomes stronger, the entire ecosystem becomes more trustworthy.

You are not only joining a role. You are joining a story that is still being written.

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Before CATCON, understand the world around it

Health insurance is a chain of promises, decisions, records, money and trust.

THE PROMISE

A health-insurance ecosystem begins with a person who pays a premium for protection. When illness or injury occurs, the **hospital provides care**, the **insurer or TPA evaluates the claim**, medical and billing records explain what happened, and a decision is ultimately taken about what is payable. Every hand-off must be accurate for the promise of insurance to work.

THE REALITY

The ecosystem is therefore much larger than a policy document. It includes customers, hospitals, doctors, insurers, TPAs, investigators, auditors, regulators, service partners and technology platforms. **Money moves through the ecosystem, but so do facts, documents, judgments and trust.** A weakness at any one point can affect the whole chain.

Insurance succeeds only when protection for the customer and sustainability for the insurer can coexist.

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The real battle is often at the last mile

Growth in insurance creates opportunity—but weak verification, audit and process discipline can create leakage.

WHERE GAPS APPEAR

A genuine patient may deserve quick and fair support, yet the claim may arrive with incomplete records. A hospital may bill correctly—or there may be inflation, unnecessary services, documentation gaps or process deviations. A claim team may work under intense TAT pressure. An investigator may collect information that is not strong enough to become evidence. **The problem is rarely one person; it is often a gap in the system.**

WHY IT MATTERS

When such gaps are ignored, the result is not only financial leakage. Wrong payment affects cost; wrong denial affects customer trust; poor evidence weakens decisions; and repeated process failures increase future losses. CATCON's founders saw that India needed a more disciplined way to **check what is happening, track why it is happening, and convert recurring gaps into solutions.**

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The idea of the Checker and the Tracker

The company profile describes a concern with fraud, abuse, leakage, audit gaps and long-term sustainability.

THE QUESTION

After decades of combined work in healthcare and insurance, the founding team felt that the industry lacked a strong **“Checker and Tracker” concept**—a system that could examine critical gaps, track recurring patterns and support corrective action across the loss cycle. They saw opportunities in data analysis, claim audit, provider audit, investigation, fraud mitigation, practical training and technology.

THE ANSWER

That idea became **Checkers & Trackers Consultancy Services** in December 2021. As the work expanded with clients in the general-insurance ecosystem, the organisation evolved into **Checkers & Trackers Consultancy Services Pvt. Ltd. on 4 January 2023**. The ambition from the beginning was larger than completing individual assignments—it was to bring multiple loss-management capabilities under one roof.

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The dream began with complementary experience

Four doctors brought together insurance leadership, operations, investigation, clinical thinking and technology.

DR. VINEET KUMAR MITTAL

Dr. Vineet Kumar Mittal combines more than 30 years of clinical practice with over two decades of leadership in health-insurance TPAs. His experience spans operations, investigation and fraud analytics, and his work as an insurance educator and anti-fraud professional gives CATCON a strong industry and capacity-building foundation.

DR. SUDIPTA THAKUR

Dr. Sudipta Thakur brings clinical experience together with more than a decade of insurance management, government and rural business, claims operations and large project execution. His experience across health, personal accident, crop and public insurance programmes gives CATCON an operations-first view of how complex schemes work on the ground.

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Field intelligence met technology thinking

The founding group also brought deep investigation experience and a deliberate automation vision.

DR. RAKESH SINGH

Dr. Rakesh Singh has more than 12 years of experience in health-insurance claim investigation, including work as investigator, district claim coordinator, investigation in-charge and state-level health-assurance leader. His experience represents the reality of verification—the field, the stakeholder, the evidence and the operational challenges behind every report.

DR. SUMAN HALDER

Dr. Suman Halder, CATCON's Chief Technical Officer, combines clinical knowledge with information technology, entrepreneurship and research exposure. His role has focused on futuristic concepts—automation, analytical tools, investigation technology, monitoring platforms and digital learning—so that good work becomes **measurable, repeatable and scalable.**

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They did not dream of another investigation agency

The documented ambition was 360° loss minimisation—from underwriting to payment.

A BROADER PURPOSE

The founders' dream was to create an organisation that could **bridge gaps with expert domain knowledge while also creating future leaders for long-term sustainability**. CATCON would not live only at the end of the claim, after suspicion had already arisen. It would learn to look earlier, wider and deeper—at data, providers, processes, claims, people and repeated patterns.

THE PROMISE

The company profile expresses a bold goal: to deliver **quality with integrity and complete faithfulness to the assigned task**, work hand-in-hand with clients, plug avoidable leakage and improve efficiency. The larger purpose is not denial for its own sake; it is a healthier insurance ecosystem in which legitimate claims are protected and preventable loss is controlled.

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Imagine loss management as a journey, not an event

The company profile records a ten-step, 360° ambition. This Foundation slide translates that ambition into a simple lifecycle story.

The first half of the journey begins **before the final claim decision**. It asks whether **(1) underwriting** understood the risk, whether **(2) disclosures** were complete, whether **(3) business and claims data** reveal unusual patterns, whether **(4) provider behaviour** needs attention, and whether **(5) early claim signals** suggest that deeper checking may be required.

The second half follows the claim toward payment and learning. It asks how **(6) claim audit**, **(7) verification/investigation**, **(8) medical and billing review**, **(9) pre-payment quality control**, and **(10) the learning loop from closed cases** can prevent the same leakage from repeating. The principle is simple: every case should leave the system wiser than it found it.

Foundation interpretation of the documented ten-step ambition; detailed official naming remains subject to management confirmation.

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How the dream becomes day-to-day work

CATCON's company profile identifies Data Analysis, Audit, Training and Investigation as the four main areas expected to deliver most of the loss-management impact.

ANALYSIS + AUDIT

Data Analysis turns underwriting, business, claims and investigation information into insight, helping the organisation identify patterns that may create preventable loss. **Audit** then checks the actual systems and decisions—claim files, hospitals, provider billing, underwriting, settlement processes and investigation reports—to find where controls can become stronger.

TRAINING + INVESTIGATION

Training converts individual experience into a repeatable standard so that new professionals do not take years to become productive in one direction. **Investigation** connects the system back to reality by verifying facts, collecting usable evidence and testing whether what was declared, documented and billed reflects what actually happened.

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People + Process + Technology is not a slogan

It is the operating formula that converts experience into a scalable institution.

PEOPLE

CATCON's first asset is **people who can think**—clinicians, investigators, auditors, coordinators, quality professionals, operations teams, trainers and technologists. Skill matters, but so do integrity, communication and the willingness to learn. An experienced person can solve one problem; a skilled team can solve thousands consistently.

PROCESS

Process gives that skill a common direction. SOPs, defined responsibilities, TAT, evidence standards, live audit, post-audit, QC and escalation make good work repeatable. A process does not replace judgment; it protects judgment from becoming inconsistent, undocumented or dependent on one individual.

TECHNOLOGY

Technology gives CATCON visibility and scale. **DRISTI, V-MEET, dashboards, digital evidence and automation** allow the organisation to capture what happened, guide work while it is happening, monitor delays and transform completed cases into structured information that can improve future decisions.

From a field-led organisation to a hybrid verification engine

Technology did not replace ground reality; it created new ways to reach, monitor and learn from it.

DRISTI

CATCON's profile describes **DRISTI** as an end-to-end portal for data capture, real-time progress monitoring, live guidance, dashboards, reminders, case communication, information retrieval and automated reporting support. The deeper value is accountability: the work no longer needs to disappear inside disconnected calls, spreadsheets and messages; the case can carry its own digital history.

V-MEET

V-MEET / digital verification added another layer. Instead of asking only whether someone could physically reach a location, CATCON could begin asking what mode of verification was right for the risk. Remote interaction, video-supported evidence and multilingual access expanded service reach, while high-risk or complex situations could still move to deeper physical investigation.

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CATCON wants to grow in INVITECH

Inside the founders' discussions, INVITECH represents a major growth space: investigation strengthened by technology.

CATCON's internal discussions describe **INVITECH** as an area with relatively few players and significant room for development and growth. For CATCON, the idea is bigger than an app. It is the convergence of investigation knowledge with technology—where intake becomes smarter, evidence becomes structured, workflow becomes measurable, and experts receive better information before they make professional judgments.

The ambition is to move from **manual → digital → automated → intelligent** operations: robotic inwarding, smarter allocation, OCR and document extraction, workflow alerts, video verification, risk signals, anomaly detection, analytics and AI-assisted drafting or QC. The technology should handle routine work so that people have more time for reasoning, relationships and decisions.

INVITECH is not "technology instead of investigation." It is technology that makes investigation stronger.

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Why CATCON invests in training

The company profile identified a practical training gap in health-insurance claims and investigation.

THE INDUSTRY GAP

Insurance teams recruit people from very different educational and professional backgrounds. Without structured practical learning, it can take months or years for new resources to work in a common direction. When people leave and replacements arrive, the gap starts again. CATCON therefore treats **training as loss management**—because inconsistent knowledge creates inconsistent decisions.

THE CATCON RESPONSE

The LMS, role-based training, assessments, mentorship and supervised case exposure are designed to turn individual learning into organisational capability. That is why this Foundation course matters. You are not being asked only to remember terms; you are being prepared to enter a specialised ecosystem with a shared language, shared standards and a clearer path to professional growth.

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What can working in CATCON give you?

The opportunity is not a guaranteed promotion; it is access to a specialised learning environment where capability can become visible.

REAL EXPOSURE

At CATCON, a new joiner can see how insurance works beyond theory—how a claim enters, how triggers are identified, how investigators verify facts, how doctors audit evidence, how coordinators protect TAT, how QC improves a report, and how technology connects the entire case. This kind of **cross-functional exposure** can accelerate understanding of a domain that is otherwise difficult to learn from textbooks.

MULTIPLE DIRECTIONS

As your competence grows, the ecosystem opens different paths: **case coordination and process ownership, investigation leadership, medical audit and adjudication, quality, training and SME work, operations, MIS and analytics, or technology-enabled workflow roles**. The path depends on aptitude, performance, learning and organisational need—but the Foundation gives you a common starting point.

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The most valuable skill is not one software or one form

It is the ability to combine domain knowledge, disciplined execution and digital working.

Professionals become more valuable when they can combine **insurance understanding + documentation quality + TAT discipline + investigation sense + communication + digital tools**. CATCON gives you repeated opportunities to practise that combination. A coordinator who understands evidence becomes stronger. An auditor who understands field constraints becomes stronger. A technologist who understands operations builds better systems.

The organisation also benefits from the same growth. Better people produce better cases; better cases produce better data; better data improves process and technology; better tools help the next generation work faster and more consistently. **Employee growth and organisational growth therefore reinforce each other when learning is converted into contribution.**

Learn → Deliver → Own → Improve → Help Others → Lead

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Belonging with responsibility

Family at CATCON should mean shared purpose, not lower standards.

WHAT CATCON OWES YOU

A healthy CATCON family should create **learning, mentorship, exposure, feedback, fair opportunity to demonstrate capability, and systems that help people perform**. The organisation should keep building better processes and tools so that sincere effort can translate into professional development rather than being lost in confusion.

WHAT YOU OWE CATCON

Belonging is also a commitment. CATCON expects **integrity, confidentiality, discipline, ownership, respect, quality, timely communication and continuous learning**. Family does not mean that errors are hidden or standards are relaxed. It means we help the next person succeed, protect the institution's reputation and solve problems without turning departments into competing islands.

Your designation may be small. Your representation is not.

Every report, call, visit, line of code and handover becomes part of CATCON's identity.

YOU REPRESENT THE ENTITY

To the outside world, a claimant may never meet the CEO. A hospital may know CATCON only through the investigator who visits. A client manager may judge CATCON through one coordinator's update or one auditor's report. A developer may never speak to a claimant, yet a workflow decision can affect thousands of cases. **Your role is local; your impact can be organisational.**

YOU HELP WRITE THE NEXT CHAPTER

CATCON is still building—its processes, talent pool, technology, national reach and INVITECH ambition are all works in progress. That gives a joiner something mature organisations cannot always offer: the chance to **learn inside a growing system and contribute to how that system itself evolves.** Your opportunity is to become not only an employee of CATCON, but a capable professional shaped by—and helping shape—the institution.

CATCON TAKEAWAY

YOU ARE JOINING A JOURNEY, NOT JUST A JOB

CATCON began with a question: **Can we check the gaps, track the patterns and build better solutions for insurance loss management?** The answer has grown from field investigation into audit, training, data, DRISTI, V-MEET and an emerging INVITECH ambition.

Your journey begins with the same mindset: **learn deeply, work with integrity, use evidence, respect process, embrace technology, help the next person succeed—and keep growing.**

BELONG → BELIEVE → CONTRIBUTE → GROW