



FINANCE AND TREASURY TRAINING

Insurance Claims Investigation and Fraud Indicators

3 day course

Classroom, online or in-house

Course overview

An insurer that pays every claim quickly loses money and one that resists them loses customers, and the skill sits in deciding which claims warrant scrutiny before the file has consumed the difference. This course builds that judgement. Delegates work through policy response, establishing whether the loss falls within cover before investigating anything else. Loss adjusting principles follow, including quantum, indemnity and betterment. Investigation technique is covered: scene evidence, documentation, third party accounts and the timeline that either holds together or does not. Fraud indicators are addressed specifically by class, including staged motor accidents, inflated contents claims and losses that occur suspiciously close to inception or lapse. Interviewing a claimant fairly is practised, with the limits on what an insurer may do. Repudiation and its communication are covered, since a badly explained decline creates a complaint. Salvage, subrogation and recovery follow. The course closes on complaints, ombudsman referral and litigation.

What you will learn

- Establish policy response before investigating a claim
- Apply quantum, indemnity and betterment correctly
- Gather scene, documentary and third party evidence into a timeline
- Recognise fraud indicators specific to each class of business
- Interview a claimant fairly within the limits on an insurer
- Repudiate a claim and communicate the decision defensibly
- Pursue salvage, subrogation and recovery, and handle ombudsman referral

Who should attend

- Claims handlers and assessors
- Loss adjusters and investigators
- Insurance fraud and forensic units
- Claims managers and team leaders
- Brokers supporting clients through claims

Course outline

- 01 Paying everything against resisting everything
- 02 Policy response before investigation
- 03 Quantum, indemnity and betterment
- 04 Scene, documents and third party evidence
- 05 Building a timeline
- 06 Fraud indicators by class
- 07 Interviewing and the limits on an insurer
- 08 Repudiation, salvage, subrogation and ombudsman referral

Upcoming dates



Dates	Venue	Format	Fee per delegate
21 to 23 October 2026	Dar es Salaam, Tanzania	Classroom	USD 995
24 to 26 February 2027	Durban, South Africa	Classroom	R14,950
10 to 12 March 2027	Online	Online	R6,500
15 to 17 March 2027	Cape Town, South Africa	Classroom	R14,950

Fees and how to register

This 3 day course is **R6,500** per delegate online, **R14,950** in the classroom in South Africa, Botswana, Namibia, Lesotho and Eswatini, and **USD 995** in the classroom elsewhere in Africa. In-house training is quotation on request. Book 2 or more delegates on this course and save 10%.

To register or request an in-house proposal, visit www.afrisciencegroup.com, email info@afriScience.co.za, or WhatsApp us on **+27 63 479 1136**.

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