

Motor Insurance Fraud Detection, Assessment and Intelligence

DATE:

28 & 29 September 2026

TIME:

9.00 am - 5.00 pm

VENUE:

Aii Training Room, Level 2,
AICB Building, Kuala Lumpur

CPD HOURS:

14 Hours

PROFICIENCY LEVEL:

Advanced



5 Prime Skills
3 Power Skills



Training Programme No:

10001712701

OVERVIEW

Fraud risks in motor claims continue to evolve from isolated opportunistic acts to increasingly organised and patterned activity. Building on core insurance and claims knowledge, this programme develops advanced capabilities in fraud risk evaluation, structured analysis, and defensible escalation decision-making for suspicious claims.

This programme is designed to build professional judgment and decision authority in fraud assessment, equipping participants to evaluate fraud risks, construct defensible fraud hypotheses, and determine appropriate escalation actions within the motor insurance environment.

Participants will learn how fraud exploits insurance processes, how suspicious indicators and linked patterns can be critically evaluated, how structured investigation tools support defensible fraud decisions, and how organised fraud activity can be assessed using network and intelligence techniques.

The programme extends traditional motor insurance knowledge into specialist fraud decision-making capability, enabling participants to justify fraud determinations, defend escalation decisions, and apply governance principles in complex and uncertain claim scenarios.

LEARNING OUTCOMES

By the end of this programme, participants will be able to:

1. Evaluate fraud vulnerabilities, typologies and indicators to assess fraud risk
2. Construct defensible fraud hypotheses using structured fraud detection outputs
3. Evaluate and justify fraud positions and claim decisions using evidentiary and legal principles
4. Determine and defend governance-compliant referral and escalation decisions, including network-based risks.
5. Synthesize structured intelligence and professional judgment into defensible assessment and escalation decisions.

WHO SHOULD ATTEND

This programme is ideal for Claims Executives, Claims Investigators, Fraud Analysts and Claims Supervisors.

COURSE CONTENT

Day 1		
Time	Module	Content
9.00 am – 1.00 pm	Module 1: Insurance and Claims Foundations for Fraud Detection	<ul style="list-style-type: none"> Identify policy, coverage and process weaknesses that may lead to fraud Review unusual claim values and loss patterns Apply indemnity and valuation principles when assessing claims Make claim decisions based on policy terms and evidence
	Module 2: Fraud Foundations and Taxonomy	<ul style="list-style-type: none"> Recognise common signs and behaviours linked to fraud Understand how individuals or groups carry out fraud schemes Group fraud cases into clear and practical categories Use fraud categories to guide detection and further action
1.00 pm – 2.00 pm	Lunch break	
2.00 pm – 5.00 pm	Module 3: Weak Spots and Fraud Typologies	<ul style="list-style-type: none"> Identify weaknesses that fraudsters may exploit Use the 7 Weak Spots checklist to review fraud risks Understand common fraud schemes, the people involved and their motives Recognise when several warning signs appear together
	Module 4: Structured Fraud Detection and Investigation	<ul style="list-style-type: none"> Use red flags to identify claims requiring further review Apply the CRASH-TEST checklist to examine suspicious claims Find inconsistencies and unusual claim patterns Develop a clear explanation of how fraud may have occurred

Day 2		
Time	Module	Content
9.00 am – 1.00 pm	Module 5: Clause Anchoring and Evidentiary Assessment	<ul style="list-style-type: none"> Match claim evidence to relevant policy terms and possible breaches Assess whether the evidence is strong enough to support further action Strengthen fraud reasoning by comparing evidence, policy terms and fraud indicators Form a clear and supportable fraud conclusion
	Module 6: Referral and Escalation Governance	<ul style="list-style-type: none"> Decide when a suspicious case should be referred or escalated Check whether enough information and evidence have been gathered Prepare a clear and complete fraud referral Explain and support the recommended action
1.00 pm – 2.00 pm	Lunch break	
2.00 pm – 5.00 pm	Module 7: Fraud Case Assessment Lab	<ul style="list-style-type: none"> Review a complete claim using the CRASH-TEST checklist Identify inconsistencies, warning signs and missing information Decide whether the case requires fraud action Make and explain an evidence-based claim decision
	Module 8: Fraud Linkage and Network Fraud Intelligence	<ul style="list-style-type: none"> Identify links between claims, people, vehicles and service providers Distinguish isolated claims from coordinated fraud activity Recognize unusual relationships and repeated patterns Decide whether linked cases require further investigation or escalation

REGISTRATION DETAILS



Registration:

<https://aia4u.org/ilms/user/login>

Normal Fee
(Register closing:
17 September 2026)

	Aii Member	Non - Member
Single	RM 2,100 / USD 480	Single RM 2,300 / USD 525
Group of 3	RM 2,000 / USD 455	Group of 3 RM 2,200 / USD 500

Note:

Fee is inclusive of 8% SST

ABOUT THE TRAINER



Denzel Chew Hock Teong

Key Facilitator

Denzel Chew is a dynamic trainer, coach, and speaker with over 25 years of experience delivering workshops, coaching, and business presentations across Malaysia, China, Singapore, Indonesia, Thailand, Brunei, and Vietnam. Renowned for his ability to engage diverse audiences—from CEOs and corporate leaders to sales teams, executives, and technical staff—he works closely with senior management to enhance performance, boost productivity, and drive profitability, often through organizational diagnostics and the development of key performance indicators.

Fluent in English, Mandarin, and Bahasa Malaysia, his interactive, energetic style blends professionalism with humor, creating impactful learning experiences. A Certified RPL Assessor (2014) and Certified Master Performance Coach (2018), Denzel has been engaged by major corporations, including a foreign bank in Malaysia, to deliver intensive coaching for peak sales performance and management effectiveness, leveraging his cross-cultural expertise and deep passion for helping individuals and organizations achieve lasting growth and success.

ABOUT THE TRAINER



Jefferson Liwas

Fraud Intelligence & Network Analysis Specialist, ISM Insurance Services Malaysia Berhad

Jefferson is a motor insurance professional with more than 18 years of experience in claims operations, fraud detection and fraud analytics. He specialises in identifying organised motor fraud by analysing connections between claims, individuals, vehicles and service providers across multiple insurers and takaful operators.

At ISM Insurance Services Malaysia Berhad, he drives the industry-wide application of the Fraud Intelligence System (FIS) through training and collaboration. He develops motor fraud trend analyses on emerging syndicate activity. He also supports the industry Fraud Prevention Committee (FPC) in a secretariat role and led the development of key initiatives, including the Insurance & Takaful Anti-Fraud Conference and Anti-Fraud Excellence Programme in 2024.

He holds a Master of Business Administration (MBA) from Anglia Ruskin University. He has completed fraud examination training under the Association of Certified Fraud Examiners (ACFE) and is an HRD Corp Accredited Trainer.

ALIGNMENT TO THE FUTURE SKILLS FRAMEWORK



5 Prime Skills
3 Power Skills

Proficiency Level:
Advanced

Skills Developed by Attending this Programme

Prime Skills

Customer Experience Management	<ol style="list-style-type: none"> 1. Customer Experience Design 2. Customer Profiling
Digital and Data Integration	<ol style="list-style-type: none"> 3. Big Data Analytics
Investment and Financial Management	<ol style="list-style-type: none"> 4. Insurance Claims Processing
Risk Management, Governance and Regulatory Compliance	<ol style="list-style-type: none"> 5. Fraud Risk Management

Power Skills

Innovation and Delivery	<ol style="list-style-type: none"> 1. Business Acumen 2. Critical Thinking 3. Problem Solving
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Asian Institute of Insurance (Aii) courses have been granted the status of Approved Training Programme (ATP) under the Human Resources Development Act 1992. Based on Training Providers Circular No. 3/2021, PSMB has imposed a requirement that training providers need to register their training programme under the HRD Corp Claimable Course Scheme to offer training to the employers who are registered under the Human Resource Development Corporation (HRD Corp).

1. What is HRD Corp Claimable Courses?

HRD Corp Claimable Courses formerly known as SBL Khas is a scheme to assist registered employers, especially those with limited resources to train and upskill their employees in line with their operational and business requirements. Under this scheme, HRD Corp will pay the course fee (subjected to 4% service fee from 1st April 2021) directly to the training providers by deducting the amount from the employers' levy account. HRD Corp will also pay other claimable allowances to the employer.

2. How are Training Providers or Employers to submit for HRD Corp Claimable Courses?

Asian Institute of Insurance (Aii) will submit their Courses registration via the HRDC e-Tris system. Once course is approved as Claimable Course (previously known as SBL Khas course), the approved course will appear in the HRDC e-Tris system.

Employers will need to access the e-Tris system to select the course and submit to HRDC for grant approval. The total claimable amount is subject to the approval of each Employer individual grant application, Once HRDC approves Employer grant, the company must provide the approved grant code to Asian Institute of Insurance (Aii).

After the training is conducted, Employers are required to complete HRDC Attendance Reports eg. JD14 and submit necessary documents to ensure HRDC settlement of Asian Institute of Insurance (Aii) invoice.

Asian Institute of Insurance (Aii) will submit the invoice directly to HRDC with the approved grant code for each participant or Employer.

3. How to submit the grant application?

Please click on link for information on training grants application: <https://hrdcorp.gov.my/employer-guidelines/>

4. What are the supporting documents required?

Please click on link for information on training grants application:

https://hrdcorp.gov.my/wp-content/uploads/2022/07/HRD-Corp_SBL_Grant-Helper.pdf

Important Notice:

- Effective 1st August 2019, training programmes must commence within six (6) months from the date of training grant applications are made and training claim submissions must be made not more than six (6) months from the date the training programmes are completed.
- Application must be submitted by employers before training date commencement.
- The company shall bear full responsibility for the programme fee balance if the HRDC claim is not approved or claimable for any reason.

For more information and updates on HRDC, please refer to its official webpage at www.hrdcorp.gov.my. Should you have any problem in accessing your e-Tris account, kindly forward the issue to HRDC IT Help Desk at ithelpdesk@hrdcorp.gov.my

Application Process:

01

**Application
via e-TRIS**

Documents Required:

- Quotation / Invoice
- Training Schedule / Course Content
- Trainer Profile

02

Approval

Documents Required:

- To share Grant ID to Training Provider

01

Claim

Documents Required:

- Itinerary (airfare) - if any
- Receipt & Invoice (transportation) - if any



REGISTER NOW



Asian Institute of Insurance

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50480 Kuala Lumpur, Malaysia

For further information, please contact:
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