Comprehensive Insurance Claims and Fraud Investigation Training Course



02 - 06 Nov 2026

Milan

5900 € (Per Person)

Ref: #BI3177_176872

Course Introduction / Overview:

The insurance industry stands as a critical pillar of the global economy, yet it faces persistent challenges from fraudulent activities and inefficiencies in claims processing that erode profitability and trust. This course provides a comprehensive framework for mastering both strategic claims handling and advanced fraud investigation. It moves beyond basic procedures to instill a deep understanding of the entire claims lifecycle, from initial reporting to final settlement and potential litigation. We will explore the foundational principles of policy interpretation and ethical conduct, ensuring every decision is sound and defensible. Drawing on established theories like the "fraud triangle" developed by criminologist Donald R. Cressey, participants will learn to identify the pressures, opportunities, and rationalizations that drive fraudulent behavior. This program, offered by BIG BEN Training Center, is meticulously designed to equip professionals with the analytical skills and investigative mindset required to protect company assets, enhance operational efficiency, and maintain customer satisfaction. By integrating cutting-edge data analytics with traditional investigation techniques, this training prepares attendees to navigate the complexities of modern insurance claims and stay ahead of emerging fraud schemes.

Target Audience / This training course is suitable for:

- Claims Adjusters and Examiners.
- Insurance Investigators and Special Investigation Unit (SIU) members.
- Underwriters and Risk Managers.
- Insurance Legal Counsel and Paralegals.
- Compliance and Internal Audit Professionals.
- Claims Department Managers and Supervisors.
- Third-Party Administrator (TPA) personnel.
- Customer Service Representatives in the insurance sector.

Target Sectors and Industries:

- Property and Casualty Insurance.
- Life and Health Insurance.
- Reinsurance Companies.
- Governmental insurance agencies and public sector risk pools.
- Corporate Risk Management and Self-Insured Entities.
- Third-Party Administrators (TPAs).
- Insurance Brokerages and Agencies.
- Legal firms specializing in insurance law.

Target Organizations Departments:

- Claims Department.
- Special Investigation Unit (SIU).
- Underwriting Department.
- Legal and Compliance Department.
- Risk Management Department.
- Internal Audit Department.
- Customer Service Department.
- Operations Management.

Course Offerings:

By the end of this course, the participants will have able to:

- Master the end-to-end insurance claims handling process from first notice of loss to final resolution.
- Develop a robust framework for interpreting complex insurance policy language and coverage issues.
- Identify and analyze red flags and behavioral indicators associated with fraudulent claims.
- Implement advanced data analytics and predictive modeling techniques for fraud detection.
- Conduct structured and effective investigations, including interviews and evidence collection.
- Create comprehensive and defensible claim file documentation to support decisions.
- Enhance negotiation and settlement strategies to achieve fair and efficient outcomes.
- Manage claims litigation and understand the principles of subrogation and recovery.
- Ensure full compliance with industry regulations and avoid bad faith claim allegations.

Course Methodology:

The training methodology at BIG BEN Training Center is designed to be highly interactive, immersive, and practical, ensuring that participants can immediately apply their learning in a professional context. We move beyond traditional lectures to create a dynamic learning environment that fosters critical thinking and skill development. The course heavily relies on real-world case studies, allowing participants to analyze complex claims scenarios and dissect sophisticated fraud schemes in a controlled setting. Interactive group discussions and brainstorming sessions encourage the sharing of diverse perspectives and experiences, enriching the collective learning process. Role-playing exercises will simulate challenging situations such as witness interviews and settlement negotiations, providing a safe space to practice and refine communication and strategic skills. Practical workshops will introduce participants to data analysis concepts and tools used in modern fraud detection. Throughout the course, our expert instructors provide continuous feedback and facilitate a collaborative atmosphere, ensuring every participant leaves with not just knowledge, but a new level of professional confidence and capability.

Course Agenda (Course Units):

Unit One: Foundations of Strategic Claims Management

- The Insurance Claims Lifecycle and Key Stakeholders.
- Principles of Insurance and Policy Contract Interpretation.
- Establishing Good Faith and Ethical Claims Handling Practices.
- Effective First Notice of Loss (FNOL) and Initial Triage.
- Techniques for Setting Accurate and Timely Claims Reserves.
- Mastering Claim File Documentation and Reporting Standards.
- Understanding the Role of Customer Service in Claims Management.

Unit Two: Advanced Investigation and Evidence Gathering

- Systematic Approaches to Claims Investigation.
- Conducting Effective Interviews with Claimants, Witnesses, and Experts.
- Techniques for Scene and Document Analysis.
- Leveraging Public Records and Open-Source Intelligence (OSINT).
- Principles of Evidence Collection, Preservation, and Chain of Custody.
- Collaborating with Experts and External Investigators.
- Writing Clear, Concise, and Defensible Investigation Reports.

Unit Three: The Landscape of Insurance Fraud

- Defining and Categorizing Insurance Fraud (Hard vs. Soft Fraud).
- Common Fraud Schemes in Property, Casualty, and Health Insurance.
- The Psychology of the Fraudster: The Fraud Triangle and Diamond.
- Identifying Red Flags and Indicators of Suspicious Claims.
- Organized Insurance Fraud Rings and Criminal Networks.
- The Role and Function of the Special Investigation Unit (SIU).
- Legal and Regulatory Frameworks for Combating Insurance Fraud.

Unit Four: Technology and Analytics in Fraud Detection

- Introduction to Data Analytics and its Application in Claims.
- Using Predictive Analytics and Modeling to Score Claim Risk.
- Detecting Anomalies and Patterns with Data Mining Techniques.
- The Role of Artificial Intelligence and Machine Learning in Claims Processing.
- Introduction to Digital Forensics for Investigating Claims.
- Leveraging Social Media and Digital Footprints in Investigations.
- Implementing Technology to Streamline Claims and Detect Fraud.

Unit Five: Claims Resolution, Litigation, and Recovery

- Advanced Negotiation and Alternative Dispute Resolution (ADR) Techniques.
- Strategies for Effective and Fair Claims Settlement.
- Managing Litigation and Working with Legal Counsel.
- Understanding and Pursuing Subrogation and Recovery Opportunities.
- Preventing and Defending Against Bad Faith Allegations.
- Conducting Claims Audits for Quality Assurance and Compliance.
- Future Trends in Claims Handling and Fraud Investigation.

FAQ:

Qualifications required for registering to this course?

There are no requirements.

How long is each daily session, and what is the total number of training hours for the course?

This training course spans five days, with daily sessions ranging between 4 to 5 hours, including breaks and interactive activities, bringing the total duration to 20 - 25 training hours.

Something to think about:

As artificial intelligence becomes more sophisticated in detecting fraudulent claims, how might it also be leveraged by fraudsters to create more convincing and harder-to-detect schemes?

What unique qualities does this course offer compared to other courses?

This course distinguishes itself by offering a holistic and integrated curriculum that equally prioritizes strategic claims handling and advanced fraud investigation. Unlike programs that treat these as separate disciplines, we emphasize their symbiotic relationship, teaching participants how to manage claims efficiently while maintaining a constant state of investigative vigilance. The curriculum uniquely blends the "art" of investigation, focusing on human psychology, interviewing techniques, and critical thinking, with the "science" of modern detection, covering data analytics, predictive modeling, and artificial intelligence. This dual focus ensures that graduates are not just proficient in current procedures but are also prepared for the future of the industry. Furthermore, the course content is deeply practical, built around real-world case studies and interactive simulations rather than abstract theory. Participants will not only learn what to do but will also practice how to do it, from navigating difficult negotiations to interpreting complex data sets, ensuring they return to their roles with tangible, immediately applicable skills.