Insurance Claims Course: Coverage Checks, Fraud Red Flags, Settlement and Recovery

10 – 14 January 2027
Manama

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Programme Summary

Insurance claims handling is the subject of this one-week training course for claims managers, investigators and heads of claims at managerial level, ending in a claims handling plan for one portfolio. Slow triage, loose coverage checks and missed fraud signals raise payouts and weaken trust with policyholders. The programme moves from the claim lifecycle to coverage and evidence, then to fraud investigation and to reserving, settlement and recovery, and ends with a plan a claims committee can adopt. Mars Training Centre UK delivers this programme on insurance claims handling to mixed-organisation cohorts.

The Business Case

Claims are the largest cost an insurer carries and the moment when a policy is tested. Weak files, inconsistent coverage decisions and late referrals let leakage build in motor, property and liability portfolios alike. Managers who control how claims are sorted, checked, investigated and settled can protect results without slowing honest customers, though the gains depend on joining several teams in one routine.

- Claims Leakage: Falls as coverage checks and evidence standards are applied before payment.
- Fraud Referral Quality: Improves as red flags are tied to clear referral thresholds.
- Recovery Rate: Rises as recovery rights are identified early and tracked to closure.

Principles and Evidence Base

- Principle of Indemnity: Limits payment to the loss suffered, applied in Sessions 2 and 4 to coverage decisions and settlement ranges.
- Utmost Good Faith: Frames the duties of disclosure and fair handling between insurer and insured, applied in Session 2 to disclosure review.
- Fraud Triangle Model: Links pressure, opportunity and rationalisation, applied in Session 3 to reading red flags.

Intended Participants

- Claims managers who set handling standards and settlement authority.
- Claims investigators who gather evidence and decide on referral.
- Heads of claims who answer for results and customer treatment.
- Loss adjusters who assess losses and advise on coverage.

Typical settings include motor, property, liability and health insurance.

Learning Outcomes

1. Participants will be able to diagnose where delay and leakage arise in the claim lifecycle.
2. Participants will be able to evaluate a claim against policy wording and evidence.
3. Participants will be able to construct red flag indicators and a referral threshold.
4. Participants will be able to prioritise claims for reserving and settlement authority.
5. Participants will be able to justify settlement and recovery positions to colleagues and counterparties.
6. Participants will be able to design a claims handling plan for a claims committee.

Programme Structure

Day 1: Insurance Claims Handling and the Claim Lifecycle

How does a claim move from notification to closure, and where do delay and leakage arise?

- Claim Lifecycle Map
- Notification and Triage Rule
- Severity Segmentation Grid
- Claim File Standard
- Leakage Source Inventory

Day 2: Coverage Checks and Evidence Gathering

Is the loss covered, and what evidence supports the decision?

- Policy Wording Coverage Test
- Disclosure Review Sheet
- Exclusion and Condition Checklist
- Evidence Request Plan
- Statement and Interview Guide

Day 3: Fraud Red Flags and Investigation

Which signals justify referral, and how is an investigation run fairly?

- Fraud Triangle Reading
- Red Flag Indicator Library
- Referral Threshold Rule
- Special Investigation Unit Hand-Off Pack
- Records and Surveillance Review Log

Day 4: Reserving, Settlement and Recovery

How are reserves set, settlements negotiated and recoveries pursued?

- Case Reserve Setting Method
- Settlement Range Worksheet
- Negotiation Plan Sheet
- Subrogation Recovery Test
- Salvage and Third-Party Recovery Tracker

Day 5: Claims Handling Plan for One Portfolio

Do the earlier tools combine into one plan that a claims committee can adopt?

- Applying the Session 1 Leakage Source Inventory
- Testing the Session 2 Policy Wording Coverage Test
- Checking the Session 3 Referral Threshold Rule
- Rehearsing the Session 4 Settlement Range Worksheet
- Completing the Claims Handling Plan

Methodology

The programme uses case analysis built on prepared files for two portfolios, one motor and one property, each with claim files, policy wordings, adjuster reports and payment records. Participants work in small groups, test coverage and referral decisions against past outcomes, and defend settlement positions to peers acting as members of a claims committee.

- Suggested activity: Tracing three costly claims to their causes and naming the missed signal.
- Suggested activity: Testing a referral threshold and judging the effect on honest claimants.
- Suggested activity: Preparing a settlement range and rehearsing the negotiation.

Capstone Output

Each participant completes a claims handling plan for one portfolio. It holds a lifecycle map, a coverage check routine, a red flag and referral rule, a reserve and settlement authority note and a recovery tracker. The plan is used at work to brief a claims committee and to agree duties with investigators and adjusters.

Frequently Asked Questions

Is a course on insurance claims handling suitable for managers new to investigation?

Yes. Insurance claims handling is taught through prepared files and templates. It assumes experience in claims, underwriting or loss adjusting at managerial level, but no investigation background.

Which principles does insurance claims handling rest on?

Insurance claims handling rests on the principle of indemnity, utmost good faith and the fraud triangle model for reading red flags.

How is the plan from insurance claims handling used at work?

You use the claims handling plan to brief your claims committee, set referral and settlement rules and agree duties with investigators and adjusters.

How does insurance claims handling differ from a general insurance management course?

Insurance claims handling concentrates on coverage, investigation, settlement and recovery decisions, while a general insurance management course covers underwriting, reinsurance and profitability as well.