

Motor Insurance Fraud Essentials (MIFE™)

Professional Programme

Strengthening Fraud Awareness Across Insurance Operations



Professional Programme Outline

Motor Insurance Fraud Essentials (MIFE™) is a structured professional programme designed to provide practical understanding of fraud risks across the motor insurance lifecycle. The programme examines how fraud occurs, the most common fraud schemes affecting insurance operations, and the practical approaches used to identify, prevent, and respond to suspicious activity within underwriting and claims environments.

The programme adopts a practical and operational approach, enabling participants to strengthen fraud awareness, improve detection capability, and support more effective fraud control within insurance operations.

Programme Overview

Motor insurance fraud continues to present significant financial, operational, and reputational challenges across insurance markets. Fraudulent activities such as staged accidents, exaggerated claims, identity manipulation, documentation fraud, and organised fraud schemes contribute to increased claims costs, reduced profitability, and higher premiums for genuine policyholders.

Motor Insurance Fraud Essentials (MIFE™) provides a structured examination of fraud risks across the motor insurance value chain, from underwriting through to claims settlement and fraud response. The programme equips participants with practical knowledge required to identify fraud indicators, recognise suspicious patterns, apply fraud detection techniques, and respond appropriately within professional and organisational procedures.

The programme is designed for practical application and focuses on real-world insurance operations rather than theoretical concepts alone.

Why This Programme Matters

- 👉 Fraud awareness
- 👉 Claims protection
- 👉 Operational integrity
- 👉 Risk management

Learning Outcomes

Upon successful completion of this programme, participants will be able to:

- ✓ Understand the concept and impact of motor insurance fraud
 - ✓ Differentiate between opportunistic and deliberate fraud
 - ✓ Identify fraud risk across the motor insurance lifecycle
 - ✓ Recognise common motor insurance fraud schemes and patterns
 - ✓ Detect fraud indicators at underwriting and claims stages
 - ✓ Apply practical fraud detection and red-flag analysis techniques
 - ✓ Recognise behavioural, documentation, timing, and pattern-based indicators
 - ✓ Apply structured procedures when responding to suspected fraud
 - ✓ Support stronger fraud prevention and control within insurance operations
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Target Audience

This programme is designed for:

- ✓ Claims Officers and Claims Handlers
- ✓ Underwriters and Underwriting Assistants
- ✓ Insurance Investigators
- ✓ Fraud Prevention and Risk Personnel
- ✓ Insurance Agents and Brokers
- ✓ Customer Service Personnel
- ✓ Motor Assessors and Claims Support Staff
- ✓ Insurance Operations Personnel
- ✓ Entry-Level and Mid-Level Insurance Professionals
- ✓ Professionals seeking practical awareness of motor insurance fraud risks

Programme Structure

Module 1: Understanding Motor Insurance Fraud

Key Topics Covered

- ✓ Definition of Motor Insurance Fraud
 - ✓ Soft Fraud vs Hard Fraud
 - ✓ Why Motor Insurance is Highly Exposed to Fraud
 - ✓ Common Drivers of Fraud
 - ✓ Financial and Operational Impact of Fraud
 - ✓ Fraud Risk Across Insurance Operations
 - ✓ Role of Insurance Professionals in Fraud Prevention
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Module 2: Where Fraud Happens in Motor Insurance

Key Topics Covered

- ✓ The Motor Insurance Lifecycle
 - ✓ Fraud at Proposal and Application Stage
 - ✓ Fraud at Underwriting and Policy Issuance
 - ✓ Fraud During the Policy Period
 - ✓ Fraud at Claims Notification Stage
 - ✓ Fraud at Claims Assessment and Investigation
 - ✓ Fraud at Settlement Stage
 - ✓ Stakeholder Fraud Exposure
 - ✓ Fraud Risk Mapping Across the Insurance Value Chain
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Module 3: Common Motor Insurance Fraud Schemes

Key Topics Covered

- ✓ Staged Accidents
- ✓ Exaggerated Claims
- ✓ Fake Theft Claims
- ✓ Phantom Passenger Claims
- ✓ Identity and Documentation Fraud
- ✓ Garage and Repair Fraud
- ✓ Double Insurance and Duplicate Claims
- ✓ Organised Fraud Rings
- ✓ Fraud Pattern Recognition
- ✓ Early Fraud Warning Signs

Module 4: Fraud at Underwriting Stage

Key Topics Covered

- ✓ Role of Underwriting in Fraud Prevention
 - ✓ Misrepresentation and Non-Disclosure
 - ✓ Fronting and False Driver Declaration
 - ✓ Vehicle Misrepresentation
 - ✓ Identity and Application Fraud
 - ✓ Concealment of High-Risk Behaviour
 - ✓ Underwriting Red Flags
 - ✓ Basic Verification Techniques
 - ✓ Consequences of Underwriting Fraud
 - ✓ Underwriting Fraud Prevention Practices
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Module 5: Fraud at Claims Stage

Key Topics Covered

- ✓ Why Claims Stage is High Risk
 - ✓ Exaggerated and Fabricated Claims
 - ✓ Documentation Fraud
 - ✓ Collusion in Claims Fraud
 - ✓ Behavioural and Timing Red Flags
 - ✓ Claims Handling Red Flags
 - ✓ Responding to Suspicious Claims
 - ✓ Proper Claims Assessment Procedures
 - ✓ Professional Scepticism in Claims Handling
 - ✓ Role of Claims Professionals in Fraud Prevention
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Module 6: Fraud Detection & Red Flags

Key Topics Covered

- ✓ Understanding Fraud Detection
- ✓ Behavioural Red Flags
- ✓ Documentation Red Flags
- ✓ Timing and Transaction Indicators
- ✓ Pattern-Based Fraud Indicators
- ✓ Red Flags Across Underwriting and Claims
- ✓ Fraud Detection Checklists
- ✓ Basic Fraud Analysis Techniques
- ✓ Escalation and Reporting Procedures
- ✓ Building a Fraud-Aware Mindset

Module 7: Responding to Fraud

Key Topics Covered

- ✓ Principles of Professional Fraud Response
- ✓ Immediate Actions When Fraud is Suspected
- ✓ Documentation and Evidence Handling
- ✓ Escalation Procedures
- ✓ Communication with Claimants
- ✓ Ethical Considerations in Fraud Handling
- ✓ Common Mistakes to Avoid
- ✓ Role of Internal Controls
- ✓ Working with Investigation Teams
- ✓ Building a Fraud-Resilient Culture



Assessment & Certification

Participants are required to complete a final multiple-choice assessment through the Student Portal.

Successful participants will be awarded:

- **Certificate of Completion – Motor Insurance Fraud Essentials (MIFE™)**
Issued by the Insurance Institute of East Africa (IIEA)
- **Digital Credential Badge – Motor Insurance Fraud Essentials (MIFE™)**



The certification and badge formally recognise practical understanding of motor insurance fraud awareness, detection, prevention, and response principles within insurance operations.

Strengthen Fraud Awareness. Protect Insurance Operations.

Build Professional Capability.



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