


LIVE & INTERACTIVE ONLINE TRAINING
Online Streaming via  **zoom**



**THE MALAYSIAN
INSURANCE INSTITUTE**

In Collaboration with



Understanding Death and its Correlation to Ailments for Effective Claims Management

27 - 28 October 2021
9.30 a.m. - 12.30 p.m. (Malaysia Time)

ABOUT THE COURSE

Payment of claim is the ultimate obligation of the insurer in terms of the insurance contract, and the policyholder has great anticipation towards the same having discharged his/ her responsibility of paying premium regularly.

The detailed and prudent underwriting (whither medical or non-medical) is to identify high risk proposal(s)/ policies that may result in an early death claim. A life insurer will always prefer that a policy holder take the claim at maturity stage with due bonus; i.e. survive the entire policy period in an endowment/ money back policy. If the life assured dies during the term of the policy, a death claim arises and if the death has taken place within the first two years of the commencement of the policy, it is called an early death claim.

An early death claim, typically, triggers (and should trigger) as suspicion of significant non-disclosure / abuse/ fraud of personal health related information. The bewilderment of claims team is more if a life assured dies early and detailed medicals were done prior to policy issuance.

This also triggers exhaustive back ground check/ field verification to identify and establish evidence of non-disclosure/ abuse/ fraud.

Claim teams at life insurance companies need deep insights into evaluation of an early death claim – not only to identify red flags but also to identify green flags that will save precious time and money spent before settling the claim.



KEY LEARNING OUTCOME

At the end of the course, participants will be able to:

- Rational evaluation of a death claim
- Rational high index of suspicion
- Creating hypotheses in a death claim
- Identifying green flags and red flags
- Raising request for field investigation
- Re-hypothesising

COURSE CONTENT

- What is death? Can people just die suddenly with no prior ailment?
- Natural vs Unnatural Death
- How do people die? Concept of vital organ reserve
- Course of disease from onset to death
- Acute vs Chronic vs Acute-on-Chronic ailments leading to death
- Death due to short term sickness
- Death due to chronic ailments of various major organ systems
- Algorithm for evaluating a case of death



PROGRAMME DETAILS



A session of 6 hours
CPD: 6 Hours



Date & Time
27 - 28 October 2021
9.30 a.m. – 12.30 p.m.

Registration Closing Date: 20 October 2021



Early Bird (register before 24 September 2021):

MII Member: RM 550 (Single), RM 500 (Group)
Non Member: RM 750 (Single), RM 700 (Group)
International: USD 200 (Single), USD 180 (Group)

Normal Fee:

MII Member: RM 650 (Single), RM 600 (Group)
Non Member: RM 850 (Single), RM 800 (Group)
International: USD 220 (Single), USD 200 (Group)

WHO SHOULD ATTEND

- Life, Health and Critical illness Underwriters
- Claims personnel in Life, Health, Critical illness, Accident, Motor liability and Disability

TRAINER'S PROFILE



Dr C H Asrani
DNB (Family medicine); PGD Medicolegal Systems;
Adv. Dip in Forensic Medicine & Toxicology
CEO, Founder – INCHES' group of companies

Dr C H Asrani has over four decades of active clinical practice and over two decades of experience in insurance consulting and training insurance professionals (underwriting and claims for both life and health insurance).

A renowned expert in this area, Dr Asrani pioneered medical audit in insurance in India. With over 300 presentations in insurance risk management, Dr Asrani has been conducting training across Dubai, Bangkok, Kuala Lumpur and Singapore. He also has the distinction of being associated with the National Health Authority (Ayushman Bharat scheme), consulting with The World Bank and being a panelist on various talks on monitoring, audit, and fraud surveillance in the Insurance industry. He is also one of the first medico entrepreneur to devise cloud-based fraud prevention solutions for insurance companies in India (www.inches-insuretech.com).

He is now on an expansion drive to extend his company's service innovative solutions internationally. The solutions include medical insights for underwriting, rational claim adjudication, medical processes architecture, clinical audit of claims & underwriter or claim assessor trainings. Dr Asrani's group of companies have also developed Intelli-Claims, a proprietary tool for medical adjudication of claims using standard treatment guidelines and rule-based analytics.

CONTACT US

For further information or any inquiries related to this programme, please email us at sales@mii.org.my or call our Sales Officers:



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