



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

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COURSE BROCHURE

Short Term Insurance Loss Investigation

Business, Commerce and Management Studies / Finance, Economics and Accounting

Unit Standard 255854 · NQF Level 5 · 12 Credits · 9 Days

COURSE OVERVIEW

This course equips learners with the knowledge and skills to conduct thorough investigations into short-term insurance losses. Participants will learn to gather evidence, analyse policy terms, and compile reports to determine liability and quantum. The course aligns with industry standards to ensure competent and ethical loss investigation practices.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	255854
Accreditation	SAQA Accredited · NQF Level 5 · 12 Credits
Duration	9 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply principles of short-term insurance law and policy interpretation to loss investigations.
- Analyse evidence and information to determine the cause, extent, and liability of a loss.
- Evaluate policy coverage and exclusions to assess indemnity and quantum.
- Demonstrate investigative techniques including interviewing witnesses and inspecting damage.
- Compile a comprehensive loss investigation report with findings and recommendations.
- Implement ethical and professional standards in the investigation process.

WHO SHOULD ATTEND

- This course is designed for insurance claims handlers, loss adjusters, and other professionals involved in short-term insurance loss investigations.
- It is also suitable for those seeking to enter the short-term insurance industry.

COURSE OUTLINE

Day 1: Introduction to Short Term Insurance and Loss Investigation

- Overview of short term insurance products (motor, property, liability).
- The claims lifecycle and the role of investigation.
- Key legislation: Insurance Act, FAIS, POPIA.
- Ethical considerations and confidentiality.
- Roles of insurers, brokers, adjusters, and investigators.

Day 2: Principles of Insurance and Policy Interpretation

- Principle of indemnity and its measurement.
- Subrogation rights and recovery.
- Contribution between multiple policies.
- Policy structure: insuring clause, exclusions, conditions.
- Proximate cause and its application in loss investigation.

Day 3: Investigation Planning and Evidence Gathering

- Steps in planning an investigation.
- Types of evidence: documentary, physical, digital, witness statements.
- Evidence preservation and chain of custody.
- Use of checklists and templates.
- Introduction to digital forensics basics.

Day 4: Interviewing Techniques and Statement Taking

- Preparing for an interview.
- Open vs closed questions, active listening.
- PEACE model of interviewing.
- Statement writing best practices.
- Detecting inconsistencies and red flags.

Day 5: Fraud Awareness and Red Flags

- Types of insurance fraud: opportunistic, organized, internal.
- Red flags in motor, property, and liability claims.
- Data analytics and predictive modeling for fraud.
- Industry databases and fraud registers.
- Reporting and escalation procedures.

Day 6: Motor Vehicle Loss Investigations

- Theft investigation: key evidence and common scams.
- Accident investigation: scene assessment, vehicle inspection.
- Estimating repair costs and total loss evaluation.
- Verification of documents: registration, license, finance.
- Staged accidents: indicators and investigation techniques.

Day 7: Property and Liability Loss Investigations

- Property loss: fire origin and cause, burglary investigation.
- Liability investigation: negligence, duty of care.
- Quantum assessment and loss adjuster involvement.
- Use of experts and specialist reports.

- Handling disputed claims and litigation preparation.

Day 8: Report Writing and Case Management

- Report structure: executive summary, findings, evidence, conclusion.
- Writing style: factual, objective, professional.
- Case management tools and software.
- Time management and prioritization.
- Communicating findings to stakeholders.

Day 9: Legal Aspects, Ethics, and Course Integration

- Role of investigator in litigation.
- Giving evidence in court.
- Code of conduct and professional ethics.
- Practical case study: from claim notification to report.
- Review and assessment preparation.

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **12 NQF credits** at **NQF Level 5**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 35,000.00	R 35,000.00
1	In-House	R 45,500.00	R 45,500.00
1	On-Campus (Pretoria)	R 52,500.00	R 52,500.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	20 Aug 2026	On-Campus	Cape Town, South Africa
11 Aug 2026	21 Aug 2026	On-Campus	Dubai, UAE
12 Aug 2026	24 Aug 2026	On-Campus	Pretoria, South Africa
13 Aug 2026	25 Aug 2026	On-Campus	Abu Dhabi, UAE
14 Aug 2026	26 Aug 2026	On-Campus	Durban, South Africa
14 Aug 2026	26 Aug 2026	On-Campus	Mauritius
17 Aug 2026	27 Aug 2026	On-Campus	Harare, Zimbabwe
17 Aug 2026	27 Aug 2026	On-Campus	Dubai, UAE

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 255854) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call **+27 12 004 8389** or WhatsApp **+27 65 077 6310** and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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