WEBINAR ON
COMBATING MOTOR INSURANCE FRAUDS WITH ARTIFICIAL INTELLIGENCE (AI) AND TECHNOLOGY

Program Date & Duration: 10 March 2026
Program Time (IST): 10.30 AM to 01.30 PM (3 Hrs.)

CONCEPT NOTE

Motor Insurance is a major pillar of the Indian General Insurance industry, contributing more than ₹99,000 crore in premiums in FY 2024–25 and accounting for nearly 32% of the total industry premium. Motor Own Damage (OD) premiums contribute 13.12% while Motor Third Party (TP) business represents around 19.1%, of the overall market. Given this scale and significance, the rising threat of motor insurance fraud poses substantial risks not only to insurers but also to policyholders, intermediaries, law-enforcement agencies, and the broader automotive ecosystem.

In recent years, the fraud landscape has evolved rapidly. The emergence of Artificial Intelligence (AI) has created a dual reality: while AI offers insurers powerful tools to detect anomalies and assess evidence more effectively, it has simultaneously empowered fraudsters. With increasing sophistication, fraudsters are now leveraging deep-fakes, altered digital evidence, synthetic identities, and stolen private data to construct more convincing fraudulent claims. This shift demands a rethinking of traditional investigation techniques and a move toward more intelligent, data-driven, and technology-enabled countermeasures.

Against this backdrop, combating motor insurance fraud requires a multi-layered, system-wide approach - one that integrates AI technologies, advanced analytics, and strong industry collaboration. Insurers must strengthen both their technological capabilities and managerial frameworks to build ongoing resilience against evolving fraud vectors. To address these challenges effectively, organisations must cultivate a blend of technical and managerial competencies.

TECHNICAL COMPETENCIES WOULD INCLUDE:

- Analysing claim narratives, images, and documents using AI tools to detect inconsistencies, patterns, or altered evidence
- Verifying claimant identities through advanced biometric methods and AI-based authentication
- Using machine learning models, deep learning, and video/image forensics to assess suspicious claims, leveraging AI and other advanced methods effectively, etc.
- Understanding how AI can be used both as a detection tool and as a potential threat vector.

MANAGERIAL COMPETENCIES WOULD INCLUDE APPRECIATING THE IMPORTANCE OF:

- Collaborating with regulators, the industry, and other stakeholders in fighting fraud.
- Building robust and transparent claims management frameworks incorporating AI-driven insights
- Deploying strong early-warning systems for identifying fraudulent claims
- Ensuring accurate, fair, and reliabile AI-assisted claim assessment and decision-making
- Strengthening collaboration with law enforcement, regulators, industry bodies, and technology partners to address technology-enabled fraud

PARTICIPANTS:

Participants: The programme is designed for professionals across the Motor Insurance value chain such as Claims Managers, Underwriters, Surveyors, Investigators, Fraud Fighters, Internal Auditors, Data Managers and Operations teams.

College of Insurance has designed this 3-hour module to make insurers aware of the magnitude of the problem and help them protect themselves and their customers from Motor Insurance Fraud, using new-age technologies, managerial competencies, and industry collaboration.

WEBINAR / VIRTUAL CLASSROOM TRAINING:

Program Fees: ₹ 1180/-(₹ 1000/- plus 18% GST).

College of Insurance has created Webinar /virtual training session in a cost effective manner for participants to equip themselves academically at their locations. As this topic is of interest across the country, we are happy to roll it out as a webinar / Virtual Classroom Training for 3 hours on 10/03/2026 at an discounted rate of Rs.1,000 (plus GST).

REGISTRATION:

For Registration, please click here