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THE MALAYSIAN  
INSURANCE INSTITUTE



# Insights on Insurance perspective on commonly used Laboratory Investigations (Underwriting and Claims)

Limited  
seats available.  
**GRAB YOURS  
NOW!!**

13 - 14 September 2021  
9.30 a.m. - 12.30 p.m. (Malaysia Time)

# ABOUT THE COURSE

In Healthcare/Medical Fraud Claims, both the practitioner and the patient can participate in fake or inflated healthcare claims, sometimes together, to line their own pockets.

Laboratory experiments/investigations can pose as warnings for claims made in the field.

*Can one diagnose Chronic Kidney Disease through a Whole Blood Count?*

*Can one diagnose a normal liver despite a deranged liver profile?*

*The answer is YES!*

It is possible, through rational interpretation of commonly used Lab investigations.

Rational interpretation of Laboratory investigations is of paramount importance both at underwriting and claims stage be it life insurance, health insurance or critical illness cover.

Collating lab results with insurer matrix forms an integral part of risk management while underwriting. It not only helps point to additional medical requirement; it helps take decision towards accepting a proposal at standard rates; charge extra premium or postpone/decline the policy.

At claims stage in life insurance, deciphering pre-policy reports helps establish non-disclosure and in health insurance, at claim stage, it not only helps evaluate justification of hospitalization and length of stay being rational, it also helps identify irrational tests done and thus contain losses. Interpretations of tests also help establish that discharge was done at appropriate time.

# COURSE CONTENT

- What information does each of the below listed test/report bring to the table
- Its role/importance in assessment of risk
- Claim perspective
- Possible avenues of fraud in each of these laboratory investigations
- Ways to pick-up manipulation. in the following reports:
  - » Complete Blood Count (CBC)/Erythrocyte Sedimentation Rate (ESR)
  - » Routine Urine analysis
  - » Liver function tests
  - » Renal function tests
  - » Diabetes tests
  - » Lipid profile
  - » Cardiac Injury Enzymes.
  - » Thyroid function tests
  - » Tests in acute febrile conditions / emergency hospitalization
  - » Tests for auto immune conditions

# KEY LEARNING OUTCOME

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

- have a deep insights into need and utility of common lab investigations, their interpretation and rational repetitions in an admitted patient/ OPD basis for monitoring
- suspect chronic ailments from routine tests
- acquire skillset to order next level test to confirm or rule out the suspected ailment



# PROGRAMME DETAILS



**A session of 6 hours**  
**CPD: 6 Hours**



## **Date & Time**

13 - 14 September 2021  
9.30 a.m. – 12.30 p.m.

Closing Date: 6 September 2021



## **Early Bird (register before 18 August 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](http://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](mailto:sales@mii.org.my) or call our Sales Officers:



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