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## **Insurance Fraud in Hong Kong: the law and the psychology**

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**Date:** 28 May 2026 (Thursday)

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**Time:** 3pm – 5pm

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**Mode:** Zoom

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### Course Outline

Insurance fraud is a significant challenge for insurers and intermediaries and can arise in many forms, from application fraud, exaggerated claims to organised fraud schemes. In Hong Kong, both civil and criminal law address fraudulent insurance behaviour, while insurers increasingly use behavioural and analytical tools to detect suspicious claims. This course explores the legal consequences of insurance fraud and the psychological factors that drive fraudulent behaviour. It also provides practical insights into recognising warning signs and reducing fraud risk in insurance transactions.

### Speaker

#### **Mr. Jeff Heasman**

Jeff Heasman worked as a litigation executive and senior liability adjuster before branching out into language and psychology. Jeff holds both a bachelors and a masters of law degree, is a qualified language instructor and also a certified practitioner member of the Academy of Modern Applied Psychology as well as a member of the Association of Business Psychology.

Jeff maintains a close connection to the industry by regularly providing consultancy in areas such as law and communication and he provides consultations with individuals and teams regarding cognitive skills, such as decision-making and problem-solving.

Jeff is recognised as an expert in the field of negotiations within the insurance industry. Other areas of specialist expertise include insurance fraud, claims handling and the synergy between product design, brand promises, marketing messages and customer expectations.

Jeff is currently completing a doctoral thesis with a Swiss business school, focusing on human v automated decision-making in insurance claims and its potential impact on customer trust.