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2 OCTOBER 2025

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1 CPD

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ACFE®

Association of Certified Fraud Examiners

South Africa Chapter



inseta

INSURANCE SECTOR EDUCATION
AND TRAINING AUTHORITY

Delegate Registration Requirements to attend the event:

1. A clear certified copy of your ID (certified after 20 June 2025).
2. Only for Small Micro Enterprises with (1 to 49 Employees) registered with INSETA
3. 2024-25 INSETA WORKER PROGRAMME AGREEMENT (download and complete) and email to chantelleacfesa.co.za with point 4.
4. Employment Letter (Example attached; please ensure it is on your company's letterhead).



The Dirty Truth

SCAMS, LIES & INSURANCE FRAUD

A portrait of Garth de Klerk, a middle-aged man with a shaved head, wearing a light blue button-down shirt under a dark navy blazer. He is looking directly at the camera with a neutral expression. The background is a white, geometric, angular shape. The portrait is set against a dark blue background.[Register here](#)

GARTH DE KLERK

SPEAKER BIO

Garth de Klerk is the CEO of the Insurance Crime Bureau in South Africa. He is vocal about combating insurance fraud and crime in the country. As the CEO, he works closely with insurance companies, law enforcement agencies, and other stakeholders to detect and prevent insurance-related crimes. Born and bred in South Africa he is passionate about protecting the population of SA, looking to make it a better place for all. Garth has 30 plus years' experience in the Insurance Industry and has in the past worked in several International Insurance Markets, including Africa. Garth is passionate about people, and he welcomes any opportunity to connect as a common cause community.

TOPIC ABSTRACT

Exposing the shocking reality of insurance fraud. This pervasive issue costs the industry billions, driving up premiums and undermining trust. From staged accidents to inflated claims, fraudsters exploit vulnerabilities for personal gain. Insurers, policyholders, and honest claimants ultimately bear the burden. This presentation reveals the tactics used by scammers, the warning signs to watch for, and the devastating impact on individuals and society. By understanding the scope and complexity of insurance fraud, we can work together to prevent it and promote a culture of honesty. The dirty truth is that insurance fraud affects us all, but together, we can shine a light on this hidden threat and create a more transparent and trustworthy insurance ecosystem. Awareness and action are key to combating this issue.