

Course Syllabus

Course Identification

Fraud Detection & Investigation
Module 1: Property Insurance Risk

Alberta Accreditation Committee Course ID # 56202
Continuing Education Credit Hours: 3.75 Hours
Classes of Certificate: General Insurance and Insurance Adjuster

Course Description

Insurance fraud has a profound economic impact on insurers, consumers and society as a whole. Claimants often fabricate, or contribute to, the very circumstances they allege caused their property loss or damage.

Topics discussed support learners understanding of the motivation to commit fraud and legislation that influences the investigation of potentially fraudulent property damage claims. Learners identify key indicators and red flags for property insurance fraud from the insurance application through the policy being issued and subsequent claims. Learners explore the processes involved in thoroughly investigating, documenting and applying a framework of building evidence supporting a finding of fraud.

Course Schedule

Lesson 1	Fraud: Key Elements, Policy Conditions, Concepts	30 minutes
Lesson 2	Roles of Strategic Partners	30 minutes
Lesson 3	Fire Fraud Investigation	60 minutes
<i>BREAK</i>		<i>15 minutes</i>
Lesson 4	Theft Fraud Investigation	60 minutes
Lesson 5	Evidence: Collection, Preservation, Presentation	30 minutes
Learning Exercise: Claim Scenario		15 minutes

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Course Outline

Lesson 1: Fraud: Key Elements, Policy Conditions, Concepts

Learning Outcomes

- *Define and explain insurance fraud.*
- *Examine the property policy Statutory Conditions that affect a finding of fraud.*
- *Explain the general legal concepts relating to fraud.*

Topics Covered

1. What is Insurance Fraud?
2. Related Property Policy Conditions
3. General Legal Concepts

Lesson 2: Roles of Strategic Partners

Learning Outcomes

- *Describe agent and broker roles and responsibilities in preventing property risk fraud.*
- *Explain the underwriter's role and responsibility in preventing property risk fraud.*
- *Examine the adjuster's responsibility in identifying and investigating property claims fraud.*
- *Identify other strategic partners and resources that support property risk fraud detection and investigation.*

Topics Covered

1. Agents and Brokers
2. Underwriters
3. Claims Adjusters
4. Other Strategic Partners

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Course Outline: Continued

Lesson 3: Fire Fraud Investigation

Learning Outcomes

- *Describe and give examples of common fire fraud indicators relating to insurance coverage and the claimant.*
- *Explore fire basics including stages, physical characteristics and burn patterns.*
- *Describe and give examples of common arson indicators relating to the fire scene and financial conditions.*
- *Examine key elements of an arson defence.*

Topics Covered

1. Indicators: Insurance Coverage Related
2. Indicators: Claimant
3. Fire Basics
4. Arson Indicators: Fire Scene
5. Arson Indicators: Financial Conditions
6. Key Elements of Arson Defence

Lesson 4: Theft Fraud Investigation

Learning Outcomes

- *Define and describe theft.*
- *Describe and give examples of common theft fraud indicators relating to the claimant, premises, property, and proof.*
- *Examine key strategies for investigating fraudulent theft claims.*

Topics Covered

1. What is Theft?
2. Indicators: Claimant
3. Indicators: Premises
4. Indicators: Property
5. Indicators: Proof
6. Key Investigation Strategies

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Course Outline: Continued

Lesson 5: Proof: Collection, Preservation, Presentation

Learning Outcomes

- *Discuss the burden of proof and standard of proof.*
- *Describe processes for proper collection and preservation of evidence.*
- *Examine successful strategies for presenting evidence in court.*

Topics Covered

1. Burden and Standard of Proof
2. Collecting and Preserving Evidence
3. Presenting Evidence in Court

Learning Exercise: Claim Scenario

Learning Outcome

- *Create a general checklist to use as a resource for investigating a suspicious claim.*

Instructions

- 1) *Identify TEN (10) fraud indicators and briefly describe FIVE (5) steps you would take in investigating these indicators.*
- 2) *Share results with your team members.*