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Welcome to this Cyber Academy Course

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Introduction —

Welcome to the NICTA Cyber Academy Course — Investigating Questionable Water Claims.

Book marking — Using the header at the top of the page, you can bookmark your progress in reviewing the course curriculum, allowing you to come back and resume your learning where you left off at any time. Your student homepage is also linked above, giving you constant access to information on testing or other courses in the Academy.

Resolution — This program has been designed for a screen resolution of 1,024 x 768 pixels or greater. If your screen resolution is smaller than this, please use the scroll bar to make sure you view all of the relevant content on the screen.

Definitions — On each page you may find words that offer additional definitions. These definitions can be accessed by rolling your mouse over the highlighted words or phrases.

When you're ready to start this Cyber Academy course, click NEXT.



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Introduction to Investigating Questionable Water Claims

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Course Overview

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Case Study #1

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Now let's put your knowledge about water claims fraud to a real test.

Tim Waits is a claim representative assigned to review a claim submitted by an insured, Stanley Flatt. As you follow his investigation, you'll discover a few fraud indicators and other inconsistencies. Will they be enough for Waits to make a determination of fraud? Or will he pay the claim?

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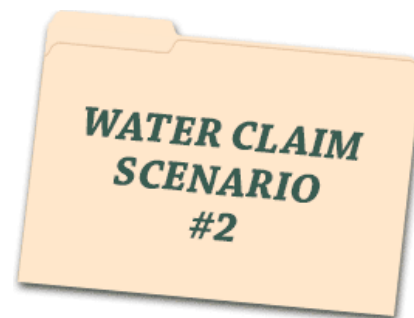
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Case Study #2

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In this segment, you'll take a look at another water claim scenario. As a claims rep, you'll examine a claim file, look for indicators of fraud, and determine whether the claim merits payment or whether it was fraudulent.

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Often fraudulent water claims involve water mitigation companies and other contractors like water restoration companies.

In the majority of these cases, the insured incurs a legitimate loss and water mitigation company takes advantage of the insured for the purpose of exploiting the insurance contract.

A second, less common scenario involves the collusion of multiple parties, including the homeowner, water mitigation service provider and other contractors, who collectively stage a water loss.

In either case, a claims representative and in some cases, a special investigator, will be called upon to meticulously gather evidence and address all fraud indicators before determining whether to pay a claim.

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What You've Learned

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Now that you've completed this course, you're equipped to:

- Understand the elements of a water claim.
- Identify the indicators of fraudulent water claims.
- Choose actions to take based on specific indicators of fraudulent water claims.
- Identify schemes related to fraudulent water claims.

In addition to what you've learned, when you suspect fraud the following steps can be beneficial —

- Follow company guidelines.
- Know the provisions of the policy.
- Know local/regional regulations that govern events particular to your case.
- Remain courteous and professional when interacting with all parties.
- Document conversations.
- Ask "open-ended questions".
- Gather/preserve evidence.
- Until the indicators or questionable circumstances are resolved, make no commitments.
- If the indicators or questionable circumstances are not resolved, refer the claim to your SIU.

Other Situations —

Since not every possible situation was addressed in the three scenarios you covered, please click the "View PDF" button below to see a complete list of water mitigation fraud indicators.

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Congratulations!

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You have finished the course for Investigating Questionable Water Claims. If you are not yet ready to take the test, you may review the material in this course by clicking on the topic buttons on the left.

If you are ready to take the test, click on the "Bookmark This Page" link at the top of the page. When you are returned to your Student Home Page, click the "Take Test" link to begin.

Good Luck.