

2016

**On-Line Insurance
Fraud Training
Course Catalog**



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ANNUAL & NEW HIRE ANTIFRAUD COMPLIANCE TRAINING COURSES

New Hire Anti-Fraud Training for Claims Personnel (ALL LINES OFFERED) 2.0

(Customizable) This course will provide the newly hired insurance claims professionals with an overview of Insurance Fraud for the specific lines of business your company offers. You will learn what insurance fraud is, examples of insurance fraud and their consequences, the efforts to reduce insurance fraud and what role you play to combat insurance fraud. We will provide you with information as to who commits these crimes, how to identify fraud, what investigations are available to you and how to plan for it. You will be provided with the Guidelines explaining the function & purpose of an SIU and a review of the fraud divisions reporting and referral requirements. **

New Hire Anti-Fraud Training for Underwriters/Agents (ALL LINES OFFERED) 2.0

(Customizable) This course will provide the newly hired insurance agent and underwriter professionals with an overview of Insurance Fraud. You will learn what insurance fraud is, examples of insurance fraud and their consequences, the efforts to reduce insurance fraud and what role you play to combat insurance fraud. We will provide you with information as to who commits these crimes, how to identify fraud, what investigations are available to you and how to plan for it. You will be provided with the Guidelines explaining the function & purpose of an SIU and a review of the fraud divisions reporting and referral requirements. **

Annual Anti-Fraud Training for Claims Personnel (ALL LINES OFFERED) 2.0

(Customizable) This course will provide the insurance professional with an introduction to Insurance Fraud. They will learn what insurance fraud is, the effects of insurance fraud, the staggering statistics of insurance fraud, examples of insurance fraud and their consequences, the efforts to reduce insurance fraud and what role they play to combat insurance fraud. In addition to red flag indicators, you will learn other methods to reduce fraud such as the use of outside field investigators. They will learn what these investigators can do to assist your investigation. They will learn how to prepare for the investigation, learn what is needed for the investigation, and learn what investigations may be appropriate for their file and the different types of investigations. They will also learn the purpose of a Special Investigation Unit (SIU). We will also provide them with the requirements for insurance fraud reporting and what is required to make a referral to the states fraud unit.**

Annual Anti-Fraud Training for Underwriters/Agents (ALL LINES OFFERED) 2.0

(Customizable) This course will provide the insurance professional with an introduction to Insurance Fraud. They will learn what insurance fraud is, the effects of insurance fraud, the staggering statistics of insurance fraud, examples of insurance fraud and their consequences, the efforts to reduce insurance fraud and what role they play to combat insurance fraud. In addition to red flag indicators, you will learn other methods to reduce fraud such as the use of outside field investigators. They will learn what these investigators can do to assist your investigation. They will learn how to prepare for the investigation, learn what is needed for the investigation, learn what investigations may be appropriate for their file and the different types of investigations there are. They will also learn the purpose of a Special Investigation Unit (SIU). We will also provide them with the requirements for insurance fraud reporting and what is required to make a referral to the states fraud unit.**

INTRODUCTION COURSES

Introduction to Insurance Fraud

3.0

This course will provide the insurance professional with an overview to Insurance Fraud, including the effects of insurance fraud, the growing statistics of insurance fraud, examples and current fraud schemes as well as their consequences, the efforts to reduce insurance fraud and the role that you play to combat fraud. You will learn successful investigative techniques that can be used by you or the field investigators. We will provide you what outside field investigators can do, what they need to do it, how to plan for the investigation and learn the types of investigations that can be conducted. This course also includes fraud reduction tactics and red flag indicators for insurance fraud.

Insurance Overview for New Hires

1.0

This course will provide you with an understanding of what insurance is, the different lines of insurance and what each line covers. You will learn what an insurance policy is and what is typically included in each policy. We will discuss the claims process, and learn important and common definitions used in the insurance industry. You will learn what bad faith is and how to avoid it in the course of an investigation.



LIFE & DISABILITY AND HEALTH CARE INSURANCE FRAUD COURSES

Annuities & Fraud

2.0

This course will provide the student with the understanding of an annuity, the different annuity products sold by insurance agents, how fraud and misrepresentation can be applied when selling this type of insurance product. Agents selling annuities can commit a misrepresentation either intentionally or not which could end up classified as insurance fraud. We identify the areas of this type of fraud within this course and provide you with red flags.

Health Care Fraud

2.0

This course will provide the student with thorough knowledge of medical and healthcare fraud in both the private and government sectors, the laws that are designed to protect consumers and taxpayers from losses suffered as a result of such fraud, and techniques both the public and insurance/investigative professionals can utilize to combat fraud.

Life and Disability & Insurance Fraud

2.0

This course will provide the student with a thorough knowledge of the various disability and life insurance products available today, the laws that affect them, the benefits and options available with each, and the vulnerabilities and opportunities for fraud. By laying a foundation of product understanding, the course prepares the student for recognizing, combating, and even deterring insurance fraud in these lines.

Viatical Fraud 101

3.0

This course will provide the student with a thorough knowledge of viatical and fraud. First there were viatical settlements. Then there were senior settlements. Then there were life settlements. Throughout the years, there always was fraud. As the industry grew, viatical fraud grew—in numbers of victims, in dollar amount, and in the variety of fraud. Today it is more complex than ever.



AUTO INSURANCE FRAUD COURSES

Auto Body & Repair Shop Fraud

2.0

This course will provide the insurance professional with knowledge of how a body or repair shop defrauds the insured and insurance company from the onset of an automobile accident or comprehensive loss.

It will familiarize the insurance professional with the types of scams that are common in luring the insured to a particular shop after a loss, as well as the scams performed on a vehicle prior to an adjuster's review and scams performed on the vehicle once the repair process begins. It will also provide techniques to use against the shops committing the fraud and to provide information on how to prevent and deter shops from committing fraud.

Auto Premium Fraud

1.0

This course will provide you with the knowledge of what premium fraud is within the automobile. You will learn how the fraud can be initiated by agents and brokers, business owners, corporations and insured's. You will learn who it affects, how it is conducted and what measures can be taken to combat it.

Auto Premium and Application Fraud

1.0

This course will provide you with the knowledge of what premium fraud is within the automobile lines of insurance. You will learn how the fraud can be initiated by agents and brokers, business owners, corporations and insured's. You will learn who it affects, how it is conducted and what measures can be taken to combat it.

Auto Theft 101

2.0

This course will teach you what auto theft is, how to investigate it, the current trends in theft schemes, and examples of true theft claims. We will also teach you what investigation tools are available to you, and bring you up to speed on all of the anti-theft measures out there today.

Staged Automobile Accidents

3.0

This course will provide you with an overview of how a staged accident occurs and who is involved. We will provide you with key components for detecting a staged accident as well as ways to investigate and combat these types of losses.

Premium & Application Fraud for Workers Comp & Auto Insurance

2.0

This course will provide you with the knowledge of what premium fraud is within the automobile and workers' compensation lines of insurance. You will learn how the fraud can be initiated by agents and brokers, business owners, corporations and insured's. You will learn who it affects, how it is conducted and what measures can be taken to combat it.

WORKERS' COMPENSATION INSURANCE FRAUD COURSES

Workers' Compensation Fraud 101

2.0

This course will provide you with the knowledge about the types of fraud committed by claimants, employers and businesses, as well as medical providers in the workers' compensation field. It will also provide you with red flag indicators and methods of detection to identify possible fraudulent activity, as well as methods to investigate and combat workers' compensation fraud.

Workers' Compensation Premium Fraud

1.0

This course will provide you with the knowledge of what premium fraud is within the automobile and workers' compensation lines of insurance. You will learn how the fraud can be initiated by agents and brokers, business owners, corporations and insured's. You will learn who it affects, how it is conducted and what measures can be taken to combat it.



GENERAL INSURANCE FRAUD COURSES

Arson for Profit

2.0

This course will provide a review of the most violent and dangerous form of insurance fraud, arson-for-profit as a crime and as a defense to an insurance claim. The course explains the methods of investigation of arson fires, the use of experts and the red flags that indicate arson-for-profit.

Catastrophes & Fraud

3.0

This course will provide you with what catastrophes are in the eyes of an insurance company. You will learn how catastrophes affect insurance companies, as well as the types of catastrophes that are costly to the insurance companies. We will discuss the issues of fraud in and around the time of catastrophes. We will provide details of how insurance companies as well as the government are reducing catastrophe losses.

Concepts of Product Liability & Investigations

3.0

This course will provide the student with an overview of product liability and pertinent laws. Issues of product liability are discussed from all points of view, including possible complainants, manufacturers, and sellers. Students will learn on whom the burden of proof lies, when negligence is applicable, what evidence is required, and the legal and implied duties of all parties. Each concept is reinforced and demonstrated in true case studies. Lastly, students will learn effective methods for identification and investigation of possible proof and defense of such claims.

Ethics for Investigators

2.0

Students will learn various concepts concerning the definitions and applications of ethics and ethical studies. Upon this foundation, the more specific ethical concerns and guidelines as they apply to insurance and insurance investigations will be discussed and illustrated with examples. Broader ideas such as professionalism and decision making are funneled into ethical practices for the private investigator. Laws and acts that help to define these ideas are introduced and explored as contributing factors affecting investigator actions.

Homeland Security & Terrorism

2.0

The purpose of this course is to provide you with the ability to recognize report and react to potential terrorist threats in and around the workplace and community. Upon completion, you will be able to effectively: – Define terrorism and weapons of mass destruction – Recognize suspicious activity, vehicles and objects – Identify the steps necessary to report potential acts of terrorism – Identify the steps necessary to react to terrorist incidents.

Mold: A Growing Concern

2.0

This course is an introduction to mold as it relates to insurance and claims. It defines what mold is, how the problem is growing, where the problems exist and what causes it. We explain coverage's and exclusions typically found in the basic insurance policies. We look at the industry's response to this problem as well as what is needed to combat mold claims and what we need to do to investigate them.

Neighborhood Investigations

1.0

This course will discuss how to use a neighborhood canvass in the course of an insurance investigation. We will review how the investigator can obtain valuable information with regards to the subject of the investigation. We will review the reasons for utilizing the neighborhood canvass as well as how to plan and conduct the canvass without breaking any laws or jeopardizing the insurance company you are working for. Finally, we will review what to do at the completion of the canvass. Keep in mind that many insurance claims have to do with injury, which this course emphasizes on. However, many other types of claims can still utilize the same methods and questioning.

Pretext & Privacy During an Investigation

1.0

This course will provide you with the definition and use of pretexting as it applies ONLY to insurance investigations. You will learn about the Federal and State Laws that protect sensitive and confidential information, as well as case law examples that find pretexting to be invasive, case law examples that find pretexting to be allowable, and examples of company policies regarding pretexting and Ethical Concerns.

Recorded Statements for a Claims Investigation

2.0

This course will provide the insurance professional on how to take a quality recorded statement. Doing so will provide you with the best opportunity to obtain all of the facts surround the loss, as well as evaluating the answers and resolving the claim under its own merits.

Recorded Statements and Interviews for Agents

2.0

This course will provide the insurance professional on how to take a quality recorded statement. Doing so will provide you with the best opportunity to obtain all of the facts surround the loss, as well as evaluating the answers and resolving the claim under its own merits.

Surveillance Challenges

2.0

This course will provide you with the knowledge about the challenges that an investigator on surveillance may experience during the course of their day. This course will explain the types of surveillance that are utilized in certain situations and how the investigator needs to prepare and set up properly on these situations. It will show you that the investigators must make numerous split second decisions throughout the course of the investigation which could affect the outcome in a positive or negative outcome.

The Use of Surveillance in an Insurance Investigation

2.0

This course will provide the insurance professional with the knowledge of what surveillance is, as well as when and how to utilize surveillance in the course of an insurance investigation. This course will also show what is required from the claims professional to initiate the surveillance, what is needed from the investigator, what can occur during the investigation and what should be expected from the surveillance.

Subrogation & the Investigation

2.0

This course will provide the insurance professional with knowledge of what Subrogation is and how it is utilized within the insurance industry. They will learn the rights of the insurer and insured regarding subrogation within a claim. We will provide knowledge of how to investigate the common subrogation claim and provide investigation checklists for those investigations.

Third Party Claims Investigations

1.0

A basic training course for third party liability claims adjusters with detailed coverage of the methods of investigation of third party claims and the adjustment of third party claims.

Transient Criminals Committing Insurance Fraud

2.0

This course will provide the insurance professional with information and knowledge as to the scams and inner workings of the Transient Criminals also known as "gypsies" within the insurance industry. You will learn their culture and modus operandi. You will be provided with methods of identification, the impact of their crimes on America and the Insurance Industry, and techniques used to deter and investigate their behavior.

Understanding Your Client's Objectives

1.0

This course speaks directly to the private investigator who serves the insurance industry. The student will learn to identify client objectives using a basic understanding of the various lines of insurance and functions of insurance professionals and entities, combined with communication and organizational skills that will enhance the client-vendor relationship to zero in on the real purpose behind every referral. This course will show where referrals originate, why, and how the final product can be used later on in the life of the claim.

Vendor Management of an Investigation Firm

2.0

This course will provide you with knowledge and the information to select and manage your outside insurance investigative vendor. We will familiarize you on how to select, utilize and manage the investigative vendor effectively and efficiently. We will provide you with red flag indicators which can detect mishandled investigations or recognize a deceitful or dishonest vendor.

