

Name of Course: Fraudulent Water Losses – “Water Arson”

Name of Instructor: Jay Kramarczyk, MS, PE



Audience: This course is designed for insurance fraud investigators, licensed adjusters, case managers, experts, and claims professionals whose duties require them to handle property claims related to water losses. This class will assist claims handlers with handling the claim, interview questions, how to decide what type of expert to hire, and an idea of what that expert should be providing to assist the claim.

Course Length: 1 Hour

Learning Objectives: Upon completion of this course, the participants will be able to:

- Identify when an expert is necessary on a water loss claim
- Identify what type of expert is appropriate
- Identify common legitimate causes of water losses and plumbing failures
- Identify common fraudulent water loss clues
- Identify interview questions that could assist in the investigation of claims
- Identify pertinent information that may assist in the evaluation of these types of claims.

Outline

I.	Introduction	5 Min
II.	Water Loss Overview	5 Min
	a. What is a water loss?	
	b. Data and statistics related to water losses	
	c. Background on claim trends and fraud	
III.	Legitimate Water Loss Failures	20 Min
	a. Common failure modes	
	b. Common material failures	
	c. What to look for/investigate in water losses	
	d. Red flags to look for in terms of subrogation, liability, & fraud	
IV.	Fraudulent Water Loss Case Study	25 Min
	a. Background	
	b. Preliminary Information	

- c. Site Findings
- d. Interviews
- e. Research & Record Review
- f. Analysis
- g. Case Review and Findings
- h. Case Outcome

V. Questions and Answers

5 Min

Total Instruction Time

60 min