

## **2023 NEIASIU TRAINING SEMINAR & FRAUD EXPO**

### **COURSE DESCRIPTIONS DAY 2**

#### **PRESENTATION: *Search and Psychology of Social Media in 2023***

#### **PRESENTER: CHRIS MCDADE, EVP OF BUSINESS DEVELOPMENT AT SOCIAL DISCOVERY CORP**

#### **SUMMARY:**

This presentation will be full of bright visual aids and inspiration related to SIU and Social Media Research. Discussions as to why people share more than they should online and investigate the psychology of why they do it as well as the differences between Boomers, X millennials, Z and the Alpha generations. There are new places and ways to search that aggregate potentially relevant claim information that will be discussed in addition to examples of why human intelligence is critical over AI, and what is coming in social media in the year ahead. We will discuss Online Fraud, Deep Fakes and more potential fraud indicators.

#### **PRESENTATION: *Criminal Arson Case Study-Beyond Origin and Cause***

#### **PRESENTER: JAY KRAMARCZYK, MS, PE, CFI. VICE PRESIDENT, EFI GLOBAL**

#### **SUMMARY:**

This presentation discusses the investigation into a criminal arson case. It exemplifies the importance of a thorough investigation beyond the origin and cause of a fire. The discussion revolves around various aspects of the investigation that become important through the investigative process, arguments and counterarguments that the defense “expert” hypothesized, and the understanding of the nature and science of the fire. The ways this case unfolds is engaging and often surprising.

#### **PRESENTATION: *Recent Trends in Massachusetts PIP Litigation***

#### **PRESENTER: SHAHAN J. KAPITANYAN, ESQ. BRAND & TAPPLY**

#### **SUMMARY:**

PIP Litigation continues to be a cottage industry in Massachusetts with a small handful of medical providers making up the majority of plaintiffs in PIP litigation. This presentation will explore some of the recent disputed issues that are being litigated between insureds, medical providers and PIP insurers in Massachusetts.

**PRESENTATION: *SIU in a Post Apocalyptic Era***

**PRESENTER: GLENDA H. GANEM, ESQ. MCGOVERN & GANEM, P.C.**

**SUMMARY:**

Insurance Fraud continues to result in over 80 billion dollars a year being paid out in benefits from the property and casualty insurance industry even in a post-COVID era. How can an SIU department remain relevant in a remote environment? Develop relationships and cases with a claims department that works from home or is “quietly quitting.” Should insurance carriers continue to focus on fraud awareness and combatting insurance fraud when the expense has a negative impact on profits/bottom line and could impact brand. There is a new conversation happening and national verdicts that are impacting the utility of a traditional SIU. Please join the discussion of how to bring SIU into these conversations, who is the audience, and making valuable use of the changing landscape to look at claims from a local and national perspective when investigating suspected insurance fraud. We will look at a couple of case studies, EUOs as a continued tool, and litigation strategies.

**PRESENTATION: *Identifying Auto Fraud Using Unique Vehicle History Data & Using CARFAX Vehicle History Reports and Investigative Tools in Investigations***

**PRESENTER: STEVEN JONES and LT. MICHAEL LEDOUX (RET.) CARFAX**

**SUMMARY:**

This is a joint presentation from CARFAX.

Fraud has a multi-billion-dollar impact on the cost of auto insurance. In this session, we will cover the cost of insurance fraud and dive into a real-world insurance investigation involving odometer fraud. The case provides a concrete example of how the right tools and effective collaboration between insurance carrier SIU teams and law enforcement agencies can help win the battle against insurance fraud. Additionally, auto theft is on the rise! Learn how law enforcement and SIU’s are generating credible leads to recover stolen vehicles with the use of unique vehicle history data.

**PRESENTATION: *Awakening the Curiosity of Investigators According to Sherlock Holmes***

**PRRESENTER: ROBERT DODD, SPECIAL INVESTIGATION UNIT SUPERVISOR, PLYMOUTH ROCK**

**SUMMARY:**

This presentation provides information on ways to enhance investigative skills by utilizing techniques shared in novels about the fictional character, Sherlock Holmes. The main purpose is to understand that we live in a busy world with thoughts, ideas, worries, passions, activities, tasks, responsibilities, news and therefore, at times, we are unable to truly see what is in front of us. There are specific skills that we can awaken to avoid getting into our own way while getting to the truth. Having a curious mind while being focused on the task at hand, is one of the skills that we will explore. Next comes the desire to be the best investigator, a real-life Sherlock Holmes, and the ways to appropriately incorporate observations with clear thoughts. Athletes have mentioned being in the “Zone”, while some extreme athletes have referred to “Flow.” These terms and the skills needed to achieve this state of mind are also going to be addressed. During the presentation we will highlight the ways to improve our investigative skills by observing, listening, feeling and being aware of what is happening inside and outside.

**PRESENTATION: *Detecting, Defending Against and Defeating Claims Involving Medical Provider Fraud***

**PRESENTERS: BRUCE MEDOFF, ESQ & WILLIAM TAIT, ESQ. KING, TILDEN, MCETTRICK & BRINK, PC. (KTM)**

**SUMMARY:**

This course will examine and discuss several types of medical provider fraud often used by nefarious chiropractic or physical therapy clinics to beat the system and cheat insurers out of policy proceeds to which they are not entitled. The discussion will include related topics such as modern investigative tools available for suspected medical provider fraud. The discussion will also include administrative remedies available to insurers to combat medical provider fraud such as administrator’s complaints with the Division of Professional Licensure/Board of Registration of Chiropractors. The discussion will also include remedies available to insurers after a medical provider has filed litigation involving a fraudulent claim such as counterclaims and damages recoverable by the medical provider for detecting, combatting and defeating fraudulent medical provider claims. Topics also to be included are remedies available to medical providers who have paid fraudulent medical provider claims later learning such claims were fraudulent such as affirmative litigation against medical providers, reach and apply actions, injunctive relief, attachment of assets, etc. The goal of the seminar is to assist insurers in detecting and defeating claims involving medical provider fraud and defending against such claims in litigation, and recouping proceeds paid to medical providers pursuant to fraudulent claims.

**PRESENTATION: *Managing the Team***

**PRESENTER: PAUL F. MAHONEY, MAHONEY & ASSOCIATES**

**SUMMARY:**

Each and every loss is different and calls for a team to investigate the origin and cause of the loss. Choosing the right person for the job can be the difference in a successful claims process. We will discuss when experts such as engineers are needed, and which engineer is right for the team. How do multiple experts work together as a team approach to the investigation? Who leads the team? We will also discuss the differences each team member brings to the process and understanding their findings. When you assemble a well-managed team, thorough data collection and accurate expert determinations can be invaluable to decision makers.

**PRESENTATION: *Cellular Forensics in Insurance Investigations***

**PRESENTER: DEAN BOYER, DIGITAL FORENSICS EXAMINER, MERRILLS INVESTIGATIONS**

**SUMMARY:**

This presentation emphasizes the importance of cell phone examinations in insurance investigations. Cell phone data such as call and text logs, location data, digital media, and photos and videos can provide valuable evidence in determining the cause and extent of damages, verifying alibis, and identifying potential suspects. The presentation covers the different types of cell phone examinations, evidence acquisition, data analysis, and best practices for conducting cell phone examinations in support of insurance investigations. Additionally, the presentation mentions Berla's digital forensics tools and services that can be used to support insurance investigations.

**PRESENTATION: *Documenting Vehicle Accidents and Technology in Vehicle Reconstruction***

**PRESENTER: BRENDAN MCLAUGHLIN, P.E., ACTAR AT RIMKUS**

**SUMMARY:**

Documenting Vehicle Accidents details the steps required to properly preserve evidence starting from the first contact on a case. It includes the documentation of the scene and vehicles including the download of the event related data from the vehicles. The course focuses on what evidence is available and how best to preserve the evidence. Technology in Vehicle Accident Reconstruction focuses on the different technologies available to assist in vehicle accident reconstruction. The

course discusses technology used to document the site including drones and scanners, as well as technology to download event data from vehicles and simulation software to reconstruct accidents.

**PRESENTATION: *Ethics in Action: Staying in Safe Harbor in a Changing World***

**PRESENTER: TIMOTHY W. TAPPLY, ESQ. BRAND & TAPPLY**

**SUMMARY:**

In an ever-changing world our actions are viewed through a similarly changing lens. This presentation will discuss best practices to properly investigate while staying in safe harbor.

**Code of Ethics**

I. Members will, at all times, act with integrity, trustworthiness and honesty, modeling the professional behavior exemplary of our organization.

II. Members will diligently and competently assume and perform their professional responsibilities.

III. Members will respect the sensitive nature of any confidential or proprietary information made known or available to them, consistent with the law. Members will also exercise the care required to prevent the unlawful or improper disclosure of such information.

IV. Members will take the appropriate care to protect or maintain the reputation and professional practice of a colleague, employer, insured, claimant or other subject of an investigation.

V. Members will demonstrate the requisite courage and responsibility in their decision making when faced with potential conflicts of interest.

VI. Members will perform their duties and, at all times, conduct themselves in accordance with the law.

VII. Members will, at all times, be aware of and adhere to the principles of appropriate antitrust laws.

VIII. One of the hallmarks of IASIU is its belief in diversity, equity, and inclusion. Members will respect and adhere to the principles of diversity, equity and inclusion.

The presentation will go through ethics-based scenarios and discuss how investigators should respond in keeping in line with the IASIU Code of Ethics. Each fact-based scenario will be viewed, issues discussed, and membership feedback solicited and analyzed to arrive at the proper means of investigation in each scenario.

**PRESENTATION: *Leaking the Truth***

**PRESENTER: BRUCE JACOBS, BEHAVIORAL ANALYSIS & SECURITY  
CONSULTANTS, LLC on behalf of ISG**

**SUMMARY:**

Imagine being able to know what people are really thinking and feeling, or what their words really mean. Imagine being able to use scientifically proven techniques and clues to get to the truth in either your personal or professional life. Behavior and language are in our DNA. Our brains tell us that we are not supposed to lie. When we do, micro expressions, body gestures, voice/verbiage changes and baseline behaviors are all affected. This is due to a conflict between cognitive thinking and emotional feelings, which causes leakage or signs of deception. Humans are unable to control most of these reactions and with the right training, you can begin to spot these behaviors of deception or true emotion. These are critical skills to recognize what witnesses, suspects, co-workers or even salesmen are really thinking and feeling. They are beneficial in preventing crime suspects from escaping prosecution, or knowing if someone is being truthful or fraudulent.