2023 NEIASIU TRAINING SEMINAR & FRAUD EXPO

COURSE DESCRIPTIONS

KEYNOTE:

PRESENTATION: *The Future of Fraud Technology*

PRESENTER: Joe Stephenson, Director of Digital Intelligence for INTERTEL, Inc.

SUMMARY:

From financial records to telematics, the amount of data we have available at our fingertips is astronomical. The problem is, we don't know how to capitalize on all of this data. As 2025 rapidly approaches, there will be a shift in how fraud investigations are conducted. Is your SIU poised for the technological hurdles that are just a few years away? Join me as we explore new technologies and discuss better ways to analyze data for fraud investigations, all while being mindful of claims expenses.

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. We will discuss why people share more than they should online, new sites to search that aggregate potentially relevant claim information as well as examples of why human intelligence is critical over AI, as well as what is coming in social media in the year ahead.

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.

PRESENTATION: *Help Me, Help You: Your Expert's Wish List*

PRESENTER: MICHAEL MARKUSHEWSKI, BSMET AT ARCCA

SUMMARY:

An accident happens, damage or injuries are claimed and parties want answers. How does an expert ascertain causation? And what's required for an expert to perform an analysis to determine what mechanisms were and were not involved? This presentation will go through what forensic experts in fields of Accident Reconstruction, Biomechanics and Failure Analysis view as their "wish list" of evidence or documentation that they would hope to obtain in a case, as well as how it benefits their client and investigation. This presentation will also show the correlation between what the client sees come across their desk and what an expert could help mitigate. An emphasis will be placed on the concepts of foundational methodology and the latest technological tools used by experts.

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: *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: *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: *The Top 10 Cases Impacting Fraud Fighting & SIU*

PRESENTER: JEFFREY G. RAPATTONI, ESQ. MARSHALL DENNEHEY

SUMMARY:

From 2020 inward, there have been a significant number of cases and regulations impacting SIU and Claims. Some good while others are bad. This presentation will explore and discuss the top 10 cases that directly impact fraud fighting. From personal liability/Bad Faith for the SIU to the potential end of the "no bill" agreement, we will review the issues every investigator and claims handler should be familiar with.

PRESENTATION: *Lawyers, Guns and Money*

PRESENTER: HUGH C.M. BRADY, ESQ. & SHAUNA L. SULLIVAN, ESQ. KING, TILDEN, MCETTRICK & BRINK (KTM)

SUMMARY:

This presentation will explore the latest trends from SIU investigations and litigation. Specifically, real life examples of clandestine activity and kickbacks used by medical providers and other bad actors in an attempt to conceal their ill-gotten gains once an insurance carrier is onto them.

PRESENTATION: *Medical Street Fraud*

PRESENTER: LT. JAREK PYRZANOWSKI, NEW JERSEY DIVISON OF CRIMINAL JUSTICE

SUMMARY:

Today's Street Gangs are no longer just focusing on drugs and violence. The new trend among the Street Gangs is Fraud. The course will provide case debriefs on real medical fraud investigations and clarify the nexus between white-collar crime and the street crime underworld. It will also educate attendees how the rapidly expanding realm of cyber-crime is resulting in increased criminal activity in the areas of medical and street fraud investigations. Many real world and clear examples of organized criminal activity, money laundering, theft and fraud on a local, national and international scale will be discussed.

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.

The objective of this course is to provide Law Enforcement Officers, Law Enforcement Support Personnel and Special Investigators with the knowledge of how to best utilize the information covered in a Vehicle History Report. Topics covered will include:

- Data sources
- How our VHR (Vehicle History Report) is created
- Partial license plate applications
- Monitoring vehicles of interest
- Data mining in the Crash Report database
- Mobile applications for investigators in the field
- Reading a VHR and identifying leads and discrepancies in a VHR
- How to identify potential stolen cars or vehicle fraud from a VHR
- Using the tools in deconfliction with other partner agencies

We will use real world case solutions to teach the various ways to apply our proprietary "Investigative Tools" to investigators. In the training, we cover how members of your agency can utilize these tools to their advantage in investigations to include narcotics & vice, homicide, gang events, and offenses against juveniles. It is an important part of the program to teach investigators that any type of criminal offense where the suspect, witness or victim can be connected to a vehicle of interest will benefit from using these tools. We will review dozens of CARFAX reports and attendee's will learn how to read reports with a better understanding of how the information can help them in building their case. We will perform live searches in the database and teach attendees how to use the tools to mine relevant data pertaining to their investigation.

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: *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.

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: *Cellular Forensics in Insurance Investigations*

PRESENTER: BRANDON MANZO, FEDERAL AGENT (Ret.) 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: *Detecting, Defending Against and Defeating Claims Involving Medical Provider Fraud*

PRESENTERS: BRUCE MEDOFF, ESQ & JODI CONNORS, 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: *Learn How to Leverage Verisk's (aka ISO) Tools for Better Investigations*

PRESENTER: KEVIN RAWLINS, DIRECTOR OF CUSTOMER SUCCESS, VERISK

SUMMARY:

The claim history data available through ISO and Verisk can be the spark that ignites further investigation or might provide the information needed to show patterns of fraud. The data reported by carriers, TPA and self-insureds on auto, property, casualty, workers' compensation, personally injury and other types of claims has been an important part of the detection, investigation and prosecution of fraudsters. Join us to discuss the latest innovation available from ClaimSearch and the Verisk anti-fraud.

PRESENTATION: *Beyond the Black Box: Vehicle Data in Addition to EDR Data*

PRESENTER: TIMOTHY E. DOWD, R9 FORENSICS, LLC

SUMMARY:

Events data recorders (EDR) have been in existence since the 1990s and the Bosch Crash Data Retrieval System has been used by crash and insurance investigators since 2000. Today, most investigators are familiar with this technology and the data available in the vehicle's "black

box". EDR data is recorded when there is a qualifying crash event. But, what if there is no crash or the crash is not severe enough to capture an event? Some late-model vehicles record additional data that is often overlooked, including driver inputs, location data, photographs, videos, and even data from your smartphone. This presentation will introduce these new technologies and will discuss how this data can assist with your investigations.

PRESENTATION: *Vehicle Fire Investigations; What are Reasonable Expectations*

PRESENTER: DENNIS LYONS, S.D. LYONS, INC.

SUMMARY:

From the perspective of a vehicle fire investigator, the presentation will discuss the vehicle fire claim investigation from its inception through the resolution process. We will discuss expert acquisition, vehicle inspection methodology, vehicle fire origin and cause analysis, follow up investigation or lab work, depositions and trials, and the economic feasibility of subrogation. The investigator should be able to provide reliable investigation data throughout the process so the correct claim decisions can be made by the insurance company and their legal counsel.

PRESENTATION: *The ABC's of Investigations*

PRESENTER: STEPHEN QUARTINO, PRESIDENT DISCREET INVESTIGATIVE SOLUTIONS

SUMMARY:

This block of instruction will focus on the methods of conducting a successful investigation. The focus will be on open sources of information and interviewing skills. Successful investigative results are not achieved accidentally.

PRESENTATION: *Why My Good Referral Was Not Prosecuted*

PRESENTERS: GEOFFREY WOOD, CHIEF OF THE INSURANCE AND UNEMPLOYMENT FRAUD DIVISION, MASSACHUSSETTS OFFICE OF THE ATTORNEY GENERAL

ANTHONY DIPAOLO, EXECUTIVE DIRECTOR, MASSACHUSSETTS INSURANCE FRAUD BUREAU

FRANCIS X. (FRANK) SZTUK, SENIOR VICE PRESIDENT/INVESTIGATIVE SERVICES, DELTA GROUP

SUMMARY:

With Insurance Fraud an ever growing issue for the industry, the key to the role of the SIU professional is to deter this crime. This is done in several ways, first being the protection of assets for their respective companies and the second is the prosecution of fraud. Unfortunately, not every case of proven fraud will rise to the level of prosecution, this program will focus on the elements that are needed to get interest from the various prosecutorial entities. Converse to that is what is lacking in a great case that results in that one not being accepted for further investigation and potential criminal prosecutorial action. This program will serve to provide direction to the attendees to make cases more attractive for prosecution.

PRESENTATION: *Not your Father's Vehicle Theft*

PRESENTER: HEIDI JORDAN, SR. SPECIAL AGENT, NATIONAL INSURANCE CRIME BUREAU

SUMMARY: This presentation will discuss the ever-changing environment of not just vehicle thefts, but vehicle-related crimes. Why is vehicle theft on the rise? In addition to discussing the latest trends involving stolen vehicles, we will examine the reasons for theft and fraud. We will review the challenges of component thefts, such as catalytic converters. Discussion will encompass exposure to the industry in both personal and commercial lines policies, inclusive of on and off-road vehicles, heavy equipment and cargo. Why are particular vehicles targeted? Why are some never recovered? Reasons for possible insured involvement. Could organized groups be involved? Is the insured vehicle really the insured vehicle? The presentation will also review the risk of insuring vehicles that are not what they are presented to be. There will be discussion of actual cases, how they resolved, and the importance of documentation that assists in the recovery of vehicles. The opportunities for fraud and vehicle-related crimes are endless. One claim file can contain the missing puzzle piece.

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: *Smart Devices, Smart Data, and Smart Investigations*

PRESENTER: ROY A. MURA, ESQ. MURA LAW GROUP

SUMMARY:

Proving insurance fraud is hard. Did fraud occur before (applying for the policy), during (causing the loss), or after (presenting the claim) the reported loss? The proliferation of smart devices offers tremendous opportunities to smart insurance fraud investigators to confirm or refute the reported who, what, when, where, and how of a loss. Attend this session to learn how smart data from smart devices—wearable, portables, or stationaries—can and should be used to conduct and conclude smart investigations.