

NEIASIU SEMINAR DAY ONE BIO'S

Joe Stephenson, Director of Digital Intelligence, INTERTEL, Inc.

Joe Stephenson is the Director of Digital Intelligence for INTERTEL, Inc. and an internationally recognized expert in the field of social media and Open-Source Intelligence (OSINT). With over 30 years of investigative experience in both the private and public sectors, Joe spearheads the development of innovative products for fraud detection and analytics, particularly those that draw from Social Media, Deep Web, and IoT data. Joe is a former Director for IASIU and Northeast IAATI, and past President of the New England Chapter IASIU. He has been a regular contributor to SIU Today and the AFA newsletter, where he discusses practical online techniques, investigators can use in their day to day investigations. You are encouraged to connect with Joe via LinkedIn, and as always, never hesitate to reach out to him with questions you may have.



Bruce Jacobs, Behavioral Analysis and Security Consultants, LLC

Bruce Jacobs is a 30-year retired veteran of the Manitowoc Police Department. His career includes: 18 years as an SRO, where he performed thousands of interviews and investigations. He has 25 years on DARE Officers Association Board and nine years as the Crime Prevention Sergeant. He served on the Board of the Manitowoc County Crime Stoppers and Healthiest Manitowoc County Substance Abuse Prevention Coalition. In addition to his career in law enforcement, he started and owned Advantage Driving School LLC from 2010-2019. Currently Bruce owns and operates Behavioral Analysis and Security Consultants, LLC and is a licensed Private Investigator in Wisconsin. He also has very strong faith. Bruce holds a Bachelors' Degree in Administration of Justice and has specific training and certification in many fields, including, Behavioral Analysis, Statement Analysis, Micro Expressions and interviewing techniques.



Michael Markushewski, BSMET at ARCCA

Michael Markushewski is highly qualified as a crashworthiness expert and a recognized leader in the field of occupant protection. He has extensive experience (since 1985) in crashworthiness, occupant crash protection, emergency escape, crash safety and survival, and life support engineering. His career has focused on research, design, testing and evaluation of vehicular and aircraft seating systems, seat belt restraint systems, inflatable restraints, ejection seats, crashworthy seating systems and protective devices. He is co-inventor of two (2) patents addressing occupant crash protection devices and seat design. Over his career Mr. Markushewski has been lead investigator and crash reconstructionist in the evaluation of occupant protection system performance in military and civilian aircraft and automotive ground vehicle mishaps to determine the mechanisms of injury. He has worked with the U.S. Army in the development of advanced seating and restraint systems to protect soldiers from mine-blast related injuries. He has also worked with the National Hockey League to research, develop and test designs to improve player safety.



Brendan McLaughlin, P.E., ACTAR at RIMKUS

Brendan McLaughlin holds a Bachelor of Engineering in Mechanical Engineering and is a licensed Professional Engineer in multiple states. He is also an Accredited Accident Reconstructionist through the Accreditation Commission for Traffic Accident Reconstruction (ACTAR #3845) and Certified Fire and Explosion Investigator through the National Association of Fire Experience. Mr. McLaughlin has investigated hundreds of cases during his more than six years of experience in the forensic engineering world.



Robert Dodd, Special Investigation Unit Supervisor, Plymouth Rock

Robert Dodd is currently a Supervisor of SIU for Plymouth Rock Assurance and has been working in SIU in the insurance industry for over ten years. He has taught courses on Anti Money Laundering, Corporate Fraud, Identity Theft and Management for college programs. Prior to his experience in the insurance industry, he conducted terror financing and money laundering investigations for several financial institutions while working as a private consultant. He began his career as an investigator in 1986, working as an undercover officer for the Bergen County New Jersey Narcotics Task Force then moving to the Homicide Unit and then working on financial crimes and promoted to the rank of Sergeant. He obtained the Certification as an Anti-Money Laundering Specialist, Certified Insurance Fraud Investigator and has completed his master's degree from Fairleigh Dickinson University. In addition, Robert Dodd serves on the Board of Directors of the New Jersey Special Investigators Association.



Jeffrey G. Rapattoni, Esq. Marshall Dennehey

Jeffrey Rapattoni, Esq., joined Marshall Dennehey in 2008 and serves as the chair of the firm's PIP Litigation Practice Group, co-chair of the firm's Fraud/Special Investigation Practice Group and is a member of the Board of Directors. He focuses his practice on insurance fraud, bad faith and SIU related matters working with carriers both in the US and internationally.

For over 20 years Jeffrey has litigated insurance fraud and fraud-related matters on a national level. He acts as coordinating counsel to several insurance companies and helps clients develop strategies for defending complex litigation related to medical provider fraud, PIP and other emerging insurance issues. In addition, Jeffrey frequently consults with insurance carriers across the country to help integrate internal analytical platforms, create risk management protocol and conduct fraud-related investigations



Jay Kramarczyk, MS, PE, CFI. Vice President EFI Global, Inc.

Jay is a licensed Professional Engineer in multiple jurisdictions throughout the United States as well as a Certified Fire Investigator and Certified Fireplace and Chimney Inspector. His areas of expertise are in fire and explosion investigations, fire protection engineering, mechanical engineering and fire science. He has testified as an expert witness in numerous courts across the country in civil and criminal matters.



Shauna L. Sullivan, Esq. King, Tilden, McEttrick & Brink (KTM)

Ms. Sullivan is a shareholder with King, Tilden, McEttrick & Brink, P.C. (“KTM”) She is a graduate of the University of Vermont where she received her Bachelor of Science Degree. She later obtained her law degree from New England Law in Boston, MA. Throughout her tenure with the KTM, Ms. Sullivan has been a member of the firm’s Complex Business Litigation Group which investigates, develops, and litigates insurance fraud and abuse actions. She is currently admitted to practice in several state and federal jurisdictions, including Massachusetts, Michigan, New York, and New Jersey. Ms. Sullivan’s practice focuses on insurance defense litigation, insurance fraud matters and civil RICO law.

Professional and Civic Involvement

- New York Bar Association
- Michigan Bar Association
- American Bar Association
- New England Association of Insurance Fraud Investigators
- New England Chapter of International Association of Special Investigation Units
- New York State Chapter of Special Investigation Units

Articles and Presentations

Ms. Sullivan has been asked to lecture on a variety of topics related to No-Fault, and affirmative recovery actions throughout the country. Most recently, Ms. Sullivan has been a guest lecturer for NEIASIU and NEAIFI.

Hugh C. M. BRADY

Mr. Brady is a shareholder with King, Tilden, McEttrick & Brink, P.C. (“KTM”) He is a graduate of the College of the Holy Cross in Worcester, MA. He later obtained his law degree from Suffolk University Law School in Boston, MA. Along with his colleague, Shauna Sullivan, Mr. Brady supervises a team of attorneys in the firm’s Complex Business Litigation Group which investigates, develops, and litigates insurance fraud and abuse actions. Mr. Brady is currently admitted to practice in several state and federal jurisdictions, including Massachusetts and New York, and has consulted on and litigated cases in multiple jurisdictions across the United States. His courtroom experience includes: RICO actions, False Claims Act cases, fraud, embezzlement, bankruptcy, commercial litigation, declaratory judgment actions, shareholder disputes, complex contract disputes, insurance defense, insurance coverage, No-Fault litigation, and consumer protection actions.

Professional and Civic Involvement

- American Bar Association
- Federal Bar Association
- New York Bar Association
- Boston Bar Association
- New England Association of Insurance Fraud Investigators
- New England Chapter of International Association of Special Investigation Units

Articles and Presentations

Mr. Brady has been asked to lecture on a variety of topics related to No-Fault, and affirmative recovery actions throughout the country. Presentations include: “Prescription Drugs, UDT and Surgical Clearance: What SIU needs to Know” (NEIASIU, 2022); “SIU in the COVID Era: How Insurance Investigations/Litigation Have Evolved Because of the Pandemic.” (NEAIFI, 2021); and, “An Examination of the Evolving Path of Bad Faith Cases Involving M.G.L. c. 93A and What the Insurance Industry Should Prepare for Along the Way”. (NEAIFI, 2012). Mr. Brady was also the author of the cover article for IASIU’s national magazine: “RICO Turns 45: A View From §§1961 Feet, The Past, Present, and Future of the Racketeer Influenced and Corrupt Organizations Act” (2015). If you would like any more information about Mr. Brady’s presentations, please do not hesitate to contact him directly.

LT. Jarek Pyrzanowski, New Jersey Division of Criminal Justice

Lieutenant Pyrzanowski currently oversees a specialized unit investigating medical fraud and prescription drug fraud for the NJ Division of Criminal Justice. He was formerly assigned to the NJSP Auto Theft Task Force and is recognized as a subject matter expert in the areas of Vehicle Theft and Vehicle Finance Fraud. Before joining DCJ/OIFP, he worked in the Special Investigations Section of Liberty Mutual Insurance Company and as a Borough of Belmar Police Department patrol officer. Throughout his twenty-five-year law enforcement career, he has been assigned to various units that conduct complex investigations pertaining to automobile crimes, financial crimes, criminal street gang crimes, drug trafficking, complex fraud investigations, and Official misconduct. He is a certified technical investigator and has extensive knowledge of electronic surveillance techniques and tactics. He is also proficient in various cell phone forensics, vehicle infotainment extractions and analysis. He was the President of the New Jersey Vehicle Theft Investigators Association and is currently the 4th Vice President of the North East International Association of Auto Theft Investigators. He regularly speaks at various Law Enforcement and industry seminars and is a frequent speaker at New Jersey Police Academies. Lieutenant Pyrzanowski's Auto and Medical Fraud investigation experience, two seemingly unrelated fields, fit together in a complex criminal investigation world.

Steven Jones, CARFAX

Steven Jones joined CARFAX in 2021, bringing with him over 25 years of experience in auto claims operations, business-process outsourcing, consultative technology sales, enterprise business development, and account management. As a Strategic Claims Solutions Consultant, he works with auto insurance carriers to maximize the value and benefits of the CARFAX brand, data, product, and partnerships during the claim's lifecycle. Steven is a graduate of Illinois State University with a Bachelor of Science in Criminal Justice who lives and works out of St. Charles, Illinois.



Lt. Michael Ledoux, CARFAX

Lt. Michael Ledoux retired from the Nashua New Hampshire Police Department in December of 2011, having served the agency for over 24 years. His experience in police work is very diverse, having worked in nearly every bureau within his agency. Upon retirement from police work Michael immediately took a position with CARFAX. Michael has worked extensively with several Major Auto Theft Investigative Units since joining CARFAX. He is an elected director with IAATI and the 3rd Vice President for NEIAATI and serves on the IACP Vehicle Crimes Committee where he recently led a sub-committee on vehicle investigation resources. He is currently the Business Development Director for CARFAX for Police. In this role, he works with Law Enforcement Agencies in the United States and Canada.

His responsibilities include obtaining police related accident data in exchange for a unique suite of Law Enforcement specific tools that utilize CARFAX's extensive VIN database and signature CARFAX Reports to assist in solving crime. Michael is also responsible for training CARFAX partner agencies on the use of these tools. These trainings are either on site at local or regional event hosted by a law enforcement agency or via a monthly Law Enforcement Webinar Training hosted by CARFAX.

Michael has spoken before the IACP Vehicle Crimes Committee, The Major City Chiefs, The National Center for Missing and Exploited Children, The National Interdiction Conference, IAATI, NOTFEA and of law enforcement agencies across the US and Canada. Michael has trained agencies in the use of the Investigative Tools to include Toronto Police, Atlanta Police, Metropolitan Police, Los Angeles Police, Phoenix Police, Ottawa Police and Miami Dade police to name a few.

Michael served in the US Army with the 7th Special Forces Group and the 82nd Airborne Division. Michael has a Bachelor's Degree in American Studies from Franklin Pierce University and an MBA in Organizational Leadership from Rivier University.



Paul F. Mahoney, Mahoney & Associates

Paul F Mahoney has been conducting insurance claims investigations for more than thirty years. He has been involved in determining the origin and cause of property losses in order to address issues of coverage, liability and subrogation. He has successfully managed thousands of investigations in coordination with numerous industry experts. Mr. Mahoney has testified in civil and criminal proceedings in state and federal courts. He has been a presenter at many insurance seminars as well as related industry conferences. He is a member of the *National Association of Fire Investigators*, the *International Association of Arson Investigators* and the *National Fire Protection Association*. Mr. Mahoney is a licensed private investigator in New Hampshire and Massachusetts.



Timothy W. Tapply, Esq. Brand & Tapply, LLC

Timothy W. Tapply, founder and managing partner of Brand & Tapply, LLC, represents insurance clientele in all phases of first and third-party coverage and litigation. Brand & Tapply, LLC specializes in combating suspect claims throughout the United States in virtually all lines of insurance. Mr. Tapply has trial experience before state and federal courts in complex coverage litigation, automobile, commercial and homeowner fraud and arson cases, as well as medical provider, bad faith and extra-contractual liability matters. Mr. Tapply is actively involved in the insurance industry's education efforts and has served as a panelist and lecturer at seminars and conferences sponsored by international, national and local insurance organizations.



Shahan J. Kapitanyan, Esq. Brand & Tapply, LLC

Shahan J. Kapitanyan, a senior associate at Brand & Tapply, LLC, represents insurance company clients in both first and third-party coverage and litigation matters. Mr. Kapitanyan has trial experience in both state and federal court in a variety of matters, including towing and body shop disputes, medical provider and insurance fraud, general casualty matters, bad faith, extra-contractual liability matters, and personal injury protection litigation. Mr. Kapitanyan is a frequent presenter before claims and SIU personnel regarding insurance related issues.



Dean Boyer, Digital Forensics Examiner Merrills Investigations

Mr. Boyer is a Digital Forensic Examiner, who joined the team in January 2022. Dean comes to us with 20+ years of experience and most recently he was a member of the Royal Canadian Mounted Police Integrated ICE Unit. Prior to this he was a Digital Forensic Analyst at the Houston Forensic Science Center. Dean has a master's in science from the University College of Dublin in the field of Computer and Cybercrime Investigations. Dean also holds various certifications in the field of digital forensics.



Kevin Rawlins, Director of Customer Success, Verisk

Kevin Rawlins, Director of Customer Success. Kevin is the customer success leader for Verisk's anti-fraud team, responsible for listening to the fraud community and driving a user thinking into ClaimSearch's DNA. His team works closely with the claims community to understand their needs. Outside of work Kevin enjoys playing golf and spending time on the beach with his family. He was born and raised in Philadelphia, Pennsylvania and lives in West Chester, Pennsylvania.



Timothy E. Dowd, R9 Forensics, LLC

Timothy Dowd is a Vehicle Accident Reconstructionist at R9 Forensics, LLC. He has over twenty years of diverse vehicle accident reconstruction experience. Mr. Dowd retired from the Massachusetts State Police after twenty-five years, holding the rank of Lieutenant, as he served as Section Commander of the Collision Analysis and Reconstruction Section (CARS). During his eighteen years in CARS, he investigated over one thousand collisions and reconstructed over five-hundred collisions with serious injuries and fatalities. Mr. Dowd has testified frequently as an expert witness in Massachusetts District and Superior Courts, as well as the United States District Court. He is accredited by the Accreditation Commission for Traffic Accident Reconstruction (ACTAR) and held the position of Board Member on the ACTAR Governing Board of Directors. He represented the Massachusetts State Police on the Commonwealth of Massachusetts Traffic Incident Management (TIM) Task Force. Prior to R9 Forensics, LLC, Mr. Dowd was a senior consultant at Rimkus Consulting Group, where he managed all aspects of vehicle accident reconstruction and forensic mapping. He received his bachelor's degree from Northeastern University. Mr. Dowd has been a certified Crash Data Retrieval Technician and Analyst for twenty years and is currently a Crash Data Retrieval Technician Trainer/Mentor. He is also a certified Heavy Vehicle Event Data Retrieval Technician and Analyst. Mr. Dowd is a certified FAA Part 107 Remote Pilot and has been utilizing drone technology in conjunction with photogrammetry software since 2017.

Dennis Lyons, S.D. Lyons, Inc.

Dennis Lyons is the owner of S. D. Lyons, Inc., a company that specializes in automotive forensics and accident reconstruction. For 33 years, Mr. Lyons and his team of experts have provided expert vehicle analysis to the insurance industry, attorneys, and law enforcement. Mr. Lyons has specialized expertise and is a court qualified expert in the field of vehicle fire analysis, vehicle theft analysis, mechanical/electronic diagnostics, collision damage analysis, and water damage claims. Mr. Lyons has also been a vehicle fire instructor at the MA, CT, and FL Fire Academies for over twenty years and lectures frequently to various insurance associations.



Stephen Quartino, Discreet Investigative Solutions

Stephen Quartino is a retired career Federal Law Enforcement Officer with thirty-four years of experience. As a senior Special Agent in the United States Department of Treasury, Special Agent Quartino worked in the Boston and New York Field Divisions for three decades and was later detailed to the Internal Affairs Division in Washington, DC. Throughout his career, his investigations have resulted in more than 100 criminal prosecutions.

Stephen was assigned to the Joint Terrorism Task Force, the Anti-Terrorism Training Council, and the Bank Secrecy Act Task Force. He was charged with instructing basic Special Agents while detailed to the Federal Law Enforcement Training Center. Stephen is an expert Firearms Instructor, Use of Force Instructor, Defensive Tactics Instructor, and an Active Threat/Shooter Instructor.

Throughout his career, Stephen Quartino was recognized for excellence at the United States Department of Treasury. He was trained in advanced interviewing skills, undercover operations, and financial crime investigations by the Financial Crimes Enforcement Network (FINCEN). As a Special Agent, Stephen received twenty-two Performance Awards, seven Special Act Awards, and the Albert Gallitan Award during his career at the United States Department of Treasury. The Albert Gallitan Award is the highest career service honor awarded by the United States Department of Treasury.

A student of criminal justice, Stephen earned a Bachelor of Science degree from Bryant University and a Master of Science degree in Criminal Justice from Salve Regina University. He is a graduate of the Federal Bureau of Investigation Academy and the Federal Law Enforcement Training Center. His considerable education and experience well qualify Stephen as an influencer in educational practices of several colleges and universities.

In 2009, Stephen developed and implemented the Associates of Science degree and Bachelor of Science degree in Criminal Justice at New England Institute of Technology. He served as an adjunct instructor at Gibbs College from 2003 to 2009 and an adjunct instructor at New England Institute of Technology from 2009 to 2021. Stephen is a respected guest lecturer at Roger Williams University, Salve Regina University, and the University of Rhode Island.

An active supporter of Rhode Island local communities, Stephen Quartino has shared his wealth of knowledge by mentoring high school and college students, establishing criminal justice summer camps, and by providing active shooter/threat training at religious organizations and educational institutions.

Mr. Quartino is now the President of Discreet Investigative Solutions.



Geoffrey Wood, Chief of the Insurance and Unemployment Fraud Division Massachusetts Office of the Attorney General

Geoffrey Wood is Chief of the Insurance and Unemployment Fraud Division at the Massachusetts Office of the Attorney General. He has been an Assistant Attorney General since 2013. He first got the bug for prosecuting insurance fraud as an Assistant District Attorney in the Essex County (Massachusetts) District Attorney's Office, while working with Insurance Fraud Bureau Investigators on their Community Insurance Fraud Initiative in Lynn, Massachusetts.

Prior to being a prosecutor, Geoff was a director at a marketing firm for several years in Miami, Florida. It was here where he saw firsthand the costs and consequences of fraudulent claims and the need for appropriate commercial coverages. His initial exposure to the world of insurance came in the 1990's when he was employed as a PIP adjuster at a large property and casualty carrier in South Florida. He earned his undergraduate degree at Georgetown and his law degree at Suffolk University.

Geoff has an authentic passion for fighting insurance fraud, seeks fairness in the execution of his legal responsibilities and recognizes that collaboration is the key to any successful venture.



Anthony DiPaolo, Executive Director, Massachusetts Fraud Bureau

Mr. DiPaolo joined the Insurance Fraud Bureau in 1992 and served as its Chief of Investigations for fourteen years before being appointed as its Executive Director in March of 2020. He is credited with developing and managing the IFB's workers' compensation premium fraud unit. Prior to joining the IFB, Mr. DiPaolo was with the U. S. Air Force for ten years as a Special Agent, concentrating on fraud investigations. He has extensive experience in developing fraud detection programs. Mr. DiPaolo earned his Bachelor of Science Degree, in Criminal Justice from Wilmington College and his Master of Science Degree in Criminal Justice from Northeastern University. Mr. DiPaolo has been an adjunct instructor at Northeastern University in their criminal justice program since 1996; he teaches courses on white collar crime and criminal investigations. Mr. DiPaolo frequently speaks on a variety of insurance fraud topics at local, national and global seminars. He is a member of the National Association of Certified Fraud Examiners.



Francis X. (Frank) Sztuk, Senior Vice President/Investigative Services Delta Group

Frank is the Senior Vice President/Investigative Services for the Delta Group. He came to Delta after a rewarding 36-year career with the Hanover Insurance Company, where he developed the Special Investigation Unit Program at that company. He retired as the National SIU Strategist, responsible for oversight of one of the leading anti-fraud programs in the industry. He served on many boards and councils in his career, most notable being a past-Chair of the Massachusetts Insurance Fraud Bureau Governing Board. He is also a former Chair of the National Coalition Against Insurance Fraud as well as the NY Alliance Against Insurance Fraud, where he still chairs the Public Outreach Committee of that organization. He sat on the NJ Insurance Commissioner's Fraud Advisory Board and the NJ Insurance Council Anti-Fraud Committee. He has lectured both nationally and internationally on the subject of insurance fraud and continues to present at various programs such as the ISO/NICB Insurance Fraud Management Conference and the IASIU annual fraud conference.



Heidi Jordan, Senior Special Agent, NICB

Heidi Jordan was hired by the National Insurance Crime Bureau in 1994 as a Special Agent, and was promoted to Senior Special Agent in 2002. Assigned to the Northeast Region office, her area of responsibility encompasses New Hampshire, Maine and Vermont, including some Canadian cross-border cases. In addition to investigative duties, as of 2023, Agent Jordan joined the NICB Learning and Development Department as a Regional Facilitator.

Working with law enforcement at the local state and federal levels, and with insurance industry investigators, her case investigations involve all vehicle-related crimes (fraud, theft, fire), vehicle and property arson, medical fraud, heavy equipment theft, marine and off-road vehicles, cloning, vehicle export fraud, property fraud such as burglaries.

Prior to joining NICB, Heidi also gained eight (8) years of experience within the insurance industry, handling claims involving complex coverage issues, fatalities, and fraud. Heidi is also an instructor of Vehicle Theft, Title Fraud, Vehicle Identification, and Insurance Fraud for the NH Police Standards and Training Council and the Vermont Criminal Justice Training Council.

Heidi was the 2014-2015 President of the International Association of Auto Theft Investigators (IAATI), an organization of over 3,000 vehicle theft investigators from around the world; and has served on their Boards since the late 1990s.



Glenda H. Ganem, Esq. McGovern & Ganem, P.C.

Glenda H. Ganem has been a member of the Massachusetts Bar since 1993 and is also a member of the bars of the U.S. District Court and the U.S. Court of Appeals for the First Circuit. Ms. Ganem is also a member of the New Hampshire and Michigan state and federal bars. Ms. Ganem graduated college from Brandeis University, cum laude, and received her law degree from the New England School of Law, Dean's List. Ms. Ganem is the recipient of the Justice Lewis F. Powell, Jr. Award for Excellence in Trial Advocacy. As an attorney, Ms. Ganem has litigated numerous cases in the Massachusetts state and federal trial courts involving issues of automobile and homeowner's insurance coverage, tow and recovery fraud, health care regulations, bad faith, fraud, premises liability, and negligence. Ms. Ganem has extensive civil litigation experience ranging from simple motor vehicle actions to complex multi-claim and party investigations and litigation. Ms. Ganem has also acted as lead counsel for the firm's clients in recovery actions which have been successfully litigated and/or negotiated to a favorable resolution. Ms. Ganem provides trainings on all insurance related issues to the claims and SIU personnel of the firm's clients and industry wide. Ms. Ganem has represented insurance companies as she enters her 30th year as an attorney.



Roy M. Mura, Esq. Mura Law Group

Roy is the founder and managing member of Mura Law Group, PLLC, in Buffalo, NY, which handles insurance coverage analysis and litigation, first-party property, third-party liability, auto/UM/UIM, no-fault, fraud, and arson defense work for property and casualty insurers state-wide and regionally. Roy writes and regularly speaks on insurance coverage issues, including COVID-19 business interruption lawsuits, fraud, and more. He is the author of the coverage counsel blog, which provides information on New York state and federal insurance coverage cases and issues.

