

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

### **COURSE DESCRIPTIONS DAY ONE**

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

**PRESENTER: JEFFREY G. RAPATTONI, ESQ. MARSHALL DENNEHEY**

**SUMMARY:**

From 2020 onward, 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: *Medical Street Fraud***

**PRESENTER: LT. JAREK PYRZANOWSKI, NEW JERSEY DIVISION 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: *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: *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: *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.

**PRESENTATION: *Why My Good Referral Was Not Prosecuted***

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

**ANTHONY DIPAULO, EXECUTIVE DIRECTOR, MASSACHUSETTS INSURANCE FRAUD BUREAU**

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

**JOHN SARGENT, 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: *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: *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.