**2024 NEIASIU TRAINING SEMINAR & FRAUD EXPO**

**COURSE DESCRIPTIONS**

**KEYNOTE:**

***Navigating the Shifting Landscape of Insurance Fraud Together***

**John Sargent on behalf of the Coalition Against Insurance Fraud**

**SUMMARY:**

The realm of insurance fraud is undergoing a profound transformation. Technological advancements have revolutionized how insurance fraud is prevented, detected and investigated, while at the same time creating new avenues and opportunities for insurance fraud to be committed. Add into the mix a shift in consumer attitudes, the insurance industry is now facing challenges that demand collective attention and innovative solutions.

Learn more about the newest trends in the insurance fraud arena, the staggering financial impact insurance fraud is having on both carriers and consumers, and how the Coalition Against Insurance Fraud is steadfastly working to unite diverse organizations to combat this pervasive issue.

***Ethics and the Investigator***

**JEFFREY G. RAPATTONI, MARSHALL DENNEHEY**

**SUMMARY:**

This course is designed for insurance fraud investigators, licensed adjusters, case managers, and claims professionals whose duties require them to review and pay claims.  The course will explore both good faith and bad faith conduct, the applicable standard of care and fiduciary duties owed to an insured and a claimant. Best practices to maintain claim notes and overall claim systems will be explored and discussed. Electronic Discovery as to claim conduct, recent case law on ethical practice in the claims process and no touch claims payment is also highlighted.

***Leaking the Truth***

**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.

***Data Science, Machine Learning, and Artificial Intelligence: NICB’s Data Science Approach and Broader Impacts of New Technology on Insurance Fraud***

**MATTHEW BARR, SENIOR DATA SCIENTIST, NICB**

**SUMMARY:**

The related fields of data science, machine learning, and artificial intelligence have developed rapidly in recent years. These developments present both new means of combatting insurance fraud and new means of creating fraudulent documentation to make insurance fraud more difficult to detect. In this presentation, NICB Senior Data Scientist Matthew Barr will discuss NICB’s efforts in the field of data science to detect insurance fraud as well as tools available from third parties to detect potentially fraudulent insurance claims.

In the second half of the presentation, new generative AI tools to create text and images will be discussed, with a specific focus on how generative AI could be used by perpetrators of insurance fraud to create documentation in support of fraudulent claims. It will conclude with a live, interactive demonstration of generative AI tools where attendees will participate and guide the demonstration to use these tools to create fake photographs and text and gain a first-hand understanding of the current capabilities and limitations of these tools.

***Property Claims Toolbox: Tools to Investigate, Adjust and Resolve Property Claims***

**ADAM BRAND, ESQ. BRAND & TAPPLY**

**SUMMARY:**

Identifying suspect claims is hard enough, but today with the need to inspect every receipt and every photograph for authenticity, preparing a proper homeowner’s property claim investigation is even more difficult. Add the spice of public adjusters and you’ve got a recipe for a fine meal of misery. This presentation will provide tools, processes and strategies for handling and investigating today’s homeowner claims, dealing with public adjusters, and strategizing the issues of tomorrow.

***A Scheme for the Ages: Billing Schemes by Those we Trust and How to Investigate and Combat Them***

**TIMOTHY TAPPLY, ESQ. BRAND & TAPPLY**

**SUMMARY:**

A scheme has been developed whereby when property damage (it also occurs on the auto side) a trusted entity (water mitigation, roofers, biohazard remediation, tree/limb companies) arrives to save the day. Yet, unbeknownst to your insured, they actually have arrived to prey on the uninformed insureds by getting them to sign agreements for the work to be performed. That agreement is then held over you and your insured in an effort to force you into payment of an invoice that rarely reflects the work, tools, and manpower actually utilized. The invoice that is submitted for payment is often far outside industry standards, utilizes unbundling to bill for multiple services that should just be billed as one event, billing for every piece of equipment, every vehicle, every person (sometimes billing them in two roles simultaneously), set up fees, breakdown fees, cleaning of equipment fees, overhead, photographs, administrative fees, etc. etc. etc.

Without exposure to the fraud or training on how to deal with these entities, Adjusters usually aren’t equipped to recognize and combat these invoices.  With this training, carriers are then equipped to create a strategy and system for addressing these invoices by creating a partnership between claims, SIU, and counsel. The strategies not only push the claims to appropriate resolution but keep the carrier in good safe harbor relative to bad faith.

***Nowhere to Hide: A Discussion on the Changing Habits of Claimants***

**MATTHEW ANDERSON & ADAM FRASER, AIC COMPANIES, LLC**

**SUMMARY:**

A discussion on the changing habits of claimants and how adjusters, attorneys and investigative partners are outsmarting the new age claimants through technology, collaboration and forming strategic partnerships. Join us as we unravel the tactics and innovations reshaping the industry in which claimants find “Nowhere to Hide.”

***From CHATGPT, Cyber Gambits, to Claim Inflation Insurance Fraud Remains a Full-Spectrum Challenge for SIU Pros***

**PATRICK KELAHAN, SENIOR BUILDING CONSULTANT H2M ARCHITECTS & ENGINEERS**

**SUMMARY:**

Like it or not insurance as a product/service is changing from analog to digital, onsite to virtual claim management, workforce evolution and changing needs of our intellectual capital. For fraud and SIU pros, the challenge remains the same - protect the company and policyholder resources through detection of behavior that is illegal and/or improper. The presenter will try to bridge the more traditional insurance fraud issues that have been on the front burner, e.g., environmental claim scope inflation, emergency services excess, including tree removal and biohazard response, utility damages, to emerging methods that can be used to leverage tech to obtain ill-gotten gains from insurers, including AI, and cybercrime focused on businesses. A key aspect of the discussion will be to show how SIU work is evolving from gumshoe detective to cyber sleuth, including how the tech world is being leveraged to anticipate fraud prior to its commission mirroring the focus of insurance on prevention rather than simply response.

***Outside the Investigative Box: Capabilities Beyond the Standard Investigative Tools***

**BRIAN WHITE, DIRECTOR OF SALES & MARKETING LEMIEUX & ASSOICIATES**

**SUMMARY:**

As technology advances and additional resources become available to investigate claims more accurately, not all options are suited to every claim. Some are limited on abilities, some are not beneficial (based on claim type), some are limited by legal standards and every option must be understood before moving forward.

This coursediscusses new technologies for gathering information to help improve the claim handling process.  These resources can help in many aspects of determining what happened before, during, and after an incident occurred. It is intended to increase awareness of new technologies in the market, assist in determining what the best service to utilize should be (based on a desired clarification or outcome) and to address the limitations of these services within legal limits of a state.  The course not only provides additional investigation options, but also legal points of view on the utilization of the products, information gathered and potential outcomes if the case becomes litigated. The course concludes with a discussion of potential technologies that are being reviewed & considered for viability (unsubstantiated/accepted).

***Cargo Theft Trends 2024***

**CHUCK FORSAITH, VICE PRESIDENT HEALTHCARE DISTRIBUTION ALLIANCE/PHARMACUTICAL CARGO SECUITY COALITION**

**SUMMARY:**

In recent times, there has been a significant uptick in cargo theft incidents, particularly on the domestic front. “Strategic” cargo thefts, where perpetrators are stealing/redirecting cargo from desktops, as opposed to physically taking shipments in rest areas and truck stops, are now more prevalent than ever. You can’t defend against what you don’t know. This presentation will help you better understand the latest methodologies and how to defend against them.

***iVe Vehicle Systems Forensics***

**BRENDAN MCLAUGHLIN, SENIOR CONSULTANT RIMKUS**

**SUMMARY:**

iVe Vehicle System Forensics is a seminar designed to provide insurance adjusters and investigators with an overall knowledge of vehicle infotainment and telematics systems, vehicles supported by iVe and how the information acquired through iVe can be used for vehicle accident reconstruction and forensic investigations.

***Social Media and AI Behind the Scenes: Decoding Deepfakes and AI-Generated Audio and Video***

**CHRIS MCDADE, EVP OF BUSINESS DEVELOPMENT, SOCIAL DISCOVERY**

**SUMMARY:**

Can you tell real from fake? In the age of hyper-realistic AI-generated illusions, even seasoned SIU adjusters need a new set of tools. Join us for a deep dive into the world of deepfakes, where we'll crack the code behind these digital tricksters and equip you with the skills to spot them in all their forms – from manipulated videos and faces to fabricated audio and video!

Learn the telltale signs to spot these digital con artists and protect your claims. We'll dive into the tech, sharpen your detective skills, and equip you with resources to stay ahead of the curve. We'll challenge you with real-world examples, turning you into deepfake detectives who can analyze visuals and audio like a pro. Leave equipped with a cheat sheet, enhanced critical thinking, and the confidence to face the future of fraud.

***Learn how to Leverage Verisk’s Anti-Fraud (aka ISO) Tools for Better Investigations***

**KEVIN RAWLINS, DIRECTOR OF CUSTOMER ENGAGEMENT, VERISK**

**SUMMARY:**

Session Description: 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, personal 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 team. Upon completion of this course, the participants will:

1. Discuss new ClaimSearch enhancements.
2. Review new Claim Scoring & Data Analytics features.
3. Learn how to enhance your investigations.
4. Gather information quicker.
5. Discuss general tips and strategies.
6. Explore ways to confirm your hunches.

***Reconstructing Vehicular Accidents Using Technology***

**GABRIEL LEBAK, BSME/ARCCA**

**SUMMARY:**

This course will discuss the crucial role that accident investigation and reconstruction play in resolving vehicle-related cases. This discussion will focus on the new trends in accident reconstruction and the tools and technology that reconstructionists utilize throughout their investigations. The presenting engineer will discuss a wide range of topics, from evidence documentation and preservation with three- dimensional laser scanners to using advanced light metering techniques to document scene illumination. The engineer will discuss incident severity and techniques such as event data recorder (EDR) imaging, component testing, and photogrammetry. The audience will come to appreciate terms and principles used in accident reconstruction such as delta-V, acceleration, and principal direction of force. The tools and technologies will be introduced, followed by case-studies and real-world examples.

***Clinic Visits and Fraud***

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

**SUMMARY:**

Insurance fraud comes in many forms, committed by a diverse community. Professionals who fight fraud come across many schemes and people that are committed to abusing the insurance system. This program will highlight one mechanism to attack potential fraud committed by medical providers. Inspecting clinics is an important tool in the quest to identify whether a particular provider and clinic could be involved in suspicious and potentially fraudulent activity. The audience will be presented with tactics and protocols to review the business practices of those suspected groups.

***All Smoke and Broken Mirrors***

**ERIN BRACKEN, ZCIS INVESTIGATOR ZURICH & LUKE MIEDZYBRODZKI, SENIOR CLAIMS INVESTIGATOR, ZURICH CANADA**

This cross-border case study will highlight the importance of networking, collaboration in order to prevent international crime. Join Erin Bracken and Luke Miedzybrodzki from Zurich Claims Investigative Services as they take you on an adventure from what began as a legitimate claim to the claimant trying to exploit an opportunistic scenario for personal gain…” All Smoke and Broken Mirrors.”

***Marine Theft Trends - 2024 and Beyond***

**DANIEL K. RUTHERFORD, DIRECTOR CLAIMS & RISK MANAGEMNT, ONE80 INTERMEDIARIES, MARINE DIVISION**

Marine Theft and Fraud is coming to a claims department near you!  It may already be there and you don’t even know it.  Knowing how to combat marine theft and fraud begins with the basics, the proper identification of the involved vessel and/or machinery.  This class will demystify hull identification numbers (HIN’s) and how to identify machinery commonly found on boats.  We will discuss trends in marine theft, cartel involvement, and the law enforcement response.  Importantly, the recent uptick in outboard engine and GARMIN GPS thefts will be discussed.   We will review how titling and state regulations come into play and how laws are being changed to help us take a bite out of marine crime.

***The Crucial Role of Appraisers in Detecting Inconsistent and Enhanced Damage***

**CHRISTOPHER BORELLI, BORELLI COLLISION ANALYSIS & SCOTT BLANCHETTE, ALLSTATE**

Appraisers are often one of the first representatives to inspect a damaged vehicle and sometimes the only ones to have an opportunity to view and photograph the damage closely. Although they are in a unique position to quickly identify potentially inconsistent and/or enhanced damage and to document the inconsistencies, they have to be provided with specific training, relevant loss information, and an incentive to alert management. We would like to start a general discussion to determine how this industry can provide appraisers with the proper tools and incentives to increase the number of referrals for further investigation.

***Show me the Money!***

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

This session will discuss how following the money trail can unravel the who, what and why of fraudulent medical treatment.

***Shining the Light on Solar Energy Losses***

**PAUL MULLIN, SENIOR PRINCIPAL CONSULTANT, ENVISTA FORENSICS**

Topics of discussion will include the increased presence of solar energy systems in the United States and current trends, basic theory of operation, and equipment that solar energy systems utilize. A discussion of failure types, failure mechanisms and mitigating factors unique to solar systems will demonstrate the complexity of these systems and the need to investigate when a failure occurs to determine the root cause. Case studies with varying causes to both electrical and mechanical systems will be examined and discussed.

***Slip and Fall Claims - How to Identify Potential Fraud***

**JOHN P. GILEWICZ, SENIOR PRINCIPAL ENGINEER EFI GLOBAL, INC.**

When the call comes in, and you are told of a Slip and Fall Claim, how do you know if the claim is legitimate? And if it sounds suspicious, what should you do?

In this seminar, four fundamental aspects of potentially fraudulent Slip and Fall Claims will be addressed:

* What is a Slip and Fall and how do they happen?
* What actions should be taken immediately after one occurs?
* Red flags that may point to a fraudulent claim.
* What steps to take to investigate and test for slip and falls.

***Operation Stretch and Steal: A Study of Physical Therapy Clinic Fraud***

**SEAN KELLEY, LEAD INVESTIGATOR OF THE PROVIDER UNIT, INSURANCE FRAUD BUREAU OF MASSACHUSSETTS**

This case study will focus on the investigation which led to the successful prosecution of Brighton Physical Therapy (BPT). From 2015 thru 2021, the owner of BPT and multiple co-defendants conspired in a scheme to defraud which caused insurance carriers to reimburse the clinic for physical therapy services not rendered and/or not medically necessary. Information will be shared on the investigative techniques utilized throughout the case which best evidenced the fraudulent billing schemes deployed by BPT. The presentation will also focus on the importance of collaboration between law enforcement and the insurance industry for continued success in combatting health care fraud.