



FRAUD FIGHTING SKILL SET

ADJUSTER'S INTERNAL REACH VS. EXPERT INDEPENDENT

Investigators in today's world know that pre-work on surveillance set-ups allows for a thorough and comprehensive look into the life of a claimant/plaintiff. Years ago, information sharing pales in comparison to 2016 and the cutting edge scouring tools now available.

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Bogged down with a monthly case load, the Claims Examiner is held accountable for investigation of new losses in addition to a thirty to ninety day diary on maturing cases. Today, the Adjuster's job has changed and there exists a misinformed perception that internal staff has the intellectual reach, the time, as well as streamlined IT technology in-house, allowing for in-depth claim investigations on line. Although social media and other applications can make this possible, weighted work loads still continue to preclude them from keeping pace with the monthly time clock. As a result, many companies struggle to hit the 90 day mark with accurate reserve projections. Additionally, in the Workers' Compensation field today, after initial assignment to an vendor field investigator, the Claims Examiner has access to a partnership where an integrated claim system allows for a click of a button and video data on the Claimant's daily activities unfold from the parking lot, backyard, doctor's visit, or seeing the Claimant caught in the course of a fraudulent work endeavor. Crucial to the in-depth look is the pre-planning action by the expert field investigator. Currently mapping and

zooming in features gives the assignment the technology to produce a clear visual of the Claimant's residence and surrounding terrain. A plethora of data is mined from Motor Vehicle Records, Facebook, and other social media streams and agencies have joined the Internet on-line for ease of contact for personal search information. The one thing that has not changed in covert operations surveillance work is the need for human intelligence in pre-texting, assuming another's identity such as the utility man, electric meter reader, florist delivery staff or highway surveyor. Over the years of growing up in a generational household of intelligence gatherers, I have learned the most successful methodologies deployed in the field have their origins in creativity and standing in the Claimant's shoes. As a child, I would accompany my parents on cases taking the back roads along the cow pastures in order to glean an opening through the through the trees to the Claimant's barn. Dodging the bull and the German Shepard dog, we videoed a right sided ,paralyzed, RSD victim of a Workers' Compensation injury. The day before, the same Claimant could

not shake our hand due to his paralysis, but the following day we obtained video of him building an addition on to his livestock barn! New York City assignments were equally challenging in that Claimant's could easily be mistaken in a crowd of 9 million folks! I was taken along for my Birthday Party to a lovely restaurant, where the Claimant was working off the books as a Greeter and Host. At 4 years old, I loved to run the video camera! Little did I know when my Dad handed me the camera, and told me to keep my eye on the Claimant, I was breaking ground for a career in law, insurance fraud and enjoying my passion for state-of-the-art technology. Today, I know the successful field investigator uses a combo of old and new methods to maneuver the complex world of insurance fraud. Making great strides in the field, means being creative, patient and preserving with every technological resource available. It also doesn't hurt to stand in the psychological shoes of fraudulent Claimant and learn to think like them. Internal SIU and Adjusters stand to obtain better and more timely results with field partnerships..." It's like the logical law of the land".