

# EXTANT

MARKETING CONTACT FACT SHEET



LEO KHUDYAK, CCO

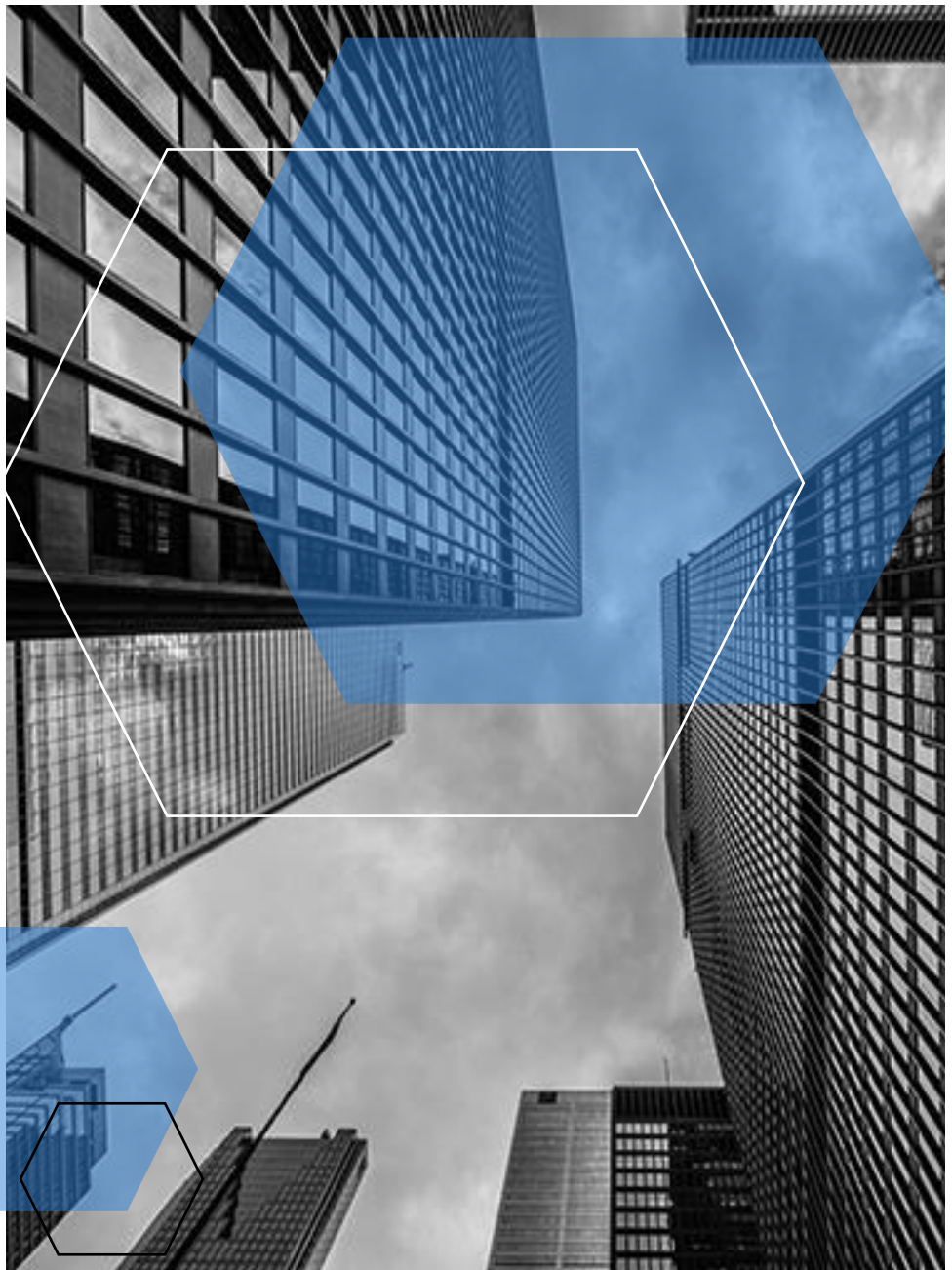
## MY OBJECTIVE

As Chief Communication Officer and Marketing, it is my objective to reach out to potential business partners who share our vision and work ethic. Our client's success is our number one priority. We are a multi-faceted firm with a singular client focus. Clients deserve value and only some companies can raise the bar and compete. Extant is such a company as we invest in human capital, technology, and work with partners having high expectations.

## THE NARRATIVE

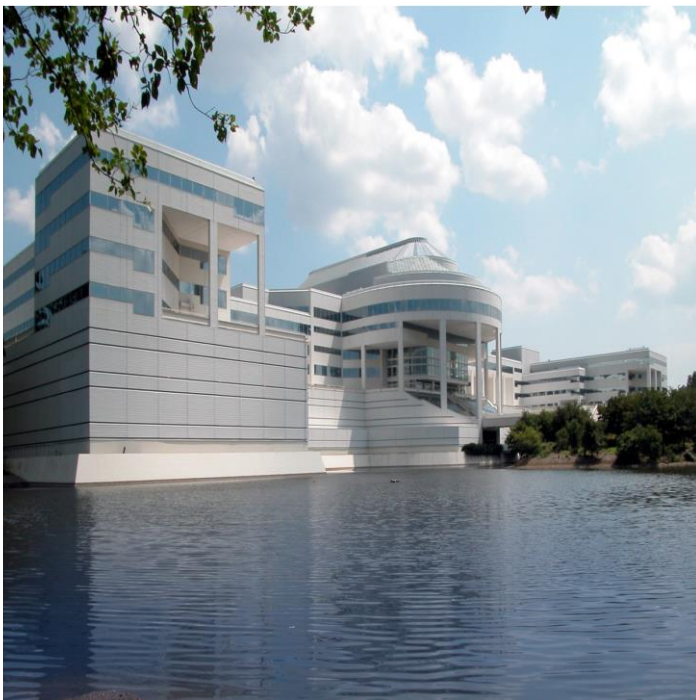
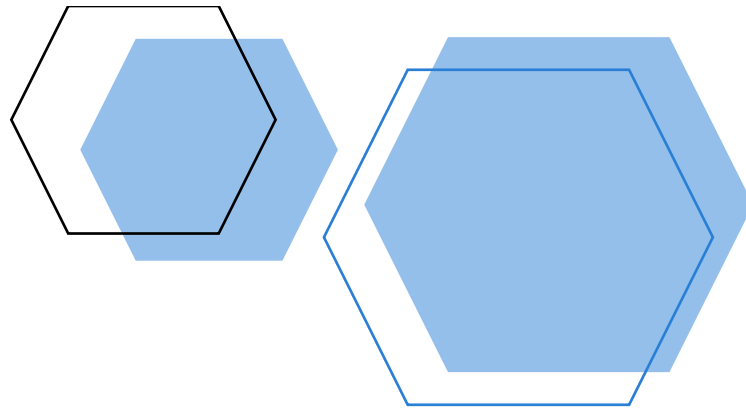
In 30 years, we have seen dramatic changes in our industry's needs. Risk appetites and service expectations are complex. Specialization is key to understanding how generalists can no longer be relied upon for delivering successful results. The day of the traditional insurance company debating the validity of a claim is over. Instead, as expert surveillance and investigators, our defense supports, target reserves and mitigate losses. This also speaks to prevention and implementing loss control strategies. We build relationship loyalty and hit the mark on service needs, as we are dedicated and responsive, no matter the magnitude of the issue. Our team is comprised of individuals with diversified disciplines, with recent law and business school graduates. We invest in and embrace critical thinkers, engineers of their own destinies, and those with keen eyes for spotting industry deficiencies and areas in need of improvement. Whether in the interest of efficiency of speed, the depth of analysis, or the planning of calculated strategies, *our people get it*. And they get it right, the first time around.

On behalf of our team, we welcome partnerships in business that share our same vision and drive for success. —Sandra J. Oglesby, CEO



**EXTANT**

MARKETING CONTACT FACT SHEET



Our Client's success-priority #1.  
Results. Service. Price. Future footprint.



**EXTANT**

CLAIMS AND LITIGATION MANAGEMENT, INC.

## STRATEGIES FOR OUR DEFENSE PARTNERS

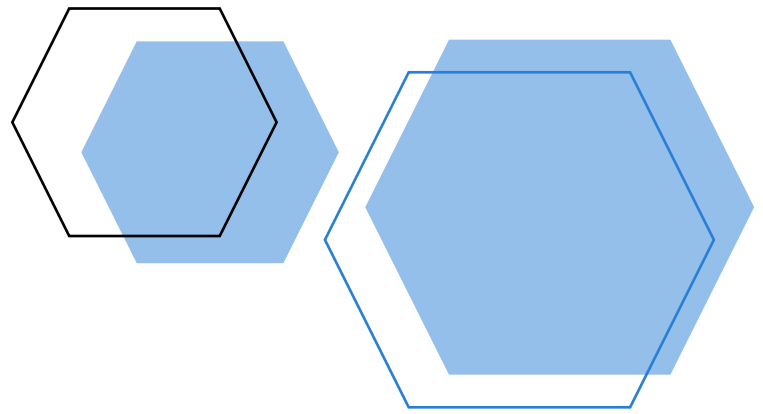
**Extant is a Premier Insurance Investigation and Security Firm**  
**Personalized Touch:** From owners to senior management, associates and administrative staff, we are accessible, helpful, and devoted to supporting your business needs.

**Investigative Depth and Breadth:** Our professionals span over 13 practice areas; many are recognized authorities in their field of law, investigations, high-level government agencies, risk and loss control, insurance, reinsurance, Q & A, auditing, loss prevention, and security. Our established presence spans over three generations and sixty plus years of combined experience.

**Collaborative Culture:** Sharing expertise and analysis across disciplines, our professionals offer a multi-dimensional point of view. The average tenure of our associates is 25 plus years and recruitment of recent personnel with specialized law degrees in IP, cyber, risk management and civil tort.

**Solution-Driven:** Extant professionals are creative in approaches and results, allowing companies and litigators to win cases that set precedent. Results show successful track records for our clients that are innovative within the highest standards and ethical parameters.

**Balanced Approach:** Client's work priorities come first. Our drive and ethical judgment to produce material facts are paramount. Experienced in court testimony, we present the facts in court, at hearings, at arbitration etc.

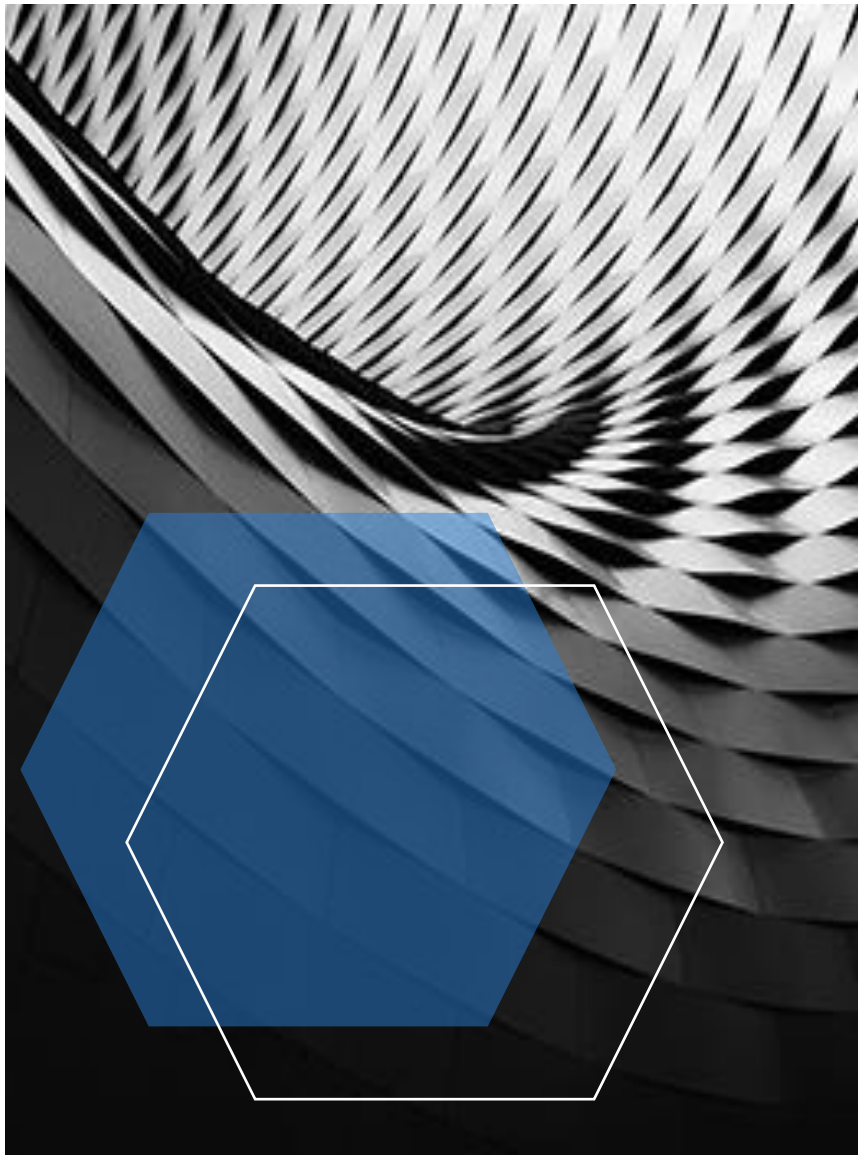


## HISTORY

Our beginnings involve three generations of insurance and legal professionals. We have more than sixty-plus years of combined experience and we are proud to continue expanding our responsibilities and territories. Extant's history began with a partnership between, Mr. Roger Hurst, founder of Stratagem Securities, Inc. in Elmsford, New York and Oglesby's and Associates, Inc. in the late 1990's. After retiring, he remained committed to perfecting surveillance equipment in the areas of remote and aerial technologies.

Together the vision was to make a bigger impact and contribution to the industry by capturing *more* fraudulent claimant's activities, while leveraging new technologies. In 2012, Extant was created with a goal that every assignment has access to variable methodologies exceeding client expectations -on *all cases*, stale, dead-end, difficult, impossible, and tried and failed cases by other firms. We produce definitive answers for the defense team on, WC surveillances, auto, and liability investigations, audits, witness location, process service or other insurance defense needs.

Our home office is located in Rye Brook, New York and we have nine locations in the Hudson Valley, upstate New York, Connecticut, New Jersey and New York City. Our *founding principles* remain the same. We invest in human capital. We are proud of our talent. We work under the highest ethical standards and our work philosophy is unparalleled to others. Success is shared based on team collaboration and strong partner ecosystems.



# INTELLIGENCE

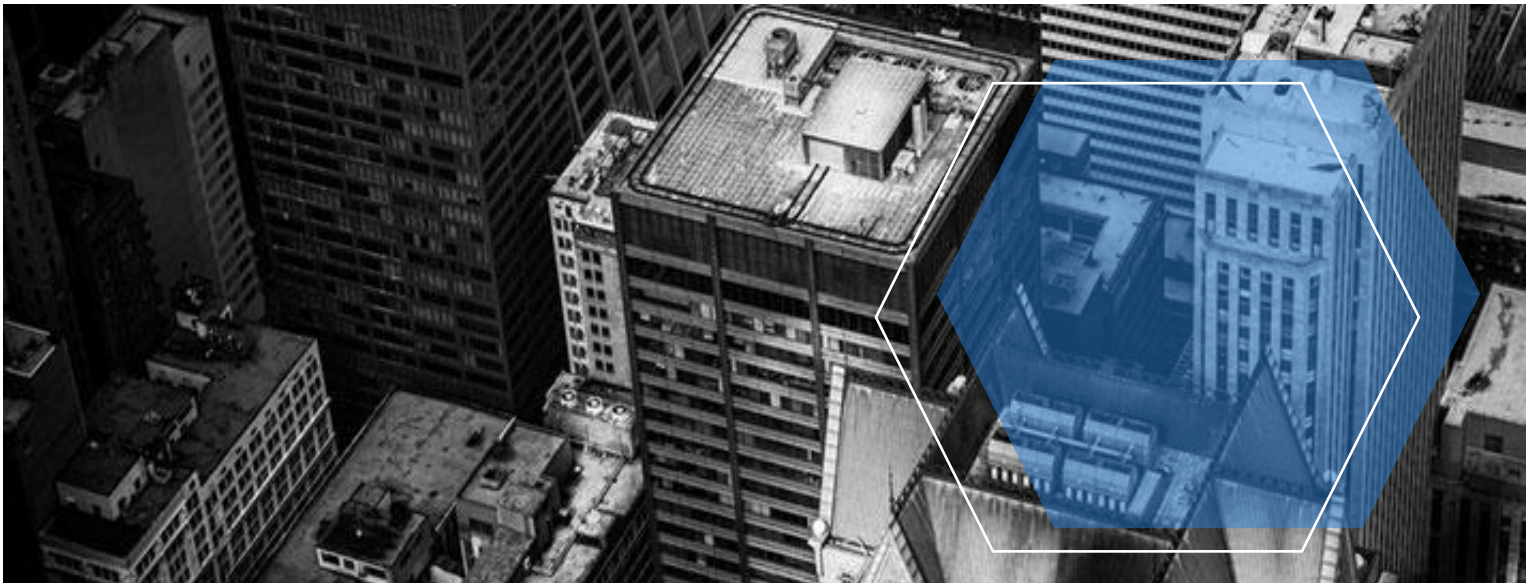
Skilled field surveillance can change a claim's investigative direction.

When new information is developed, the case can present real opportunities for disposition or early claim resolutions. Gathering intelligence through various modalities including surveillance helps adjusters and counsel to get the facts on the plaintiff's injuries for assessing damages. Digital video recordings are processed for hearings, settlement conferences, ADR, mediation, or for a jury. Supporting investigator testimony is provided in court. A plaintiff may be working off the books, from home, odd hours, alternative cash business or by some other method of generating untraceable financial gains while claiming and collecting disability funding. Fraudulent acts may be handled as an administrative action by an agency, department or the state fraud division, or as a criminal matter. Working knowledge into the various levels of law enforcement, governmental departments and agencies helps our review and your resolution. Extant develops field approaches using creativity and state-of-the-art manned and/or unmanned technology, and extensive pre-locus preparation with IT experts in database analysis and social media scouring. Thorough and lawful reviews, combined with locus assignments, *usually* provide surprising news. Robotic aerial and remote unmanned crafts may be useful. At all times our work is conducted within the letter of the law for citizen's privacy as we continue believing in our ethical corporate footprint.

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## SCOPE OF INVESTIGATIONS

- Surveillance:** (city or rural) with highly sensitive and lawful approaches, creativity, unmanned/manned state-of-the-art technologies
- SIU Fraud Detection:** utilizing the latest covert field technologies.
- Workers' Compensation/Disability Insurance/Wellness and Neighbor Activity Checks:** surveying/observing, Independent Medical Exams, Functional Capacity Evaluations, Fitness for Duty Examinations and other surveillance needs
- Testimony:** we will preserve evidence consistent with the law and testify in support of all findings, reports, video footage as licensed, bonded and insured professionals
- Multi-line Insurance/Corporate Investigations:** statements, photos, records, supports etc.
- SIR claim handling**
- Negotiations, court room monitoring**
- ADR, carrier settlement conference days**
- Business intelligence** and data mining support, backgrounds, analytics, loss run emergence tracking
- Risk Management/loss control analysis and site inspections**
- Litigation oversight,** defense assignments and legal management
- Audits** (reinsurance, insurance, operational and retail)
- Recoveries/subrogation/collections**
- Value-added seminars**
- Private Investigations**
- Security Placement**



## BOTTOM-LINE

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The daily grind is the final part of this narrative. In dealing with firms on a national or regional level, insurance executives, third-party administrators, policy-holders, self-insured entities and defense counsels, respect a firm that is experienced and speaks the industry's language. Reputational work quality which fits within a client's budget, as well professional decorum and the highest standard within the law, are what our excellent business partnerships are based on. For these reasons and more, this is why professionals prefer to work with us. Our flat-fee daily rates cover everything from professional responsiveness and courtesy, to dealing with highly educated and experienced personnel. We eliminate the nickeling and diming for mileage/gas and other costs in processing work product. Our daily rate is an all-inclusive price without added expenses. We are a one stop firm for those concerned in having their work assignments handled in multiple-jurisdictions.

Extant's personnel are licensed, bonded, credentialed from reinsurance/insurance carriers, hold legal degrees, military intelligence (CIA) and law enforcement backgrounds. Extant has invested in 24/7, in-house IT support for our field work. Communications, when field conditions permit, are in real time.

