

Contego Services Group

Surveillance and Investigation

**Category of Course
and Audience:**

Optional

This course is designed for all licensed attorneys, claims, insurance, and healthcare professionals.

Location:

On-Site Course (No fee charged)

Designation of Credit:

Contego designates this continuing education activity for **2 hour optional credit.**

About the Sponsor:

Contego Services Group, LLC, a provider of insurance services and risk management services, is a wholly-owned subsidiary of Six Points Enterprises, LLC, a diversified investment group serving the insurance and financial services industries. Contego is revolutionizing the workers compensation industry. As a service-focused company we are delivering game-changing insurance services and cost containment solutions for our clients. Our innovative SWARM system model is the foundation on which we build our success and set the new insurance industry standard.

As a client, you can trust Contego to shield, protect and defend your company with the best insurance services and risk management services in the world!

Introduction:

For too long “investigation” has been interpreted to mean “surveillance.” In this session students will learn that surveillance and its desired result, video capture, are but one aspect of a quality investigation.

Purpose and Goals of Course:

This course will review the advantages of true material evidence to a case and the techniques involved in the settlement of the case. The instructor will review example case studies and assist in outlining techniques utilized by investigators, claims managers, and SIU personnel to assist in claim settlement.

Learning Objectives:

- 1. Discuss the various components of fraud. 10 mins**
 - a. Misrepresentation
 - b. Intent
 - c. Lie must be material
 - d. Knowledge

- 2. Creating a team of investigators 10 mins**
 - a. Employer
 - b. Claims Representatives
 - c. Defense Attorney
 - d. Industrial Medical Provider
 - e. Investigator
 - f. Prosecutor

- 3. Discuss the steps of an investigation 10 mins**
 - a. Activities Check
 - b. Surveillance
 - c. Background Investigation
 - d. Compensability Investigations

- 4. Discuss common “Red Flags” that may surround insurance claims. 20 mins**
 - a. Injury alleged immediately following disciplinary action
 - b. Injury reported immediately following time off or when time off was denied
 - c. Claimant did not report claim in a timely manner
 - d. Claimant cannot be reached at home during work hours
 - e. Claimant exaggerates his/her injuries
 - f. Claimant frequently changes physicians

- 5. Discuss keys to a successful surveillance. 20 mins**
 - a. Set-up
 - b. Use of a pretext
 - c. Tailing
 - d. Example Case Study #7 (attached)
 - e. Background Investigations

- 6. Discuss Compensability Investigations. 10 mins**
 - a. Investigations that assist the claims representative and insured in making educated decisions regarding the administration of a claim

- b. Discuss the Purpose
- c. Elements of the investigation

7. Use of Social Media in Investigations

10 mins

- a. Checking for claimant public profiles
 - i. Facebook
 - ii. Twitter
 - iii. MySpace
 - iv. LinkedIn

8. Example Case Studies

30 mins

- a. **Injury:** Back

Year of Loss: 1999

Restrictions: No lifting over 20 lbs., no bending

Occupation: Laborer

Red Flags: The claimant was very cautious with personal information; only used P.O. Box and cell phone; rumors of a side business and a business card for the claimant began floating around.

Results: He was very difficult to find, once found, case was worked on a weekend and he set up numerous jump houses. The investigator also noticed a sign on the side of his truck for blow up jump cases.

- b. **Injury:** Left Leg/groin

Year of Loss: 2003

Restrictions: No bending, stooping, lifting over 25 lbs.

Occupation: Manager

Red Flags: The claimant was out of work for an extended period of time.

Results: Through pretexting, it was determined that the claimant was involved in the local Friday Night Rodeo. All paper documentation was obtained in addition to hours of video documentation.

- c. **Injury:** Shoulder

Year of Loss: 2000

Restrictions: No overhead work, no lifting more than 25 lbs., no repetitive movement

Occupation: Roofer

Red Flags: The rehab nurse continued to notice the great build of the claimant and felt he was weight lifting outside of physical therapy.

Results: Claimant could not work but he found time to workout everyday.

d. **Injury:** Arm & Shoulder

Year of Loss: 2000

Restrictions: No repetitive motion, no overhead work.

Occupation: House Cleaner

Red Flags: Claim filed after written disciplinary action; unwitnessed accident. Insured noticed several of the claimant's normal stops dropped the house service.

Results: On a hunch, occupational licenses were searched and determined that she started up a house cleaning business and pulled the clients from her previous employer.

e. **Injury:** Back Strain

Year of Loss: 2006

Restrictions: No bending, stooping, lifting

Occupation: Laborer

Red Flags: Claimant was not home when adjuster called several times

Results: Surveillance revealed that the claimant was working under the table for his brother

f. **Injury:** Leg

Year of Loss: 2000

Restrictions: No prolonged standing and running

Occupation: Warehouse Worker

Red Flags: The claimant's doctor felt the injury was exaggerated.

Results: This is best described as the "Miracle". The claimant going to his doctor's appointment and then caught on camera afterwards

g. **Injury:** Multiple

Year of Loss: 1998

Restrictions: No prolonged standing or sitting

Occupation: Clerk

Red Flags: The claimant was out of work for an extended period of time

Results: The claimant and husband decided to run a bar while they both were out on disability. One worked the day and one worked the night shift. One person was always home to cover the calls from their insurance companies.

Adult Education Methods Utilized:

- Handouts
- Overhead Projection or Power Point Presentation
- Example Case Studies
- Question/Answer Session

