

TO: LAW ENFORCEMENT AND GOVERNMENT AGENCIES
RE: NICB – Special Investigations Academy



CELEBRATING OVER 20 YEARS OF NICB SPECIAL INVESTIGATIONS ACADEMY TRAINING PROGRAMS

[Please note we have reorganized the SI Academy to one agenda giving students the opportunity to select from a variety of topics related to their investigations]

The National Insurance Crime Bureau is pleased to announce the Special Investigations Academy. This academy offers a wide variety of courses with practical information for on-the-job use by your organization's investigators. The academy teaches investigative techniques required for professional fraud investigators. Highly experienced and knowledgeable NICB employees, law enforcement agents, SIU and industry experts instruct the courses.

The Special Investigations Academy will be held **May 7-10, 2018 in St. Louis, MO**. Attached are information sheets and the registration form. **PLEASE REPRODUCE AND DISTRIBUTE THIS BULLETIN TO STUDENTS WHO WISH TO ATTEND THIS ACADEMY.** Please do not use previous bulletins to register for this academy because of agenda revisions.

Academy Eligibility: Eligibility for academy attendance is restricted to the direct (not contracted) employees of member companies. Additionally, government agencies and law enforcement are eligible to attend the academy on a space available basis if their current assignment involves the investigation of insurance crime. NICB personnel are also eligible to attend on a space available basis.

Registration fee for the SI Academy is **\$675.00 per student**, which helps offset the travel and lodging expenses of instructors who volunteer their time in teaching these courses.

Agenda – The academy will be conducted at the **Sheraton Westport Lakeside Chalet**, 191 Westport Plaza, St. Louis, MO, 63146, **May 6 – 9, 2019** from **8:00am – 4:30pm on Monday – Thursday**. The NICB will provide continental breakfast, lunch and refreshment breaks (M-Th). Students should make their travel arrangements to accommodate this schedule. Students will receive their registration folders Monday morning during continental breakfast. The folders will include the student's personalized agenda listing the breakout classes that were selected from the registration form. Attire is BUSINESS CASUAL (no jeans, no shorts, no sweatshirts or t-shirts or hats while attending classes, please).

Lodging Information– **STUDENTS ARE RESPONSIBLE FOR MAKING AND PAYING FOR THEIR OWN HOTEL RESERVATIONS AT THE SHERATON WESTPORT LAKESIDE CHALET.** The NICB has arranged for a block of rooms for attendees at a special group rate of **\$125.00** plus current 17.36% tax and is subject to change. This rate will be offered based upon availability 3 days prior and 3 days post conference. To receive the discounted rate, please contact the Sheraton Westport Lakeside Chalet at 314.878.1500 and make sure you mention you are with the NICB group and you need a room at the Sheraton Westport Lakeside Chalet.

There are a limited number of rooms so please make your reservation ASAP. Reservations received after the Sheraton's cut-off date of **April 1, 2019** will be accepted on a space and/or rate availability basis only. The contracted room block dates are from check-in on Sunday, **May 5**, – Thursday, **May 9**, with check-out on Friday, **May 10**. The group rate will be honored 3 days prior and 3 days post the contracted dates, based on availability. Early departure fee: In the event that a guest who has reserved a room with NICB's block checks out prior to the guest's reserved checkout date, an early departure fee of 50% of one night's room and tax will be charged to that guest's individual account. Guests wishing to avoid this fee must advise the hotel at or before check-in of any change in the scheduled length of stay.

Hotel Location, Attractions & Special Concessions

The Sheraton Westport Lakeside Chalet Hotel is centrally located in St. Louis's popular West Port Plaza area, just minutes from the city's attractions. Westport Plaza offers access to several restaurants and entertainment. The hotel is seven miles from the St. Louis Galleria and four miles from St. Louis Mills Shopping Center. Harrah's St. Louis Riverboat Casino is 5 miles from the hotel. Downtown St. Louis, the Gateway Arch, and Busch Stadium is approximately 30 miles from the hotel. Guests can take the hotel shuttle to the airport, which runs every 30 minutes and catch the Metro Link to downtown which takes approximately 25-30 minutes, the cost is about \$3.00 each way. Guests can also arrange for a hotel shuttle, \$40-\$50 each way (14 passenger buses to take guests downtown, based on availability). Each guest room for our group, has complimentary high speed internet. For further information about the Sheraton Westport Lakeside Chalet, visit their website at: www.sheratonwestport.com

Transportation Options

The Lambert St. Louis International Airport is eight miles from the hotel. The Sheraton offers complimentary shuttle service to and from the airport. Sheraton's shuttle begins running at 6:30 am and the last shuttle will run at 11:00 pm. Attendees who are flying in on Southwest Airlines will go to the **Terminal 2, exit 15**. For all other airlines, they will go to the **Terminal 1, exit 18**. These exits are located near the baggage claim area. The shuttles run every 30 minutes, so it is not necessary to call, however, there is a courtesy hotel phone located by the baggage pick up area if attendees wish to call for pickup service. To take the shuttle **to the airport**, attendees should wait in the hotel lobby and the shuttle driver will come in and announce the Airport shuttle. This shuttle runs every 30 minutes as well. If driving or renting a vehicle, the hotel has complimentary self-parking.

How to register - Students interested in attending the SI Academy can register in three ways:

1. **Online** – (This option is available to member companies only) [Log into ISO ClaimSearch®](#), click on NICB Services and then Academy Registrations. Open the SI Academy event information and click to register. (You will need login credentials to access ISO ClaimSearch. If you do not have access, contact the ISO Administrator for your company.) **Please note: A credit card is required to register online.**
2. **Fax** – 847.544.7114, Attn: Ashleigh Faulhaber
3. **Mail or Email** – NICB, 1111 East Touhy Avenue, Suite. 400, Des Plaines, IL 60018. Attn: Ashleigh Faulhaber, Training Department, email address: training@nicb.org

Payment method options:

1. **Credit card payments are accepted for online registrations only. A credit card is required to register online.** We accept Visa, Mastercard, and American Express.
2. Check or money order, *with the student's name clearly marked on the check*, payable to: National Insurance Crime Bureau. We request that payment be made prior to the academy.

WE REQUEST ALL REGISTRATIONS BE RECEIVED NO LATER THAN APRIL 6, 2019. It is strongly recommended that registrations be submitted as early as possible even if payment is not included with your registration form. NICB will send an invoice for outstanding payments. All students will receive a confirmation letter shortly after submitting their registration for this event.

Registration Cancellation Policy: Cancellations received two weeks prior to the academy are refundable. Cancellations received within the two weeks prior to the academy are refundable less a \$50 registration service charge. Cancellations received after the start of the class, **are not refundable**, but the fee may be applied toward a future Academy session. Please note that if you do not cancel and do not attend, you are still responsible for payment. Substitutions may be made at any time if you are unable to attend the Academy.

A final exam will be administered after the last class on Thursday afternoon. The test questions will only focus on the General Session classes that all students attend. Students will receive a Certificate of Completion.

IMPORTANT NOTICE TO ALL LAW ENFORCEMENT AND GOVERNMENT AGENCIES WHO PLAN TO ATTEND THE NICB SPECIAL INVESTIGATIONS ACADEMY

The classes at the Special Investigations Academy are geared towards assisting insurance SIU Investigators and Law Enforcement personnel in recognizing, investigating, and preventing all types of insurance fraud. Due to the insurance intensive nature of the academy, NICB offers an online course "Intro to Insurance Fraud" as a **prerequisite** for the SI Academy, Basic or Specialized Track. We ask that you take this course prior to attending the Academy to be best prepared for, and gain the most from, the courses you have selected. "Intro to Insurance Fraud" is located on the NICB insurance fraud training for law enforcement website: www.nicbtraining.org. Here is the direct link to the course: <http://www.nicbtraining.org/intro/index.html>

These online offerings are offered **free of charge** to law enforcement agencies by the National Insurance Crime Bureau. To take this course and other courses offered, you should have speakers or headphones. A high-speed connection to the internet is highly recommended. Please contact Ashleigh Faulhaber at 847.544.7087 or email at afaulhaber@nicb.org with questions or concerns.

REGISTRATION FORM

NICB Special Investigations Academy

**All classes conducted at the Sheraton Westport Lakeside Chalet Hotel – May 6 – 9, 2019
7:30 AM Continental Breakfast – General Session Classes start Monday at 8:00 AM**

Name: _____ **Title:** _____

(As it should appear on Certificate of Completion) (Please print or type legibly)

Company/Agency Name: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Phone: _____ **E-mail:** _____

Buffet lunch is provided each day; please inform us of any specific dietary requirements/restrictions:

MONDAY, May 6 – GENERAL SESSIONS – ALL STUDENTS ATTEND – 8:00am to 5:00pm

8:10 – 10:15 Working with SIU, Law Enforcement, Analysts and NICB – Putting it all Together

10:30 – 12:00 Formulating an Investigative Plan

1:00 – 5:00 The Reid Technique of Interviewing for SIU Insurance and Law Enforcement Investigators

TUESDAY May 7 – Tuesday AM Breakout Sessions repeat in the afternoon

Please select one (1) Breakout Course for Tuesday Morning

Note: If selecting one of the 8:00 – 10:15 breakout courses, please also select one (1) 10:30 – 12:00 breakout course

- _____ 8:00 – 12:00 Investigating “Junk Science” in the Chiropractic Profession
- _____ 8:00 – 12:00 Medical Billing Fraud & Abuse: include a Medical Case Study – student exercise
- _____ 8:00 – 12:00 Vehicle Theft & Insurance Fraud: VIN Switch, Clone, Counterfeit/Salvage Vehicles
- _____ 8:00 – 12:00 Methods of Defeating Switches / Steering Columns / Locks to Steal Vehicles

- _____ 8:00 – 10:15 Property Fraud & Contents Claims Handling – includes Mysterious Disappearance Claims
- _____ 8:00 – 10:15 Fire Investigation for the SIU – Homeowner and Commercial
- _____ 8:00 – 10:15 Overview of Organized Crime

- _____ 10:30 – 12:00 iVE Vehicle System Forensics – Crucial data to help investigate claims
- _____ 10:30 – 12:00 Field Safety for SIU/Field Reps – Avoiding potential conflict
- _____ 10:30 – 12:00 Fraud and the Legal Profession

Please select one (1) Breakout Course for Tuesday Afternoon May 8 (Repeat of AM Sessions)

Note: If selecting one of the 1:00 – 3:15 breakout courses, please also select one (1) 3:30 – 5:00 breakout course

- _____ 1:00 – 5:00 Investigating “Junk Science” in the Chiropractic Profession
- _____ 1:00 – 5:00 Medical Billing Fraud & Abuse: include a Medical Case Study – student exercise
- _____ 1:00 – 5:00 Vehicle Theft & Insurance Fraud: VIN Switch, Clone, Counterfeit/Salvage Vehicles
- _____ 1:00 – 5:00 Methods of Defeating Switches / Steering Columns / Locks to Steal Vehicles

- _____ 1:00 – 3:15 Property Fraud & Contents Claims Handling – includes Mysterious Disappearance Claims
- _____ 1:00 – 3:15 Fire Investigation for the SIU – Homeowner and Commercial
- _____ 1:00 – 3:15 Overview of Organized Crime

- _____ 3:30 – 5:00 iVE Vehicle System Forensics – Crucial data to help investigate claims
- _____ 3:30 – 5:00 Field Safety for SIU/Field Reps – Avoiding potential conflict
- _____ 3:30 – 5:00 Fraud and the Legal Profession

WEDNESDAY May 8 – Wednesday AM Breakout Sessions repeat in the afternoon

Please select one (1) Breakout Course for Wednesday Morning

Note: If selecting one of the 8:00 – 10:15 breakout courses, please also select one (1) 10:30 – 12:00 breakout course

- _____ 8:00 – 12:00 Medical Mills & Provider Fraud: includes Clinic Inspections, Drug Diversion
- _____ 8:00 – 12:00 Investigation & Management of Auto Repair Fraud
- _____ 8:00 – 12:00 Low Velocity Impact Claims & Accident Reconstruction
- _____ 8:00 – 12:00 Vehicle Fire Investigation

- _____ 8:00 – 10:15 Staged Accidents
- _____ 8:00 – 10:15 The Professional Insurance Criminal
- _____ 8:00 – 10:15 Catastrophe Fraud & Geospatial Intelligence

- _____ 10:30 – 12:00 Incorporating Data Analytics into Investigations – Overview of how data is being used
- _____ 10:30 – 12:00 Medical Fraud Detection and Investigation Strategies
- _____ 10:30 – 12:00 Interviewing Overview – Phone Interviews/Statement Taking

Please select one (1) Breakout Course for Wednesday Afternoon May 9 (Repeat of AM Sessions)

Note: If selecting one of the 1:00 – 3:15 breakout courses, please also select one (1) 3:30 – 5:00 breakout course

- _____ 1:00 – 5:00 Medical Mills & Provider Fraud: includes Clinic Inspections, Drug Diversion
- _____ 1:00 – 5:00 Investigation & Management of Auto Repair Fraud
- _____ 1:00 – 5:00 Low Velocity Impact Claims & Accident Reconstruction
- _____ 1:00 – 5:00 Vehicle Fire Investigation

- _____ 1:00 – 3:15 Staged Accidents
- _____ 1:00 – 3:15 The Professional Insurance Criminal
- _____ 1:00 – 3:15 Catastrophe Fraud & Geospatial Intelligence

- _____ 3:30 – 5:00 Incorporating Data Analytics into Investigations – Overview of how data is being used
- _____ 3:30 – 5:00 Medical Fraud Detection and Investigation Strategies
- _____ 3:30 – 5:00 Interviewing Overview – Phone Interviews/Statement Taking

THURSDAY Morning May 9 – General Session

8:00 – 10:00 Building a Case for Prosecution

10:15 – 12:00 Examination Under Oath for the SIU

THURSDAY May 9 – Please select one (1) Breakout Course for Thursday Afternoon

- _____ 1:00 – 3:00 Identity Theft/Online Application Fraud
- _____ 1:00 – 3:00 Using Social Media for Investigations (laptop suggested but **not** required)
- _____ 1:00 – 3:00 Internet Searching (laptop not required)
- _____ 1:00 – 3:00 Rate Evasion/Garaging Fraud/Premium Leakage
- _____ 1:00 – 3:00 Vendor Fraud – Water Restoration/Mitigation

3:00 – 5:00 Final Exam

If you do not receive a confirmation letter within 3 days of submitting your registration form, please contact Ashleigh Faulhaber at 847.544.7087 or email: afaulhaber@nicb.org

STUDENTS ARE RESPONSIBLE FOR MAKING AND PAYING FOR THEIR OWN HOTEL RESERVATIONS AT THE SHERATON WESTPORT LAKESIDE CHALET HOTEL. The NICB has arranged for a block of rooms for attendees at a special group rate of **\$125.00** plus 17.36% tax. To receive the discounted rate, please contact the Sheraton Westport Lakeside Chalet at 314.878.1500 and make sure you mention that you are with the **NICB** group event or make reservations directly online using this booking link: [National Insurance Crime Bureau](#)

Reservations received after the Sheraton's cut-off date of **April 5, 2019** will be subject to room and rate availability. The contracted room block dates are from check-in on Sunday, May 5 – Thursday May 9, check-out on Friday, May 10. The group rate will be honored 3 days prior and 3 days post the contracted dates, based on availability.

Hotel Room Cancellation Policy: The hotel requires individuals who need to cancel, to call the hotel by 6:00 pm the day before arrival. **Notice of cancellations should be made to the Sheraton Westport Lakeside Chalet by calling before 6:00 pm the day before your scheduled arrival. Any room cancelled after 6:00 pm on day of scheduled arrival will be charged one night's room & tax.** The NICB will be charged for all "no-shows." Please be certain to cancel your hotel reservation if you cannot attend the academy. This eliminates putting the NICB in the awkward position of charging your company for your unused hotel room.

WE REQUEST THAT ALL REGISTRATIONS BE RECEIVED NO LATER THAN APRIL 6, 2019

Submit completed registration forms and payment to:

Ashleigh Faulhaber, Training Dept., NICB, 1111 East Touhy Avenue., Suite 400, Des Plaines, IL 60018. Or by

Fax: 847.544.7114. E-mail: training@nicb.org or Phone: 847.544.7087.

If registering online (NICB Member's Only Website) a credit card is required for payment.

Registration Fee: \$675.00

It is strongly recommended that registrations be submitted as early as possible, even if payment is not included with your registration form. NICB will send an invoice for outstanding payments. All students will receive a confirmation letter shortly after submitting their registration for this event.

Please scroll down for course information

NICB SPECIAL INVESTIGATIONS ACADEMY COURSE INFORMATION

THE FOLLOWING GENERAL SESSION COURSES ARE ATTENDED BY ALL STUDENTS:

WORKING WITH SIU, LAW ENFORCEMENT, ANALYSTS AND NICB: Putting it All Together -

This course will provide information on how SIU, Law Enforcement and NICB can work on common ground to support each other's successes; how NICB can assist with SIU and Law Enforcement interaction and understand what Law Enforcement needs from a Special Investigator.

FORMULATING AN INVESTIGATIVE PLAN - Formulating and investigative plan examines how students should take a claim file and determine appropriate courses of action for pursuing claims investigations.

BUILDING A CASE FOR PROSECUTION - This course provides students with an opportunity to see how a case should be prepared to get results. It will show students how to prepare and organize a case for presentation to law enforcement. It will explore real case examples to reflect how the demonstrated concepts are used under real life conditions. The instructor will demonstrate how proper preparation will avoid problems in these cases.

EXAMINATION UNDER OATH (EUO) FOR THE SIU - This course exposes students to what occurs at an examination under oath. The EUO is a contractual agreement within the insurance contract. It is used to determine information the insurance carrier is entitled to obtain in order to properly evaluate a claim made against the insurance policy. The EUO is a mechanism to determine facts and should not be viewed as an adversarial procedure. This course allows students to observe a EUO.

ADVANCED INTERVIEWING TECHNIQUES - During this program students will learn the verbal and nonverbal behavior symptoms that are displayed by a person who is telling the truth during a non-accusatory interview, as well as those displayed by a person who is withholding relevant information. The specific behaviors discussed include attitude; posture; significant posture changes; grooming, personal and protective gestures; eye contact; and, verbal responses. The ability to recognize and evaluate these behaviors becomes particularly important in those claims in which the available investigative information does not definitively establish the credibility of the subject. At the conclusion of this segment of the program, the participant will have a behavioral profile for both the truthful and deceptive individual that can be used as a model for the evaluation of subjects in future investigative interviews. In addition, you will learn about behavior provoking questions. Investigative questions concern the subject's version of events, alibi or activities at the time in question, developed by the traditional who, what, where, when, why and how type of questions. Behavior provoking questions are ones that are used to assess the subject's truthfulness by evaluating the nature of their response. Truthful people answer the behavior provoking questions one way, while a deceptive person usually offers a different verbal response. During this segment of the program you will learn how to phrase and ask the behavior provoking questions and the type of answers to anticipate from the truthful and deceptive individuals.

THE FOLLOWING COURSES ARE ELECTIVES SELECTED BY THE STUDENT:

INVESTIGATING "JUNK SCIENCE" IN THE CHIROPRACTIC PROFESSION: Manipulating the System for Maximum Profit – Participants will explore the historical implications of the chiropractic profession and be able to discern the differences between evidence-based practice and junk science. An in-depth review of inappropriate billing of clinical modalities and diagnostic procedures in the Chiropractic profession will be performed. We will discuss different medical/chiropractic technologies and how they may be ordered/performed on a scientific basis vs. fraud and abuse. Specific topics of diagnostic or treatment modalities will be presented, including surface EMG, thermography, cineradiography as well as the utilization of T.E.N.S. units, mobile diagnostic labs and the prescription of electro-diagnostic testing.

MEDICAL BILLING FRAUD – Includes a medical case study and student activity

The objectives of the presentation are (1) recognition of the "red flags" of potentially fraudulent and/or abusive medical bills, (2) identification of the data and documentation necessary for an audit by certified coders and (3) appreciation of the deviance from usual, customary and reasonable fees for services as a result of fraud, abuse or excessive outlier fee structures.

VEHICLE THEFT & INSURANCE FRAUD: VIN Switch, Clone, Counterfeit Salvage Vehicles - The class will begin with a Basic Auto Theft and Fraud 101 refresher. The student will learn to distinguish a VIN Switch Vehicle, whether it is a clone, counterfeit or salvage switched vehicle. The student will learn how to detect a clone, counterfeit or salvage vehicle by utilizing several databases available to both the insurance industry and law enforcement. Also discussed will be the National Motor Vehicle Title Information System (NMVTIS) and how it is designed to prevent introduction or reintroduction of stolen and salvage vehicles into interstate commerce.

METHODS OF DEFEATING SWITCHES/STEERING COLUMNS AND LOCKS TO STEAL VEHICLES – This course enables the student to identify known methods of defeating a variety of commonly encountered ignition switches and steering columns. The student will be able to identify differences between defeated ignitions and those with cosmetic damage. Students will be presented with a case scenario and given the opportunity to examine a related steering column in order to determine whether or not the claim is legitimate.

OVERVIEW OF ORGANIZED CRIME AND THEIR AFFECTS ON THE INSURANCE INDUSTRY: This course will present students with information to assist them with identification, recognition and detection of the patterns and relationships associated with Russian/Eurasian, Nigerian and Jamaican, Gypsy/Nomadic and the Sovereign Citizen Movement Organized Crime Groups, who are actively involved in the submission of suspected fraudulent insurance claims. The course will provide details from NICB cases tracking the activities of three known Organized Crime Groups, medical professionals, management companies, runners/cappers and auto accident participants and outline the suspected fraudulent insurance claim schemes of each group. The course will provide information on establishing the working relationships between these criminal enterprises as well.

PROPERTY FRAUD & THEFT – Includes Mysterious Disappearance Claims - This class presents special investigators with basic techniques for investigating suspicious claims related to damaged, destroyed or stolen property. It examines policy conditions associated with property insurance, the importance of reviewing and properly analyzing a file referred to an SIU by claims representatives, and developing a specific investigative strategy.

FIRE INVESTIGATION FOR THE SIU – HOMEOWNERS AND COMMERCIAL - The presentation will focus on the application of the scientific method when conducting a fire investigation and the importance of understanding methodology, validation and reliability in the context of conducting or managing a fire investigation claim. We will provide suggestions on how to challenge or question an O&C investigator's conclusions to insure that it will be admissible in court and the need to understand the implications of the "Daubert" standard. We will discuss the importance of compliance to standards in the process of evidence collection & preservation and how to avoid a spoliation claim. The presentation will emphasize the importance and need to understand how NFPA 1033 & 921 impacts every facet of the fire investigation process and the importance of having protocols for the retention of experts. The presentation will conclude with our top ten recommendations on achieving success in the courtroom. Time permitting we will challenge the attendees to apply their newly acquired knowledge in solving a few fire investigation scenarios.

FRAUD AND THE LEGAL PROFESSION - This course creates awareness among SIU investigators of various methods adopted by legal professionals, their employees and other groups (i.e.-medical professionals, construction professionals) who are entwined with lawyers in their pursuit of committing fraud upon insurers and the insureds. We will discuss what investigators and adjusters can do to protect themselves from falling victim to such ploys and to further protect against bad faith claims.

iVe VEHICLE SYSTEM FORENSICS – Crucial data to help investigate claims – *instructor is working on creating presentation and will provide course description when available.*

FIELD SAFETY FOR SIU/FIELD REPS – Avoiding potential conflict - *instructor is working on creating presentation and will provide course description when available.*

CATASTROPHE FRAUD & GEOSPATIAL INTELLIGENCE -- *instructor is working on creating presentation and will provide course description when available.*

MEDICAL MILLS & PROVIDER FRAUD – This course examines the medical mill structure, the daily office processes, the mill feeding mechanisms, and the money laundering schemes. We will review the clinic inspection and advanced interviewing topics specific to the onsite visit. Special emphasis will be placed on understanding the details of clinic structure, billing (CPT & ICD 9 & 10), Diagnostic testing, treatment plans, medical records, physical exams and the investigative skills necessary to evaluate or prepare a prosecutable case.

Providers	CPT & ICD9 coding
Runners	Medical records
Clinics	Referral schemes
Diagnostic testing	Criminal Intent
Treatment plans	Evidence admissibility of pattern analysis
Physical exams	Case Preparation for criminal prosecution

INVESTIGATION & MANAGEMENT OF AUTO REPAIR FRAUD - This course will teach participants how to identify, investigate and prosecute fraud perpetrated by dishonest automobile repair facilities. Students will learn how to identify and select an appropriate investigative target, investigative steps required to prove fraud, how to effectively document and prepare cases for civil and criminal prosecution and the various options available to effectively attack the problem. The course is taught by seasoned experts with a track record of success. At the end of the course, students will have the information necessary to implement an effective program in their company.

LOW VELOCITY IMPACT CLAIM INVESTIGATION AND ACCIDENT RECONSTRUCTION FOR THE INSURANCE INVESTIGATOR- This course will train the student to examine and evaluate the low velocity impact claim using the investigative principles of case file development and fundamental scientific techniques. This class will also present accident reconstruction as well as Slip, Trip and Fall issues. Students with no prior training or those with previous advanced training will take something away from this course. Reconstruction is based on scientific laws and common knowledge from everyday events which will be utilized to allow the student to apply those laws to any crash to understand how it occurred. Applications of the technique will be reinforced with practical examples and example problems.

VEHICLE FIRE INVESTIGATION - This course will provide the participant with an understanding of basic fire science and an introduction to vehicle fire investigations. Focus will be on assisting the participant with ways to help determine origin and cause of vehicle fires while conducting vehicle and scene investigations as well as associated interviews. We will also discuss common problems that arise during fraud investigations, potential “red flags” to look for in claims and issues that arise with regard to subrogation, product liability and large scale investigations. The presentation will be a mix of lecture and examination of photographic evidence from real world cases. Case studies will also be presented which will require the participant to use what they learned in class to come to conclusions as to what transpired with the presented fires.

STAGED ACCIDENTS – This course will cover the criminal hierarchy behind a staged accident and how organized crime groups evolved into the medical fraud field. It explains how groups structure staged accidents, from obtaining policies to orchestrating the accident itself, including studying the different ways each police municipality composes their accident reports and how they use scanners to time the response time of police to the scene of an accident. The instructor will demonstrate each level of the hierarchy behind these operations and how each level works, from how patients in a staged accident are coached, what to say to the insurance companies, how clinics go about staffing the clinics with their own people, and how clinics fraudulently bill and what to look for.

THE PROFESSIONAL INSURANCE CRIMINAL - This course examines professional insurance criminals who wake up every morning and attempt to defraud the insurance industry. The class' keys and indicators will help SIU professionals and claims handlers identify these criminals and their schemes, and assist them in defeating submitted claims.

INCORPORATING DATA ANALYTICS INTO INVESTIGATIONS – Overview of how data is being used

Data comes in many forms; claim files, spreadsheets, lab reports, cell phone records, transcripts, photos, video, and audio just to name a few. The students will be shown how to locate “data points” and how to collect and organize this data using conventional software tools. Once the data has been captured correctly, the students will learn how data analysis can be used to support their investigations and reports as well as for creating timelines, link charts, and maps.

MEDICAL FRAUD DETECTION AND INVESTIGATION STRATEGIES - When a medical provider routinely bills for excessive and unnecessary treatment, upcodes, unbundles and/or fails to maintain adequate documentation, is it fraud or is it abuse? Is the provider operating alone or in consort with attorneys and runners/cappers? In this course, attendees will be introduced to the most common types of medical fraud and abuse encountered in casualty claims. Basic detection strategies will be discussed along with tips for identifying exposure, analyzing and tracking outlier data and mitigating loss. Attendees will learn investigative techniques for identifying schemes, proving intent and will be able to distinguish abuse from intentionally fraudulent schemes.

INTERVIEWING OVERVIEW – PHONE INTERVIEWS - STATEMENT TAKING - Interviewing and statement taking are considered an art and this course provides participants with tips and tools that will make their job easier. Often we forget to listen because of our experience and expectations; this course will provide assistance in relearning the art of listening, recognizing truthful and deceptive gestures and responses and developing interview themes to obtain admissions.

IDENTITY THEFT/ONLINE APPLICATION FRAUD – This class will provide the investigator with an introduction to identity theft and online application fraud. The class will address the different perceptions associated with identity theft/fraud, how the crime is committed and what can be done to prevent and combat it. With regard to online application fraud, the class will show who commits the crime and how it is done. The class will also give several case examples as well as walk the investigators through an actual investigation of online fraud.

UTILIZING SOCIAL MEDIA FOR INVESTIGATIONS: (Laptop suggested but not required)

With over one billion profiles on Facebook and over a half-million Twitter handles, social media is certainly changing the way our society interacts and communicates with one another. As technology continues to evolve, it’s important for investigators to have the technical skills and training in order to utilize information found on these popular communication how they can utilize these platforms for investigations.

This seminar will cover: Popular Social Media Sites; Investigative Tools to Search Social Media; Legal Issues: Policies/Procedures; Proactive Use of Social Media

INTERNET SEARCHING – (Laptop not required) - This course will provide participants with the tools necessary to perform sophisticated internet searches by using advanced Google search parameters and syntax. It will also provide an overview of the most popular search engines available, briefly discuss other potentially searchable data, address some privacy concerns online, and finally, present some potentially useful internet sites.

RATE EVASION/GARAGING FRAUD/PREMIUM LEAKAGE – *instructor is working on creating presentation and will provide course description when available.*

VENDOR FRAUD – WATER RESTORATION/MITIGATION – *instructor is working on creating presentation and will provide course description when available.*