

2017 Ohio Joint Insurance Fraud Seminar



March 8, 2017

**Columbus Division of Police
James G. Jackson Training Academy**

1000 N. Hague Ave., Columbus, OH 43204 • (614) 645-5028



PURPOSE:

The Ohio Chapter of the National Society of Professional Insurance Investigators (NSPII), the National Insurance Crime Bureau (NICB), the Ohio Chapter of the International Association of Special Investigation Units (IASIU), Ohio Auto Theft Investigators Association (OATIA) and The Ohio Department of Insurance Fraud Division join forces again to present this year's **2017 Ohio Joint Insurance Fraud Seminar**.

You will get to choose between different topic sessions. Please pay attention to the program schedule and registration when signing up for your classes

HISTORY OF ORGANIZATIONS:

The **Ohio Chapter of NSPII** was formed in 1997. It is comprised of investigators, insurance claims personnel, attorneys, forensic experts, criminal investigators, retirees, and educators dedicated to the further refinement of investigative ideas, procedures, and techniques. The Ohio Chapter sponsors a full-day seminar and at least two other educational meetings every year to inform and encourage individuals who wish to continue striving toward the highest degree of professionalism in the area of insurance fraud recognition, prevention, and investigation.

With over an 100-year heritage, **NICB** is the nation's premier not-for-profit organization dedicated exclusively to fighting insurance fraud and vehicle theft. NICB was formed in 1992 from a merger between the National Automobile Theft Bureau (NATB) and the Insurance Crime Prevention Institute (ICPI). Since their founding, NICB has evolved dramatically into a results-driven 21st century organization. Today, their membership includes more than 1,100 commercial and personal line property/casualty insurers, workers' compensation insurers, self-insured organizations, car rental companies, parking garages and public transit authorities. Beyond their membership, their 300+ employees work with law enforcement agencies, technology experts, government officials, prosecutors, international crime-fighting organizations and the public to meet their mission and deliver customer value.

The **Ohio Chapter of IASIU** was founded in 1984 by a group of insurance industry fraud investigators. The International Association of Special Investigation Units (IASIU) is a non-profit organization dedicated to (1) promoting a coordinated effort within the industry to combat insurance fraud; (2) providing education and training for insurance investigators; (3) developing a greater awareness of the insurance fraud problem; (4) encouraging high professional standards of conduct among insurance investigators; and (5) supporting legislation that acts as a deterrent to the crime of insurance fraud.

The **Ohio Auto Theft Investigators Association (OATIA)** officially started in 1981 when a group of law enforcement officers and insurance company investigators organized to provide an association for those professionals who investigate auto theft related crimes and insurance claims.

The organization's goal is to provide free or low cost professional training and enhance communication efforts between all members. Our officers and board of directors are elected every two years by our active membership and are professionals from all areas of the auto theft investigation field.

Membership in the organization is limited to those professionals in the field of auto theft investigation and prevention.

OATIA's most effective weapon to combat the crime of auto theft is cooperation and training, including participation with the International Association of Auto Theft Investigators. Through seminars, meetings, and outreach, OATIA's members receive training and resources that are on the cutting edge of technology. Trends in auto theft are reviewed on local and statewide impacts.

Through meetings like these, members become acquainted with each other around the State of Ohio and our border states resulting in case solutions and prosecution. OATIA provides a forum for members to pool resources in order to achieve our common interests and better serve our communities.

The **Ohio Department of Insurance Fraud Division** is a criminal justice agency charged with conducting investigations into suspected insurance fraud and other crimes involving insurance. The Fraud Division has state-wide investigative authority and frequently works with law enforcement and prosecutors from all levels of government. On a yearly basis, the Fraud Division receives over 4,000 complaints and initiates over 200 criminal investigations. While the majority of the complaints received at the Fraud Division come from insurance companies, referrals are also received from law enforcement and other state regulatory agencies as well as from members of the general public. The majority of Fraud Division investigations involve staged accidents, inflated claims, arson for profit, agent theft, and billing for services not rendered by health care providers.

CONTINUING EDUCATION:

The following accreditations have been applied for: **CFI, CLE in Kentucky and Ohio, CPCU, IAAI.**

SEMINAR PROGRAM:

7:00 a.m. – 8:00 a.m. – Breakfast and Registration

7:30 a.m. – 7:50 a.m. – Welcome

8:00 a.m. – 9:45 a.m. – Topics 1, 2, 3

9:45 a.m. – 10:00 a.m. – Break

10:00 a.m. – 11:45 a.m. – Topics 1, 3, 4

12:00 p.m. – 12:45 p.m. – Lunch

1:00 p.m. – 2:45 p.m. – Topics 4, 5, 6

2:45 p.m. – 3:00 p.m. – Break

3:00 p.m. – 4:45 p.m. – Topics 6, 7

3:00 p.m. – 4:00 p.m. – Topic 8

Topic 1: Trending Issues Facing SIU - A Panel Discussion from SIU Management and Attorney Perspective Time: 8:00- 9:45 a.m.
repeats from 10:00-11:45 a.m.

This session will be a thought-provoking discussion for investigators, SIU management, analysts and attorneys alike. We will discuss current trends impacting our industry. Analytics/fraud detection models, internal protocols/best practices/guidelines that can arise during deposition and driverless cars to name a few. This will be an interactive session with questions taken from the audience.

Speakers:



Ms. Jessica J. Albano
Westfield Insurance
Westfield Center, OH



Mr. Adam Featherling
Kemper
Columbus, OH



Jeffrey Ferrand, Esq.
Fuzion Analytics
Carmel, IN

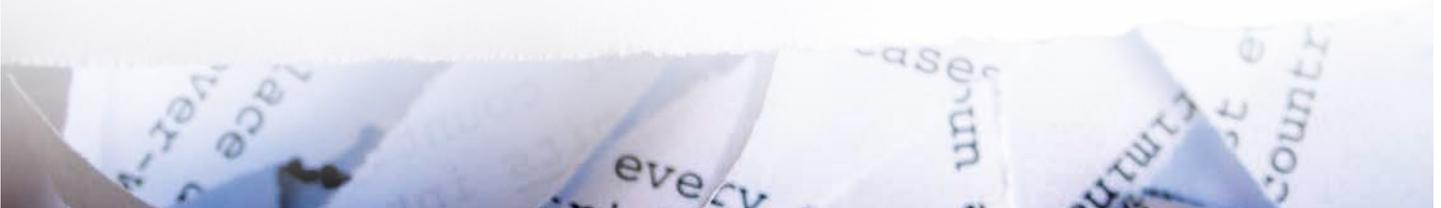


Ms. Kim E. Kuster
Grange Mutual Casualty Co.
Columbus, OH



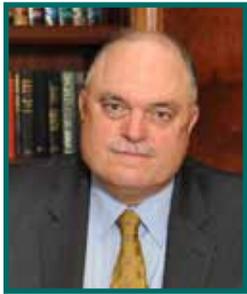
J. Patrick Schomaker, Esq.
Smith, Rolfes &
Skavdahl Co., L.P.A.
Cincinnati, OH

Evidence



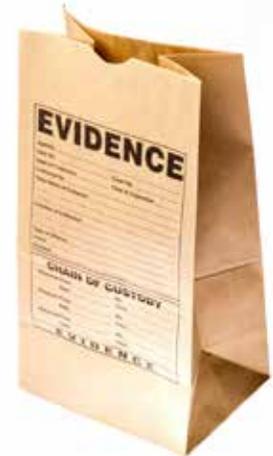
Topic 2: Vetting and Managing Origin & Cause Experts & Is Your Evidence Being Handled Properly?

Time: 8:00- 9:45 a.m.



Mr. Joe Toscano,
IAAI-CFI & CI
Jack Ward Fire
Consultants, LLC
North Haven, CT

The presentation will provide an overview of the need to evaluate your organization's current vetting and hiring practices regarding origin and cause professionals and other experts. It will include a discussion on the utilization of "best practices" to establish selection protocols, measure expert qualifications, identify management considerations and acceptable investigative methodologies. It will provide participants with the information necessary to recognize deficiencies in their current practices and suggest appropriate solutions. The presentation will also include a discussion on an insurance carrier's fiduciary responsibility to insure that evidence collected on their behalf is documented, collected and stored properly and in accordance to the "rules of evidence" and applicable standards.



Topic 3: Comprehensive Approach to Combating Life Insurance Fraud

Time: 8:00- 9:45 a.m.
repeats from 10:00-11:45 a.m.



Mr. Brad Taylor, CFE
Prudential Insurance Company
Austintown, OH

From claims fraud to financial fraud, this session will touch on some of the more common fraud schemes investigated by life insurers and how these investigations at times can circle the globe. The session will include background on more common types of life investigations and how those cases are typically conducted. With a growing focus on financial fraud, we will explore how identity theft and elder abuse take center stage in life investigations. Anyone with P&C, Life or Law Enforcement background will appreciate this different perspective on fraud detection and investigation.



Break: 9:45 - 10:00 a.m.

Topic 4: Arson-for-Profit: From the Mouth of the Arsonist

Time: 10:00-11:45 a.m.
repeats from 1:00-2:45 p.m.

Kenneth Allen was, in a way, a well-respected man with a decent paying job. He was also part of the largest known arson-for-profit ring in U.S. history, in which fifty persons were presented for prosecution and in which seventy-three intentionally set fires were cleared. A short history of this case will be presented by Mike Vergon, a former ATF Special Agent/CFI, who eventually arrested Kenneth Allen for his role in this scheme. Mr. Vergon, now owner of Vergon and Associates Fire Investigation, LLC, will also discuss several aspects of the investigation, to include the interactions between law enforcement and the insurance companies, origin and cause, and the various hurdles that had to be overcome to successfully bring this case to a conclusion. Kenneth Allen will also present how easy it was to get away with this scheme for so long and will be open to taking questions from class participants.



Mr. Kenneth Allen
Muncie, IN

Mr. Michael A. Vergon
Vergon and Associates Fire
Investigation, LLC
Fishers, IN



Topic 5: Practical Use of Polygraph for the Investigator and the Attorney

Time: 1:00-2:45 p.m.



William D. Evans, II, Esq.
Poly-Tech Associates, Inc.
Akron, OH

The polygraph is used extensively in the investigatory process to better establish the truth of the matter asserted. Polygraph evidence is admissible in State and Federal Courts under agreement stipulation – and under the Daubert line of cases.

The different categories of polygraph examinations will be thoroughly discussed, such as confidential, investigative, stipulated, Daubert, and Employee Polygraph Protection Act (EPPA) cases. Such discussion will include the applicability of each type of examination, when used, and under which circumstances. A variety of applicable cases will be addressed as well as case law.

During the presentation, a discussion of the physiological underpinnings relative to truth and deception will be introduced. The polygraph examination process (examination procedure) will be provided, along with an actual presentation of state of the art instrumentation along with demonstration (time permitting).

The learning objectives will include:

- (1) An understanding of the theory behind detection of deception.
- (2) Case law relevant and applicable to polygraph in the investigative, criminal, civil settings. Additionally, forensic polygraph examinations for court admissibility.
- (3) A basic understanding of polygraph physiology and instrumentation.
- (4) An understanding of the different types of examinations available to the investigator and attorney.
- (5) An opportunity to witness a polygraph instrument and its attachments (time permitting).

Lunch: 12:00-12:45 p.m.

Topic 6: Prescription Drug Fraud, Waste & Abuse - New Variations on an Old Theme

Time: 1:00-2:45 p.m.
repeats from 3:00-4:45 p.m.



Brien W. Shanahan, Esq.
Medical Mutual of Ohio
Cleveland, OH

This presentation will discuss traditional (pill mills, doctor shoppers, diversion, and overutilization), current, and emerging trends in prescription drug fraud, waste, and abuse. The current and emerging topics will include FWA in the compound drug and telemedicine realms.



Mr. John M. Shoemaker, CPA, MBA, CFE
Medical Mutual of Ohio
Cleveland, OH



Topic 7: 2017 Legal Update and Claim File Do's and Don'ts – A Lawyer's Perspective

Time: 3:00-4:45 p.m.

The 2017 annual Legal Panel will provide updates on current court rulings pertaining to insurance fraud, insurance-related litigation and bad faith. Additionally, the panel will present a discussion on the Good, the Bad, and the Ugly of things found within claims files.



William G. Chris, Esq.
(Moderator)
Roderick Linton Belfance LLP
Akron, OH



Adam E. Carr, Esq.
Carr Law Office, LLC
Hudson, OH



Steven Dean, Esq.
Young & Alexander Co., L.P.A.
Dayton, OH



Edwin J. Hollern, Esq.
Hollern & Associates
Westerville, OH

Break: 2:45 - 3:00 p.m.

Topic 8: Crisis Communications for the Insurance Industry & Their Clients

Time: 3:00-4:00 p.m.



Mr. Bruce Hennes
Hennes Communications
Cleveland, OH

Members of the media have spent their entire careers getting ready to interview you and your clients.

So, doesn't it make sense for you to spend just a few minutes preparing for that interview and learning why the media doesn't cover your story or issue the way you want? And when they do, why the story doesn't look or read the way you think it should?

Especially in today's world of "gotcha" journalism, with tiny, digital cameras capable of sending hi-definition pictures to YouTube and CNN within minutes and reputational challenges amplified exponentially by Facebook and Twitter, "managing the media" is a necessary skill set for insurance executives and their clients.

This fast-paced talk by veteran crisis communications and media specialist Bruce Hennes, from Hennes Communications in Cleveland (www.crisiscommunications.com), will focus on a highly-strategic approach to communicating during a wide variety of situations, offering methods for establishing and maintaining "control of the message," enabling you to move your message forward or mount a defense against a sudden press onslaught.



Registration Form

For each session, please indicate on the line next to the Topic # your 1st and 2nd choices for each session by placing a 1 or 2 on the line.

(8:00 a.m. – 9:45 a.m.)

Morning 1st Session: Topic #1: _____ Topic #2: _____ Topic #3: _____

(10:00 a.m. – 11:45 a.m.)

Morning – 2nd Session: Topic #1: _____ Topic #3: _____ Topic #4: _____

(1:00 p.m. – 2:45 p.m.)

Afternoon – 1st Session: Topic #4: _____ Topic #5: _____ Topic #6: _____

(3:00 p.m. – 4:45 p.m.)

Afternoon – 2nd Session: Topic #6: _____ Topic #7: _____ Topic #8: _____

Lunch: Yes _____ No _____
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Name (Please Print or Type) E-Mail Address

Company

Address City State Zip

Telephone

___ NSPII ___ IASIU ___ NICB ___ OATIA ___ The OH Dept. Ins. Fraud Div. ___ Non-Member

Enclosed is my check for: ___ \$115.00 – Member of NSPII, IASIU, NICB, OATIA
 ___ \$140.00 – Non-Member
 ___ \$95.00 – Public Sector Investigator/Law Enforcement

REGISTRATION DEADLINE: FEBRUARY 22, 2017. NO REFUNDS ISSUED AFTER THIS DATE.

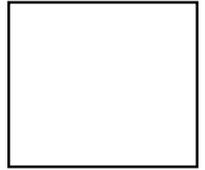
NOTE: ALL REGISTRATIONS MAILED OR RECEIVED AFTER FEBRUARY 22, 2017 MUST ADD A \$25.00 LATE FEE TO THE REGISTRATION FEE.

Make Seminar registration checks payable to NSPII. Mail check and Registration Form to: Mary Beth Robinson, NSPII, P.O. Box 88, Delaware, OH 43015. If paying by credit card, fill out the table below and fax (740-369-7155) or e-mail (nspii@nspii.com) it to the attention of Mary Beth Robinson, NSPII.

Cardholder Name:		
Account Number:		
Card Type: Visa / MC	Expiration Date:	CVV/CVC (3 digit # on back of card):
Cardholder's Billing Address w/zip code:		
Signature:		

Inquiries: Mary Beth Robinson (1-888-677-4498).

Mary Beth Robinson
NSPII
P.O. Box 88
Delaware, OH 43015



Presented By:

**NSPII-Ohio Chapter, NICB, Ohio Chapter of IASIU, OATIA,
The Ohio Department of Insurance Fraud Division**

