

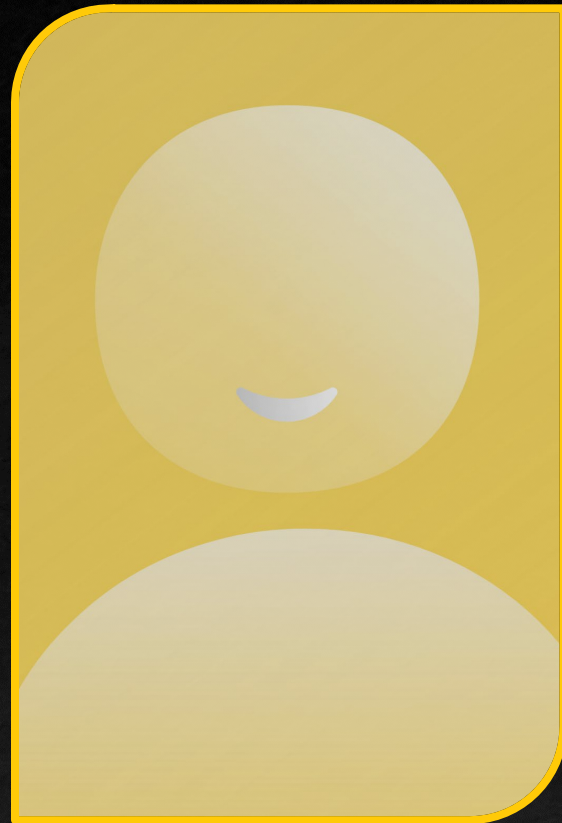
◀ FRASCO® training

Do Your Research

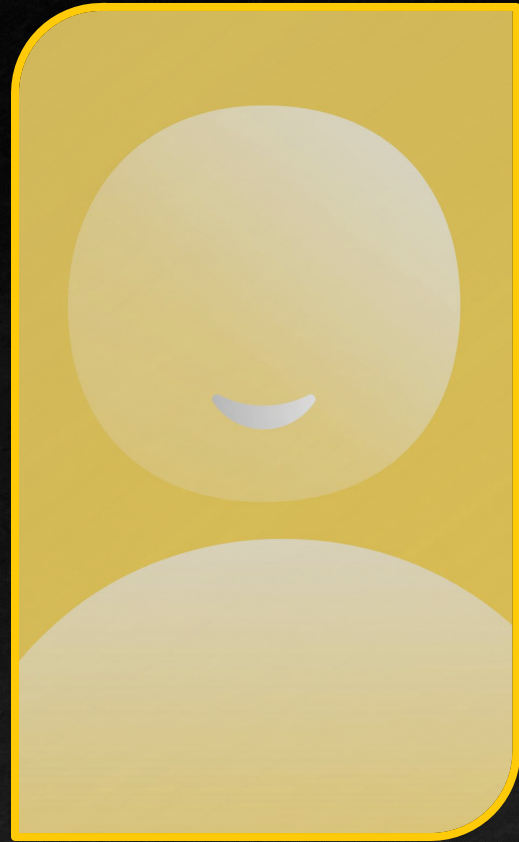
Desktop & Field Record Research Explained



APPROVED BY:
CEU Institute

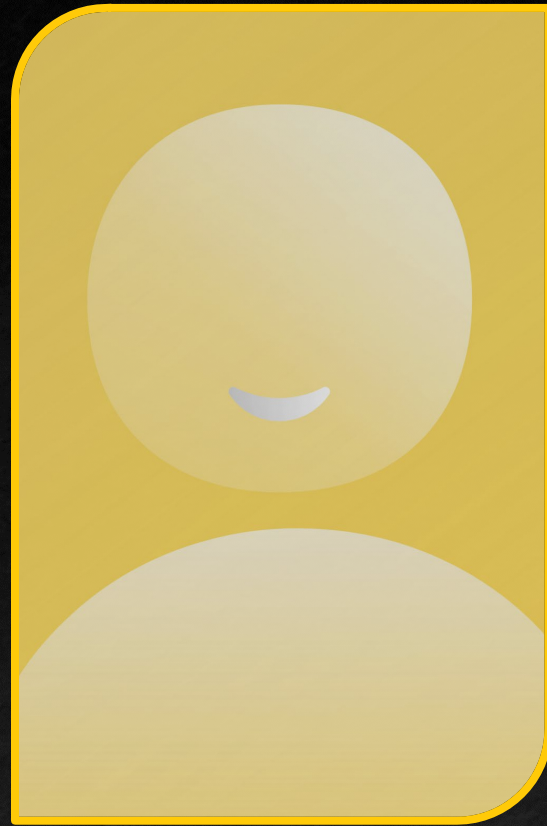


Researching is defined as the systematic investigation into and study of materials and sources to establish facts and reach new conclusions.



Understanding the **who**,
what, **when**, **where**,
why, and **how** of an
insurance claim can be
very complicated.

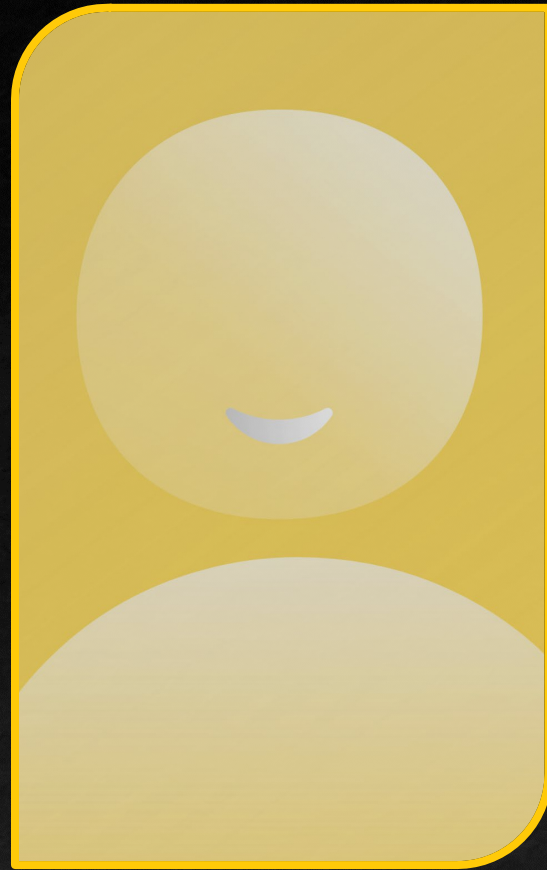
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There is **no one-size-fits-all solution.**

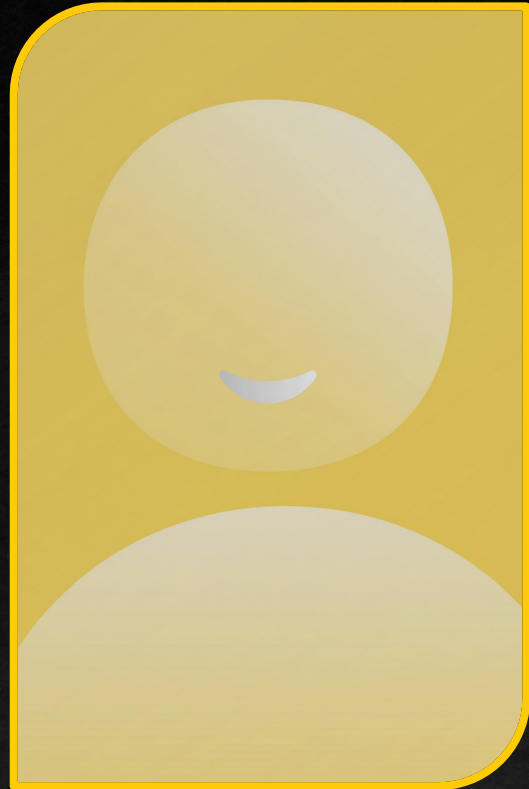
Numerous resources available depending on investigative objective.

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Some records are from
government sources.

Some records are from
private sources.



Some records are only available to **private investigators**.

No single database produces a comprehensive custom report.

What to Look For in an Investigative Partner?



**Client-Centric
Approach**

**Skilled
Investigators**

**Triangulate
Results**

**Customizable
Strategy**

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Data Privacy, Restrictions & Admissibility

Some records are restricted due to permissible purposes:

- Gramm-Leach-Bliley Act
- Electronic Communications Privacy Act

Are you working with:

- a) The right investigator?
- b) A licensed and insured investigator?



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203 interesting views

24 work at Dan Lok™ University

10 >



7 people with the job title
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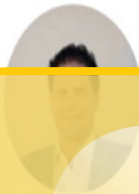
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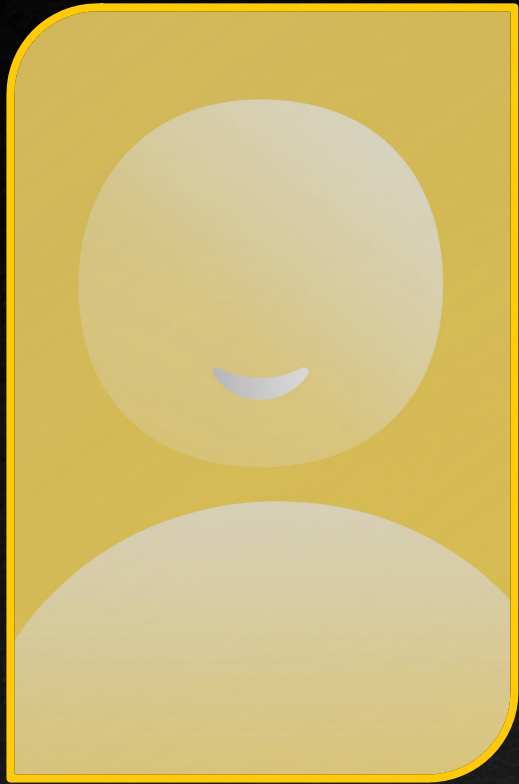
Armin M. Kittl Dipl.-Kfm. Keynot...

Connect

Leaving a Trail

- Use caution when searching social media sites
- Many sites identify your location and connect you to the person you are researching

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“Before submitting a research assignment, ask yourself, ‘*what is the investigative objective?*’”

With this information, *we customize a research strategy* that includes options that will provide you with the outcomes you’re looking for.”

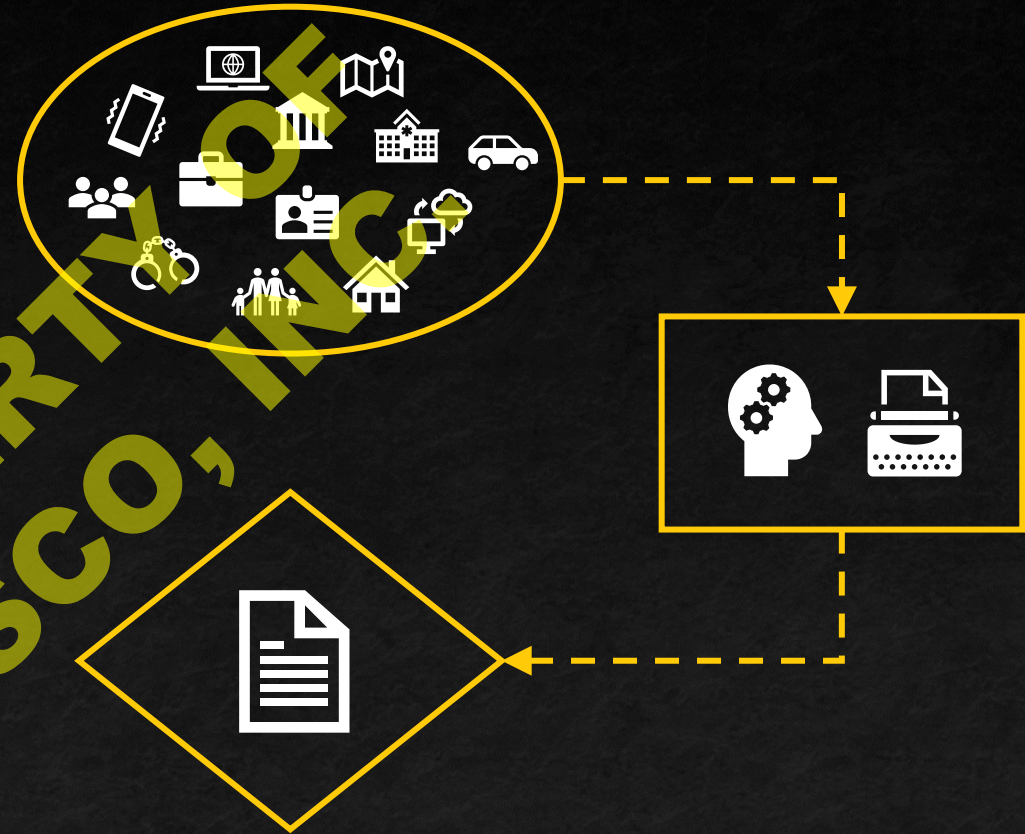
- Lucy Blaylock, Director of Research

What is your **investigative objective** in uncovering the truth on questionable claims?

- Each claim investigation is unique.
- Unique situations deliver optimized outcomes.



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The process works best when we take a large amount of data and distill it into insights relevant to your needs.

Hit the target
by being
specific.

This increases
the changes
of obtaining
relevant
information.

- Define who is being investigated
- Define information needed
- Customize investigative strategy
- Mix and match information sources





What Falls Under Research?



Social Media Investigations



Geo-Media / Geo-Fencing Investigations



Work Checks



Medical Canvasses



Background Investigations



Record Retrievals



Civil Background Investigations



Criminal Background Investigations



Heir Searches



Asset Searches



Locate Investigations



Vehicle Locators

- Prior or Subsequent Injury Claims
- Civil and Criminal History
- Employment Indicators
- Financial Information
- Level of Physical Activity
- Impeach Credibility



Who is being investigated and why?

Physical Injury Claimant



- Civil and Criminal History
- Determine if prior relationship with claimant exists; impacts objectivity
- Impeach credibility of the witness

Who is being investigated and why?

Expert Witness



- Background of Treating Facility
- Background of Treating Doctor(s)
- Ownership
- Properly Licensed
- Suspension or Revocations

Who is being investigated and why?

Medical Provider

What is the Subject Posting Online?



Social Media
Investigations

Geo-Fence /
Geo-Media
Investigations

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Why Social Media Investigations?

200+ mainstream social networks

3.6B+ users worldwide

Millions of posts without privacy settings



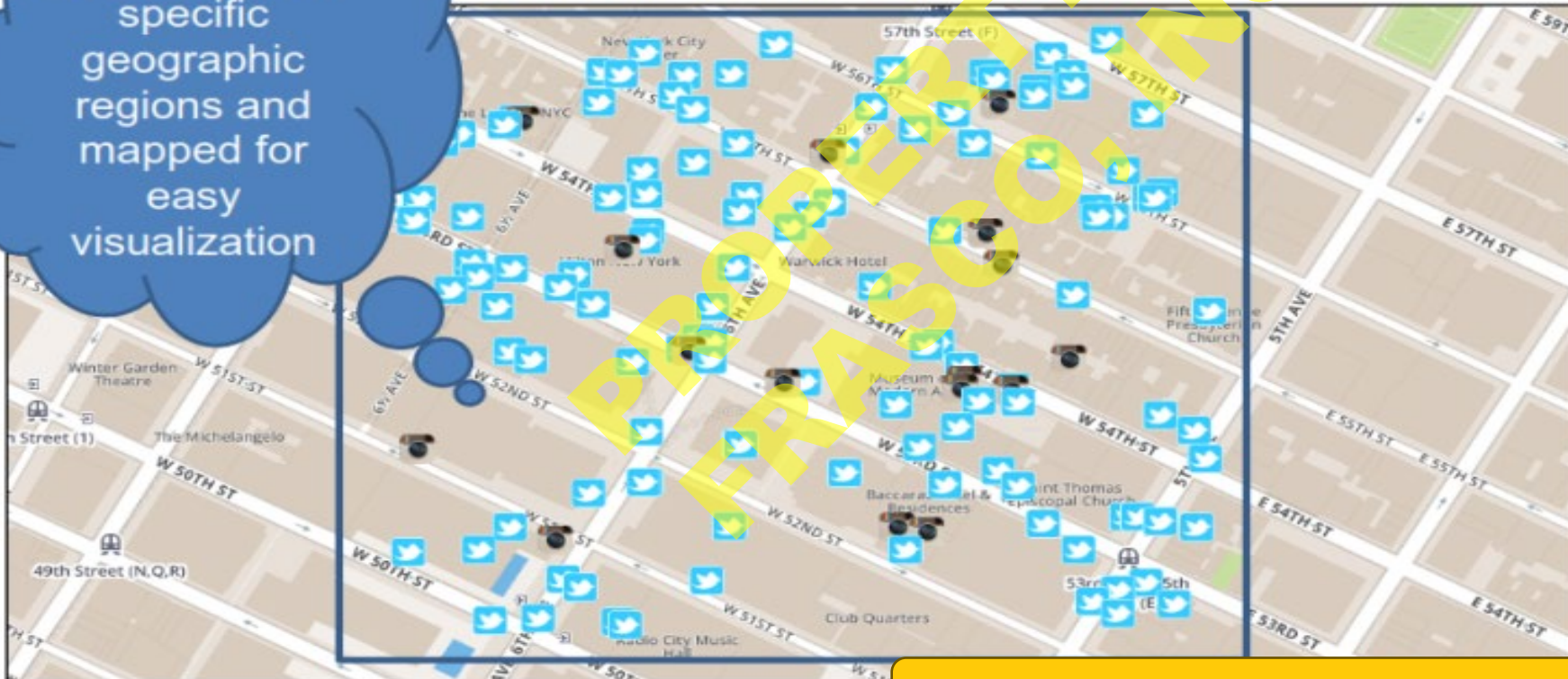
- Verify insurance application information and facts of reported loss
- Confirm or refute alibi
- Check and monitor Claimant activity
- Identify and locate witnesses
- Find who Claimant is associated with

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Why Geo-Fencing / Media Investigations?

Data can be collected from specific geographic regions and mapped for easy visualization

210 Tweets and 597 Instagrams were collected between 01/24/2016 and 01/26/2016 (over 41 hours) within the geofenced region below



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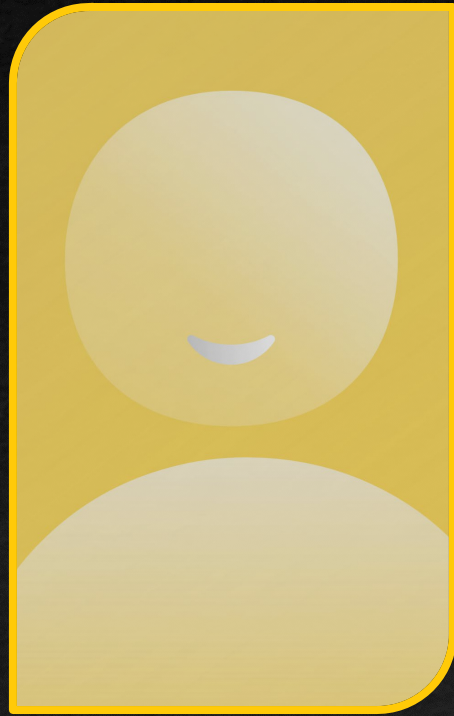
When to
consider
Backgrounds
and Social
Media
investigations?



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IF YOU NEED TO KNOW:

What is the Subject's Work and Health History?



Medical
Canvasses



Work
Checks

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Medical Canvasses

Our HIPAA certified investigators identify undisclosed records determining:

- Treatment That Exist Prior to DOL*
- Verify Alleged Injuries Reported For Workers' Compensation, Disability, Liability, Bodily Injury & Other Litigated Claims



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Work. Comp. Records

History:

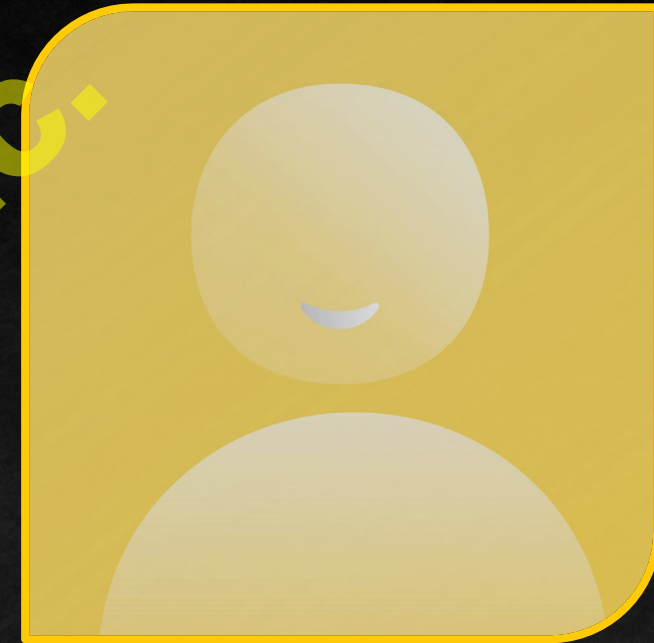
- Work-Related Orthopedic Claims
- Work-Related Psych / Stress Claims
- Medical Treatment + Providers
- Employment



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Business Filings

- Secretary of State – Confirm Status
- Fictitious Business Name Statement
- UCC Filings
- Board of Equalization



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Occupational and Professional Licensing

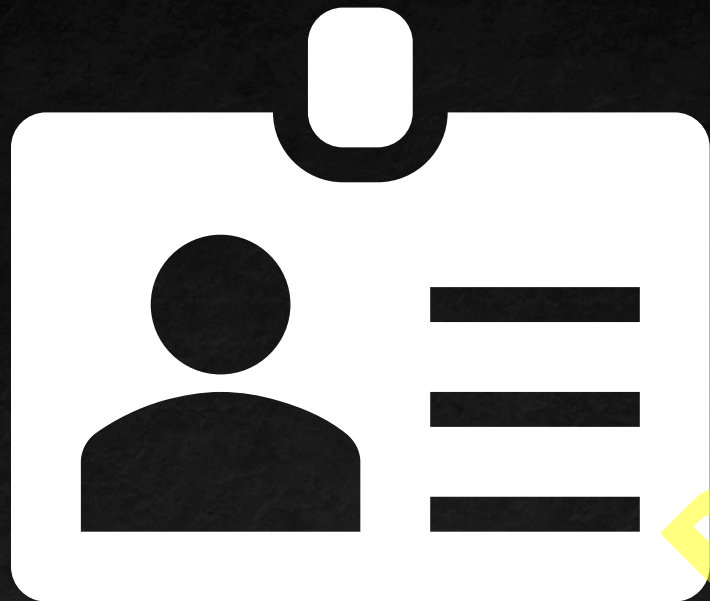
- Confirm Licensure / Status of License
- Provide Evidence of Employment
- Addresses Used by Claimant
- Disciplinary Action / Suspension



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IF YOU NEED TO KNOW:

What **info** exists that I don't know about?



Background Investigations



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Background Investigations

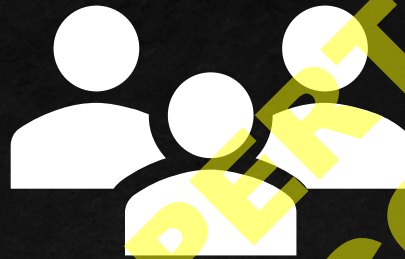
- Professional Licenses
- Civil Court Records
- Criminal Court Records
- DMV Search
- Workers' Compensation Claims
- Bankruptcy / Judgment / Liens
- Business Ownership
- Sex Offender Search
- Electronic Records / Media Search



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IF YOU NEED TO KNOW:

What is the Subject's Legal History?



**Civil Background
Investigations**

**Criminal Background
Investigations**

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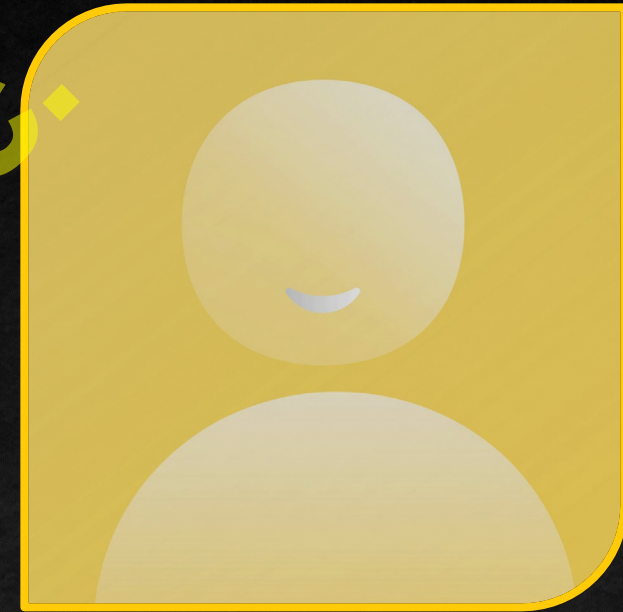
Civil Background Investigations

- Domestic Filings: Witnesses, Financial Information, Employment
- Filings that Confirm Employment and Sources of Income
- Financial Assets and Liabilities
- Personal Injury
- Money Complaints
- Name Change



Criminal Background Investigations

- Aliases and Variations on Personal Identifiers
- Identifies all Criminal Actions Where a Criminal Complaint was Filed
- Impeach Credibility
- Restricted Records versus Public Records



IF YOU NEED TO KNOW:

Where has the Subject Been?



**Locate
Investigations**



**Vehicle
Locators**

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Locate Investigations

- Address History
- Vehicle Sightings
- Real Property Records
- Business and Work Records
- In-Depth Social Media Searches
- Pretexting
- Field Work (confirm subject's address and contact information)



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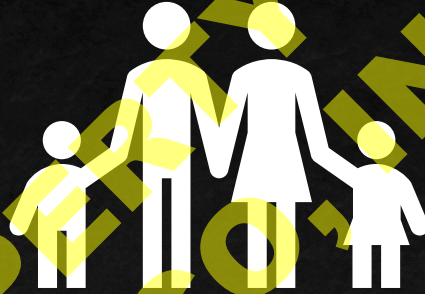
Vehicle Locators

- License plate sightings from traffic cameras and other private sources.
- Reports most relevant when pulled from the last 30 / 60 / 90+ days.



IF YOU NEED TO KNOW:

What Other Resources Can I Tap Into?



**Heir
Searches**



**Asset
Searches**

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Heir Searches

- Locate Investigations
- Social Media Searches
- Court / Birth / Death / Marriage Record Retrievals
- Various Sources



Asset Searches

- Comprehensive Address History
- Real Estate Ownership
- Personal Property Ownership
- Civil Judgments / Liens / Bankruptcy
- Vehicle / Boat / Aircraft
- Business Ownership Affiliations
- Income Indicators
- Social Media / Newspapers / Periodicals



IF YOU NEED TO KNOW:

Have I **Secured the Evidence** I need for later?



**Record
Retrievals**



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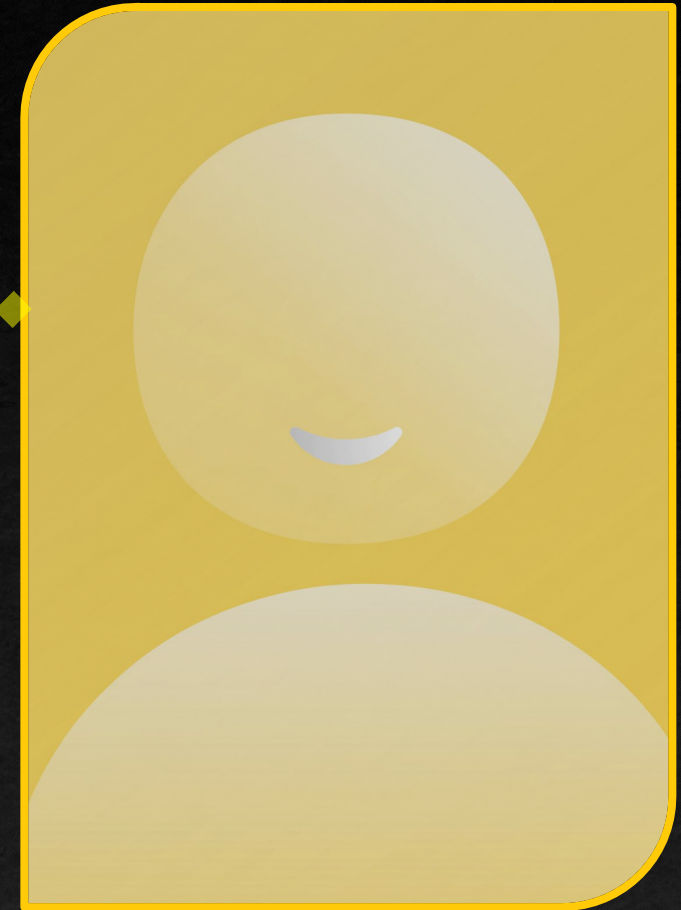
Record Retrievals

- Obtain Physical Evidence
- Often Used During Trial
- For Documentation Purposes
- For Historical Reference



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Fulfill your **investigative objective** by partnering with Frasco where we **customize a strategy** to systematically and intensively search for the answers you need.



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