

 FRASCO® training

# PANTS ON FIRE

*The Art of Detecting Deception During Investigative Interviews*



APPROVED BY:  
**CEU Institute**

# Investigative Interviews

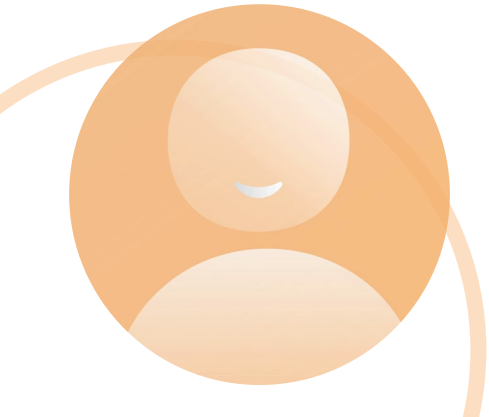
Claimants  
/ Insureds

Witnesses

Experts

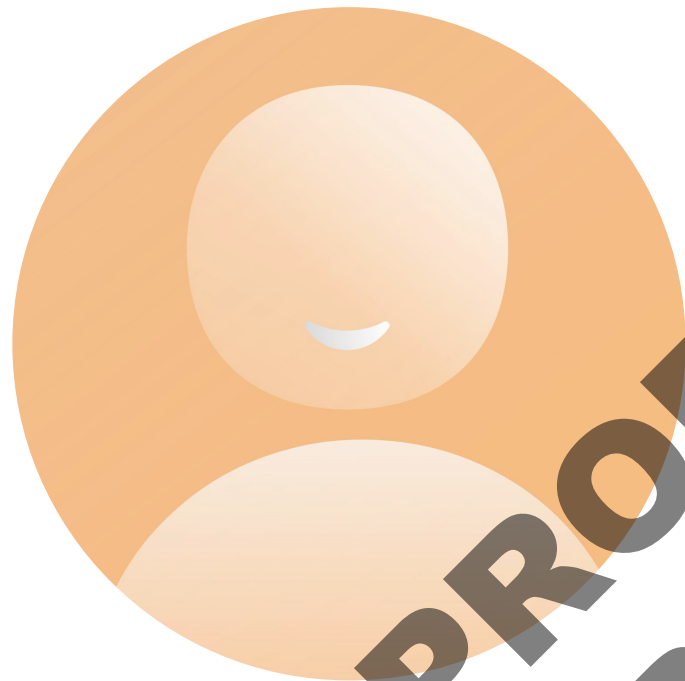
Providers

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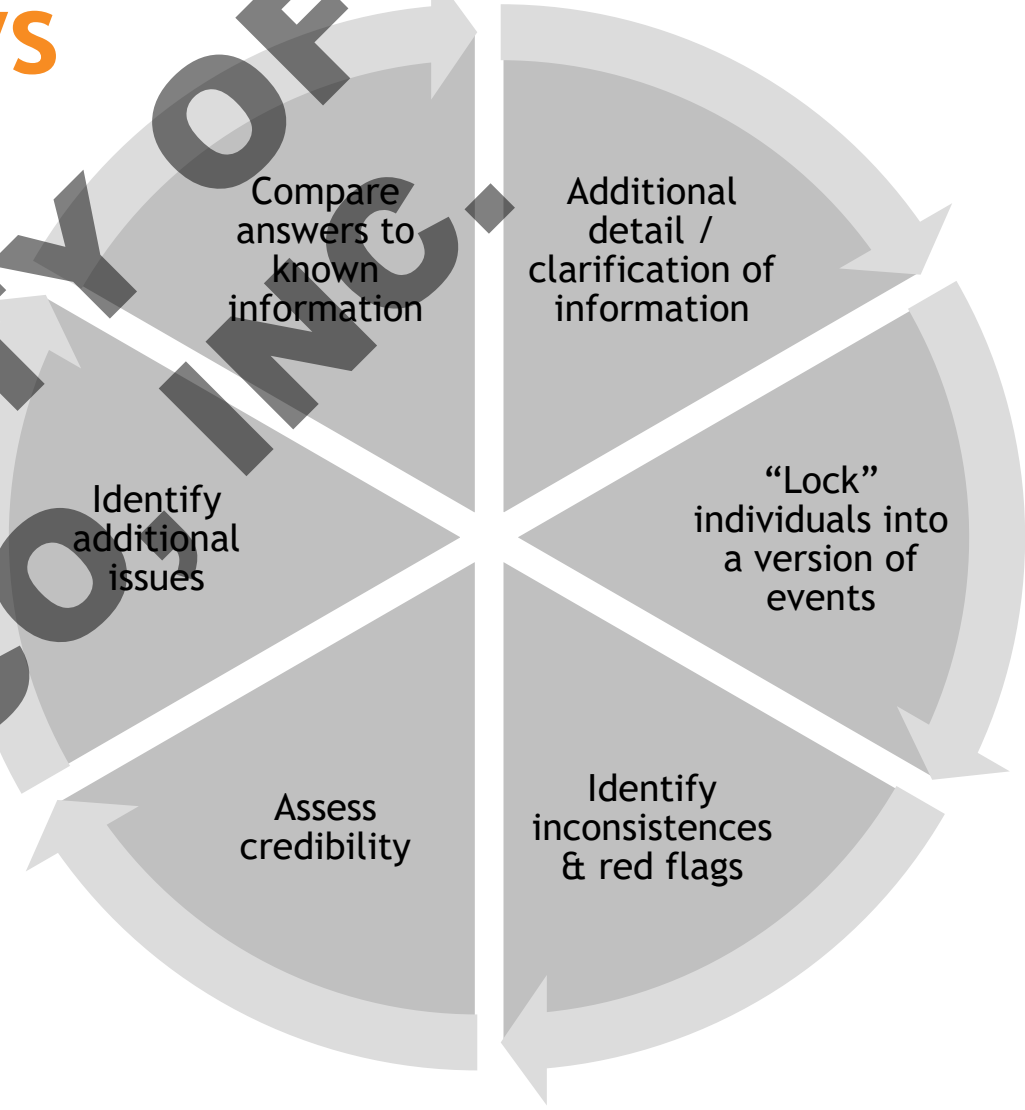


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# Benefits of Interviews



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# Who Conducts the Interview?



Licensed (Per State Requirements)



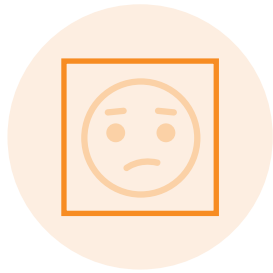
Experience With Claim Type



Professionalism, “Fit” For Environment

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# Interview Formats



Face To Face



Telephonic



Video



Written &  
Signed

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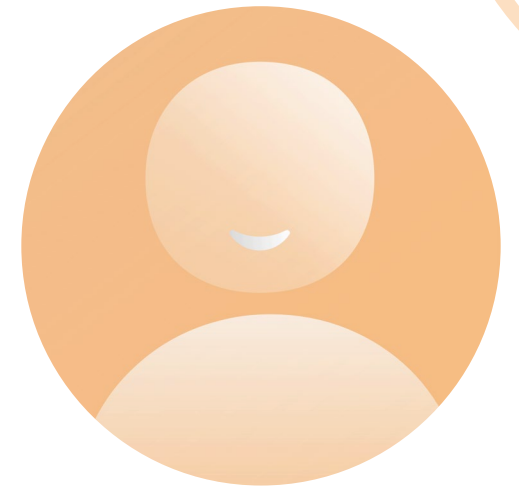
# Recorded vs. Unrecorded

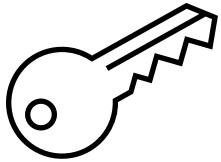
## WHAT'S BETTER?

- Most, but not all, scenarios
- Obtain permission
- Explain benefits of recording

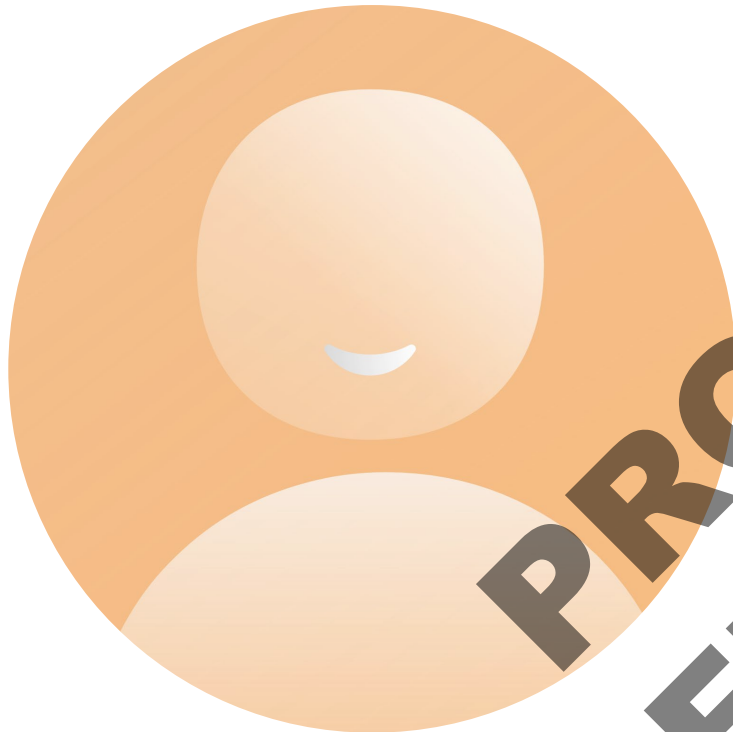
## THE RULES ABOUT RECORDING:

- One-Party States
- Two-Party States





# Keys to Successful Interviewing



Preparation

Rapport Building

Questions and Approach

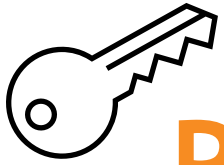
Listening Skills

Retrieval Support

Credibility Assessment

Deception Detection

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# Preparation

Review facts & red flags

Review reports (police, medical, investigations, ISO)

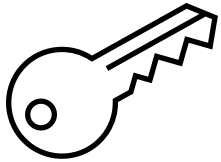
Formulate questions based on claim

Create an outline of key points

Update list as investigation progresses

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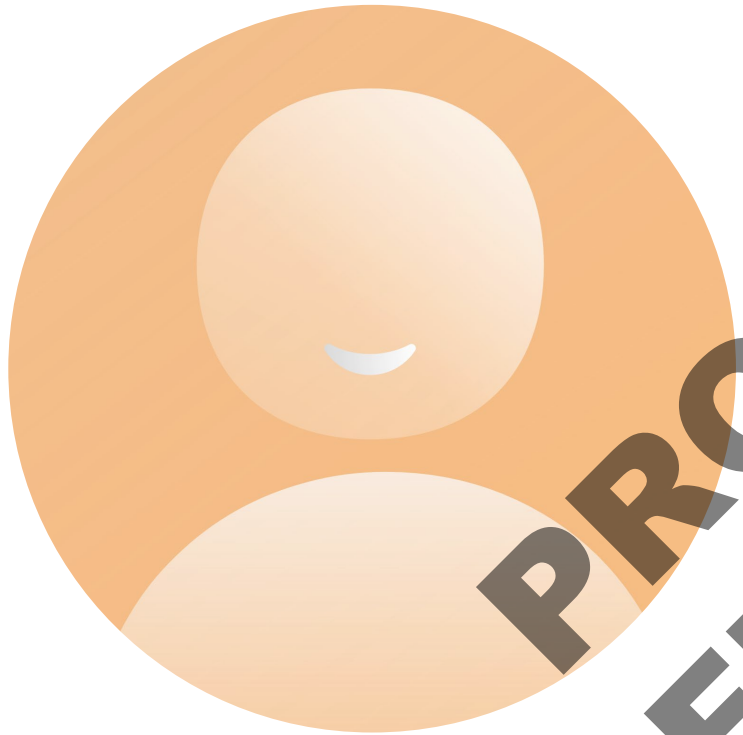


# Rapport Building: Mutual Trust + Empathy

Empathy is acknowledgement NOT agreement.

“I am sorry you hurt your back. I had that happen to me once.”

# Rapport Building



Expect some defensiveness

Explain process to ease anxiety

Maintain professionalism

Don't mirror negative emotions

Conversation vs. Interrogation

# Setting Ground Rules

01

Speak clearly enough for a quality recording

02

Provide verbal answers; no head shakes

03

Don't talk over questions

04

Answer each question as thoroughly as possible

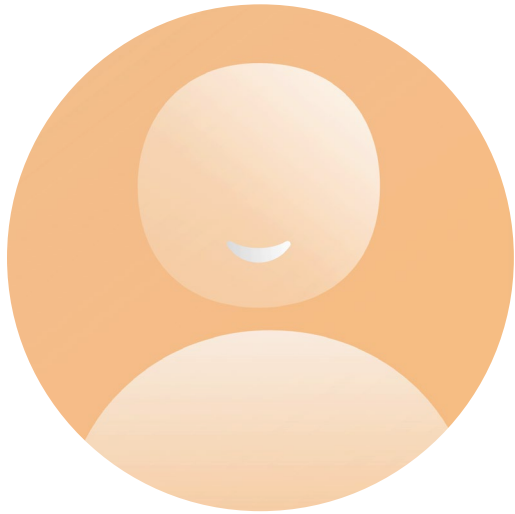
05

Stick to the topic

06

If you don't understand a question, let me know

# Types of Questions



Open-Ended

“How were you injured?”

Direct

“Have you been injured before?”

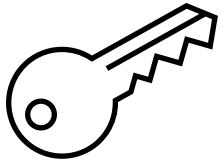
Clarifying

“What did you mean when you said...?”

Leading

“Don’t you have a prior injury?”

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## Types of Questions

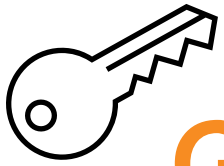
- Change of Context Questions (Confirm consistency)
- Intrusive Questions (Save “tough” questions for the end)

# Note Taking

- Helps organize thoughts
- Silence can provide subject time for reflection
- Avoid writing down everything

## You Should Be Observing:

- Body Language
- Verbal Cues



# Good Listeners



Do Not Rush



Do Not Interrupt



Pay Close Attention

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# Active Listeners



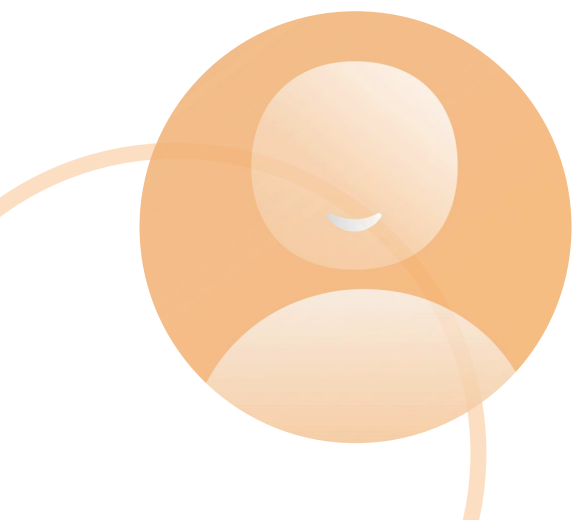
Paraphrase

Clarify



Summarize

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# Listening Skills

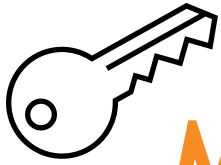
Minimal Encouragers

Voice Inflection

Mirroring

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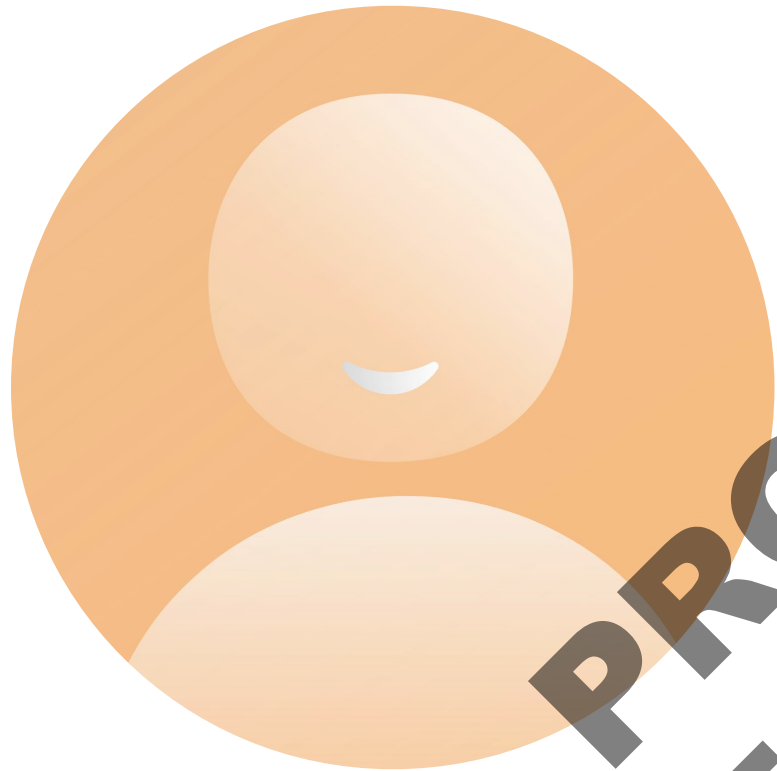
# Memory Retrieval Techniques



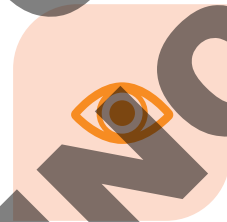
Ask about events through the lens of time.

- Chronological or reverse chronological order
- Relate events to holidays, birthdays, seasons

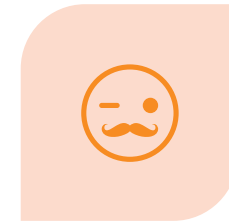
# Credibility Assessment



Overall  
Appearance



Eye Contact



Demeanor



Physical  
Abilities



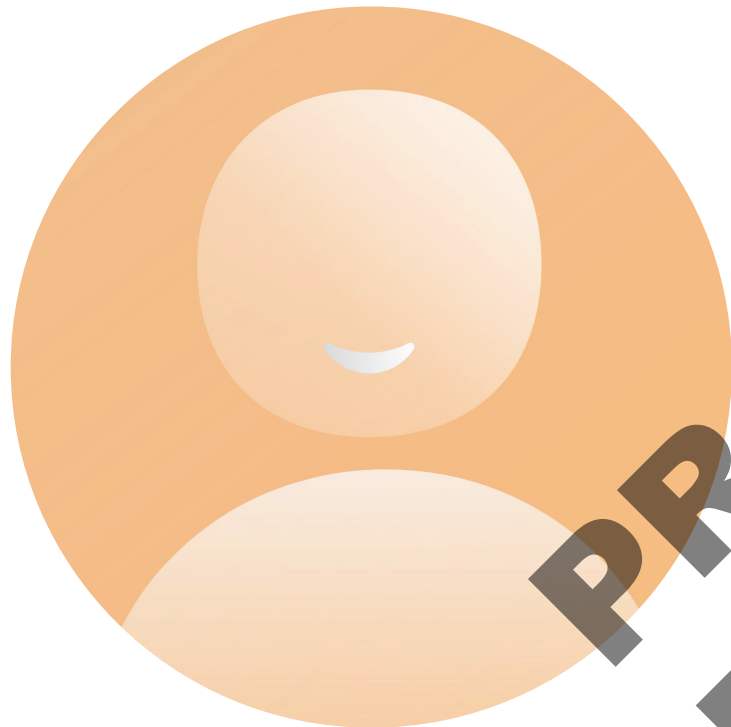
Recall:  
Detailed, Vague



Contradictions

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# Truthful Verbal Behavior



Direct

Spontaneous

Open

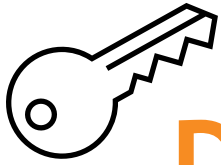
Consistent

Sincere

Unyielding

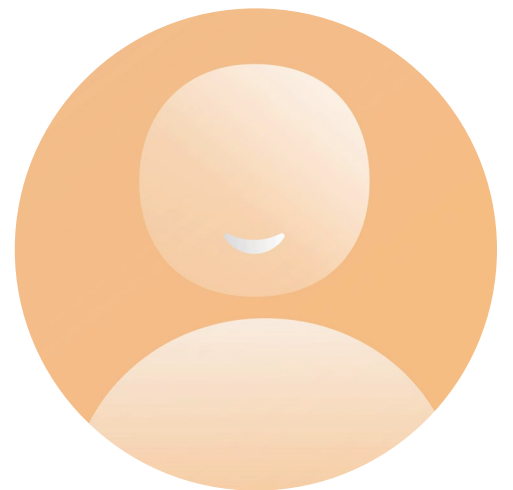
Detailed

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# Deceptive Verbal Behavior

Text Bridges	Promoting Honesty	Indignant	Victim
Qualifiers	Answer with a Question	Too Friendly	Change the Subject
Non-Answers	Vague	Amnesia	Focus on Irrelevant



# Fraud Warning Language

State specific

Read at the end and get  
acknowledgement

Establishes interviewee's understanding  
of consequences for lying

# Post-Interview: Next Steps



Review notes



Highlight any stand out points



Additional interviews, re-interviews, investigations needed?

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# Interviewing Recap



A good interview starts with preparation and rapport building.



Adapt your questions and style.



Look out for signs of deception.



Review results and evaluate investigation plan.

