

 FRASCO® training

The More You Know

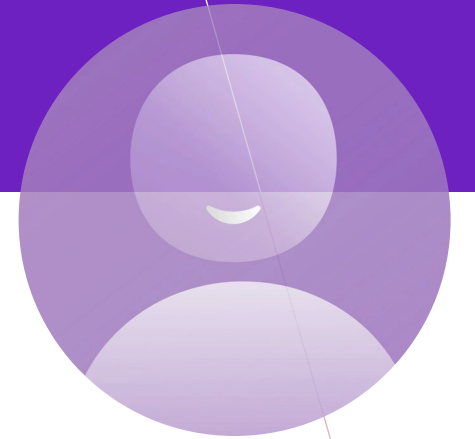
How Desktop Investigations Create Additional Investigative Avenues



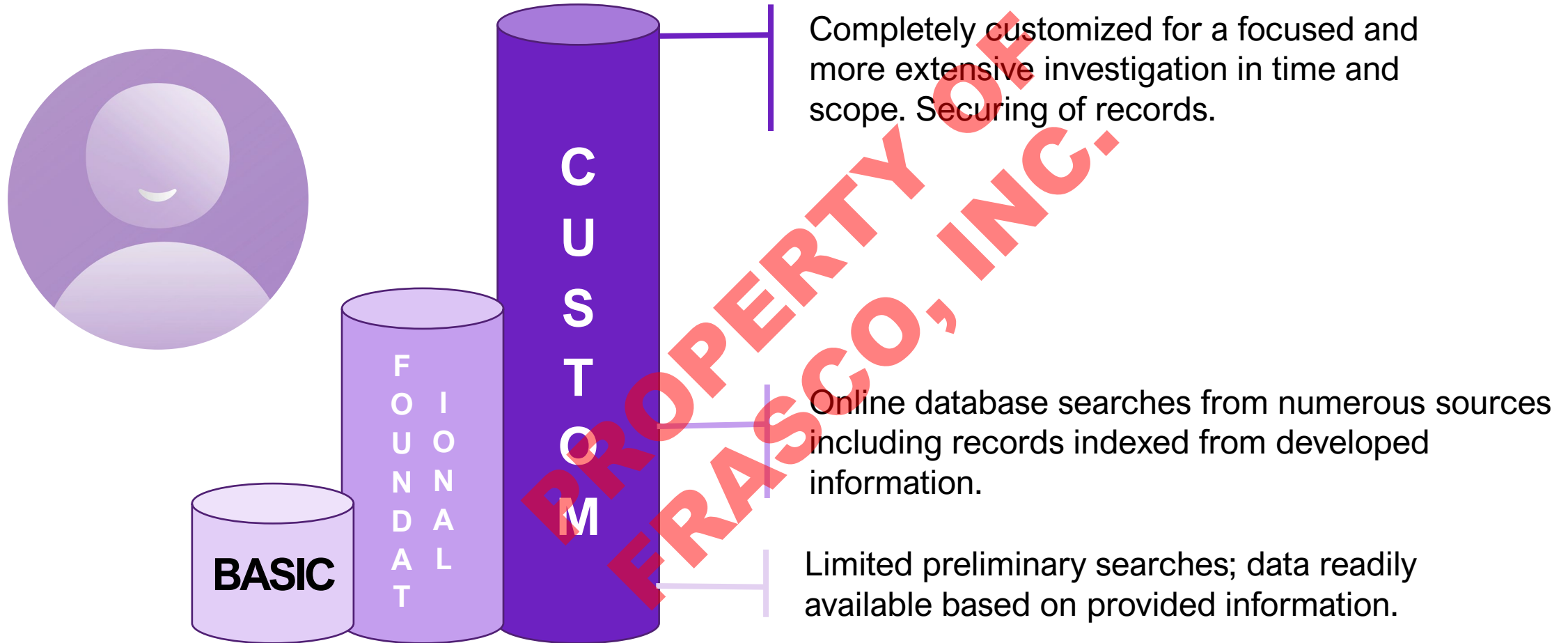
APPROVED BY:
CEU Institute

UNDERSTANDING RESEARCH INVESTIGATIONS

- There is no one-size-fits-all solution
- There is no single database that produces a comprehensive report
- There are numerous searches / records
- With your investigative objective in mind, we develop a customized strategy
- Working with knowledge experts yields the best results



BACKGROUND INVESTIGATION LEVELS



All service levels include investigative strategy, analysis, and recommendations.

THERE ARE TWO APPROACHES:



1 | The Standard Process

Client has limited information and needs general investigation

- a) Starts with a **basic** or **foundational** background investigation
- b) Based on findings and analysis, will recommend more in-depth background investigations, selecting most appropriate methods

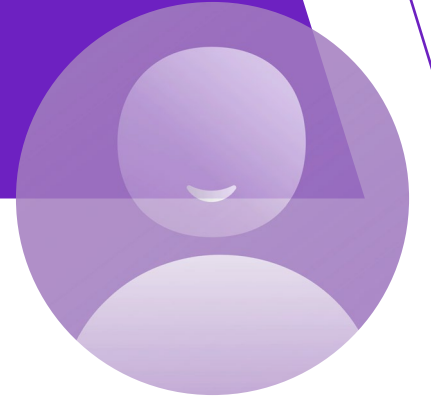
2 | The Targeted Process

Client has some information and is looking for specifics with a **custom** background investigation

- Based on detailed consultation, background investigation proceeds using most appropriate methods

Let's Take a Look at How
the **Standard Process** Works:

BASIC BACKGROUND INVESTIGATION



- Preliminary Research / Verification of provided information
- Driving Record*
- Real Property Records
- Comprehensive Address History
- County Civil (10yr search)*
- County Criminal (10yr search)*
- Judgment, Liens and UCCs
- Bankruptcy
- Business Ownership / Professional Licenses (Includes Corporation Records, Fictitious Business Name Statements, UCC filings, and professional licenses)

*Will provide records available online without a signed release and availability varies state by state / county by county.

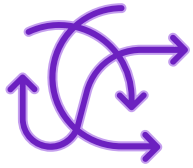
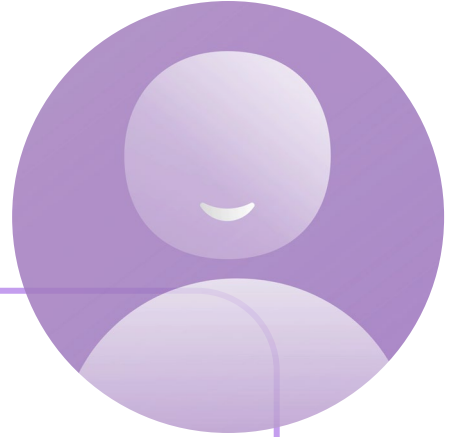
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FOUNDATIONAL BACKGROUND INVESTIGATION (BASIC PLUS...)



- Verification of Provided Information
 - Driving Record / DMV Search
 - Address History
 - Property Ownership / Asset Searches
 - County Level Criminal Records (All Counties available online)
 - County Level Civil Records (All Counties available online)
 - Judgments / Liens
 - Bankruptcy
 - Business Ownership
 - Professional License
 - Workers' Compensation Index
 - Sex Offender Search
- *Will provide records available online without a signed release and availability varies state by state / county by county.

Why Deep Analysis and Methodical Approach Matters?



Subject information obtained from multiple sources



Results verified ensuring 100% reporting accuracy



Provides holistic view of subject's lifestyle + circumstance



Summarizes data-rich report with next steps, more insights

WHAT MAY BE INCLUDED IN A CUSTOM BACKGROUND INVESTIGATION?























A custom background is a combination of basic or foundational background in addition to a social media or a medical canvass or all three depending on what you're looking for.

Bundled Services From Foundational (expanded in scope –address history / counties, based on developed information):

- Assets (Property, Vehicle, Boats, Airplanes)*
- In-person Court Searches (Indexing Records Not Available Online)
- Social Media Investigation
- Medical Canvass

*Will provide records available online without a signed release and availability varies state by state/county by county.

COMMON SCENARIO DECISION GUIDE

Concerns: Red Flags MOST COMMON INVESTIGATIONS	Alleged Injuries Not Supported by Mechanics of Loss	Not Injured as Described	Complaints not Supported by Medical Findings
FOUNDATIONAL BACKGROUND			
SOCIAL MEDIA			
WORK CHECK			
MEDICAL CANVASS			
VEHICLE LOCATOR			
LOCATES / SKIP TRACES			
RECORD RETRIEVALS (COURT)			
ALL OTHER AVAILABLE INFORMATION SOURCES			

COMMON SCENARIO DECISION GUIDE

Concerns: Red Flags MOST COMMON INVESTIGATIONS	Pre-existing Injuries, Treatment, Claim Settlements	Malingering	Undisclosed Income
FOUNDATIONAL BACKGROUND	●	●	●
SOCIAL MEDIA		●	●
WORK CHECK	●	●	●
MEDICAL CANVASS	●	●	
VEHICLE LOCATOR			
LOCATES / SKIP TRACES	●	●	●
RECORD RETRIEVALS (COURT)	●	●	●
ALL OTHER AVAILABLE INFORMATION SOURCES	●	●	●

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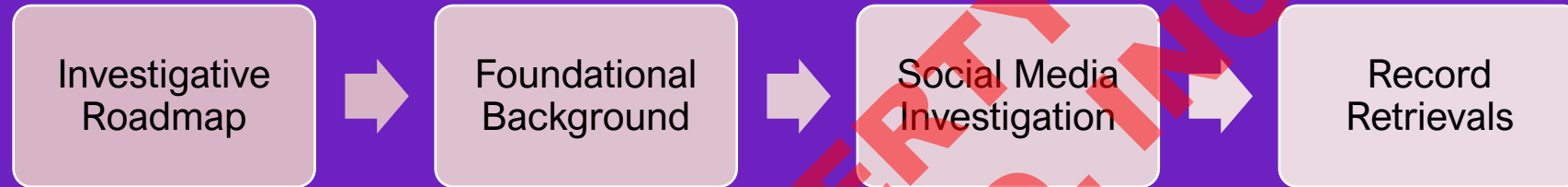
LET'S TAKE A LOOK
AT A CLAIM WHERE
INITIAL FINDINGS
WARRANT FURTHER
INVESTIGATION.

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“HOBBYIST” HEATHER

- Heather was lifting heavy boxes and fell at work; now alleges shoulder pain
- Client believes Heather is malingering and refers a foundational background investigation
- Investigation reveals peculiar details about Heather:
 - Has a full-size pick-up truck
 - Has a vacation home in a nearby rural town
 - Has a hunting license

“HOBBYIST” HEATHER



Heather hunts on Saturday mornings and the reported incident occurred on a Monday morning.

Heather often posts about hunting tools, hunting as a sport and her “trophies.”

Based on the findings from the foundational background investigation, we recommended:

- Procurement of records for the hunting license and the associated harvest history to cross-reference dates to DOL
- Social media investigation to research Heather’s lifestyle and hobbies

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LET'S TAKE A LOOK
AT ANOTHER CLAIM...

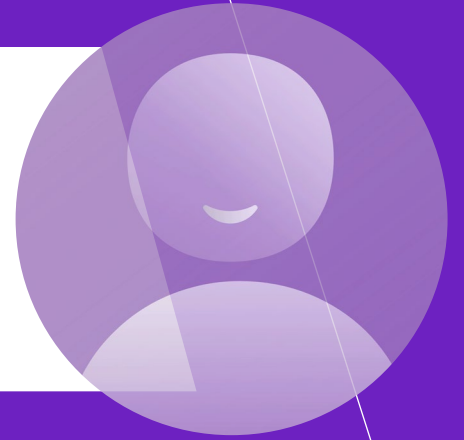
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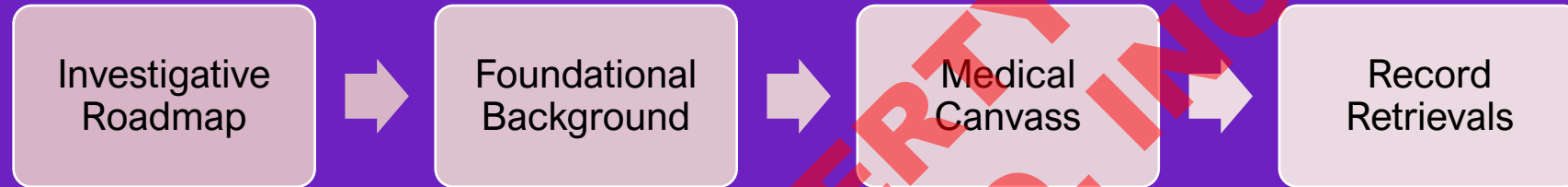
“DELINQUENT” DAVE

- Dave was stocking warehouse shelves and was accidentally “hit” by a forklift; now alleges leg and foot pain
- Client believes Dave may have pre-existing injuries from his past and refers a foundational background investigation
- Investigation reveals unusual details about Dave:
 - Employed with current employer for less than a year
 - Has a history of WC claims + settlements
 - Has a criminal record for assault + battery

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“DELINQUENT” DAVE



Dave was involved in a physical altercation 5 years ago that may have affected his leg and foot.

Dave filed WC claims with 2 of his last 6 employers.

Based on the findings from the foundational background investigation, we recommended:

- Procurement of records from the Criminal Court, Inmate Search and Police Reports
- Medical Canvass to analyze prior injuries and WC claims; look for similar injuries

LET'S TAKE A LOOK
AT ONE LAST CLAIM!

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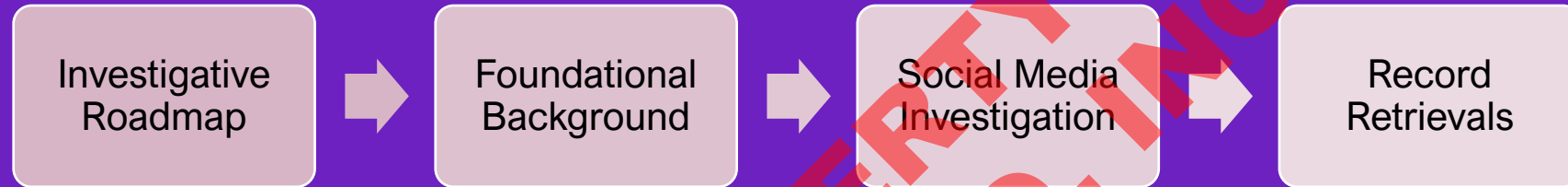
“BRIDGING-THE-GAP” BARRY

- Barry is the VP of Product Development of a company that manufactures + distributes cleaning products
- Barry tested a new bathtub cleaner; he accidentally inhales vapors + suffers a severe allergic reaction
- Client believes Barry has undisclosed income and refers a foundational background investigation
- Investigation reveals odd details about Barry:
 - Has a side business selling his own cleaning products
 - Has a commercial property, a small office nearby
 - His vehicle is registered under his business

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“BRIDGING-THE-GAP” BARRY



Based on the findings from the foundational background investigation, we recommended:

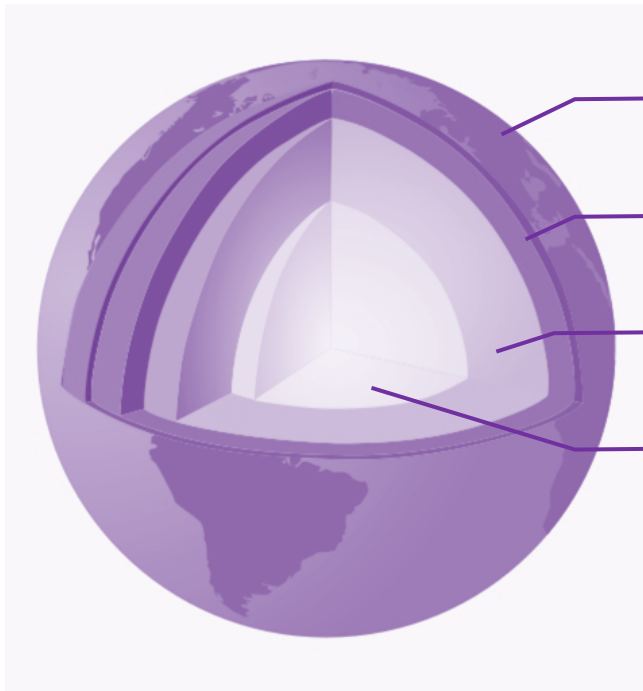
Barry recently took ownership of a cleaning product company including an office + company car.

- Procurement of records including Business Ownership, Property Ownership, and Financial Records

Barry has several business social media accounts to promote his company.

- Social Media Investigation to analyze Barry’s accounts relating to a side business

ANALOGY: EARTH'S CORE



Surface: Known Information | Pre-Investigation

Outer: Discovered Information | Basic Investigation

Inner: Developed Information | Foundational Investigation

Core: All Gathered Information | Custom Investigation

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CASE STUDY

- Injury: L Arm, L Elbow, Back, Whiplash
- Social Media Investigation
- IG link to a Nonprofit Organization that puts basketball hoops Internationally
- Nonprofit had photos of claimant installing and playing that were not shown on personal IG page

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How to Make a Quality Referral:

1

Slow down when you run into red flags.

Don't kick the can on getting your investigation started.

2

Be strategic during claims conversations.

- Get email address (utilize data sources to identify possible info)
- Get phone numbers
- Get updated address
- Get spouse/partner information
- Ask if they have a preferred nickname



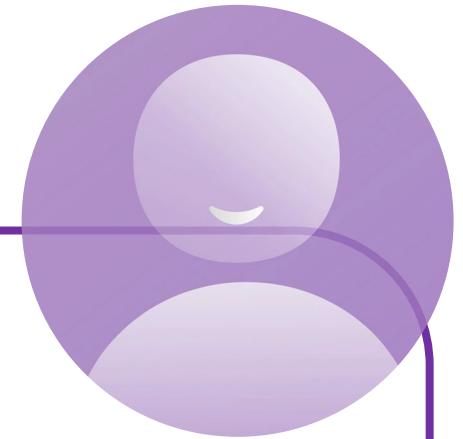
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How to Make a Quality Referral:

3

Get specific about physical limitations.

- What can't you do that you normally could?
- What hobbies are you missing out on?
- What chores can't you do?
- Are you able to drive? (Easiest surveillance ever!!!)
- How does this injury affect your job?
- How does this injury affect your family responsibilities?



How to Make a Quality Referral:

4

If something doesn't make sense, ask about it!

5

Clarify your investigation objective.

This is the reason and the driving cause behind investigating a claim further.

6

Pay attention to changes in conversation



How to Make a Quality Referral:

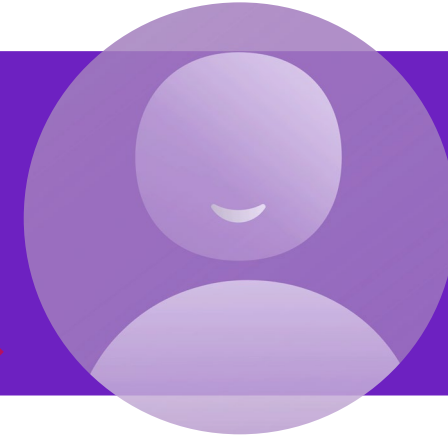
7

Share ALL important details in your referral!



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CLASS RECAP: WHAT YOU SHOULD KNOW



Foundational background investigations lead to a custom background investigation.

Every claim is different and takes its own unique investigative roadmap.

Working with skilled investigative experts yields the best results to fulfill your objective.

A good investigative firm provides thorough analysis and methodical next steps.