

 FRASCO® training

Inside the Interview

TURNING CONVERSATIONS INTO EVIDENCE



APPROVED BY:
CEU Institute

The Value of Interviews in Claims Investigation

1

Identifying Red
Flags &
Inconsistencies

2

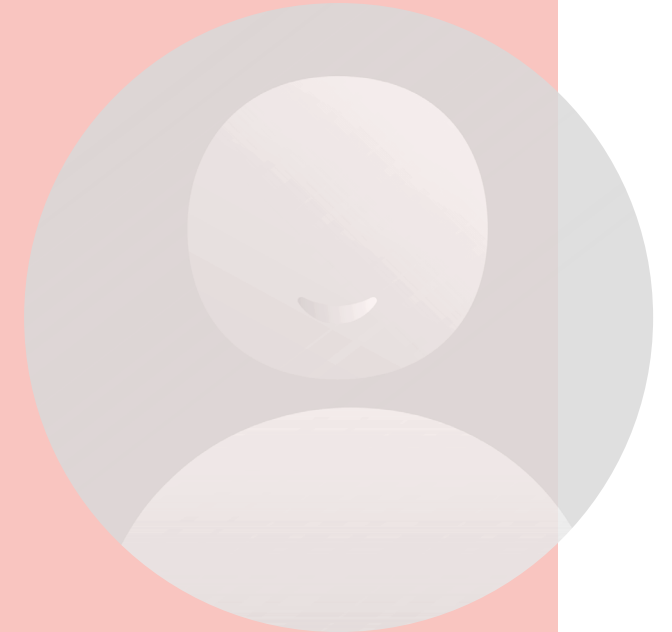
Assessing
Credibility

3

Discovering
Ancillary Issues

4

Comparing
Statements to
Known Facts



Interview Formats & Recording

FORMATS

- Face-to-face
- Telephonic
- Video
- Written / Signed Statements

RECORDING BEST PRACTICES

- Always obtain consent
- Explain the benefits
- Be aware of state laws



Key Ingredients of a Successful Interview



Preparation



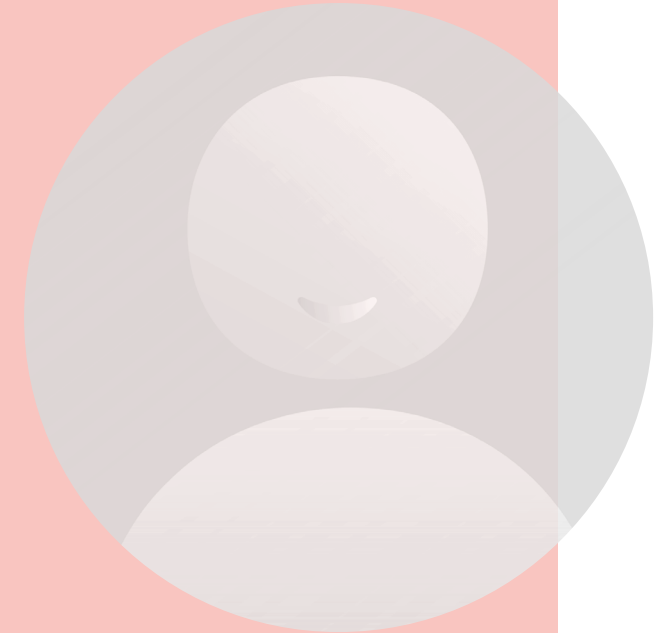
Rapport Building



Professionalism



Ground Rules



Types of Interview Questions



Open-Ended



Direct



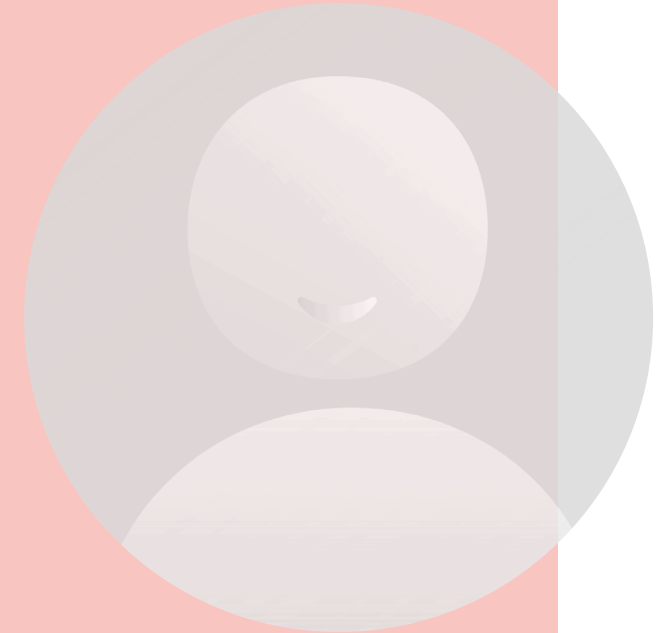
Clarifying



Leading



Contextual
Variation



Note-Taking & Listening Skills



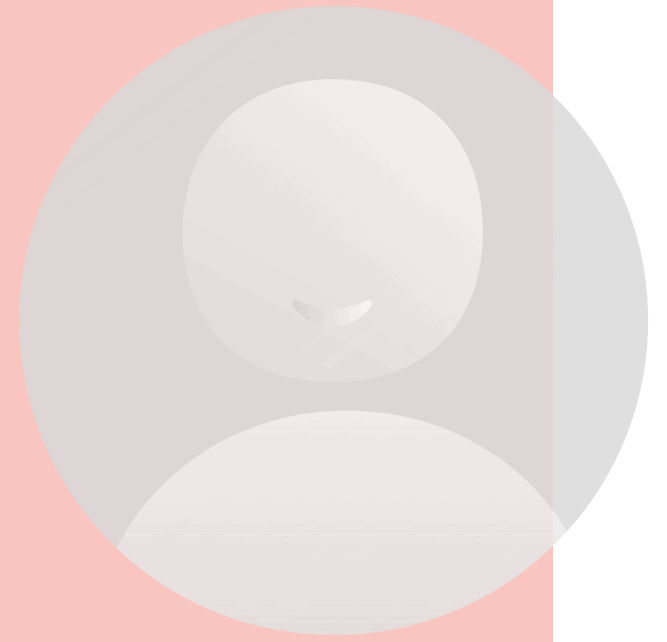
Note-Taking



Active Listening



Encouragement



Memory Retrieval Support



Chronological or Reverse-Chronological Recall



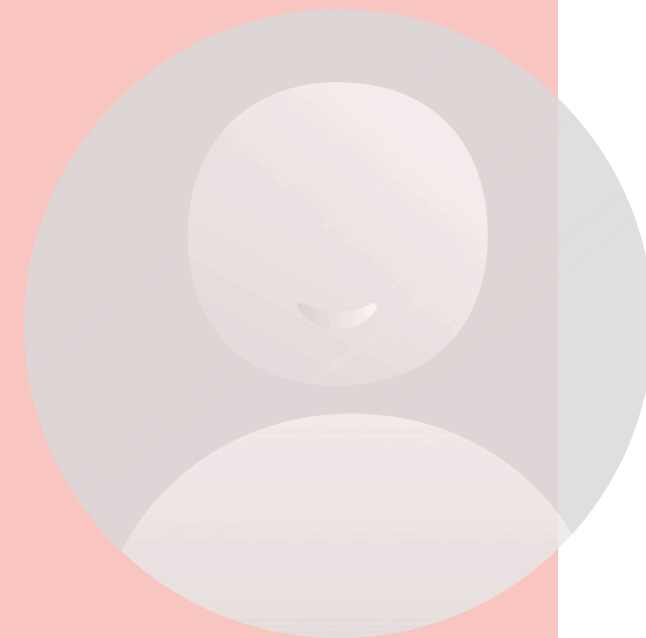
Anchor to Significant Dates or Events



Allow Time for Recall



Use Ambient Details



Credibility Assessment & Detecting Deception



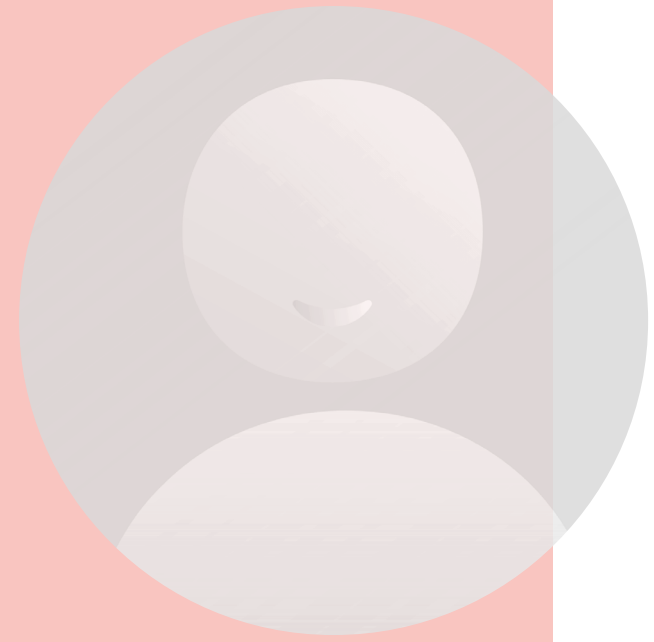
Credibility Indicators



Truthful Behavior



Deceptive Behavior



Case Study #1: Work. Comp.

Characteristics Displayed

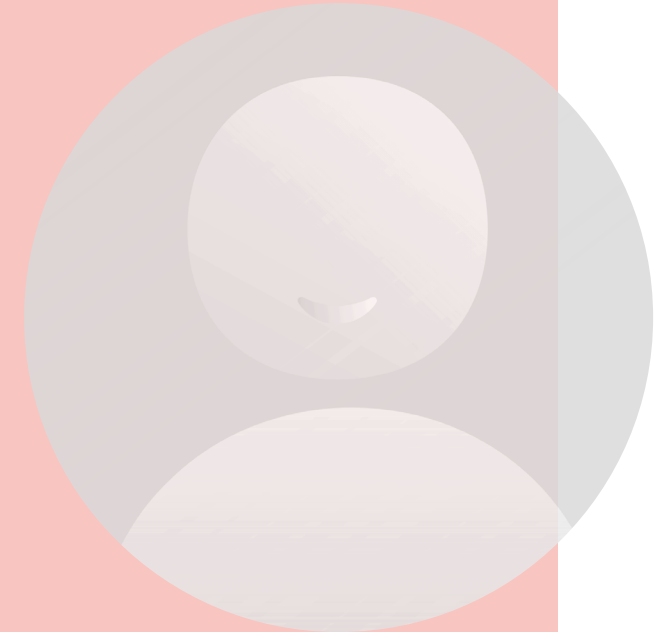
- Evasive
- Minimization
- Contradiction
- Compliance

Techniques Used

- Fraud Warning
- Directness
- Confrontation
- Consistency Checks

Possible Outcomes

- Benefits
- Termination
- Repayment
- Fraud / Prosecution



Case Study #2: Gen. Liability

Characteristics Displayed

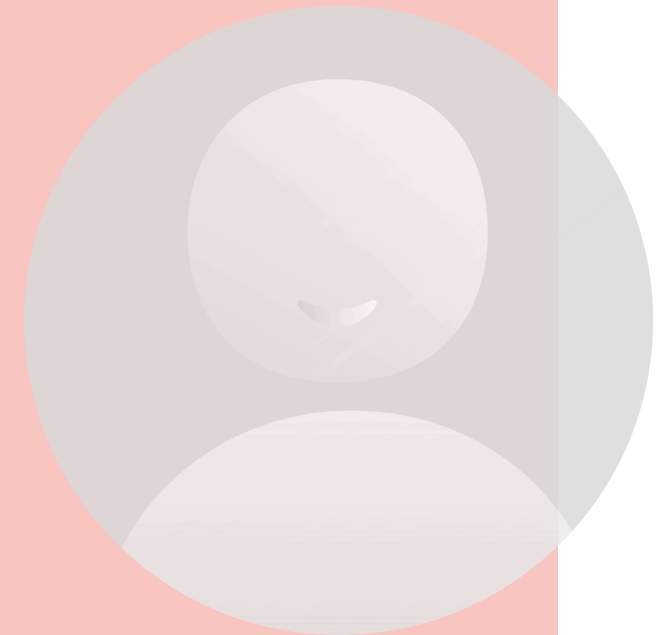
- Unverifiable Docs
- Defensiveness
- Implausible Explanation

Techniques Used

- Open Narrative
- Evidence Challenges
- Proof Requests

Possible Outcomes

- Denial
- Payout Recovery
- Fraud Investigation



Case Study #3: Auto. Liability

Characteristics Displayed

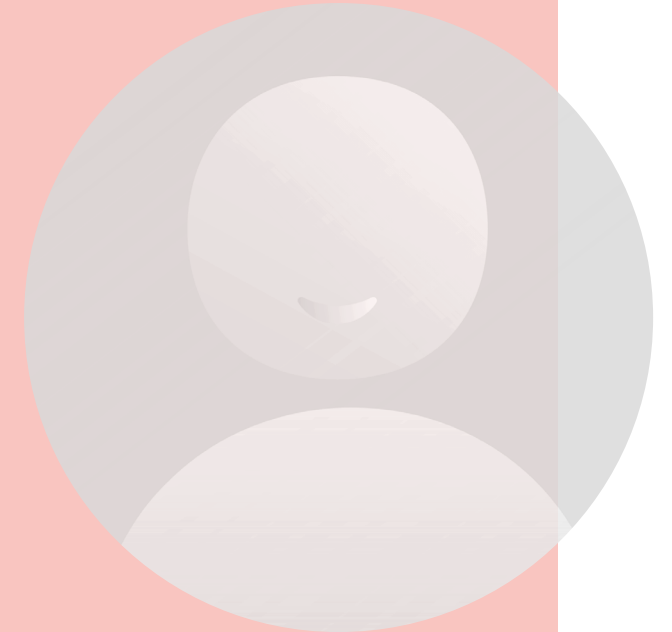
- Implausible Scenario
- Vague Details
- Hesitation
- Contradiction

Techniques Used

- Free Narrative
- Uninterrupted
- Timeline Probing
- Highlighting Inconsistencies

Possible Outcomes

- Denial if Misrepresented
- Arson Fraud



Post-Interview Steps & Re-Interviewing



Review Notes



Determine Next Steps



Re-Interviewing

