

 FRASCO® training

# The Feed Factor

THE ETHICAL USE OF SOCIAL MEDIA INVESTIGATIONS FOR CLAIM DECISIONS

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 APPROVED BY:  
CEU Institute

# Why Social Media Matters in Claims

- 📱 Social media is part of everyday life
- ✓ Most claimants maintain active profiles
- 🏋️ Posts often show activities, travel, or fitness
- 🧠 Content can support or challenge claim representations
- ⚖️ Review must be ethical and professional



# Social Media Is Not Just About Fraud

- Value extends beyond fraud detection
- Helps verify injury severity and activity levels
- Tracks recovery progress
- Informs overall claims strategy
- Reduces uncertainty and supports medical review
- Enables timely, cost-effective resolution



# Outsourcing Social Media Investigations

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- Adjusters face growing caseloads and time constraints
- Outsourcing prevents time-consuming online research
- Reduces legal and compliance risk
- Investigators follow established, ethical protocols
- Evidence is properly collected and metadata preserved
- Findings support defensible claim decisions without added liability



# Social Media Trends That Impact Claims

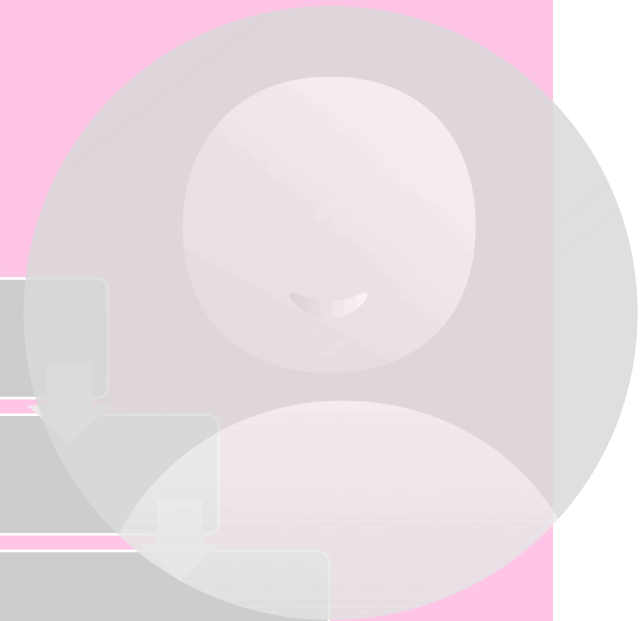
Online trends rapidly influence claimant behavior

Viral challenges and events can conflict with reported restrictions

Trend awareness reveals investigative opportunities

Early awareness enables timely referrals

Prevents missed evidence that could impact outcomes



# Inconsistencies Between Claims and Content

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- Social media may show activities inconsistent with reported injuries
- Examples include workouts, sports, travel, or physical hobbies
- Inconsistencies do not automatically indicate fraud
- Findings can raise reasonable credibility questions
- Investigation supports clarification or next steps when appropriate



# Importance of Early Investigation

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- Timing is critical in social media investigations
- Delays can lead to lost, deleted, or restricted content
- Early action increases capture of relevant posts and media
- Privacy settings often change once counsel is retained
- Prompt referrals help preserve impactful evidence



# Platform Usage Patterns

**Facebook:** 3B+ users, 2B+ daily active; billions of posts, photos, and videos daily

**Instagram:** ~2B users, 500M daily; ~100M photos/videos posted daily

**TikTok:** 1.6–1.9B monthly users; ~165M new videos uploaded daily

**X (Twitter):** 500–600M monthly users; ~500M posts per day

**LinkedIn:** 1B+ registered users; lower, unreported posting volume



# Demographics and Risk Exposure

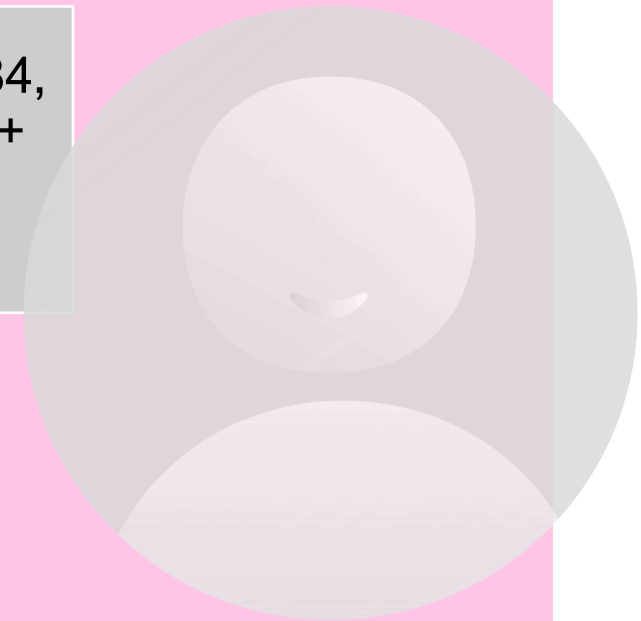
**Facebook:** Core users 25–54, strongest among 35+ families and communities

**Instagram:** Dominated by 18–34; visual, lifestyle-driven (Gen Z & Millennials)

**TikTok:** Core 18–34, largest 18–24; 30+ fastest-growing segment

**X (Twitter):** Primarily 18–34, male-skewed; news, sports, real-time events

**LinkedIn:** Core 25–34 professionals; college-educated, career-focused



# Legal Risks for Adjusters

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- Self-directed searches create legal and compliance risk
- Risks include privacy, harassment, and discrimination claims
- Even good-faith actions can be misinterpreted
- Adjusters should avoid direct investigations
- Trained professionals understand legal limits and standards



# Ethical Considerations

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- Focuses only on publicly available information
- Avoids deception, misrepresentation, or improper contact
- Maintains objectivity by documenting facts, not assumptions
- Protects claimant rights and privacy
- Ensures findings are defensible and regulator-aligned



# The Importance of Metadata

Metadata confirms dates, sources, and authenticity

Missing metadata can weaken or invalidate evidence

Proper capture preserves original files

Documentation records how and when content was obtained

Supports chain of custody and admissibility

# Proper Documentation Language

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- Documentation should remain neutral and fact-based
- Use qualified terms only when evidence supports them
- Avoid definitive conclusions without corroboration
- Careful language reduces bias and liability risk
- Preserves findings for later review and evaluation



# Case Study: Auto Claim



**Auto BI claim:** Claimant reports severe arm/shoulder limitations and inability to perform physical work

**Business presence:** Public business page shows active jobs; Facebook photos identify work sites

**Associates:** Family and friend posts reference ongoing work and show claimant at job locations

**GeoMedia:** Geofence captures public posts, media, and associates tied to the suspected work site

**Surveillance:** Claimant located working at alternate location; vehicle locator identified trailer; redeployed surveillance captured hours of full activity





# Case Study: Liability Claim



**GL claim:** Claimant alleges slip/fall and inability to perform routine physical activities

**Business presence:** Insured's public posts reviewed for hours, events, foot traffic, and investigation window

**Friends & family:** Public posts show claimant performing restricted activities; comments help narrow date ranges

**Activity platforms:** Social media and activity-tracking data (e.g., Strava) used to compare activity before, on, and after loss

**GeoMedia:** Geofence captures public posts, photos, videos, comments, and potential third-party witnesses

**Surveillance:** Used confirmatorily after social evidence identifies routines, documenting duration and continuity of activity

# Case Study: Work. Comp. Claim



**Workers' Comp claim:**  
Employee off work for arm/shoulder injury with restrictions and/or TTD

**Business/community:**  
Public competition pages, registrations, flyers, and write-ups create time-stamped activity trails

**Friends & associates:**  
Teammates post training content and tag the claimant

**Family:** Travel or "good luck" posts tied to competition weekend

**Discovered :** Membership in arm-wrestling groups; article noting 3rd-place finish pre-injury; flyer/registration after TTD note; out-of-state investigator confirmed participation and obtained video

**GeoMedia:** Geofence around venue/date captures spectator posts, tags, comments, and additional media

**Surveillance:** Resources focused on event window to capture clear activity and preserve a defensible timeline





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**NEW  
YORK  
POST**

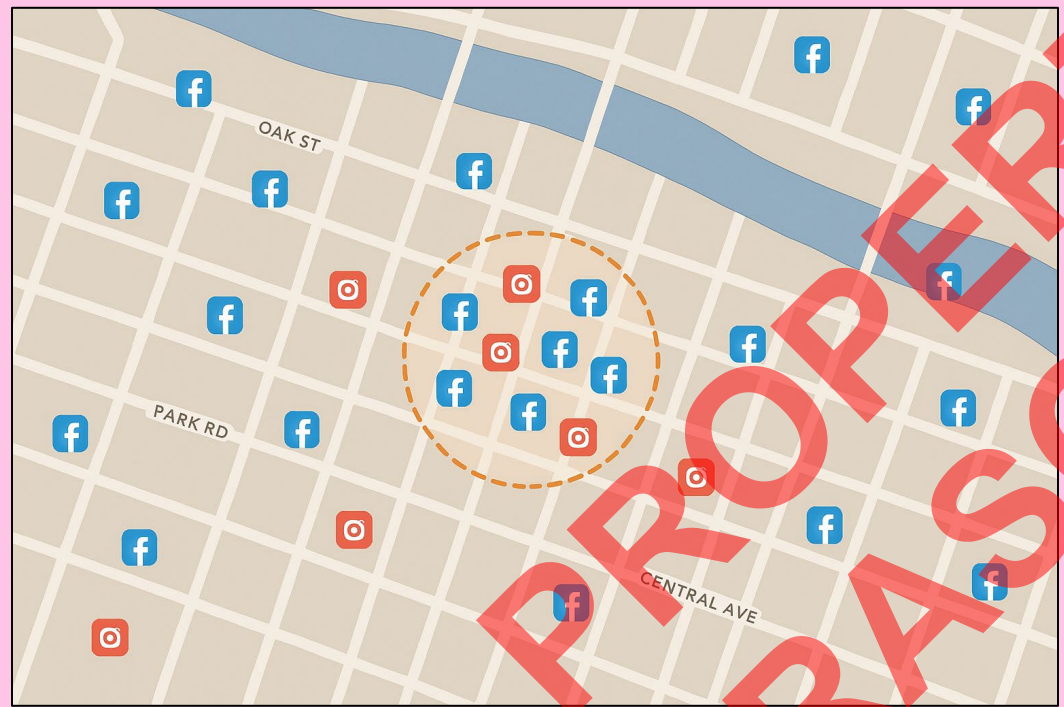
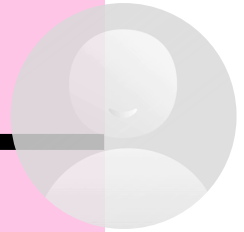
# Social Media as a Gateway Investigation

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- Social media findings inform broader investigative strategies
- Content may support surveillance or additional inquiries
- Helps guide background or vehicle-related checks
- Informs proportional, well-supported resource allocation



# Geo-Media and Large-Scale Events



- Collects public social media posts tied to specific locations or events
- Supports investigations involving accidents, disasters, or large losses
- Helps identify witnesses, contextual activity, and timelines
- Provides location-based corroboration of events
- Expands investigative reach while maintaining ethical boundaries

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# Best Practices for Claims Strategy

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- Requires early referrals and clear objectives
- Relies on collaboration with investigators
- Social findings inform next investigative steps
- Combined with background checks and traditional tools
- Strategic use supports, not delays, claim resolution



# Actionable Investigator Reports

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- Investigators deliver clear, concise summaries of findings
- Reports include actionable recommendations
- Guidance may suggest surveillance, medical clarification, or closure
- Reporting focuses on relevance, not conclusions
- Helps adjusters act without unsupported assumptions



# Key Takeaways for Adjusters

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Rely On Trained Investigative Professionals



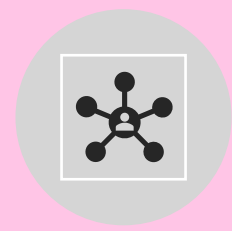
Act Early And Document Carefully



Understand Platform Trends And Ethical Boundaries



Apply Proper Evidence Standards To Reduce Risk



Integrate Social Media Into Broader Claim Strategies, Not In Isolation

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# Application

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Social media investigations are a powerful, evolving claims tool

Ethical, strategic use supports defensible decisions and cost mitigation

Consistent application of best practices is essential

Collaboration with investigative partners strengthens outcomes

Professional objectivity must be maintained in all claim evaluations

