

Richard Vallie – Owner and Lead Investigator

Claims Investigations , LLC has been in business for 5 years, with over 18 years experience fighting fraud in insurance.

With 5 Field Investigators on staff along with a vast network of additional investigators.

Investigating and Cost Savings in a New Era

Missouri Self Insured
Association Conference 2021



Claims Investigations LLC

Pursuing only the FACTS

Claims Investigations, LLC

Who we are

Richard Vallie – Owner and Lead Investigator

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- With 5 Field Investigators on staff along with a vast network of additional investigators.

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Some observations from the field during Covid-19

- Activity was limited
- Mask made identifying people more difficult
- Area canvassing were “No Go’s”
- People were more aware of their surroundings
 - Whether they were more cautious following the health guidelines ‘or’
Some wanted to be “Karen” and call others out for failing to follow the health guidelines

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Investigating and Cost Savings in a New Era

- Digital Surveillance
- Online Searches
- Recorded Statements
- Unmanned Stationary Video Surveillance

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Digital Surveillance

- Social Media- Facebook, Snapchat, Instagram
- Google- A simple search by name or telephone number
- Online searches
 - These are more specific to each case
 - Secretary of State
 - Databases
 - Criminal and Civil court cases

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Recorded Statements

Three types of recorded statements-

- **In-person:** almost impossible during Covid-19
- **Telephonic:** Leading method for recorded statements during Covid-19
- **Video:** Zoom and 247meetings

All three have their advantages.

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Recorded Statements

Information obtained during all recorded statements:

- Name?
- What is your home address?
 - Have you resided at this address for less than 1 year?
 - If so, what was your previous address?
- Do you own or rent?
- What is your home phone #, cell phone # and work telephone #?
- Are you single or married? If yes, what is your spouse's name?
- Do you have any children?
 - If so, how old are they?
 - Do they currently reside with you?
- Are you right or left-handed?
- Do speak any languages other than English?
 - Is so, which ones?
- Do you smoke or use tobacco?
 - If so, how much?
- What is your height and weight?
- Do you own or lease any motor vehicles?
 - If so, what make, model, and color are the vehicles?
 - What are the license plates of the vehicles?
- Military?
- Hobbies? Gym Membership? Where? Do you have a Personal Trainer?

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Recorded Statements

Claims Investigations, LLC completed approximately **1000** statements during **2020**

Addresses and Vehicle information provided by the insured were the leading details that were outdated.

Note-This information is critical to surveillance operations and saves money!

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Recorded Statements

In-person

- Sitting face to face
- Reading body language
- Inspecting contributing factors to the injury
- Witness statements
- Secure details for future surveillance

*In-person statements are by far the most comprehensive method.

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Recorded Statements Telephonic

- Easier to schedule vs. in-person
- Can be conducted anywhere
- Lock down someone's account of the injury
- Secure details for future surveillance

*Most utilized method

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Recorded Statements Video

- Observing body language
- Confirming Identity
- Ability to observe contributing factors to the injury
- Secure details for future surveillance

*Almost any smartphone, laptop, or desktop has access to Zoom or 247meetings

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Unmanned Stationary Video Surveillance

LiveEye-1

LiveEye-1 is an innovative cellular-based camera system

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LiveEye-1

LiveEye-1 is an unmanned, fix mount, motion activated, cellular-based video camera system.

- Mounts almost anywhere
- Setup in minutes
- Zone specific (interactive via phone app)
- Access world-wide in real time (client access too)
- Cloud-based storage
- Solar powered

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LiveEye-1

The current configuration is in an Electrical Disconnect box. Can be placed inside a construction cone or a bag of trash!!



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LiveEye-1

Special Situations

- Cases where the claimant leaves at different hours
- Cases that have two routes of departures
- When a budget doesn't allow for multiple investigators (fraction of the cost of additional investigators)
- When direct surveillance isn't practical

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Questions and Answers



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