



Decision Net's New Social Media Search

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Thursday Product Spotlight
Presented by ISO Claims Solutions

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Today's Presenters

Lou Riggio

AVP, Product Innovation

ISO Claims Solutions

Michelle Miller

Manager, Product Innovation

ISO Claims Solutions



Social Media is a Powerful Investigative Tool

- Impressive tool for **any** claim handler handling **any** line of business.
Valuable for all claims professionals both SIU and non SIU.
- Content such as photos and conversations can shed light on fact versus fiction.
- Multi-purposeful
 - search for potential witnesses to an accident
 - check for pre-existing damage to a vehicle
 - affirmative evidence to help resolve a claim
 - establish grounds for deniability
 - review photos & status updates to determine how an accident has affected an injured claimant's life
 - find proof that a questionable claim is fraudulent
 - excellent way to help mitigate damages for Property, Casualty, Liability, Workers Comp, Disability, Life... and more



This is especially important for those managing claims where large losses are at stake or there are questionable details surrounding the loss.



Oh Yes They Do!

By [Katie Kausch](#) | [NJ Advance Media for NJ.com](#)

The man charged with [starting the massive fire in Bound Brook](#) sent several messages online that allude to fire trucks going down, court records show.

...of East Second Street in Bound Brook, [on Facebook](#) in the two weeks leading up to the fire. A report of probable cause obtained by NJ Advance Media for NJ.com shows that Padilla allegedly wrote on New Year's Eve that he was going to start the fire at 7 p.m. on Jan. 12.

...g down this building that they put up to Padilla allegedly wrote on New Year's Eve that he was going to start the fire at 7 p.m. on Jan. 12.

...at read, "Going to start the fire at 7 p.m. on Jan. 12."

...Padilla's Facebook page in the two weeks leading up to the fire. The fire started four hours before the blaze.

own up to

...office declined to comment on the ongoing investigation.

...ing, [two days after a blaze](#) started at a

...ment building on Main Street.

The flames spread to a

second under-construction building. Both construction projects were destroyed, as were several other homes and a business in the area.

 **Juan-Hector Padilla**
January 4 at 1:42 PM · 🌐

Going to start the fire at 7

<> FIRE BEGAN AROUND 8PM ON JANUARY 12, 2020 <>

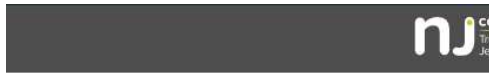
👀👀 5

3 Comments 5 Shares

🔗 Share



A massive fire ripped through commercial buildings in Bound Brook on Sunday, Jan. 12. Photo courtesy Marc Teschio



Somerset

He threatened online to burn down the town Days later, he set the Bound Brook fire

Updated Jan 15, 2020; Posted Jan 14, 2020

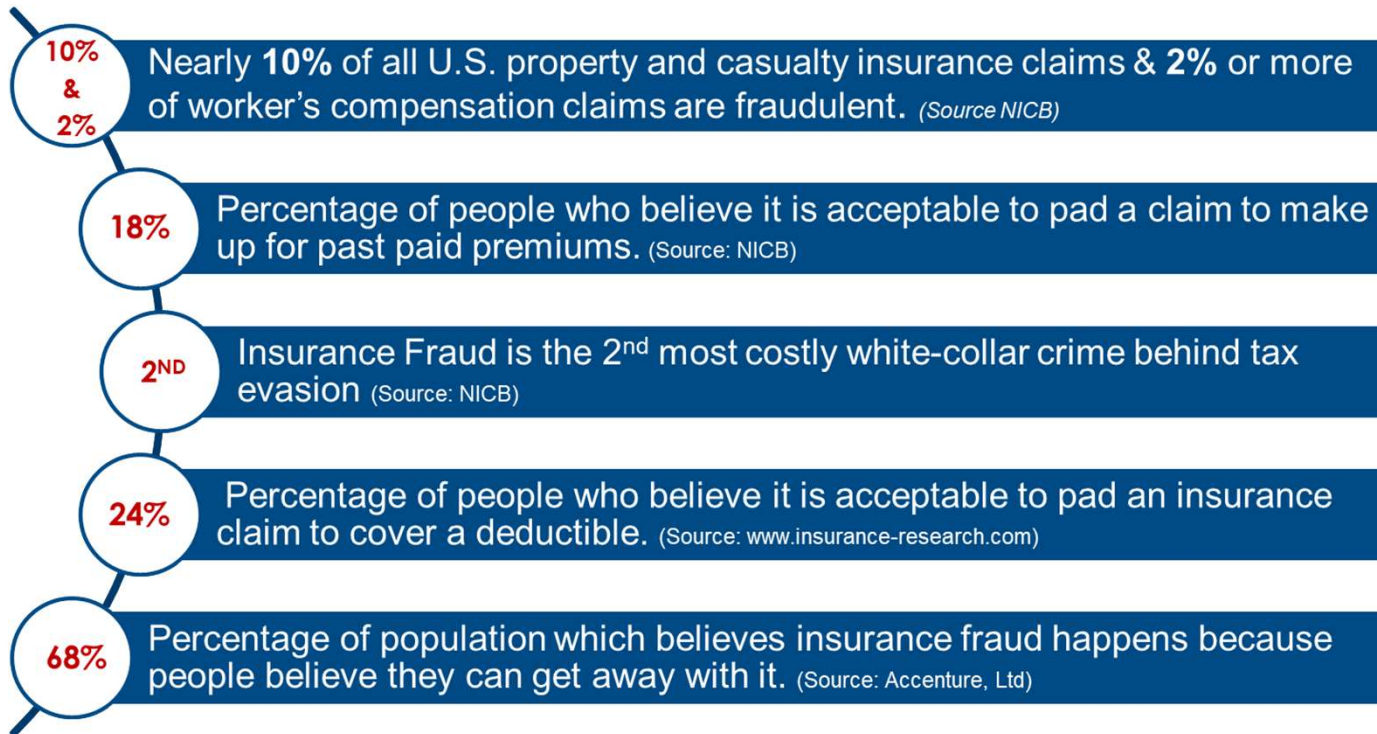


Statistics Make the Case for *WHY* You Should Be Using Social Media More

Insurance fraud is estimated to cost more than **\$40 billion** per year.

- That's **\$400 and \$700** per year in the form of increased premiums for the average family.

(source FBI)

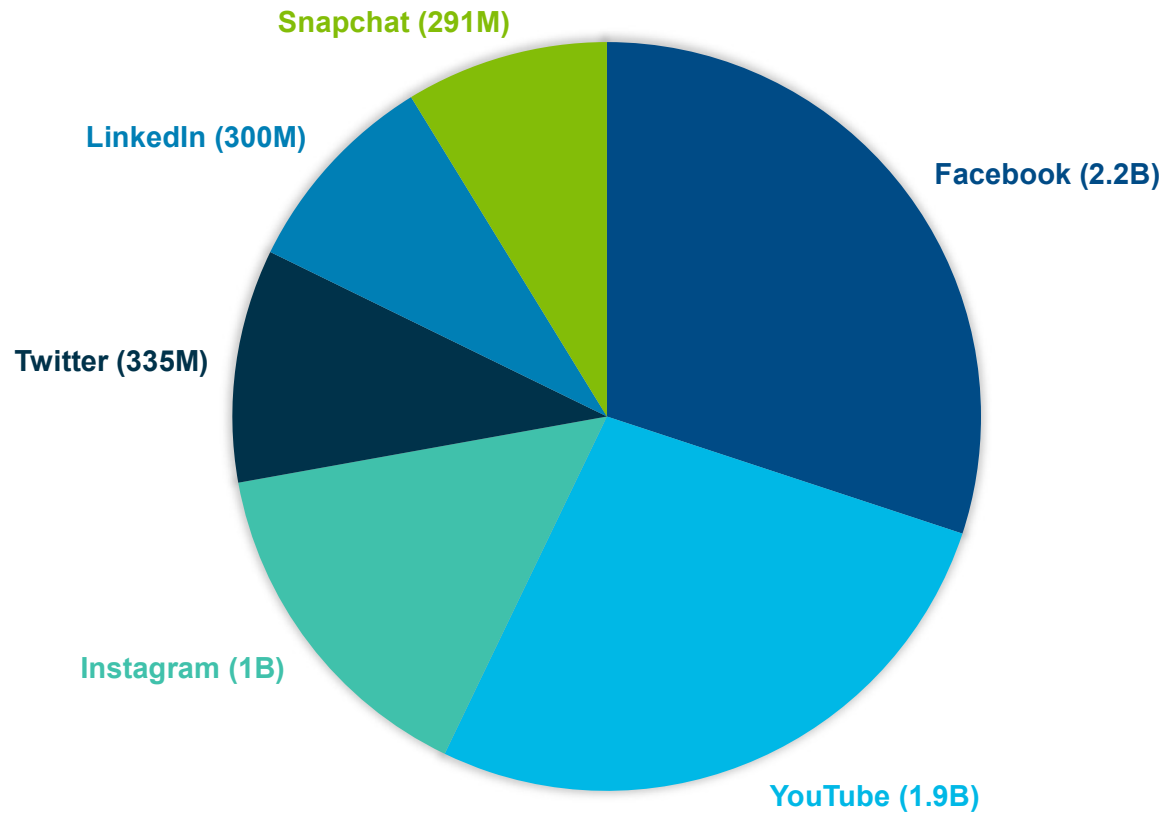


The top 3 reasons why people commit insurance fraud:

- Motivation
- Opportunity
- Rationalization



OVER 3.4 BILLION SOCIAL MEDIA USERS



More than 1/2 of social media users admit to posting something that they later regretted.

[Source https://www.smartinsights.com/social-media-marketing/social-media-strategy/new-global-social-media-research/](https://www.smartinsights.com/social-media-marketing/social-media-strategy/new-global-social-media-research/)



When Should You Perform a Social Media Investigation?

- At the onset of a claim to verify claim information and to resolve any questionable loss details before claims are paid.
- Before settlement of a bodily injury or worker's compensation claim.
- Important notes to remember:
 - Be sure to rely on publicly available information
 - Do not “friend” or “follow” a claimant to gain information that you could not otherwise access
 - Unethical use of social media can taint the defense of a case.





Case Study: Auto Accident with Injuries

- Subject was involved in a motor vehicle loss and retained an attorney claiming severe bilateral knee pain.
- Medical records submitted confirmed the subject continued to complain of severe knee pain.
- Yet a social media search identified the subject participated in her hometown's annual 5k just two weeks after the accident.
- Additional posts indicated that subject continued to run 3 miles daily to "stay in shape".





Case Study: Subject Reported to Their Insurance Company that Their Vehicle Was Struck While Parked and Occupied in a Parking Lot.

- Yet the evening prior to the incident, the subject posted on social media:
 - *“I had a great night out with friends! Good times!”*
 - Another friend commented, *“Yes, but it would’ve been a better night if Joey didn’t back your car up into that telephone pole! Hope it doesn’t cost too much to get fixed.”*





Case Study: Subject Reported to Their Insurance Company that Their Vehicle Was Stolen

- However, three days earlier a post was identified made by the subject on social media.
 - *“Took my car to the mechanic, found out it needs a new transmission. Ugh, just my luck.*
 - *I don’t have the money for repairs, my monthly car payment is already too high!”*





Case Study: Homeowner's Claim for Property Damage

- An insured reported to her homeowner's insurance company that her home was damaged in a hail storm.
- Social media findings revealed that the homeowner was posting on social media prior to the date of loss looking for recommendations and estimates for a new roof for her home.





Case Study: Worker's Compensation Claim

- Subject was injured during the course of his employment and filed a Worker's Compensation claim.
- The subject alleged that he had sustained injuries to both his neck & back as a result of the incident.
- However, subject was later identified on Facebook traveling for a family vacation, white water rafting, horseback riding and doing a backflip off of a diving board.





Case Study: Homeowner's Claim for Personal Items

- An insured reported a claim to his insurance carrier that his watch, valued at over \$10,000, had been stolen from his home on the evening of October 24th.
- Over the following two weeks, the subject provided the claims department a copy of the police report that he filed, a proof of purchase, and even a photograph of the watch.
- Before the settlement check was issued, the claims representative took to social media and found a photo of the subject at his wedding; which was just a few days after the loss was reported; wearing the “stolen” watch in the photograph.





Case Study: Staged Auto Accidents

- Police discovered that two individuals who were involved in an auto accident together, in two separate vehicles, had each other listed as “friends” on their Facebook profiles.
- The claims investigation later revealed that the duo was part of a larger ring that would stage auto accidents and then receive monetary compensation for seeking medical treatment with certain medical providers.
- One woman even went as far as to have neck surgery for the fake accident just to drive up her bodily injury settlement.





Decision Net's New Social Media Search

(Min Input: In order to conduct a search you must at least include your subject's: Name and Location, Phone, Address, Email, or Username)

- Quickly generate a digital footprint for your subject that includes social media profiles, blog posts, contact information, photos, court records, timestamps and metadata
- Save time. Save Money. Establish Efficiency.

The screenshot shows a search interface for Instagram. At the top, there is a search bar with the text "Search" and buttons for "Log In" and "Sign Up". Below the search bar, a profile for "rj12192" is displayed, featuring a photo of a man and a woman on a golf course. To the right of the profile, a table of metadata is shown:

Website	Facebook	Subject: Robert James	File Nur
URL	https://www.facebook.com/photo.php?fbid=127334734375812		
IP+Date	134.45.12.117 - 08/07/2016		
Category	Photo		
Identifiers	Robert James, Oyster Bay, NY		
Behaviors	Automobile Usage		
Tags	Golf, Drive, Driver, Vehicle, Relaxation		
Confidence	High		
Comments			

Below the metadata table, there is a section for "Rob James added a new photo." with a date of "August 7, 2016". This section includes a photo of a man and a woman on a golf cart, a language selection menu (English (US), Español, Português (Brasil), Français (France), Deutsch), and a "Share" button.





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Sightings Reports are not just for Auto Prope...
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My Products

Customize your work space with our new drag and drop product tiles.

 Claims Inquiry	 Claims Reporting	 Decision Net	 SIU Case Manager
 Case Manager	 VINassist™	 OFAC	 Commercial Fishing Vessel
 Dashboards	 My Learning Center	 Equipment Valuation Service	 ISO Claims Partners
 XactAnalysis	 Membership Management	 NICB Services	 BI Portal

My Notifications

View your alerts and notifications in one centralized location.

You have no notifications.

About Decision Net

Decision Net is your one-stop shop for all the critical information you need to support your claims processing and investigation.

CUSTOMER CORNER

Welcome to the new Decision Net Customer Corner, where you will find the latest tips and activities to enhance your Decision Net experience.

Do you have questions about how to effectively incorporate Social Media into your investigations? Click [here](#) to see our webinar on this topic!

NEWS

October 3, 2019

Sightings Reports are not just for Auto Property Damage Claims! [READ MORE](#)

MANUALS

Access the [DECISION NET MANUAL](#).

PREFERENCES

[REGISTER HERE](#) for e-mail notification of changes to the status of your requests for select record and report types.

RESOURCES

PRODUCT RECALL NOTICES

Access recent and archived product recall bulletins issued by leading government regulatory agencies.

Public Records

PEOPLE/BASIC SEARCH

Locate individuals, validate a Social Security number, and identify neighbors, associates and places of employment.

Scan the internet for publicly available information on a subject, including news items, blog entries, photos, video clips and self-reported profile information posted to social network sites.

VEHICLE DATA

Identify vehicles and search owner registration, insurance, and title history data. Order Vehicle History reports to review auto ownership changes, maintenance records, odometer readings, and more.

VEHICLE SIGHTINGS

Search by license plate or address to immediately view vehicle images, including date and time of sightings along with mapped locations. Interactive features also allow you to save searches for your investigation. Identify pre-existing damage, staged auto accidents, and commercial use of a private vehicle. Vehicle Location data supports investigation of suspect auto claims and rate evasion cases.

ASSETS

Search property-deeds, property assessments, foreclosure records and motor vehicle information.

BUSINESSES

Locate a business and search UCC filings, foreclosures and bankruptcies.

Find information posted to websites on commercial activities, performance and officers of a business.

HEALTHCARE

Validate the identity and credentials of health care providers nationwide, including medical license types and status, board certifications, sanctions and drug prescription authority.

DIRECTORY ASSISTANCE

Special Searches

CRIMINAL RECORDS

Search federal, state, and county criminal and civil records.

Access our [REFERENCE GUIDE](#) for search tips and instructions. Learn how to complete special queries and retrieve multi-state crime reports.

POLICE REPORTS

Order electronic copies of police investigation and auto incident reports, death certificates, coroner reports, weather reports and OSHA reports.

DRIVER HISTORY

Search for a driver's motor vehicle report (MVR), which includes license details such as physical traits and driving record (DUIs, DWIs, fines and suspensions).

WEATHER FORENSIC REPORTS

Secure details on hail, lightning strike, damaging winds and tornado activity at site-specific locations for weather-related claims evaluation.

LITIGATION

Gain insight into the probable outcome of a case based upon the lawyers and judge involved and receive suggestions for optimal lawyers to use for your case.

INTERNET SEARCHES

Search for items and information listed online, such as social media profiles and content.

EQUIPMENT VALUATION SERVICE

Submit a request for Replacement Cost and Actual Cash Valuations for heavy machinery, including construction equipment, farming apparatus, industrial cranes and lifts. Access this [HEAVY EQUIPMENT VALUATION GUIDE](#) to learn more about the valuation process and features of various equipment.

PUBLIC RECORDS

SPECIAL SEARCHES

MY REPORTS

CRIMINAL RECORDS

POLICE REPORTS

DRIVER HISTORY

WEATHER REPORTS

LITIGATION

INTERNET SEARCHES

Search for items and information listed online, such as social media profiles and content.

Please enter your search parameters. Claim/Ref. Number is required.

Claim/Ref Number

Location

Name

Address

City

State



Zip Range From

Zip Range To

Personal

Date of Birth

Phone

Email

Others

Behaviors of Interest

Date Range From

Date Range To

Search options



Social Media Search -
(\$14.00) [?](#)



Claims Verify Report [?](#)



Web Presence Search [?](#)



Social Media Investigations as a Tool in the Fight Against Insurance Fraud Should Be Timed Strategically Using the Best Data Available

A Social Media search should be considered anytime you can say yes to one of the following questions:

- ✓ *Does the subject have an extensive prior loss history?*
- ✓ *Did the loss involve multiple individuals in the same vehicle treating with the same provider?*
- ✓ *Are the subject's injuries consistent with the accident description?*
- ✓ *Do medical records reflect a gap in treatment?*
- ✓ *Was subject on vacation during dates of billed treatment?*
- ✓ *Is there evidence of an intervening loss?*
- ✓ *Are there missing details or information that you need to verify within the claim?*
- ✓ *Are there other circumstances that bring rise to suspicion?*
- ✓ *Are you trying to locate a witness, insured or claimant?*



Is the Information Usable?





Questions and Feedback

- **Send feedback to:**
 - mondaywebseminars@verisk.com
 - DecisionNetTeam@Verisk.com

- **Ask questions**
 - Lou Riggio
 - Louis.Riggio@Verisk.com

 - Michelle Miller
 - Michelle.Miller@Verisk.com

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