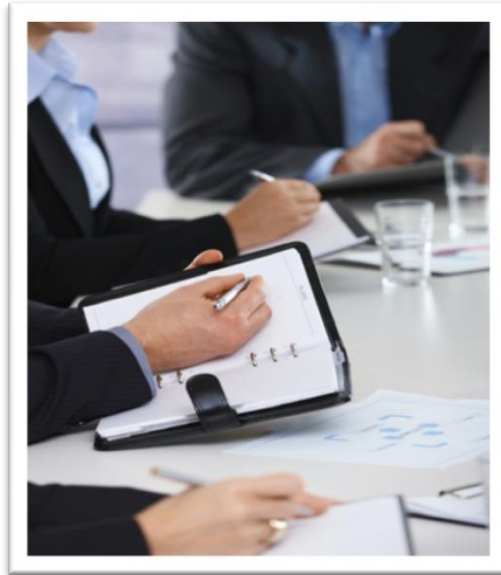




DEADLY SINS

Of Failing Investigative Companies

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- 1. Poor Scheduling:** Most firms get a case and their routine is to schedule the surveillance from 6am to 2pm. They end up with a minute of video of the subject retrieving their mail. They don't look at factors from the claimant's life or habits that can key in on target times when the subject should be more active.



- 2. No oversight:** Most firms allow their investigator to manage the entire case regardless of their experience or expertise. This leads to more subject's being made aware of surveillance efforts or subject's being lost in chase follows. Each investigator should be managed by an investigator with a minimum of 5 years of experience in numerous scenarios to customize a solution for the unpredictable nature of the claimant.

3. Absence of Preliminary investigation: So much valuable information is available prior to starting surveillance that it would be fruitless to perform an investigation without it. It usually prevents sitting at the wrong address or watching the wrong person too.



4. No involvement of client or adjuster: The most valuable asset in any investigation is the person assigning surveillance. They are the one that suspects fraud or exaggeration, so they should not only be asked every detail about the person but should also be directly involved in the investigation as it happens.



5. Improper Equipment:

The P.I. Stereo-type is an investigator sitting in a sedan with a camcorder. Why not use technology and covert tactics to conceal their presence and enable the subject to perform his/her daily activities without

fear of being watched? Start with using SUVs or minivans that have factory tint already on the rear windows. Then equip the investigators not only with camcorders but with concealed cameras to get into stores or places where their activity can be outside of their restriction.



6. Lack of trained investigators: With constant privacy law changes, technological improvements, and new situations wouldn't it make sense to have a training program in place to constantly fine tune each investigator on staff? Wouldn't you want to produce a consistent product when producing evidence?



7. Lack of services to weed out every case of fraud: Although surveillance can be the most compelling tactic to fight fraud, having an array of services catered to fighting insurance fraud will greatly enhance an adjuster's ability to lower exposure. Having an investigator trained in statements or interrogation can weed out a malingerer early in the process. Performing medical records canvasses can locate previous conditions or pain medication addicts. Covert employment checks can uncover the double-dippers working while collecting benefits.

Summary

When assigning *any* investigative service, make sure that your vendor has a game plan or strategy *prior* to commencing anything. Have them explain this to you so you are confident that they will meet your needs and most importantly, produce results. If you are uncomfortable with their solution or they sound uneducated, you can choose from many other vendors that are out there. Repeat this process until you speak to an expert that will produce. With the economy in its current condition you want to ensure that you get the highest return on your investigative investment. Take your time to find a quality vendor with a focus on Results!