

It is our pleasure and privilege to welcome you all to the 19th Annual Northern California Fraud Investigators Association Training conference. We trust you will take this opportunity to benefit from the highest caliber Fraud Training available. Our Association is dedicated to combating fraud and to affording our members opportunities to network within the investigations community. Thank you for your attendance at this always important, educational and enjoyable conference. The NCFIA looks forward to seeing you in Monterey!

Peter Meshot
2006-2008
NCFIA President

Tim Harper
2008
Conference Chair

WEDNESDAY MORNING GENERAL SESSION

OPENING REMARKS

Wednesday, March 19, 2008
9:00 am – 9:15 am

Peter Meshot, *McDowell, Meshot and Shaw, President NCFIA 2006-2008*
Tim Harper, *Frasco Inc., NCFIA Conference Committee Chair*
Dale Banda, *Deputy Commissioner, Department of Insurance*

GREETINGS

Wednesday, March 19, 2008
9:15 am - 9:30 am

Dean Flippo, *Monterey County District Attorney*

LEGISLATIVE UPDATE

Wednesday, March 19, 2008
9:30 am – 10 am

David Link, *California Department of Insurance*

GENERAL SESSION

Wednesday, April 4, 2007
10:15 am - 11:45 am

Pat Lawson, *Solano County Sheriff Department*

HOW TO RECOGNIZE POTENTIAL VIOLENT WITNESSES AND SITUATIONS

When investigating potential fraud how many times have you been put into a situation where things could go sideways—physically? Have you ever felt that you were in a situation where your surroundings were not conducive to your well being? Officer Lawson will discuss these issues and, more importantly, how to avoid being caught in a vulnerable compromising situation while still being able to meet your objective.

CONCURRENT SESSIONS

Wednesday, March 19, 2008
1:00 pm – 3:00 pm

A1 – INTRODUCTION TO INSURANCE FRAUD

Ken Hutchinson, *Special Agent, NICB*
Attendee Level: Beginner

How has insurance fraud changed over the years, and how has it remained the same. This interesting presentation will cover basic insurance fraud schemes' including swoop & squats, staged auto accidents, paper accidents, and passenger stuffing scenarios. This basic A to Z presentation will cover ways in which investigators will obtain the tools for combating these crimes. This class is geared toward the beginner level SIU investigator and also serves as a refresher course for those more experienced.

A2 – MEDICAL PROVIDER FRAUD

Don Marshall, *VP Zenith Insurance Company*
Attendee Level: Advanced

Medical provider fraud continues to be one of the most costly crimes impacting the insurance industry – yet criminal prosecution of medical fraud remains almost non-existent. So, does the Insurance Fraud Investigator simply focus on those areas that prosecutors will prosecute, or do they find innovative ways to impact this activity? In this session, investigators will be provided current, real-life examples of medical fraud being perpetrated within the industry, they will be shown various types of investigative techniques to prepare the case for disposition, and they will be shown various ways to utilize the completed investigation to impact the activities of the questionable or fraudulent provider.

A3 – ECONOMIC CRIMES – IDENTITY THEFT, INTERNET AND TELEMARKETING FRAUD

Jos Van Hout, *Butte County*
Attendee Level: All Levels

Every year identity theft poses a risk for thousands of Americans. Some instances are as simple as identity tampering while other attempt include out right stolen identity. SIU investigators interview all kinds of individuals when conducting investigations. This circumstance provides an opportunity for fraud perpetrators to present false identification. This class encompasses not only the frauds perpetrated but also acts as fraud prevention training for attendees. Here investigators will learn to incorporate tools to help determine if an individual is who they say they are, including database search information and identity verification. Other aspects of this type of fraud that will be discussed include fake Internet site identifications where some companies are posting misleading and false information, financial frauds in the form of checks, money orders and cashier checks and email and phishing scams.

CONCURRENT SESSIONS

Wednesday, March 19, 2008
3:15 pm – 5:00 pm

A4 – MEDICAL INSURANCE FRAUD

Tami Rockholt, *RN* and
Dr. Donald Schroeder, *Health Cost Management*
Attendee Level: All Levels

Every year over \$2 Trillion Dollars are spent on health care in the United States. This figure includes insurance dollars spent on injuries sustained in insurance claims. Industry experts believe that between 10-15% of all insurance claims involve some type of fraud or abuse. The Insurance Research Counsel determined the as much as 35% of all auto bodily injury claims involve exaggeration or outright fraud. The math is simple. In this session the attendees will be provided tools to combat this crime, including, medical technology, body systems, elements of the spine, an overview of chiropractic medicine, including medical and chiropractic terminology. This class will also go, step-by-step, through a sanitized medical file and review usual and customary practices accepted by the industry.

A5 – SIU PANEL DISCUSSION

Moderated by
Paul Conway, *Capital Claims Services*

Sean Zavala, *Farmers Insurance*
Bill Randall, *Capital Claims Services*
Matt Hopkins, *Berkshire Hathaway*
Attendee Level: SIU Management

Running an SIU is like playing dodge ball solo against a full team of five adversaries. SIU managers are constantly dodging ALE vs. ULE balls, ROE balls, staffing balls, Human Resource balls, and success ratio balls. In this session attendees will participate in an open forum about today's relevant issues SIU managers face on a day-today basis. Should your company out source the SIU or does it make sense to keep the unit in-house? These and many more issues will be discussed in the very relevant session.

A6 – PROPERTY INSURANCE FRAUD

Greg Mason, *Liberty Mutual*
Attendee Level: Intermediate

In this day of rampant and record mortgage foreclosures property adjusters are on the lookout for suspected arson claims. Couple this phenomenon with the recent Southern California wildfires presents a recipe for fraud that is unprecedented in U.S. history. In this class attendees will learn how to investigate suspicious property claims, including how a cause and origin can make or break your case, how to conduct a proper property EOU, and how preservation of evidence is key to successful prosecution.

GENERAL SESSION

Thursday, March 20, 2008
8:15 am – 9:45 am

TERRORISM AND FRAUD

Mike Gimel, *FBI Special Agent*

Today, terrorism is the number one crime on the minds of all Americans. It has already been proven that insurance fraud proceeds helped fund 911 terrorists efforts. Special Agent Gimel will discuss the dichotomy of terrorism and fraud. You will be surprised to learn how closely related the two phenomenon are.

Thursday, April 5, 2008
10:00 am – 11:45 am

Ralph Lumpkin, *NICB*

To discuss the LPR program with CHP as well as their Major Fraud Unit.

CONCURRENT SESSIONS

Thursday, March 20, 2008
1:00 pm – 3:00 pm

B1 – PROSECUTING AUTO FRAUD

Stan Voyles, *ADA Santa Clara County*
Attendee Level: All Levels

Auto fraud is rampant – that's a given. This session will cover all aspects of auto fraud and once identified, how to get the crime prosecuted. This class will cover how to investigate your auto case from the perspective of a prominent local district attorney. Learn how to avoid the pitfalls involved in investigating suspected auto fraud. Here you will learn how the California Criminal Code can affect your case and the issues the district attorney is faced with in prosecuting auto fraud.

B2 – PROSECUTING WORKERS' COMPENSATION FRAUD

Lance Cubo, *Alameda County District Attorney*
Bill Randall, *Capital Claims Services*
Attendee Level: Intermediate/Advanced

This session will cover the ABC's of workers compensation claims of how to investigate, develop and package a workers compensation case through to prosecution. Effective surveillance management practices will be discussed in detail and issues of when and when not to use surveillance will be discussed. AOE/COE issues will be discussed in the context of how they relate to the criminal prosecution. Criminal case packaging will be discussed by one of the areas leading authorities on the subject, and exactly what material misrepresentation is and how it affects how criminal cases are prosecuted.

B3 – SIU REGULATIONS AND COMPLIANCE AUDITS

Toni Curtis, *California Department of Insurance SIU Audit Department*
Attendee Level: All Levels

The better prepared an insurer is regarding SIU compliance the better prepared they are when an SIU compliance audit occurs. Ms Curtis is the head of the audit department for the California Department of Insurance – Fraud Division. Is there a better resource for California SIU compliance? We think not. This presentation will go through the SIU regulatory requirements and provide updates to the annual reporting requirements, expand on SIU audit scope and other issues of interest to insurer and contract SIU personnel. A detailed description of the SIU audit process will follow the presentation that will advise on industry compliance.

Thursday, March 20, 2008
3:00 pm – 5:00 pm

B4 – WORKERS' COMPENSATION FRAUD AND REFORM

Nathan Halprin, *Tobin, Lucks LLC*
Attendee Level: All Levels

How does workers compensation investigation results effect AOE/COE issues? How do legislative changes effect investigations? In this session attendees will learn how each issue affects the other. Mr. Halprin is a leading authority on legislative issues affecting AOE/COE issues. Here he will discuss effective defenses available to employers/insured's that have positive effects. These and other issues, including how the labor code can effect suspected fraud investigations will be discussed.

B5 – AUTO THEFT INVESTIGATIONS

Jay Bobrowsky, *SIU Manager, Farmers Insurance Company*

Attendee Level: All Levels

In this session suspect vehicle theft investigation will be discussed. From detecting suspicious auto thefts to conducting EUO's to criminal prosecution, this session covers it all. Topics covered will include, latest SIU indicators, and trends, training and working with your claim adjuster on initial theft investigations including indicators, and initial statements, when and why to refer suspect vehicle theft claims to SIU. Topics will also include when to use field work, including the need for immediate scene canvasses, how to review physical evidence including scene photos, surveillance video, and any evidence located at the scene, vehicle inspection review - including point of entry, method of theft, components missing or not, and much more. This session is a must see for those that handle auto investigations.

B6 – REAL ESTATE AND MORTGAGE FRAUD PRESENTATION

Peter J. Van Zandt, *Partner, Bledsoe, Cathcart, Diestel & Pedersen, LLP*

GENERAL SESSION

Friday, March 21, 2008

9:30 am – 11:30 am

Kathleen Webb, *Governor's Office, Office of the Insurance Advisor*

To discuss the Governor's views on the insurance industry and the revamping of Department of Insurance.

CLOSING REMARKS

Friday, March 21, 2008

11:30 am

Steve Begley, *President*

Ann Bray, *Door Prize Chairperson*

***** IDENTIFICATION BADGES MUST BE WORN DURING ALL EVENTS *****