



Special Investigations Unit

AVP Michael Balding

Sr. Special Investigator Ismel Perez

Special Investigator Alain Campos

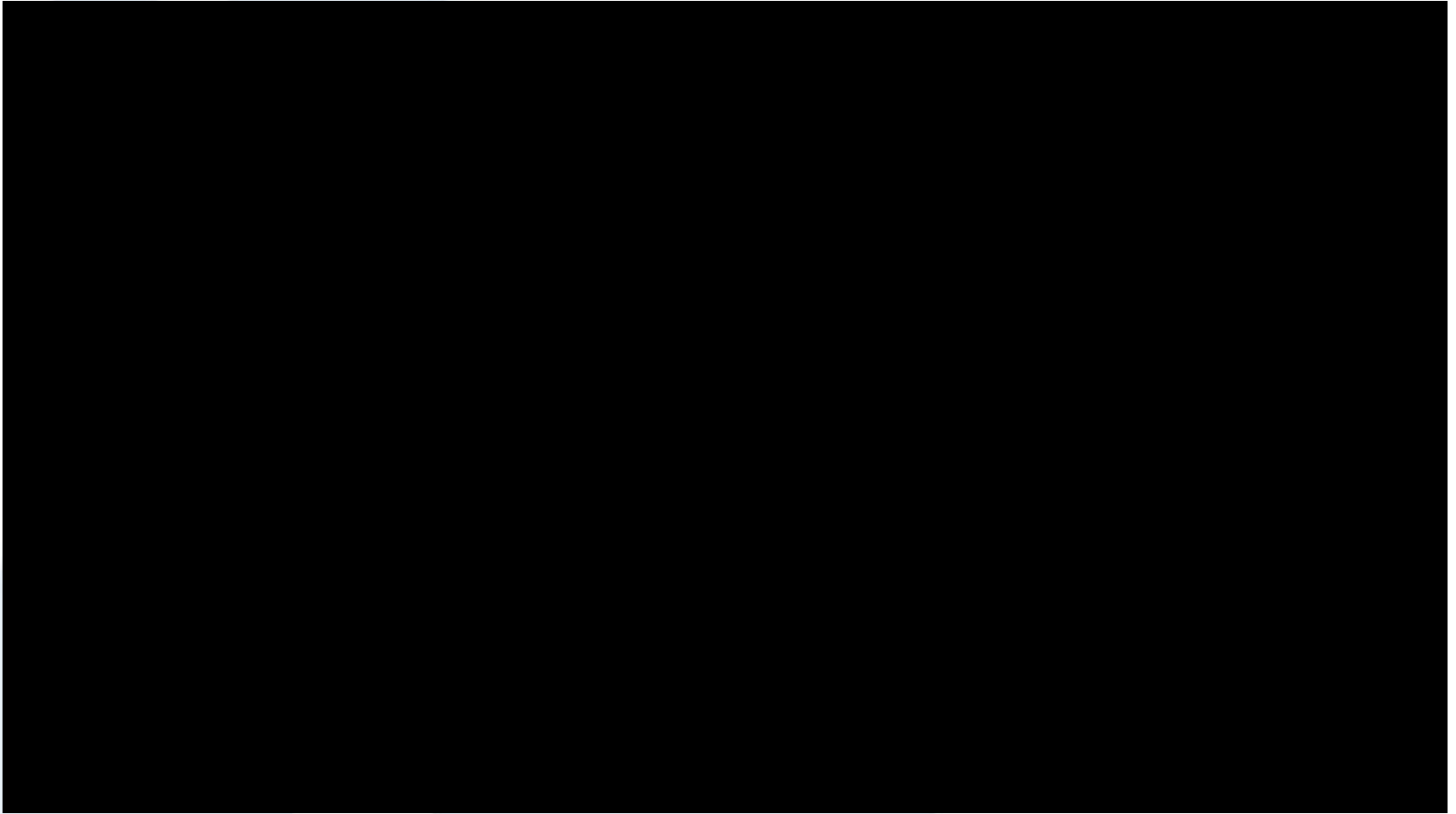
Unit Background

Sr. SI Perez
SI Campos

THE ROLE OF SIU

- To provide fraud detection training to all Canal personnel.
- To establish procedures to be followed by Anti-fraud personnel and encourage submission of claims to SIU for investigation.
- To thoroughly investigate referred cases which involve suspected fraud, gather facts, and find merit.
- Attend anti-fraud training to maintain up to date knowledge of current fraud trends in the field.
- To liaise with law enforcement, Dept. of Insurance, NICB, and other insurance carriers.

STAGED ACCIDENTS



STAGED ACCIDENTS EXAMPLES

- 🚢 Intentional braking
- 🚢 Disputed lane change
- 🚢 Phantom losses
- 🚢 Swoop and Squat

Intentional Braking



Actual Claim

Disputed lane changes Phantom losses

Current fraud trend occurring in LA

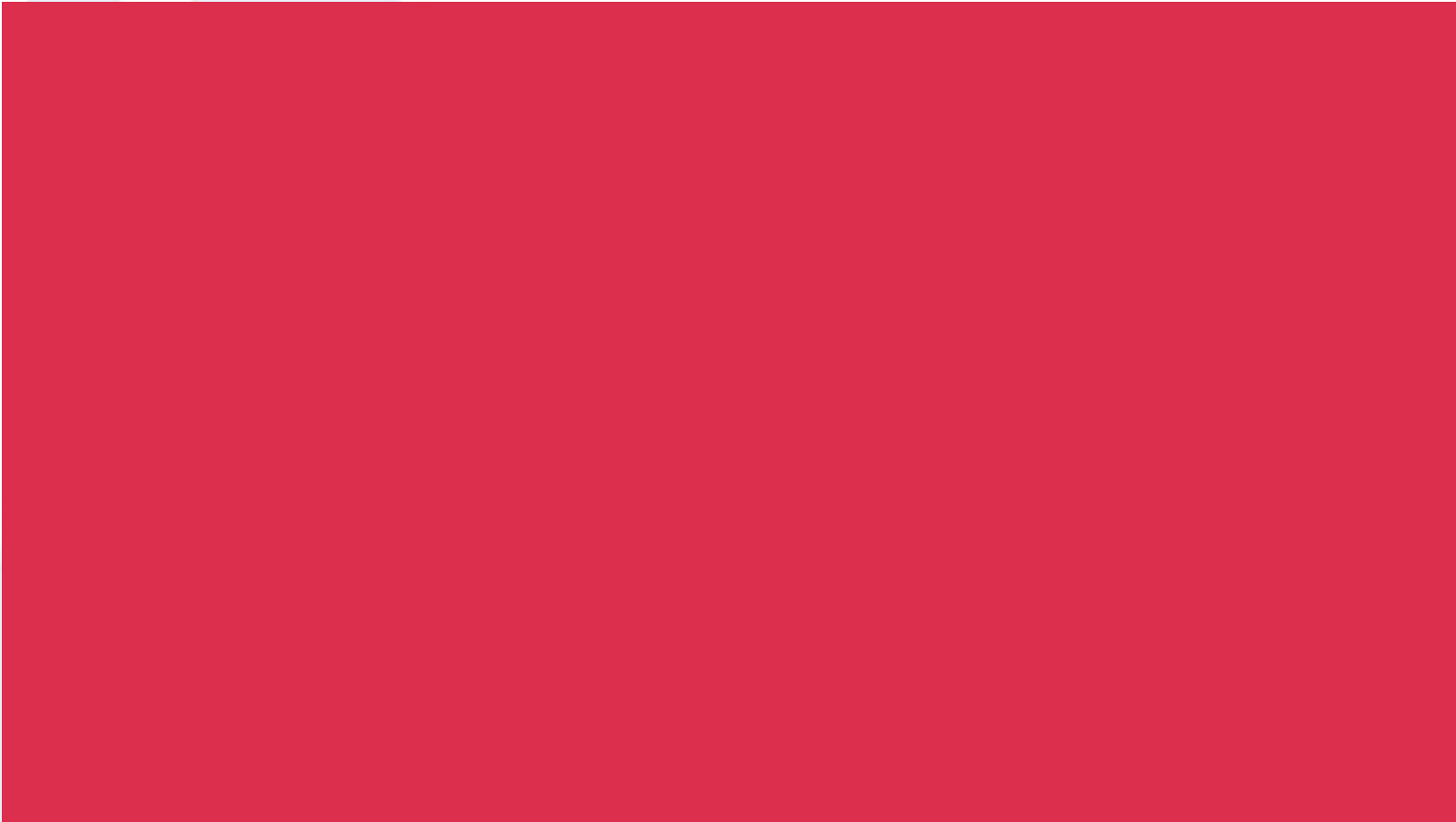
Swoop and Squat

NICB another tool in the toolbox

Tips to Protect Against Fraud

- ▶ Always keep a safe travel distance
- ▶ Be alert to vehicles around you
- ▶ If involved in an accident make no admissions
- ▶ Photograph all damages or **lack thereof** to all vehicles involved
- ▶ If possible video the other party while they are standing/walking around
- ▶ Video the scene (except for fatalities)
- ▶ If fraud is suspected alert Canal SIU via claims dept.
- ▶ Inform Canal immediately – early reporting is key!!!

Fraud Winners



Thank You