

TO: ALL MEMBER COMPANY REPRESENTATIVES

RE: NICB - MEGA SI Academy (Basic Track and Specialized Track Academies conducted concurrently)

DATE: October 15, 2008

CELEBRATING OVER 14 YEARS OF NICB SPECIAL INVESTIGATIONS ACADEMY TRAINING PROGRAMS

The National Insurance Crime Bureau is pleased to announce its spring session of the “**MEGA**” Special Investigations Academy. The MEGA SI Academy offers Basic Academy and Specialized Academy “tracks” concurrently at the same location and date, thereby convening more investigative expertise in an educational setting than ever before. This larger gathering provides greater learning opportunities for attendees and offers improved efficiency in administrative costs. Academy classes strive to offer practical information for on-the-job use by your organization's investigators. Highly experienced and knowledgeable NICB employees, law enforcement agents and SIU industry experts instruct the courses.

The MEGA SI Academy will be held **March 30 – April 2, 2009, in St. Louis, MO**. Attached are information sheets and the registration forms for the Basic Academy and the Specialized Academy tracks. **PLEASE REPRODUCE AND DISTRIBUTE THIS BULLETIN TO BASIC AND SPECIALIZED TRACK STUDENTS WHO WISH TO ATTEND THIS ACADEMY.** Please do not use previous bulletins to register for this academy because of agenda revisions.

THIS SINGLE BULLETIN PROVIDES THE REGISTRATION INFORMATION AND FORMS FOR BOTH MEGA SI ACADEMY TRACKS (BASIC AND SPECIALIZED).

Academy Eligibility: Eligibility for academy attendance is restricted to the direct (not contracted) employees of member companies, the NICB, government agencies and law enforcement.

Registration fee for the MEGA SI Academy is **\$675.00 per student**, which helps offset the travel and lodging expenses of instructors who volunteer their time in teaching these courses.

Agenda

Basic and Specialized Academy tracks will be conducted at the Sheraton Westport Chalet Hotel, 191 Westport Plaza, St. Louis, MO, March 30 – April 2, 2009 from **8:00am - 5:00pm on Monday – Thursday**. **For those attending the Basic Track, the final exam will be administered directly after the last class on Thursday (no early testing).** **(No departures prior to 7:00 pm Thursday)**. The NICB will provide continental breakfast, lunch and refreshment breaks (M-Th). Students should make their travel arrangements to accommodate this schedule. Students will receive their registration folders Monday morning during continental breakfast. The folders will include the student’s personalized agenda listing the breakout classes that were selected from the registration form. **Attire is BUSINESS CASUAL (no jeans, no shorts, no sweatshirts or t-shirts or athletic shoes or hats while attending classes, please).**

Lodging Information

STUDENTS ARE RESPONSIBLE FOR MAKING THEIR OWN HOTEL RESERVATIONS AT THE Sheraton Westport Chalet Hotel. The NICB has arranged for a block of rooms for attendees at a special group rate of \$125.00 plus current 14.325% tax and are subject to change. This rate will be offered based upon availability 3 days prior and 3 days post conference. To receive the discounted rate, please contact the Sheraton Westport Chalet direct at 314.434.5010 or 800.822.3535 and make sure you mention you are with the NICB group or make reservations directly online using this link: <http://www.starwoodmeeting.com/Book/NICB>

There are a limited number of rooms so please make your reservation ASAP. All reservations must be received on or before the hotel’s cut-off date **February 26, 2009**. Reservations received after this date will be subject to room and rate availability. The contracted room block dates are from check-in on Sunday, March 29 - Thursday, April 2 with check-out on Friday, April 3. The group rate will be honored 3 days prior and 3 days post the contracted dates, based on availability. **Early departure fee:** In the event that a guest who has reserved a room with NICB’s block checks out prior to the guest’s reserved checkout date, an early departure fee of 50% of one nights room and tax will be charged to that guest’s individual account. Guests wishing to avoid this fee **must** advise the hotel at or before check-in of any change in the scheduled length of stay.

Hotel Location, Attractions & Special Concessions

The Sheraton Westport Chalet Hotel is centrally located in St. Louis's popular West Port Plaza area, just minutes from the city's attractions. West Port Plaza offers access to more than 20 restaurants, shops and entertainment. The hotel is seven miles from the St. Louis Galleria and four miles from St. Louis Mills Shopping Center. Harrah's St. Louis Riverboat Casino is 5 miles from the hotel. Downtown St. Louis, the Gateway Arch, and Busch Stadium is approximately 30 miles from the hotel. Each guest room, specifically for our group, has complimentary high speed internet (up to 1 meg).

For further information about the Sheraton Westport Chalet Hotel, visit their website at:

www.sheraton.com/westportchalet

Transportation Options

The Lambert St. Louis International Airport is about 15 minutes from the hotel. The Sheraton offers complimentary shuttle service to and from the airport. Sheraton's shuttle begins running at 6:30 am and the last shuttle will run at 10:30 pm. Attendees who are flying in on Southwest Airlines, they will go to the **East Terminal, gate 15 (ET15)**. For all other airlines, they will go to the **Main Terminal, gate 18 (MT18)**. These gates are located near the baggage claim area. The shuttles run every 30 minutes, so it is not necessary to call, however, there is a courtesy hotel phone located by the baggage pick up area if attendees wish to call for pickup service. To take the shuttle **to the airport**, attendees should wait in the hotel lobby and the shuttle driver will come in and announce, "Airport". This shuttle runs every 30 minutes as well. If driving or renting a vehicle, the hotel has complimentary self-parking.

How to register - Students interested in attending either track at the MEGA SI Academy can register in three ways:

1. **Online** – www.nicb.org. Enter the members-only section of the website, click on Mega Special Investigations Academy under the "Hot Topics" section to the right of the page, or click on NICB Services, Training, and Special Investigations Academy and complete the registration form. (You must have a password to access the members-only section. If you do not have one, contact Customer Service at 800-447-6282 ext. 7001)
2. **Fax** – 847.544.7114, Attn: Melitta Kewitz
3. **Mail** – NICB, 1111 East Touhy Avenue, Suite. 400, Des Plaines, IL 60018. Attn: Melitta Kewitz, Training Department

Payment method options:

1. **Credit card payments are accepted for online registrations only.** However, you can still register online without using a credit card, by clicking on the down arrow and select check or money order.
2. Check or money order, *with the student's name clearly marked on the check*, payable to: National Insurance Crime Bureau. We request that payment be made prior to the academy.

WE REQUEST ALL REGISTRATIONS BE RECEIVED NO LATER THAN FEBRUARY 26, 2009. It is strongly recommended that registrations be submitted as early as possible even if payment is not included with your registration form. NICB will send an invoice for outstanding payments. All students will receive a confirmation letter shortly after submitting their registration for this event. **DON'T FORGET TO CALL THE SHERATON WESTPORT CHALET HOTEL TO MAKE YOUR ROOM RESERVATION, or register online using the website address provided above.** For further information, please call Melitta Kewitz at 800.447.6282, ext. 7024.

Registration Cancellation Policy: Cancellations received two weeks prior to the academy are refundable. Cancellations received within the two weeks prior to the academy are refundable less a \$50 registration service charge. Cancellations received after the start of the class, **are not refundable**, but the fee may be applied toward a future Academy session. Please note that if you do not cancel and do not attend, you are still responsible for payment. Substitutions may be made at any time if you are unable to attend the Academy.

Students registered for the Basic Academy track are **restricted** to the basic track courses. **A final examination will be administered to all students completing the Basic Academy Track on Thursday afternoon after the last class. THERE WILL BE NO EARLY TESTING.** The results of the student's exam will be provided to the student's supervisor. Students who achieve a score of 70% or higher will receive a Certificate of Completion. Please do not schedule your departure prior to 7:00 pm.

Students registered for the Specialized Academy track are **restricted** to the Specialized track courses. After completion of the Specialized track courses, students will receive a Certificate of Completion. (No exam will be administered for the Specialized track.) Classes will end at 5:00 pm.

Academy Scope

The **Basic** Special Investigations Academy focuses on training newer SIU investigators and others in the basic types of property, casualty and workers' compensation claims with regard to fraud awareness. The academy teaches the fundamental techniques required for a professional insurance fraud investigator, and provides instruction in basic investigation skills and insurance knowledge. This training is designed to supplement, not replace, individual company training. The academy student should be newly assigned investigators, claims adjusters, managers or others who would benefit from instruction in basic investigation and insurance courses.

REGISTRATION FORM - BASIC TRACK

All classes conducted at the Sheraton Westport Chalet Hotel

March 30 – April 2, 2009

7:30 AM Continental Breakfast – Classes start at 8:00 AM until 5:00 PM, Monday – Wednesday

8:00 AM – 6:00 PM on Thursday

Name: _____ **Title:** _____

(As it should appear on Certificate of Completion) (Please print or type legibly)

Company/Agency Name: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Phone: _____ **Fax:** _____

E-mail: _____

PLEASE PROVIDE INFORMATION REGARDING YOUR SUPERVISOR IN THE SPACE BELOW:

(The result of each student's exam will be provided to your supervisor, along with your certificate of completion)

Name: _____ **Title:** _____

Company/Agency Name: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Phone: _____ **Fax:** _____

E-mail: _____

If you do not receive a confirmation letter within 3 days of submitting your registration form, please contact Melitta Kewitz at 800.447.6282 ext. 7024 or email: mkewitz@nicb.org

STUDENTS ARE RESPONSIBLE FOR MAKING THEIR OWN HOTEL RESERVATIONS AT THE SHERATON WESTPORT CHALET HOTEL.

The NICB has arranged for a block of rooms for attendees at a special group rate of \$125.00 plus 14.325% tax. To receive the discounted rate, please contact the Sheraton Westport Chalet direct at 314.434.5010 or 800.822.3535 and make sure you provide them with the group code: **NICB** or make reservations directly online using this link: <http://www.starwoodmeeting.com/Book/NCIB>

There are a limited number of rooms so please make your reservation ASAP. All reservations must be received on or before the hotel's cut-off date **February 26, 2009**. Reservations received after this date will be subject to room and rate availability. The contracted room block dates are from check-in on Sunday, March 29 - Thursday, April 2 with check-out on Friday, April 3. The group rate will be honored 3 days prior and 3 days post the contracted dates, based on availability.

Please circle the appropriate selection: _____ I will require a room. _____ I will not require a room.

Please contact the Sheraton Westport Chalet direct to make your room reservation.

Hotel Room Cancellation Policy: The hotel requires individuals who need to cancel, to call the hotel by 6:00 pm the day of arrival. **Notice of cancellations should be made to the Sheraton Westport Chalet by calling before 6:00 pm the day of scheduled arrival. Any room cancelled after 6:00 pm on day of scheduled arrival will be charged one night's room & tax.** The NICB will be charged for all "no-shows." Please be certain to cancel your hotel reservation if you cannot attend the academy. This eliminates putting the NICB in the awkward position of charging your company for your unused hotel room.

Please Complete the Course Registration Information Below

The following courses are electives. **TWO courses will be attended each day. We ask that you please select three courses for each day and number them from one to three in order of priority, with number one being the highest priority.** (All students should select at least one of the fraud courses.) **All students will attend a general session on both Tuesday and Wednesday from 2:30 pm – 5:00 pm**

Tuesday, March 31

_____ Collection of Evidence (8:00-10:30 Only)
_____ Fraud and the Legal Profession
_____ Fire Investigation for the SIU
_____ Collision Reconstruction
_____ The Professional Insurance Criminal

Wednesday, April 1

_____ Building a Case for Prosecution
_____ Vehicle Theft & Insurance Fraud
_____ Property Fraud
_____ Workers' Compensation Fraud

Monday and Thursday are All-Day General Session Courses

STUDENTS MAY NOT ATTEND CLASSES OTHER THAN THOSE LISTED ON THEIR AGENDA.

WE REQUEST THAT ALL REGISTRATIONS BE RECEIVED NO LATER THAN FEBRUARY 26, 2009

Submit completed registration forms and payment to:

Melitta Kewitz, Training Dept., NICB, 1111 East Touhy Avenue., Suite 400, Des Plaines, IL 60018. Or by
Fax: 847.544.7114. E-mail: mkewitz@NICB.org. Phone: 800-447-6282, ext.7024.

It is strongly recommended that registrations be submitted as early as possible, even if payment is not included with your registration form. NICB will send an invoice for outstanding payments. All students will receive a confirmation letter shortly after submitting their registration for this event.

NICB MEGA SI ACADEMY BASIC TRACK INFORMATION

ALL STUDENTS WILL ATTEND THE FOLLOWING GENERAL SESSION COURSES:

INTRODUCTION TO INSURANCE - This course defines the benefits of an insurance policy, acronyms, financial impacts and overall insurance terminology. This information sets the stage for transition into the insurance industry. We discuss the financial side of insurance and the student obtains knowledge critical for the remainder of the week.

INSURANCE LEGAL ISSUES - This course defines the basics of contract law, including, fraud and misrepresentation by the insured. Issues of materiality or what is fraud sufficient to void the policy or bar recovery are discussed. The course also provides you with the basic elements of claims that can be made against the company, including *the investigator*, personally, such as malicious prosecution, libel and slander (defamation), bad faith, invasion of privacy, and maintaining "good faith." The course is designed to provide the investigator with a basic knowledge of these areas, so he or she will know when an insured has committed fraud sufficient to bar recovery and how to avoid certain legal pitfalls when investigating a claim.

CASUALTY FRAUD – This course provides participants with many of the latest schemes and scenarios that have been identified by the insurance industry, the NICB and the law enforcement community in criminal attempts to defraud the insurance industry. The participants also participate in an interactive case study. The participants review the facts of an actual claim and decide the course of the investigation.

DETECTION OF DECEPTION WHILE INTERVIEWING - Interviewing and statement taking are considered an art and this course provides participants with tips and tools that will make their job easier. Often we forget to listen because of our experience and expectations; this course will provide assistance in relearning the art of listening. It also covers the difference between interviews and interrogations.

ROLE OF AN SIU - Differing company philosophies, relationship to claims, underwriting, training colleagues and building a "team approach" with claims -- these are just some of the roles of an SIU professional. This course also presents factual information on how the SIU community has developed from early fraud detection and awareness to today's successes.

ETHICS FOR FRAUD INVESTIGATION PROFESSIONALS – This course provides for an interactive discussion around the necessary conduct required within our industry to exhibit the highest ethical standards for fraud investigators. The training will also provide an overview using ethics as the basic component needed for long term personal success within the insurance industry as well as the legal implications of unethical conduct.

IDENTITY THEFT/ONLINE APPLICATION FRAUD – This class will provide the investigator with an introduction to identity theft and online application fraud. The class will address the different perceptions associated with identity theft/fraud, how the crime is committed and what can be done to prevent and combat it. With regard to online application fraud, the class will show who commits the crime and how it is done. The class will also give several case examples as well as walk the investigators through an actual investigation of online fraud.

FORMULATING AN INVESTIGATIVE PLAN - This course examines how students should take a claim file and determine appropriate courses of action for pursuing claims investigations.

FIGHTING FRAUD IN THE NEW MILLENNIUM - This course will familiarize students with a variety of technological tools that can be used to great benefit in the fight against fraud and some of the best practices for their use. In this course you will be provided with information and resources to efficiently leverage technology and conduct productive investigations. An emphasis will be placed on utilizing the internet to its maximum potential when conducting fraud investigations in order to gather critical data in the detection and investigation of suspect claims. You will also be shown the latest electronic tools, with ideas for utilizing cutting edge technology to maximum effect. Examples of the role technology and databases played in successful case outcomes will also be discussed, as well as the development of "in house" internal databases. Learn what's out there and how it can best work for you in the fight against fraud.

FRAUD AND THE MEDICAL PROFESSION – In this course, medical professionals describe how to identify possible fraudulent medical billings and schemes. An in-depth discussion of Evaluation and Management (E/M) and Relative Value Schedule (RVS) codes enables investigators to examine medical bills to determine whether criteria for the type of medical visit have been met.

THE FOLLOWING BASIC ACADEMY TRACKS ARE ELECTIVES AND WILL BE SELECTED BY THE STUDENT:

BUILDING A CASE FOR PROSECUTION - This course provides students with an opportunity to see how a case should be prepared to get results. It will show students how to prepare and organize a case for presentation to law enforcement. It will explore real case examples to reflect how the demonstrated concepts are used under real life conditions. The instructor will demonstrate how proper preparation will avoid problems in these cases.

COLLECTION OF EVIDENCE - This is an important facet of the SIU investigator's education. In this class, students will learn about the definition of evidence, types of evidence, and how to maintain the chain of custody. We also discuss the best evidence rule in this course.

COLLISION RECONSTRUCTION - We present this course from the law enforcement and a civil perspective and analyze how the collision scene and damage to the cars provides important details to "putting it all back together again". Using real (and staged) collisions as examples, this class breaks down the collision pieces and shows the students how to use, vehicle dynamics, contact and induced damage, direction of force, scene information and human kinematics to determine fault of causation of the collision when either verbal accounts differ or are not available.

FRAUD AND THE LEGAL PROFESSION - This course creates awareness among SIU investigators of various methods adopted by legal professionals, their employees and other groups (i.e.-medical professionals, construction professionals) who are entwined with lawyers in their pursuit of committing fraud upon insurers and the insureds. We will discuss what investigators and adjusters can do to protect themselves from falling victim to such ploys and to further protect against bad faith claims.

WORKERS' COMPENSATION FRAUD - This course provides special investigators with an overview of the workers' compensation (WC) claims process and presents typical fraudulent schemes. Students will identify public sources of information to aid in investigating medical clinics, learn common medical abuses of treatments and tests, and formulate a plan for investigation and evidence collection.

PROPERTY FRAUD - This class presents special investigators with basic techniques for investigating suspicious claims related to damaged, destroyed or stolen property. It examines policy conditions associated with property insurance, the importance of reviewing and properly analyzing a file referred to an SIU by claims representatives, and developing a specific investigative strategy.

THE PROFESSIONAL INSURANCE CRIMINAL - This course examines professional insurance criminals who wake up every morning and attempt to defraud the insurance industry. The class' keys and indicators will help SIU professionals and claims handlers identify these criminals and their schemes, and assist them in defeating submitted claims.

VEHICLE THEFT & INSURANCE FRAUD - This course provides special investigators with an overview of vehicle theft in the USA, vehicle theft fraud motivators, vehicle security and immobilizers, current trends, and basic investigative techniques utilized to analyze the merits of reported vehicle thefts.

FIRE INVESTIGATION FOR THE SIU - Not all fires are a result of arson. In this course, students learn the various reasons why fires start and the protocol for conducting a fire investigation. It also addresses the importance of connective evidence, resources available to SIU investigators, legal considerations, and investigative risks to avoid while conducting a fire investigation.

Academy Scope

The **Specialized** Investigations Academy is recommended for investigators or adjusters with two to four years of experience. Those with less than two years of insurance fraud investigation experience should attend the Basic courses. The Specialized courses provide training in complex, multiple claim investigations and in advanced investigative techniques. This training is designed to supplement, not replace, individual company training and is not intended for insurance investigators already possessing advanced investigative skills.

REGISTRATION FORM - SPECIALIZED TRACK
All classes conducted at the Sheraton Westport Chalet Hotel
March 30 – April 2, 2009

7:30 AM Continental Breakfast – Classes start at 8:00 AM until 5:00 PM, Monday - Thursday

Name: _____ **Title:** _____
(As it should appear on Certificate of Completion) (Please print or type legibly)

Company: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Phone: _____ **Fax:** _____

E-mail: _____

If you do not receive a confirmation letter within 3 days of submitting your registration form, please contact Melitta Kewitz at 800.447.6282 ext. 7024 or email: mkewitz@nicb.org

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Please Complete the Course Registration Information Below for Tuesday, Wednesday, Thursday and Friday Breakout Sessions:

(Monday, March 30, is a General Session Course – Advanced Interviewing Techniques) 8:30 am – 5:00 pm

Tuesday, March 31, 8:00 am - 4:30 pm - ONE course will be attended for this day. Please select two courses and number them in order of priority, with number one being the highest priority.

_____ Low Velocity Impact Claim Investigation

_____ Medical Mills & Provider Fraud

_____ Vehicle Theft Fraud Investigation-Methods of Defeating Switches and Steering Columns: Part 1
Part 2: Advanced Vehicle Theft: Vin Switch, Clone, Counterfeit or Salvage Vehicles

Wednesday, April 1, First Session 8:00 am - 12:00 pm - Second Session 1:00 pm - 5:00 pm

TWO courses will be attended this day. We ask that you please select three courses and number them in order of priority, with number one being the highest priority.

_____ Training Theory & Skills for the Special Investigator (AM Session Only)

_____ Automotive Arson Fire Investigation

_____ Overview of Eurasian Organized Crime and the affects on the Insurance Industry

_____ Investigating “Junk Science” in the Chiropractic Profession: Manipulating the System for Maximum Profit

Thursday, April 2, First Session 8:00 am – 12:00 pm – Second Session 1:00 pm – 5:00 pm

TWO courses will be attended this day. We ask that you please select three courses and number them in order of priority, with number one being the highest priority.

_____ Questionable Medical Investigation (AM Session Only)

_____ Investigation & Management of Auto Repair Fraud

_____ Property/Catastrophe Fraud

_____ Examination Under Oath for the SIU

STUDENTS MAY NOT ATTEND CLASSES OTHER THAN THOSE LISTED ON THEIR AGENDA.

WE REQUEST THAT ALL REGISTRATIONS BE RECEIVED NO LATER THAN AUGUST 28, 2008

Submit completed registration forms and payment to:

Melitta Kewitz, Training Dept., NICB, 1111 East Touhy Avenue., Suite 400, Des Plaines, IL 60018. Or by Fax: 847.544.7114. E-mail: mkewitz@NICB.org. Phone: 800-447-6282, ext.7024.

It is strongly recommended that registrations be submitted as early as possible, even if payment is not included with your registration form. NICB will send an invoice for outstanding payments. All students will receive a confirmation letter shortly after submitting their registration for this event. If you do not receive a confirmation letter within 3 days of submitting your registration form, please contact Melitta Kewitz at above contact info.

NICB MEGA SI ACADEMY SPECIALIZED TRACK COURSE INFORMATION

ALL STUDENTS WILL ATTEND THE FOLLOWING GENERAL SESSION COURSE:

ADVANCED INTERVIEWING TECHNIQUES - During this program students will learn the verbal and nonverbal behavior symptoms that are displayed by a person who is telling the truth during a non-accusatory interview, as well as those displayed by a person who is withholding relevant information. The specific behaviors discussed include attitude; posture; significant posture changes; grooming, personal and protective gestures; eye contact; and, verbal responses. The ability to recognize and evaluate these behaviors becomes particularly important in those claims in which the available investigative information does not definitively establish the credibility of the subject. At the conclusion of this segment of the program, the participant will have a behavioral profile for both the truthful and deceptive individual that can be used as a model for the evaluation of subjects in future investigative interviews.

In addition, you will learn about behavior provoking questions. Investigative questions concern the subject's version of events, alibi or activities at the time in question, developed by the traditional who, what, where, when, why and how type of questions. Behavior provoking questions are ones that are used to assess the subject's truthfulness by evaluating the nature of their response. Truthful people answer the behavior provoking questions one way, while a deceptive person usually offers a different verbal response. During this segment of the program you will learn how to phrase and ask the behavior provoking questions and the type of answers to anticipate from the truthful and deceptive individuals.

THE FOLLOWING ADVANCED/SPECIALIZED ACADEMY TRACK COURSES ARE ELECTIVES AND WILL BE SELECTED BY THE STUDENT:

LOW VELOCITY IMPACT CLAIM INVESTIGATION - In this course, students cover how to independently analyze questionable low velocity collisions with claimed injuries and design an objective investigation based on sound scientific, medical, legal and investigative techniques. It also teaches necessary scientific, medical, legal and investigative techniques.

VEHICLE THEFT FRAUD INVESTIGATIONS - PART 1 – This course enables the student to identify known methods of defeating a variety of commonly encountered ignition switches and steering columns. The student will be able to identify differences between defeated ignitions and those with cosmetic damage. Students will be presented with a case scenario and given the opportunity to examine a related steering column in order to determine whether or not the claim is legitimate.

PART 2 - ADVANCED VEHICLE THEFT: Vin Switch, Clone, Counterfeit or Salvage Vehicles; Does your company insure one of these vehicles? - The student will learn to distinguish a VIN Switch Vehicle, whether it is a clone, counterfeit or salvage switched vehicle. The student will learn how to detect a clone, counterfeit or salvage vehicle by utilizing several databases available to both the insurance industry and law enforcement. Finally, if a VIN Switched Vehicle can be located in the academy area, the students will be given the opportunity to view the vehicle.

MEDICAL MILLS & PROVIDER FRAUD – This course examines the medical mill structure, the daily office processes, the mill feeding mechanisms, and the money laundering schemes. We will review the clinic inspection and advanced interviewing topics specific to the onsite visit. Special emphasis will be placed on understanding the details of clinic structure, billing (CPT & ICD9), Diagnostic testing, treatment plans, medical records, physical exams and the investigative skills necessary to evaluate or prepare a prosecutable case.

Providers	CPT & ICD9 coding
Runners	Medical records
Clinics	Referral schemes
Diagnostic testing	Criminal Intent
Treatment plans	Evidence admissibility of pattern analysis
Physical exams	Case Preparation for criminal prosecution

TRAINING THEORY AND SKILLS FOR THE SPECIAL INVESTIGATOR - Imagine that you are assigned to develop anti-fraud training and deliver the training to a group of people. Sure, you are an expert when it comes to insurance fraud. But you never received training on how to train! How will you handle this assignment? Take this class, first. This course will provide real world information about how adults learn, ways to make your audience remember

what you said, and ways to use entertainment to drive your training points home. This class includes video clips of training sessions that you will critique, discussion, small group exercises, and best of all – not a lot of jargon!

OVERVIEW OF EURASIAN ORGANIZED CRIME AND THEIR AFFECTS ON THE INSURANCE

INDUSTRY: This course will present students with information to assist them with identification, recognition and detection of the patterns and relationships associated with Eurasian and West African Organized Crime Groups, who are actively involved in the submission of suspected fraudulent insurance claims. The course will provide details from NICB cases tracking the activities of three known Organized Crime Groups, medical professionals, management companies, runners/cappers and auto accident participants and outline the suspected fraudulent insurance claim schemes of each group. The course will provide information on establishing the working relationships between these criminal enterprises as well.

INVESTIGATING “JUNK SCIENCE” IN THE CHIROPRACTIC PROFESSION: Manipulating the System for Maximum Profit – Participants will explore the historical implications of the chiropractic profession and be able to discern the differences between evidence-based practice and junk science. An in-depth review of inappropriate billing of clinical modalities and diagnostic procedures in the Chiropractic profession will be performed. We will discuss different medical/chiropractic technologies and how they may be ordered/performed on a scientific basis vs. fraud and abuse. Specific topics of diagnostic or treatment modalities will be presented, including surface EMG, thermography, cineradiography as well as the utilization of T.E.N.S. units, mobile diagnostic labs and the prescription of electro-diagnostic testing.

AUTOMOTIVE ARSON FIRE INVESTIGATION – This course details the proper investigation techniques for the determination of arson in automotive fires. This module covers burn patterns associated with arson versus accidental fire, transfer temperature determination of the fire, polymeric composites, nanocomposites, consumption of non-ferrous metals, fire height, fire communication between compartments, accelerants, common time-delay fuses, and other indicators of an arson fire. Other topics covered are determination of optional equipment, mechanical issues, oil and fluid analysis, criminal issues, and questions to ask during a EUO of the insured.

INVESTIGATION & MANAGEMENT OF AUTO REPAIR FRAUD - This course will teach participants how to identify, investigate and prosecute fraud perpetrated by dishonest automobile repair facilities. Students will learn how to identify and select an appropriate investigative target, investigative steps required to prove fraud, how to effectively document and prepare cases for civil and criminal prosecution and the various options available to effectively attack the problem. The course is taught by seasoned experts with a track record of success. At the end of the course, students will have the information necessary to implement an effective program in their company.

QUESTIONABLE MEDICAL INVESTIGATION - There are many disreputable medical clinics nationwide. In order to identify a fraudulent claim, investigators must understand the common billing schemes used by these “medical mills.” This course provides insight into the best methods for conducting clinic inspections and offers information on chart analysis.

PROPERTY/CATASTROPHE FRAUD - This class helps students prepare for and understand the unique working conditions and environment of disasters. Attendees learn to be able to recognize and investigate scams and schemes associated with catastrophe fraud. They also obtain a working knowledge of pre-disaster planning and preparedness, actual disaster response and post-disaster activities for the adjuster/investigator.

EXAMINATION UNDER OATH (EUO) FOR THE SIU -This course exposes students to what occurs at an examination under oath. The EUO is a contractual agreement within the insurance contract. It is used to determine information the insurance carrier is entitled to obtain in order to properly evaluate a claim made against the insurance policy. The EUO is a mechanism to determine facts and should not be viewed as an adversarial procedure. This course allows students to observe a EUO.