



*RMASIU Presents*

# The 25th Annual Fraud Conference & Networking Event

Thursday, February 25<sup>th</sup> – Friday, February 26<sup>th</sup>, 2021

Location: Virtual (ZOOM)

Rocky Mountain Association of Special Investigation Units is a local chapter of the IASIU.



\*Pending approval for TX and WY CE's

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Thursday, February 25 & Friday, February 26, 2021  
Virtual Seminar

## Seminar Schedule of Events

### DAY ONE

11:00 - 11:15	Conference Kick Off – RMASIU President – <a href="#">Michael Whitaker</a>
11:15 - 12:00	<b>Session One</b> 20-20 Vision for Insurance Fraud <a href="#">Matthew J. Smith, Esq.</a>
12:00 - 12:15	BREAK
12:15 - 1:15	<b>Session One - Continued</b> Part II - 20-20 Vision for Insurance Fraud <a href="#">Matthew J. Smith, Esq.</a>
1:15 - 1:30	BREAK
1:30 - 2:30	<b>Session Two</b> Virtual Investigation <a href="#">Kamala Wedding</a>
2:30 - 2:45	BREAK
2:45 - 3:45	<b>Session Three</b> Telemedicine - <u>"If the Shoe Fits Wear It-Getting ahead of Telemedicine Fraud"</u> . <a href="#">Frank Goldstein</a>
3:45 - 4:00	BREAK
4:00 - 5:00	<b>Session Four</b> Psychology of Fraud <a href="#">Mike Skiba</a>

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## DAY TWO

11:00 -11:15	<b>Opening Remarks</b> Sean Clifford with CO Attorney General Office
11:15 -12:15	<b>Session One</b> COVID-19 Preparedness Todd Faubion
12:15- 12:30	BREAK
12:30 – 1:30	<b>Session Two</b> Document Forgery Greg Winchell & Ian Kildow
1:30 – 1:45	BREAK
1:45 – 2:45	<b>Session Three</b> Biomedical Research & Analysis Bryan Schnick
2:45-3:00	BREAK
3:00 – 4:00	<b>Session Four</b> Metadata Steve Beltz
4:00 – 5:00	<b>Virtual Happy Hour</b>

Thank you to our sponsors!

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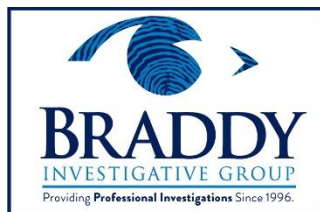
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# **DAY ONE**

## **SESSION ONE**

### **20-20 Vision for Insurance Fraud**

Matthew Jon Smith, Esq.

Coalition Against Insurance Fraud – Executive Director Insurance Law Services - President

Mr. Smith will discuss what the future will look like regarding insurance fraud in the 2020's. He will discuss the realization that we will need to accept change and seeking the help regarding the changes. Discussion will also cover the downsizing and the "right size", along with addressing regulation and premium optimization. Mr. Smith will cover the true focus for fraud fighting including Profit vs. Best Practice, Millennials and Fraud, Peer to Peer Insurance, Technology, Artificial Intelligence, Predictive Modeling and Bots handling SIU and Claim Functions. Discussion will also include the Public Trust in Insurance entailing examples of insurance advertising and practices tending to break the trust with recommendations to combat the loss of trust. Building a world vision of Insurance Fraud fighting initiatives. Mr. Smith will also cover how COVID-19 has affected the industry and the lesson's learned from the pandemic.

## **SESSION TWO**

### **Virtual Investigations – “Best Practices for Virtual Investigations – What, where, why and how technologies is Changing the Remote Investigation”.**

Kamala Wedding

Sr. Customer Success Manager, Shift, Techonoloy.com

Ms. Wedding as over 20 years of experience in SIU at Farmers Insurance before joining Shift as a Sr. Customer Success Manager. As a result of the COVID-19 pandemic and work from home mandate, the working habits of fraud investigators had to change, literally overnight. A leading insurance fraud expert will provide examples of some of these changes and what best practices and technologies investigators are now using in the today's "new" environment. Key takeaways will include understanding the challenges in conducting remote fraud investigations, Discovering what new data sources and detection techniques are available to identify fraud, Learning about emerging technologies in aiding the remote investigations (e.g. virtual inspections, video interviews, etc.), along with why collaboration between SIU teams, insurers and third parties is more important than ever.

## **SESSION THREE**

### **Telemedicine – “If the Shoe Fits Wear It-Getting ahead of Telemedicine Fraud”.**

Frank S. Goldstein, Esq.

Founder and Managing Partner of Goldstein Law Group- Ft. Lauderdale, FL

Covid-19 has changed the face and the world of medicine. Telemedicine, once scoffed at, is now becoming the standard of care. In-person visits are the exception, while telephonic office visits and care are now the norm. However, along with telemedicine, comes so much more opportunity for insurance fraud. Insurance fraud perpetrated by the patient, the healthcare practitioner or both.

This course will examine all the different types of potential insurance fraud that can now be perpetrated by the patient, the healthcare provider or both. After discussing all the different types of insurance fraud, we will review a series of provocative questions to ask yourself, in order to assess your preparedness for telemedicine fraud. We will then talk about the many investigative techniques and strategies available to insurers. We will then examine a series of state and federal cases involving telemedicine fraud, the issues in those cases, the fraud perpetrated and the results of those cases. Finally, we will consider the various types of civil recovery actions available, in order to recover monies stolen by the fraudsters.

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## **SESSION FOUR**

### **Psychology of Fraud**

Michael Skiba, MBA, PHD

VP of International Counter Fraud Strategies with INFORM

Professor and Department Chair of Criminal Justice at Colorado State University Global.

Instructor for U.S. ATF and manages the website [www.drfraud.org](http://www.drfraud.org).

This session is founded on the presenter's newly released book entitled, "The Psychology of Fraud". This session will explore what motivates people (how honest are you?) as this is the basis for psychological and criminological research. Furthermore, attendees will gain an understanding of criminological theory and why fraudsters commit crime. These theories will be explored and applied in a fraud context which will assist with developing highly effective counter fraud strategies. Preventative efforts based on these theories will also be explored. Attend if you dare to get into the mind of a fraudster.

## **DAY TWO**

### **KEYNOTE**

#### **Developments in Insurance Fraud Law in Colorado**

Sean Clifford, First Assistant Attorney General – State of Colorado

Mr. Clifford will discuss Colorado's new legislation creating a specific crime of insurance fraud in Colorado, the process that led to the enactment of this powerful new tool and how it is being applied by the State daily. He will also discuss current trends and issues seen in economic crime and insurance fraud investigation and prosecution in the State of Colorado. Lastly, he will cover some recent successful case investigations that came about as a result of the strong partnership that has been developed between prosecutors and SIU investigators. Mr. Clifford is a career prosecutor. He joined the Colorado Attorney General's Office in 2012 and is the First Assistant Attorney General over the Financial Fraud Unit, which has jurisdiction to investigate and prosecute securities fraud and insurance fraud throughout the state. He also works with the Legislature on issues pertaining to criminal justice and is a frequent presenter to law enforcement academies and various groups on issues relating to financial crimes and elder abuse.

### **SESSION ONE**

#### **One Colorado Company's Response to COVID-19**

Todd Faubion – Chief Security and Fraud Prevention Officer

This session offers insight to one Colorado company's response to the Covid-19 Pandemic. With an introduction covering preparedness and an overview of crisis response and management, the session will discuss how the company's incident management team separated duties, created initial guidelines on exposures and contract tracing and field related business travel to the long term strategic and tactical efforts that moved 650 employees effectively to a remote work environment.

### **SESSION TWO**

#### **Document Forgery**

Greg Winchell – 18 years in SIU for Pinnacol Assurance & Ian Kildow - Supervisor of the Financial Fraud Unit for the Colorado Attorney General's Office.

This course will provide a detailed description covering the identification, investigation, and prosecution of forged certificates of workers' compensation coverage. Greg Winchell and Ian Kildow will provide relevant and helpful information that will assist you while investigating workers' compensation claims involving suspicious certificates of coverage. This course will cover indicators of alteration, investigative strategies, and the law enforcement perspective. All topics and material will be presented from actual investigations.

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## **SESSION THREE**

### **Biomedical Research & Analysis**

Bryan Schick – Bioengineer

This presentation will provide a brief history of injury biomechanics and how biomechanics is utilized to determine the possibility of sustaining injuries in an accident. The different types of low velocity impacts that exist and how to recognize a low velocity impact will be discussed. The presentation will also provide an overview of documenting a low velocity impact and the information that is necessary to perform an accurate analysis. Finally, representative case studies with their trial results will be presented.

## **SESSION FOUR**

### **Metadata**

Steve Beltz – NICB- Director of Learning and Development

In the current world of digital media, every user-created file has the potential of containing metadata. This metadata can be useful when investigating claims and can help provide leads as well as support interviews or EUO's. Using real case examples, we will learn how investigators have used metadata to assist with their claims. In the end, we will learn how to obtain, view, and document metadata found in photos and other files, such as Word, Excel, and PDF files, and how metadata can and can't be used in civil and criminal investigations.

