
The Rocky Mountain
Chapter of the
International
Association of Special
Investigation Units

Presents

The 19th Annual RMASIU

SEMINAR AND EXPO
ON INSURANCE FRAUD

Friday, May 1, 2015

Marriott Denver South
At Park Meadows
10345 Park Meadows Drive
Littleton, Colorado 80124



RMASIU

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Marriott Denver South at Park Meadows
10345 Park Meadows Drive Littleton, CO 80124
303-925-0004

Seminar Schedule of Events

- 7:00–8:00 REGISTRATION AND CONTINENTAL BREAKFAST
- 8:00–8:20 **INTRODUCTION**
PRESENTATION OF INVESTIGATOR OF THE YEAR AWARD
KERRY HECKMAN, RMASIU PRESIDENT
- 8:20–9:30 **KEYNOTE**
DEVELOPMENTS IN INSURANCE FRAUD AND COLORADO LAW
SEAN CLIFFORD, FIRST ASSISTANT ATTORNEY GENERAL, STATE OF COLORADO
- 9:30 - 9:45 BREAK
- 9:45–11:45 **BREAKOUT SESSIONS**
- 1A COMBATING THE CSI MYSTIQUE
MATTHEW J. SMITH, ESQ. SMITH, ROLFES & SKAVDAHL, CINCINNATI, OH
- 1B AVOIDING BAD FAITH IN INSURANCE FRAUD INVESTIGATIONS
JON F. SANDS, ESQ. SHAREHOLDER, SWEETBAUM SANDS ANDERSON PC.
- 1C LINGUISTIC STATEMENT ANALYSIS TECHNIQUES
SGT. BOB SHAFFER, LSAT, LOVELAND POLICE DEPARTMENT
- 1D USE OF THE NEW ICD-10 IN FRAUD INVESTIGATION
TRACY HUNT, INVESTIGATIVE LEAD, ANTHEM, NC
- 11:45-12:45 LUNCH
- 12:45–2:30 **BREAKOUT SESSIONS**
- 2A PROPER COMMUNICATIONS WITH CLAIMANTS ON FIRST PARTY CLAIMS
MATTHEW J. SMITH, ESQ. SMITH, ROLFES & SKAVDAHL, CINCINNATI, OH
- 2B THE SCIENCE OF FIRE INVESTIGATIONS, AND THE FIRE DANGERS ASSOCIATED WITH MARIJUANA GROW OPERATIONS AND HASH OIL PRODUCTION
KEVIN REILLY, IAAI-CFI, NAFL-CFEI & RICK BALDWIN, IAAI-CFI, NAFL-CFEI, CVFI, UNIFIED INVESTIGATIONS & SCIENCES.
- 2C FREE FROM THE INTERNET – RESEARCH TOOLS FOR THE INVESTIGATOR
JOE STEPHENSON, MANAGING DIRECTOR OF SIU, HAGERTY INSURANCE
- 2D MEDICAL FRAUD: INVESTIGATING DERMATOLOGY FRAUD
*MICHAEL STRONG, BILL REVIEW TECHNICAL SPECIALIST
SFM – THE WORK COMP EXPERTS*
- 2:30-2:45 BREAK
- 2:45-4:30 **BREAKOUT SESSIONS**
- 3A WALK THE LINE – ETHICS FOR INSURANCE CLAIMS INVESTIGATIONS
DOUGLAS OSBORNE, CFE, CIFI, FCLS, SIU LARGE LOSS MANAGER, KEMPER
- 3B IDENTIFYING STAGED AUTO ACCIDENTS
SEAN ZAVALA, FCLS, DIRECTOR SPECIAL INVESTIGATIONS, FARMERS INSURANCE
- 3C FREE FROM THE INTERNET – RESEARCH TOOLS FOR THE INVESTIGATOR
JOE STEPHENSON, MANAGING DIRECTOR OF SIU, HAGERTY INSURANCE
- 3D INVESTIGATING ORTHOPEDIC SURGERY AND NEUROSURGERY FRAUD
*MICHAEL STRONG, BILL REVIEW TECHNICAL SPECIALIST,
SFM – THE WORK COMP EXPERTS,*
- 4:15 -4 :30 DOOR PRIZES – *MUST BE PRESENT TO WIN*

KEYNOTE

Sean Clifford, First Assistant Attorney General

State of Colorado

DEVELOPMENTS IN INSURANCE FRAUD LAW IN 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 on a daily basis. 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.

HEALTHCARE

Michael Strong, MSHCA, MBA, CPC, CEMC, Bill Review Technical Specialist

SFM – The Work Comp Specialists

DERMATOLOGY FRAUD

Over the years, dermatology has become a form of medical accounting. We add repair lengths, measure the diameter and margins, and add the number of elements for evaluation and management services. With audits and investigations increasing on dermatology services, we are routinely performing basic accounting to verify the charges. Together, we will explore the differences between shaves, biopsies, and excisions. The audience will develop an understanding of templates in dermatology, red flags for audits, medical necessity, lesions, and office-based lab services.

ORTHOPEDIC SURGERY AND NEUROSURGERY FRAUD

Orthopedic surgery remains one of the most challenging areas of coding and auditing for providers. However, it also remains one of the most lucrative. With the shoulder considered as 1 joint and the knee as 3 compartments, bundling and unbundling has been a confusing topic for the community. Billing for services not rendered is another concern with orthopedic surgery. When combining this with the spinal injections and nerve blocks, the inappropriate use of modifier -59 skyrockets! An OIG report has indicated some spinal injections have greater than a 60% error rate and modifier -59 is at a 40% error rate. Together, we will explore the use of some of the most incorrectly billed codes and why these services are often not payable. Can your practice or company afford to face the risks of an audit? Learn about these errors and more during our session.

Mike Strong is the Bill Review Technical Specialist for SFM, a workers' compensation insurance carrier in Minnesota. There, Mike has built and trained an entire auditing unit for medical bills, which includes appeals, legal disputes, and provider education. Mike has also worked as a Clinical Investigator / Auditor at Optum. He has been a public speaker in coding and billing since 2010 with speaking engagements in mental health, fraud, dermatology, laboratory, coding changes, E&M, and other topics at local, state, and national conferences. Mike has been working in healthcare for over 10 years with a Master of Science in Health Care Administration. He is a Certified Professional Coder and Certified Evaluation and Management Coder.

Tracy Hunt, CFE, CPC, Investigative Lead

Anthem, Inc.

USE OF THE NEW ICD-10 IN FRAUD INVESTIGATION

Tracy Hunt has been an Investigative Lead for Anthem, Inc. since July 2014. She has been an SIU investigator since 2000. She holds the CFE (Certified Fraud Examiner) and CPC (Certified Professional Coder) Designations. In addition to her employment with Insurance SIU's she has been the International Association of SIU's Colorado Chapter treasurer since 2011. She will be presenting a class on the Impact of the new ICD-10 on the SIU investigations.

ARSON

Kevin Reilly, IAAI-CFI, NAFI-CFEI

Rick Baldwin, IAAI-CFI, NAFI-CFEI, CVFI

Unified Investigations & Sciences

THE SCIENCE OF FIRE INVESTIGATIONS AND FIRE DANGERS ASSOCIATED WITH MARIJUANA GROW OPERATIONS AND HASH OIL PRODUCTION

An Overview of NFPA 921 for Adjustors: What You and Your Investigator Should Know!

NFPA 921: The Guide for Fire and Explosion Investigations is the guiding document for fire investigators throughout the country. Through the years, NFPA 921 has gone from a small pamphlet to the level of care most attorneys look towards when dealing with fire related court cases. We will be reviewing some highlights from NFPA 921 and covering the information an adjustor should know when determining whether the investigator hired for the case is following proper procedures.

Hash Oil explosions and Marijuana Grow Operations

With the passing of new laws in Colorado and Washington and with multiple other states looking to soon pass legislation, the marijuana industry has become a booming business. And with the boom has come a major increase in fires and explosions related to the residential and commercial growing of marijuana and the making of hash oil. We will reveal the equipment, devices and methods used in large marijuana grow operations, as well as the dangers associated with the making of hash oil. Several case studies will be reviewed, along with a look into what the future brings for insurance companies and investigators alike when dealing with these losses.

Kevin Reilly has over 22 years of experience in fire service. He has extensive training in fire origin and cause determination, arson investigations, juvenile fire setters, as well as being a Certified Instructor for Emergency Response to W.M.D. / Terrorism Events and Clandestine Laboratory Identification for First Responders. He is currently the Field Supervisor for Investigations in the Denver office of Unified Investigations & Sciences. Mr. Reilly is a Certified Fire Investigator (IAAI-CFI) through the International Association of Arson Investigators and a Certified Fire and Explosion Investigator (NAFI-CFEI) through the National Association of Fire Investigators.

Rick Baldwin has worked in fire service and private fire investigations for 26 years. Mr. Baldwin is a Certified Fire Investigator (IAAI-CFI) by the International Association of Arson Investigators, a Certified Fire & Explosion Investigator (NAFI-CFEI), and Certified Vehicle Fire Investigator (CVFI) by the National Association of Fire Investigators. He is retired from the Poudre Fire Authority in Fort Collins, Colorado where he was the Assistant Fire Marshal – Investigations, besides working as a firefighter, engineer, and captain in the operations division and hazardous materials team.

ETHICS

Douglas Osborne, CFE, CIFI, FCLS

SIU Large Loss Manager, Kemper Insurance Company

Wendelyn Walberg, Esq.

Walberg Allan, PLLC

WALK THE LINE – ETHICS FOR INSURANCE CLAIMS INVESTIGATIONS

Investigating potential insurance fraud requires understanding of both the investigator's rights and responsibilities. This presentation will outline both the rights of the investigator and the sources of those rights in the insurance policy and in the law. It will then outline the limitations which must be understood in connection with those rights, which derive from ethical responsibilities imposed by the IASIU code of ethics and statutory and case law which circumscribe the investigator's actions and options in difficult cases where ethical conflicts arise. We explore the obligation to zealously pursue an investigation within the means permitted and what actions or inactions can cross the line.

Doug Osborne is a Large Loss Investigator/Manager with the Kemper Special Investigation Unit. He has been in the industry for 30 years, the last 23 of which have been dedicated to the investigation of suspicious Property, Casualty and Worker's Compensation claims. He has investigated claims in all 50 states and in Canada and Mexico. Doug holds the designations of Certified Fraud Examiner (CFE), Certified Insurance Fraud Investigator (CIFI) and Fraudulent Claims Law Specialist (FCLS). Doug has presented to National IASIU, Oregon IASIU, Texas IASIU, CPCU Society, American Bar Association, Pennsylvania Fraud Authority, PLRB, and several other claims organizations and law-enforcement agencies.

Ms. Walberg is the Managing Member of Walberg Allan, PLLC, and Chapter Counsel for the Rocky Mountain Chapter of IASIU. Her practice involves consulting with Insurance carriers concerning insurance coverage and claims handling issues and assisting in their fraud detection and prevention efforts by conducting examinations under oath and providing guidance and assistance in fraud investigation. Ms. Walberg has been a regular speaker at this conference, the IASIU Annual conference, the Colorado Defense Lawyers Annual Conference and for NBI Colorado, CLE Providers. She is also a contributing author for the Colorado Lawyer, the official publication of the Colorado Bar Association. She has practiced insurance law in Colorado for over 30 years.

INVESTIGATION

Matthew J. Smith, Esq.

Smith, Rolfes & Skavdahl, Cincinnati, OH

COMBATING THE CSI MYSTIQUE

We have all heard about the effect of CSI and similar TV shows on juries in cases involving forensic evidence, but did you ever wonder where this show came from? And, if you are a lawyer, expert, or even a witness, have you considered the effect jurors watching decades of television and movie depictions of courtrooms may have on YOUR case? Without understanding juror expectations, you may lose your case before you ever take the stand or begin your opening statement. This program traces more than 50 years of television, movie and "pop" culture trends to illustrate the impact of media in today's courtrooms.

Matthew Smith is President of Smith, Rolfes & Skavdahl Company, LPA. He founded the firm in 1989 after beginning practice as an insurance defense attorney in Florida. The firm has grown to seven offices and now provides insurance law services throughout the United States and Puerto Rico. Originally from Dayton, Ohio, Mr. Smith graduated from the Salmon P. Chase College of Law at Northern Kentucky University. He is admitted to practice in both federal and state courts in Ohio, Florida, Kentucky, Michigan and Washington, D.C. as well before the United States Supreme Court. He serves as president of the National Society of Professional Insurance Investigators, and is a frequent lecturer on insurance law matters throughout the United States.

Joe Stephenson, Managing Director of SIU

Haggerty Insurance

FREE FROM THE INTERNET – RESEARCH TOOLS FOR THE INVESTIGATOR

This presentation provides the participant with a sampling of websites, programs, and apps showcasing the enormous amount of free information available to you on the World Wide Web. Topics include how to best capture and retain the information, understanding search functions and how to narrow a search for better results, exploring add-ons and third party applications, accessing photograph metadata, understanding and using social media as an analytical tool, and more.

Joe Stephenson is the Director of SIU for Haggerty Insurance, specializing in auto theft, fire, and related claims involving classic and exotic vehicles. He is a certified insurance fraud investigator, accident reconstructionist, and current President of the New England Chapter of IASIU. Prior to starting his insurance career in 2006, Joe spent 17 years as a police officer in the State of Maine. Joe lectures to various groups regarding the abundance of free information available online and the benefits of turning first to the Internet as a main source of research. If you would like to reach Joe, you are invited to connect with him via LinkedIn.

Sgt. Bob Shaffer, LSAT

Loveland Police Department

THE LINGUISTIC STATEMENT ANALYSIS TECHNIQUE

The Linguistic Statement Analysis Technique, LSAT, is advanced investigative technology and training that is highly effective in detecting deception and truthfulness in spoken and written statements from victims, suspects and witnesses in all crimes and legal depositions. Statement Analysis is the process of examining the content of the statements to determine if they are truthful or deceptive and to reveal hidden information that the authors do not know they have offered. Applying LSAT to a written statement is like subjecting someone to a polygraph examination. LSAT detects deception by training the investigator to identify linguistic signals that indicate whether a suspect or victim is drawing information from memory (truth) or from other sources (deception). The investigator performs a statement analysis, identifies which parts of the story are deceptive, and then strategizes an interview or interrogation to elicit a confession.

Instructor Sgt. Bob Shaffer has been a police officer and sergeant for 24 years at the Loveland Police Department in Loveland, Colorado. He earned his B.A. in Education from the University of Northern Colorado and has taught at the high school, community college and university levels. He has completed over 200 hours of training in modern statement analysis techniques. Sgt. Shaffer also volunteers his time to the Center for Exploited and Missing Children and www.FindMe2.com, organizations dedicated to solving cold case crimes against children and finding missing people. He has been providing classroom training in statement analysis since 1997 throughout the U.S., Canada, Mexico, and most recently in the United Arab Emirates. His skills are regularly solicited by law enforcement agencies throughout the U.S. in the course of their criminal investigations.

AVOIDING BAD FAITH

Jon F. Sands, Esq.

Sweetbaum Sands Anderson, PC

AVOIDING BAD FAITH IN SIU INVESTIGATIONS

If your responsibilities include the investigation of suspected insurance fraud claims, you are likely making decisions and executing strategy in a legal minefield. This course explores the need for adjusters to maintain balance in making a diligent, timely and good faith investigation of the facts surrounding a suspect claim while striving to reach a correct decisions regarding coverage. You will gain cutting-edge knowledge and concrete skills necessary to navigate the pitfalls and landmines encountered in the investigation of suspect insurance fraud claims. You will also get a crucial review of the law and elements of bad faith, and the associated remedies.

Jon Sands is a shareholder with Sweetbaum Sands Anderson PC. He practices in civil litigation, trials, appeals and arbitrations. He has published several articles in The Colorado Lawyer, the official monthly publication of the Colorado Bar Association. He was counsel of record in many significant Colorado appellate decisions and regularly presents at legal education seminars on bad faith standards, bad faith litigation, and multiple insurance and claims investigation issues.

Matthew J. Smith, Esq.

Smith, Rolfes & Skavdahl, LPA, Cincinnati, OH

PROPER COMMUNICATIONS WITH CLAIMANTS ON FIRST PARTY CLAIMS

From the basics to the new era of electronic communications, how we communicate with policyholders and claimants is crucial. Effective communications not only must comply with state law, but must demonstrate you are dealing openly and fairly on each claim. Claims communications, when done correctly, are your single best evidence and protection against the potential bad faith claim being successful in the eyes of a jury based on your own Company's communications.

Matthew Smith is President of Smith, Rolfes & Skavdahl Company, LPA. He founded the firm in 1989 after beginning practice as an insurance defense attorney in Florida. The firm has grown to seven offices and now provides insurance law services throughout the United States and Puerto Rico. Originally from Dayton, Ohio, Mr. Smith graduated from the Salmon P. Chase College of Law at Northern Kentucky University. He is admitted to practice in both federal and state courts in Ohio, Florida, Kentucky, Michigan and Washington, D.C. as well before the United States Supreme Court. He serves as president of the National Society of Professional Insurance Investigators, and is a frequent lecturer on insurance law matters throughout the United States.

STAGED ACCIDENTS

Sean Zavala, FCLS

Director of Special Investigations, Farmers Insurance Group of Companies

HALLMARKS OF STAGED ACCIDENT INVESTIGATIONS

This class will be a discussion of current staged collision trends, investigative methods and major case creation. Interactive discussion of how staged collisions are trending and resulting industry impacts.

Sean Zavala is the Director of Special Investigations at Farmers Insurance Group of Companies. He has over twenty years of fraud investigation experience and fifteen years of leadership experience. He has participated in the integration of four insurance SIU organizations, instituted disposition tracking, created multiple Major Case Units, created a dedicated analytic team, instituted new technologies and led anti-fraud litigation nationwide. Sean is a graduate of California Polytechnic University Pomona with dual degrees in Behavioral Science and Criminal Justice. He holds a Fraud Claims Law Specialist certification and has completed multiple leadership schools, including the Presidential Leadership Program in Simi Valley, CA. Prior to working with Famers Insurance, he worked as corporate investigator, managing investigations into credit card fraud, embezzlement and employee fraud. He is an active member of IASIU, IAATI, WSATI, the Coalition Against Insurance Fraud and instructs at the National Insurance Crime Bureau Academy.

REGISTRATION Fill out the Form below or

Register on line http://rmasiu.clubexpress.com/content.aspx?page_id=87&club_id=747094&item_id=401923

Name: _____

Title: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Email: _____

(Will be used to contact you regarding the Seminar, will not be provided to attendees or exhibitors)

Are you applying for Wyoming Continuing Education Credits? Yes No

Please select one breakout session from each group:

- First Breakout:
9:45-11:45
- Combating the CSI Mystique
 - Avoiding Bad Faith
 - Linguistic Statement Analysis Techniques
 - Use of the New ICD-10 in Fraud Investigation
- Second Breakout:
12:45-2:30
- Proper Communications With Claimants On First Party Claims
 - Fire Investigations: NFPA921 & Marijuana Grow/Hash Oil Dangers
 - Free From the Internet – Research Tools for the Investigator
 - Medical Fraud: Investigating Dermatology Claims
- Third Breakout:
2:45-4:30
- Walk The Line – Ethics for Insurance Claims Investigations
 - Identifying Staged Auto Accidents
 - Free From the Internet – Research Tools for the Investigator (Repeat)
 - Medical Fraud: Investigating Orthopedic and Neurosurgery Claims

Please select your meal preference: Chicken Fish Vegetarian

Registration Fees:

2015 Paid RMASIU Member		
Early Registration	\$70	Late Registration (after April 17) . . . \$80
Non-Member of RMASIU		
Early Registration	\$80	Late Registration (after April 17) . . . \$90
Law Enforcement (POST)		
Early Registration	\$35	Late Registration (after April 17) . . . \$45
Government		
Early Registration.	\$50	Late Registration (after April 17). . . \$60

<p style="text-align: center;">Make checks payable to RMASIU and mail to: RMASIU P.O.Box 3598 ♦ Greenwood Village, CO 80155-3598</p>

*Discounts available: Pay for 9 registrations and get the 10th free
All registrations must be sent together and must be received before April 17, 2015*

*Room rates at the hotel are discounted for our group if reservations are made before April 8, 2015
Please contact Wendelyn Walberg WWalberg@WalbergAllan.com for reservation information*

Questions?

For general questions contact Chris Tyus at 303-562-4186 or by email at:
Chris.Tyus@countryfinancial.com
For online registration questions, please contact Tracy Hunt at 720-460-7933
Tracy.Hunt@anthem.com
