



*~Presents~*

*2006 Ohio Joint Insurance Fraud Seminar*

*on*

*Wednesday, March 8, 2006*

*at*

*Confluence Park Restaurant*

*679 West Spring Street*

*Columbus, OH 43215*

*(614) 469-0000*



## *Purpose*

The Ohio Chapter of the National Society of Professional Insurance Investigators (NSPII), the Ohio Chapter of the International Association of Special Investigation Units (IASIU), the National Insurance Crime Bureau (NICB), and the State of Ohio Fraud Division join forces to present this year's **2006 Ohio Joint Insurance Fraud Seminar**.

For the first time, you will get to choose between different topic sessions. Some topics will repeat and others will not to afford the attendees the opportunity to attend as many classes as they like. Please pay attention to the program schedule and registration when signing up for your classes.

## *History of Organizations*

The **Ohio Chapter of NSPII** was formed in 1997. It is comprised of independent adjusters, investigators, attorneys, and insurance industry personnel dedicated to the further refinement of investigative ideas, procedures, and techniques. The Ohio Chapter sponsors an annual seminar and quarterly dinner meetings to inform and encourage individuals who wish to continue striving toward the highest degree of professionalism in the area of insurance fraud recognition, prevention, and investigation.

**IASIU** was founded in 1984 by a group of insurance industry fraud investigators. The International Association of Special Investigation Units (IASIU) is a non-profit organization dedicated to (1) promoting a coordinated effort within the industry to combat insurance fraud; (2) providing education and training for insurance investigators; (3) developing a greater awareness of the insurance fraud problem; (4) encouraging high professional standards of conduct among insurance investigators; and (5) supporting legislation that acts as a deterrent to the crime of insurance fraud.

With a nearly 100-year heritage, **NICB** is the nation's premier not-for-profit organization dedicated exclusively to fighting insurance fraud and vehicle theft. NICB was formed in 1992 from a merger between the National Automobile Theft Bureau (NATB) and the Insurance Crime Prevention Institute (ICPI). Since their founding, NICB has evolved dramatically into a results-driven 21<sup>st</sup> century organization. Today, their membership includes more than 1,000 commercial and personal line property/casualty insurers, workers' compensation insurers, self-insured organizations, car rental companies, parking garages and public transit authorities. Beyond their membership, their 300+ employees work with law enforcement agencies, technology experts, government officials, prosecutors, international crime-fighting organizations and the public to meet their mission and deliver customer value.

The **State of Ohio Fraud Division** was established in 1986 with statutory authority to investigate suspected fraudulent claims through Title 39 O.R.C. 3901.04. The Fraud Division is a criminal justice agency with subpoena power, the ability to conduct search warrants, to work with all levels of law enforcement and the ability to submit criminal investigative packages to local and federal prosecutors for criminal prosecution. Currently, the Fraud Division is comprised of a Chief, two Supervisors, six Property and Casualty Investigators and three Medical Investigators. They handle nearly 1,500 criminal referrals a year and open approximately 100 + criminal investigations yearly. The Fraud Division also has an extremely high rate of successful criminal prosecutions. The types of cases that are investigated include staged accident rings, arson for hire cases and bogus billings by health care providers.

## *Continuing Education*

The following accreditations have been applied for: **CFE, CFI, CLE in Ohio, CPCU, IAAI, and RPA.**

## Seminar Program

7:30 a.m. - 8:30 a.m. Registration and Continental Breakfast  
8:30 a.m. Welcome  
8:45 a.m. - 10:00 a.m. Topics #1, #2, and #3  
10:00 a.m. - 10:15 a.m. **Break**  
10:15 a.m. - 11:45 a.m. Topics #1, #2, and #4  
11:45 a.m. - 12:45 p.m. **Lunch with Guest Speaker**

---

**8:45 a.m. - 10:00 a.m. and 10:15 a.m. - 11:45 a.m. (Topic Repeats)**

---

### **Topic #1 - Bankruptcy for Investigators**

*This session, given by Fred Luper, an experienced bankruptcy trustee and practitioner, focuses on the following issues: What is bankruptcy? How are documents filed? What documents does a debtor file? What are in the schedules? What happens at the meeting of creditors? What are the trustee's powers? What is a Rule 2004 Examination? What are U.S. Trustees' powers? The information presented will allow you to better focus your examination of bankruptcy records in connection with a fraud investigation.*

Frederick M. Luper, Esq.  
Luper, Neidenthal & Logan  
Columbus, OH

---

**8:45 a.m. - 10:00 a.m. and 10:15 a.m. - 11:45 a.m. (Topic Repeats)**

---

### **Topic #2 - No Reasonable Doubt: Prosecuting Fraud in the Criminal Courts**

*This session will focus on the kinds of proof a prosecutor can use to prove up a fraud case. Topics will include overcoming common defenses of mistake and ignorance, as well as proof of the elusive element of intent.*

Dave Yost, Esq.  
Delaware County Prosecuting Attorney  
Delaware, OH

---

**8:45 a.m. - 10:00 a.m. (Topic Does Not Repeat)**

---

### **Topic #3 - Burglary and Fraudulent Receipt Investigations**

*This session will be a lecture and audio visual presentation of how to investigate a burglary claim and how to interview the insured regarding possible fraud relating to the burglary claim presented. The second portion of the presentation will cover fraudulent receipts. The guides of how to recognize these fraudulent or altered documents will be discussed. The class will also teach the attendee what to do with the claim after the receipts have been discovered.*

Mr. Jack Morgan  
Cincinnati Insurance Company  
Cincinnati, OH

---

**10:15 a.m. - 11:45 a.m. (Topic Does Not Repeat)**

---

### **Topic #4 - Ohio Public Records Act**

*This topic is an in-depth examination of Ohio's Public Records Act which was designed to strike a balance between the public officials who are the caretakers of public records and Ohio's citizens to whom these records belong. The basic statutory requirements, exemptions and nuances of the law will be discussed fully. Attendees to this topic will leave with a greater understanding of a public office's responsibilities under the Public Records Act and citizens' rights when requesting public records.*

Lisa Wu Fate, Esq.  
Auditor of State's Open Government Unit  
Columbus, OH

---

**11:45 a.m. - 12:45 p.m. - Lunch with Guest Speaker**

---

## Seminar Program (cont'd.)

**1:00 p.m. - 2:15 p.m.** Topics #5, #6, and #7

**2:15 p.m. - 2:30 p.m.** Break

**2:30 p.m. - 4:00 p.m.** Topics #5, #6, and #8

---

**1:00 p.m. - 2:15 p.m. and 2:30 p.m. - 4:00 p.m. (Topic Repeats)**

---

### **Topic #5 - Legal Survey and Update of Hot Topic Issues in Arson and Insurance Fraud Investigation**

*This topic will provide the attendee with a brief update of the state of case law in Ohio and nationally, and statutory law with respect to several hot topic issues as they relate to arson and insurance fraud investigations. The presentation will give attendees useful information on the issues and decisions that an insurance investigator has to make, from a legal standpoint, on a day-to-day basis.*

James W. Lewis, Esq.  
Thomas E. Switzer, Esq.  
Lane, Alton & Horst, LLC  
Columbus, OH

---

**1:00 p.m. - 2:15 p.m. and 2:30 p.m. - 4:00 p.m. (Topic Repeats)**

---

### **Topic #6 - Cloned Vehicles**

*This topic will cover cloned vehicles, their history, the cloning process and how clones affect the insurance industry, law enforcement and the insuring public.*

Mr. Michael D. Kelso  
National Insurance Crime Bureau  
Chicago, IL

---

**1:00 p.m. - 2:15 p.m. (Topic Does Not Repeat)**

---

### **Topic #7 - Find the Best P.I. For The Job**

*This topic will discuss the type of equipment available for surveillance and how to obtain background information. Does your PI understand the legal limits? Are they licensed? What information does the PI need from you?*

Mr. David W. Thueneman  
Greater Cincinnati Investigation  
Cincinnati, OH

---

**2:30 p.m. - 4:00 p.m. (Topic Does Not Repeat)**

---

### **Topic #8 - Daubert - Friend or Foe**

*Ever since this notorious case re-arose in the early 90's, it has been used time and time again in an effort to discredit and eliminate potential witnesses as experts from otherwise sound and concrete cases. Because of its stigma and the reputation that precedes it, Daubert has not only reinforced the necessity of knowing who one depends upon as an expert and their qualifications, but also lays that invisible line of caution between the fight and defend attitude towards a case vs. negotiate, settle and fix all wounds position. In this discussion, we will share various case examples of Daubert in both situations, as well as relate Daubert to some of the tests most commonly used in fire investigation, and to the "Scientific Method." This discussion is not designed to focus solely on one particular aspect of insurance investigation or defense work, but on the many specialty fields employed and used in the insurance industry as tools in the fight against insurance fraud.*

David C. ("Chip") Comstock, Jr., Esq.  
Comstock, Springer & Wilson Co., L.P.A.  
Youngstown, OH

Mr. John Yust  
OCA Consultants, Inc.  
Sunbury, OH

## Registration Form

For each session, you will have three (3) topics to choose from. Please indicate on the line next to the Topic # your 1<sup>st</sup> and 2<sup>nd</sup> choices for each session.

Morning - 1<sup>st</sup> Session (8:45 a.m. - 10:00 a.m.)    Topic #1: \_\_\_\_\_    Topic #2: \_\_\_\_\_    Topic #3: \_\_\_\_\_

Morning - 2<sup>nd</sup> Session (10:15 a.m. - 11:45 a.m.)    Topic #1: \_\_\_\_\_    Topic #2: \_\_\_\_\_    Topic #4: \_\_\_\_\_

Luncheon    Yes \_\_\_\_\_    No \_\_\_\_\_

Afternoon - 1<sup>st</sup> Session (1:00 p.m. - 2:15 p.m.)    Topic #5: \_\_\_\_\_    Topic #6: \_\_\_\_\_    Topic #7: \_\_\_\_\_

Afternoon - 2<sup>nd</sup> Session (2:30 p.m. - 4:00 p.m.)    Topic #5: \_\_\_\_\_    Topic #6: \_\_\_\_\_    Topic #8: \_\_\_\_\_

Name (Please Print or Type) \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_ Member of: \_\_\_\_\_

( ) \_\_\_\_\_    \_\_\_\_\_ NSPII    \_\_\_\_\_ IASIU    \_\_\_\_\_ NICB    \_\_\_\_\_ State of OH Fraud Division    \_\_\_\_\_ Non-Member

Enclosed is my check for:

\_\_\_\_\_ \$70.00 - Member of NSPII, IASIU, NICB, State of Ohio Fraud Division

\_\_\_\_\_ \$75.00 - Non-Member

Make Seminar registration checks payable to NSPII. Mail check and Registration Form to: Mary Beth Robinson, NSPII, P.O. Box 88, Delaware, OH 43015. If paying by credit card, please fill out the table below and fax it to the attention of Mary Beth Robinson, NSPII, at (740) 369-7155. Inquiries: Mary Beth Robinson (1-888-677-4498). REGISTRATION DEADLINE IS FEBRUARY 17, 2006. NO REFUNDS AFTER FEBRUARY 17, 2006.

**THIS SEMINAR IS BY INVITATION ONLY. THE SEMINAR COMMITTEE EXPRESSLY RESERVES THE RIGHT TO REFUSE ANY REGISTRATION REQUEST.**

<i>Cardholder Name</i>	
<i>Account Number</i>	
<i>Expiration Date</i>	
<i>Card Type (Visa/MC)</i>	
<i>Cardholder's Billing Address</i>	
<i>CVV/CVC (3 digit # on back of card)</i>	
<b>SIGNATURE:</b>	

### Directions

**I-71 North:** I-71 North to 315 North. Exit at the Dublin-Long Street Exit. Turn left off the exit. Turn left onto Souder Avenue. Immediately turn left onto Rickenbacker. Follow driveway into parking lot.

**I-71 South:** I-71 South to 315 North. Continue to follow directions from I-71 North above.

**I-70 East:** 70 East to 315 North. Continue to follow directions from I-71 North above.

**I-70 West:** 70 West to 315 North. Continue to follow directions from I-71 North above.

**315 South:** Take 315 South to 670 East. Exit on Neil Avenue. Turn right on Neil Avenue. Follow Neil Avenue to Spring Street. Right on Spring. Follow Spring to Souder Ave. Turn Left on Souder Ave. Immediately turn left onto Rickenbacker. Follow driveway into parking lot.

Mary Beth Robinson  
NSPII  
P.O. Box 88  
Delaware, OH 43015

**PRESENTED BY:**  
NSPII-Ohio Chapter, Ohio Chapter of IASIU, NICB, and State of Ohio Fraud Division

