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NSPII
P.O. Box 88
Delaware, OH 43015



Presented By:



2007

Ohio Joint Insurance Fraud Seminar

March 15, 2007



Quest Conference Centers
8405 Pulsar Place
Columbus, OH 43240
(800) 909-7665



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 **2007 Ohio Joint Insurance Fraud Seminar**.

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.

The *Ohio Chapter of 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 21st 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.

REGISTRATION FORM

For each session, please indicate on the line next to the Topic # your 1st and 2nd choices for each session by place a 1 or 2 on the line.

Morning – 1 st Session (8:15 a.m. – 10:00 a.m.) (*Topic 3 runs from 8:15 a.m. – noon)	Topic #1: _____	Topic #2: _____	*Topic #3: _____
Morning – 2 nd Session (10:15 a.m. – 12:00 noon) (If attending Topic #3, you do not need to choose for 2 nd Session)	Topic #2: _____	Topic #4: _____	
Afternoon – 1 st Session (1:15 p.m. – 3:00 p.m.)	Topic #5: _____	Topic #6: _____	Topic #7: _____
Afternoon – 2 nd Session (3:15 p.m. – 5:00 p.m.)	Topic #5: _____	Topic #6: _____	Topic #7: _____

Name _____ Title _____

Company _____

Address _____ City _____ State _____ Zip _____

Telephone: (____) _____

Member Of:

____ NSPII ____ IASIU ____ NICB ____ State of OH Fraud Division ____ Non-Member

Enclosed is my check for:

_____ \$85.00 – Member of NSPII, IASIU, NICB, State of OH Fraud Division or Law Enforcement

_____ \$90.00 – 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, fill out the table below and fax it to the attention of Mary Beth Robinson, NSPII, at (740) 369-7155.

Cardholder Name _____	Expiration Date _____
Account Number _____	
Card Type (Visa/MC) _____	
Cardholder's Billing Address _____	
CVV/CVC (3 digit # on back of card) _____	
Signature _____	

REGISTRATION DEADLINE IS FEBRUARY 16, 2007. NO REFUNDS ISSUED AFTER FEBRUARY 16, 2007. THIS SEMINAR IS BY INVITATION ONLY. THE SEMINAR COMMITTEE EXPRESSLY RESERVES THE RIGHT TO REFUSE ANY REGISTRATION REQUEST.

Inquiries: Mary Beth Robinson (1-888-677-4498).

MAP AND DIRECTIONS



Directions to Quest Conference Centers

From Port Columbus Airport (East)

Quest Conference Center is located 14 miles north of downtown Columbus. Follow Interstate 270 North to Interstate 71 North. The first exit on I-71 is Exit 121, Polaris Parkway. Turn right onto Polaris Parkway. On your right hand side you will see a sign that reads, "The Offices at Polaris". This is Pulsar Place. Turn right onto Pulsar Place.

From Downtown Columbus, Ohio (South)

Quest Conference Center is located 14 miles from downtown Columbus, Ohio. Follow Interstate 71 North to Exit 121, is Polaris Parkway. Turn right onto Polaris Parkway. On your right hand side you will see a sign that reads, "The Offices at Polaris". This is Pulsar Place. Turn right onto Pulsar Place.

From Cleveland, Ohio (North)

Follow Interstate 71 South to Gemini Parkway exit. Turn right onto Gemini Parkway. Turn left onto Lyra Drive (1st left). Turn left onto Polaris Parkway and follow it about 1/4 mile (over the I-71) overpass. On the east side of the overpass you will see a sign that reads, "The Offices at Polaris". This is Pulsar Place. Turn right onto Pulsar Place.

From Dayton, OH (West)

Follow Interstate 70 East to Interstate 270 North/Cleveland (This is a loop around Columbus). Exit onto the 270 loop and follow this to Interstate 71 North. Exit onto I-71 North. The first exit on I-71 is Exit 121, Polaris Parkway. Turn right onto Polaris Parkway. On your right hand side you will see a sign that reads, "The Offices at Polaris". This is Pulsar Place. Turn right onto Pulsar Place.

From Toledo, OH (Northwest)

Follow Interstate 75 South to Route 15 East to Route 23 South. Turn left onto Powell Road. Follow Powell Road as it becomes Polaris Parkway. Continue on Polaris Parkway past the Polaris Fashion Place and over Interstate 71. Turn right on Pulsar Place (between Steak and Shake and BP Station) and follow around to Pulsar Place.

HOTELS

Wingate Inn

8505 Pulsar Place
(within walking distance)
(614) 844-5888
Rate: \$83.00 plus tax
State and Federal Government Rate:
\$75.00 plus tax

The Franklin Park Suites Hotel

(Best Western)
2045 Polaris Parkway
(1 block east of Quest)
(614) 396-5100
Rate: \$99.00-110.00 plus tax

Extended Stay America

8555 Lyra Drive
1 mile west of Quest
(614) 431-5522
Rate: \$65.00 plus tax – Queen; \$75.00
plus tax Kings and Doubles
State Government: \$60.00 flat rate;
Federal Government: \$75.00 flat rate

CIFI TESTING

Registration is at 5:45 a.m.

Testing begins promptly at 6:00 a.m. Test should take no more than 2 hours.

Location will be at the Quest Conference Centers. When you arrive, there will be a sign directing you to the proper room.

Cost is \$200.00 for IASIU Members and \$400.00 for Non-Members.

APPLICANTS MUST APPLY. Deadline to apply for March 15th test is **February 26, 2007**. Application can be located at www.iasiu.org. You may apply online or download the application and mail it to:

Dawn R. Lipsey, Executive Director
IASIU
8015 Corporate Drive
Suite A
Baltimore, MD 21236

An application can also be found at www.nspii.com and look under "Upcoming Events." If you have any questions, please call Dawn Lipsey at (410) 931-3332.

CONTINUING EDUCATION

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

The **Certified Insurance Fraud Investigator (CIFI)** Testing will be offered prior to the start of the seminar. For more details, please go to the Map and Directions page.



SEMINAR PROGRAM

7:00 a.m. - 8:00 a.m.: Breakfast and Registration

7:45 a.m. - 8:10 a.m.: Welcome

8:15 a.m. - 10:00 a.m.: Topics 1 and 2

8:15 a.m. - 12:00 noon: Topic 3

10:00 a.m. - 10:15 a.m.: Break

10:15 a.m. - 12:00 noon: Topics 2 and 4

12:00 p.m. - 1:00 p.m.: Lunch with Guest Speaker

1:15 p.m. - 3:00 p.m.: Topics 5, 6 and 7

3:00 p.m. - 3:15 p.m.: Break

3:15 p.m. - 5:00 p.m.: Topics 5, 6 and 7

Topic #1: Forensic Chiropractic: Practice Parameters, Procedures and Coding
Time: 8:15 a.m. – 10:00 a.m. (Topic Does Not Repeat)

The practice of chiropractic has flourished in the injury arena prompting an increase of fraudulent activity intentionally and unintentionally. Evaluation of the clinical record and practice patterns of the chiropractor requires an extensive knowledge base of the practice of chiropractic, including specific procedures/techniques utilized in chiropractic practice, as well as the aspects of coding and billing the procedures performed. A discussion of evaluative testing utilized by the chiropractor will be discussed. All of these aspects will be discussed to provide the insurance investigator a better understanding of chiropractic as it applies to injury care and also provide resources to further the forensic follow-up in regard to these cases utilizing chiropractic.



G. Steven Baer, D.C.
Chiropractic Utilization
Review & Evaluation
Middletown, OH



Gregory K. Mellon, D.C.
Mellon Chiropractic Office
Delaware, OH

Topic #2: Fraudulent Receipts and Documents

Time: 8:15 a.m. – 10:00 a.m. and 10:15 a.m. -12:00 noon (Topic Repeats)

A sure method to assist in the identification and detection of false receipts and sales documents. This presentation is a valuable resource for insurance professionals that deal with attempting to verify the purchase, acquisition or existence of contents involved in a claim.



Mr. Jim Goodman
State Farm Insurance
Companies SIU
Cincinnati, OH

Topic#3: Interviewing Techniques and Detection of Deception**Time: 8:15 a.m. – 12:00 noon**

This class focuses on how to conduct an interview of the insured/claimant/witness and during the interview, how to watch for clues that will give you an idea whether or not the person you are interviewing is being honest with you, deceptive or is concealing information. Several detection of deception theories and videos are discussed so that the attendees will have a general knowledge of those theories to use as an investigative tool in the field.



Mr. Jack Morgan
Cincinnati Insurance Co.
Cincinnati, OH

Topic#4: The SIU Analyst - Who Are They, and What Can They Do For Me?**Time: 10:15 a.m. - 12:00 noon (Topic Does Not Repeat)**

This session will help the attendee identify the role the analyst plays within the SIU organization, and what the analyst can accomplish to assist field investigators. Topics to be covered include:

- Definition of an analyst, is it administrative or specialized?
- The intelligence process; collection, collation, evaluation, description, and dissemination.
- Methods of Analysis; strategic or tactical
 - ~ Techniques the analyst uses to spot fraud
 - ~ Use of fraud indicators in analysis work
 - ~ Analysis of claim data for the prevention of fraud
- Resources available to the analyst
- Products the analyst produces; visual analysis, event charting, income analysis, mapping
- Integration of the analyst into the SIU organization



Mr. Mark Corlett
Nationwide Insurance
Columbus, OH



Ms. Kim E. Kuster
Grange Insurance
Columbus, OH



Mr. Eric Seebach
National Insurance
Crime Bureau
Dublin, OH

**Luncheon Speaker: 12:00 - 1:00 pm**

James M. Sheehan – He was the lead investigator in the terrorist bombing of the USS Cole in Yemen in 2000 and Special Agent in Charge of the 9/11 crime scene in 2001.

Topic 5: 2007 Ohio Legal Update**Time: 1:15 p.m. – 3:00 and 3:15 p.m. – 5:00 p.m. (Topic Repeats)**

The panel will discuss S.B. 40, H.B. 48, and H.B. 555 and how these legislative actions will impact the insurance industry. The panel will update the 2006 Top 10 Insurance Fraud Cases as well as recent fraud pleas. An open discussion will be held about the American Trial Lawyer Association motion *in limine* which has been appearing throughout Ohio as it relates to Low Impact Soft Tissue and Minimal Impact Soft Tissue cases.



Shawn A. Cormier, Esq.
Davis & Young, LPA
Cleveland, OH



Mr. Mark Miller
Cincinnati Equitable
Insurance Co.
Cincinnati, OH



Robert S. Roby, Esq.
Curry, Roby &
Mulvey Co., LLC
Columbus, OH



Robert F. Smith, Esq.
Ohio Department of
Insurance
Columbus, OH

Topic #6: West Broad Street Medical Center: A Study in Health Care Fraud**Time: 1:15 p.m. – 3:00 p.m. and 3:15 p.m. – 5:00 p.m. (Topic Repeats)**

An overview of the investigation into West Broad Street Medical Center. This urban clinic perpetrated almost every type of Health Care Fraud imagined, while making millions, it abused the poorest and most vulnerable in society, through its power to prescribe narcotics to those addicted and to those it purposely addicted to keep them as patients. We will discuss the investigation from intake to prosecution.



Mr. Steven C. Wozniak
Ohio Attorney
General's Office
Columbus, OH

Topic #7: Going on the Offensive – Criminal, Civil and Administrative Case Preparation**Time: 1:15 p.m. – 3:00 p.m. and 3:15 p.m. – 5:00 p.m. (Topic Repeats)**

This interactive presentation will expose you to the experience of the speakers in working to prepare investigations for criminal and civil prosecution. Hear how to deal with an evolving insurance fraud scheme, get money back from third parties on property and medical fraud cases, take advantage of criminal prosecutions to get restitution and save money by going on the offensive. See how **your** investigation will lead to a systematic approach to case building that will allow for a successful prosecution, conviction, verdict or recovery.



Ms. Barbara Cannon
NICB Columbus
New Albany, OH



Michael E. Jacobs, Esq.
McGowan & Jacobs, LLC
Hamilton, OH



Mr. Edward K. Kallay, Jr.
Ohio Department of Insurance
Office of Fraud and Enforcement
Services, Columbus, OH