

# Social Media & Claims Handling

Liam Murray & Marvin Andino

DigiStream Investigations

# What is Social Media?

Social media are primarily Internet- and mobile-based tools for sharing and discussing information among human beings. The term most often refers to activities that integrate technology, telecommunications and social interaction

- Wikipedia

# Examples:

- Facebook
- MySpace
- Twitter
- FourSquare
- Tumblr
- MyLife
- Etc.....



# Social Media & Claims Handling

- Should I be using it?
- Is my claimant actually online?
- Is social media just a fad?

## Insurers are scouring social media for evidence of fraud

*If someone receiving disability benefits for a bad back brags on Facebook or Twitter about finishing a marathon, chances are their insurance company will find out and stop the checks.*

**January 25, 2011** | By Shan Li

Social-networking sites have become such "standard tools" that Peter Foley, vice president of claims administration at American Insurance Assn., said that investigators could be considered negligent if they didn't conduct at least "a quick scan of social media to check for contradictions."

But the evidence gathered on these sites, Foley and other insurance experts caution, should be used only as a launch pad for further investigations and never as final proof of fraud.

1



Tweet



Submit

0

Digg ↑

# **RISK & INSURANCE**

Social media has become a vital tool to quickly and easily locate information about claimants. "Social networking historically started as university groups for people with similar interests. So you'll see people with similar interests and track what people are doing," Bellich said. "It's amazing the information that's been found that has been introduced in court and swayed a case."

*Tricia G. Bellich*

Kopka, Pinkus, Dolin & Eads LLC

# New World, New Risks, New Tools

46% of Internet users interact with social media on a daily basis

Nearly 80% of internet users visit a social networking site on a monthly basis

Between 2009 and 2012, the number of adults who use Twitter is expected to double (from 18 million in 2009, to 36 million in 2012)

# Did **You** Know?

- 60 Million Americans are on Facebook
- More people visit Facebook than Google each day
- FourSquare has 25,000 new users per day

# A New Digital World



*“Social media is just a buzzword until you come up with a plan.”*

Social Media Monitoring is an ever-evolving investigation which presents the client with a complete picture of a claimant or subject's online footprint and monitors it for a protracted period.

# What to Expect from Social Media Monitoring?



# 4 Must Haves!!!

1. The investigating party must secure as much identifying information as possible from you!
2. The investigating party will provide a comprehensive report which clearly illustrates your claimant's online presence as well as links to those websites.
3. The investigating firm will save an electronic file available to you at any time.
4. The investigating party will continue to monitor the websites for changes and updates.

# What information to provide?

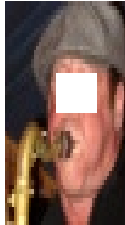
- ◎ All the normal vitals:
  - Name
  - Address
  - SS#
  - DOB
  - Telephone

**BUT MOST IMPORTANT IS AN E-MAIL ADDRESS!!!**

**An e-mail address is the SSN of the internet!!**

What should my report  
include?

# Written Posts



I'm playing with The Hudson Dusters every Sunday in May 9PM at Otto's, NYC. Also (and unannounced), the Bad Juana Sessions, the first two Sundays in May, at Otto's 11PM, featuring whatever members of Mad Juana are in town on each of those dates.

April 27 at 1:21pm



**Denise**

Put the motorhome back in storage, went to the lake to pick up the BBQ trailer for a catering job next week, had lunch at First Street Ale House with my hubby, met friends to plan their menu for their wedding we are catering and now it is spa time with some bubbly. Life is good.

12 hours ago · Share

# Photos



MANAGER and CLIENT, I am on the RIGHT



Added December 21, 2010

From the album:  
Profile Pictures by Benjamin Veronica

# Postings (Tweets)



**Julius** !

@Julius!

Santa Ana

*Member of Craig Levein's Barmy Army.*

+ Follow

Text follow Julius Savagemac to 40404 in the United States

Timeline

Favorites

Following

Followers

Lists ▾



**Julius**

RT @VennieStorage38: Just met John & Jane Doe and their lovely children Play, Tornay, Potay and Alfred

11 minutes ago



**Julius**

RT @chrismoritz: I know you're an early riser, my sweet child. But 4am does not constitute "g morning, my daddy!" #FYI #gobacktobed #fb

43 minutes ago



**Julius**

AFI-DAYS OF THE PHOENIX (LIVE AT HARD ROCK CAFE)

<http://tinyurl.com/3jmtk2b>





55 minutes ago

# Upcoming Events

## International Longshoremen's Association ~ Local 1414

Team Web Site

### Events: Local Union Picnic

 New Item |  Edit Item |  Delete Item |  Export Event | Alert Me |

Title: Local Union Picnic

Begin: 6/4/2011 10:00 AM

End: 6/4/2011 2:00 PM

Description: 10:30 a.m. Registration  
11:30 a.m. Lunch  
1:00 p.m. Service Pin Presentations & Door Prize Drawings


Location: Sherwood Forest - 1111 West Maryland Ave., Sherwood, AR


Recurrence:







Workspace:



# Videos


## Only Online! More Advice from Lisa & Harry



 Add to faves

Share:      

 Like  48 people like this. Be the first of your friends.

 Aired on:  
October 8, 2010

Also on this show:

- [Lisa Rinna and Harry Hamlin](#)
- [Behind the Scenes of \*Dancing with the Stars\*](#)
- [Christina's Story: Her Mom's Surprise Revelation](#)
- [Dr. Ian Joins Christina's Team](#)
- [Aiden Turner: 3 Things You Don't Know About Me](#)
- [Backstage Pass: Lisa Rinna & Harry Hamlin](#)
- [Christina Meets Rachael](#)

Related stories:

- [Lisa Rinna and Harry Hamlin](#)
- [Lisa Rinna's Beauty Tips](#)

Even when your claimant appears on Rachael Ray!!

# Virtual Spot Check



# What if the website is taken down or made private?

All information secured during an investigation is saved in an easy to use and retrieve format. (.pdf)



# Monitoring.....

## **People:**

Team of trained E-vestigators constantly checking for updates as well as scouring the web for new information

## **Technology:**

Proprietary software which alerts us if a “marked” website changes

# Can I do them myself?

Yes – if you have the time and resources

# Where to look

- Social Networking Sites
- Club/Athletic Sites
- Union Boards
- News/Media Sites
- Business Websites



# Meta Search Engines

- Meta Search Engines aggregate data from literally hundreds of other search engines
- Good with the Bad – more results, more junk.
- Invisible or Deep Web searches allow investigators to search what typical search engines can not:
  - Online Databases (Spokeo, Whitepages)
  - Private Websites
  - Alternate languages

# Legal Implications

This September, the NYBA issued [Opinion 843](#)

“A lawyer who represents a client in a pending litigation, and who has access to the Facebook or MySpace network used by another party in litigation, may access and review the public social network pages of that party to search for potential impeachment material. As long as the lawyer does not “friend” the other party or direct a third person to do so.....

....Cyber-evidence gathering is a new necessary part of an attorney’s due diligence. Whether trying to prove infidelity in a divorce case, drunk driving in a DUI case or insurance fraud in a disabled workers case, social media has undeniably become an important resource.

# Legal Continued...

The Philadelphia Bar association issued a decision in march 2009, finding that this type of “friending” would violate Pennsylvania profession Conduct rule 8.4 as it constitutes a “deceptive practice”.

California does not yet appear to have addressed this question as clearly as the Philadelphia Bar association. however, current California laws and case precedent would suggest that the result would likely be similar.

# QUESTIONS?

