



CARL WARREN & COMPANY

Overview written by Laura Osvald, Marketing Manager

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Presented By:

TED RICHARDS

Attorney
Stander, Reubens, Thomas & Kinsey
Email

DALENE BARTHOLOMEW

Vice President
Probe Information Services, Inc.
Email

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DECEIT
AND
FRAUD
DETECTION

Deceit and Fraud Detection

"I had the pleasure of attending this session at the National PRIMA conference. Ted and Dalene are both phenomenal speakers. Gathering truthful information is an integral part of any job. This session provided a close look at the telltale signs that someone is lying, to include verbal and non-verbal cues. They also reminded us to never underestimate the power of background checks and social media data."

Laura Osvold, Marketing Manager, Carl Warren & Company

Overview

- » On average, people lie 4 times a day and that's not including the number of times they lie to themselves
- » Contrary to what they may think, most people are not good liars
- » People lie the most via the phone
 - Less likely to lie via email because it is documented
 - In-person you are looking someone right in the eye which makes it a little more difficult (for most) to lie
 - If you need to address a problem, do it in person
- » Men are more likely to lie about themselves
- » Women are more likely to lie to make people happy
- » Extroverts lie more than introverts
- » People are 3 times more likely to lie to strangers than people they know

Tells

Unconscious actions that betray an attempted deception.

- » Tone/speed of voice and voice inflection
- » Lack of eye contact
- » Exaggerated gestures (e.g. excessive hand motions)
- » Covering mouth
- » Fidgeting (e.g. playing with jewelry or tie, twisting pen)
- » Other actions that deviate away from your normal conversational actions



Expressions/Emotions

Did you know that these 7 facial expressions for basic emotions are the same all over the world? People may not use the same words, but they express themselves the same way.

- | | |
|-------------|-----------|
| » Happiness | » Fear |
| » Surprise | » Sadness |
| » Contempt | » Anger |
| » Disgust | |

Neutral Investigations, Not Interrogations

- » Recognize signs of deceit and trust your instincts
- » Ask open-ended questions
- » Go into the interview knowing all the facts
- » Practice “active listening”. Do not go off of a script, but build off of their answers and adjust your questions



Verbal Signs of Deception

People who are lying tend to:

- » Tell stories chronologically – they have a “story to tell” and do not deviate from it. Truthful people find it easier to jump around when talking about an event or incident.
- » Create long introductions and skip the main events
- » Stories lack information about the actual injury
- » Use phrases like “as far as I can recall” or “what I remember is”
- » Often repeat the question (e.g. Interviewer: Bob, what time did your injury occur? Bob: What time did my injury occur?)
- » May take a guarded stance or tone (e.g. Question: Were you scheduled to work the date of injury? Response: What do you mean?)
- » Overemphasize their truthfulness and use phrases like “to be honest”, “to tell you the truth”, and “I swear”

Statements

- » Secure statements as soon as possible
- » Leverage deceit detection skills
- » Lock down details
- » Learn insight from witnesses

Background Data & Social Media

- » Substantiates validity of claims
- » Obtain information on lifestyle, character, activities and abilities
- » Share with medical providers as it can be evidence in court
- » Key for deposition preparation

Background Data

- » Provides important insight into subject
- » Can identify motivation for deception
- » Searches:
 - National database
 - Public records
 - Federal, state, county, local and DMV records





Social Media Data

- » Document activity and possible future activity (e.g. purchased concert/sporting event tickets)
- » Provides evidence of truthfulness or deception
- » Obtain legally and is verifiable
 - Captures metadata – you have the information even if individual deletes posts/pictures
 - Log for chain of evidence
 - Testify to authenticity

Unmanned Surveillance

- » Good for monitoring people who are remote, have bizarre hours or are hyper-aware of surveillance
- » Unmanned surveillance is admissible in all states except for Kansas and can be performed without having to notify law enforcement

Identify Personal Biases

- » We tend to believe those like us and distrust those who are different
- » Trust charismatic, attractive, “in-group” people
- » Be aware of your internal filters and turn them off



Solutions

- » Know and recognize signs of deceit (pay attention to tells, etc.)
- » Trust your instincts – follow up on tips and rumors
- » Communicate and strategize
- » Investigate, gather evidence and actively listen
- » Surveillance
- » Perform social media and background investigations
- » Present evidence to medical provider

Carl Warren is an employee-owned Third Party Administrator (TPA) with 20+ locations and specializes in property and casualty claims management and subrogation services.

Connect with us:

Laura Osvald
Marketing Manager
Tel: 602-485-8228 x104
losvald@carlwarren.com