34th ANNUAL ANTI-FRAUD PERSONNEL CONFERENCE

Presented by AFA, CDI, CDAA, NICB, and CAIF

Hyatt Regency Monterey Hotel

Monterey, California

April 10-12, 2024

(MCLE, POST, SIU, Ind. Adjuster, Agent/Broker, Integral Anti-Fraud Personnel) - PENDING

SCHEDULE OF EVENTS

TUESDAY, APRIL 9, 2024

7:30 A.M. – 1:00 P.M.	**Annual Anti-Fraud Personnel Conference Golf Tournament** **Del Monte Golf Course, Hyatt Regency Monterey Hotel**
1:00 P.M. – 5:00 P.M.	**Conference registration open, Regency Conference Center**
5:30 P.M. – 7:00 P.M.	**Conference Networking Session, President's House**

WEDNESDAY, APRIL 10, 2024

All general and breakout sessions will be held at the Regency Conference Center.

7:00 A.M. – 5:00 P.M.	**Conference registration open, Regency Conference Center**

GENERAL SESSION
Regency Main

8:00 A.M. – 8:15 A.M.	**Opening Remarks and Welcome** **Jay Bobrowsky, Senior Vice President – SIU; AFA President** **Janine Pacioni, District Attorney, Monterey County**
8:15 A.M. – 9:15 A.M.	**Is It Real? Welcome to the World of Deepfake Insurance Fraud** **Ryan Malone, Director Claim Product Management, Travelers**
9:15 A.M. – 11:15 A.M.	**Jerry Balistreri Body Language Expert**
11:15 A.M. – 11:30 A.M.	**Meet the New Executive Director, Coalition Against Insurance Fraud** **Michelle Rafeld, Executive Director, Coalition Against Insurance Fraud**

| 11:30 A.M. – 11:45 A.M. | NICB UPDATE |
| | Daniel G. Abbott |

11:45 A.M. – 1:00 P.M.   LUNCH – Location To Be Announced

BREAKOUT SESSIONS

1:00 P.M. – 1:55 P.M.

Regency Main – SIU/Legal Track

California Anti-Fraud Operations – Compliance Versus Commitment

Lisa Benford
Samantha Saechao

Are regulators really out to get you? Do your anti-fraud operations really matter? What more can you do to fight insurance fraud? Get the answers to these questions, and more, as we take you through the California SIU Compliance Examination process. Let us help you to not only avoid non-compliance penalties, but to show that your company is fully committed to protecting consumers through their anti-fraud efforts.

Regency 1-2-3 – Auto Track

Staged Auto Collisions and Organized Rings – Part I

Rick Edmonson
Kathy Jorgensen

This course is designed for all Law Enforcement personnel who have completed a basic police academy. At the conclusion of the course, the student will understand; Basic procedures to be followed and determinations to be made so officers can identify, preserve and analyze evidence related to staged collisions schemes and organized insurance fraud rings.
Rick Edmonson
Kathy Jorgenson

Big Sur – Workers' Compensation Track

How to Build, Prosecute, and Obtain a Six-Year Sentence and Over $8 Million in Restitution on a Major Premium Fraud Case – Part I

Alex Feigen Fasteau
Molly Braun

This class covers the investigation into Gina Gregori and her corporations, her methods of committing fraud, how we charged the case, the appointment and cost-benefit analysis of a receiver, the freezing and seizing of assets, as well as the outcome. Investigation revealed that Gina Gregori submitted falsified EDD documents to SCIF and later to Everest, claiming far lower payroll than stated in the records she filed with EDD. On several occasions, she changed the company name, though we charged three corporations as co-defendants, and substituted a family member for herself as the listed owner, making hers appear to be a newly established company to obtain lower premiums. The prosecution secured numerous court orders freezing the assets of the janitorial company, Ms. Gregori, her family members, and her on-again-off-again boyfriend, and placing them in a receivership. The employees, the majority of whom were undocumented, could thereby continue to work. We will discuss how the investigation continued long after arraignment in court. Bank records and a new police report reflected Ms. Gregori running another janitorial business, "Heart & Soul". Despite the court's orders, Ms. Gregori excluded from the purview of the receivership the renaming of the business, earnings, and payments to employees. In late 2021, over the defendants' objections, the court granted the People's motion to add to the complaint a contempt of court charge. Finally, we will cover the settlement in which all four defendants pled guilty to felony insurance fraud, agreed to pay $8,382,788.45 in restitution, and Ms. Gregori paid $300,000 up front, as well as turned herself in to begin serving out her six-year split sentence.

Cypress – *Medical Track*

A Provider Fraud Case Study: From SIU to DA– Part I
Teena Barton
Noelani Mars
Dustin Kato

In this course, the attendees will be provided a live case study of a complex provider fraud scheme. The first hour will focus on the investigation from the SIU perspective; how was the fraud identified, how did the SIU investigators build their case, and what investigative tools did they use to uncover and unravel the fraud. After a break, two investigators from the San Bernardino DA's office will discuss the same case, with a focus on how they started their investigation after receiving the FD-1, and the tools they used to uncover the fraud and determine the viability of a prosecution. Both teams of investigators will discuss investigative techniques and findings, in an effort to show the work that goes into unraveling complex provider schemes. Overall, the point of this course is to show both sides of an investigation – hopefully it provides understanding to law enforcement as to how SIUs identify and investigate cases. Likewise, it should provide understanding to insurance personnel of the how much work law enforcement still has to do even on a great case.

Spy Glass – *Workers' Compensation Track*

Working with Labor to Combat Wage Theft and Fraud in the Construction Industry

Dan Calamuci
Matthew Miller

Penal code 487(m), newly dedicated funding for wage theft prosecutions, and existing resources from the workers compensation insurance fraud program are empowering efforts to fight fraud and the underground economy in construction. Harnessing these new funds and building successful cases will require collaboration between DA's, insurance companies, and community stakeholders. Labor unions will be key partners. Led by union representatives and compliance officers with nearly 4 decades of experience, this session will explore the problem of fraud and the underground economy in construction, new State laws to strengthen anti-fraud efforts, and best practices on working with labor unions to build successful investigations and prosecutions.

1:55 P.M. – 2:15 P.M.   BREAK

2:15 P.M. – 3:10 P.M.

Regency Main – *SIU/ Law Enforcement tracks*

Building a Criminal Case in Public Works Fraud: Case Anatomy

Raymund Diaz

In this session, we will explore the relationship between wage theft, tax evasion, penal code violations, workers compensation fraud and how to use collaborative agencies to build a criminal case. A retired Sr. Deputy District Attorney, current Deputy District Attorney and the executive Director of the Center for Contract Compliance will utilize examples of past and current case trends to show how and where to get relevant evidence and how it fits together for a prosecutable case.

Regency 1-2-3 – *Auto Track*

Staged Auto Collisions and Organized Rings – Part II

Rick Edmonson
Kathy Jorgensen

This course is designed for all Law Enforcement personnel who have completed a basic police academy. At the conclusion of the course, the student will understand; Basic procedures to be followed and

determinations to be made so officers can identify, preserve and analyze evidence related to staged collisions schemes and organized insurance fraud rings.

Big Sur – *Workers' Compensation Track*

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Alex Feigen Fasteau
Molly Braun

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After a break, two investigators from the San Bernardino DA's office will discuss the same case, with a focus on how they started their investigation after receiving the FD-1, and the tools they used to uncover the fraud and determine the viability of a prosecution. Both teams of investigators will discuss investigative techniques and findings, in an effort to show the work that goes into unraveling complex provider schemes. Overall, the point of this course is to show both sides of an investigation – hopefully it provides understanding to law enforcement as to how SIUs identify and investigate cases. Likewise, it

should provide understanding to insurance personnel of the how much work law enforcement still has to do even on a great case.

Spy Glass – *Auto/Property Tracks*

Highway Robbery: Combating Questionable Towing Bills

Adam Brand

Inflation and fabrication of tow, recovery and hazmat invoices has become big business. With increasing frequency, towers are holding everything from heavy equipment to automobiles hostage while demanding payment of unreasonable invoices. Storage continues to accrue and insurers are regularly confronted with difficult choices to pay or fight. This presentation will outline ways in which to identify suspect recoveries and inflated/fraudulent invoices and provide strategies to investigate, mitigate and litigate these disputes.

3:10 P.M. – 3:30 P.M.   BREAK

3:30 P.M. – 4:25 P.M.

Regency Main *Property Track*

Fire Investigation and Analysis of an Evolving Solar Power Industry

John P. White
Ulises Castellon

This workshop is designed to help develop the skills necessary to ensure a thorough and effective solar power system fire claim investigation. Claims professionals will receive tools and perspectives needed to: understand solar energy systems, how to process a solar system fire scene, and how to safely collect evidence from the scene.

This engaging program will discuss solar energy systems from the adjuster's perspective, using visually compelling fire case examples to demonstrate the current state of solar power system fire investigations, helping the claim's professional to ensure complete and proper investigation of solar system fire-related claims.

Our presentation includes: background of solar power system growth/costs, extensive photography of solar power system fires, and step by step information on how to perform a solar power system fire investigation to illustrate and reinforce the Learning Objectives.

Data Analysis in Support of Fraud Investigations: Real Cases, Practical Skills

Steven Beltz, NICB

Explore real fraud cases and learn how to use everyday tools like Excel, Power BI, and Google Earth for effective data collection and analysis. This session takes you through real scenarios, teaching you how to locate and organize critical data. Perfect for those who want to get the most out of the software they already have.

Big Sur – Medical/Legal Tracks

MRI Brokering and the Impact of People Ex Rel. Allstate v. Discovery Radiology Physician, P.C. (2023) 94 Cal.App5th 521

Tom Fraysse
Ryan Fawaz
Maisie C. Sokolove

The presentation of bills and reports generated by diagnostic radiology facilities catering to the auto bodily injury claimants and workers' compensation applicants, and their attorneys, have been commonplace for decades. MRIs in the context of claims can serve as a gateway for additional and often unnecessary diagnostic studies and treatment, including surgery. The staggering charges on bills presented to carriers inflate special damages that drive the evaluation of claims. This class delves into the practice of MRI brokering – lay ownership of ostensible radiology practices, the creation of "sham" radiology practices, solicitation of claimants and applicants, contracts with diagnostic facilities and teleradiologists, steering patients to providers, financial arrangements, and the preparation and presentation of false bills and reports by unlicensed brokers. Most notably, this class will discuss the recent California District Court of Appeal opinion finding that the practice by laypersons of brokering patients under the guise of a legitimate radiology practice to be unlawful and the implications for carriers in their investigation of suspected fraudulent claims.

Cypress – Law Enforcement Track

Welcome to Insurance Fraud, now what?

Michael Whittington

Imagine being transported to a distant planet where the language is different, the process is different, and you must figure it out. Welcome to Insurance Fraud! From the alphabet soup of agencies to the code-section speech, Insurance Fraud is just a different planet. Want some skills to survive? Please join Michael Whittington, another wayward traveler, who experienced this transportation from persons crimes to Insurance Fraud. Michael will discuss the secrets to Insurance Fraud survival and provide simple tools to be instantly successful regardless of experience.

Spy Glass – Workers' Compensation Track

Multi-State Workers' Compensation Claimant Fraud - SIU Insurance Company SIU Perspective

Stephanie Cooke
David Bolte

This class presents the five types of workers' compensation claimant fraud from the perspective of an SIU investigator (multi-state). We will discuss identifying claimant fraud and where to find it in a claims file. The presenters discuss in detail the SIU investigative steps taken to have cases successfully referred to law enforcement.

5:30 P.M. – 7:00 P.M.   Conference Networking Session, President's House

THURSDAY, APRIL 11, 2024

All general and breakout sessions will be held at the Regency Conference Center.

7:00 A.M. – 5:00 P.M.   Conference registration open, Regency Conference Center

7:30 A.M. – 8 A.M. *Regency Main*

Coalition Meeting – "East Meets West"

      Michele Rafeld, Executive Director, Coalition Against Insurance Fraud
      George Mueller, Deputy Commissioner, California Department of Insurance, Fraud Division, Enforcement Branch
      Dominic Dugo, Vice President, Fraud Division DELTA GROUP (San Diego Chief Deputy District Attorney, retired)
      Jay Bobrowsky, Sr. Vice President – Special Investigations, State Compensation Insurance Fund (California); President – Anti Fraud Alliance
      Frank Sztuk, Senior Vice President/Investigative Services for the Delta Group

Meet the new Executive Director of the Coalition Against Insurance Fraud and learn how the Coalition continues its work by increasing the public's understanding and perception of fraud and the pushing anti-fraud legislation country wide.

BREAKOUT SESSIONS

8:00 A.M. – 8:55 A.M.

Regency Main *– Investigative Track*

From Policies to Patterns: Understanding AI & Leveraging Tech to Combat Fraudulent Claims – Part I

Joe Stephenson

This presentation offers an insightful journey of discovering the nuances of how generative AI is reshaping insurance fraud. From the intricacies of detecting deepfakes, to harnessing the power of facial recognition for online research, we'll look at newer and advanced technologies investigators can use to highlight digital fraud. Learn the ins-and-outs of accessing content via online viewers, explore the goldmine of archived social media profile content and communication platforms, and time permitting, look at several out of the box solutions for analyzing data, especially videos.

Regency 1-2-3 *– Investigative Track*

Victory before the battle! – The Importance of Frontloading Investigations to ensure Effective Examinations Under Oath

Sumair Sandhu

Course description: You have found early indicators of potential fraud to where you are recommending an Examination Under Oath. However, to ensure a proper coverage decision much more needs to be done. This course will go over vital tasks which are vital to an effective EUO, often called frontloading. The presentation will go over key investigative tasks, document production considerations, and how they play into successful EUO's. Ensuring effective frontloading and EUOs can often lead to victory in your investigations/coverage analysis before there is even a battle thereafter!

Big Sur *– SIU Track*

Senior Management Views on SIU and Anti-Fraud Programs

Vern L. Steiner
Joe Peterson

The success of an insurance company's anti-fraud program can be directly related to the support from senior executives. But what are the expectations of those executives and how can SIU personnel ensure that their unit goals match those of the organization? In this moderator-led panel discussion, two senior leaders from workers' compensation and property and casualty companies will discuss their views and expectations of a successful anti-fraud program and delve into those areas of concern relating to budgeting, marketing, and measurements of success.

Cypress – *Auto Track*

Battery and Electric Vehicle (EV) Fires - Where's the Juice?

Andy Berasley
Ulises Castellon

The program will utilize several visually compelling fire case claims to illustrate effective electric vehicle forensic fire investigation techniques. The case studies will assist the attendees in distinguishing between intentionally set fires, and legitimate accidental fires. Photographic evidence, video and 3D modeling demonstrations of compartment and component fires will buttress the presentation.

Further, the claims professional responsibilities include the demanding challenge of evaluating the technical abilities of experts. They aren't expected to be experts, but they are expected to use good judgment and work with evaluating experts.

This workshop is designed to provide thoughtful understanding among investigation professionals to provide some tools and perspective to cost-effectively utilize experts in the context of investigating a vehicle fire case.

Spy Glass – *Workers' Compensation Track*

Interpreter Fraud Schemes & Fraud Syndicates in Work Comp

Teena Barton
Gordon Oard

The dark side of the Workers' Compensation system generates huge profits for those involved and realistically has almost no downside. This course will bring a general awareness of what is trending with interpreters involved in the worker's compensation systems. Combating fraud schemes involving Interpreters in the Worker's Compensation system is not a one person, one carrier or one agency effort, but rather the efforts of all. While this course will provide a general discussion framework of what is trending, it will also allow you to bring your observations as to what you are seeing and how you identified that trend.

9:00 A.M. – 9:15 A.M.   BREAK

9:15 A.M. – 10:10 A.M.

Regency Main – Investigative Trackc

From Policies to Patterns: Understanding AI & Leveraging Tech to Combat Fraudulent Claims – Part II

Joe Stephenson

A continuation of the presentation that offers an insightful journey of discovering the nuances of how generative AI is reshaping insurance fraud. From the intricacies of detecting deepfakes, to harnessing the power of facial recognition for online research, we'll look at newer and advanced technologies investigators can use to highlight digital fraud. Learn the ins-and-outs of accessing content via online viewers, explore the goldmine of archived social media profile content and communication platforms, and time permitting, look at several out of the box solutions for analyzing data, especially videos.

Regency 1-2-3 – Investigative Track

Synthetic Identities & Digitalization: A Roadmap to Better Investigations and Analytics

Ed Tavares

Digitalization has improved efficiencies and customer experiences across the insurance industry. However, fraudsters are exploiting this innovative technology as a new means to create synthetic identities. Designed for Special Investigation Units professionals, this presentation will provide a detailed background on this fraud trend, including its cost and overall impact to insurers. We will also cover best practices for deterring, detecting, and investigating synthetic identity fraud. This will include how to build a plan of action; set realistic goals; and define successful outcomes for an investigation.

Big Sur – Workers' Compensation Track

Bundling For Profit: Physical Restoration Programs

Janine Phair

This course will introduce students to the background and fundamentals of a newer fraud involving pain management physical restoration programs. Thanks to workers' compensation reforms and subsequent adoption of the Medical Treatment Utilization Schedule, costly physical

restoration programs have steadily grown and proliferated in the workers' compensation industry, leading to thousands of dollars of loss for insurance carriers. This course will inform students about how to spot unscrupulous operations, how they are using bundling fraud to reap astonishing profits, and how to effectively put a stop to this type of fraud.

Cypress – SIU Track

How Science Can Elevate Your SIU Program

Dalene Bartholomew

This dynamic session shares how science can elevate all aspects of your antifraud program. Learn to leverage the psychology of persuasion and enhance your ability to inspire thought in others, energize them into action, and motivate their valued contributions. Explore personality theory to identify your own dominant personality traits and those of your team to improve communication and build more effective relationships. Experience the science of influence to inspire people at every level of your organization and all parties involved in claims; to engage their unique perspectives and ignite their desire to actively contribute toward optimal SIU program outcomes.

Spy Glass – SIU Track

Field versus Desk Investigations

Jim Wesson

This course will provide recommendations on how to conduct both field and desk investigations. Each investigation requires different tactics and strategies on how to develop an investigative plan and conduct interviewing, obtain documentation (e.g., getting signed releases, etc.) , evidence collection, and related areas. The course will explore the challenges (advantages and disadvantages) regarding both types of investigations.

10:10 A.M. – 10:30 A.M.   BREAK

10:30 A.M. – 11:25 A.M.

Regency Main – *Workers' Compensation Track*

Capping and Insurance Fraud

Vince Marinaccio
Jeff Stuart

Capping, the selling of clients to attorneys, has grown significantly in the California workers' comp system. The resultant claims are estimated to represent over $1.2 Billion dollars in costs to the system – with many involving claimants who have never reported any injury to their employer. These criminal organizations are growing as are the number attorneys willing to participate in this crime. This course will provide in depth training on the law, investigation, and prosecution of capping and kickbacks within insurance fraud.

Regency 1-2-3 – *Legal Track*

Ethics for Attorneys and SIU

Sumair Sandhu
Michael Chiriatti
Gene Donnelly

An ethical violation can ruin investigations, prosecutions, and even reputations and careers. Conforming to ethical requirements, some of which are not well known or intuitive, is essential in fraud investigations and prosecutions. Beyond complying with minimum requirements, the benefits of following the high ethical standards of our professions will be discussed.

Big Sur – *Auto Track*

It's Big and Yellow (and Green) – Now What Do I Do With It?

Dave Bente
Gabe Marquez

The theft of an automobile could involve fifty, sixty and even ninety thousand dollars. But the theft of large equipment such as farm implements, large trucks and construction equipment can encompass losses in the hundreds of thousands of dollars. This course will explore the various types of large equipment subject to theft and fraud and provide insights and concepts on how to investigate these types of (often) multi-national thefts and provide ideas on how insurers can educate their clients on how to protect their equipment.

Cypress – *Law Enforcement Track*

So, You've Been Assigned to Investigate Auto Fraud… A Law Enforcement Perspective

Rod Reyes

This course will provide introductory information to District Attorney Investigators or CDI Detectives who have been newly assigned to investigate automobile insurance fraud. The focus of the course will be on 1) How the Auto Insurance Fraud Program is funded, 2) Types of Automobile Insurance Fraud, 3) How referrals are received, and the FD-1 process, 4) Overview of basic investigative steps, and 5) Case studies.

Spy Glass – *Property Track*

The ABC's of a Large Property Fraud Claim: From FNOL to EUO to SOL

Kevin Hansen
Richard Harer

The claims department refers a large, 6-figure property loss to your company's SIU department, with several red flags, thorny investigative issues, difficult policyholder representation, and even some potential coverage issues, looking to you to clean it all up. An EUO attorney and SIU investigator - each of whom have been involved in hundreds of large property claims over the past 30 years - will address the following subject matter: managing the investigation; dealing with difficult advocates like Public Adjusters and policyholder attorneys; dealing with a parallel criminal investigation; when an EUO should be utilized; who should make the decision to retain an attorney for an EUO? Can an SIU investigator take their own EUO? How best to prepare for the EUO? How can the SIU investigator, adjuster and attorney collaborate with each other prior to, and during, the EUO? Who should attend the EUO? How should the EUO be recorded? This course will encourage audience participation in sharing attendees' perspectives and experiences, and develop innovative strategies that will provide SIU investigators, claims professionals, EUO attorneys and others with takeaways to ensure the best outcomes when handling questionable large property loss claims. Anyone who handles, investigates, or provides counsel on large property loss claims will not want to miss this interactive training session.

11:45 A.M. – 1:00 P.M. LUNCH – Location To Be Announced

1:00 P.M. – 1:55 P.M.

Regency Main – *Investigative Track*

Unmasking Fraud: Leveraging Document Metadata and Cellular Evidence – Part I

Rich McKeon

In the modern era, SIU claims primarily revolve around digital transactions in which documents and photographs are offered as proof of loss. The savvy investigator must understand the subtle clues hidden within such evidence. This session equips investigators with essential techniques and tools to validate or challenge such evidence and discern when to seek external expertise.

We'll then delve into securing digital evidence from claimants with consent. Exploring pre-litigation call detail records (CDRs) analysis and mobile device extractions provides investigators with invaluable evidence. This critical information can significantly expedite the assessment of a claim. Topics will include logfile evidence detailing device GPS location & speed, security camera manipulation, and wearable devices.

Regency 1-2-3 – *Workers' Compensation Track*

Premium Fraud, Tax Evasion, Wage Theft and the California Labor Commissioner's Office

Lilia Garcia
Dominic Dugo
Eduardo Martinez

Premium Fraud is a $25 billion a year problem. When combined with the $2 trillion underground economy, $700 billion of tax evasion, and $50 billion of wage theft nationwide, the result is an unfair business practice that costs honest employers, hard working employees, insurers, and the government billions of dollars a year. This class will explore these costly crimes and how the Labor Commissioner's Office can assist your investigations.

Big Sur – *SIU Track*

Measuring an SIU Program's Success – In an Ever-changing Environment

Jay Bobrowsky
Brian Biggs
Dawnde Pence

A diverse panel discussion will address how to effectively measure and quantify a successful Anti-Fraud program to various business partners and stakeholders. Topics will include: program quality, impact, and demonstrated return on investment (ROI). The panel will explore various partners including internal departments and external resources. Additionally, the panel will examine effective methods for sharing results and outcomes to encourage more participation and collaboration.

Cypress – *Auto Track*

Peer-to-Peer Rental Vehicle Theft: Strategies and Solutions

Len Werkheiser
Jessica Ballard

An enlightening one-hour session that covers the peer to peer [P2P] rental process from vetting to rental completion. In this concise yet impactful session, experts from Outdoorsy/ROAMLY and Command Investigations will explore the pressing issue of (P2P) rental theft and the innovative strategies and solutions to both combat it and the challenge in handling claims when they occur. This one-hour panel discussion is a unique opportunity to swiftly familiarize yourself with the latest trends, best practices, and solutions in the prevention and handling of P2P rental vehicle theft. Join us for this condensed but highly informative session to contribute to the ongoing efforts to safeguard vehicles and promote security in the sharing economy.

Spy Glass – *Legal Track*

Thermonuclear Verdicts and Third-Party Litigation Financing

Dennis Kass

No topic has impacted the lives of every SIU analyst, adjuster and attorney than third party litigation funding and nuclear verdicts. This seminar will explore the interrelationship between these issues, explore the root causes and provide a plan of action to expose and conquer these issues.

1:55 P.M. – 2:15 P.M.   BREAK

2:15 P.M. – 3:10 P.M.

Regency Main – *Investigative Track*

Unmasking Fraud: Leveraging Document Metadata and Cellular Evidence –Part II

Rich McKeon

In the modern era, SIU claims primarily revolve around digital transactions in which documents and photographs are offered as proof of loss. The savvy investigator must understand the subtle clues hidden

within such evidence. This session equips investigators with essential techniques and tools to validate or challenge such evidence and discern when to seek external expertise.

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Regency 1-2-3 – Law Enforcement/Legal Tracks

Unpacking Attorney Client Privilege

Mattia M. Corsiglia

The purpose of this course is to provide you tools to avoid violating attorney-client privilege and getting yourself or your office conflicted off an investigation. It will explore the attorney-client privilege, exceptions (including the crime-fraud exception), and the use of special masters. The course will provide a step-by-step guide listing best practices and provide examples from actual cases. This course is for attorneys and investigators.

Big Sur – Workers' Compensation Track

Premium Fraud Investigations – Harnessing the Power of OSINT

Daniel Bartlett

Workers Compensation premium fraud costs the industry billions of dollars each and every year. In this session we will examine a recent payroll underreporting case study in which a shell company was used to hide more than $100m in payroll. Attendees will discover how open source intelligence (OSINT) was utilized to identify and investigate the fraud. Practical tools, tips and resources available to premium fraud investigators will also be discussed.

Cypress – Investigative Track

Tsunami of all scams: Pig Butchering– Part I
Erin West

Pig butchering is the biggest romance/investment scam the world has ever seen, taking billions of dollars household by household each year. In this class, you will learn how this massive scam works, how

Chinese organized crime is running it from locked compounds in Southeast Asia, and what we can do about it as a global force.

Spyglass – *Auto Track*

Foreign Operations and Mexico Investigations

Sara Hermosillo

In this session, participants will learn about Foreign Operations, how vehicles are located, identified, and repatriated. As well as Mexico Investigations and how NICB Foreign Operations can assist in gathering data to support criminal investigations.

3:10 P.M. – 3:30 P.M.   BREAK

3:30 P.M. – 4:25 P.M.

Regency Main – *Investigative Track*

How to identify, Investigate and Prosecute any Fraud Case.

Shaddi Kamiabipour

The fundamental foundation of all fraud cases is the same. By approaching the topic with the focus on the similarities of all fraud, investigations and prosecutions, attendees will learn how to narrow their focus of their case in order to efficiently and effectively investigate and subsequently prosecute an insurance fraud case. The speaker will discuss why all insurance fraud cases should not take more than 6 to 8 months to investigate, and if your case is taking longer than that, then you don't have a case!

Regency 1-2-3 – *Auto Track*

The Essentials of Auto Fraud Investigations

John Philpott
Matthew Barnes

Where to begin in Auto Fraud Investigations? From the simple one defendant crash and buy cases, to the complex, multi-defendant auto fraud and theft rings. In this presentation, you will be exposed to what leads to a successful prosecution, from both the perspective of the investigative and prosecutorial side. You will be given examples of successful auto fraud investigations and prosecutions, and how they can be helpful to you.

Big Sur – Medical Track

Medical Fraud – Come with Your Questions, Leave with Answers

Gordon Oard

Lance Peatman

Anyone handling a claim involving an alleged injury of any type knows the impact Provider Fraud can have on that claim. While the impact is felt mostly by those handling Worker's Compensation claims, the overall impact is there. Alleged injury claims need the involvement of one group, those providing "alleged" medical services. The involvement of that one initial provider can lead to the involvement of a host of other ancillary services which may include specialty treaters, diagnostics, surgery centers, interpreters, legal copy services and who knows what else. Injury claims of all types generate huge profits for those involved and realistically have almost no downside. This course will provide investigative considerations for those investigating suspicious providers. Attendees will be provided with specific investigative considerations.

Cypress – Investigative Track

Tsunami of all scams: Pig Butchering– Part II

Erin West

A continuation of the practice of pig butchering - the biggest romance/investment scam the world has ever seen, taking billions of dollars household by household each year. In this class, you will learn how this massive scam works, how Chinese organized crime is running it from locked compounds in Southeast Asia, and what we can do about it as a global force.

Spyglass – Legal/Investigative Tracks

Making a Case for Restitution that will Stick

John Hubanks

Michael Lysobey

This course assumes a basic familiarity with the nature of employer premium fraud and will focus on aiding both insurers and prosecutors in strategies to actually collect restitution as part of a successful criminal prosecution. For insurers, find out what prosecutors want and need at the referral stage and during the investigative stage. What information should be included when reporting fraud to improve the probability that a prosecutor will charge that case? What does the prosecutor need from the victim (the insurer) to ensure a successful prosecution? How can the prosecutor build a solid criminal case and improve the probability of actually collecting restitution from the fraudster? Learn from recent successful prosecutions that resulted in restitution over $500K plus jail time.

4:30 P.M. – 5:15 P.M.
Spyglass
SPECIAL SESSION - Spyglass

Meet the California Labor Commissioner

Lilia Garcia
Dominic Dugo
Eduardo Martinez

A MUST for District Attorneys and District Attorney Investigators! Lilia Garca, State of California Labor Commissioner will be discussing the new $18 Million wage grant to focus on wage theft in California. This will an excellent opportunity to learn of the various programs targeting wage theft and to provide information to prosecutors on the availability up funding to combat this crime.

5:30 P.M. – 7:00 P.M.   Conference Networking Session - Monterey Ballroom

FRIDAY, APRIL 12, 2024

GENERAL SESSION
Regency Main

9:00 A.M. – 10:00 A.M.
John Standish - AI and Analytics
InsureTech 3.0 - Strategies for Artificial Intelligence for the Claims Workflow: Severity, Fraud, Litigation, and Future Regulations

The insurance industry is experiencing a significant skills gap in the claims workforce. Senior and accomplished examiners and investigators are retiring and walking out the door with institutional

knowledge not captured by the carrier. These gaps are disrupting the claims workflow, resulting in higher severity, not recognizing insurance fraud schemes, and higher incidences of litigation. Recent advancements in artificial intelligence can fill these gaps and assist insurance professionals.

In this presentation, you will learn how advancements in AI, machine learning (ML), natural language processing (NLP), and semantic analytics (SA) can make the claims workflow more efficient and productive and train your new team members while plugging the gaps.

10:00 – 10:15 A.M.   BREAK

10:15 A.M. – 12:00 P.M.

From Detection to Conviction

> **Jay Bobrowsky,** Senior Vice President, SIU, State Compensation Fund
> **Dale Banda,** COO, J.D. Wesson & Associates, Inc.; CDI, Deputy Commissioner (retired)
> **Michael Chiriatti,** Deputy District Attorney, San Bernardino District Attorney's Office

This popular annual presentation focuses on issues of critical interest to the entire Anti-Fraud Personnel community approached through hypotheticals and interactive discussion. Hypotheticals are based on cutting-edge issues, professional ethics and optics, the newest fraud schemes, counter measures, and sometimes follow-up on earlier presentations. Identifying areas of disagreement is a goal, so as to create an exchange of ideas and to provide clarity where possible. We promote an awareness of important issues and challenge the audience to better understand different points of view and approaches, and to join together in discussing strategy, tactics, and ethics, to better achieve successful outcomes, including prosecutions. Accordingly, audience participation has always been strong and is always encouraged from all groups (including SIU, law enforcement, civil and prosecuting attorneys).

12:00 P.M. Closing Remarks Jay Bobrowsky, President AFA