

To show our continued commitment to transparency with you throughout this evolving pandemic, I would like to provide you with this week's pandemic plan update. If you need to reference these updates at any time, please navigation to our company [news & media](#) webpage.

As we navigate these uncharted waters with you, our most important responsibility is the health and safety of our staff, clients and the public. That has not changed our commitment to provide our partners services in a consistent and professional manner with quality and transparency.

CoventBridge is the partner you can continue to rely on.

CoventBridge

We have implemented our Pandemic Action Plan which is part of our Business Continuity Plan.

We are proactively working with national, state and local partners to ensure we are prepared to react to any new developments in insurance claims, fraudulent or not.

Our Staff

99% of CoventBridge staff work from remote locations on a daily basis. Our systems and security protocols are built around this reality. This allowed for our seamless and quick transition of the majority of our office based staff to remote work as part of our Pandemic Action Plan.

We are not aware of any CoventBridge employee who has tested positive for the COVID-19 virus as of today.

Legal

At this time, CoventBridge is open in all states for surveillance and investigations. Due to the crucial role we play as an extension of the insurance and financial services industries, our investigations and surveillance are deemed an essential business. This has been confirmed with the various states with mandates in place. We are following the individual state requirements by providing our investigators with the specific documentation related to each state if approached by law enforcement that will allow them to continue the surveillance or investigation they are conducting.

Our legal team is monitoring Government Imposed Restrictions. We are aware of the states and localities putting precautions in place such as shelter-in-place orders and curfews. Our staff will abide by such orders as they are communicated and interpreted.

CoventBridge will abide by the laws and restrictions put in place by the state and local governments throughout the U.S. Open investigations, if warranted, will be suspended and re-initiated once the restrictions are lifted. We will stay in communication with clients on these pending cases.

Our teams are not currently restricted from travelling or working in areas that have no such restrictions. We evaluate the feasibility and safety considerations on a case by case basis. We are well positioned to resume normal operations once restrictions are removed.

Safety

Our Field Investigators, Surveillance, Claims and SIU, have all been instructed to take measures that consider their health and safety and those they interact with while conducting investigations that protect everyone.

Surveillance

Our Surveillance team is conducting investigations throughout the United States. **As most claimants are encouraged to get outdoors during times of quarantine, we are capturing more outdoor activity than usual, providing strong surveillance results. This footage includes activities such as; bike rides, runs, yard work, home improvement projects and other outdoor activities in public view. An example of this is below for your review.**

Claims and SIU

For the safety of our staff, clients, and the public during the current pandemic environment, we will not initiate unsolicited or unscheduled in-person contact with anyone. This change in protocol will not impact scheduled in-person meetings or interviews since both parties have mutually agreed to the meeting, nor will it impact telephone contact, virtual interviews, surveillance, or desktop investigations. Furthermore, we will continue to work assignments, in accordance with client specific workflows and CoventBridge best practices, until we reach a point wherein the workflow would dictate the above mentioned non-solicited contact. At that point, our Case Manager will consult with the client, on a case by case basis, and seek agreement/direction on a course of action for the file.

Our Claims and SIU teams are deploying our virtual statements and interviews as options, when appropriate, for claimants and subject who are more comfortable with this technology vs. having someone come into their home.

Desktop Investigations

Since the start of the COVID-19 pandemic CoventBridge has seen the usage of social media increasing each day. While people are working from home, quarantined, practicing social distancing, it is apparent that their electronic devices and social media platforms are the one constant source of “escape” in their day-to-day lives. CoventBridge has worked and continues to update our search methodology specific to COVID-19. We aren’t focused solely on any potential COVID-19 regional timeline of events, since that would be especially difficult to tie to individual situations. Rather, we are looking for specific activities, their level and context.

For example, exposure on Workers’ Compensation claims. If a claimant cites workplace exposure to COVID-19 and/or reveals that they tested positive, we are reviewing their social media platforms for posts specific to activity and locations where exposure could be high risk outside of the workplace; possibly finding posts about potential exposure prior to the WC claim.

Social distancing activities are a specific area of focus. We are seeing many posts that are outside the “survival” activities needed for “Shelter in Place” such as grocery and pharmacy runs. We are focusing on outside activities under the guise of social distancing, for example, posts of hiking trails, kayaking, paddle boarding, and home improvement.

When this type of activity is found, we recommend that we implement our Social Media Monitoring product to stay up-to-date on the claimant’s postings.

We continue to be vigilant in our efforts to lead in this area, provide the most up-to-date strategies and develop valuable and effective action plans.

Medical Canvasses & Record Retrieval

With the closure and staff limitations at some facilities, there may be some delays in the retrieval of records. As always, we are dedicated to quick and transparent communication with our clients if delays arise.

Also, some police and coroner records departments have closed or are working reduced hours. In these instances, we are forced to obtain the records and information directly from the investigating officer which may create delays.

Going Forward

We will continue to keep you updated and provide new information as quickly as possible as we navigate the uncertainty together.

Our unique toolset including unmanned surveillance, virtual interviews, social media algorithms and professional, seasoned staff means you can trust us to provide the quality service you expect even in these uncertain times.

Whom should I contact at CoventBridge Group with additional questions?

Please contact us at 888-932-7364 or Stacy.Hanson@coventbridge.com

Example Surveillance Footage from March 18-20, 2020

