

Pandemic Plan Update

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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 websites dedicated **Pandemic Plan** webpage.

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 work remotely as part of our Pandemic Action Plan.

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.

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.

CoventBridge will abide by the laws and restrictions put in place by the state and local governments throughout the U.S. Open investigations will be suspended if warranted 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 teams have all been instructed to take measures that consider the health and safety of those they interact with, and themselves while conducting investigations.

Surveillance

Our Surveillance team is still conducting investigations throughout the United States. We are obtaining strong surveillance results as our footage is capturing increased outdoor activity.

At the end of this update, please see some examples of surveillance footage from this past week. We captured claimants running, playing sports, performing car & home maintenance, yard work, dog walking and more.



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Claims and SIU

As part of our Social Distancing protocols, 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 when both parties have mutually agreed to the meeting, nor will it impact telephone contact, virtual interviews, surveillance, or desktop investigations.

We are seeing dramatic increases in the adoption of our virtual statement and interview tool, *CoventConnect*. This HIPAA compliant virtual video solution allows for interviews to be conducted and evidence to be obtained all while eliminating any risk of Coronavirus contact between your claimants, insureds, and our investigators.

For more information on our virtual investigative tools, please contact me at Stacy.Hanson@coventbridge.com

Desktop Investigations

During this pandemic, we are seeing a daily increase in social media activity. Claimants' devices are becoming their escape from the quarantine mandates and work from home orders. CoventBridge has enhanced and updated our search methodology specific to COVID-19 and we're achieving strong results.

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 Workers' Compensation claim.
- Social Distancing Activities: these activities are a specific area of focus. We are seeing many posts that are outside the "survival" activities allowed 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 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

We are dedicated to quick and transparent communication with our clients if closures or reduced hours at some facilities cause delays in the retrieval of records.

International Investigations

- We are fully operating in all English & Spanish speaking countries.
- We are performing investigations without major delays in China, Japan, South Korea, and Thailand.
- Africa and Philippines are business as usual, except in areas with no access to working phone lines.
- We are addressing, on a case by cases basis, delays in non-English speaking Europe, depending on the country and particularly in Italy.
- We are temporarily closed in India and the smaller surrounding countries, Bangladesh, Burma, Bhutan, Nepal and Haiti.
- Please contact us for any additional questions on our international investigations.



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Utilizing Virtual Tools - IS YOUR DATA AT RISK?

In the urgent rush to meet social distancing guidelines and the needs of field investigations, many are implementing the usage of "off the shelf" virtual products that could put your data protection security measures at risk.

Please ensure you are keeping your organization and your customer's data safe by reviewing our article:

Utilizing Virtual Tools - IS YOUR DATA AT RISK?

Corporate Citizenship

CoventBridge is donating our unused company computing power to <u>Folding@Home</u>, a distributed computing project that allows individuals to donate their spare computing cycles to assist in the fight against coronavirus.

Going Forward

We will continue to keep you updated and provide new information regularly.

Our highly effective solutions including unmanned surveillance, virtual interviews, social media algorithms, unmatched security and technology and our national network of professional, seasoned staff means you can trust CoventBridge 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

Sample Surveillance Footage from March 21-27, 2020

