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.

This week we ask you to take special note of our technology section. This section has some important information on how to protect your data, as some investigations by other suppliers may be conducted with "off the shelf" virtual tools that are not HIPAA or SOC 2 Type II Compliant.

### CoventBridge

We have continued the execution of 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 facilitated our seamless and quick transition of our office-based staff to work remotely as part of our Pandemic Action Plan.

#### Legal

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.

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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. FULLY OPERATIONAL -We Continue to Provide All Services in All States While Following CDC & White House Guidelines

#### 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 has been and will continue to conduct investigations throughout the United States. We are obtaining strong surveillance results as our footage is capturing increased outdoor activity, such as:

- Operating heavy equipment and machinery
- Lifting and playing with children

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- Performing car & home maintenance
- Playing sports
- Yard work
- Dog walking & more

An Increase in Outdoor Activity is Yielding Strong Surveillance Footage

At the end of this update, please see some examples of surveillance footage from this past week.

### **Claims and SIU**

We are still seeing dramatic increases in the adoption of our HIPAA compliant and SOC 2 Type II certified virtual statement and interview tool, *CoventConnect*. Since implementing this virtual tool 2 years ago, we have already trained the needed amount of professional staff to ensure we can handle the expected increase in volume. CoventConnect is a video solution that 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. Clients can take advantage of the CoventConnect tool in 3 different ways:

Our Virtual Interview Tool, CoventConnect, Has Allowed Us to Continue Interviews & Statements During Quarantine

- 1) Operator Assisted: CoventBridge will schedule and execute set up of the calls with the required parties, inclusive of representatives from the client. The client would run the call and our "operator" would be available for any technical assistance throughout the call.
- 2) CoventBridge Fully Conducted: Our highly trained investigators complete the investigation for the client.
- **3)** Train the Trainer: We would train your staff to use the software, our staff would not be involved in the scheduling or executing of setting up the calls.

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

#### **Desktop Investigations**

CoventBridge continues to see a daily increase in social media activity that is providing us with strong investigative results. Please see a few examples at the end of this update of social media search results.

As we frequently enhance and update our search methodology specific to COVID-19, we are uncovering new activity that has proven beneficial to monitor. Examples of those are:

- 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.

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- 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 Social Media Activity Continues to Increase, Resulting in the Capture of Strong Investigative Support

recommend our Social Media Monitoring product to stay up-to-date on the claimant's postings.

- In <u>this article</u>, The Washington Examiner outlines how they are seeing a rise in google searches on "how to set a fire". The impact this pandemic is having on the economy will lead to insurance fraud like this in the future, and CoventBridge will be at the forefront investigating.

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

As the largest HIPAA and SOC 2 Type II certified investigative organization in the world, our highly trained nationwide retrieval resources provide the quickest and most transparent communication with our clients through our client portal. If closures or reduced hours at some facilities cause delays in the retrieval of records, we are committed to ensuring you can connect from anywhere to view and download your records as soon as they are obtained.

#### **Technology Articles**

- Virtual Investigative Tools (HIPAA & Soc 2 Type II Compliant)

- CoventConnect Remove social distancing barriers by taking statements and interviews virtual.
- InView1440 24/7 unmanned surveillance.
- 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.
- Compliant? Says Who? What It Means To Be SOC 2 Type II Certified Vs. Compliant
  - Many organizations state that they are SOC 2 Type II compliant but being compliant is not a certification. While they sound similar, these terms are easy to differentiate. Organizations that hold the title of SOC 2 Type II certified have been verified through an independent certified third party auditor who has determined they have implemented well-defined and verifiable policies, procedures, and practices over an extended period of time— not just ticking the compliance checkboxes.

#### **International Investigations**

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- 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.

### **Corporate Citizenship**

CoventBridge is donating our unused company computing power to **Folding@Home**, a distributed computing project that allows individuals to donate their spare computing cycles to assist in the fight against coronavirus. **Check out this article** to see how **CoventBridge is assisting scientist in the war against coronavirus**.

## **Going Forward**

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

Our highly effective SOC 2 Type II certified and HIPAA compliant solutions include virtual tools like:

- Virtual interviews & statements
- Social media algorithms
- Unmanned/virtual surveillance

These tools backed by our unmatched security and technology and our national network of professional, seasoned staff, means you can trust CoventBridge to provide the quality and 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 30 - April 4, 2020

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# Sample Social Media Searches from March 19 - April 4, 2020



## Sample Social Media Searches from March 19 - April 4, 2020

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THINK TRUTH

