

To show our continued commitment to keeping you informed throughout this evolving pandemic, I would like to provide you with this week's pandemic plan update.

Please take note of our new **Potential COVID-19 Related Fraud** section. Each week in this section we will highlight a new potential COVID-19 related fraud and provide you with some examples to reference regarding new fraud claims that may potentially arise from this pandemic.

Surveillance, Claims, SIU and Desktop Investigations have been active and successful in all states.

The safety and legal updates in our [previous pandemic updates](#) remain in place.

POTENTIAL COVID-19 RELATED FRAUD

This Week - Vehicle Related Fraud:

- **Staged Accidents Claims**

- With less witnesses on the road, fraudsters have more opportunity to commit intentional accidents leading to fraudulent claims.
- If there is no injury, the fraudsters may suggest to the insured driver that they exchange partial information and not involve police to limit the possibility of COVID-19 spread. They can later claim false injury to the driver's insurance carrier since there's no report.

- **Car Theft & Break-ins**

- The longer people are out of work, we could potentially see an increase in overall car theft and break-ins as well.

- **Jump-in Claims**

- Jump-ins occur when individuals who were not in the car at the time of the accident claim they were and file claims to be part of a potential settlement.

- **Auto Repair Claims**

- As we've seen in some Forbes articles this week, related to COVID-19, repair shops are charging substantially high fees for storing and cleaning vehicles prior to repairs. The shop states they can't work on the vehicle until possible coronavirus has cleared or they clean it to work "safely". Some insurance companies may not pay for these new and potentially fraudulent fees.

- **Arson Claims**

- With high unemployment, fraudsters will try to get out of their payment obligation by creating mysterious car fires.

Surveillance

- **Outdoor Activity**

- The outdoor activity during this quarantine has provided strong surveillance footage (examples at bottom of this update). If for some reason you can't take advantage of capturing the outdoor activity during this time, we can assist you with starting the case so it's ready for surveillance scheduling when the quarantine is lifted.

- **Virtual Surveillance**

- InView1440 is our HIPAA compliant 24/7 virtual surveillance tool being utilized when appropriate.

Claims and SIU

- **Virtual Statements, Interviews and Crash Scene Investigations**

- We are executing on virtual investigations through our HIPAA compliant and SOC 2 Type II certified virtual statement and interview tool, [CoventConnect](#), which allows investigations to be conducted remotely while eliminating any risk of coronavirus contact between your claimants, insureds, and our investigators.

- **Unsolicited In-Person Contact:** As part of our Social Distancing protocols, we will not initiate unsolicited or unscheduled in-person contact with anyone.

- This will not impact scheduled in-person meetings or interviews when both parties have mutually agreed to the meeting. In these assignments, social distancing and safety measures will be adhered to.
- This does not impact telephone contact, virtual interviews, surveillance, or desktop investigations.

Desktop Investigations

- **Social Media Activity**

- Social media activity continues to increase, resulting in the capture of strong investigative support (examples at bottom of this update).

- **Search Methodology Specific to COVID-19**

- As we frequently enhance and update our search methodology specific to COVID-19, we are uncovering new activity that has proven beneficial to monitor. 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 that we will keep you apprised of as they evolve.

Medical Canvasses & Record Retrieval

- As the largest HIPAA compliant 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.

International Investigations

- Please contact us with any questions regarding our international investigations.

Investigative Technology During COVID-19

- In the rush to implement virtual investigative tools by others during this pandemic, we have seen an increase in the number of organizations utilizing Non-HIPAA compliant or SOC2 Type II certified investigative tool. Ensure you and your client data is protected. Below are a few articles that can assist your evaluation, or contact us at: Security@coventbridge.com

[Utilizing Virtual Tools – IS YOUR DATA AT RISK?](#)

[Certified? Says Who? What IT Means To Be SOC 2 Type II Certified Vs. Compliant](#)

[CoventBridge's Virtual Investigative Tools](#)

Sample Surveillance Footage from April 6 - April 12, 2020



NJ

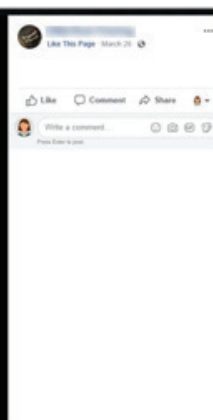
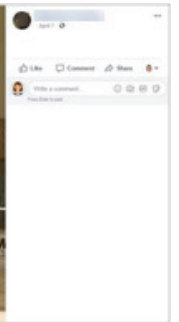


MD



AZ

Sample Social Media Investigations from March 26 - April 7, 2020



If you need to reference these updates at any time, please navigate to our website's dedicated [Pandemic Plan](#) webpage.