

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.

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

What You Need to Know

We Are Seeing Increased Activity in The States That Opened This Week

CoventBridge Is Open In All States

Social Media Activity Continues to Increase, Providing Strong Investigative Support

Virtual Statements & Interviews Are Available

Outdoor Activity is Providing Strong Surveillance Footage

Our Virtual Investigative Tools Are Soc 2 Type II Certified and HIPAA Compliant

International Investigations are Underway

We Are Conducting Scheduled In-Person Interviews & Statements

Virtual 24/7 Surveillance Is Available

STATE RESTRICTION UPDATES:

- CoventBridge is open in all states and monitoring state restrictions closely. With partial re-openings happening this week in the following states we have seen an increase in claimant activity:
 - Alaska, Colorado, Georgia, Minnesota, Mississippi, Montana, Oklahoma, South Carolina, and Tennessee.
- As the expiration date for the original stay-at-home order expires this week for the following states, we will wait to see if the governors will extend or lift the orders to start partial openings. We have planned accordingly and have resources in place to react and fulfill investigative needs promptly.
 - Alabama, Arizona, Florida, Idaho, Maine, Nevada and Texas.
- We will monitor these changes and continue to update you as states reveal re-opening dates and plans.

POTENTIAL COVID-19 RELATED FRAUD

This Week – Arson Claims

As the economy weakens, arson claims are expected to rise. On April 7th The Washington Examiner shared an article where they stated that google shows users searching for information on “how to set a fire” grew by 125% in the last week of March alone. Prompt investigations of these claims will aid in evidence collection for claim determination.

• Property Arson:

- The economic stress of COVID-19, based on previous experience, will lead to more fraudulent activity, and that doesn't stop at the home. When mortgages become unbearable, we may see an increase in arson at the claimant's home property. Common causes are grilling, frying, candles etc. In these claims, you can look for inflated cost of items and out of ordinary property being included without proof of ownership or supporting pictures. Important steps to proving fraud will be to obtain full statements, photos, Fire Marshal and cause and origin reports. We recommend obtaining the first responder accounts and reports prior to taking the claimants statement, as this will help in identifying inconsistencies.
- There may be some instances where a claimant has fire damage to a second home. In these instances, be sure to pay attention to any policy changes the weeks prior to the fire, as well as any scheduled foreclosures on either of their homes
- With the abrupt closing of businesses due to COVID-19 there will be a short- and long-term financial hardship on many small businesses. Due to this we anticipate a spike in arson claims coming from small businesses now and into the future. Pay attention to security camera tampering, any rearrangement of cooking equipment prior to the fire, a change in safety protocols that are usually taken to prevent fires, witnesses with contradicting statements of when the fire began, and of course, other nearby security footage.

• Vehicle Arson:

- In economic hardship the unfortunate decisions are sometimes made by a claimant to set fire to a car so that they can secure insurance payment for more pressing financial needs. When investigating these cases pay attention to common signs of increased insurance policies and evidence of igniting fluid, but also things like late payments and previous insurance claims filed by the claimant.
- When it comes to vehicle arson at a business, pay attention to any tampering with surveillance cameras that the business usually has in working condition, the timeliness or lack of timeliness in calling the fire department, and any phone data that may place the claimant at the business location prior to the fire.
- In economic hardship the unfortunate decisions are sometimes made by a claimant to set fire to a car so that they can secure insurance payment for more pressing financial needs. When investigating these cases pay attention to common signs of increased insurance policies and evidence of igniting fluid, but also things like late payments and previous insurance claims filed by the claimant.

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 27 - May 1, 2020



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Sample Social Media Investigations

