

THINK TRUTH. THINK COVENTBRIDGE GROUP.



Solutions *Package*

CONFIDENTIAL

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The Global Leader in Full-Service Investigations



A PARTNERSHIP THAT PRODUCES RESULTS

On behalf of all our employees around the world, I would like to express our genuine appreciation for the opportunity to present the enclosed proposal.

We often have the opportunity to present our services to organizations who are well respected and leaders in their industries. Time after time, I am asked what sets CoventBridge Group above and beyond our competitors. While this entire document describes in detail what we do and how we do it better, there are three elements that set us apart on every assignment we take on:

OUR PEOPLE. Naturally, our investigators have professional level operational and investigative expertise, with an average of 15 years of experience. Companies who partner with CoventBridge Group are also signing on with a team that lives and breathes ethics and integrity – experts who take pride in their work and conduct themselves with professionalism and in a manner that is very transparent to you.

UNMATCHED FLEXIBLE CUSTOMIZATION. We offer a level of customization that exceeds other full service companies, leveraging our national resources with our localized talent. Above and beyond tailoring our investigative approach in the field to obtain the results you desire, we also focus our customization efforts on making it easy and efficient to manage your business and relationship with our team. This includes customized workflows, reports and technology configurations. In everything we do, we function as a “low maintenance” provider of services to your organization.

OUR REPUTATION. CoventBridge Group and its leadership have a sterling reputation throughout the industry for impeccable ethics and client centered behavior.

We are confident a close examination of our organizational structure, our business and our investments in technology, including our SmartPartner platform, will illustrate our commitment to building successful long term relationships.

Thank you again for this opportunity to serve your investigative needs. Please feel free to contact me directly should you have follow-up questions about our organization.

Sincerely,

Doug Merriman
CEO, CoventBridge Group
doug.merriman@coventbridge.com
Phone: 888-932-7364 | Mobile: 904-763-3033

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WHY CHOOSE COVENTBRIDGE GROUP?

WE ARE
THE GLOBAL LEADER
IN FULL-SERVICE INVESTIGATIONS



High Standards
Complete Quality Control



Financial Strength
Continued Investments in
People & Technology



Experienced
Investigative Expertise



Global Reach
Network of Investigators
strategically placed throughout
the world



1000+ Employees
Local Investigators Throughout the US



Data Security & Privacy
SOC 2 Type II Certification
HIPAA Compliant



Commitment to Trust
Integrity & Transparency



In-house Legal Team
Verified Licensing & Compliance
General Counsel



SMARTPARTNER®
Efficient, Centralized Ordering

COVENTBRIDGE GROUP ONEPARTNER



Comprehensive, scalable outsourcing alternative for consistent, streamlined investigations.



Manage Multiple Qualified Investigative Vendors



Control Cost & Analyze Spend to Improve ROI



Ensure Adherence to Contract Service Levels



Personalized to Your Needs



Customized Reporting



Ensure Compliance & Quality



Maximize Your Teams Effectiveness



Global Coverage

COVENTBRIDGE GROUP TRUTHIQ SUITE



Nano

Our TruthIQ Nano investigation is a comprehensive search of a claimant's background and online databases. This investigation dates back prior to loss and is conducted by a licensed investigator. At this level we will provide you with the subject's identifiers and aliases through national online database research, inclusive of; social media analytics, detailed internet research, database reported assets and liabilities, potential employers & businesses, residential history, utility services, motor vehicle information, property ownership and surveillance assessment.

Results will be provided in a report containing investigative analysis of impact and potential red flags.

Micro

Our TruthIQ Micro investigation not only includes the same effective mining techniques and databases of our Nano offering, but it introduces 30-days of monitoring, providing valuable insights into red flags on a more continual basis. This monitoring ensures the capture of the claimant's long-term changes in activity/restrictions which can strategically guide surveillance efforts.

Additionally, this offering includes traffic violations, arrests and criminal information obtained through databases.

Mega

Our TruthIQ Mega investigation combines all the investigative methods of our Nano and Micro offering but monitors the claimant for a full 60-days, providing their digital footprint over an even longer period. In this offering, criminal records are searched through state and/or local law enforcement and is inclusive of up to 3 civil searches.

This investigation also takes a more in-depth approach when researching businesses records and licensure, uncovering any disciplinary actions related to licensing, potential lawsuits of interest, and potential employment/other sources of income. This can prove invaluable if the business involves manual labor activity that would contradict claim restrictions.

Giga

Our TruthIQ Giga investigation offering includes all the previous stated levels of investigation with an additional emphasis on vehicle investigations. With the Giga offering you will also receive vehicle recognition data. This data will be obtained through vehicle searches by plate/VIN, address searches and vehicle photo searches. A live vehicle alert will also be set, which will provide vehicle location information in real-time to aid in investigation efforts.

TruthIQ™ Suite		TruthIQ™ Nano	TruthIQ™ Micro	TruthIQ™ Mega	TruthIQ™ Giga
	Performed by Licensed Investigators	✓	✓	✓	✓
	Highlights & Analysis	✓	✓	✓	✓
	Red Flags	✓	✓	✓	✓
	National Online Database Research	✓	✓	✓	✓
	Social Media Analytics	✓	✓	✓	✓
	Subject Identifiers and Aliases	✓	✓	✓	✓
	Detailed Internet Research	✓	✓	✓	✓
	Database Reported Assets & Liabilities	✓	✓	✓	✓
	Potential Employers & Businesses	✓	✓	✓	✓
	Residential History	✓	✓	✓	✓
	Utility Services	✓	✓	✓	✓
	Motor Vehicle Information	✓	✓	✓	✓
	Property Ownership	✓	✓	✓	✓
	Surveillance Assessment	✓	✓	✓	✓
	Traffic Violations		✓	✓	✓
	Database Reported Arrests & Criminal Information		✓	✓	✓
	30 Day Social Media Monitoring		✓	✓	✓
	County Civil Court Searches <i>(up to 3 counties of residence)</i>			✓	✓
	City, State & County Business License Confirmation			✓	✓
	State Agency or County Court Level Criminal Search			✓	✓
	60 Day Social Media Monitoring			✓	✓
	Vehicle, Address & Picture Search - Vehicle Location				✓
	Live Vehicle Alerts				✓



COVENTBRIDGE GROUP SURVEILLANCE



Field Surveillance

Uncovering the truth with unbiased, reliable video documentation

- 700+ employee state licensed investigators
- Average surveillance investigator experience: 10+ years
- Cutting-edge technology and investigative techniques to provide high quality footage
- Internal audits to measure quality compliance
- Compliant with all applicable laws and regulations



Corporate Surveillance

Specialized Services Designed to Eliminate Illegal Corporate Activity

- Efficiently identify & create a plan of action to stop illegal activities such as:
 - Embezzlement
 - Loss prevention & fraud
 - Employee investigations
 - Non-compete violations
 - Competitive intelligence
 - Security site assessments
- Unmanned time-lapse records



InView1440 - Unmanned Surveillance

Day & night video capture

- High-definition video capture
- 24/7 recording (day & night video capture)
- Up to 5 consecutive days of recording time
- Establishes patterns or activity at a location
- Ability to adjust camera view remotely
- Optical zoom capabilities
- Legal review of investigative techniques
- Pre-Assessment and investigative plan of action developed with client
- A licensed investigator will execute set-up and provide reporting



Healthcare Surveillance

Highly Specialized Services to Target Medical Claims Fraud

- Clinic Surveillance
 - Confirm daily number of patients and time/length of treatment
 - Video identification
- Attendant Care
 - Long Term Care

COVENTBRIDGE GROUP CLAIMS INVESTIGATIONS

EFFECTIVE INVESTIGATIONS FOR COMPLEX CLAIMS



Claims Investigations

- Extensive national network of highly trained and licensed employee investigators
- Collaborative and consultative investigative approach
- Cutting-edge technology for virtual interviews & investigations
- Real-time access and total visibility to your investigation 24 hours a day, 7 days a week
- Thorough investigations, exceeding client expectations



Claim Types

- Property (commercial & residential)
- Auto (commercial & non-standard auto)
- Workers' compensation & Liability
- Life & Disability

INVESTIGATION TYPES

- Recorded/Written Statements
- Clinic Inspections
- Accident Scene Investigations
- Employer Compensability Investigations (COVID-19)
- Accident Reconstruction
- Contestable Accident Investigations
- Second Injury Fund Investigations
- Vehicle Event Data Recording Downloads
- PIP
- Business Interruption
- Effective Investigations for Complex Claims
- Background Investigations
- Property Ownership
- Subrogation Investigations
- AOE Investigations
- Premium Fraud Investigations
- Medical Records Retrieval
- File Review and Audit
- Waiver of Premium & Continuance of Disability Interviews
- Contestable Death Investigations
- Accidental Death Claim
- Death Verification
- Missing Beneficiary
- Claimant Interview
- Contestable Claim
- Life Waiver Claim
- Activity Check
- Background Check
- Alive and Well Check
- Caregiver Interview
- Institution Licensing Verification
- Surveillance

COVENTBRIDGE GROUP DESKTOP INVESTIGATIONS

THE INDUSTRY LEADER IN THE SCIENCE OF DESKTOP INVESTIGATIONS



**Dedicated Desktop
Investigations Unit**



**Executed by Highly Trained
& Experienced Investigators**



**Direct Communication with
Entire Investigative Team**



**Innovative Investigative
Technology**

SERVICES

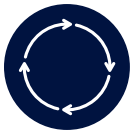
- Background Investigations
- Employment Checks
- Medical Records Retrieval
- Court Record Retrieval
- Police Report Retrieval
- Criminal/Civil Searches
- Vehicle Registration Searches
- Insurance Searches
- License Plate Recognition Searches
- National Comprehensive Reports and Locates
- Waiver of Premium
- Contestable Death Investigations
- Social Security Number Searches
- Asset Checks
- Driving Records Retrieval
- Hunting/Fishing License Searches
- Business Searches & Backgrounds

MEDICAL CANVASS & RECORD RETRIEVAL

FAST AND COMPREHENSIVE MEDICAL CANVASS & RECORD RETRIEVAL SERVICES



Extensive resources with nationwide coverage



Efficient order processing



Detailed results & accuracy



Real-time status of your orders 24 hours a day



Customized to your business needs & guided by highly specialized analyst



Top tier data security (Soc2 type II certified & HIPAA compliant)



Medical Canvass

- Validate & discover claimants' medical providers & history
- Locate unreported medical treatment
- Conducted by highly specialized, expertly trained medical canvassing analyst
- In-depth knowledge and expertise in medical terminology
- Reporting that allows for easy analysis and interpretation of information discovered



Record Retrieval

- Locate data, documents, files, or records, such as: legal documents, court records, police reports and more
- Medical records – specialized analyst to review and follow leads as appropriate
- Dedicated team devoted to exclusively retrieving records, experts in overcoming the retrieval hurdles
- Superior accuracy

COVENTBRIDGE GROUP SPECIAL INVESTIGATION UNIT

Industry Leading SIU and Compliance Experts



Unmatched Expert SIU Professionals



Industry Leading Compliance & Training

- Suspect claim file reviews
- Required suspect claim reporting to State DOI/District Attorney
- Filing of required fraud plans
- Annual compliance & required new hire training
- State required annual reports



Improved Investigative ROI Through Mitigating Unnecessary Claim Expenditures



Advanced Case Tracking Technology



Liaison Between Carrier & Law Enforcement on Claims Under Criminal Investigation

SERVICES

- SIU Consults to Review Suspect Claims
- Red Flag Reviews
- SIU Level ISO Searches
- SIU Immunity Requests
- SIU Level Recorded Statements
- Suspect Claim File Reviews
- Premium Fraud Investigations
- Agent Fraud Investigations
- Ride Share Program Investigations
- Fraud Ring Investigations
- Coordination with Defense Attorneys
- Required DOI/DA Reporting
- Filing of Cases for Criminal Investigation
- Liaison with Law Enforcement
- Compliance/New Hire Training
- Fraud Plan Development
- Annual Report Filing

LICENSED IN ALL 50 STATES

State	License #
Alabama	Requires Individual Only
Alaska	Current
Arizona	1658012
Arkansas	CMPY.0001967
California	27136
Colorado	Requires Individual Only
Connecticut	A-2174
Delaware	04-127-A
District of Columbia	PDB3343
Florida	A-1000233
Georgia	PDC002688
Hawaii	PDA-1099
Idaho	Requires City Licenses Only
Illinois	117-001549
Indiana	PI20800452
Iowa	PI 4342 Agency 1519
Kansas	A-5183
Kentucky	147002
Louisiana	4853-051701-LA
Maine	Requires Individual Only
Maryland	106-4720
Massachusetts	LP1020A
Michigan	3701207336
Minnesota	1047
Mississippi	Not Required
Missouri	2010029119

State	License #
Montana	Requires Individual Only
Nebraska	515
Nevada	1187
New Hampshire	DA-1211
New Jersey	6842
New Mexico	2783
New York	11000158134
North Carolina	2807
North Dakota	800
Ohio	201021001763
Oklahoma	17PIA3962
Oregon	Requires Individual Only
Pennsylvania	MD 0001453-2017
Rhode Island	Not Required
South Carolina	2845
South Dakota	Not Required
Tennessee	1892
Texas	A-16978
Utah	P104685
Vermont	044-0050279-PI
Virginia	11-6449
Washington	3399
West Virginia	69711
Wisconsin	16801-62
Wyoming	Requires City License Only

SOLID INSURANCE PROTECTION

General Liability	\$ 2 MM General aggregate; \$ 1 MM per occurrence
Umbrella Liability	\$ 10 MM
Professional Liability (Errors and Omissions) [includes Network Security (Cyber)]	\$ 10 MM
Workers' Compensation	In accordance with applicable law
Auto Liability	\$ 1MM coverage
Tax Identification Number	No. 27-2895028



9485 Regency Square Blvd.,
Suite 200, Jacksonville, FL
32225



888-932-7364



info@coventbridge.com