

# Comp cheats confess all on social network sites

## Investigators mine Web to fight invalid claims

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Workers compensation claims investigators are increasingly scouring popular social networking Web sites such as Facebook, MySpace, and LinkedIn to help insurers and employers fend off bogus claims.

Some claimants supposedly too disabled to work post locations and dates for their upcoming sports competitions or rock band performances, boast of new businesses launched, and include date-stamped photographs of their physical activity, investigators say.

Others have openly bragged about fooling their employers with “Monday morning” workers comp claims for injuries that occurred the weekend prior and away from the workplace.

Personal, self-incriminating data claimants load on social media sites has increased the efficiency of investigations and video surveillance, which have been used for years to secretly record disability claimants engaged in physical activities, several sources said.

“It's the new video camera,” Pierre Khoury, a special investigator for Harleysville Group Inc., a Harleysville, Pa.-based insurer, said of the social network sites. “Now we have a new kind of video camera, but we are not actually the ones filming. They are filming it for us.”

Social networking sites increase the efficiency of video recording and reduce investigation costs by eliminating time spent searching for claimants and waiting for them to engage in behavior that contradicts their claim, said Howard Schneider, president of Schneider Associates, a private investigative agency in Thousand Oaks, Calif.

To start with, investigators lacking a photograph or address to ensure they have identified the right claimant they were hired to tail might find a picture and address on MySpace, Facebook or other sites such as Twitter or classmates.com, investigators said.

Then there is the listing of physical activities.

In one recent case involving a Los Angeles-area warehouse worker who filed a work-related back injury claim, traditional surveillance of his home proved fruitless, Mr. Schneider said.

So investigators found the claimant's Facebook site and learned about his participation in bowling tournaments and a bowling alley he frequented.

“It just amazes us how much information people provide,” Mr. Schneider said.

An investigator visiting the bowling alley found a large banner congratulating the claimant for rolling a perfect game and the date he rolled the game.

“Which was post date of loss,” Mr. Schneider said. The investigator video recorded the banner for evidence and later video recorded the claimant competing in a tournament. To do so, the investigator melded among spectators video recording their friends and family participating in the tournament.

“It was the easiest surveillance we ever had to do,” Mr. Schneider said.

It's common for claimants to load their social networking sites with dates, easing the way for investigators and their cameras to find them.

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<http://www.businessinsurance.com/article/20090906/ISSUE01/309069984#>