

OUR MISSION

Our mission is to be a world-class provider of risk mitigation services by creating value for our customers and service partners through successful, results-oriented solutions that are delivered by highly committed, loyal employees.

Meridian's core values are to strive beyond the competition by consistently bringing quality investigations to the table. Encapsulated by our systems and processes, we will be operating at the highest level of efficiency. Nothing will be left to chance. Meridian's purpose is to have a positive impact on their clients, always keeping their objective as the primary focus. The technology that we utilize will complement our customer service, creating a unique experience for our clients that competitors will be unable to duplicate.

We are committed to integrity, honesty, and hard work. We are always mindful of our goal: to serve our valued clients with their best interests in mind.

Insurance

General Liability	\$2 M
E & 0	\$5 M
Auto Liability	\$1 M
Excess/Umbrella	\$1 M
Workers' Comp	\$1 M

Corporate Headquarters:

6822 22nd Avenue North, Suite 119 Saint Petersburg, Florida 33710 tel: 800.830.4022 fax: 800.392.0744

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Claimant Profile Report (CPR)

CPR™ is a "Know Before You Go" tool designed to preserve your budget and allow you to spend it in a way that best serves the outcome of your claim. This premier service is widely used throughout the insurance industry as a cost-effective investigative tool. The CPR will expose information that claimants would prefer to remain hidden. The CPR report is a great way to uncover hidden employment without incurring the initial expense of surveillance. CPR will reveal detail related to sports, hobbies, and recreational activties. Once the CPR™ is complete, you will be able to make a well-informed decision in determining if surveillance is warranted. For more information, go to www.migclaims.com.



Claimant Profile Report (CPR+)

CPR+ gives you the ability to "dig" deeper. With this service, we are able to not only uncover activity, but take it a step further with CPR+ and verify activities through proprietary methods. CPR+ will expose in-depth information associated with the claimant's internet history and daily routine, which will include work status and activity verification. We only utilize experienced licensed investigators to search the deep web on claimants' activities, strictly through our "know-how" investigative methods. We are frequently able to determine patterns in the claimants' activity level prior to initiating any further investigation, allowing you to preserve your budget and settle your claims.

Benefits You Get with CPR+

- Social network monitoring
- **Extensive discreet interviews**
- **Records Searches**
- Extensive detailed social network search
- **Employment verification**
- Data mining
- Obtain specified reports: fire, police or incident

Meridian MIGtrac

Our MIGtrac technology keeps you informed throughout the entire investigative process giving you direct access to:

- Daily Video Updates
- Claim Information
- Investigative Timeline
- Database Research
- Performance Metrics
- Custom Website (not a prefabricated system)
- Online Case Management

Our technology puts speed and efficiency at your fingertips:

- Settlement of sensitive claims in a timely manner
- Identify and eliminate fraudulent claims
- Reduce indemnity dollars with rapid turnaround times
- Real-time case notes
- Customized reports
- Electronic invoicing and reporting

Your Nationwide Partner

Meridian has a network of strategic partners handling investigations in states outside our main coverage area. Please contact your account representative if you have an assignment outside of our coverage area.





Connecting To Your Business

Meridian Investigative Group, Inc. services the insurance industry by delivering complete cost-effective investigative solutions. We have been servicing the insurance fraud community for over 13 years and plan to continue with expanding our assets into markets that will further develop value-driven solutions to our customers. At Meridian, we believe the only easy day was yesterday, which drives us to further innovate and keep the competitive edge amongst the investigative industry.

Contract SIU Services

Meridian Investigative Group, Inc. has created a proficient contract Special Investigations Unit (SIU) to provide mandated and necessary Anti-Fraud services for our clients, as well as the carrier, TPA and MGA companies which may not warrant a full-time SIU unit. Anti-Fraud statutes have become complex and violations can be subject to substantial fines, penalties, or denial of a rate increase application. Meridian has assembled a team of veteran SIU investigators, analysts and staff to provide a cost-effective Anti-Fraud program in any business line or jurisdiction. All SIU services can be obtained in entirety or individually on an as-needed basis.

- Oversee all questionable claims
- Support designated legal units
- Maintain Anti-Fraud training & training records
- Maintains Anti-Fraud activity for annual reports
- Management of investigative & surveillance vendors
- Prepare and file comprehensive Anti-Fraud plans
- Prepare Annual Fraud Reports
- Detect and file suspicious claims and mandated referrals
- Provide and monitor required Anti-Fraud Training

Meridian Services

- Surveillance
- Surveillance 3-Day Special
- Activity Check
- Background Check
- Locate
- Standard Hourly Investigations
- Claimant Profile Report (CPR)
- Claimant Profile Report Plus (CPR+)
- Recorded Statements
- Video Examinations Under Oath
- Contract SIU Services
- Clinic Inspection
- Hospital/Pharmacy Canvass
- Unmanned Surveillance

INVESTIGATIVE SOLUTIONS FOR YOUR BUSINESS NEEDS

Unique customer experience

- Meridian's competitive advantage is our ability to hear our customers and apply what was learned to create their unique customer experience. This will be consistently duplicated as we will solidify our commitment to you.
- Meridian's distinctive presence will be accomplished through our attitude and behavior, which will set the tone for a positive encounter every time.

Our customer service representatives are happy to assist you with your next assignment.





www.migclaims.com



The Competitive Edge

The benefits of utilizing unmanned surveillance are the ability to obtain results and documentation where an investigator's presence would be cause for suspicion. Our devices are installed in seemingly benign objects that you would look past every day in both rural and urban environments. We also have the ability to customize the devices based on the need, use, and location. The units employ the latest technology to auto-track an individual without any user interaction. Our systems operate via a 4G network, which allows the units to be monitored remotely. The system also has auto pan-tilt-zoom capabilities to track the subject's movement.

Companion Surveillance

Got multiple routes of departure to cover? We also provide a companion service which utilizes the technology of our unmanned devices coupled with a field investigator. This provides the ability to deploy the unmanned units in high-risk areas while keeping the investigator concealed. The investigator will monitor the camera remotely and initiate mobile surveillance as needed.

The Bottom Line

In situations that require complete stealth, you have just found the best solution on the market. Our unmanned surveillance is cutting edge technology and light years ahead of the competition. We have taken existing technology and catapulted into a league of its own. For more information and a demo of the unmanned surveillance capabilities, please visit www.migclaims.com or contact our corporate headquarters at 800.830.4022.

- Clinic observation
- High risk areas
- Theft prevention

Video Streaming

- Redundancy plan
- Digital encryption
- Password protection

- Liability & Disability
- Workers' compensation
- High resolution
- Auto tracking (PTZ)

Network Administration

- Remotely monitored
- Secure network
- Remotely controlled
- Video storage

Pricing

Please contact your account manager 800.830.4022



