

OUR MISSION

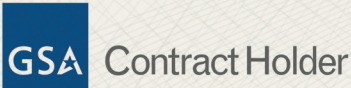
Our mission is be a world-class provider of risk mitigation services by creating value for our customers and service partners through successful, results-oriented solutions that are delivered by highly committed, loyal employees.

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.

The basis of competition, will be our ability to consistently bring quality investigations to the table, encapsulated by our systems and processes, which will afford us the greatest efficiency and management of our people. Nothing will be left to chance. Our purpose is to have a positive impact with our clients, always keeping their objective as our primary focus. Our technology will compliment our customer service, where Meridian will provide a unique experience for their customers, that our competitors will not be able to duplicate.



Corporate Headquarters:
6822 22nd Avenue North, Suite 119
Saint Petersburg, Florida 33710
Toll Free: 800-830-4022
Fax: 800-392-0744
www.migclaims.com



INSURANCE

General Liability:	\$1,000,000
E & O:	\$3,000,000
Auto Liability:	\$1,000,000
Excess/Umbrella:	\$5,000,000
Workers' Comp:	\$1,000,000
Fidelity Bond:	\$1,000,000

YOUR NATIONWIDE PARTNER



Piecing it Together

MERIDIAN
INVESTIGATIVE GROUP, INC.

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 10 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 our 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 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. MIG has assembled a team of veteran SIU investigators, analysts and a staff to provide a cost-effective Anti-Fraud program for carriers, TPA's or MGA's 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 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 & mandated referrals*
- ▶ *Provide and monitor required Anti-Fraud Training*

Investigative 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*
- ▶ *Initial Contact Investigation*
- ▶ *Clinic Inspection*
- ▶ *Hospital Pharmacy Canvass*
- ▶ *Unmanned Surveillance*

**INVESTIGATIVE
SOLUTIONS
FOR YOUR BUSINESS NEEDS**



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. 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 Plus

Claimant Profile Report (CPR+™)

CPR+ gives you the ability to "dig" deeper. With this service we are able to not only uncover activity; we 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, to include work status and activity verification. We only utilize experienced licensed investigators to search the deep web of your claimants through our "know-how" investigative methods. We are typically 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 with sources*
- ▶ *Searches with Secretary of State*
- ▶ *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*

Unique Customer Experience

Our 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 and will solidify our commitment to you, our clients.

800.830.4022

migclaims.com

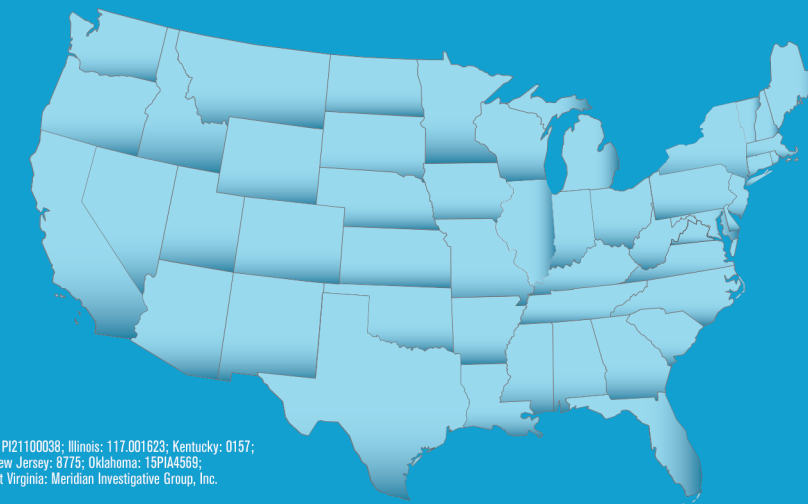


Meridian's distinctive presence will be accomplished through our attitude and behavior, which will set the tone for a positive encounter every time.

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

Your Nationwide Partner

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



Alabama: A 2009 0098; Arkansas: A 2578; Colorado: Colorado; Connecticut: A 2578; Delaware: 11-84-A; Florida: A2500031; Georgia: PDC002239; Indiana: PI21100038; Illinois: 117.001623; Kentucky: 0157; Louisiana: 7219-091509-LA; Maryland: 106-4205; Mississippi: Missouri: 2013000069; North Carolina: 4348; New York: 11000169540; New Jersey: 8775; Oklahoma: 15PIA4569; Ohio: 201021001756; Pennsylvania: 984 MD 2010; South Carolina: 2345; Tennessee: 00001657; Texas: A17705; Virginia: 11-6499; West Virginia: Meridian Investigative Group, Inc.