

School: ATEC – Claims
Course: Social Media ... If you think its easy, then you don't understand
Faculty: Curt DeVries, President, Fraudsniifr

Summary

In the course "Social Media ... If you think it's easy, then you don't understand," Curt DeVries from Fraudsniifr provides an in-depth exploration of the complexities and best practices for using social media in claims investigations. Drawing on his extensive experience in the claims industry, DeVries emphasizes the critical role that comprehensive and ethically conducted social media investigations play in effectively managing claims.

DeVries begins by stressing that a simple name search on platforms like Facebook or Google is insufficient for gathering valuable information. Effective social media investigations require understanding the underlying technology, user behaviors, and how to evaluate the data in the context of a claim. He introduces the concept of source code access, a method that allows investigators to access data through the backdoor portals provided by social media platforms for advertisers. This approach, though powerful, is challenging to maintain due to frequent changes in source code by social media vendors to combat misuse by bad actors.

The course also delves into the limitations of using artificial intelligence (AI) for social media investigations. While AI solutions can be cost-effective and provide quick results, they often suffer from accuracy issues, with a high rate of false positives. DeVries explains that AI-generated reports still require human oversight to interpret the data correctly, especially in cases where facial recognition is used. He highlights the importance of triangulating multiple data points to verify the identity of a claimant, as relying solely on facial recognition can lead to significant errors.

Choosing the right vendor for social media investigations is another critical aspect covered in the course. DeVries advises claims professionals to select vendors that offer comprehensive data collection, including posts from friends and family of the claimant, as these can often provide crucial information. He cautions against vendors that fill reports with irrelevant or unverifiable information, which can waste time and discredit the investigation.

Ethical considerations are paramount in social media investigations. DeVries emphasizes the importance of respecting privacy settings and advises against hacking into private profiles. Instead, he recommends using public profiles of friends and relatives to gather admissible evidence. He also discusses the importance of continuous monitoring, as

social media activity can change over time, and a one-time check is unlikely to capture the full picture.

The course covers various second-tier social media sites, such as Strava and Championship Chip, which can provide valuable information that is often overlooked. DeVries explains how these sites can reveal activities and behaviors that may be relevant to a claim, such as participation in physical events that contradict claimed injuries.

Public records, including criminal records and bankruptcy filings, are also highlighted as essential components of a thorough investigation. These records can alert investigators to potential moral hazards and ensure that any financial settlements are appropriately handled in the event of bankruptcy.

DeVries concludes by emphasizing the importance of properly storing and managing social media data to maintain its authenticity and admissibility in court. He advises using secure servers and maintaining a consistent process for data recovery to avoid issues of evidence tampering.

In summary, "Social Media ... If you think it's easy, then you don't understand" provides a comprehensive guide to effectively using social media in claims investigations. DeVries' insights highlight the need for a nuanced, ethical, and continuous approach to gathering and evaluating social media data to support claims management.

Learning Objectives

1. Understand the Complexity of Social Media Investigations
 - a. Recognize the intricacies involved in using social media for claims investigations.
 - b. Identify the limitations of simple name searches and the importance of comprehensive data collection.
2. Learn the Techniques of Accessing Social Media Data
 - a. Differentiate between source code access and standard user interface.
 - b. Understand the challenges and strategies for maintaining access to social media data.
3. Evaluate the Use of Artificial Intelligence in Social Media Investigations
 - a. Assess the benefits and drawbacks of using AI for social media searches.
 - b. Recognize the importance of human oversight in interpreting AI-generated data.
4. Identify Effective Social Media Investigation Practices

- a. Develop strategies for choosing the right social media investigation vendor.
- b. Understand the significance of data point triangulation and metadata in validating findings.
5. Implement Continuous and Ethical Social Media Monitoring
 - a. Emphasize the need for ongoing monitoring rather than one-time checks.
 - b. Recognize the ethical considerations and legal implications of social media investigations.

Primary Takeaways

1. Simple name searches on platforms like Facebook or Google provide minimal information. Effective investigations require understanding technology, user habits, and thorough data evaluation.
2. Social media platforms frequently update their source codes to combat misuse. Maintaining access requires constant vigilance and technological adaptability.
3. AI solutions for social media investigations can be cost-effective but often lack accuracy. Human oversight is crucial to interpret AI-generated reports correctly.
4. Respecting privacy settings and using public profiles of friends and family can yield valuable information while maintaining legal and ethical standards.
5. Continuous checks throughout the life of a claim are necessary as social media activity fluctuates. One-time investigations are insufficient for capturing dynamic data.

Course Outline

- 1) Introduction to Social Media in Claims Investigations
 - a) Overview of Social Media's Role
 - i) Importance in the insurance industry
 - ii) Historical context and development
 - b) Initial Steps and Challenges
 - i) Simple searches vs. comprehensive investigations
 - ii) Understanding technology and user habits
- 2) Accessing Social Media Data
 - a) Source Code Access
 - i) Definition and importance
 - ii) Maintenance challenges and strategies
 - b) Standard User Interface
 - i) Limitations and risks
 - ii) Use of aliases and potential pitfalls

- 3) Artificial Intelligence in Social Media Investigations
 - a) AI Solutions and Their Drawbacks
 - i) Initial appeal and cost-effectiveness
 - ii) Accuracy issues and false positives
 - b) Human Oversight
 - i) Importance of critical thinking
 - ii) Case studies and examples

- 4) Choosing the Right Social Media Investigation Vendor
 - a) Vendor Evaluation Criteria
 - i) Comprehensive data collection
 - ii) Cost considerations over the life of a claim
 - b) Effective Practices
 - i) Data point triangulation
 - ii) Metadata and admissibility

- 5) Ethical and Continuous Monitoring
 - a) Respecting Privacy Settings
 - i) Legal implications and ethical standards
 - ii) Workarounds using public profiles
 - b) Ongoing Investigation Strategies
 - i) Importance of repeated checks
 - ii) Algorithmic changes and dynamic data

- 6) Practical Applications and Case Studies
 - a) Real-world Examples
 - i) Successful social media investigations
 - ii) Common pitfalls and how to avoid them
 - b) Summary and Best Practices
 - i) Key takeaways for effective social media use
 - ii) Final thoughts and recommendations

NOTE: Artificial Intelligence was used in the creation of this document.