# Claims & Underwriting

# SIU Roundtable: Various Approaches to Long Term Care Investigations

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15th Annual Intercompany Long Term Care Insurance Conference

#### **TEAMWORK**



- Integration of SIU and the organization:
  - Collaboration with legal
  - Partnership with claims/other departments
  - Integration of global employees and processes into home based systems
  - Comparisons/contrasts of different investigative approaches

#### **INTERVIEWING**



Methods:

- Announced
- Unannounced
- Routine vs. special circumstance

#### **SURVEILLANCE**



Methods

- Conventional
- Unmanned

# **INQUIRIES**



Pretext

- Defined
- Utilization

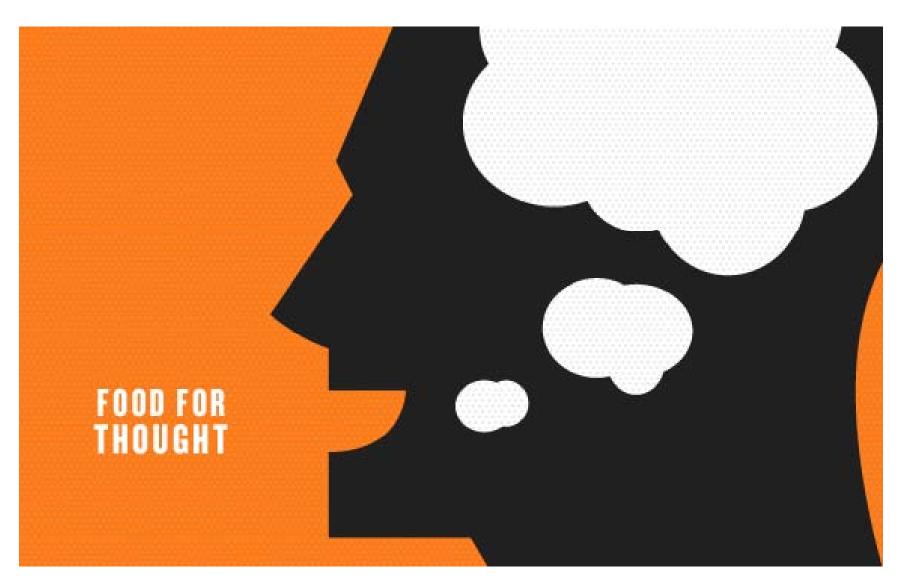
#### FRAUD OR MISREPRESENTATION



- Lawsuits
- Fraud referral(s)
- Thoughts
- Practices

## **OTHER TOPICS**





### Don't forget to fill out the survey





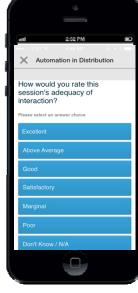
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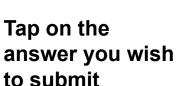
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