

# SOCIAL MEDIA INVESTIGATIONS

twitter



flickr™

facebook

Facebook helps you connect and share with the people in your life.



 myspace.com

You 

  
socialgrow™

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## **Travelers Social Media Philosophy**

Travelers strives to utilize social media effectively and appropriately in our investigations. Searches will be carried out respectfully, responsibly, and with the understanding of privacy requirements and regulations.

Social media investigations are conducted to benefit the claim investigation and to protect Travelers Insurance and our customers from suits for breach of privacy and from challenges to the admissibility of evidence.

## ***SOCIAL NETWORKS DEFINED***

A social network is a web site that provides a virtual meeting place for individuals to communicate and share ideas and experiences. The formats vary in technology and terminology from full web pages to IM's and Blogs to E-mail and chat rooms.

Social networks provide an avenue to connect and converse with others from the comfort and privacy of one's own home. People can share photos, web links, videos and music of personal interest.

1997- Sixdegrees.com

2002- Friendster.com

2003- Myspace.com

2004- Face book

2006- Twitter



# How do you find someone on social networks?

[Blog](#)[About Us](#)[Show All \(149\)](#)   [Sort by Rank](#)

Check to see if your desired *username* or *vanity url* is still available at dozens of popular Social Networking and Social Bookmarking websites. Promote your brand consistently by registering a username that is still available on the majority of the most popular sites. Find the best username with **namechk**.

Badoo	Etsy	Kongregate	Slashdot
bebo	Facebook	last.fm	Slide
behance.net	Fanpop	LinkedIn	SoundCloud
Blip.fm	Flickr	LiveJournal	Squidoo
blip.tv	Flixster	Livevideo	StumbleUpon
Blogger	Fotolog	Mahalo	Technorati
Buzznet	foursquare	Multiply	Tribe
cafemom	FriendFeed	myLot	tumblr
ColourLovers	funnyordie	MySpace	twitter
DailyMotion	Gather	Netlog	UStream
delicious	Good Reads	newsvine	Viddler
deviantART	Google	ning	Vimeo
Digg	hi5	photobucket	Vox
diigo	Hulu	PictureTrail	wikipedia
Disqus	iLike	plaxo	Wordpress
eBay	ImageShack	Posterous	Xanga
eHow	Instructables	reddit	XFire
epinions	Kaboodle	ResumeBucket	YouTube

Lets look at some numbers to get an idea how big social media is.

## Face book

- 500 million active users, that is 1 out of every 13 people on the planet.
- 60 million status updates a day
- 3 billion photos uploaded each month
- The average user has 130 friends
- 700 billion minutes a month is spent on face book.
- 750 million photos were uploaded New Years weekend 2010.

2010 facebook.com demographic research

Website-monitoring.com

## **SO, WHAT DOES THIS TELL US?**

There is an enormous amount of information available on social media sites.

And this information grows every second

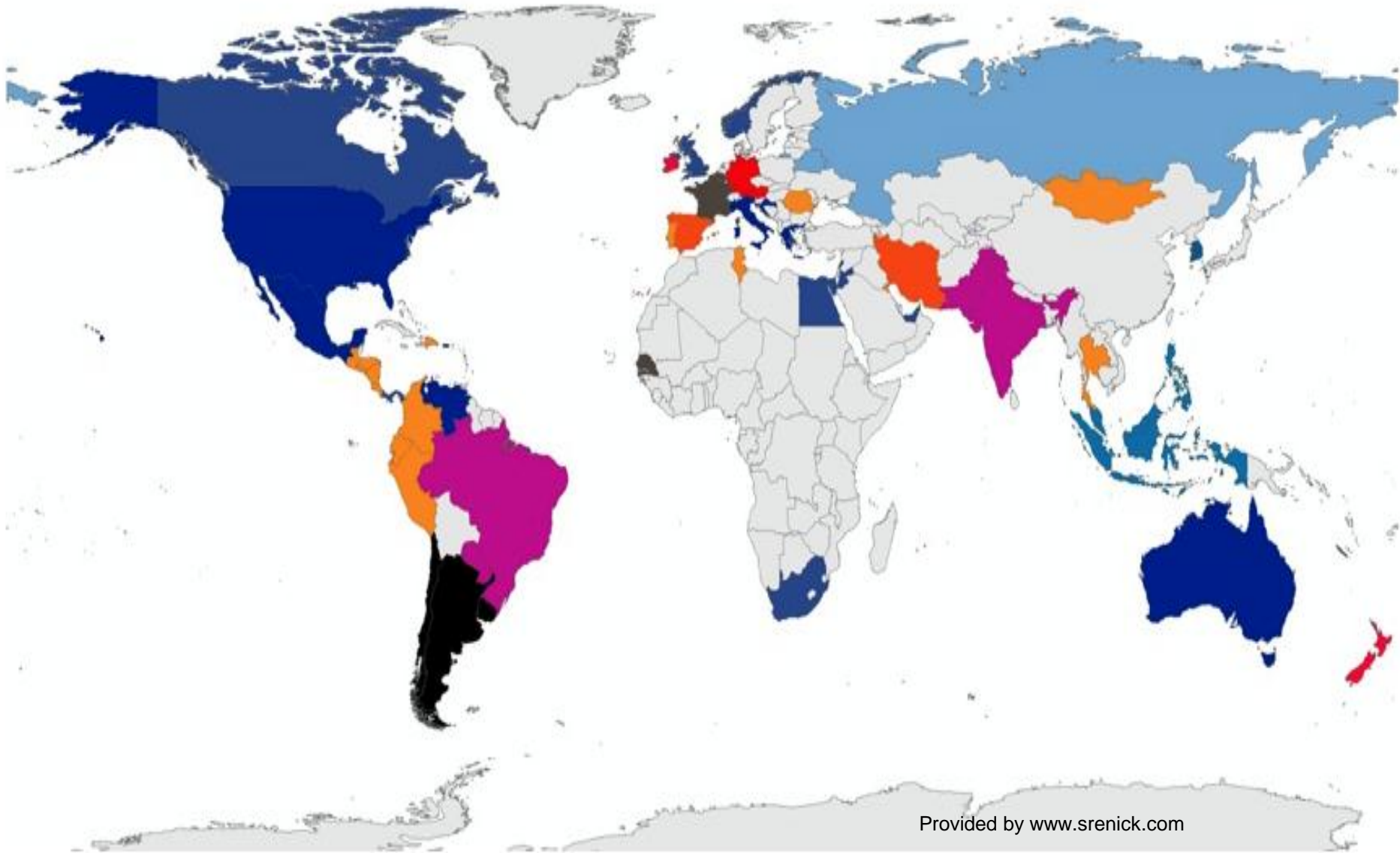


# Who uses Social Networks?

# Who uses Social Networks?

74% of users are 18 – 24 years old

54.3% of users are female



# HOW ARE SOCIAL NETWORKS USED IN INVESTIGATIONS?

A complete and public face book account may have up to 50 pieces of identifying material including:

- **DOB**
- **Address (city/state)**
- **Relatives**
- **Status at any time**
- **Hobbies**
- **Friends**
- **Employment**
- **Contact phone numbers**
- **Identifying photo(s)**



It is estimated 80% of users don't review their privacy settings and are consequently open to the public.

## **Social media sites are increasingly being utilized in investigations by:**

Law Enforcement: Minor in possession of alcohol photos posted on face book

Employers: Employee activities during "sick" days

Private investigators: Activities, locations and surveillance leads

Spouses: Extramarital activities and saved conversations

Parents: More in depth information on kids friends and activities

School officials: Notice of out of school activities, fights planned on school property, drugs use in school.

How do insurance companies use them????

## **FACE BOOK CASE STUDY EXAMPLE 1:**

INSURED: Steven McQueen (21)

DOL: 07-04-10

VEHICLE: 2005 Honda Civic

LOSS: Stolen recovered wrecked and stripped vehicle.

Steven presents a claim where his 2005 Honda Civic was stolen from his residence on Sunday 07-04-10. The vehicle was recovered with heavy front end damage and stripped of numerous after market parts on Wednesday, 07-07-10. The vehicle was found in a vacant lot in an industrial part of town.

## **FACE BOOK CASE STUDY EXAMPLE 1:**

Background database searches reveal 4 prior auto accidents in the past 2 years in this same vehicle.

On line court searches reveal 5 speeding tickets in the past 16 months.

An in person interview with Steven provides information that he works at McDonalds part time, likes to hang out with his friends on the weekends and has no apparent financial issues.

A search of social media sites reveals a match on Facebook for Mr. McQueen, with the user name Drifter515. A review of the privacy settings show Mr. McQueen has his information open to the public.

With the privacy settings open to the public, Mr. McQueen has no legal reasonable expectation of privacy.

Scanning his Facebook page reveals an interesting conversation with one of his friends:



facebook

Welcome Drifter515

Status: Walkin!

Feed

Profile

Photos



Drifter515 says: Who wants to drive me to work today?????? 10 hours ago via I phone



Skids21 says: Dude.....you get another ticket? 10 hours ago via mobile device



Drifter515 says: Nah, kissed a sign. Pulled against a Vette .. guess I lost. Barely limped home. She died in the driveway. Moment of silence please. BTW, wanna cheap cold air ram? E-bay time ! 10 hours ago via I phone



Friends on line



Skids 21

facebook

Welcome Drifter515

Status: Walkin!

Feed

Profile

Photos



Before



After (I hope)



Lost a race and broke my hand on the shifter.... Not much else could go wrong



Friends on line



Skids 21

## Researching E-bay reveals the following:



[05 Honda Accord Coupe parts 02 03 04 05 ULEV vtec swap](#)  
Seller User ID: Drifter515from kc.net  
Feedback: 27 | 100%0 Bids\$0.99Time left:1d 5h 32m\_  
2003-2005 HONDA ACCORD COLD AIR INTAKE/FILTER



Fits: Honda Accord  
Store: All parts Honda  
Seller User ID: voltexmotoring5690  
Feedback: 1,857 | 99.7% Buy It Now  
\$129.97Free shippingTime left:26d 4h 1m\_

Is the information obtained from Facebook and EBay or any social network site enough to deny the claim for insurance fraud?

**NO**

This information has to be verified and documented independently prior to a final claim decision being made.

## FACE BOOK CASE STUDY EXAMPLE 2:

INSURED: Biggie Puff Marshmallow Corporation

EMPLOYEE: Jeff Lebowski

DOL: 01-07-11, reported to employer Monday 01-10-11.

LOSS: Workman's compensation claim for injuries sustained while in the course and scope of employment.

Mr. Lebowski presents a workman's compensation injury claim as a result of his job duties. Mr. Lebowski states he pulled his right shoulder while lifting packages of product from a conveyer belt and placing them into shipping boxes. He claims he can no longer perform his work duties as required and has been off work for 5 weeks seeking treatment.

Claims suspects the injury, if it even occurred, may have resulted from non-work activities. There is also a concern that the injury may be fabricated.

## **FACE BOOK CASE STUDY EXAMPLE 2:**

Background database searches reveal no prior workman's compensation or auto accident claims for Mr. Lebowski.

On line court searches reveal 1 small claims judgment against him from Brunswick, INC for \$457.00 for services rendered.

An in person interview with Mr. Lebowski at his home provides information that he is an avid sportsman, of average physical fitness, and has no prior financial issues. His living room is filled with bowling trophies. He is upset that he was injured at work as he missed a bowling tournament where he was going for his third 300 game.

A search of social media sites reveals a match on Facebook for Mr. Lebowski. A review of the privacy settings show Mr. Lebowski has his profile information closed to the public.

With the privacy settings closed to the public, Mr. Lebowski has a legal reasonable expectation of privacy.

A google.com search for Mr. Lebowski reveals that he is a founding member of the Midwest Mediocre Bowlers Association. A visit to their website provides a list of tournament dates and locations. With the last tournament on Sunday, 01-08-11. A link to their Facebook page was included on the site. Their privacy settings are open to the public.

facebook

Welcome MMBA

Status: bowling them over since '92

Feed

Profile

Photos

Notice to members: *From Big300 01-09-10 via I-Pad*

Thanks to all who assisted in the clean up after yesterday's game. Thanks specially to Maggie who provided the chips and dip. Thanks!

Next Sunday's game against the Gutterballs may have to be rescheduled. After his slip yesterday Jeff will be out for some time in recovery and we will be 1 man short on the team. Anyone with family interested in stepping in let me know.

Best wishes to Jeff on a speedy recovery. Thanks again Jeff for sitting through the rest of the game so we would not have to forfeit. You're a trooper.



Friends on line



Pinhead



What do we as investigators do with this information?

- ✓ Locate and interview team mates to get details on the incident.
- ✓ What incident happened on Sunday and why did he have to sit?
- ✓ Talk to the bowling alley where the last game was. Information on an injury?

This initial information only indicates Jeff had an incident on Sunday, 01-08-11 while bowling. To determine if it is related to his current shoulder injury, more investigation needs to be done.

What if the claim is denied based on the information on Face book and it turns out Jeff dropped a bowling ball on his left big toe on Sunday?

What should be done?

Verify, Validate, Document, Confirm



## **LEGAL ASPECTS**

### **SCA (Stored Communications Act, 18 U.S.C-2701)**

Prohibits a provider of electronic communication service from “knowingly divulging the contents of any communication while in electronic storage by that service to any person other than the addressee or intended recipient”

It reflects Congress’s judgment that users have a legitimate interest in the confidentiality of communications in electronic storage at a communications facility



## LEGAL ASPECTS

Information on the internet that is available to any user is considered public. Where the domain is public with no passwords to enter the site, there is no reasonable expectation of privacy.

Investigators are not to create fictitious identities or pseudonyms for the purpose of accessing content that is blocked by the user. Only public information is to be used in investigations. At no time shall any investigator or claim handler “Friend” or “Like” another user in order to gain access to non-public information.

Screenshots and screen prints should be used to document the public information located.

Information obtained from social media site must be verified and authenticated.

## How does this information benefit you, the customer?

- Efficient use of time spent obtaining data for investigation
- Cost effective data mining tool
- Development of witness leads
- Faster development of potential leads for surveillance (details activities, locations..)

The End

