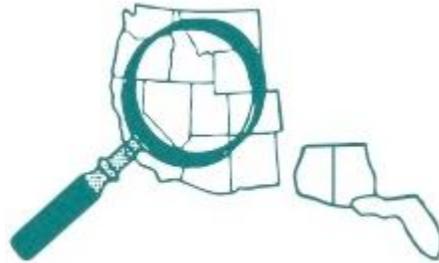


Shannon Detective Service Insurance Fraud Specialists, Inc.



NEWSLETTER

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Does your investigation vendor have and use covert surveillance equipment?

Would you hire a plumber with only an adjustable wrench to fix your leaky pipes or would you want a plumber who has all of the tools of the trade to be able to fix your leak? Probably the latter, yet every day adjusters hire detective agencies that deploy inexperienced and or under equipped investigators that are sent into the field with only an outdated video camera. Having the latest in surveillance technology and knowing how to use the right equipment at the right times is invaluable for investigators and thus prevents them from being at a disadvantage. Many large and medium sized detective agencies may not have a budget to arm all their field investigators with this high-tech equipment. Others may fail to update their equipment and therefore use outdated technology. This is obviously a costly expense but it should be a staple for detective agencies that specialize in surveillance investigation work. With the ever-changing technology advancements in the field of surveillance, adjusters should choose detective agencies that optimize their ability to secure video evidence that can reduce their loss on claims.

What types of high-tech surveillance equipment can enhance your ability to capture video?

The use of hidden cameras such as a pen camera, a shirt button camera or video glasses been obtained. Case in point, while a claimant goes into a grocery or a home improvement store, the investigator gets positioned to video the claimant when exiting and pushing a shopping cart full of groceries or lumber, but just as the investigator is about to video this activity another vehicle comes along in the parking lot and blocks the investigator's view and no video is captured at all. Another scenario that can take place is when an investigator tries to anticipate the claimant's activity once exiting the store but the claimant ends up doing something different than anticipated and no video or useless video is captured. However, an investigator equipped with a hidden camera is able to go into the store and covertly observe the claimant and obtain video of the claimant participating in activity contrary to their stated injury. However, some detective agencies will prohibit their investigators to attempt this course of action fearing they'll burn the case by getting too close to the claimant or lose the claimant while in the store. Hence they take the conservative approach and only video a claimant outside the store. Yet other investigators have no choice because their agency won't purchase the high-tech equipment necessary to capture video in these types of scenarios. Adjusters should inquire about the equipment and techniques their vendors use since some detective agencies have become technologically outdated and therefore avoid the topic of equipment on their websites. For example, they may deploy older version pen cameras and button cameras that capture standard definition video (640 X 480) versus high definition (HD) video (1920 x 1080). The latter is far more expensive but offers better quality not only in their video but also in how they can be hidden.

Below are some body worn hidden surveillance equipment used in the industry:



Above is the American made Pivothead true HD (1080) video and camera mode glasses. They can be made with prescription lenses and have a built-in DVR with 30fps definition.



Above is the inexpensive Chinese version that is hard-wired for use with a detachable mini DVR making it harder to conceal and only deploys standard

Pencams hidden in either a shirt pocket, a purse or in the investigator's hands have been on the market for over 10 years and are made mostly in China but have yet to be made with 1920 X 1080 HD video quality. A better quality Japanese hidden camera (below on the left) made 2 years ago produces 1920 X 1080p lines of resolution and has better sound recording but is twice as expensive. This may be why some agencies don't deploy them or have failed to keep up with technology and still deploy standard definition (640 X 480) pencams with poor frame rates (shown here on the bottom right).



Below is a button camera that needs to have a mini-DVR that is hardwired to the camera and powers both the camera and itself. Not only is it low resolutioned at 640 X 480, but it's also bulky and hard to hide on the body. Within the last two years some pen cameras and button cameras were updated to HD at 1280 X 720 but that's still below today's standard HD rate of 1920 X 1080. There are various other types of hidden cameras used by the investigative industry, such as keychain and cigarette lighter cameras, but they don't provide true 1080 HD quality or true 30fps (frames per second) and are therefore undesirable for the worker's compensation industry because they don't produce court quality video. The new industry standard is evolving into 4K HD definition (3840 X 2160) as with Apple computer monitors and various television manufacturers now offering this technology, including Go-Pro Cameras who pioneered this 4K camera technology and offered 2560 x 1440 when 1080 HD was the industry standard! It's outrageous that some detective agencies still opt to use outdated equipment due to their low costs, even though they perform far below industry standards!



An older version of a button camera with a DVR that deploys only standard definition at a rate of 640 X 480 lines of resolution but offers 30fps.



This latest mini DVR version still needs to be hard wired to the button camera but the resolution has been improved to 1280 X 960 lines of resolution.

Another useful piece of equipment that should be in every investigator's arsenal is a GPS tracker. However, most agencies would rather persuade their clients into using a second man for moving surveillances, undoubtedly the far more expensive technique. In some states - California, Texas, Tennessee and Virginia - this GPS technology cannot be used without the car owner's permission and hence this idea is scrapped. But when this technology can be deployed it allows the investigator to track the claimant or target remotely so that the investigator's vehicle is not a constant presence in the claimant's rearview mirror, which ultimately leads to burning the case. It also prevents the investigator(s) from losing the claimant or target. GPS units can be used to discover

driving patterns as well and can keep costs down during longer surveillances. GPS units can also be used to prolong insurance investigations by eliminating the use of an investigator when a claimant or target has no activity. Once again, this technology has been around for over 15 years and during its inception it was very costly but now it's very affordable. Below are newer versions (Nano & Enduro brands) that can be housed in easily detachable (magnetic) and waterproof cases for quick and easy removal.



These are some of the most recent versions of trackers on the market that use cell phone sim cards and can be activated monthly or pay as you go (prepaid) to keep costs down and meet detective agencies' budgets. Older versions used to require deposits and cell service contracts and the GPS units were as large as a carton of cigarettes making them difficult to install inconspicuously.

The technology of these GPS trackers with magnets is becoming obsolete since most newer vehicles have less body metal. In general, car manufacturers are using plastic parts and a coating of rubber on the metal to prevent corrosion and that is making it more difficult to deploy the tracking devices quickly and inconspicuously. New tracking devices (gold plated sticker chips) like the one below, will use watch batteries the size of this penny and in the future will replace the GPS devices shown above.



What does all of this mean for you?

Adjusters can weed out the chaff when hiring private detective agencies by demanding better quality investigators that use better quality surveillance equipment. By doing this adjusters will be able to reduce their losses on claims but also help mold the future of the surveillance investigation industry by holding them to a higher standard.

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