



# CAPITAL INVESTIGATING

*the insured's choice - finest in the field*

## Attention Defense Counsel: Need Help Finding a Client and Getting Them to Cooperate?

Ever “lose” your client or have them stop cooperating? This is where Capital Investigating can help, we will locate your client, make contact and have them complete paperwork or interrogatories or have them call defense counsel in the presence of the investigator. We can often locate them without leaving the office and we will obtain all current contact information inclusive of cell phone, land line, email, emergency contact information, social media when applicable and similar types of information.

Capital Investigating has been locating hard to find clients and subjects for nearly 20 years. With our database knowledge and field expertise, we will track down your client and discuss the importance of their cooperation.

### **Household Member Search**

Looking to determine if there is a household member for secondary auto coverage? What happens if nobody is cooperating? Capital Investigating conducts database research as well as a discreet canvas of the residence to determine if there is another member of the household that qualifies as a household member and if they have insurance coverage.

This search often allows the adjuster to close out their file as the household member becomes the primary or secondary coverage for the loss. This type of investigation is quick and inexpensive and often saves thousands of dollars in reserves and indemnity.

### **Garaging Investigation**

Garaging Fraud, also known as Premium Fraud Avoidance or rate evasion and is an ever increasing problem. Application misrepresentation, policy and legal considerations, lack of standardization across the country means that every state can have different rules and regulations. Proving misrepresentations began reaping benefits in the form of denials, policy rescissions and premium offsets.

Employer's misclassifying their worker's to reduce premiums... classifying a roofer as a secretary is Premium Fraud.

Listing a vacation home, a parent's residence or a friend's house as their primary residence for the main purpose of reduced premiums is Garaging Fraud.

## SmartStarts - National Coverage



### Services



#### **Surveillance**

*Flat rate and hourly options available*



#### **Social Media & Activity Checks**

*Flat rate and hourly options available*

SmartStart (Social Media & Internet Profile)  
SmartStart Monitoring  
Alive and Well Checks



#### **Investigations**

Statements  
Scar or Scene Photos  
Locate  
Household Member Search



#### **Medical Checks**

Hospital Check  
Pharmacy Check  
MRI Check  
Chiro Check



#### **Financial Investigations**

Asset Check



#### **Record Searches**

Criminal & Civil Record Search