

## CASE STUDY

# Robert N. Dani Inc. Investigative Agency



## *Wrestling match blew apart workers compensation claim*

### **BACKGROUND OVERVIEW**

Oklahoma's economy, workforce and families have depended on the quality of a nationally known tire-manufacturing company for several decades. The company needs to protect its interests from fraudulent workers compensation claims costing \$12 million a year.

### **PROBLEM/CHALLENGE**

Inconsistencies by a claimant alerted a human resources administrator when a physically fit, muscular employee filed a workers compensation claim, alleging an injured neck and back. The tire company turned to the expertise of Robert N. Dani Inc. Investigative Agency.

### **SOLUTION**

Robert N. Dani Inc. serves the insurance industry in areas of workers compensation, liability insurance, policy holders, and subrogation, which occur when an insurance company tries to recoup expenses for a claim it paid out when another party should have been responsible for paying at least a portion of that claim.

The company's surveillance methods have saved companies millions of dollars since 1987, when Robert N. Dani Inc. was founded. "The sole reason why insurance adjustors, policy holders, insurers or defense attorneys come to us is when these claimants have that red-flag flavor to it," said Mark Sanders, operations manager for Robert N. Dani Inc.

In most cases, fraud is suspected when a claimant fails to attend scheduled appointments or fails to report preexisting conditions. As many as 40 different red flags can prompt an investigation. The agency's 10-person staff does all the mobile and stationary surveillance work. A lot of people limit surveillance work to a curbside watching of a neighborhood, Sanders said.

"Our specialty is to one-up that approach and maximize what the environment provides. We use the adapt-and-overcome approach to position our company investigators in the most advantageous surveillance areas," Sanders said. "Therefore, we create the optimum video required for our clients to assist in resolving the claim and concluding a normal two-day investigation without alerting the claimant of our presence," said Sanders. "I've been around a long time perfecting our industry's craft."

### **OUTCOME**

The individual's claim turned out to be fraudulent. Video surveillance at the residence followed the claimant to where he was videotaped lifting weights at a workout facility. Surveillance continued at a wrestling center in south Oklahoma City where the claimant and another wrestler were in a serious match.

A metal trash can was smashed down on the claimant's head, leaving the trash can crushed. The claimant ran out of the center of the ring toward his dressing room. Arbitration between the tire company and its union resulted in the claimant's termination due to the evidence-based surveillance practice. The case was dismissed, saving the company thousands of dollars in medical costs, future liability risks and legal fees.