

## CASE STUDY

# Robert N. Dani Inc. Investigative Agency

## *Gym bag and racquetball game sunk workers compensation claim*

### **BACKGROUND/OVERVIEW**

Fraudulent workers compensation claims cause insurance companies to become bogged down in mediation, court processes and expensive court costs.

### **PROBLEM/CHALLENGE**

Peculiarities in a foot-and-ankle claim for workers compensation alerted the special investigations unit of a highly reputable insurance company in Oklahoma. A state employee for A State Agency claimed an injury had caused harm to a lower extremity. However, his foot and leg already had been affected by a debilitating disease during the 1950s.

This insurance company contacted the private investigative team of Robert N. Dani Inc. Tenacity and willingness to do whatever it takes to get a job done sets the company apart from the typical investigative agency, said Mark Sanders, operations manager for Robert N. Dani Inc. "For example, you're sitting in a car at times when the outside temperature is 100 degrees. The inside of your vehicle may be 10-15 degrees hotter for 10, 12, 14 hours per day."

Our company is licensed in Oklahoma and 5 surrounding states. There is no outsourcing of the work, as the team of 10 in-house surveillance experts is responsible for all video and work. Investigative techniques are chosen according to the environments of rural, semi-rural, suburbia and core metro areas, as well as for confined areas such as bars.

### **SOLUTION**

Sanders videotaped the claimant departing his motel room and entering his vehicle without assistive devices. The claimant was followed by vehicle to a medical appointment where the claimant got out of his vehicle to retrieve a pair of crutches from the trunk. "He then proceeded on into the office with an irregular gait and necessary movement that would indicate to a laymen an injury," Sanders said. Returning to his vehicle, he placed the crutches in the back seat, and got into his car, appearing normal. The claimant did not use his crutches for the rest of the day. Sanders videotaped him leaving his motel with a packed gym bag and racquet. Surveillance followed him inside the Midwest City YMCA, where he was seen lifting weights and playing racquet ball without assistive devices.

### **OUTCOME**

The insurance company was saved from needless expense. "It's their money and we take it very seriously," Sanders said. The agency's information was evidence necessary for the legal process. Surveillance continued for weeks. "When you get into the flavor of fraud, it has a different component of how surveillance and where surveillance needs to be conducted," Sanders said.

Video was streamed directly to the customer, prior to receiving hard disks. Investigative information was sent to physicians, attorneys and the defendant's team. The claimant was charged and convicted of workers compensation insurance fraud. Thousands of dollars of restitution was paid back to the company. The claimant served one year with the Oklahoma Department of Corrections.