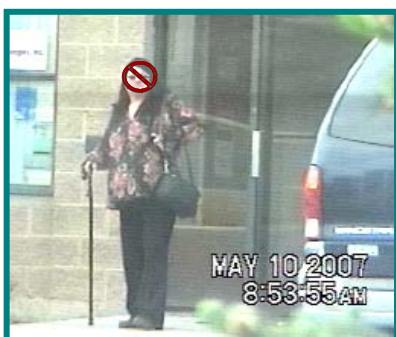


ACCU-FACTS

summer 2007

AIS Classics

“Symptom Magnification” X 2 !



Here's another AIS classic fresh from the field. In a recent comp case, our investigators followed a downstate woman and monitored her activities fairly extensively over the past year. Our first investigation was opened in August of 2006 and from the onset, the claimant has been

very active in spite of her claim of total disability. Although we found no signs that she was working, she routinely went shopping and ran errands in and about the Sullivan County area with absolutely no signs of being disabled. During her scheduled doctor appointments and W/C Hearings; however, she displayed a distinct limp and used a cane to walk. The video tape we obtained was so convincing that our client assigned over 200 hours of surveillance to the case.

Most often, when a claimant exaggerates his or her symptoms they are accused of “abuse” of the system and criminal fraud charges rarely apply. Criminal charges are usually reserved for claimant's who are employed off the

books or are working while claiming disability. So much video evidence had been obtained in this case; however, that the carrier did in fact have the claimant arrested and charged with criminal fraud.



SEE WHAT'S NEW @

ACCURATE

INVESTIGATIVE SERVICES

- | | |
|----------------------|-----------|
| 1. EMPLOYEE PROFILE | PG. 3 |
| 2. QUOTE CORNER | PG. 3 |
| 3. TYPING TIP | PG. 2 |
| 4. AIS CLASSICS | PG. 1 |
| 5. DID YOU KNOW? | PG. 1 & 2 |
| 6. CLAIM ASSN NEWS | PG. 2 |
| 7. MESSAGE FROM RICK | PG. 3 |

Author L. Frank Baum was from Chittenango, NY, and lived there when he published his book, "The Wizard of Oz.". Today, Chittenango has a yellow brick sidewalk, and every year they hold the “Wizard of Oz Festival” featuring a “Munchkin Parade”.

SUMMER FUN !

As we enter our 16th year in business we are continually reminded of how important our business relationships have become and how valuable our employees are in making a successful business. They've worked hard and now it's time to party a little. We're inviting all of our clients and employees to join us at the Saratoga Race Course on August 31st for what we hope will be our first annual “Family Fun Day” Check our website for details on obtaining tickets.

THE ONLY SIGN
OF LIFE IN
CLEVELAND



Bumper sticker seen on a car in Florida !

Serving New York and Florida

1-888-479-7525 (Toll Free)

Miami, FL was the first city in the U.S. to install a bank ATM especially for rollerbladers.
from www.50states.com

CLAIM ASSOCIATION NEWS

There's not too much to report with regard to Claim Association activities. As most of you are aware, there are no meetings scheduled for the Albany, Southern Tier or Orlando Associations over the summer months. They'll be resuming the regular meeting cycles after the fall golf outings which are scheduled as follows:

The Southern Tier Claims Association

They will be holding their fall golf outing this year at the Ely Park Golf Course in Binghamton on September 7th. Shotgun tee time @ 9AM... Call Chris Ballog for reservations at 607 624 7038. According to our sources, it's shaping up to be a good one!

Afterward, Southern Tier resumes their regular meeting schedule for the 4th Wednesday of the month. Contact Avery Gardner at NYSIF for details @ 607 754 0911.

The Albany Claim Association

ACA will be holding their fall golf outing on September 21st but the venue has not been announced.. Also, they will be holding their 24th Annual Fall Education Day at the Desmond Hotel in Colonie (Northway Exit 4) on Tuesday October 16th. Watch for more information and keep the dates open. Call Alex Ruff at PRM 518 426 4933 for additional details.

The Mid-Hudson Claim Association

The Mid-Hudson Association will be holding their annual outing on August 20th at the Powelton Club in Newburgh. There may still be time to register your foursome so contact Golf Outing Chairman Dick Kelly right away. E-mail Richard.Kelly@york_claims.com or telephone (845-223-3470) for more details.

NEW SERVICES WE OFFER !

Ask us about our new service offerings which include:

- CC/TV Surveillance Systems ~ Sales & Installation
- Real-Time GPS vehicle tracking
- "Pre-employment and Criminal Background Investigation
- Countermeasures (Evesdropping / Wiretap Detection)

We're Professionals and We Offer

Fast, Courteous Service !

**VISIT US ON THE WEB @
WWW.ACURE8.COM**

FYI

HIGHLIGHT FROM THE "NEW" NYS W/C REFORM BILL

Section 10 of the bill adds a new subdivision 3 to section 114-a of the Workers` Compensation Law to provide for the assessment of costs against parties, and attorneys fees against attorneys or licensed workers compensation representatives, who institute or maintain actions without reasonable ground. (Source—NYS W/B Board Website)

Has your address or phone number changed?

Have you recently received a promotion or change of job title ? Please let us know where you can be reached so we can update our mailing list.

Here's our latest address information.

P.O. Box 122, 28 Second St., Athens, NY 12015

Call Toll Free from Anywhere (888) 479-7525

Crazy Uncle Billy's Typing Tip !

Made a typing mistake? Deleted something in error? Don't worry. You can "UNDO" anything in MS word by simply holding down the control key and hitting the "Z" key. Try it!
(It works in MS Publisher too!)



~ President's Message ~

IT SEEMS THAT EVERY TIME WE SEND OUT OUR NEWSLETTER, WE'RE ANNOUNCING SOME SORT OF PARTY OR CELEBRATION. WE DO LIKE TO CELEBRATE BUT, THERE IS A MUCH MORE SERIOUS ASPECT OF THIS BUSINESS THAT I'D LIKE TO ADDRESS IN THIS ISSUE. ON AUGUST 2ND, ONE OF OUR INVESTIGATORS WAS CONDUCTING SURVEILLANCE ON A YOUNG MALE CLAIMANT WHO ALLEGED A TOTAL DISABILITY FROM AN ACCIDENT IN 2005. THE CLAIMANT WAS FOLLOWED TO A PRIVATE RESIDENCE WHERE SOME RENOVATION WORK WAS UNDERWAY AT THE REAR OF THE HOUSE. IN AN EFFORT TO SECURE VIDEO OF THE ACTIVITY, THE INVESTIGATOR PARKED HIS VEHICLE, AND AFTER NOTIFYING THE LOCAL AUTHORITIES OF HIS PRESENCE, HE ENTERED INTO A WOODED AREA NEARBY. HE OBTAINED SOME VIDEO TAPE OF THE CLAIMANT'S ENGAGING IN THE CONSTRUCTION WORK; HOWEVER AS HE WAS ABOUT TO DEPART FROM THE SCENE ONE OF THE WORKMEN BECAME ALERTED TO HIS PRESENCE. THE CLAIMANT AND TWO OTHER WORKERS LEFT THEIR JOB AND BEGAN CHASING AFTER THE INVESTIGATOR. BEFORE HE COULD REACH HIS VEHICLE, THE TRIO CAUGHT UP WITH AND SURROUNDED THE INVESTIGATOR. THEY THEN PROCEEDED TO BRUTALLY ASSAULT HIM AND STOLE HIS VIDEO EQUIPMENT. THE INVESTIGATOR SUFFERED MULTIPLE SERIOUS INJURIES, AND ALTHOUGH HE IS OUT OF THE HOSPITAL, HIS FULL RECOVERY WILL TAKE SOME TIME. THE CLAIMANT AND HIS TWO COHORTS WERE ARRESTED AND (AS OF THIS DATE) REMAIN IN JAIL CHARGED WITH GANG ASSAULT, ROBBERY AND POSSESSION OF STOLEN PROPERTY. IF CONVICTED THEY FACE AS MUCH AS 15 YEARS IN JAIL. OUR INTERNAL INVESTIGATION SHOWED THAT THE INVESTIGATOR DID NOT DO ANYTHING WRONG. HE FOLLOWED ALL PROCEDURES PROPERLY AND HE DID NOT VIOLATE ANY LAWS OR PROTOCOLS.

ALTHOUGH MOST OF OUR CASES ARE RESOLVED IN A MORE CIVILIZED FASHION, THIS INCIDENT POINTS OUT JUST HOW POTENTIALLY DANGEROUS OUR JOB HAS BECOME. WE DO TAKE IT SERIOUSLY AND WE TREAT EACH CASE WITH EQUAL RESPECT. OUR INVESTIGATORS ARE THOROUGHLY TRAINED PROFESSIONALS; HOWEVER ALL THE TRAINING AND ADVANCED PLANNING CANNOT PREVENT OR PREDICT THIS TYPE OF INCIDENT. WE APPLAUD THE EFFORTS OF OUR INVESTIGATOR AND WE ALL WISH FOR HIS FULL AND SPEEDY RECOVERY. WE ALSO HOPE THAT THE NEXT TIME YOU READ ONE OF OUR REPORTS OR WATCH ONE OF THE SURVEILLANCE TAPES YOU'LL HAVE A LITTLE BETTER APPRECIATION OF EXACTLY WHAT EFFORTS WE TAKE TO OBTAIN THE INFORMATION.

RICHARD J. CURE ~ PRESIDENT

EMPLOYEE PROFILE

MICHELE TERCASIO

Michele began her career with Accurate nearly two years ago as an Administrative Assistant. She has recently moved to the billing and bookkeeping position, and has proven to be a great asset to our office team.

Michele has been married to her husband Ed, a local Police Officer, for 13 years. They have two children: Nicholas, who is 11 years old and Dylan, who is 7. Michele enjoys spending most of her summer weekends camping with her family and two dogs.



We are happy to welcome Michele into her new position with us. Be sure to stop and say hello to her at our Family Fun Day!

We specialize in video surveillance . . .

WHAT'S NEW AT A.I.S. ?

WE'VE RECENTLY UPGRADED OUR ENTIRE COMPUTER NETWORK. WE'VE INSTALLED A NEW SERVER AND WORKSTATIONS. WE NOW OPERATE A WEB BASED NETWORK AND WITH INCREASED CAPACITY AND SPEED WE ARE ABLE TO UPDATE OUR REPORTS FASTER AND MORE EFFICIENTLY.

WE'RE STILL IN THE PROCESS OF CHANGING OVER BUT OUR NEW E-MAIL ADDRESSES WILL USE OUR EMPLOYEE'S FIRST INITIAL AND LAST NAME @ ACURE8.COM (I.E. SCOHOES@ACURE8.COM)

“QUOTE CORNER”

“There are not enough Indians in the world to defeat the Seventh Cavalry.”

George Armstrong Custer

Talk about an error in judgment!

CREDENTIALS

WE ARE PROUD MEMBERS AND SUPPORTERS OF THE FOLLOWING ORGANIZATIONS:

- THE BETTER BUSINESS BUREAU
- NAT'L FEDERATION OF INDEPENDENT BUSINESS
- ASSOCIATED LICENSED DETECTIVES OF NEW YORK
- GREENE COUNTY POLICE OFFICERS ASS'N
- GUILDERLAND CHAMBER OF COMMERCE
- ALBANY - MID-HUDSON - SOUTHERN TIER & ORLANDO CLAIM ASSOCIATIONS
- COALITION AGAINST INSURANCE FRAUD
- PROFESSIONAL LAW ENFORCEMENT ASSN.

WE SPECIALIZE IN THE FOLLOWING AREAS

WORKER'S COMPENSATION

F.E.L.A. PERSONAL INJURY LIABILITY

ACTIVITY CHECKS ~ VIDEO SURVEILLANCE

BACKGROUND INVESTIGATIONS

CRIMINAL ~ PRE-EMPLOYMENT STATEMENTS

SCENE PHOTOS ~ SUBPOENA SERVICE

AND MUCH, MUCH MORE !.....

ACCURATE

Investigative Services, Inc.

PO Box 122

Athens, NY 12015



Member Serving Upstate New York Since 1991

FUN IN THE SUN!

Summer is in full swing, and even the shadiest claimants are out and about.. It would be great time to order up some extra surveillance. Our investigators are ready to be there when things heat up !



Email us at RCure@Acure8.com or call us toll free at 888 479 7525