



*To Know What You Know and
What You Don't Know, That is
True Knowledge.*

Confucius



**ACHIEVE NEXT LEVEL
INVESTIGATIONS WITH
POST-MORTEM ANALYSIS**

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Once an investigation is complete, do you move on with that well-earned sigh of relief?

Investigations, especially complex ones such as staged accidents, fraud rings, large losses, organized crime, internal fraud, cyber fraud, and those involving trends and patterns, involve hours of work interviewing, lead tracking, report writing, analytics, and much more. A multitude of factors rise to the surface during the investigation which guide the investigation to its conclusion.

Did you know that conducting a Post-Mortem Analysis, once it is all said and done, can be the 'secret sauce' to taking counter-fraud programs, criminal analytics, and investigations to the next level?!





What is a Post-Mortem Analysis?

What is a Post-Mortem Analysis?

Hindsight is 20/20 as the saying goes. That is the essence of a comprehensive post-mortem analysis. Now that everything is said and done, let's look back at everything together including what we learned along the way, and put that into an ALL NEW analysis, to "know what you know, and what you don't know".

Many complex investigations include analytics, link-analysis, trend analysis, charts & graphs, and other evaluations to help guide the investigation and uncover additional leads and information.

A Post-Mortem Analysis is a comprehensive analytical review completed after the resolution of an investigation. It should be completed independent of any analyses conducted during the actual investigation. In other words, for a more effective post-mortem, do not add-on to an earlier analysis - start over and see what turns up!



When to Conduct a Post Mortem

When to Conduct a Post Mortem

The next question is when? What cases call for a post-mortem? The cases that jump out are organized crime, staged accidents, new trends and patterns, caused accidents, repetitive losses and crimes, incidents with multiple parties attached, rise in crime and fraud in certain books of business, and hotspot areas. However, any crime or loss in which you feel there might be 'more to it', even once resolved, could benefit from a post-mortem.

The key here is to take a fresh look at all the facts, including those gathered before, during, and after the resolution of the investigation, to determine if any new patterns, leads, or trends rise to the top. Again, a hindsight look - what can it tell us to improve our ability to detect, deter, and defeat moving forward?



Post-Mortem

Participants



**TEAM
WORK**

Post-Mortem Participants

The underlying principle for any post-mortem, just as with an investigation, is team work. The post-mortem should be to help further the team's knowledge and ability to uncover and conquer fraud and crime by exposing the hidden, nuanced, concealed, and disguised elements.

That said, the team should be involved gathering all the facts, trends, details, entities, and et cetera for inclusion in the new analysis. Best case scenario, when possible, is for a different analyst to conduct the post-mortem. The theory here is 'new-eyes'. But it certainly can be conducted by the same analyst. Again, it should be a new 'look-back'. Just keep in mind it is to be an exercise in discovery, not a gotcha nor an error-finding mission.



Post Mortem Research

Post Mortem Research

This can be very specific to the scenario, but certain trending sources can benefit most investigations and analyses. Not only would you pursue all the same avenues as before and during the investigations, but also get creative in seeking new information.

The Why is important here - it's not just an exercise in repeating what you already have done. The 'hindsight is 20/20' analogy continues to work well - do the research, but with all the information you didn't have to start, and see what rises to the top. Then get creative and keep asking, keep uncovering, keep discovering

Post Mortem Research

Each of these elements should be new - re-run them for any new updates, versus using prior data:

Backgrounds on all entities

Loss / criminal history - before, during, after - on all entities

Phone numbers on entities and activities, policies, claims

E-mail addresses on activity, policies, claims, etc

IP Addresses on activity, policies, claims, etc

Physical and mailing addresses

Incident locations

Related entities such as attorneys, providers, shops, etc

Social media posts and friends

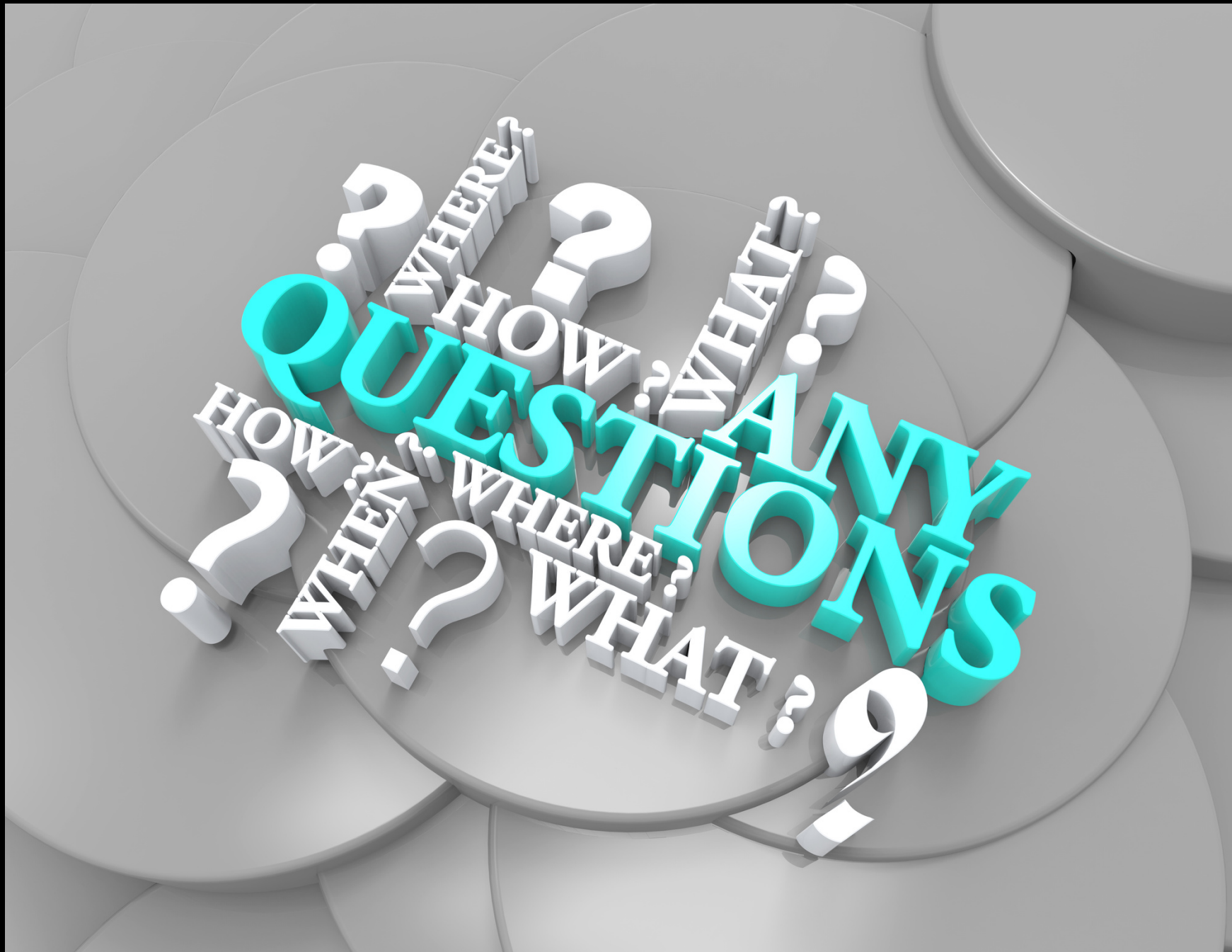
Phone history, calls to and from

Incident reports

Policy activity (including claims) before, during, and after


What else - get creative!

Post-Mortem Questions



Post-Mortem Questions

As with research, start with the same questions, and then expand and get creative.


- ? Who is who? Be sure to bring a wide range of data and sources to determine the full  degree profile of each entity, uncover manipulated data, and discover hidden details.
- ? Who knows who? Dig deep into your research using your link-analysis platform to find indirect links between parties.
- ? Who did what? How is each entity involved in the scenario?
- ? What actions did they take? How are they linked?
- ? Expand inquiry to all related and seemingly unrelated parties.
- ? Do phone records hide connections? Check before, during, and after.
- ? Does address history, personal and business, reveal new detail?

Post-Mortem Questions

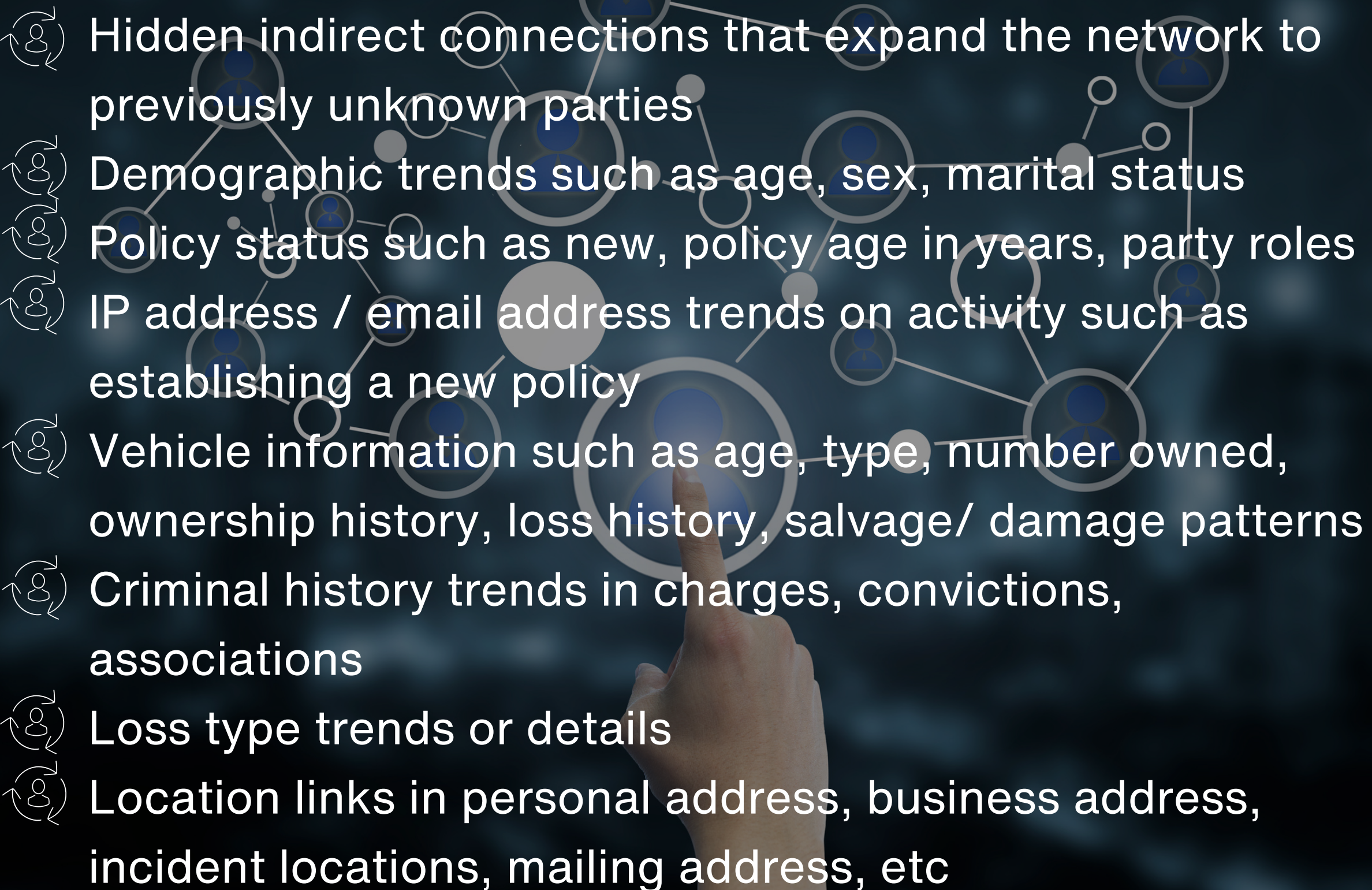
- ① Does vehicle history reveal any hidden ties? Prior salvage, repair history, ownership, etc?
- ② Does accident/incident history, before, during, after show any ties or trends?
- ③ Do known associates and families have any hidden links in calls, addresses, incidents, lead to 'unknown' associates, etc?
- ④ Do policies / incidents activities have a trending email or IP address?
- ⑤ Expand beyond current 'venue' - if auto accident, check for worker's comp history, slip and fall, criminal history, health care fraud, etc.
- ⑥ Trends in primary roles and relationship to victim and/or insured?
- ⑦ Similarities in 'unrelated' incidences that may suggest hidden ties?
- ⑧ What else? Get creative!

Post-Mortem Possibilities

Post-Mortem Possibilities

What is the art of the possible with a Post-Mortem Analysis? What might you hope to find? Any new information to enrich the  view of the entity and scenario will add intelligence to future cases. It will enhance the possibility of catching the scheme earlier on, assist in recognizing hidden participants, and provide a leg up to clueing in on fraud indicators in all cases. When looking back to add to your arsenal, be creative in your digging - the criminals definitely are!

Post-Mortem Possibilities

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- Hidden indirect connections that expand the network to previously unknown parties
 - Demographic trends such as age, sex, marital status
 - Policy status such as new, policy age in years, party roles
 - IP address / email address trends on activity such as establishing a new policy
 - Vehicle information such as age, type, number owned, ownership history, loss history, salvage/ damage patterns
 - Criminal history trends in charges, convictions, associations
 - Loss type trends or details
 - Location links in personal address, business address, incident locations, mailing address, etc

Post-Mortem Tips

HELPFUL
TIPS




Post-Mortem Tips

- 💡 A post-mortem analysis should be viewed as an exploratory look-back with more complete data to uncover new information.
- 💡 Post-mortems are a valuable tool in establishing comprehensive proactive runs to stay ahead of crime and fraud.
- 💡 When possible, partner analysts so they alternate who completes the investigative analytics and the post-mortem analytics.
- 💡 Be creative in looking for hidden information. Remember the fraudsters and criminals are always looking for new ways to get one over.

Post Mortem Analytics Platform

Post Mortem Analytics Platform

The analytics platform decision is a complex one involving many factors. Some must haves for an effective link-analysis platform include:

- 🌐 Seamlessly access internal data and tables
- 🌐 2-click access to multiple vetted 3rd party data sources
- 🌐 Easily fuse multiple sources to create a  entity profile
- 🌐 Robust identity resolution software to uncover manipulated identities
- 🌐 Dynamic, easily configurable with multiple features and room for growth to support your strategy and budget
- 🌐 Intuitive, easy to use dashboard
- 🌐 Strong customer support platform

We are happy to show you how ARKHOS Data Fusion Console + i2 Analyst's Notebook will meet and exceed your needs!

Most analytics conducted during an investigation are begun with partial information, with more detail added along the way. A post-mortem analysis is meant to be a detailed 'look-back' at an investigation with all known data to uncover additional trends, connections, leads, flags, fraud indicators, and such to further future detection, deterrence, counter fraud, and criminal analytics efforts.

Be creative, ask lots of questions, and look at the data in new ways. Complex investigations are definitely a great target for a post-mortem. But any investigation in which there seems to be more than meets the eye is worth pursuing.

Now that everything is said and done, a post-mortem can help you find out what you already know, what you don't know, and where you need to focus moving forward - these are the details that can turbo-charge future investigative and analytics efforts.

Feel free to reach out with any question, comments, suggestions, or a demo of ARKHOS!

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