



# CYBERTRACE

Experience the Cybertrace Difference

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# This Presentation has been prepared for the Australian Insurance industry

For further information, please contact us at  
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# Who are we?



- ◆ Cybertrace Pty Ltd. are an Australian registered and operated Limited Liability Company which was founded in 2015 by former ASIO Officer, Dan Halpin.
- ◆ Cybertrace are global specialists in intelligence collection. We collect data and build profiles to assist with understanding a claimant.

# Who are we?

- ◆ Previously Cybertrace only provided services to select corporate and private clients.
- ◆ Due to recent company growth and strategic re-modelling, Cybertrace is now offering services directly to the insurance industry.
- ◆ Over the past 6 years, Cybertrace has processed hundreds of insurance based investigations as third-party contractors.





# Who are we?



- ◆ Cybertrace is licensed by the NSW Police for Investigations (411710138)
- ◆ As our investigations are online, we have national and international capability
- ◆ Cybertrace are insured for \$10m for Public Liability, Professional & Product Indemnity and Workers Compensation
- ◆ Cybertrace are members of the World Association of Detectives, Alternate Options Security Group and The Californian Association of Licensed Investigators

# Why Engage Us?

- ◆ Cybertrace are global experts in cyber investigative products and services
- ◆ We have years of proven experience with developing and conducting insurance investigations
- ◆ All our investigations are discreet and undertaken with the highest level of ethics and accountability
- ◆ We understand that insurance companies must not assume guilt or the result of an investigation. We comply with this requirement, so you are protected.





# Why You Should Engage Us



- ◆ If Red Flags are identified, further investigation can be recommended or conducted.
- ◆ Large, lengthy or high-cost investigations will only be conducted when Red Flags are identified in lower-level investigations, or when the insurer specifically requests more detailed investigation.
- ◆ Cybertrace will actively assist you with complying with the reforms stipulated by the Hayne Royal Commission.

# We have experience with;

O1

INCOME  
PROTECTION  
PRODUCTS

O2

TOTAL AND  
PERMANENT  
DISABILITY

O3

WORKERS'  
COMPENSATION  
CASES



# Our Investigations



For all cases, Cybertrace investigates a claimant's online and social media presence to verify their working capacity and functional capacity. This includes any evidence relating to their income generation, the source and duration of the income.

Other factors that are considered include;

- ◆ Any evidence of ongoing participation in sporting activities or activities requiring significant physical effort.
- ◆ Evidence of understated working capacity or occupational duties, i.e. a misrepresentation of the amount of physical activity the claimant is capable of performing.
- ◆ Evidence of exaggerated illness or the ongoing impact of an illness for financial gain.
- ◆ Evidence of financial partnerships or relationships that generate income which are not immediately associated with a subject.

# Services for Workers' Compensation Insurance

O1

SPORTS &  
PASTIME  
INVESTIGATION

O2

CAPABILITY  
INVESTIGATION

O3

INCOME  
VERIFICATION  
INVESTIGATION



# Sports & Pastime Investigation

- ◆ Cybertrace's **Sports & Pastime Investigations** focus on social media and other open source digital records to identify where the Claimant may have sustained the claimed injury.
- ◆ From our experience, a large number of injuries are sustained during social or professional sporting events that may not be covered by certain insurance products.





# Capacity Investigation

- ◆ Cybertrace's **Capacity Investigations** focus on social media and other open source digital records to identify whether the Claimant's physical capacity is inconsistent with their claimed capability.





# Income Verification Investigation

- ◆ Cybertrace's **Income Verification Investigations** focus on several key indicators including; social media, website registration, eCommerce, company and business records to identify whether the Claimant is undertaking secondary employment, or deriving income from another source.
- ◆ We provide you with the information required to make an informed decision on the claim outcome.





# Our Results

- ◆ Cybertrace undertook an analysis as 60 of our most recent Insurance Investigations. The reports comprised of both Sports & Pastime and Capacity investigations.
- ◆ From the 60 sample reports, Red Flags were identified for 35% of reports, Fraud indicators were identified for 7% of reports and 8% of claims were Validated from our investigations.
- ◆ Cybertrace provided actionable evidence and intelligence for a whopping 50% of investigated claims.





# Cybertrace Benefits



- ◆ Cybertrace are Australian leaders in open-source cyber investigations, and we maintains greater technical capability than other suppliers.
- ◆ Cybertrace has competed hundreds of open-source insurance investigations during the past 6 years.
- ◆ Cybertrace investigations are ethical, discreet and comply with the requirements of the Commonwealth Privacy Act; including the safe storage of personal data.



# Cybertrace Benefits

- ❖ Cybertrace investigations are less intrusive and provide minimal risk of media exposure compared with traditional physical surveillance investigations.
- ❖ Cybertrace has a proven 50% hit rate for Sports & Pastime, Capacity and Income Verification investigations. This means greater identification of claims containing Red Flags, and Fraud indicators which ultimately saves you money!





# Cybertrace Benefits

Cybertrace provide a tiered approach to investigations. For example, Cybertrace can;

- ◆ Conduct a low-cost investigation.
- ◆ Investigate a specific aspect of functionality such as the claimant's participation in a sporting activity.
- ◆ Summarise the online information available to the public.



# Thank you for considering Cybertrace



- ◆ For further information, please visit our website, or contact a member of our team to discuss how Cybertrace could improve your current investigations and save you money.
- ◆ <https://www.cybertrace.com>
- ◆ Phone: +61 (2) 9188 7896