



The TASIU Observer

The Official Newsletter of the Texas Association of Special Investigation Units

March 2010

President's Message...

To the ancient Romans, March was the start of their military campaign season. So, what better time than now to renew focus and commitment to our TASIU membership goal of "110 in 2010". Please help us meet this goal before midyear by encouraging your peers to join TASIU.

Two (2) reminders about www.tasiu.org:

2 steps for TASIU online member application:

1. applicants can apply online at www.tasiu.org
2. once approved, an automated email directs you back to www.tasiu.org to complete payment

Does your www.tasiu.org profile setting allow other TASIU members to contact you?

Log into www.tasiu.org, click **Profile**, then select **Membership Directory** and choose the **Visibility** option that best suits you but please consider allowing other TASIU members to contact you if necessary. Being able to search for and contact another SIU peer via www.tasiu.org is a great TASIU member benefit. This chapter member directory is password protected for TASIU members only.

New!

Texas Antifraud Vendors Directory

New this month, we are rolling out another valuable TASIU benefit and will begin distributing the Texas Antifraud Vendors Directory, the official directory of the TASIU. In addition to a categorical listing of antifraud vendors, we will recognize those vendors who are or have also been seminar exhibitors, sponsors and antifraud supporters. We hope the directory will become a useful and printable desk reference for you.

You'll find the first TASIU Texas Antifraud Vendors Directory on page 7.

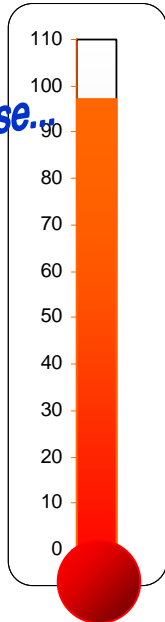
More members more involved.

Brent Walker

TASIU Membership Goal

"110 in 2010"

Getting close...



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TASIU is **Linked in**® ... are you?

<http://www.linkedin.com/e/vgh/2352711/>

Monthly Member Meetings

The TASIU is meeting in both Houston (2nd Wednesday of each month) and San Antonio (1st Thursday of every other month) to better serve our members and the Texas SIU community.

The TASIU and NICB work together to schedule their respective meetings on the same day in hopes to maximize SIU attendance and for convenience.

See the www.tasiu.org Event Calendar for directions.

Current Meetings:

San Antonio

Thursday, March 4, 2010

9:00 a.m. TASIU

Speaker: Jeff Abrams, FAI

Topic: Forensic Veh. Contamination (CE)

10:30 a.m. NICB

Allstate Building, 227 N. Loop 1604

East, San Antonio, TX 78232

Houston

Wednesday, March 10, 2010

9:00 a.m. TASIU

Speakers: Houston Police Auto Dealers

Topics: Towing, storage and repair issues

10:30 a.m. NICB

Allstate, 4920 Westway Park Blvd,

Houston TX 77041

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Learn more about TASIU Antifraud Supporters at www.tasiu.org

To see all of our TASIU Antifraud Supporters, visit

http://www.tasiu.org/content.aspx?page_id=22&club_id=62802&module_id=61227



The TASIU Observer is published monthly and distributed throughout the Texas SIU community. If you'd like to submit an article for consideration, please submit your inquiry to Brent Walker, bwalker4@travelers.com.

TASIU OFFICERS:

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TASIU BOARD OF DIRECTORS:

Director (2009-2011) **Jim McPherson**, GEICO, jmcperson@geico.com
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Director (2010-2012) **Doug Endicott**, Nationwide, ENDICOD@nationwide.com
Director (2010-2012) **Tommy Short**, Safe Auto, Tommy.Short@safeauto.com

TASIU COMMITTEES:

Membership	Education & Training	Constitution & Bylaws	Laws & Legislation
- San Antonio	- Outreach & Awareness	- Nominations & Awards	
- Newsletter	- Seminar & Golf		
- Website			

Anti-trust Statement:

As Members of this organization or participants in our meetings, we need to be mindful of the constraints of the Anti-trust laws. There shall be no discussions of agreements or concerted actions that may restrain competition. The prohibition includes exchange of information concerning individual company rates, coverages, market practices, claims settlement practices, or any other competitive aspect of an individual companies operation. Each member or participant is obligated to speak up immediately to prevent any discussion falling outside the bounds indicated.



The Texas Association of Special Investigation Units is the Texas-South chapter of the International Association of Special Investigation Units.

The IASIU Mission:

- Promoting a coordinated effort within the industry to combat insurance fraud;
- Providing education and training for insurance investigator;
- Developing greater awareness of the insurance fraud problem;
- Encouraging high professional standards of conduct among insurance investigators; and
- Supporting legislation that acts as a deterrent to the crime of insurance fraud.

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Antifraud Supporter

TASIU Chapter Membership
Who can join?

As the Texas-South chapter of the International Association of Special Investigation Units (IASIU), we follow IASIU membership rules and our chapter members include:

Regular Chapter Membership (must also be a member of IASIU):

- Full-time SIU employees of insurance companies or self-insured corporations whose primary responsibility is the investigation or supervision of insurance fraud,
- Agents of the National Insurance Crime Bureau.

Associate Chapter Membership (must also be a member of IASIU*):

- Employees of insurance companies, third party administrator, state fraud bureaus and government agencies involved in or providing special expertise in the investigation of insurance fraud.
- Local, state, federal, provincial, or similar governmental entities' law enforcement officers, or prosecutors,*

**International (IASIU) membership is optional for sworn law enforcement and fire officials who join the TASIU chapter.*

More Info:

IASIU https://www.iasiu.org/membership/membership_types
TASIU http://www.tasiu.org/content.aspx?page_id=22&club_id=62802&module_id=69948
Join TASIU Now http://www.tasiu.org/content.aspx?page_id=60&club_id=62802



CALENDAR OF EVENTS

NICB BATON ROUGE, LA – Dialogue Meeting

Wednesday, March 3, 9:30 a.m., at the Louisiana State Police Headquarters located at 7919 Independence Boulevard. Please contact Special Agent Allen Applewhite gapplewhite@nicb.org for more information.

TASIU SAN ANTONIO Chapter Meeting

Thursday, March 4, 9:00 a.m. Speaker: Jeff Abrams with FAI on Forensic Vehicle Contamination (TDI credit). Allstate, 227 N. Loop 1604 East, San Antonio, TX 78232. Please contact Brent Walker bwalker4@travelers.com for more information.

NICB SAN ANTONIO– Dialogue Meeting

Thursday, March 4, 10:30 a.m. Allstate, 227 N. Loop 1604 East, San Antonio, TX 78232. Please contact Senior Special Agent Gary Evan gevans@nicb.org for more information

TASIU HOUSTON Chapter Meeting

Wednesday, March 10, 9:00 a.m. Speaker: Houston Police Auto Dealers on towing, storage and repairs issues. Allstate, 4920 Westway Park Blvd., Houston, TX 77041. Please contact Brent Walker bwalker4@travelers.com for more information.

NICB HOUSTON – Major Medical Fraud Task Force Dialogue Meeting

Wednesday, March 10, 10:30 a.m., at Allstate Insurance located at 4920 Westway Park Boulevard, Suite 240. Please contact Supervisory Special Agent Louis Campbell lcampbell@nicb.org for more information.

NICB IRVING, Texas – Dialogue Meeting

Tuesday, March 16, 10:00 a.m., at 320 Decker Drive, 2nd floor training room. Please contact Special Agent Charles Roberts croberts@nicb.org for more information.

NICB ALEXANDRIA, LA – Dialogue Meeting

Wednesday, April 7, 10:00 a.m., at the State Police Regional office located at 5903 Coliseum Drive. Please contact Special Agent Charlie Peters cpeters@nicb.org for more information.

NICB EL PASO, Texas – Dialogue Meeting

Tuesday, April 20, 9:00 a.m., at Fred Loya Insurance located at 1800 N. Lee Trevino. Please contact Supervisory Special Agent Ray Niblett miblett@nicb.org for more information.

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Carrier must reimburse chiropractor for needle procedure

In a medical fee dispute in Texas, the workers' compensation commission or other deciding forum will defer to an agency's interpretation of its own rules unless that interpretation is plainly erroneous or inconsistent with the text of the rule or underlying law.

Case name: *Texas Mutual Insurance Co. v. Stelzer*, No. 03-06-00675-CV (Tex. Ct. App. 01/13/10).

Ruling: The Texas Court of Appeals upheld the finding that the Texas Workers' Compensation Commission did not have to perform an independent analysis but could defer to the Texas Board of Chiropractic Examiners to determine whether a procedure was within the scope of chiropractic practice. The court affirmed the order requiring the carrier to reimburse the chiropractor for the procedure.

What it means: In a medical fee dispute in Texas, the workers' compensation commission or other deciding forum will defer to an agency's interpretation of its own rules unless that interpretation is plainly erroneous or inconsistent with the text of the rule or underlying law.

Summary: A chiropractor performed a needle electromyography (a procedure to verify healthy nerve function) and submitted a reimbursement claim to the carrier. The carrier denied the claim, alleging the procedure was outside the scope of authorized chiropractic practice. The commission ordered reimbursement, relying on a ruling by the Texas Board of Chiropractic Examiners that the procedure was within the scope of chiropractic practice.

The carrier asserted the commission's reliance on the ruling was incorrect. The chiropractor asserted that the Texas medical fee guidelines require the commission to defer to another agency's clear announcement on the scope of practice issue. The Court of Appeals agreed, noting that to require the commission to second-guess another agency's scope of practice rule where that rule is not patently invalid or illegal would lead to confusion among health care providers. The court determined the commission would be guided by the board's determination of whether a needle electromyography is within the scope of chiropractic practice when applying the medical fee guidelines. It affirmed the decision ordering the carrier to reimburse the chiropractor for the procedure.

<http://www.riskandinsurance.com/story.jsp?storyId=340446438>

Texas Medical Board Disciplines 70 Doctors

Since November, the Texas Medical Board has taken disciplinary action against 70 licensed physicians.


<http://www.tmb.state.tx.us/news/press/2010/021710.php>

Texas Chiropractor Disciplinary Actions

http://www.tbce.state.tx.us/disc_action_chiro.html

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Solving Cases with Voice Stress Analysis Technology

Brad Schlerf, Forensic-VSA.com

From CSI to Lie to Me, people all around the world are becoming entranced with what goes on behind the scenes in computer forensics. Some of the technology that they have in these shows can seem farfetched or unbelievable, but how far off is Hollywood from the reality of what the investigators can have at their disposal. Voice Stress Analysis, more commonly known as VSA, is one of those unbelievable technologies that's within your grasp.

The purpose of this article is to educate you about this forensic tool that can be used to determine whether someone is telling the truth or being deceptive. We live in a time where new technologies and new applications for old ones, are being developed at a faster and faster pace. Society has always had the same basic needs but they are being met in ever evolving ways. Just like law enforcement today, people from the earliest times have sought some foolproof method for detecting deception.

As man's knowledge and wisdom advanced, more scientific methods were employed. Astute observers noted that guilty persons, during interrogation, often used certain body language or exhibited signs that could be associated with guilt: a darting eye, dry mouth, a hand over their mouth when answering, sweating, yawning, or uncontrolled body movements. Over time, there came breakthroughs in the medical understanding of the observed behavior.

The sciences of psychology and physiology lead to the invention of equipment designed to measure changes caused by how the body reacts to stressful situations. In 1895 the plethysmograph was used in lie detection to measure changes in blood pressure. In 1897 galvanic skin response (changes in electrical conductivity of the skin, caused by sweating) was measured as a method of detecting deception. In 1914 breathing rates of individuals were measured to determine whether the person was lying or telling the truth.

As we now know, these psycho-physiological (mind and body) stress reactions can not only be measured, they can be recorded. The polygraph, the first instrument designed to measure and record those reactions and has been a well-established investigative tool used as the backbone of lie detection.

So, what's next? We have already found a way to use the physiological responses of blood pressure, breathing, and the skin to aid in lie detection. So what came next in biometrics, and is increasingly being used, are the autonomic (involuntary) responses in the vocal chords. In the 1960's voice stress analysis (VSA) began to be used experimentally by the military. However, like many technologies, it didn't start gaining ground until the computer boom in the 1980's.

The VSA introduced in the sixties was an alternative to the polygraph, and completed in January 1971 by a polygraph examiner and former Army officers. The device, called a Psychological Stress Evaluator (PSE), measured stress in the voice and was not a "lie detector" per se. Unfortunately, the PSE was studied as a 'lie detector'. Therefore, many early studies were flawed in that they failed to evaluate the PSE itself which was created for the sole purpose of measuring stress as it was related to deception.

The foundation of VSA technology is that a person's voice emits detectable fluctuation in both AM (amplitude modulation) and FM (frequency modulation) frequencies called microtremors. When you listen to a person speaking, you hear the AM which rides atop the FM, which is undetectable to the human ear. Under the stress created from a deceptive response there is a reduction in the FM frequencies causing the microtremors to increase. It is an involuntary autonomic response detectable with a microphone and a computer running the proper software. The skilled examiner then analyzes the person's voice patterns looking for these frequency discrepancies.

VSA works for any language whether the subject is face to face or on the phone. Drugs, alcohol and medical conditions do not affect the tests. Voice recordings that are years old can be used to solve cold cases. And, there are no known countermeasures. A person can not manipulate his voice frequencies the way he may be able to manipulate blood pressure, breathing, and skin response. Subjects experience less stress caused by the interview as only simple yes and no questions are needed. And, when face to face, the subject only has a microphone attached. (continued on pg. 6)

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Solving Cases with Voice Stress Analysis Technology (continued from pg. 5)

When compared with a polygraph, the VSA technology is easier to use, faster to administer, less stressful, cheaper, and still 98% accurate.

Like the polygraph, VSA is a tool for getting at the truth. VSA technology is currently recognized in 43 states. Government offices and insurance companies are also using VSA software. Most people don't realize that for years, insurance companies have recorded their customers' conversations when they call to make claims. Suspicious claims are evaluated utilizing VSA technology. In a Department of Defense survey of law enforcement agencies that used the software they found that approximately 85% of the respondents called the technology extremely accurate or very accurate.

Because the only hardware required is a microphone attached to a computer or digital recorder, it can be used in the field. The U.S. Special Forces used VSA on the battlefield in Iraq and have gone house to house with it. Unlike polygraph tests, voice stress analysis does not require a sterile environment, they provide definitive results, either the subject was being deceptive or he/she was being truthful. For this reason you will often read that VSA is a tool for validating the truth more than for detecting lies.

Voice stress analysis has proven that it is the next step in truth verification technology.

For more information on voice stress analysis go to; www.forensic-vsa.com/history.html or contact the owner of Forensic VSA, Brad Schlerf, an expert in Voice Stress Analysis interviewing.

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The Texas Board of Chiropractic Examiners now offers FREE online chiropractic licensure verifications.

1. Go to www.tbce.state.tx.us
2. Click "Verifications" on the left hand menu, <http://www.tbce.state.tx.us/verify.html>
3. Scroll down to "Enter Your Search" and enter your inquiry.
4. If disciplinary action exists, click the link under that column to view details.

**Online Clinic Verifications
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TASIU Online Investigator Links
For members-only at www.tasiu.org

Essential Information for Texas SIU	Laws and Statutes
Multi-link Pages	Online Courthouse Records
Professional Licensure Verifications	
Texas Regulatory Agencies	
Lines of Business	Claim-specific Topics
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Texas Antifraud Vendors Directory

The Official Directory of the Texas Association of Special Investigation Units (TASIU)

www.tasiu.org

March 2010

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