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Positive Case Example

Brain Injury Plaintiff

Waiting Tables Off the Books

Can't Add or Use Cash Register





After a bar fight the Plaintiff claims he is brain injured and unable to go back to college or work. Allegedly he has limitations in mental capacity as a result of the injury sustained at the policy holder's bar from overserving an aggressive patron. After taking a semester off from school, the Plaintiff is claiming that he remains home in a depressed state, unable to socialize and refuses to leave his house. He claims he has cognitive difficulties with numbers and math. Plaintiff experts have tested him to find that he has trouble recognizing numbers, adding, subtracting etc. Once a college accounting major, the Plaintiff states he is unable to add numbers or make change. Extant's investigator frequents the restaurant where the Plaintiff is working off the books. With a concealed body cam, over a period of 2 weeks, 5 dinners are served to the investigator whilst the Plaintiff is able to write up the order, add up the food items and make change in cash. He is also able to run the register and credit card machine without difficulty. His memory is also tested with dialogue about a wine list and other items on the special list which he recited from memory. The surveillance results refutes Plaintiff's expert's reports and the exaggerated injuries being claimed.

EXTANT

Claims and Litigation Management, Inc.
INSURANCE PROFESSIONALS

Multi-Faceted Claims Firm.
Singular Client Focus.
Standing Above the Rest.

History

Firm's Commitment

Practice Areas

Industry Advertising

Clients

Insureds/Policyholders **Brokers** Law Firms **Self-Insured Retentions Third Party Administrators Insurance Carriers-**(Disability, WC, Multi-line, Primary, Umbrella, Excess) **Program Managers** Managing General Agents, (MGAs) Public/Private-Corporations/Fortune 500 **Transportation Units Public Entities and Agencies** Hotels and Travel Taxi and Livery Reinsurers/Retrocessionaires **Government Agencies Small Businesses** Colleges/Schools Pharmaceutical/Lab/Hospitals Non-for-Profit Entities Individuals/Private Citizens **Retail Entities Food Services** Other Service Sector **Sports and Entertainment Utility and Technology Companies Waste Management Services**

Covert Case Examples







Aerial, staged, remote and manned surveillances observe claimants physically able work and perform activities









Practice Examples







Firm History

Extant provides complete coverage for the simple to most sophisticated claims matters through its strength in multiple practice areas. The breadth of the firm's practice and our customized focus on customer service sets us apart. Our executive team is hands on and has been entrenched in the insurance and reinsurance industry for over 60 years. Our main office is located in Rye Brook, NY and we have 9 other locations in the Hudson Valley, upstate New York, Connecticut, New Jersey and New York City.

Extant's history began with a partnership between, Mr. Roger Hurst, founder of **Stratagem Securities, Inc.** in Elmsford, New York and Oglesby's and Associates, Inc. in the late 1990's. Upon retiring and selling his company, Mr. Hurst continued to consult with a keen eye on robotic technology, data mining, analytics and the impact of drones on insurance investigations with *remote and aerial surveillance tools* we have access to today.

In 2012, **Extant** was created with the vision that every assignment would be handled *expertly*- in meeting client expectations -on *all cases*, (stale, dead-end, difficult and tried and failed cases by other firms), producing definitive answers for the defense team. Whether it's Workers' Compensation surveillances, stale auto or liability investigations, process service, reinsurance audits, witness location or other consulting needs, *our clients confidently assign the most complex cases to us*.

Technology Advances

In today's forward world of technology the insurance industry is no exception to learning its role in a brave new world. The pace and concerns emerging from access to cutting edge surveillance tools improves our results yet, creates heightened awareness for privacy and the law.

Utilizing robotic technology or drones improves our industry's functionality for risk assessment, risk monitoring, first line of response and loss prevention.

The definition of surveillance is the act of carefully and covertly, (within the letter of the law), watching someone or something, in order to prevent or detect a crime. Remote surveillance with a drone, in a technological context, is an unmanned aircraft, or aerial vehicle (UAV).

In rugged country terrain or areas which can not be accessed by human investigators, remote technology is key to familiarize oneself with the lay of the land. Once a *picture* of the territory is secured, a surveillance plan is developed by a team of field technicians specializing in robotic, unmanned crafts.

Our sensitivity, credentials, training and depth of knowledge of the law, gives our clients the confidence that we will obtain results without jeopardizing citizen's privacy or spoiling the integrity of the investigation.

Field Tools









