

# NATIONAL AI CLAIM INVESTIGATORS

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Safely Insurance Agency  
Attn: Claims Department

## RE: FRAUDULENT CLAIMS INVESTIGATION REPORT

Case Number: SERC-1406PI-2025

## INTRODUCTION

This report summarizes the findings of surveillance conducted by National AI Claim Investigators on behalf of Safely Insurance Agency regarding insurance claim SERC-1406PI-2025. The claimant alleges significant lower back and neck injuries sustained from a rear-end collision six months prior, rendering him unable to return to work.

## FINDINGS - FIELD INVESTIGATOR A

Field Investigator A conducted surveillance at the claimant's residence (444 Fire Road) from June 28 to July 3, 2025. Key observations include:

- Limited activity observed during initial four-day surveillance period • Claimant was only observed once on July 2, 2025, at approximately 19:40 hours • On this occasion, the claimant was seen exiting his residence, getting into his black sports coupe, and driving to "Pain No More Physical Therapy" at 555 Water Street • The claimant appeared to be holding his back while walking into the facility • No other activity or work-related behavior was observed during this surveillance period

## FINDINGS - FIELD INVESTIGATOR B

Due to limited findings from the initial surveillance, Field Investigator B conducted additional surveillance on July 7, 2025, beginning at 03:00 hours. This strategic adjustment yielded significant contradictory evidence:  
• At 04:15 hours, the claimant was observed exiting his residence and driving away in a black sedan (not previously documented) • The claimant arrived at "We Make Metal" business located at 333 Mercor Circle at approximately 04:50 hours • Throughout the workday (06:00-18:00 hours), the claimant was observed performing physically demanding tasks inconsistent with claimed injuries: - Carrying large pieces of metal material while wearing full construction gear - Bending down to lift and transport a very large box (08:30 hours) - Working on his knees hammering metal for extended periods (14:00 hours) - Lifting heavy metal pieces with assistance from coworkers (17:00 hours) • The claimant demonstrated full range of motion, strength, and endurance throughout the workday • No signs of pain, discomfort, or physical limitation were observed during any of these activities

## PHOTOGRAPHIC EVIDENCE

Surveillance photographs confirm the claimant's ability to perform physically demanding work:

- Multiple images showing the claimant lifting heavy metal objects and large boxes • Photographs documenting

the claimant working on his knees with tools • Images showing the claimant's vehicles parked at his residence • Visual documentation of the claimant at his workplace performing duties requiring significant physical exertion

## **CONCLUSION**

The surveillance evidence conclusively demonstrates that the claimant is capable of performing physically demanding work that directly contradicts his reported injuries and inability to work. The claimant's activities observed on July 7, 2025, including lifting heavy objects, bending, kneeling, and sustained physical labor, are inconsistent with the alleged lower back and neck injuries that supposedly prevent him from returning to employment.

Based on these findings, we recommend that Safely Insurance Agency consider this claim as potentially fraudulent and take appropriate action to protect against continued improper payments. The claimant has been receiving monthly insurance payments for six months while simultaneously maintaining full-time employment in a physically demanding occupation.

Respectfully submitted,

Fraudulent Claims Division Supervisor  
National AI Claim Investigators