

## Advantage Surveillance Success Story

### GUARD Insurance Group Lowers Reserves on Case with Clear, Compelling Video Evidence

[Featured quote]

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- Scott Hercher, SIU representative, GUARD Insurance Group

Started in 1983, GUARD Insurance Group has grown to be a top provider of workers' compensation insurance for small- to medium-sized employers. The company's client base now tops 35,000 insured employers.

GUARD's special investigative unit (SIU) aggressively pursues potentially fraudulent claims to keep costs down for its policyholders.

When GUARD needed surveillance support in the Southeast, it launched an extensive RFP process. The company chose Advantage Surveillance for its reputation and its responsiveness during the selection process.

"Advantage has good coverage in the Southeast, and they were very professional and prompt," said Scott Hercher, SIU representative.

#### **Clear, Convincing Evidence**

One of the first cases where GUARD engaged Advantage Surveillance required the firm to collect evidence on a male with a lower-back claim.

Using the company's advanced surveillance vehicles, the Advantage investigator positioned himself to collect a substantial amount of video on the claimant's activity over the course of several weeks. Video captured him loading and unloading heavy scrap metal, moving a clothing dryer, and operating a lawn mower and chain saw.

Advantage sent daily reports to GUARD, with links to watch the corresponding video. From there, the Advantage investigator collected convincing documentation from an employee at a recycling center where the claimant sold the scrap metal.

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#### **Reserves Down \$30,000**

In response to the evidence provided by Advantage Surveillance, the claimant's attorney withdrew representation of his client.

"When it comes to surveillance, you really have to have something good for it to have an impact with judges," said the attorney representing GUARD Insurance Group, Alfred A. Quillian, Jr. with Scudder, Bass, Quillian, Horlock, Taylor & Lazarus LLP. "Advantage Surveillance did a good job of staking the claimant out, getting in a good position and staying persistent until they got really clear video. They really hit a home run."

In turn, GUARD Insurance lowered its reserve on the case, which ultimately helps keep costs down for the company's client.

"As a result of the surveillance, we were able to take our reserves down \$30,000" Hercher said.

Concurrently, GUARD also collected valuable evidence for other active cases, with the help of Advantage.

"It normally takes so long to resolve cases, but we have been working with Advantage not even half a year and have already seen results on a few cases," Hercher said.

#### **Client:**

GUARD Insurance Group

#### **Challenge:**

Collect video surveillance for a lower-back worker's compensation case.

#### **Results:**

- Claimant's attorney withdrew the claim due to the clarity and nature of the evidence collected.
- GUARD lowered reserves for this case by \$30,000.