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# NEWS

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# ALERT

## Workers' Compensation

# Insurers Mine Social Media to Ferret out Fraud

**I**NSURANCE COMPANY investigators and employers are increasingly using Facebook, Instagram, TikTok and other online social media sites to surveil workers who they suspect have either filed fraudulent workers' comp claims or are malingering.

If an injured worker posts pics of themselves being active on Facebook, it gives investigators quick, actionable evidence for their investigations. But that's only if the images are shared publicly and not just with their friends.

Yet, while social media can be a goldmine of information on claimants, investigators have to act ethically when looking for incriminating evidence.

While insurers are doing their part, employers are also getting in on the action. According to a report in the trade publication *Business Insurance*, one large grocery chain conducts social media research for auto and general liability claims and other employers research the social media profiles of all injured employees who have workers' comp lost-time claims.

Many insurers have started using social media investigation software that can quickly help them find an individual's address, phone number and their relatives or associates by indexing sites such as Facebook, Twitter, Instagram and YouTube.

That said, most people have privacy settings on their accounts so that only their friends can see their posts, which can limit how much information an investigator can gather.

But, by also looking at the profiles of a claimant's family and friends, investigators can sometimes find pictures and other information that has been publicly shared about the claimant on other people's pages.

### Examples of fraud detected through social media

**The wayward nurse** – A nurse in Ohio had filed for workers' compensation after injuring herself on the job as an in-home care provider. But her employer smelled something fishy and did some research on her LinkedIn page, which showed she was performing the same kind of duties that had caused her injury at three other employers.

So, while she was collecting workers' comp benefits from one employer she was still actively employed with others. She pleaded guilty and was ordered to pay back the \$12,938

that had been paid to her in indemnity benefits. She was also sentenced to a year in jail.

**'Disabled' worker back on the job** – A worker who was collecting workers' comp benefits from an injury sustained on the job in Ohio was found to be working as a rescue technician for a company in Arizona thanks to the pictures he had posted of himself on Facebook doing rappelling work. He pleaded guilty to fraud.

### Use with caution

While social media can provide valuable information, it must be approached ethically. For example, investigators cannot dupe someone into accepting them as a "friend" so they can then start rooting through their social media posts. The same goes for friending a claimant's friends or family.

That said, if you suspect fraud, you may want to investigate the public portion of your worker's social media.

If you find something that may be incriminating, you can alert your insurer's claims adjuster and let them handle it from there. ❖



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# Six Ways Morning Walks Provide Whole-Body Health

**D**O YOU feel stiff, tired often, maybe at the end of the day after sitting for hours working? Maybe you have difficulty concentrating, and by 5 p.m. you're just done.

The solution to what ails you could be as simple as taking a daily morning walk. According to the Mayo Clinic, starting your day with a brisk stroll can boost your mood, reduce stress and increase energy levels. But that's not all. It can provide you with a myriad of other health benefits.

Here's what you could be in for if you start a regimen that includes morning walks:

## Improved heart health and circulation

Not long before you wake up, the body starts preparing for the day – blood flow increases and hormones begin to circulate.

A brisk walk each morning reduces blood pressure and slows down your heart for the rest of the day, helping make each morning a bit less stressful on your circulatory system. Little gains add up over time.

## Improved respiratory health

If you experience chronic obstructive pulmonary disease, walking can be a great way to help you breathe more easily. One study from 2016 found that COPD sufferers who walked an hour a day visited the hospital much less often – in fact, they reduced their amount of visits by half.

## Boosted long-term health

Walking mornings provides a great foundation for holistic, long-term health. Since heart and lungs work together to keep oxygen-rich blood

flowing through our bodies, benefits to your heart health from walking also provide benefits to your lungs.

The holistic part is walking outside in nature does wonders for your mood.

## Reduced stress

Mental health and physical health go hand in hand – “sound mind, sound body” goes the old saying.

Walks are a perfect opportunity to practice mindfulness, putting your cares on a shelf and absorbing the world around you. Additionally, that morning exercise releases endorphins that can boost your mood and give you a spring in your step all day long.

## Stronger immune system

Walking can also boost your immune system thanks to the increased blood flow when walking. If your immune system is strong, you'll have a better chance of fending off illnesses and bounce back faster when you get sick.

One study found that people who walked at least 20 minutes a day, five days a week, took 43% fewer sick days than those who didn't.

## Reduced risk of Alzheimer's

Another study looked at men ages 71-93, and found that those who walked at least a quarter-mile each day were less likely to have dementia.

An eight-year study, evaluated in 2020, showed that women who walked frequently experienced less cognitive decline than women who did not exercise. ❖



# Catalytic Converter Thefts on the Rise

**W**HILE YOU may lock your company vehicles when they are not in use to avoid theft, increasingly criminals are less interested in what's inside the car than they are in what's underneath it – the catalytic converter.

The National Insurance Crime Bureau has reported that thefts of catalytic converters jumped by 1,215% between 2019 and 2022.

If the catalytic converter on one or more of your vehicles is stolen, it can cost you on average up to \$2,000 to replace each one, and it is illegal to drive a vehicle without one. The resulting gap in your exhaust system also makes the car run poorly until it is fixed.

## Where's the attraction for thieves?

A vehicle's catalytic converter takes in raw exhaust from the vehicle's engine. It then converts the harmful chemicals in the exhaust to carbon dioxide, nitrogen and water vapor. The process reduces harmful emissions into the air. Federal law has required vehicles to include catalytic converters since the 1975 model year.

The devices contain a "honeycomb" structure that is made of three rare and expensive metals – platinum, palladium and rhodium, which are what the thieves are after because of their high prices:

- An ounce of rhodium sells for more than \$15,000.
- Palladium goes for more than \$2,100 an ounce.
- Platinum is worth more than \$1,000 an ounce.

Online sellers of stolen catalytic converters can fetch up to \$1,500; thieves net an average of \$200 per unit.

Theft of catalytic converters is also a low-risk crime. A thief who

knows what they are doing can remove one in just a couple of minutes. Manufacturers do not stamp serial numbers or other identifiers on them, so a stolen converter is very difficult to trace.

The recent increase in rates of violent crime has caused police to give less priority to property crimes. Consequently, the odds of catching a thief are low.

## The cost to you

In addition to the cost of purchasing and installing a new catalytic converter, you may have a long wait if one of your vehicles has it stolen. Supply chain disruptions means that it can take weeks for a new unit to arrive.

If the catalytic converter on your vehicle is stolen, your auto insurance may pay part of the cost of replacing it if you purchased comprehensive coverage, which you should to protect your business assets. This insurance covers loss of or damage to the vehicle from causes other than collision.

The policyholder is responsible for paying the deductible, however. In some cases, the deductible may be almost as much as the cost of replacing the converter. Call us to discuss submitting a claim.

## Protect your vehicles

- Park your vehicles in well-lit garages or lots, preferably gated.
- Have the vehicle identification number (VIN) engraved on the converter.
- Install catalytic converter anti-theft devices.
- Install alarm systems on your vehicles. ❖



# Are Your Staff Prepared for a Workplace Emergency?

**E**MERGENCIES USUALLY happen without notice, but if you have an emergency action plan in place and have trained workers to respond quickly and appropriately, you have a better chance of weathering the event, relieving anxiety – and potentially saving lives.

Management commitment and worker involvement are essential to an effective emergency action plan.

The action plan should be explained to workers and reviewed whenever the plan or responsibilities change.

But, how good is your emergency action plan? Does it account for different types of emergencies and set out steps employees need to take?

Find out by asking yourself and your workers the following questions:

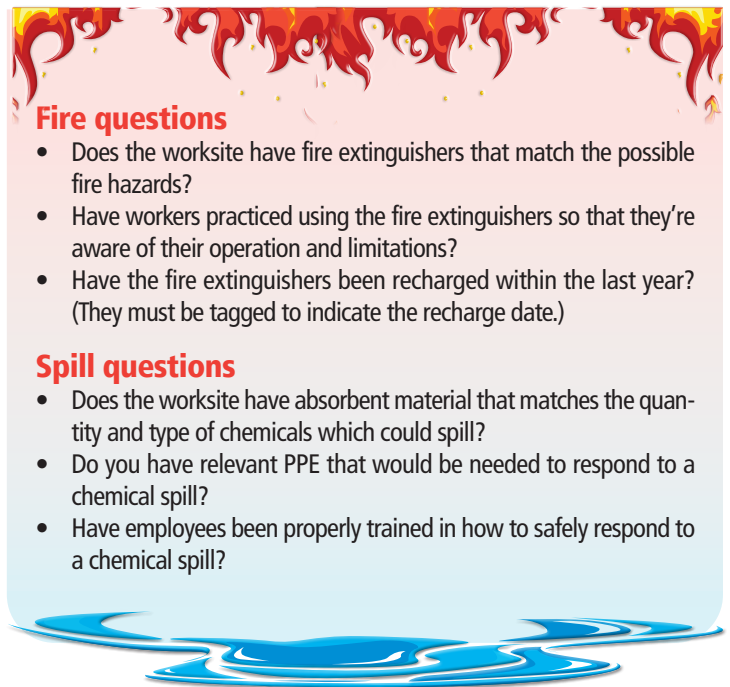
## ■ GENERAL QUESTIONS

- Is there a means of reporting emergencies and accounting for personnel before and after an incident?
- Who is the person responsible for decision-making during emergency conditions?
- Does everyone in the workplace know the procedures to follow in various emergency scenarios (e.g., fire, explosion, earthquake, chemical spill, workplace violence)?
- Do workers know the escape routes and evacuation procedures, including where to reassemble for a headcount or for further instructions?
- Do they know where emergency supplies are located?



## ■ MEDICAL QUESTIONS

- Do your employees know how to respond in the event of a medical emergency?
- Are there workers trained in cardiopulmonary resuscitation and first aid? Does the worksite have first aid equipment that corresponds to the possible injuries workers may encounter (e.g., emergency wash stations, personal protective equipment (PPE), oxygen tanks, ice packs)?
- Are emergency response phone numbers (fire department, ambulance, medical facility, etc.) clearly posted where they can be readily accessed?



### Fire questions

- Does the worksite have fire extinguishers that match the possible fire hazards?
- Have workers practiced using the fire extinguishers so that they're aware of their operation and limitations?
- Have the fire extinguishers been recharged within the last year? (They must be tagged to indicate the recharge date.)

### Spill questions

- Does the worksite have absorbent material that matches the quantity and type of chemicals which could spill?
- Do you have relevant PPE that would be needed to respond to a chemical spill?
- Have employees been properly trained in how to safely respond to a chemical spill?

### The next steps

The answers to the above questions should be in your emergency action plan and/or should be accounted for in your training and safety materials for your workers and supervisors. If your plan is silent on any of the questions, you should take the time to update it.

If you don't have an emergency action plan, you can use the questions to guide you as you create one.

Once you have established your emergency action plan, make sure employees are trained and retrained in the possible emergencies they may encounter, the emergency procedures they should follow, any first aid or rescue procedures, and in the location of emergency response equipment and phone numbers.

In an emergency, an immediate, educated response can save lives, the business operation and thousands of dollars in potential losses. ❖