

Group, Inc.

Home Office: P.O. Box [REDACTED], [REDACTED], KS [REDACTED]

Phone: 800/[REDACTED]

Fax: 800/[REDACTED]

Date: 2011-25-11

Claim No.: VA [REDACTED]

Subject: [REDACTED], Marcus [REDACTED]

Address: [REDACTED]
[REDACTED], VA [REDACTED]

Employer: [REDACTED] Assured: Liberty Mutual

Occupation: Administrator/Manager

Date of Birth: 08/21/[REDACTED]

Date of Loss: 2010-7-9

PURPOSE OF INVESTIGATION

The above subject is allegedly suffering from a disability that prevents his return to work. We have been requested by the Insurer to place Mr. [REDACTED] under a period of investigation in order to determine his present level of activity.

SUMMARY OF FINDINGS

Throughout the course of our investigation, we have determined that Mr. [REDACTED] continues to reside at [REDACTED] [REDACTED], in [REDACTED], Virginia. Mr. [REDACTED] is believed to be residing with his Wife [REDACTED]. Sources state that Mr. [REDACTED] is believed to be retired. After speaking with several sources, no one was aware of the claimant being involved in any type of work activities, however they did state that your subject could occasionally be seen as he runs errands. Mr. [REDACTED] has also been seen shopping at local area shops. From our investigation, we learned that Mr. [REDACTED] was observed at Potomac Hospital on August 31, 2011, and August 23, 2011. From our investigation, we also learned that no one was aware of Mr. [REDACTED] was attending any local colleges or universities; Additional details of the investigation follow.

RECOMMENDATIONS

Since it does not appear that your subject is active, nor does it appear that he is working, we would not suggest conducting surveillance at this time. However if the Reader feels that surveillance is warranted in order to gain a better understanding of the claimant's level of activity, we would only recommend it around a scheduled appointment, where the claimant could be observed outside of his residence. While partaking in this activity, he may also conduct other activities as well. If this or any other Investigative measures are warranted, please contact our regional office at your earliest convenience.

INVESTIGATION

Prior to commencing with our investigation we first consulted with our series of Nationwide Databanks in order to confirm the address information provided by the Reader as well as to uncover any other pertinent Information.

Nationwide Databank Search

We first screen the subject's, name, date of birth, and social security number through this source where we confirm the nodal security number of [REDACTED] returns to Marcus [REDACTED]. The claimant's most current address on file is listed as [REDACTED], Virginia. Through this source, we also confirm your subject's date of birth of August 21, [REDACTED].

Internet Research

We now elect to conduct an Internet search in order to determine if your claimant has conducted any type of online activity. As we conduct this Inquiry, we are not able to locate any Internet sites that return to your claimant. As this is the case, we now elect to terminate with this inquiry.

Neighborhood Canvass

[REDACTED]
In order to gain a better understanding of Mr. [REDACTED]'s activities, we now proceed to his known address in hopes of finding neighbors familiar with the subject's activities. As we drive by the residence, we point out that lights are illuminated within the structure, however no vehicles are observed. We do observe a silhouette walk by one of the windows to the front of the home, however we cannot distinguish if that person is a male or female. Since it appears that someone is within the home, we proceed with our inquiries throughout the neighborhood.

After locating a few neighbors outside of their homes nearby, we engage in conversation with them, and place the subject's name into our line of questioning. We find that these sources are only vaguely familiar with the [REDACTED] family. However, they are able to confirm that he does live at the address in question with his wife, [REDACTED].

As our conversation continues, we bring up employment. Since these individuals are fairly unfamiliar with the claimant, they are unaware of any type of work that Mr. [REDACTED] might be involved in. Although these individuals are not familiar with any type of work Mr. [REDACTED] might be involved in, specifically outside of his home. We are looking as to whether or not your subject might conduct landscaping outside of his home, or conduct simple tasks, such as mowing the lawn. When placing this question into our conversation, these sources cannot specifically remember Mr. [REDACTED] mowing his lawn, nor are they familiar with him conducting any type of landscaping, such as trimming bushes or gardening.

Since our initial sources are unable to provide us with any definitive Information pertaining to the [REDACTED] family, we proceed around the subdivision, and are able to speak with other individuals that are emerging from their homes. We would point out to the Reader that these neighbors are located further away from the subject's household, however we hope to potentially find someone who has greater knowledge.

Upon speaking with four more individuals who maintain homes within a two-block perimeter of the claimant's home, we do not find, anyone who has any additional knowledge of the [REDACTED] family. Due to this, we elect to terminate with our inquiries for the time being. We point out that our initial Inquiries are conducted during the morning and early afternoon hours, and it does, appear that several neighbors might be at work. With this in

mind, we depart, however we will return at a later time in hopes of speaking with individuals who are not present at this time.

College Canvass [REDACTED], Virginia

We now elect to conduct a college canvass In order to determine if your claimant has been involved in any academic institutions after his date of loss. By conducting this Inquiry', we 'hope to find Information of your claimant being a full time student, which may Contradict his alleged claims. Also, if we are able to determine that he is currently enrolled in an academic institution, we would have a set schedule when your claimant could be observed.

As we conduct this Inquiry, we are not able to locate any institution where your claimant is attending or has attended. Since this is the case, we now elect to terminate with this Inquiry. .

Hospital Canvass [REDACTED] Virginia

We now elect to conduct a hospital canvass in order to determine. if your claimant has ever been involved in any situation that resulted In a medical visit. By conducting this Inquiry, we hope to find that our claimant has listed alternative numbers, as these individuals may be more familiar with the claimant .We also hope to find information about your claimant possibly listing a different employer.

As we conduct this Inquiry, we are able to find a medical institution where your claimant was observed. This medical institution is the Potomac Hospital. Sources state that Mr. Marcus [REDACTED] was observed at this institution on August 23 1999, however they do state that Mr. [REDACTED] did not list any alternative numbers, and list his current employer as retired. From this inquiry, we also learned that his wife, [REDACTED] listed [REDACTED] School District as her employer. Since this is the extent of information we are able to obtain through this Inquiry, we elect to terminate.

Neighborhood Canvass

[REDACTED]
Since We have been unable to extract any information, about Mr. [REDACTED]'s activities, we now elect to return to the area of the claimant's current address in hopes of finding Individuals more familiar with Mr. [REDACTED].

After arriving in the area, we are not able to locate anyone with any additional information, other than what was already learned from our first neighborhood canvass. We note to the Reader that these neighbors also reiterated the same Information as the first group of neighbors we spoke with. Since we are not able to locate individuals in the area who have knowledge of the [REDACTED] family, we elect to return at a different time in order to possibly locate a few individuals who may be more familiar with the family.

Workers' Compensation State of Virginia

We now elect to conduct a worker's compensation search in order to determine if your claimant has. Made any claims since his date of loss. If your claimant has indeed made a claim since his date of loss, it would contradict his alleged claims.

As we conduct this inquiry, we are not able to locate any worker's compensation claims for the claimant. We do note to the Reader that we were able to locate several Marcus [REDACTED]s on file, however none that matched the claimant's social security number or date of birth. As this is the case, we now elect to terminate.

Business Licensing • State of Virginia

We now elect to conduct this inquiry, due to the fact that Mr. [REDACTED] was a manager in his past place of employment. As we conduct this Inquiry, we are not able to locate any business license that returns to the claimant. As this is the case, we now elect to terminate with this inquiry.

Neighborhood Canvass

[REDACTED]
Since we have been unable to extract any information about Mr. [REDACTED]'s activities, we now elect to return to the area of the claimant's current address in hopes of finding neighbors who are more familiar with the claimant.

After arriving in the area, we are able to locate two individuals that we had not spoken with during our previous neighborhood canvasses. Immediately, we are able to determine that these individuals are familiar with the claimant. They state that he resides at the address in question with his wife.

We now inquire about work activities. These sources state that it is believed that Mr. [REDACTED] is retired, and It is believed that Ms. [REDACTED] works for the school district. However, these neighbors do, state that Mr. [REDACTED] did at one time did work as a manager for a science company. Next, we question about any other activities, and we are informed that the claimant can occasionally be seen as he runs errands with his wife. He has also been observed as he shops at local stores. We question if Mr. [REDACTED] has been observed outside of the residence conducting any type of strenuous activity. These sources state that they cannot recall the subject conducting any strenuous activities, nor can they specifically recall him unloading items, such as groceries from his vehicle. Apparently, these activities are typically performed by his wife, and the person we spoke with indicates, that the last time he observed the [REDACTED] family unloading groceries from the car, it was the wife who conducted that task.

Since it appears that these individuals are somewhat more familiar with the [REDACTED] family, we continue to probe for more information. As we continue these questions, we are not able to obtain any additional definitive information. We then question about the claimant's appearance outside of his residence. Sources indicate that he does have somewhat of a slurred speech, and that he is not usually observed outside of the residence; but whenever he is, it appears that he conducts himself in a normal fashion. Since this is the extent of Information we are able to obtain, we elect to terminate.

At this point, we are forwarding what information we have developed for your review. Subsequent to reviewing the case, should you have any questions or concerns with regard to this investigation, please feel free to contact our regional office at your earliest convenience. In the interim, we would like to thank you for allowing us the opportunity to assist you in this Investigation, and if we can be of further assistance with this or any other matter, please advise