# ETHICS AND SOCIAL MEDIA

IT'S TRICK...TRICK...TRICKY...



# Why Family And Social Media Shouldn't Mix...

#### **Facebooks** Finest



# HOLD ON TIGHT

WHO IS USING WHAT, WHEN, AND HOW...ITS BEEN CHANGING EVER SINCE PARENTS GOT ON FACEBOOK?



## HOLD ON TIGHT

- GDPR--Europe doesn't know how to enforce this because it was so hastily written
- Now California is trying to formulate their own version
- What starts in CA moves to New York and then infiltrates the rest of the country in some form or another.
- It will be fine...Sure



# HOLD ON TIGHT

#### CAMBRIDGE ANALYTICA AND THE DESTRUCTION OF TRUST IN SOCIAL MEDIA

- People who don't like privacy setting use an alias thinking only those who know their alias will find them.
- Parents use alias names to spy on their kids
- Alias use makes a search bar unreliable.

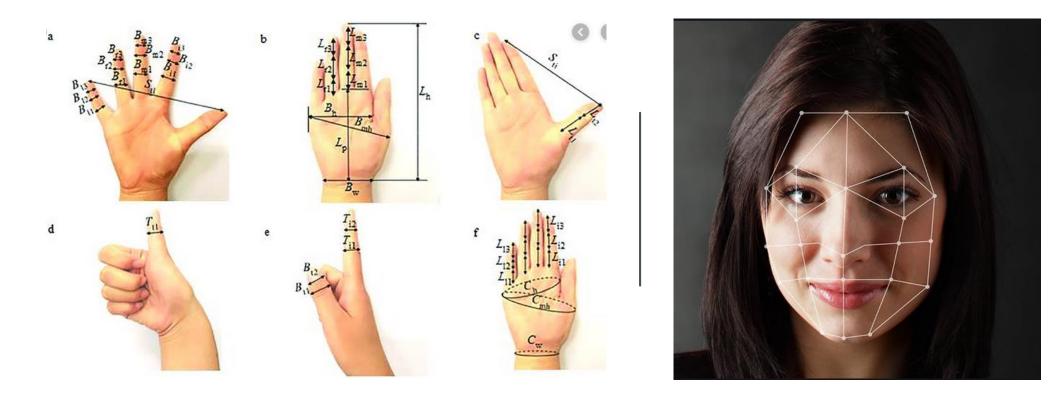
# don't always us analias But when I do It **Bob Thompson**

CAMBRIDGE ANALYTICA AND THE DESTRUCTION OF TRUST IN SOCIAL MEDIA

- Dirty Data sets are the new alias
- Gives AI solutions fits
- Takes more sophistication than alias names
- Data points are the new gold standard

# ARTIGALINELIGENGEP

EHAD THAT FOR YEARS

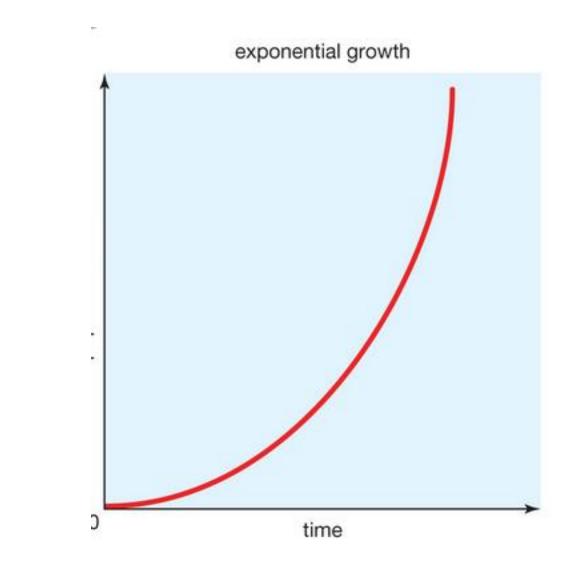


CAMBRIDE ANALYTICA AND THE DESTRUCTION OF TRUST IN SOCIAL MEDIA

- You no longer need to tag anyone...It happens automatically
- Its as reliable as fingerprints
- There is no opt out

#### CAMBRIDGE ANALYTICA AND THE DESTRUCTION OF TRUST IN SOCIAL MEDIA

- It is assumed, after Cambridge Analytica, available posted material in social media would drop off significantly
- The opposite is true, but you need to know how to look and what is considered public vs. private





#### CAMBRIDGE ANALYTICA AND THE DESTRUCTION OF TRUST IN SOCIAL MEDIA

- Courts continue to hold that information gleaned from public profiles is admissible
- If anyone in this photo has a public profile this photo is admissible
- Data points can be used to verify your target in the photo
- Because of facial recognition technology everyone in the photo is tagged
- Data aggregation buckets make it easy



# A WORD ABOUT FACEBOOK

A word about Facebook and Instagram::

- Mark has learned some lessons since the last election cycle and Cambridge Analytica
- With long time opponents gaining traction in the democratic race he is super careful





## A WORD ABOUT FASCEBOOK

Facebook and Instagram regulate how much information they release by constantly changing their software integrations with the platforms using their API

- ---- Facebook is caught between a rock and a hard place
- -- implications for solely AI applications.

# $\underset{\text{REAL?}}{\text{REAL?}} \text{IS IT}$

- What is privacy—We give it up so easy anyway?
- For the purposes of social media and privacy, privacy settings apply to the wall in which the privacy settings are activated

MY WIFE ASKED ME WHY I SPOKE SO SOFTLY IN THE HOUSE. I SAID I WAS AFRAID MARK ZUCKERBERG WAS LISTENING! SHE LAUGHED. I LAUGHED. ALEXA LAUGHED. SIRI LAUGHED.

#### PRIVACY--IS IT REAL?

- How far does privacy extend?
  Does it even matter?
- Throwing the court's decision aside just because you don't expect a claim to go to trial is foolishness



# PRACTICALLY SPEAKING...

- Just because its public, does that mean you can grab anything?
- Captures must be relevant in context of claim.
- Simply defaming photos will damage the credibility of your investigation
- Perpetual surveillance appears like it will be outlawed in new regulations formulated in California.

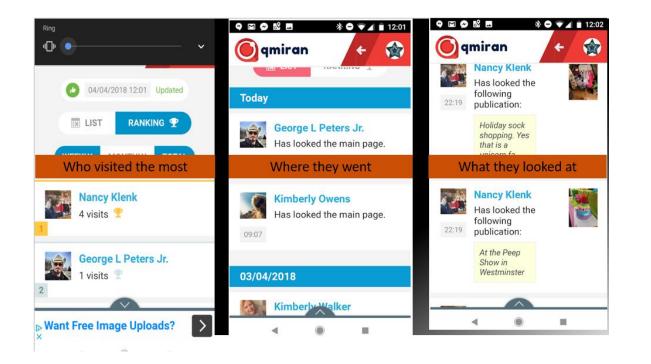


#### HOW ANONYMOUS ARE YOU?

- Internet anonymity—As ridiculous as federal fiscal responsibility
- If you don't pay attention the tables could be turned on you

### HOW ANONYMOUS ARE YOU?





#### HOW ANONYMOUS ARE YOU?

- Checking a site before being prepared to recover information can blow your
   <u>opportunity to bolster your defense</u>
- Worse yet, it COULD turn the tables on you

# HOW ANONYMOUS ARE YOU?

WHAT ARE THE CONSEQUENCES OF GETTING BURNED IN A SOCIAL MEDIA INVESTIGATION?





# HOW ANONYMOUS ARE YOU?

- The personal consequences to being burned on social media are real
- Physical injury may be the extreme example
- Cyberbullying and threats to emotional peace and well being are not as visible but hurt just as much
- Damage to organizational integrity

#### COLLECTION METHODS MAKE A DIFFERENCE!

- How would a jury respond knowing the facts of your defense were gathered by an adjuster from social media
- What qualifications does an adjuster hold to survive a discovery deposition?



#### COLLECTION METHODS MAKE A DIFFERENCE!

- Unless you search everyone on your desk with the same level of due diligence, bad faith can arise out of now where.
- Social media can help or hurt a claim defense. Take the good with the bad.

# Bad faith lawsuit: "My insurance company won't ignore me now!"

## SO WHAT...

 You may only get one view of your target's profile. Be ready to harvest everything at that one view



#### SO WHAT?

- If you find something good, do you have the credentials to stand up against those who seek to discredit you?
- Consider using software that will greatly reduce your electronic footprint

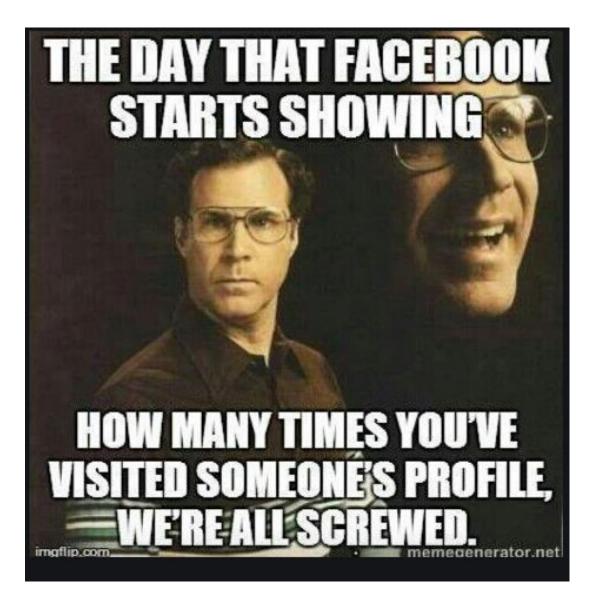
# Remember

# YOUR DIGITAL FOOTPRINT IS MORE PERMANENT...



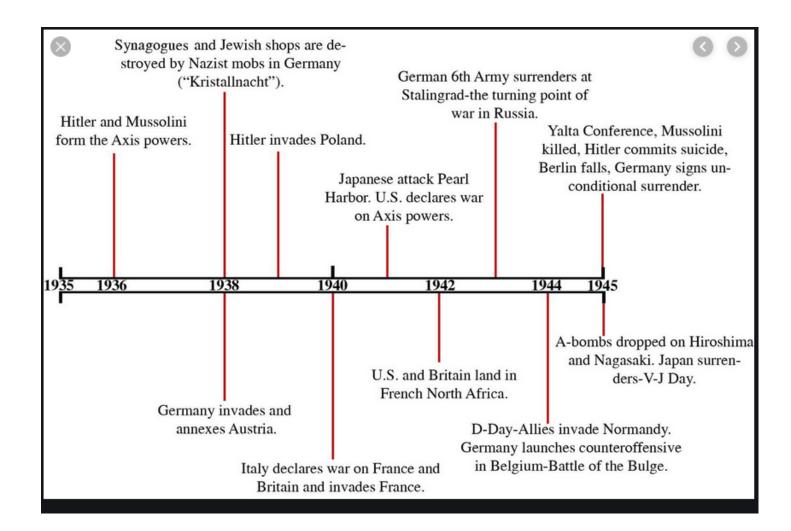
# SO WHAT?

- Its already here its just Facebook isn't doing it.
- What if the claimant starts following you?
- You need a "Chinese Wall"



#### PROPER, ETHICAL USE OF SOCIAL MEDIA—BUILD A TIMELINE

- Why---Its so boring
- It's the only way to build credibility back into social media since FB and Instagram scrubbed date stamps from metadata
- It signals the end of "one and done" investigations



#### PROPER AND EFFECTIVE USE OF SOCIAL MEDIA— BUILDING A TIMELINE

- How?
- Ankle injury on indemnity for 3 years clmt and his wife at initial investigation, 9 months later and 24 months later
- Body habitus does not change quickly. Continue weight loss supports increased level of activity as well as indicators found in each capture.







#### PROPER EFFECTIVE USE OF SOCIAL MEDIA— BUILDING A TIMELINE

- Is it?
- Simple search tools have been deactivated
- Facebook constantly changes software "handshakes" to access
- How do you do this regularly, so you don't miss anything or so it doesn't look like you are on a witch hunt?



#### PROPER AND EFFECTIVE USE OF SOCIAL MEDIA— BUILDING A TIMELINE

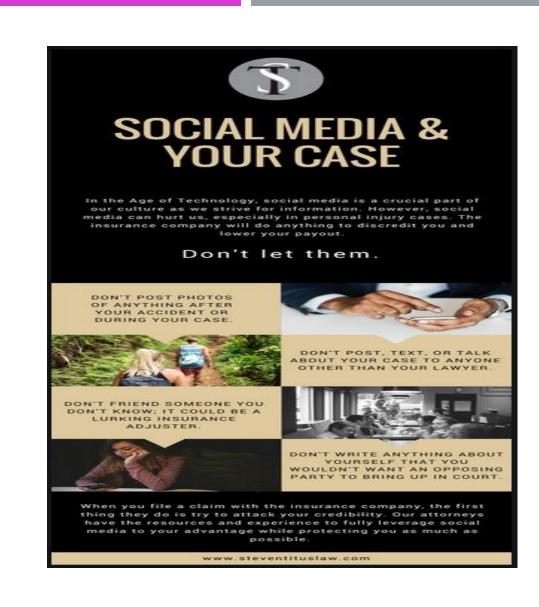
- Building a timeline is a long and arduous process.
- The are font adjustments and formatting changes on almost every entry needed to produce a trial ready report
- If you miss a portion of metadata, the rest is rendered invalid
- Software can help

Graeme Coleman

Hello, my name is Graeme, I have a PhD in computing, and I am a senior accessibility consultant, but when I want to type "é" on a Windows laptop I go to Beyoncé's Wikipedia page and copy/paste the letter from there.

#### PROPER AND EFFECTIVE USE OF SOCIAL MEDIA— BUILDING A TIMELINE

- Injury attorney are catching on and injured claimant are taking down their sites or setting privacy settings more than ever before
- This makes early assignment before attorney involvement essential
- The more point along a longer timeline increase credibility.



#### PROPPER AND EFFECTIVE USE OF SOCIAL MEDIA—HOW TO STORE IT?

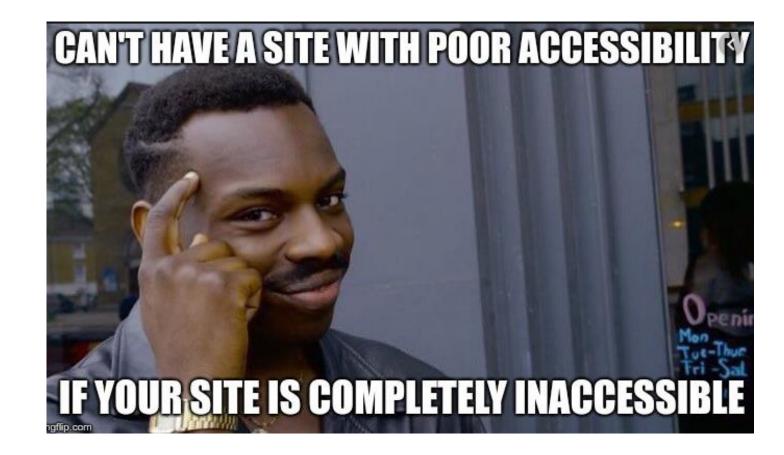
- Social media recover closely mimics physical evidence recovery
- It must be recovered in the same way every time
- Storage should not be in a claim file, but should be with a 3<sup>rd</sup> party server
- Proving captures were not altered in any way is paramount

# Proper Chain of Custory Procedures must include:

- Proper collection procedures
- Marking of evidence or packaging
- SEAL package properly
- Record of everyone one who has possession
- Preserve and secure evidence
- Internal Chain of Custody documentation followed after testing and reports written.

#### PROPER AND EFFECTIVE USE OF SOCIAL MEDIA—HOW TO STORE IT.

- What good are social media captures if no one knows about them?
- Captures should be available 24/7 in real time
- Software can help



#### PROPER AND EFFECTIVE USE OF SOCIAL MEDIA— THINKING OUTSIDE THE BOX

- I know this is a claim conference—But how else could you use social media?
- Think underwriting...



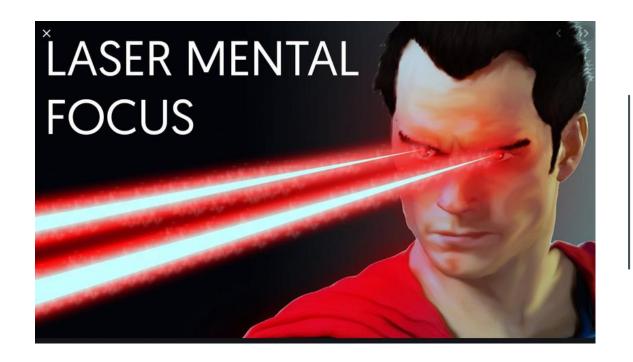
### PROPER AND EFFECTIVE SOCIAL MEDIA USE— OUTSIDE THE BOX

- Unreported Home Daycare
- New trampolines/swimming pools/dogs
- Weekend Rave parties
- Unreported business uses











BENEFITS (BEYOND THE OBVIOUS) OF SOCIAL MEDIA

- Focusing traditional surveillance to specific activities or locations
- Uncovering home business







#### ADDITIONAL SOCIAL MEDIA BENEFITS (BEYOND THE OBVIOUS)

- De bunking TBIs and chronic mental conditions
- Uncovering second tier sites often with missed privacy settings



## SOCIAL MEDIA---ENTER SOFTWARE

- Software greatly reduces or, in some cases eliminates your electronic footprint
- Entire walls are grabbed in seconds, irrelevant information removed, remaining information is organized chronologically for you to review at your leisure

## SOCIAL MEDIA— ENTER SOFTWARE

- The power to update the search rests with the adjuster any time, anywhere, for the life of the claim.
- To update the search, all you need to do is hit a button. No calling anyone, no addition fees and the search updates in seconds



## YOU MADE IT!!!

- Any Questions, see me at Happy Hour or contact me at:
- 616-826-5365
- Curt DeVries



# FRAGDSNIFFR