



Welcome!
CEFLI Webinar

May 21, 2025

**The Rising Risks of Unreported
Deaths and False Death Claims**



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Thank you to CEFLI's Affiliate Members

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CEFLI Reminders

The Presentation Deck

The presentation deck is available now, on this page: <https://cefli.org/webinars/>

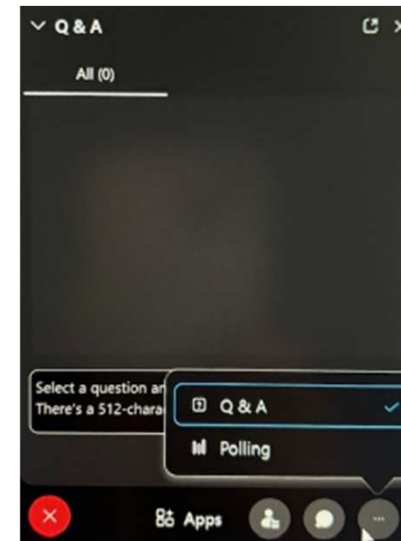
Post-Event Communication

We will email the following information to you in the next few days:

- A link to the recording
- A copy of the slides
- A Certificate of Attendance template (to those who attended the live event)

Questions are Welcomed!

Please use the **Q&A Function** (not the Chat function)



CEFLI Antitrust Reminder

The Compliance and Ethics Forum for Life Insurers (CEFLI) is committed to adhering strictly to the letter and spirit of the antitrust laws. Meetings conducted under CEFLI's auspices are designed solely to provide a forum for the expression of various points of view on topics described in the programs or agendas for such meetings.

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Accordingly, appropriate objection will be made to any presentation or colloquy that presents a risk from the standpoint of the antitrust laws.



Agenda

- Introductions
- Impacts of Unreported & Late Reported Deaths
- Rising Threat of False Death Claims
- Top 5 Prevention Tips
- Q&A

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Presenters



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Evadata



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Evadata



Leigh Foster
Director, Abandoned Property
Operations & Proactive Life
Verification
Prudential

Founded by leading Life and Annuity Carriers

Evadata supports the advancement of the life and annuity industry with creative data and technology solutions. We have over 50 carriers using our solutions, including our founders. This entails our anti-fraud technology (Evadata ACT) and death event technology (Evadata LENS).

Our Founders



Industry Pain Points

Death to Claim
Notice

24 days



Notice to Claim
Payment

37 days

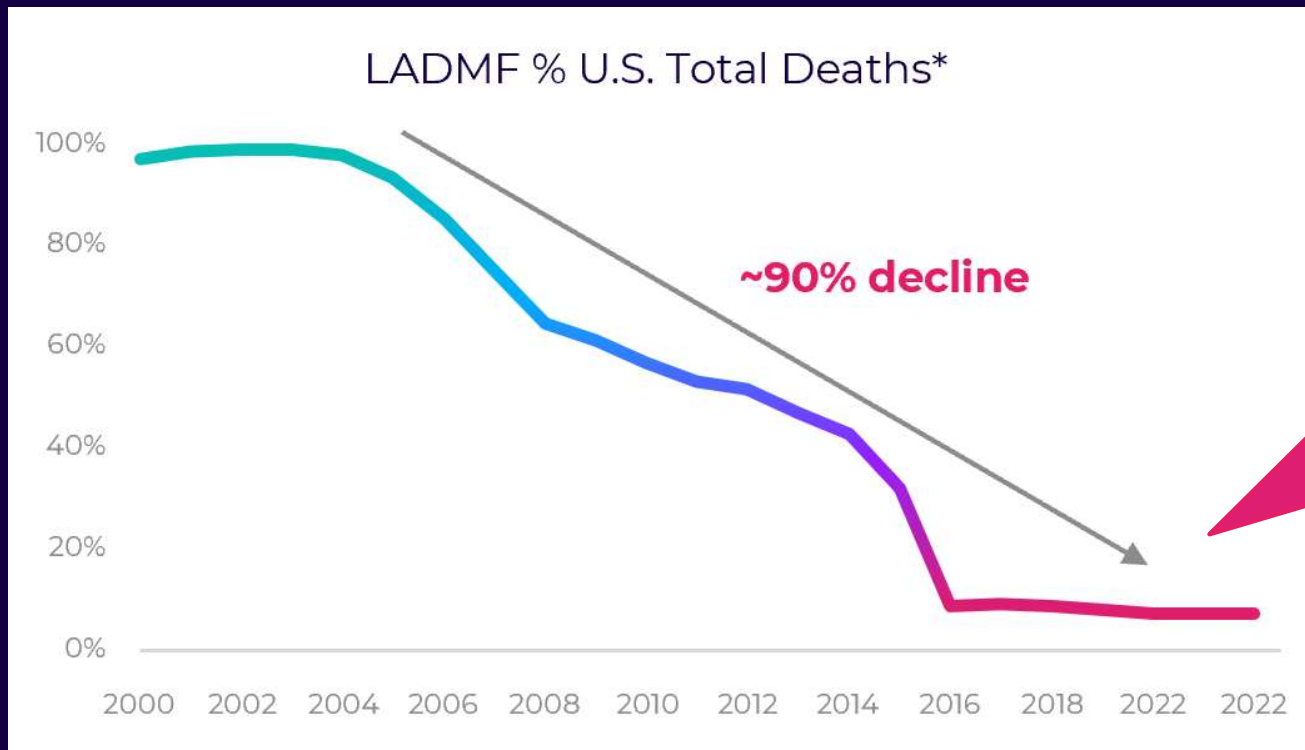


Impact

- Process puts burden on family
- Unclaimed property (2% to 3%)
- Interest expenses on life
- Overpayments on annuities & disability & long-term care

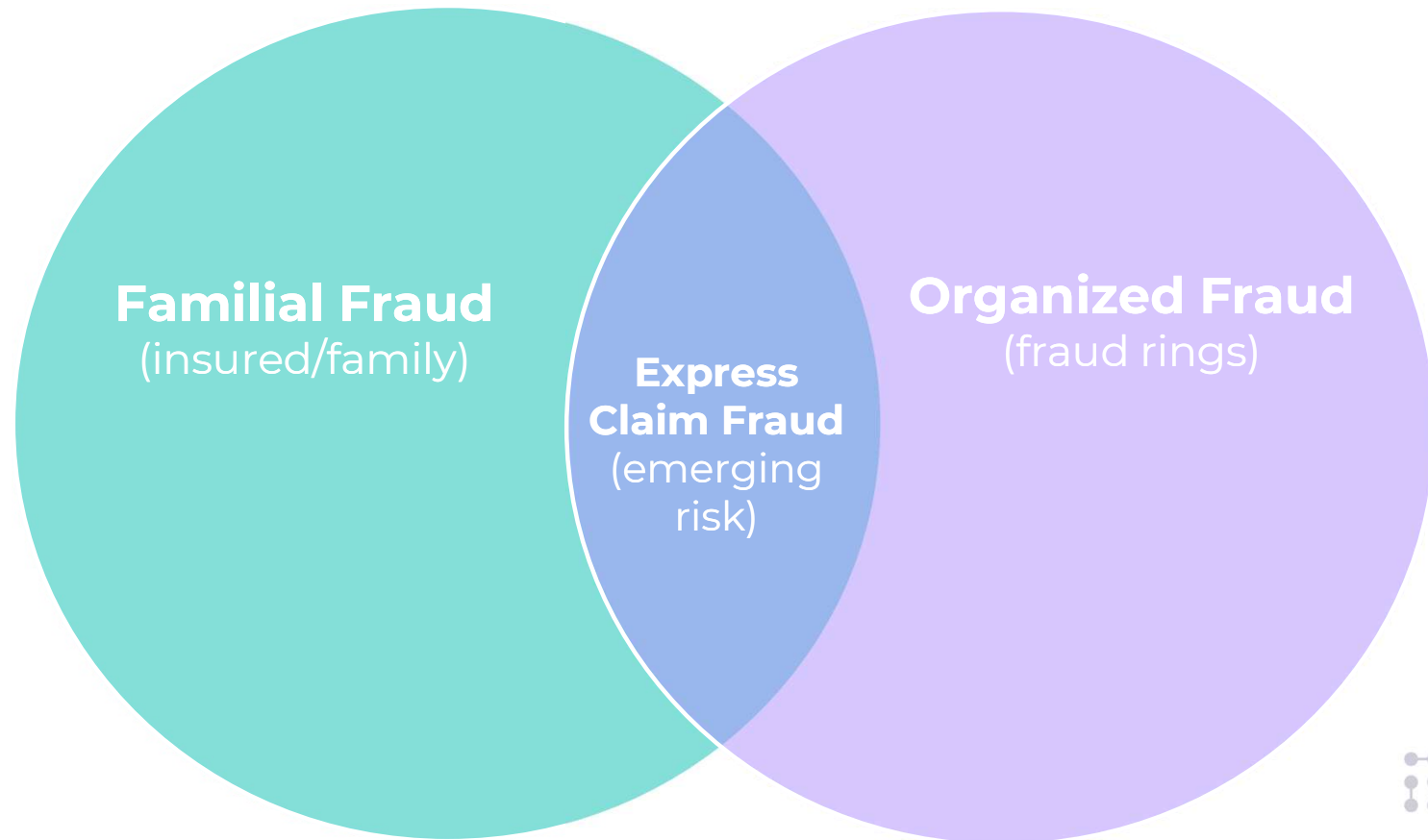


Industry Pain Points



- SSA has over 90% of deaths but only gives access to the “Limited Access” DMF (LADMF).
- LADMF only covers ~450k out of the ~3m annual deaths (~15%).
- Gap needs to be filled in with a range of other sources.


•• Flavors of “Death Claim” Fraud



Familial Fraud Examples

Virginia woman gets 4 years for fraud, fake death notice

by The Associated Press | Thu, February 15th 2018 at 10:13 AM



Alexandra Hatcher (Portsmouth City Jail)


TOPICS: CRIMES CRIMINAL LAW DECEPTION FRAUD LAW PROPERTY CRIMES TORT LAW ALBERT HATCHER

PORTSMOUTH, Va. (AP) — A Virginia woman has been sentenced to four years in prison for an identity fraud scheme that included publishing a fake death notice.

The Daily Press reports 50-year-old Alexandra Hatcher also has to pay almost \$203,000 in restitution to victims for the plot in which she tried to land \$600,000 in life insurance proceeds.

<https://wset.com/news/local/virginia-woman-gets-4-years-for-fraud-fake-death-notice>

A kayaker faked his own death and fled overseas. Now he's telling how he did it



1 of 3 | A Wisconsin man who faked his own drowning this summer so he could abandon his wife and three children has been communicating with authorities daily from Eastern Europe. He has not committed to returning home, a sheriff said Thursday. [Read More](#)

BY TODD RICHMOND
Updated 3:14 PM CDT, November 21, 2024 [Share](#)

GREEN LAKE, Wis. (AP) — A Wisconsin man who [faked his own drowning](#) this summer so he could abandon his wife and three children has been communicating with

<https://apnews.com/article/kayaker-fakes-death-fd6317cdb24bfae7c92f7933bcf47066>



True Crime Story (part 1)

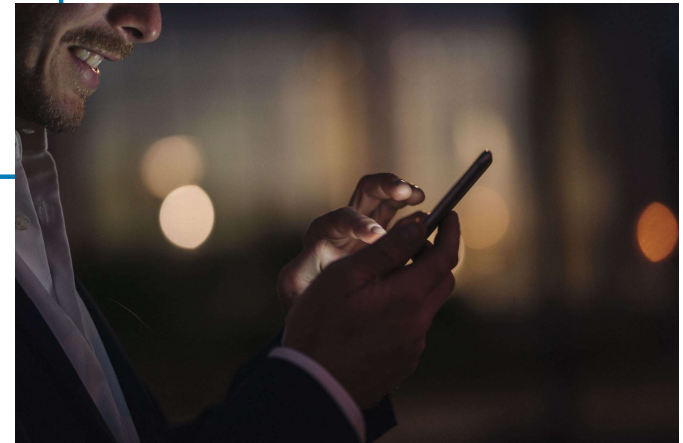
1. August 2024 - Fraudster used stolen PII to get policy details via website and Contact Center (had access to email account).
2. Fraudster called a month later (posing as husband) and claimed his wife died in an accident.
3. Fraudster submitted false death certificate & carrier paid \$250,000 benefits via ACH ("mule account" matching name).
4. Carrier sent explanation of benefits policy owner's address and they called in "My wife is still alive!"
5. The case was referred to Secret Service and the mule bank account was frozen.





True Crime Story (part 2)

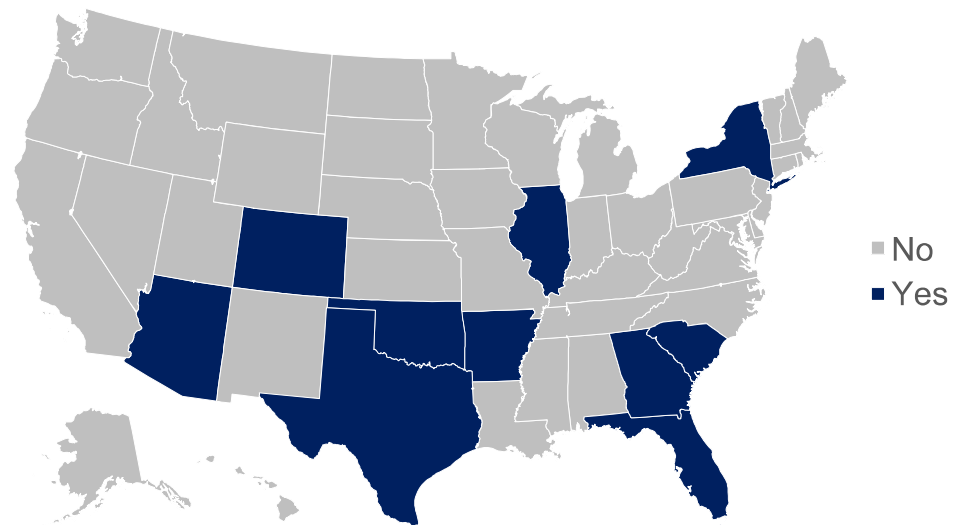
1. October 2024 - Fraudster called again, posing as the brother of the husband and claimed that he is now deceased.
2. Carrier had flagged the policies and did not pay the new claim, which would have been \$1,000,000.
3. They delayed the claim and gathered information to help the open investigation.





Biggest Organized Threat:

- Traveler/Community fraudsters taking out misrepresented policies
- Operating in 10 states
- Newest group: Ties to Chinese mob/ “Snakehead” out of NY
- Evadata ACT has gathered a data set of 448 known fraudsters and growing





Top 5: Prevent Unreported & False Deaths

Prevent Unreported Deaths + Fraud:

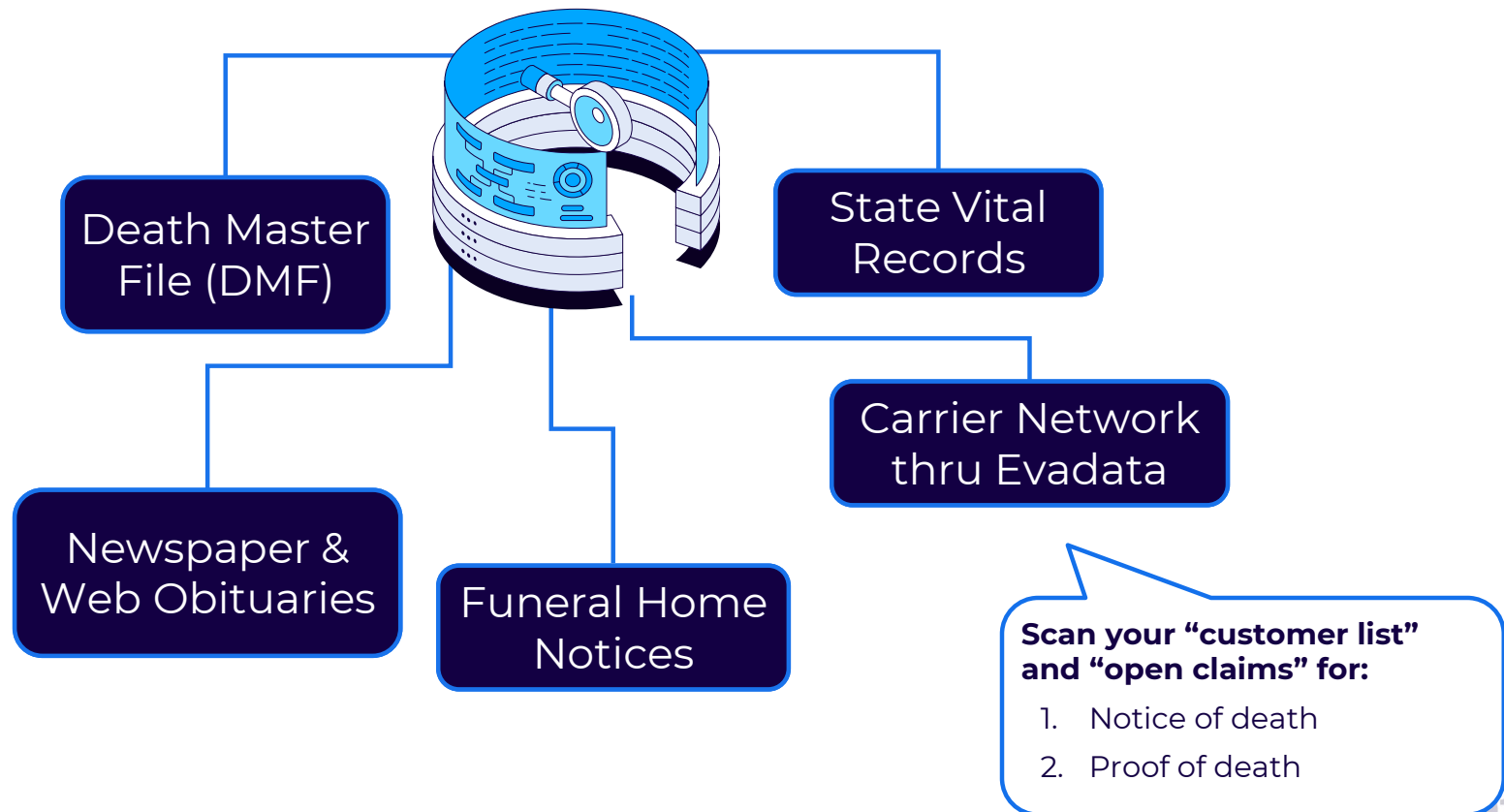
1. Use external death data to get independent death data from multiple sources (e.g., Evadata LENS, Accurint, TLO).
2. Scan frequently to prevent late reported deaths and use data on new/open claims.

Prevent Fraud:

3. Quarterly training for Contact Center & Claims on red flags for customer impersonation and on false death certificate claims.
4. Share real stories of death claim fraud throughout the year (ACT posts and prosecution stories).
5. Use technology to identify altered and forged documents:
 - ✓ Check image & PDF "properties" for "Created" date and "Modified" date.
 - ✓ Deploy image scanning tools that detect alternations (put on your roadmap).



2 risks with 1 solution: External Data Death Scans



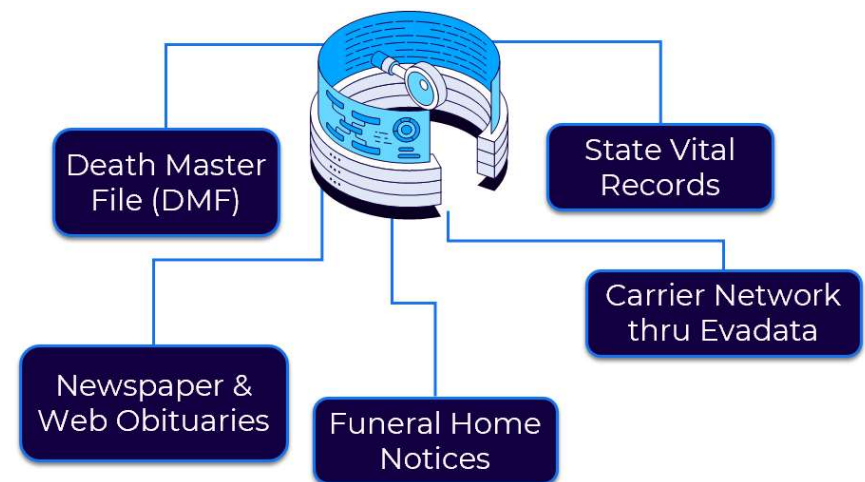
*Evadata LENS offers all sources & daily scans (free trial to see this industry-built solution)



2 risks with 1 solution: External Data Death Scans

Use data sources to confirm:

1. Date of death
2. Location of death
3. Manner of death
4. Surviving next of kin
5. Contact “Other Carriers” on a common claim



*Evadata LENS offers all sources & daily scans (free trial to see this industry-built solution)

●● “Red Flag” Training for Contact Center & Claims

1. Caller does not know policy number (only has PII).
2. Caller did not know the type of policy (they requested a loan on a term life policy).
3. Multiple calls on the same policy in a 30-day period.
4. The phone number used by the suspected fraudster is through the internet (VOIP).
5. IP address for the suspected fraudster moved across the US (e.g., LA and Chicago).
6. Death certificate red flags (next slide).

Death Certificate Red Flags

1. Image properties have unusual “created” and “modified” dates.
2. Font is different across multiple fields.
3. Combination of printed and handwritten sections.
4. Information in the death certificate does not match the customer’s profile.
5. Reported cause of death was “accident” versus death cert had “natural cause / cancer.”
6. Death cert indicates they were employed for longer than they have been alive.
7. Information within codes embedded in death certificate do not match what is written.
8. The State Recorder is no longer in office.

STATE OF CALIFORNIA
CERTIFICATION OF VITAL RECORD

COUNTY OF SAN DIEGO
ERNEST J. DRONENBURG, JR.
ASSESSOR/RECORDER/COUNTY CLERK

39137013742

39. DATE OF DEATH—MOS. DAY, YEAR, HOUR
August 06, 2024

CERTIFICATE OF DEATH
STATE OF CALIFORNIA
USE PLACE AND ONLY

STATE FILE NUMBER		1A. NAME OF DECEDENT—FIRST		1B. MIDDLE		1C. LAST NAME		1D. SEX		1E. RACE		1F. ETHNICITY		1G. HISPANIC OR LATINO		1H. DATE OF BIRTH		1I. SEX OF BIRTH		1J. PLACE OF BIRTH		1K. STATE OF BIRTH	
1111		[REDACTED]		[REDACTED]		[REDACTED]		M		Caucasian		[REDACTED]		[REDACTED]		1977		47		[REDACTED]		[REDACTED]	
1L. MILITARY SERVICE		1M. SOCIAL SECURITY NO.		1N. MARITAL STATUS		1O. NAME OF SURVIVING SPOUSE IF WIFE, WIDOW, MARRIED		1P. YEARS OF MARRIAGE		1Q. YEARS OF MARRIAGE		1R. YEARS OF MARRIAGE		1S. YEARS OF MARRIAGE		1T. YEARS OF MARRIAGE		1U. YEARS OF MARRIAGE		1V. YEARS OF MARRIAGE		1W. YEARS OF MARRIAGE	
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1X. USUAL OCCUPATION		1Y. USUAL EMPLOYER OR EMPLOYER		1Z. USUAL EMPLOYER OR EMPLOYER		1AA. USUAL EMPLOYER OR EMPLOYER		1AB. USUAL EMPLOYER OR EMPLOYER		1AC. USUAL EMPLOYER OR EMPLOYER		1AD. USUAL EMPLOYER OR EMPLOYER		1AE. USUAL EMPLOYER OR EMPLOYER		1AF. USUAL EMPLOYER OR EMPLOYER		1AG. USUAL EMPLOYER OR EMPLOYER		1AH. USUAL EMPLOYER OR EMPLOYER		1AI. USUAL EMPLOYER OR EMPLOYER	
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1AJ. RESIDENCE—STREET AND NUMBER OR LOCATION		1AK. CITY		1AL. COUNTY		1AM. STATE OR FOREIGN COUNTRY		1AN. STATE OR FOREIGN COUNTRY		1AO. STATE OR FOREIGN COUNTRY		1AP. STATE OR FOREIGN COUNTRY		1AQ. STATE OR FOREIGN COUNTRY		1AR. STATE OR FOREIGN COUNTRY		1AS. STATE OR FOREIGN COUNTRY		1AT. STATE OR FOREIGN COUNTRY		1AU. STATE OR FOREIGN COUNTRY	
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1AV. PLACE OF DEATH		1AW. CITY		1AX. COUNTY		1AY. STATE OR FOREIGN COUNTRY		1AZ. STATE OR FOREIGN COUNTRY		1BA. STATE OR FOREIGN COUNTRY		1BB. STATE OR FOREIGN COUNTRY		1BC. STATE OR FOREIGN COUNTRY		1BD. STATE OR FOREIGN COUNTRY		1BE. STATE OR FOREIGN COUNTRY		1BF. STATE OR FOREIGN COUNTRY		1BG. STATE OR FOREIGN COUNTRY	
At Home		[REDACTED]		San Diego		CA		CA		CA		CA		CA		CA		CA		CA		CA	
1BH. STREET ADDRESS—STREET AND NUMBER OR LOCATION		1BI. CITY		1BJ. COUNTY		1BK. STATE OR FOREIGN COUNTRY		1BL. STATE OR FOREIGN COUNTRY		1BM. STATE OR FOREIGN COUNTRY		1BN. STATE OR FOREIGN COUNTRY		1BO. STATE OR FOREIGN COUNTRY		1BP. STATE OR FOREIGN COUNTRY		1BQ. STATE OR FOREIGN COUNTRY		1BR. STATE OR FOREIGN COUNTRY		1BS. STATE OR FOREIGN COUNTRY	
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1BS. DEATH WAS CAUSED BY: SEVERAL ONLY ONE CAUSE PER LINE FOR A, B, AND C)		1BT. IMMEDIATE CAUSE		1BU. IMMEDIATE CAUSE		1BV. IMMEDIATE CAUSE		1BW. IMMEDIATE CAUSE		1BX. IMMEDIATE CAUSE		1BY. IMMEDIATE CAUSE		1BZ. IMMEDIATE CAUSE		1C1. IMMEDIATE CAUSE		1C2. IMMEDIATE CAUSE		1C3. IMMEDIATE CAUSE		1C4. IMMEDIATE CAUSE	
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1C5. IMMEDIATE CAUSE		1C6. IMMEDIATE CAUSE		1C7. IMMEDIATE CAUSE		1C8. IMMEDIATE CAUSE		1C9. IMMEDIATE CAUSE		1CA. IMMEDIATE CAUSE		1CB. IMMEDIATE CAUSE		1CC. IMMEDIATE CAUSE		1CD. IMMEDIATE CAUSE		1CE. IMMEDIATE CAUSE		1CF. IMMEDIATE CAUSE		1CG. IMMEDIATE CAUSE	
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1CH. IMMEDIATE CAUSE		1CI. IMMEDIATE CAUSE		1CJ. IMMEDIATE CAUSE		1CK. IMMEDIATE CAUSE		1CL. IMMEDIATE CAUSE		1CM. IMMEDIATE CAUSE		1CN. IMMEDIATE CAUSE		1CO. IMMEDIATE CAUSE		1CP. IMMEDIATE CAUSE		1CQ. IMMEDIATE CAUSE		1CR. IMMEDIATE CAUSE		1CS. IMMEDIATE CAUSE	
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1C166. IMMEDIATE CAUSE		1C167. IMMEDIATE CAUSE		1C168. IMMEDIATE CAUSE		1C169. IMMEDIATE CAUSE		1C170. IMMEDIATE CAUSE		1C171. IMMEDIATE CAUSE		1C172. IMMEDIATE CAUSE		1C173. IMMEDIATE CAUSE		1C174. IMMEDIATE CAUSE		1C175. IMMEDIATE CAUSE		1C176. IMMEDIATE CAUSE		1C177. IMMEDIATE CAUSE	
[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]	
1C178. IMMEDIATE CAUSE		1C179. IMMEDIATE CAUSE		1C180. IMMEDIATE CAUSE		1C181. IMMEDIATE CAUSE		1C182. IMMEDIATE CAUSE		1C183. IMMEDIATE CAUSE		1C184. IMMEDIATE CAUSE		1C185. IMMEDIATE CAUSE		1C186. IMMEDIATE CAUSE		1C187. IMMEDIATE CAUSE		1C188. IMMEDIATE CAUSE		1C189. IMMEDIATE CAUSE	
[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]	
1C190. IMMEDIATE CAUSE		1C191. IMMEDIATE CAUSE		1C192. IMMEDIATE CAUSE		1C193. IMMEDIATE CAUSE		1C194. IMMEDIATE CAUSE		1C195. IMMEDIATE CAUSE		1C196. IMMEDIATE CAUSE		1C197. IMMEDIATE CAUSE		1C198. IMMEDIATE CAUSE		1C199. IMMEDIATE CAUSE		1C200. IMMEDIATE CAUSE		1C201. IMMEDIATE CAUSE	
[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]	
1C202. IMMEDIATE CAUSE		1C203. IMMEDIATE CAUSE		1C204. IMMEDIATE CAUSE		1C205. IMMEDIATE CAUSE		1C206. IMMEDIATE CAUSE		1C207. IMMEDIATE CAUSE		1C208. IMMEDIATE CAUSE		1C209. IMMEDIATE CAUSE		1C210. IMMEDIATE CAUSE		1C211. IMMEDIATE CAUSE		1C212. IMMEDIATE CAUSE		1C213. IMMEDIATE CAUSE	
[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]	
1C214. IMMEDIATE CAUSE		1C215. IMMEDIATE CAUSE		1C216. IMMEDIATE CAUSE		1C217. IMMEDIATE CAUSE		1C218. IMMEDIATE CAUSE		1C219. IMMEDIATE CAUSE		1C220. IMMEDIATE CAUSE		1C221. IMMEDIATE CAUSE		1C222. IMMEDIATE CAUSE		1C223. IMMEDIATE CAUSE		1C224. IMMEDIATE CAUSE		1C225. IMMEDIATE CAUSE	
[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]	
1C226. IMMEDIATE CAUSE		1C227. IMMEDIATE CAUSE		1C228. IMMEDIATE CAUSE		1C229. IMMEDIATE CAUSE		1C230. IMMEDIATE CAUSE		1C231. IMMEDIATE CAUSE		1C232. IMMEDIATE CAUSE		1C233. IMMEDIATE CAUSE		1C234. IMMEDIATE CAUSE		1C235. IMMEDIATE CAUSE		1C236. IMMEDIATE CAUSE		1C237. IMMEDIATE CAUSE	
[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]	
1C238. IMMEDIATE CAUSE		1C239. IMMEDIATE CAUSE		1C240. IMMEDIATE CAUSE		1C241. IMMEDIATE CAUSE		1C242. IMMEDIATE CAUSE		1C243. IMMEDIATE CAUSE		1C244. IMMEDIATE CAUSE		1C245. IMMEDIATE CAUSE		1C246. IMMEDIATE CAUSE		1C247. IMMEDIATE CAUSE		1C248. IMMEDIATE CAUSE		1C249. IMMEDIATE CAUSE	
[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]	
1C250. IMMEDIATE CAUSE		1C251. IMMEDIATE CAUSE		1C252. IMMEDIATE CAUSE		1C253. IMMEDIATE CAUSE		1C254. IMMEDIATE CAUSE		1C255. IMMEDIATE CAUSE		1C256. IMMEDIATE CAUSE		1C257. IMMEDIATE CAUSE		1C258. IMMEDIATE CAUSE		1C259. IMMEDIATE CAUSE		1C260. IMMEDIATE CAUSE		1C261. IMMEDIATE CAUSE	
[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]	
1C262. IMMEDIATE CAUSE		1C263. IMMEDIATE CAUSE																					



Emerging Risk with Express Claims



Express Claim Fraud Prevention:

For programs that waive the death certificate requirement to pay death claims on lower face amounts quickly, we recommend:

- ✓ No address changes or beneficiary changes in last 90 to 180 days.
- ✓ No other red flags (recent or frequent calls/logins, VOIP calls).
- ✓ Beneficiary identity must be confirmed (e.g., government ID based web authentication).
- ✓ Independently gather “proof of death” (e.g., Evadata LENS, Accurint, Funeral Home).
- ✓ GIACT-confirmed bank account number and name.

Wrap Up



Download deck for internal use.



Schedule Evadata to present on “best practices” to your teams:

- Compliance Team
- Claims Team
- SIU Team



Contact Evadata for any questions:

- jake.obstfeld@evadata.com
- rob.strange@evadata.com

Q & A

Contact:

- jake.obstfeld@evadata.com
- rob.strange@evadata.com



CEFLI Reminders

- ▶ Please complete our **1-minute post-event survey** when you receive the email, which will be sent shortly after we say good-bye
- ▶ The **presentation deck, the link to the recorded event, and a Certificate of Attendance** template will be emailed to those who attended the live session (within 24-48 hours)
- ▶ CEFLI's materials are not filed for CLE or CE with any State Bar or other organizations. In the event you plan to self submit for CE or CLE with the organizations you are involved with, the following slides may be helpful.

CE and CLE Insight

While CEFLI does not file its materials with any State Bar Associations, if you plan to self-submit for potential CLE consideration with a State Bar Association, the following may be helpful:

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- CEFLI provides a Certificate of Attendance form only to individuals who attended a live webinar or an in-person event
- CEFLI does not have a way of knowing how many attorneys attend a CEFLI webinar or event.
- CEFLI webinars (which are one hour in duration) do not have a timed agenda
- Participants may ask questions of the speakers during webinar events by clicking on the Q&A feature in the Webex
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