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## Meridian Investigative Group of St. Petersburg investigates workers' comp in 12 states

By [Mark Albright](#), Times Staff Writer  
In Print: Sunday, May 8, 2011

This man in Port Charlotte claimed a "back injury" has kept him from being able to work. Here, the Meridian Investigative Group of St. Petersburg videotapes him as he helps put a roof on a house.



Paul Colbert has watched cripples walk and the blind see again. No miracle worker, his Meridian Investigative Group in St. Petersburg gets 90 percent of its business videotaping evidence to deny bogus workers' compensation claims. Workers' comp is the state-regulated program in which employers and their insurance companies pay some of employees' lost income and medical bills for work-related injuries if they agree not to sue for negligence. Nailing injury fakers is a growth industry. In six years, Colbert's payroll has grown to 100 employees spread across 12 states, with plans to branch into eight more states this year. Last year Meridian filmed 1,800 surveillance cases, up 50 percent from 2009. Colbert, 37, talked about what's it like on the other end of the camera lens.

**How do you go about this?**

We look for red flags before surveillance filming. A history of filing claims, soft-tissue injuries that cannot be proved or disproved with an MRI or CAT scan. Indications they are going to do something out in public view that would undermine the claim. For example, we had a woman in South Carolina who claimed severe neck and head injuries. We learned she had horses. We noticed them loaded in her trailer. So we went to the local rodeo and filmed her competing in the barrel races. She was really good at it.

**What's the magic of video evidence?**

Workers' comp fraud comes close to \$8 billion a year nationally, yet surveys show 25 percent of the public thinks it's acceptable to steal from insurance companies. So video is extremely effective as the nail in the coffin. When we show video to doctors or lawyers handling supposedly injured people's claims, they often drop the case on the spot.

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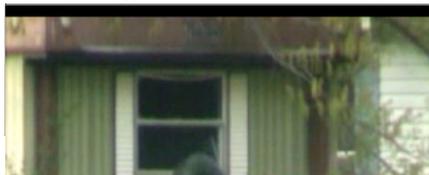
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A bad "rotator cuff" disabled this man in Lexington, N.C. Yet a Meridian Investigation Group investigator caught him slinging a huge tire over his head and through a storage shed window.

### How about fakers supposedly nursing themselves back to health at home who earn extra money working a second job for cash?

Two years ago we had a guy in Clearwater who claimed to be blind. He had the sunglasses and the white cane. We filmed him go into his apartment, then come out in different clothes. He looked both ways before walking across the parking lot like a sighted person. Then he drove off in a golf cart. Turns out he had an off-the-clock maintenance job at the apartment complex.

### How small have cameras gotten?

Tiny and more versatile. We have cameras with four hours of memory stick inside what looks like a car key fob or a pen. Buy enough and they cost less than \$50. You can hide them in a shirt button. I rigged a camera in a soda cup from Sonic. The camera was small enough to fit inside (and shoot through) one of the letters on the cup and colored to match it. The antennae went up inside the straw. I put a cover on top so it looked half full. You can walk in with the cup, leave it there and film by remote control. In rural areas we'll use a camouflaged camera with an infrared motion sensor that takes pictures up to 300 yards away when there's movement. That provides patterns of when people come and go.

### What's it's like going for the big shot?

Intense. At first it's slow while you wait for a claimant to leave their house. But once you see the door crack open the first time, it's go time. It's a real adrenaline rush when they start moving, so you cannot have a shaky camera. You need to be a good driver and control your emotions. When I watch our videos, sometimes I hear our guy whisper, "Come on. Do it!"

### What if a suspect figures out what's going on?

When compromised, you never confirm what you're doing. You get out. Usually, people let you know you've been compromised with a one-finger hand gesture.

### Have you ever scored a double? Two cases in one filming?

We followed a guy with an allegedly bad back into the laundry detergent aisle in a major grocery store in Florida. We set up a camera the moment we saw him open a jug of liquid detergent and start pouring it on the floor. He walked away until other shoppers wandered in so he had witnesses who had not seen him pour soap on the floor. Then he swung around the corner, stepped in the soap and took down a whole shelf of detergent. We later found out his back trouble was a pre-existing condition that disqualified the workers' comp claim. Then we told the grocer we had it all on tape if the guy files a slip-and-fall case against them.

### How is the workers' comp business in Florida?

It's plateaued since the state limited workers' comp awards a few years ago. That's why we are setting up in more states. We've been growing by about 50 percent a year. What's rising in Florida are slip-and-fall cases and staged accidents.

### What was your worst experience doing undercover?

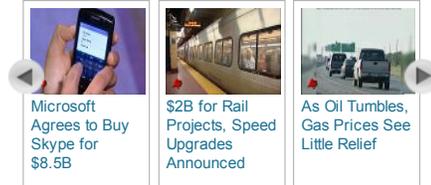
Out in the woods up in the Panhandle a few years ago, I spent a whole week in camouflage prone in a shallow trench covered in cold, wet leaves. I was filming a claimant who was helping build an addition to his father's double-wide trailer. We got him hammering, sawing and climbing up ladders, but the insurance company kept sending me back to get more. I had a cold, so I had to constantly fight coughing because they had a German shepherd running around. I ended up overdosing on Robitussin and spent six hours in the emergency room.

Mark Albright can be reached at [albright@sptimes.com](mailto:albright@sptimes.com) or (727) 893-8252.

See the videos above, and others shot by Meridian, at [www.migclaims.com/resources.php](http://www.migclaims.com/resources.php)

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