

Craven Allen Investigative Services, LLC



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Quality Investigations at an Affordable Cost

Take a minute to browse the internet and make an inquiry of the yellow pages for private investigators within twenty miles of Brockton, Massachusetts. Guess how many you'll find? Over **120** private investigators and/or investigation companies! How many of these independent investigators and/or private investigation companies have expert professionals with actual hands-on law enforcement experience who can provide investigative services that are respected by attorneys, law firms, judges, individuals and businesses throughout the South Shore area? With **Craven Allen Investigative Services, LLC**, that is exactly what you will find in our investigation firm. In addition to our combined 35-plus years

of law enforcement investigative experience, in two short years, we have established ourselves throughout the South Shore area as preeminent investigators in a variety of specialized areas. **Craven Allen Investigative Services** has dozens of clients and firms, conducting investigations in such areas as Asset Investigations, Business Background Investigations, Workplace Investigations, Personal Injury cases, Judgment Recovery, Skip Tracing, Fraud Investigations, Criminal defense preparation, and Divorce and Child Custody investigations. **Craven Allen Investigative Services** guarantees not only quality investigative assistance, but at an affordable and reasonable cost.

Report Writing, a Skill Mastered Through Experience

A professional, well written investigative report is critical in any court case, be it civil or criminal, as well as in conducting due diligence in any business related transaction. There are far too many so-called "experts" claiming to be investigators who lack the expertise and specialized skills necessary to summarize into writing the results of an extensive investigation.

Have you every hired an investigator to conduct a critical investigation for your firm only to be presented with a report which resembles a summary log of the investigator's activities and lacks anything of substance which can assist you in your case? Craven Allen investigators have submitted reports which have withstood the critique and cross examination of the state's finest attorneys over the

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past several decades.

Craven Allen investigators have written hundreds of reports and affidavits that have withstood the scrutiny and examination at all levels of courts in Massachusetts, including the Commonwealth of Massachusetts District and Superior Courts and United States Federal Court in Boston.



*Craven Allen
Investigative Services,
LLC.*

Asset Investigations, Is the Information Accurate and Essential To Your Case?

Do you need an asset search for a pending civil lawsuit or judgment recovery case? Anyone can go on the internet, pay a variety of fees, enter a subject's personal identifiers and you will find a smorgasbord of asset reports available for download. A firm must be cautious in utilizing this asset investigation approach, which presents many areas of concern. What is the source of the asset information? Did the information source conduct due diligence prior to providing you with this asset report? Did an investigator independently corroborate this information with multiple sources? Is the asset report simply replicating a third-party database report or did an investigator conduct due diligence with hands on investigation and personal site visits?

An asset report can verify or rebut financial information provided to your firm by an individual or company, which you are involved with in a pending legal matter or business transaction. An asset search may also locate hidden assets, which would most likely not have been located had the asset search not been undertaken.

At **CRAVEN ALLEN INVESTIGATIVE SERVICES** we will not repackage and distribute asset information simply obtained from a third-party database aggregator. We will utilize third-party database aggregators as a part of our asset investigation process, but we will also conduct inquiries of our own investigative databases, which include over 140 online sources of information. Craven Allen investigators will conduct site visits in order to identify and/or corroborate municipal records, registry of motor vehicle records, court records, death, divorce, and marriage records and real estate and personal property assets. Through our own independent investigative methods, we are more likely to find the "Informational Diamonds in the Rough" as it relates to asset leads, which could prove critical in a judgment recovery, civil lawsuit or business transaction.

In addition to locating the asset information, Craven Allen investigators will package it into a detailed, written report which will summarize the entire asset investigation in comprehensive detail.

Gramm–Leach Bliley Act, DPPA and FCRA, What You Should Know?

The Gramm–Leach Bliley Act (GLBA), Driver Privacy Protection Act (DPPA) and Fair Credit Reporting Act (FCRA), are federal laws whose regulations were created, in part, to protect the personal identifying information of all U.S. Citizens.

With personal information being so readily available on the internet, these federal laws assist in preventing U.S. citizens from being the victim of identity theft or other crimes related to the unauthorized release of personal information.

The GLBA, also known as the Financial Services Modernization Act of 1999, was enacted to allow commercial banks, investment banks, securities firms and insurance companies to consolidate. The law was passed to legalize these mergers on a permanent basis

As part of the GLBA, privacy and safeguard rules were included to protect consumers and prevent the unlawful sharing of personal information.

The DPPA is a [United States federal statute](#) enacted in 1994, governing the privacy

and disclosure of personal information gathered by [state Departments of Motor Vehicles](#). The law was enacted after the murder of actress [Rebecca Schaeffer](#), whose murderer obtained her address through a private investigator.

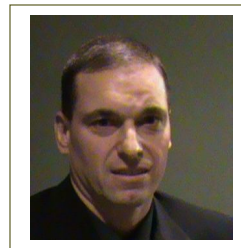
The FCRA is a [United States federal law](#) that regulates the collection, dissemination, and use of consumer information, including consumer credit information. Along with the [Fair Debt Collection Practices Act](#) (FDCPA), it forms the base of consumer credit rights in the United States. It was originally passed in 1970, and is enforced by the US [Federal Trade Commission](#).

The GLBA, DPPA and FCRA were enacted to ensure that only businesses or individuals with “permissible uses” access and/or are the authorized recipient[s] of personal information, and these acts impose record-keeping requirements on the authorized recipients.

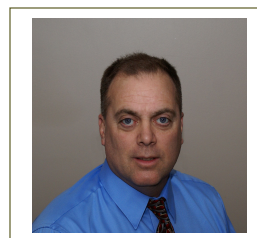
Most firms who are involved in legal proceedings and/or while conducting due diligence in business related transactions are concerned with obtaining as much information as possible which

may assist them. Oftentimes, the firm seeking the information has minimal or no concern for being in compliance with the process by which the information was obtained or having the proper “permissible use” for obtaining this information.

Craven Allen Investigative Services will assist their clients in obtaining the information they need, while simultaneously upholding the highest of standards within the requirements of these federal acts to ensure compliance and avoidance of civil and/or criminal exposure for illegally obtaining protected information.



Scott C. Allen
Principal and Lead
Investigator



Michael Craven
Principal and Lead
Investigator

CRAVEN ALLEN INVESTIGATIVE SERVICES CASE TRACK

Over the past two years, Craven Allen Investigators have coordinated a variety of investigations for their clients, which include attorneys, law firms, the insurance industry, a variety of businesses and individuals. Craven Allen Investigative Services is a licensed and bonded private investigation firm in the Commonwealth of Massachusetts who also holds a commercial general liability insurance policy.

Craven Allen Investigative Services have coordinated many asset investigations for various law firms, attorneys and companies, which have proven to be invaluable to the clients in their pending legal proceedings. During the course of our asset investigations, investigators have provided an accurate accounting of assets, liens, and past financial history, which has greatly assisted our clients in evaluating and proceeding along with their

cases. These asset reports have been useful in personal injury cases, prospective business tenant background investigations, judgment recoveries, and suspected fraud cases.

Craven Allen Investigative Services are experts in workplace investigations, including worker's compensation claim investigations. Over the past two years, we have conducted many employee claimant interviews at the request of our clients in the workplace, documenting these interviews with a detailed written report, audio recordings and video recordings of the employee/claimant reenacting their alleged workplace injury. In a recent case, our investigators assisted an attorney in obtaining background information and conducting witness interviews in a survivor's benefit claim for a work-related death.

Michael Craven is Craven Allen Investigative Services' criminal defense expert. He has assisted defense attorneys in their case preparation by interviewing witnesses in criminal matters before various courts throughout

the Commonwealth. Mr. Craven is also an expert, professional photographer, which has proven invaluable in documenting numerous investigations.

Craven Allen investigators, assisting in a family estate proceeding, discovered the existence of a suspected real estate fraud, not previously known to the client and their attorneys, which assisted their case dramatically.

Craven Allen investigators have assisted attorneys locate many individuals in order to make service of court subpoenas. In one particular "Skip Tracing" case, an investigator located a former friend of a client, who the client hadn't had contact with in over 25 years. The investigator was able to trace the individual (with only a name to work with), identifying a college the person attended 20 years ago and then reuniting the subject and client via the college's alumni association.

"In one recent Craven Allen investigation, investigators, assisting in a pending family estate proceeding, discovered the existence of a suspected real estate fraud, not previously known to the client and their attorneys."

The Principals of Craven Allen Investigative Services

Michael Craven and Scott Allen started Craven Allen Investigative Services, LLC in July of 2008. This investigation firm was created after extensive due diligence was conducted with various professionals in order to develop a solid business model, including both short and long term range business plans.

Craven Allen Investigative Services was developed to cater our services to attorneys and law firms and companies in need of superior, investigative skills in business transactions and fraud-related matters.

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Mr. Craven retired from the Massachusetts State Police in July of 2008 after 23 years of service, having attained the rank of Sergeant. Mr. Craven spent 16 years with the State Police conducting an assortment of investigations including criminal, civil and employment related.

Mr. Craven was assigned to a Drug Enforcement Administration Drug Task Force and the State Police Certification Unit. Mr. Craven spent his last 7 years as an Executive Board member of the State Police Association of Massachusetts. He is a United States Air Force veteran and holds an Associate's Degree from Western New England College and is a member of the

Craven Allen Investigative Services' Certified Fraud Examiner

The Association of Certified Fraud Examiners (ACFE), the world's leading provider of anti-fraud training and education, awarded Scott C. Allen of East Bridgewater, Massachusetts, the globally-preferred Certified Fraud Examiner (CFE) credential. In order to become a CFE, an anti-fraud professional must meet a stringent set of criteria and pass a rigorous exam administered by the ACFE.

Mr. Allen has successfully met the ACFE's character, experience, and education requirements for the CFE credential, and has demonstrated knowledge in four areas critical to the fight against fraud: Fraudulent Financial Transactions, Criminology & Ethics, Legal

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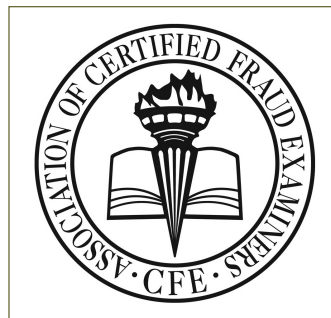
Retired Mass Troopers Association.

Mr. Allen has been a local police officer since 1995 with over a dozen years of investigative experience. Mr. Allen has over 7 years of Supervisory investigative experience.

Mr. Allen is a Certified Fraud Examiner (C.F.E.), a member of the Association of Certified Fraud Examiners, International Association of Financial Crimes Investigators, and has been a member of the New England Narcotics Enforcement Association and High Technology Crimes Investigation Association.

Mr. Allen is an expert narcotics investigator and search warrant writer. He has coordinated numerous multi-jurisdictional investigations with extensive experience in conducting background investigations of both individuals and businesses.

Mr. Allen holds a Master's of Science Degree in Criminal Justice from Western New England College and a Bachelor's of Science Degree from Plymouth State University.



***Scott C. Allen is a Certified Fraud
Examiner (C.F.E.) and member of the
Association of Certified
Fraud Examiners (A.C.F.E.)***

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Elements of Fraud and Fraud Investigation.

Mr. Allen joins the ranks of over 23,000 business and government professionals worldwide who have also earned the CFE certification. Mr. Allen is currently a Principal and Lead Investigator for Craven Allen Investigative Services, LLC in Bryantville, Massachusetts (Plymouth County).

CFEs have the ability to: Examine data and records to detect and trace fraudulent transactions; interview suspects to obtain information and confessions; write investigation reports, advise clients as to their findings and testify at trial; be well-versed in the law as it relates to fraud and fraud investigations; and understand the underlying factors that motivate individuals to commit fraud. Certified Fraud Examiners (CFE's) on

six continents have investigated more than 1 million suspected cases of civil and criminal fraud.

About the ACFE

The ACFE, the world's premier provider of training and education for fraud detection and deterrence, has nearly 50,000 members, sponsors more than 125 chapters worldwide and provides anti-fraud educational materials to over 100 universities. Identified as "the premier financial sleuthing organization" by *The Wall Street Journal*, the ACFE has captured national and international media attention. For more information about the ACFE visit www.ACFE.com.

Fraud Risk Assessment for Businesses

Craven Allen's Certified Fraud Examiner, Mr. Allen, can assist our business clients in identifying their company's vulnerabilities to internal fraud. Our Fraud Professional can assist business clients in identifying their fraud risks and assist them in developing a fraud risk response.

Our Fraud Risk Assessment will encompass areas such as Employee Assessment, Management/Key Employee Assessment, Physical Controls to Deter Employee Theft and Fraud, Skimming Schemes, Cash Larceny Scheme, Check Tampering Schemes, Cash Register Schemes, Purchasing and Billing Schemes, Payroll Schemes, Expense Schemes, Theft of Inventory and Equipment, Theft of Propriety Information, Corruption, Conflicts of Interest, and Fraudulent Financial Reports.

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