

## **SPEAKER BIOS NEIASIU 2025**

### **George B. Ripley Det. Sgt. (Ret), SIU Manager Donegal Insurance Group**

George is currently employed as the Special Investigation Unit Manager for a Regional Insurance Carrier in Pennsylvania where he has worked for the past 6 years. In this capacity, he manages the company's anti-fraud program, anti-fraud compliance and insurance fraud investigations across multiple lines of business in 24 states. Auto theft and auto fraud detection, investigation and mitigation are a focus in his current position.

George is also the current Vice President for the International Association of Auto Theft Investigators-Northeast Chapter and a Certified Vehicle Crimes Specialist. In this capacity he consults and organizes auto theft and vehicle crimes training in the northeast USA as well as Eastern Provinces of Canada.

Prior to SIU work, George spent 21 years employed by the York City Police Dept. in York, PA. During his career, he investigated over 170 Homicide cases of varying causes and complexity. He was also one of the primary Certified Voice Stress Examiners for the agency with over 100 examinations logged. George instructed police officers and mentored detectives in the areas of interview, interrogation and court room psychology. He has debriefed over 300 jurors post-trial for professional research and development. George has been internationally published and interviewed on regional television on the unconventional use of magic & psychological illusion as a defensive barrier removal tool in interviews, interrogations and witness interactions. Unsurprisingly, he is also a professional magician and public speaker who performs and speaks at different venues around the US as well as on regional television.



**Shahan J. Kapitanyan, Esq., Brand & Tapply, LLC**

Shahan J. Kapitanyan, a senior associate at Brand & Tapply, LLC, represents insurance company clients in both first and third-party coverage and litigation matters. Mr. Kapitanyan has trial experience in both state and federal court in a variety of matters, including towing and body shop disputes, medical provider and insurance fraud, general casualty matters, bad faith, extra-contractual liability matters, and personal injury protection litigation. Mr. Kapitanyan is a frequent presenter before claims and SIU personnel regarding insurance related issues.



## **Bruce Jacobs, Behavioral Analysis and Security Consultants, LLC**

Bruce Jacobs is a 30-year retired veteran of the Manitowoc Police Department in Wisconsin and a Licensed Private Investigator. He is considered an expert witness in all five channels of communication. He has worked for ICAC (Internet Crimes Against Children) where he has many arrests of pedophiles. He has performed an estimated 10,000 interviews over his career. He has been involved in a wide range of cases including homicide, robbery, burglary, rape, battery and internet crimes against children. His career includes: 18 years as an SRO, 25 years as a DARE Officer. He has served on many boards and committees. In addition to his career with the Manitowoc Police Department and his work as a Board member, he started and owned Advantage Driving School LLC.

Bruce has a bachelor's degree in administration of justice and has specific training and certification in many fields including Micro Expressions, Behavioral Analysis and Statement Analysis, Scientific Content Analysis, CPTED (Crime Prevention Through Environmental Design), Security Surveys, Workplace Violence Prevention and Scams. Over the past 35 years, he has made presentations on these topics to help educate others to be aware of their surroundings and not to become a victim. These real life topics will not only help keep you safe but to know what others are thinking as well.



**Lt. Jarek Pyrzanowski, Major Threat Bureau, New Jersey Division of Criminal Justice, New Jersey Attorney General's Office**

Lieutenant Pyrzanowski is currently assigned to the New Jersey Division of Criminal Justice, specifically within the Major Threat Bureau, a specialized unit of the New Jersey Attorney General's Office. In this role, he oversees investigations related to major automobile crimes and other significant public safety threats, including human trafficking, weapons trafficking, and fentanyl trafficking. Before his current position, Lt. Pyrzanowski worked with the New Jersey Office of the Insurance Fraud Prosecutor and the New Jersey State Police Auto Theft Task Force, both of which are part of the New Jersey Department of Law and Public Safety. He is recognized as a subject matter expert in areas such as vehicle theft, vehicle finance fraud, and vehicle forensics. Prior to joining the Division of Criminal Justice, Lt. Pyrzanowski served in the Special Investigations Section of Liberty Mutual Insurance Company and worked as a patrol officer with the Belmar Police Department in New Jersey. Throughout his 25+ year career in law enforcement, he has conducted numerous complex investigations covering a wide range of topics, including automobile crimes, financial crimes, street gangs, drug trafficking, various forms of fraud, and official misconduct. Additionally, Lt. Pyrzanowski is a certified technical investigator with extensive expertise in electronic surveillance techniques, cell phone forensics, and vehicle infotainment extractions and analyses. He has served as the President of the New Jersey Vehicle Theft Investigators Association and was the 4th Vice President of the Northeast International Association of Auto Theft Investigators. Furthermore, he is a regular speaker at New Jersey Police Academies as well as various law enforcement and industry-related seminars.



**Rich McKeon, Director Cellular Services, Lemieux & Associates**

Rich McKeon retired after a 28-year career with the Glastonbury, CT Police Department. He gained vast investigative training and experience working for a nationally accredited agency that values competence and effective community engagement. Those values allowed Rich to be assigned many agency roles that allowed him to identify and understand various patterns of criminality and its impact on victims across all age groups and socioeconomic conditions.

By fostering relationships, Rich partnered with a top 10 communications corporation to create and supervise a regional digital forensics lab that immediately provided needed resources to eight cities and towns in Connecticut. The lab became known as a critical resource for police agencies statewide. During his tenure at the lab, Rich provided CDR mapping, computer, and cell phone forensic analysis to assist numerous local, state, and federal agencies with investigations including fraud, robbery, and murder. Rich has presented his expertise to investigators representing law enforcement, probation & parole, SIU, corporate, and campus security professionals.



**Adam Brand, Esq., Brand & Tapply, LLC**

Adam J. Brand, founder and managing partner of Brand & Tapply, LLC, represents insurance clientele in all phases of first and third-party coverage and litigation. Brand & Tapply, LLC specializes in combating suspect claims nationwide in virtually all lines of insurance. Mr. Brand has extensive trial experience before state and federal courts in complex coverage litigation, automobile, commercial and homeowner fraud and arson cases, as well as medical provider, bad faith and extra-contractual liability matters. Mr. Brand is actively involved in the insurance industry's education efforts and has served as a panelist and lecturer at seminars and conferences sponsored by international, national and local insurance organizations.



**Jeffrey G. Rapattoni, Esq., Marshall Dennehey**

Jeffrey is the Assistant Director of the Casualty Department and a member of the firm's Board of Directors. Along with the Director, he is responsible for administrative oversight of the more than 250 lawyers among 19 offices.

Jeffrey joined Marshall Dennehey in 2008 and serves as the chair of the firm's PIP Litigation Practice Group, and co-chair of the firm's Fraud/Special Investigation Practice Group. He focuses his practice on insurance fraud, bad faith and SIU related matters working with carriers both in the US and internationally.

For over 20 years Jeffrey has litigated insurance fraud and fraud-related matters on a national level. He acts as coordinating counsel to several insurance companies and helps clients develop strategies for defending complex litigation related to medical provider fraud, PIP and other emerging insurance issues. In addition, Jeffrey frequently consults with insurance carriers across the country to help integrate internal analytical platforms, create risk management protocol and conduct fraud-related investigations.



**Timothy W. Tapply, Esq., Brand & Tapply, LLC**

Timothy W. Tapply, founder and managing partner of Brand & Tapply, LLC, represents insurance clientele in all phases of first and third-party coverage and litigation. Brand & Tapply, LLC specializes in combating suspect claims throughout the United States in virtually all lines of insurance. Mr. Tapply has trial experience before state and federal courts in complex coverage litigation, automobile, commercial and homeowner fraud and arson cases, as well as medical provider, bad faith and extra-contractual liability matters. Mr. Tapply is actively involved in the insurance industry's education efforts and has served as a panelist and lecturer at seminars and conferences sponsored by international, national and local insurance organizations.





**Jay F. Kramarczyk, Vice President, EFI Global, Inc.**

Jay is a licensed Professional Engineer in multiple jurisdictions throughout the United States as well as a Certified Fire Investigator and Certified Fireplace and Chimney Inspector. His areas of expertise are in fire and explosion investigations, fire protection engineering, mechanical engineering and fire science. He has testified as an expert witness in numerous courts across the country in civil and criminal matters.



**Joe Stephenson, Business Systems Engineer, Lemieux & Associates**

With a foundation built over three decades of experience, Joe's career has spanned from the realism of law enforcement and the complexity of insurance special investigations, to the cutting-edge realm of technology development, which he now leverages as a Business Systems Engineer at Lemieux & Associates. As a globally recognized authority on insurance fraud prevention, Joe is renowned for his expertise in social media intelligence and mobile device analytics, supported by a profound understanding of artificial intelligence's impact on modern insurance investigations.



**Dennis Lyons, President S.D. Lyons, Inc.**

Dennis Lyons is the founder and President of S.D. Lyons, Inc. since 1990. Mr. Lyons and his team of experts have investigated and reported on thousands of vehicle collisions, vehicle fires, vehicle thefts and vandalisms, and mechanical-electronic failure issues in all types of on-road and off-road vehicles and equipment. He has been a vehicle fire instructor at the Massachusetts Fire Academy, Connecticut Fire Academy, regional fire associations, and lectured around the country on vehicle fire origin and cause for over 20 years. He has been qualified in court as a vehicle fire expert.



**Jeff Neadle, Assistant Vice President Strategic Accounts, CoventBridge Group**

Jeff Neadle is a Vice President at CoventBridge Group, one of the largest providers of investigative services for the insurance community. Jeff is a Certified Fraud Examiner and graduate of the Federal Law Enforcement Training Center Fraud and Financial Investigations Academy with almost 40 years of experience in the area of fraud investigation. Jeff has conducted and managed thousands of investigations, many of which have resulted in favorable outcomes in both civil and criminal courts. Jeff has served as President and Training Director for the local chapter of the Association of Certified Fraud Examiners and is an approved Continuing Educator for the State of Florida. He has provided training to the insurance industry in the areas of surveillance, fraud detection, social networking investigations, background investigations, organized fraud and digital forensics.



**Tom Rasmussen, Vice President Product-Claims, Carpe Data**

Tom Rasmussen is the Vice President of Product for Claims at Carpe Data. With two decades of experience refining claims processes for carriers like Progressive and GEICO, Tom continues to make an impact on insurers' claims fraud detection and management practices through his role guiding Carpe Data's product development, strategy, and execution.



**Mike Merolli, Forensic Expert, Aperture**

Mike Merolli has a Bachelor of Science degree in Electrical Engineering from the University of Massachusetts and has completed courses at IPTM and Northwestern Center for Public Safety. He is ACTAR Accredited and a Certified Police Crash Reconstruction Specialist through the Illinois Law Enforcement Training and Standards Board. Mike spent the last 30 years investigating and reconstructing auto crashes for the Central Massachusetts Law Enforcement Council and MAPFRE Insurance, where he was the Special Investigative Unit (SIU) Accident Reconstructionist. Mike taught, assisted, and advised police crash reconstruction teams in Massachusetts, New Hampshire, and Rhode Island. He was also a Bosch CDR Tool Beta Tester for several years before being recruited by Tesla Motors to become a Senior Incident Investigator for Product Liability, investigating all types of Tesla vehicle incidents.



**Francis X. (Frank) Sztuk, Senior Vice President/Investigative Services, Delta Group**

Frank is the Senior Vice President/Investigative Services for the Delta Group. His fraud fighting career began in 1972 as a police officer in NJ. He came to Delta after a rewarding 36-year career with the Hanover Insurance Company, where he developed the Special Investigation Unit Program. He retired as the National SIU Strategist, responsible for oversight of one of the leading anti-fraud programs in the industry. Frank has served on many boards and councils in his career, most notable being a past-Chair of the Massachusetts Insurance Fraud Bureau Governing Board. He is also a former Chair of the national Coalition Against Insurance Fraud, and still retains an advisory seat on the executive committee of CAIF. He is a past Chair of the NY Alliance Against Insurance Fraud, where he continues to chair the Public Outreach Committee. He sat on the NJ Insurance Commissioner's Fraud Advisory Board and the NJ Insurance Council Anti-Fraud Committee. He has lectured both nationally and internationally on the subject of insurance fraud and continues to present at various programs such as the ISO/NICB Insurance Fraud Management Conference and the IASIU annual fraud conference in addition to numerous local, state and national anti-fraud programs.



**Hugh C.M. Brady, Esq., King, Tilden, McEttrick & Brink, PC (KTM)**

Mr. Brady is a shareholder with King, Tilden, McEttrick & Brink, P.C. (“KTM”). He is a graduate of the College of the Holy Cross in Worcester, MA. He later obtained his law degree from Suffolk University Law School in Boston, MA. Along with his colleague, Mr. McInnis, Mr. Brady supervises a team of attorneys in the firm’s Complex Business Litigation Group which investigates, develops, and litigates insurance fraud and abuse actions all over the country. Mr. Brady is currently admitted to practice in several state and federal jurisdictions, including Massachusetts and New York, and has consulted on and litigated cases in multiple jurisdictions across the United States. His courtroom experience includes: RICO actions, False Claims Act cases, fraud, embezzlement, bankruptcy, commercial litigation, declaratory judgment actions, shareholder disputes, complex contract disputes, insurance defense, insurance coverage, No-Fault litigation, and consumer protection actions. Mr. Brady is also a regular speaker at local and national insurance conferences, but his favorite conference at which to present is the annual NEIASIU meeting.





**Jason Keller, Special Investigator, Farm Bureau Insurance**

Jason Keller, Special Investigator for the past 22 years for Farm Bureau Insurance of Michigan specializes in automobile theft, fire, physical damage and repair fraud. Jason graduated from Ferris State University in 1993 with a degree in Accounting and started his career at Michigan Farm Bureau as an Internal Auditor before becoming an Investigator. Jason is a member of IASIU, the Michigan Chapter of IASIU, International Associations of Auto Theft Investigators (IAATI), and Michigan Association of Vehicle Theft Investigators (MAVTI). He is currently a board member of MAVTI. He has also had the honor of serving on the Board and as past President of the Michigan Chapter of IASIU. Jason has presented at the IASIU annual conference, Chapter meetings of MI-IASIU, the annual MI-IASIU Chapter conference, the NE-IASIU conference, the MAVTI conference and the NCRC conference of IAATI. Jason lives with his beautiful wife of 31 years, Tammy.



### **Joseph Guidice, Special Agent NICB**

With over three decades of experience spanning both the insurance and law enforcement industries, Joseph Guidice brings a unique and comprehensive perspective to combating insurance fraud and auto-related crimes. Currently a blended Special Agent at the National Insurance Crime Bureau (NICB) in New York, Joseph's career began in the insurance sector as an Underwriter at Motors Insurance Corporation, where he gained firsthand knowledge of policy endorsements, risk assessment, and fraud detection. Transitioning to law enforcement, he became a highly accomplished NYPD Detective in the Auto Crime Division, where he dismantled organized theft operations, trained both law enforcement and insurance industry personnel, and testified as an expert witness in fraud-related cases. His expertise later led him to serve as a Senior Fraud Advisor at CARCO, bridging the gap between investigative strategy and industry intelligence. A former president of the Northeast Chapter of the International Association of Auto Theft Investigators (NE-IAATI), he has played a key role in shaping policy, training, and inter-agency collaboration. Holding a degree from Stony Brook University, Joseph's combined experience across both sectors enables him to approach fraud prevention with unparalleled depth of knowledge and strategic insight.



## **Charlend K. Howard, Ph.D., CSCS, AHFP, CPSI, ARCCA**

Dr. Howard earned a Bachelor of Science degree in Kinesiology (Strength and Conditioning Specialization) from the University of Wisconsin Oshkosh and a Master of Science degree in Human Performance (Applied Sport Science Specialization) from the University of Wisconsin La Crosse. He continued his studies with a Ph.D. degree in Kinesiology (Motor Control, Biomechanics Specialization) with a minor in Applied Statistics from the Louisiana State University.

His scientific research has focused on the effects of nervous system alterations on neuromotor control. Dr. Howard's graduate study focused on studying movement variability and its nuance role in motor performance regarding upper body reaching tasks in physical and virtual reality (VR) environments. His research included, 3-D motion analysis, electromyography, musculoskeletal modeling, metabolic testing, non-linear time series analysis, and athlete testing. Dr. Howard has completed advanced coursework in the field of biomechanics, exercise physiology, nutrition, neuromotor control, motor learning, mathematics, and statistics.

During the final year of his Ph.D., Dr. Howard worked as a contracted Research Associate at Google specializing in Augment Reality User Experience Research (AR UX), where he conducted qualitative and quantitative human factors research. After his contract work at Google and graduating from LSU, Dr. Howard worked as a Post-Doctoral Research Associate at Old Dominion University. Dr. Howard's post-doctoral research focused on neuromotor performance post brain impacts, focusing on how repetitive sub-concussive blast events impact neuromotor performance in military personnel. Additionally, Dr. Howard worked on multidisciplinary research projects with the Old Dominion University School of Rehabilitation focusing on fall risks in older adults, gait kinematics in young and older adults, VR concussion testing validation, and athlete concussion testing.

Dr. Howard has specialized in several research areas focusing on studying all facets of human movement, injury, and performance, in addition to human factors and code compliance. Overall, Dr. Howard's expertise spans several avenues, including, but not limited to, gait analysis, strength and conditioning, human performance, upper body human movement, postural control, injury mechanisms, injury biomechanics, human reaction, human factors, human movement variability, action perception, slip resistance testing, and applicable code compliance. Dr. Howard has published in the area of human movement and exercise physiology. Dr. Howard continues his education development through multiple professional societies.

Dr. Howard also specializes in the analysis of running biomechanics with his extensive running experience. He has over 15 years of running experience including competitive running, collegiate cross country, collegiate track & field, fitness/recreational, and coaching.



**Douglas D. McInnis, Esq. ,King, Tilden, McEttrick & Brink, PC (KTM)**

Mr. McInnis is a Senior Attorney with King, Tilden, McEttrick & Brink, P.C. (“KTM”) He is a graduate of New York University where he received a Bachelor of Fine Arts. He later obtained his law degree from New England Law in Boston, MA. Before attending law school and beginning his legal career, Mr. McInnis was an accomplished actor. He appeared in various television shows including Law & Order, Sex & The City and Cosby. He is still a member of the Screen Actors Guild. Mr. McInnis vast legal experience includes a wide range of insurance-based disputes. Mr. McInnis’ current practice focuses on all types of insurance fraud matters and civil RICO. As part of KTM’s Complex Business Litigation Group, Mr. McInnis develops, and litigates insurance fraud and abuse actions all over the country.



**Kim Carpino, Regional Account Manager, Medical Management, ETHOS Risk**

Kim Carpino oversees client relationships across the Northeast for Ethos' Medical Management division. Kim was born and raised in New York and brings more than 25 years of industry experience in IMEs, Investigative, UR and medicolegal operations including owning her own IME company for 20 years. As President of Paramount Evaluation Group, Inc., Kim founded and built the operation from the ground up, working with medical experts in every specialty, supporting attorneys, employers, TPAs, & insurance clientele throughout New York, and eventually nationwide. Kim is a graduate from University at Albany's School of Business and began her career in New York City. Kim said what drew her to this side of the industry was personally witnessing the astronomical amount of fraud that was frustrating industry professionals, wasting time and money, and preventing genuine injuries from getting the resources and attention they deserved. At Ethos, Kim has been able to truly leverage each aspect of her experience to mitigate risk ~ offering medical claims management, expert witness work and investigative claim support to her clients nationwide. Surrounded by brilliant industry friends, colleagues and clients from all corners of this industry, Kim values her relationships formed over these years as her greatest career achievement.



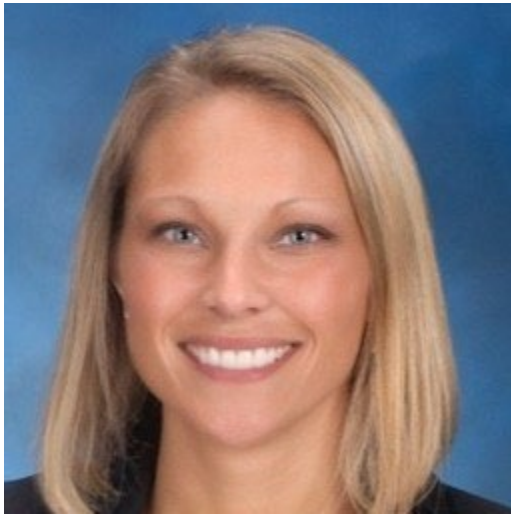
**Jessica Seay, Anti-Fraud Solutions Consultant, VERISK**

Jessica Seay has been an Anti-Fraud Solutions Consultant at Verisk's Client Success team for the past seven years, working closely with SIU and Claims teams to provide consultative support for various Verisk Anti-Fraud analytics solutions. Prior to Verisk, Jessica had a successful SIU career and held several roles, including SIU Director, Manager, and Field Investigator with various insurance carriers. In 2015, she won the IASIU Investigator of the Year and the Florida Insurance Fraud Education Committee (FIFEC) Investigator of the Year awards for her work on Operation Crash for Cash in Florida. She is a U.S. Navy veteran and served as a Naval Analyst, specializing as an Ocean Systems Analyst in the Sound Surveillance System (SOSUS) in Dam Neck, VA. She began her insurance career after serving in the Navy and returning home to Florida. Jessica holds a Master's in Business Administration and a Bachelor's in Criminal Justice. She also holds the designations of Certified Insurance Fraud Investigator and Certified Fraud Examiner. Most recently, she obtained her AWS Certified Cloud Practitioner certification and a Green Belt in Six Sigma. She enjoys boating with her family in Ft. Lauderdale, FL.



**Katie Flaherty, Sales Engineer/Anti-Fraud Analytics, VERISK**

Katie Flaherty is a Sales Engineer on the Anti-Fraud Analytics team and is responsible for helping clients operationalize Anti-Fraud solutions. She enjoys the role of working with customers to understand their needs in the ever-changing Anti-Fraud landscape and working to develop solutions for the industry. Prior to joining the sales team, she worked as a Product Owner with oversight of the Image Forensics Initiative. In that role she worked with multiple teams to inform strategy and prioritize development of strong Anti-Fraud analytics for the insurance industry. Before joining Verisk in July of 2022, she spent 21 years in the insurance industry holding various positions within P&C, most recently she led insurance professionals as Claims Director of both Auto and Special Investigation Units at USAA.





**Kevin Rawlins, Director of Customer Success, VERISK**

Kevin Rawlins is the customer success leader for Verisk's Anti-Fraud team, responsible for listening to the fraud community and driving a user thinking into ClaimSearch's DNA. His team works closely with the claims community to understand their needs. Outside of work, Kevin enjoys playing golf and spending time on the beach with his family. He was born and raised in Philadelphia, Pennsylvania and lives in West Chester, Pennsylvania.



**Glenda Ganem, Esq. McGovern & Ganem, PC**

Glenda H. Ganem has been a member of the Massachusetts Bar since 1993 and is also a member of the bars of the U.S. District Court and the U.S. Court of Appeals for the First Circuit. Ms. Ganem is also a member of the New Hampshire and Michigan state and federal bars. Ms. Ganem graduated college from Brandeis University, cum laude, and received her law degree from the New England School of Law, Dean's List. Ms. Ganem is the recipient of the Justice Lewis F. Powell, Jr. Award for Excellence in Trial Advocacy. As an attorney, Ms. Ganem has litigated numerous cases in the Massachusetts state and federal trial courts involving issues of automobile and homeowner's insurance coverage, tow and recovery fraud, health care regulations, bad faith, fraud, premises liability, and negligence. Ms. Ganem has extensive civil litigation experience ranging from simple motor vehicle actions to complex multi-claim and party investigations and litigation. Ms. Ganem has also acted as lead counsel for the firm's clients in recovery actions which have been successfully litigated and/or negotiated to a favorable resolution. Ms. Ganem provides trainings on all insurance related issues to the claims and SIU personnel of the firm's clients and industry wide. Ms. Ganem has represented insurance companies as she enters her 30<sup>th</sup> year as an attorney.

