



Our unit builds upon this dynamic technology to evaluate and improve current and future fraud detection patterns.

We enlist our fraud prevention techniques at the underwriting level and continue our proactive practices throughout the life of the claim.

We serve as a liaison to other business groups throughout Travelers, as well as external industry groups, to be the first alert for emerging fraud trends. We play a major role in the investigation of increasingly sophisticated criminal activity and are always on the cutting edge of constantly evolving business technology, working tirelessly to protect you and your business. Our claim scoring models review new claim notices daily to identify red flags and suspicious claims for investigation. In 2013, 84 case leads were generated.

Our industry-leading technology:

- **Provider outlier detection** builds upon real industry data, combining adaptable pattern recognition technology and quality control to produce trusted results

- **Sophisticated analytical tools** such as predictive modeling, forecasting and text mining allow us to sift through the vast stores of data available to us, enabling early detection of aberrant or patterned behavior
- **Proprietary claim payment monitoring system** analyzes millions of claim payments to detect red flags associated with fraudulent payment activity
- **Link analysis** identifies common involvement of professional/organized fraud rings
- **Online databases** are used to uncover abusive patterns of behavior, claim histories and signs of false identity

Our Forensic Analysis Unit will help you and your business identify and deter fraudulent claim activity from this moment on.

Travelers is a leader in insurance fraud detection, pioneering new and creative applications of advanced technology.

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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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