



**AGAINST**  
the elements

**Technical Seminar**  
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# Technology, innovation and collaboration as a solution to fighting fraud

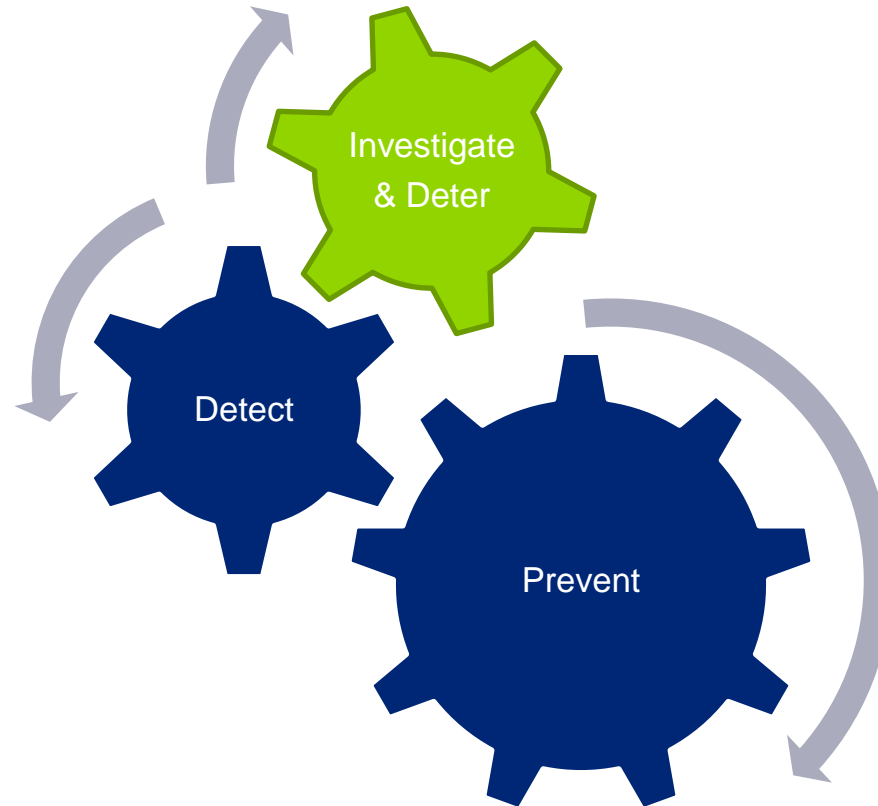
# Historical fraud trends within Life Insurance

- Risk of fraudulent claims continued.
- The investigative approach was widely adopted.
- Co-operation between companies has been promoted.
- Forged documentation made way for genuine documentation obtained with fraudulent information.
- Syndicated fraud posed a key risk on specific products.
- Fraud perpetration methods were adapted by criminals.
- Significant industry expertise with regards to fraud prevention and detection.

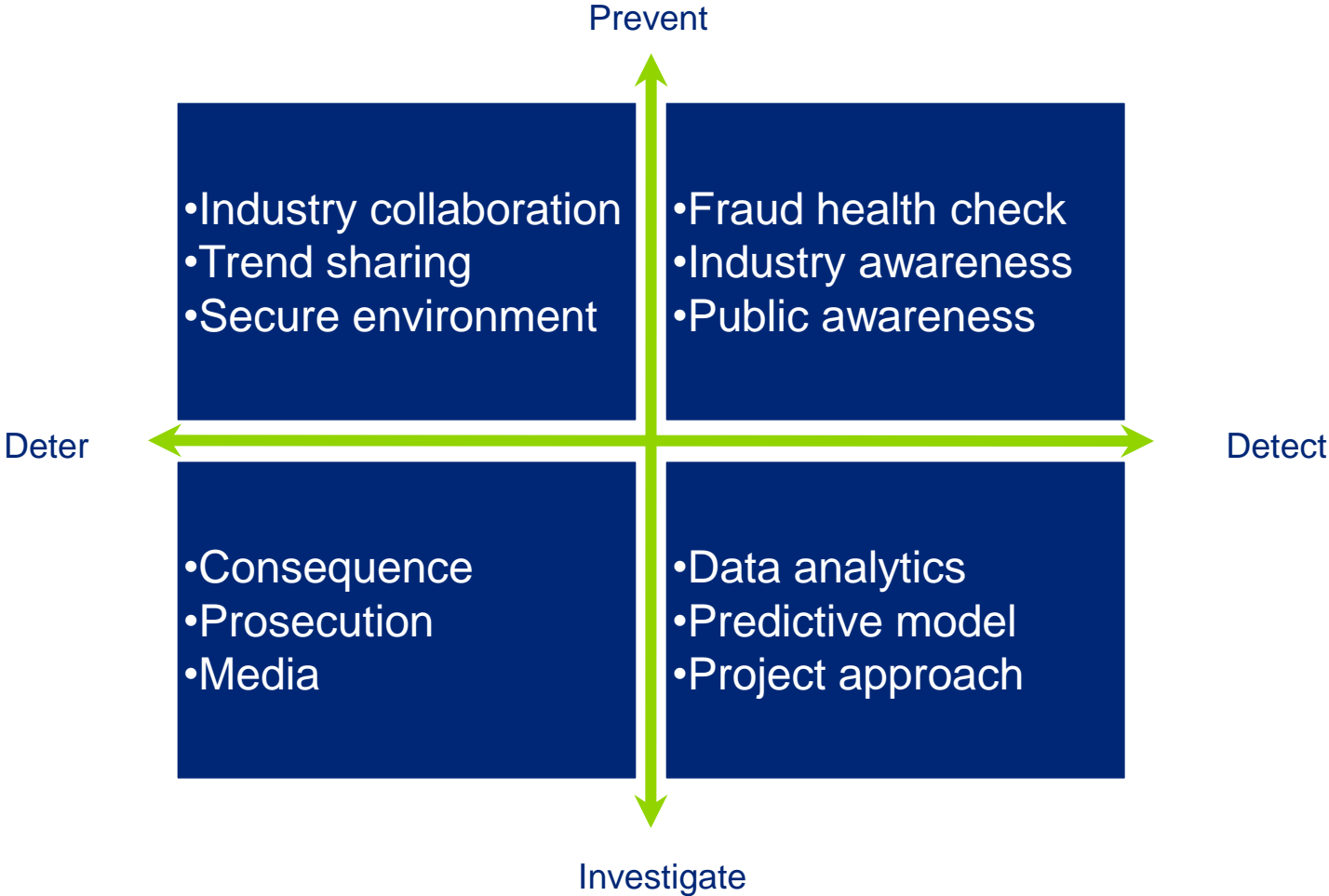
# Practical challenges faced by Claims & Forensics

- Time constraints.
- Customer service is potentially impacted by investigations.
- Geographic considerations impact on verification.
- Technology and resourcing impacts on claims lifecycle.
- Verification of certain documentation is difficult and problematic.
- Information access and/or sharing is restricted.
- Segmented proactive initiatives lead to reactive co-operation.

# Managing fraud risk



# Technology and innovation – the solution



**Deloitte.**

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