



Coalition Against  
Insurance Fraud

# GLOBALIZATION OF INSURANCE FRAUD STUDY

New world,  
new challenges  
2021



**luxoft**  
A DXC Technology Company

## Foreword

The idea for this study began before the worldwide COVID-19 pandemic. In 2019, for the first time, anti-fraud leaders gathered in Barcelona, Spain, for the first Global Insurance Fraud Summit. The Coalition was proud to participate and are now co-leaders of the Summit as we enter our third year. The Coalition was founded in 1993 to help fight against insurance fraud through three main areas: 1) public information and outreach, 2) legislative and judicial advocacy, and 3) high-quality research. We believe that while this is a research study, its purpose, use and impact will bridge all three areas in the United States and, hopefully, other nations as well.

This study was made possible with the support and sponsorship of our members and partners, IBM and Luxoft. Following the Summit in 2019, initial discussions began around the need to survey frontline global insurance fraud fighters to gauge their knowledge and willingness to address insurance fraud on a global scale. As a result, the Coalition's Research Committee authorized the Globalization of Insurance Fraud study, with IBM and Luxoft joining to provide technical and analytical expertise.

Our goal is to make the world's anti-fraud leaders more knowledgeable about the risks and damage insurance fraud inflicts globally. The risk is real and growing. Read this study to learn more about this critical issue, evaluate how prepared you and your organization are to address the problem, and ask yourself what role you are ready to play in helping to fight insurance fraud on a worldwide level.

The COVID-19 virus has taught us how interconnected our world has become. Its impact has been both real and devastating. Insurance fraud is a dangerous virus that infects, damages and sometimes even kills its victims. It cannot be eradicated with a vaccine. And it should not simply be masked over with hope that it does not spread.

Insurance fraud is defeated by professionals working diligently, often with limited resources, to identify the fraud, trace its sources and stop those who prey on honest citizens and companies. Our hope is that this study empowers those engaged in the fight against insurance fraud by sharing information, enabling action and bringing us all closer together as allies.

However, this study is not an end but a beginning. We call upon others to build upon and partner with the Coalition to continue the dialogue, research and share information to address the new world of global insurance fraud. We'll be here to help lead and support this effort. We hope you enjoy and learn from this report.

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# About this report

The Coalition Against Insurance Fraud, America's only anti-fraud alliance speaking for consumers, insurance companies, government agencies, and others, has partnered with IBM and Luxoft to study the global impact of insurance fraud. **The Globalization of Insurance Fraud study** (the Study) is inaugural research that aims to gather information and develop insights that will help tackle globalized insurance fraud by exploring:

- Common types and the scope of international insurance fraud
- Common methods, solutions, tools and resources used to combat international fraud
- Issues, challenges and opportunities impacting the fight against global insurance fraud

We invited counter-fraud practitioners, leaders, fraud bureaus, regulators, lawmakers and other interested parties to participate in this survey. Responses were anonymized and consolidated into this report.

The Coalition will continue to study the impact and perception of globalized fraud and how to fight back. Detailed analysis of data related to insurance fraud and combined with the results of our research will provide stakeholders with practical tools to help fraud fighters in their anti-fraud efforts. We hope our study will encourage fresh thinking and informed debate about how the industry can better respond to the threat.



## Key study findings

Here's what our survey tells us about insurance fraud globally and what we can do to improve the detection and mitigation of insurance fraud:

- **Globalized fraud is not a current priority for most.** Generally, insurance fraud investigation does not cover global insurance fraud. Globalized insurance fraud is simply not a priority for **27.7%** of the respondents. The majority (**57.5%**) feel that it's a low-to-medium priority and only **14.9%** rate it as high priority.
- **Fraud fighters are very concerned about the impact of global fraud in the future.** Global insurance fraud might be seen as a low priority, but respondents are a lot more concerned about the future — only **8.3%** and **4.1%** are "Not so concerned" and "Not at all concerned" respectively.
- **There's a lack of confidence in the tools, resources and knowledge organizations have in place to combat globalized insurance fraud.** A hesitant **43%** are "Somewhat confident", while only **21.2%** of those responding are "Very confident" and **4.1%** are "Extremely confident" their organizations are equipped to address global fraud.
- **Most organizations are not prepared to fight fraud on a global scale.** Delving deeper, **56.8%** have no dedicated resources or specialized globalized fraud department, making it easier for global fraudsters to operate.
- **Not sharing information is a significant barrier to fighting insurance fraud.** The results show that "Consumer data privacy regulatory restrictions/other concerns around customer data being shared with others to help mitigate fraud" is the biggest barrier to fighting global insurance fraud. The next most cited barrier is corporate reluctance to share information.

# Setting the scene

Insurance fraud is nothing new. It has been a longstanding and significant financial pressure point for insurers and consumers. Monetary insurance fraud losses, both actual and estimated, run into the billions (\$). Insurance fraud is felt around the world by insurers and customers who bear the cost of fraud through higher premiums. Insurance fraud is the crime we all pay for.

Also, insurance fraud is associated with broader criminality, including serious crime which further harms communities.

Insurance fraud detection rates vary between insurers and nations, as does the level of success across different loss types and lines of business. Comparing detection performances with the

frequency and impact of fraud, highlights missed incidences. And factoring in the exposure to globalized insurance fraud, this presents an added exposure and threat for both consumers and insurers.

Historically the response to insurance fraud has been focused on local or country-specific defenses, rather than being tackled from a global perspective. Ready access to trade facilitated by the power and accessibility of today's digital environment — including cross-border travel and the ability to commit fraud in one country when physically located elsewhere — contributes to the scale, cost and complexity of globalized insurance fraud.

# Methodology

The study was conducted between July 1 and August 31, 2021. The 21-question, online survey was distributed to a target audience of approximately 1,500 fraud fighters around the world, to get 271 completed surveys from 33 countries.

The responses were collected and analyzed. This report discusses the overall distribution of

the responses to each question, and outlines differences between groups based on geography, role, seniority, line of business and international focus.

Missing value analysis did not reveal any material impact of non-response on the study's results. All group differences and correlations included in this report are statistically significant at  $p < 0.1$ .

# The global response

## Q1-6. Geography, roles and seniority

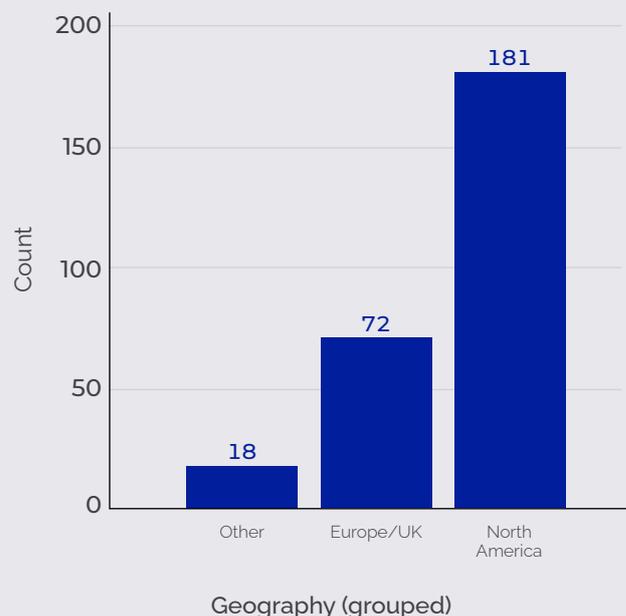
Questions 1-6 of the survey pertain to the responder's geography, country, role and department, level of seniority, primary focus, and the percentage of their organization's work that is conducted beyond their home nation.

There were responses to the survey from 33 countries: **67%** were from North America, **27%** from UK/Europe, **3%** Asia/Pacific and **1.5%** from Africa and the Middle East. As we hoped, the Study secured worldwide responses (a Coalition first). The responses mirror the make-up and distribution of SIU operations in place today. They point to the need for insurers to consider establishing SIUs in nations where they do business and for regulators in those countries to require insurers to do so.

### What best describes your role or department?

Fraud investigation and financial crimes is by far the most common role with **65%** of participants choosing this option.

What is your geographical location and country?



### Seniority level

The seniority of respondents was: **33%** management, **26%** associate or individual contributor, **17%** director, **16%** executive / c-suite and **7%** others.

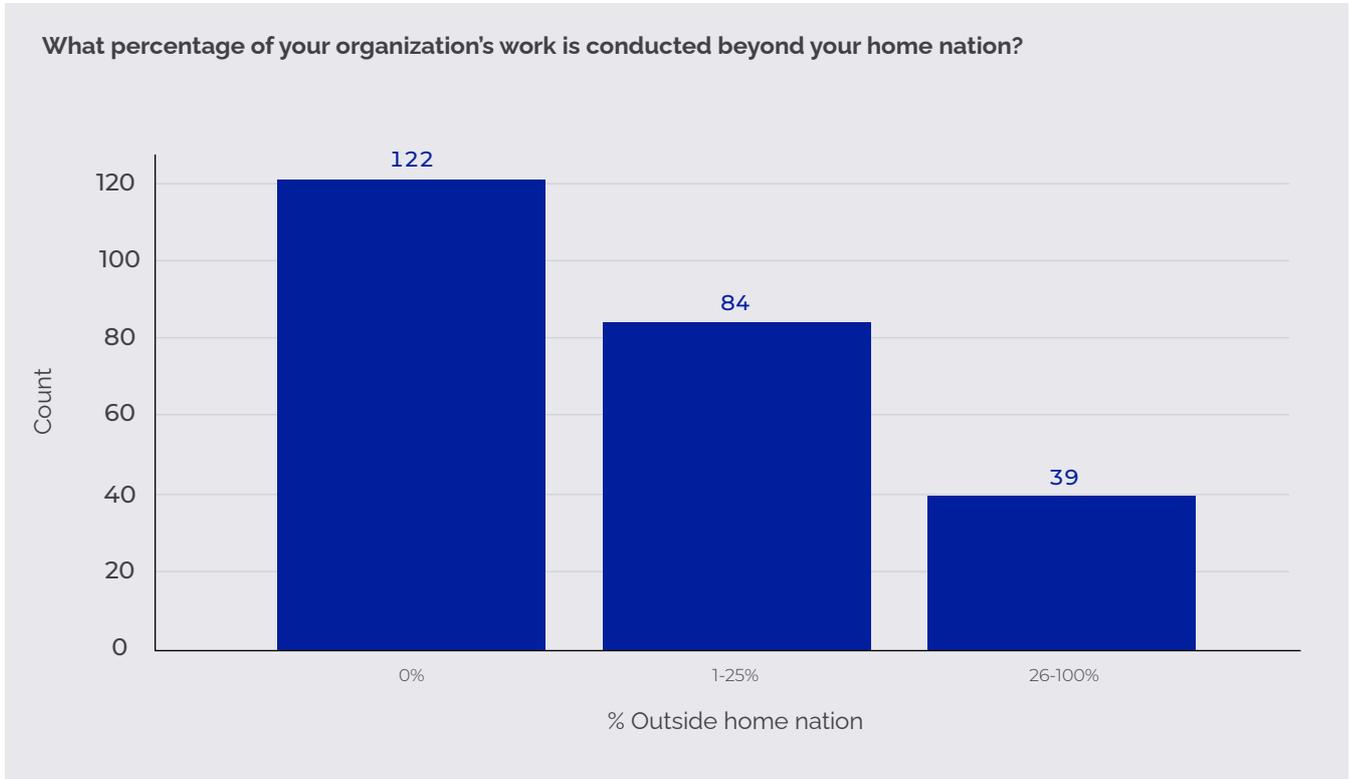
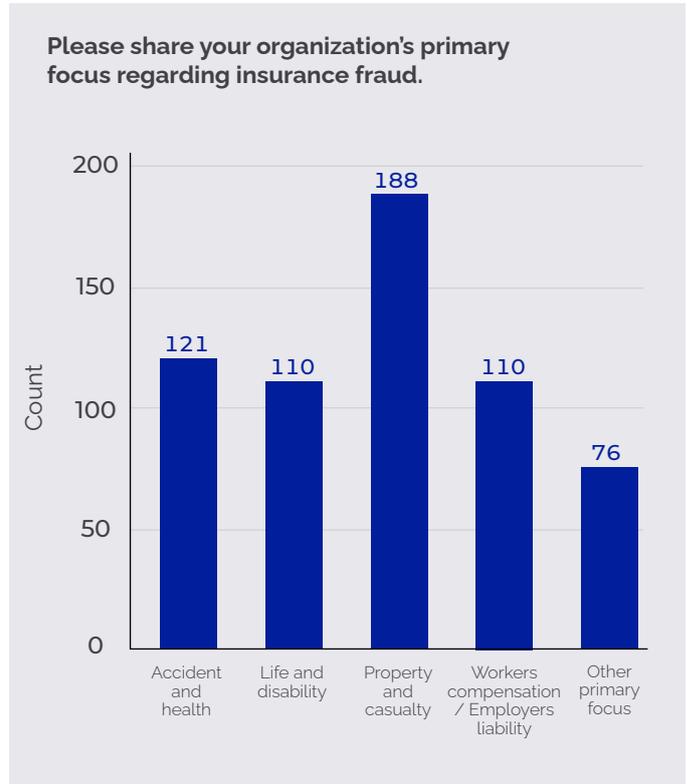
**Please share your organization's primary focus regarding insurance fraud.**

The primary business focus of the respondents in order of frequency was as follows:

- Accident and Health (A&H), Life and Disability, Property and Casualty (P&C), Workers Comp/ Employers Liability (WC/EL), Other, includes Travel, Specialty, Reinsurance and more
- Respondents checked all that applied to their business

**What percentage of your organization's work is conducted beyond your home nation?**

Half of the respondents conduct all their work in their home country. The other half do some to all their work outside their home country.

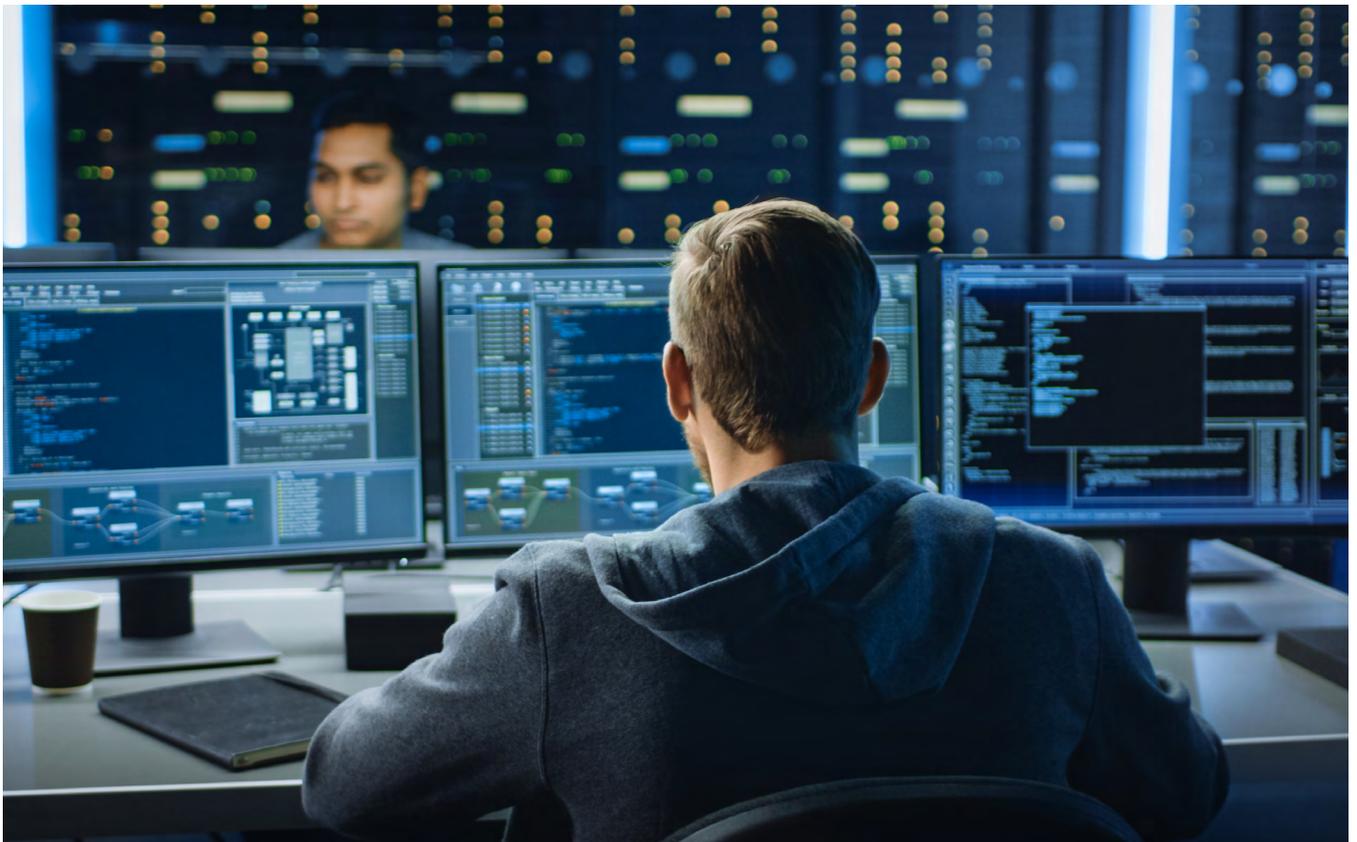
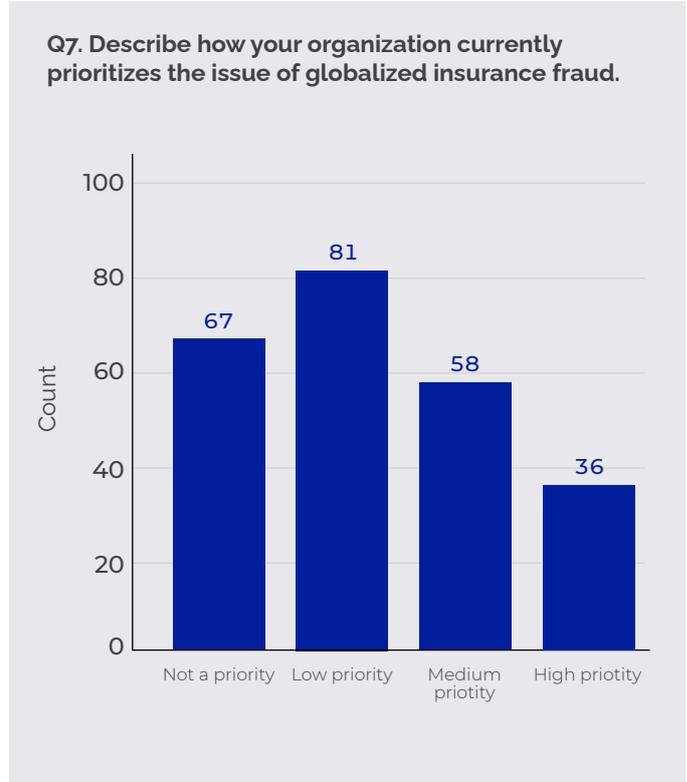


### Q7. Describe how your organization currently prioritizes the issue of globalized insurance fraud.

Globalized insurance fraud is not a priority at all for **27.7%** of respondents. It is a low-to-medium priority for **57.5%** and a high priority for only **14.9%**.

- Respondents from North America assign a lower priority for global fraud reflecting a smaller number of companies that underwrite global insurance lines
- Respondents with a role in fraud investigation and financial crimes give the issue a lower priority

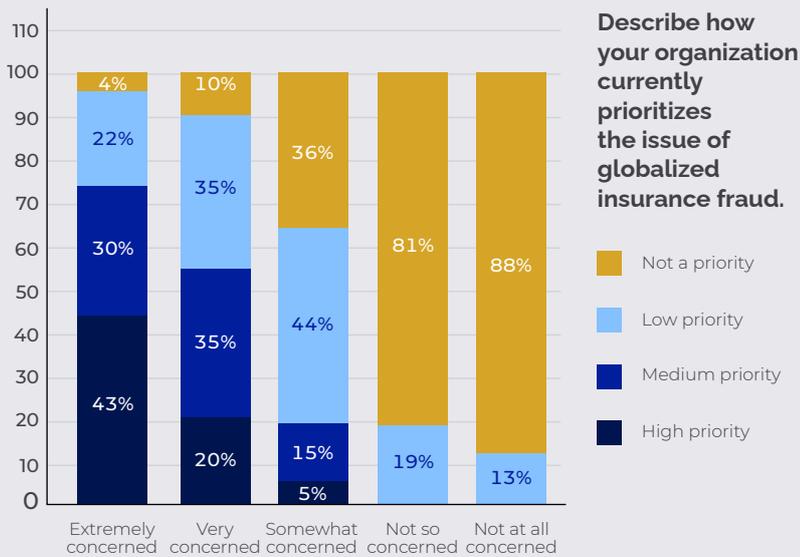
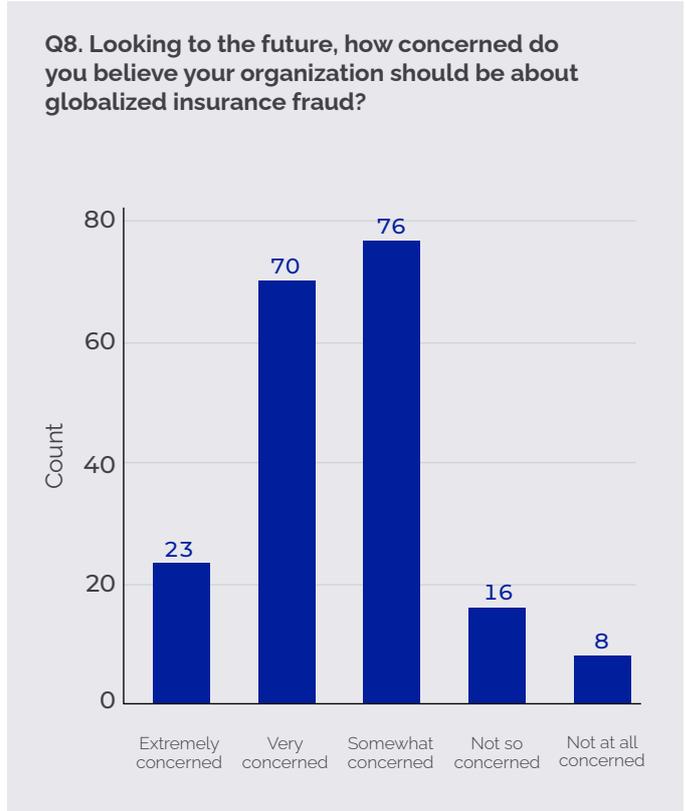
It's interesting to note that the role of fraud investigation and financial crimes, the largest responding group, gives global insurance fraud a lower priority. **32%** say it's "Not a priority" compared to **19%** of "Others". As the percentage of work outside the home country increases, the priority assigned to global fraud also increases. These increases relate to an awareness of the risk of fraud. The results are probably not indicative of actual global fraud which may be occurring without the source being properly identified, since responses were gathered from carriers involved in domestic and global operations.



### Q8. Looking to the future, how concerned do you believe your organization should be about globalized insurance fraud?

Question 7 tells us that at the moment, most respondents do not assign a high priority. Question 8 tells us that in the future, most respondents will share a concern about global fraud. Technological advances and recent attacks by individuals and groups in the news along with cyber-attacks could increase the level of concern.

- **11.9%** of respondents are "Extremely concerned" about the future globalization of insurance fraud
  - **36.6%** are "Very concerned"
  - **39.4%** of respondents are "Somewhat concerned"
  - **Only 8.3%** and **4.1%** are "Not so concerned" and "Not at all concerned" respectively
- *As the percentage outside the home country increases, the concern assigned also increases*
  - *Respondents that selected A&H as an organizational focus area are less concerned than those from Life and Disability, P&C or Reinsurance, who are more concerned about future global insurance fraud*



**Looking to the future, how concerned do you believe your organization should be about globalized insurance fraud?**

There is a strong correlation between the future concern and the current priority.

Most respondents who are extremely or very concerned about the future, are also the ones that currently already have a medium or high priority on the issue.

Respondents who are not so or not at all concerned about the future are also the ones that currently do not see the issue as a priority.

This suggests that the split between companies that do and do not address the issue is likely to persist into the future.

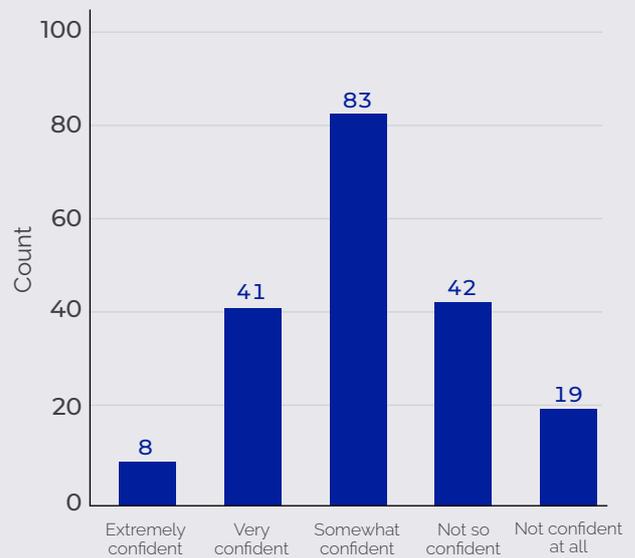


**Q9. How confident are you that your organization has the tools, resources and knowledge to combat and manage globalized insurance fraud?**

There's a lack of confidence in organizations' tools, resources and knowledge to combat and manage globalized insurance fraud. **43%** are "Somewhat confident" while only **21.2%** of organizations are "Very confident" and **4.1%** are "Extremely confident".

Organizations with only domestic business are less confident. Respondents selecting A&H, Life and Disability or Travel are more confident.

**Q9. How confident are you that your organization has the tools, resources and knowledge to combat and manage globalized insurance fraud?**



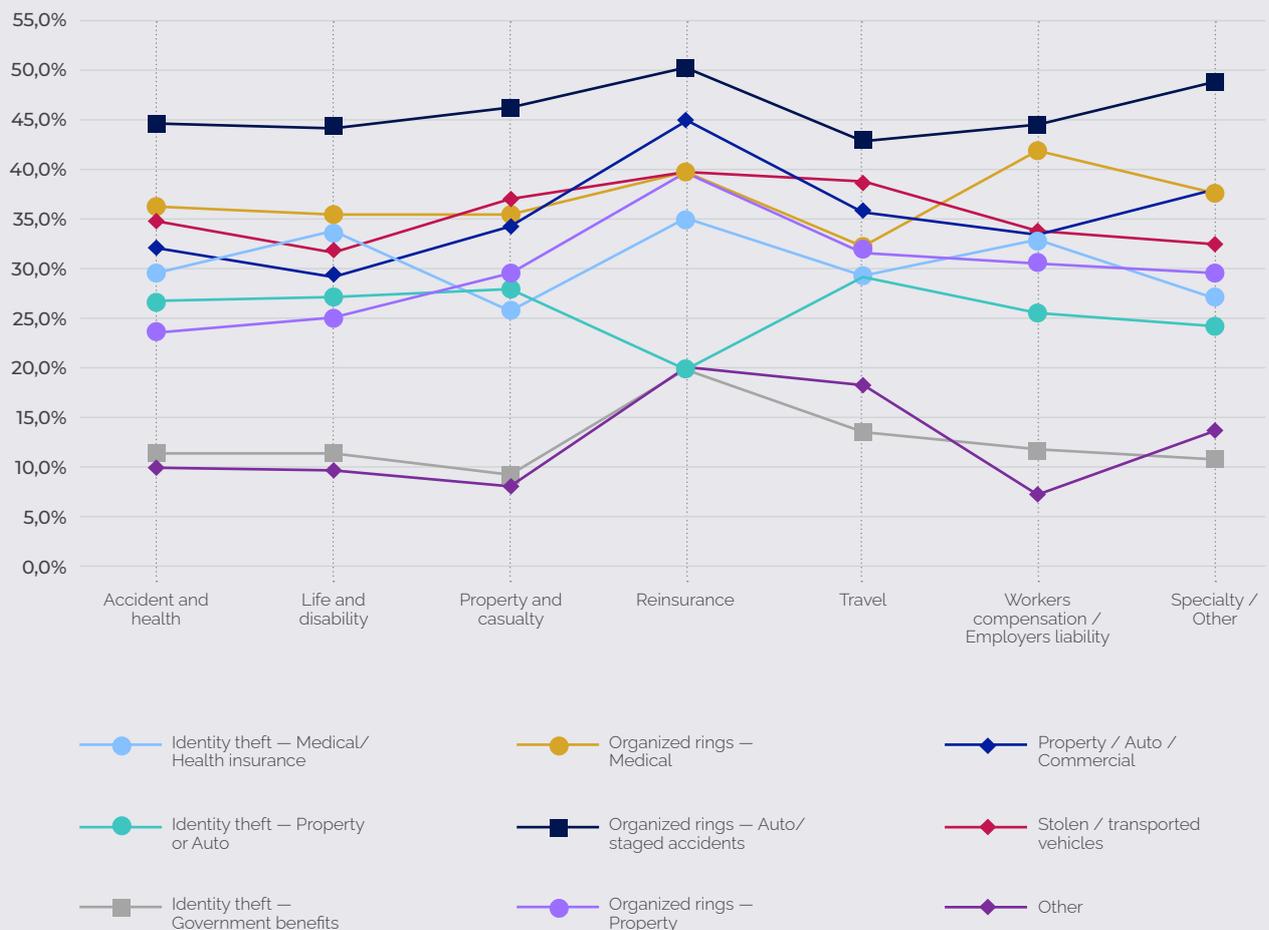
### Q10. In the past 12 months, has your organization experienced or dealt with the following types of globalized fraud?

There's a significant number of types of global fraud that organizations experienced or dealt with in the past 12 months. Organized fraud rings involved in Auto/ staged accidents and Medical claims led this category of type. Stolen/Transported vehicles and Property/ Auto/Commercial claims were obvious selected coverages. These were followed by three lines of business: Identity Theft protection; Medical, Property/ Auto tied with rings - Property, Government Benefits, and Other insurance coverages.

- Respondents from North America experience ring activity related to property claims more than others
- Respondents with a role of fraud investigation and financial crimes experience identity-theft health, identity-theft property, plus auto and stolen vehicles, more than others
- Organizations with only domestic business experience organized medical rings less often

Q10. In the past 12 months, has your organization experienced or dealt with the following types of globalized fraud?

Fraud types experienced by LOB



### Q11. Rank the biggest challenges you face combating and managing globalized insurance fraud.

Rank from 1 (most challenging) to 6 (least challenging)

Compared to other questions in this report, the responses are ranked quite closely.



### Q12. Does your organization have dedicated resources or a department that is specialized in dealing with globalized fraud?

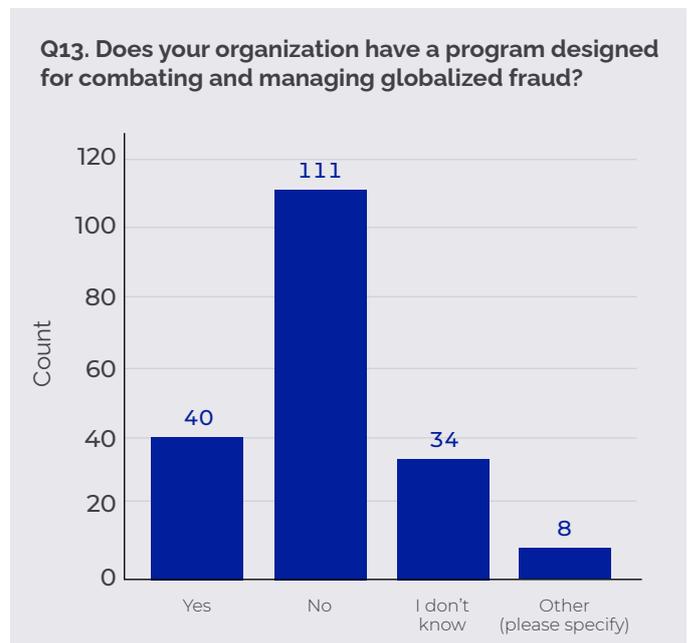
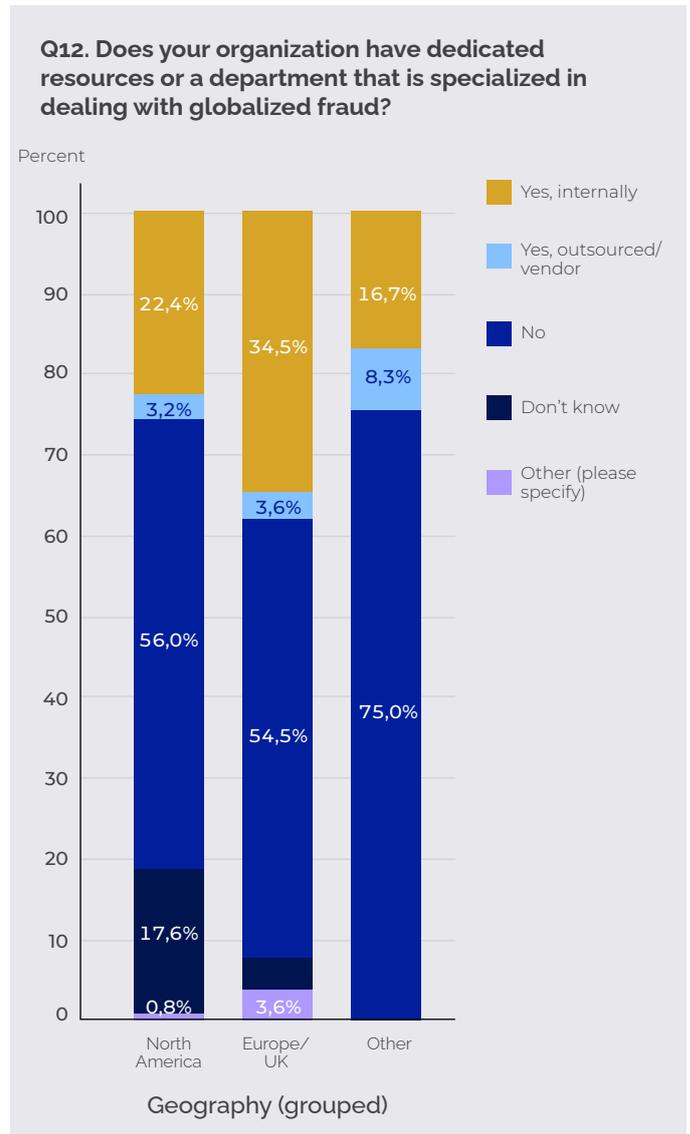
Most (56.8%) said they do not have dedicated resources or a fraud department specialized in dealing with globalized fraud. 25.5% have an internal unit while 3.6% outsource this work.

- A relatively large proportion of North American respondents said they do not know if their organization has dedicated resources
- Europe/UK say (relatively often) that they have dedicated internal resources
- Other geographies (relatively often) do not have dedicated resources
- As the percentage outside the home nation increases, the proportion of organizations with dedicated resources also increases

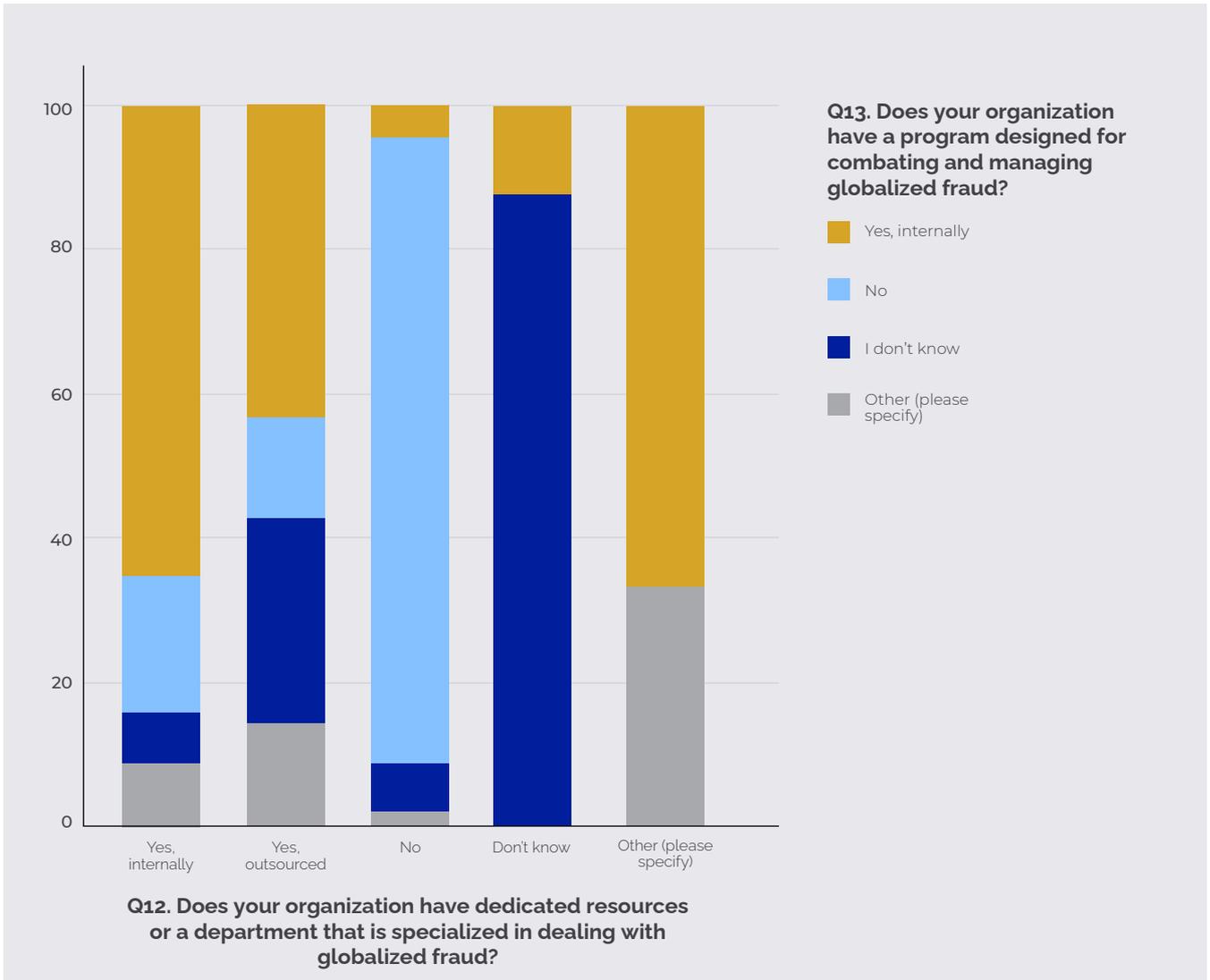
### Q13. Does your organization have a program designed for combating and managing globalized fraud?

As in the previous question, most (57.5%) say that they do not have a program designed for combating and managing globalized fraud. 20.7% have a program.

- Respondents located in the EU/UK were highlighted as the region that most reported that they have specific programs in place, or some "Other" method to manage globalized fraud
- While the proportion of "Yes" answers is fairly stable as respondent seniority goes up, the "Don't know" answers decrease substantially
- The executives answer "Yes" more often than other groups
- As the percentage outside the home country increases, the proportion of organizations with a program also increases



There is a strong correlation between the responses to questions 12 and 13.

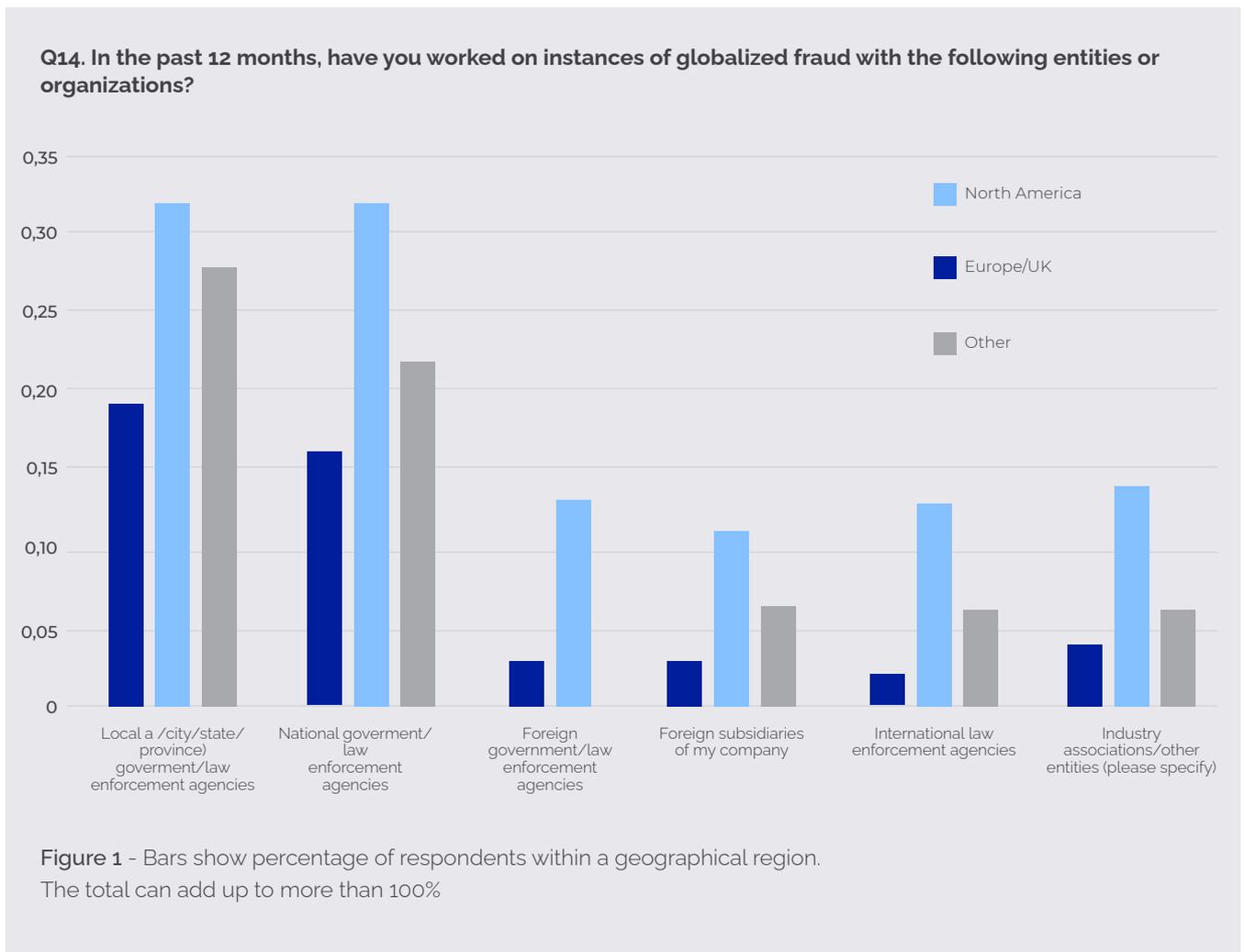


- Organizations without a dedicated resource/ department mostly do not have a program to address the issue either.
- Organizations with a dedicated resource/ department, especially those with internal resources, also have a program
- Respondents who don't know the answer to one question, mostly don't know the answer to the other questions either.

### Q14. In the past 12 months, have you worked on instances of globalized fraud with the following entities or organizations?

Overall, respondents have worked more often with local and national organizations than with international organizations.

- Respondents from Europe/UK have worked more with all types of organizations, North American respondents have worked less with all types of organizations
- Organizations with only domestic business collaborate more often with local organizations and less with foreign/international organizations
- Respondents with a role of fraud investigation and financial crimes have worked with foreign government/law enforcement more often than those with different roles

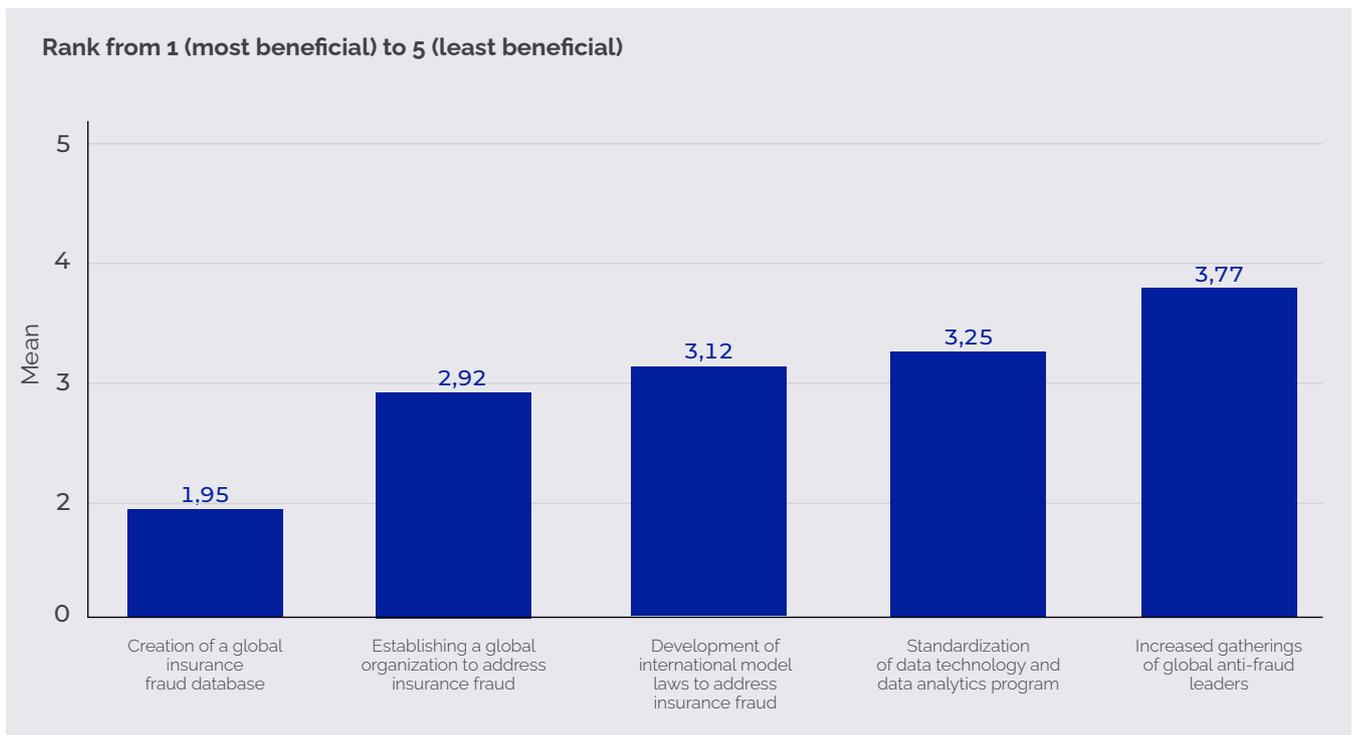




**Q15. What new or improved methods, tools or technologies are most needed to reduce global insurance fraud?**

1. Create a global insurance fraud database (with a large lead) ranked most beneficial.
2. Establish a global organization to address insurance fraud.
3. Develop international laws to address insurance fraud.
4. Standardize data technology and data analytics programs.
5. Increase gatherings of global anti-fraud leaders ranked least beneficial.

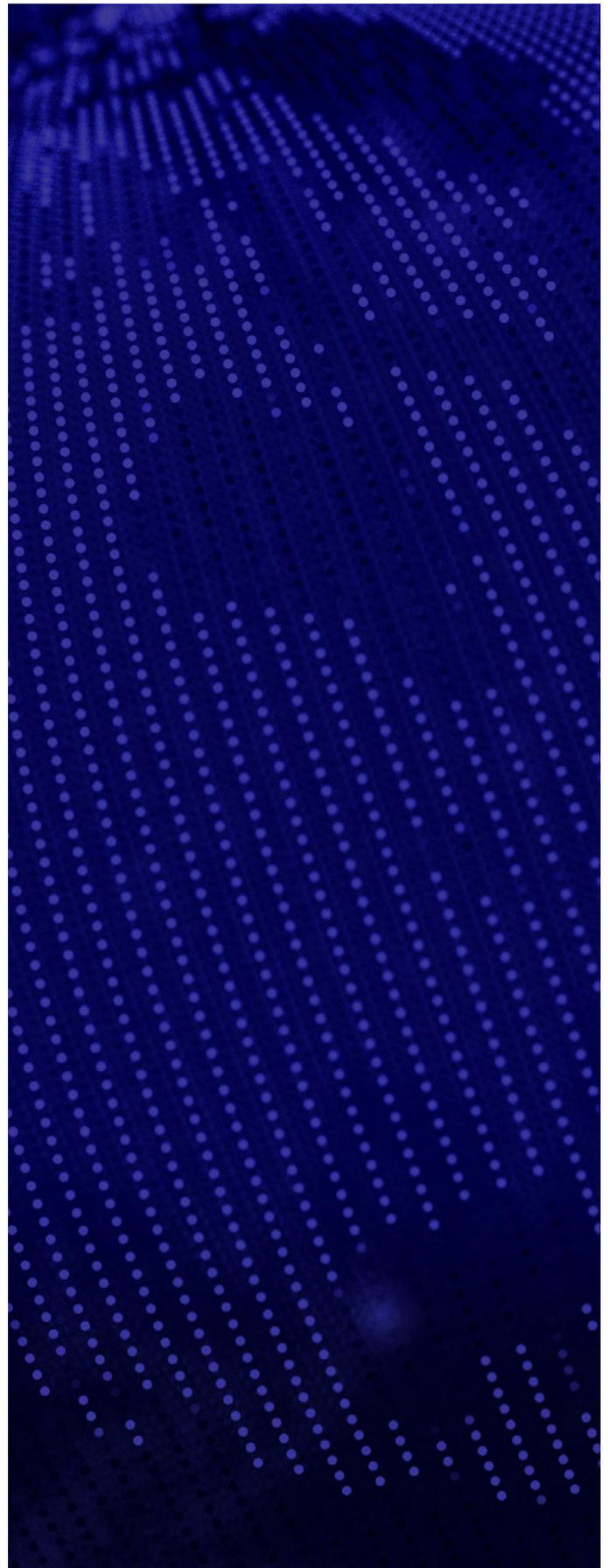
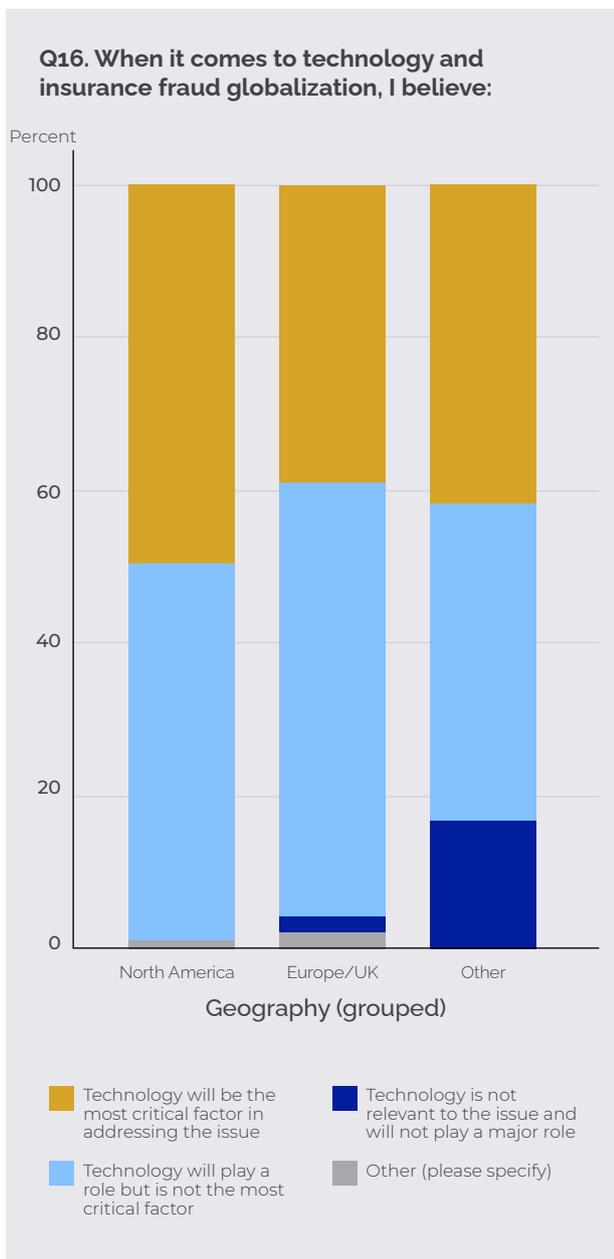
Respondents from EU/UK and Other rank the need for more gatherings higher than respondents from North America



### Q16. When it comes to technology and insurance fraud globalization, I believe:

There is almost a split decision in the role (and most critical factor) of technology:

- **51%** of respondents feel technology will play a role without being the most critical factor (**57.1%** of Europe/UK, **49.5%** of North America and **41.7%** of Other felt this way)
- **45.9%** feel technology will be the most critical factor in addressing the issue (**49.5%** of North America, **38.8%** of Europe/UK and **41.7%** of Other felt this way)



### Q17. Describe your organization's current use of technology in addressing globalized insurance fraud.

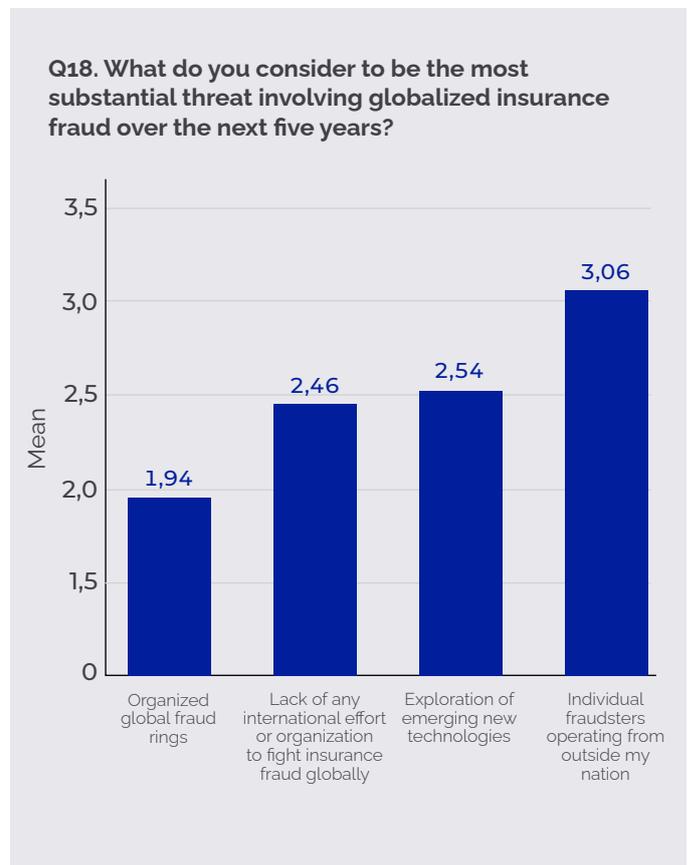
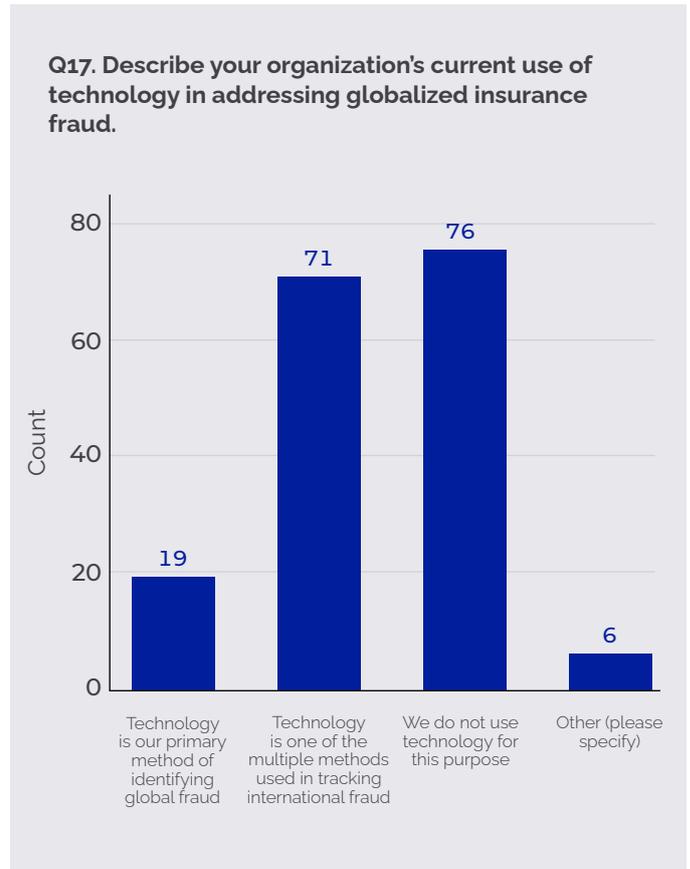
- **44.2%** do not use technology in addressing globalized insurance fraud
- **41.3%** cite that technology is one of the methods used in tracking international fraud
- **11.06%** responded that technology is their primary method of identifying global fraud

Organizations that have both a program and dedicated resources use technology more often.

### Q18. What do you consider to be the most substantial threat involving globalized insurance fraud over the next 5 years?

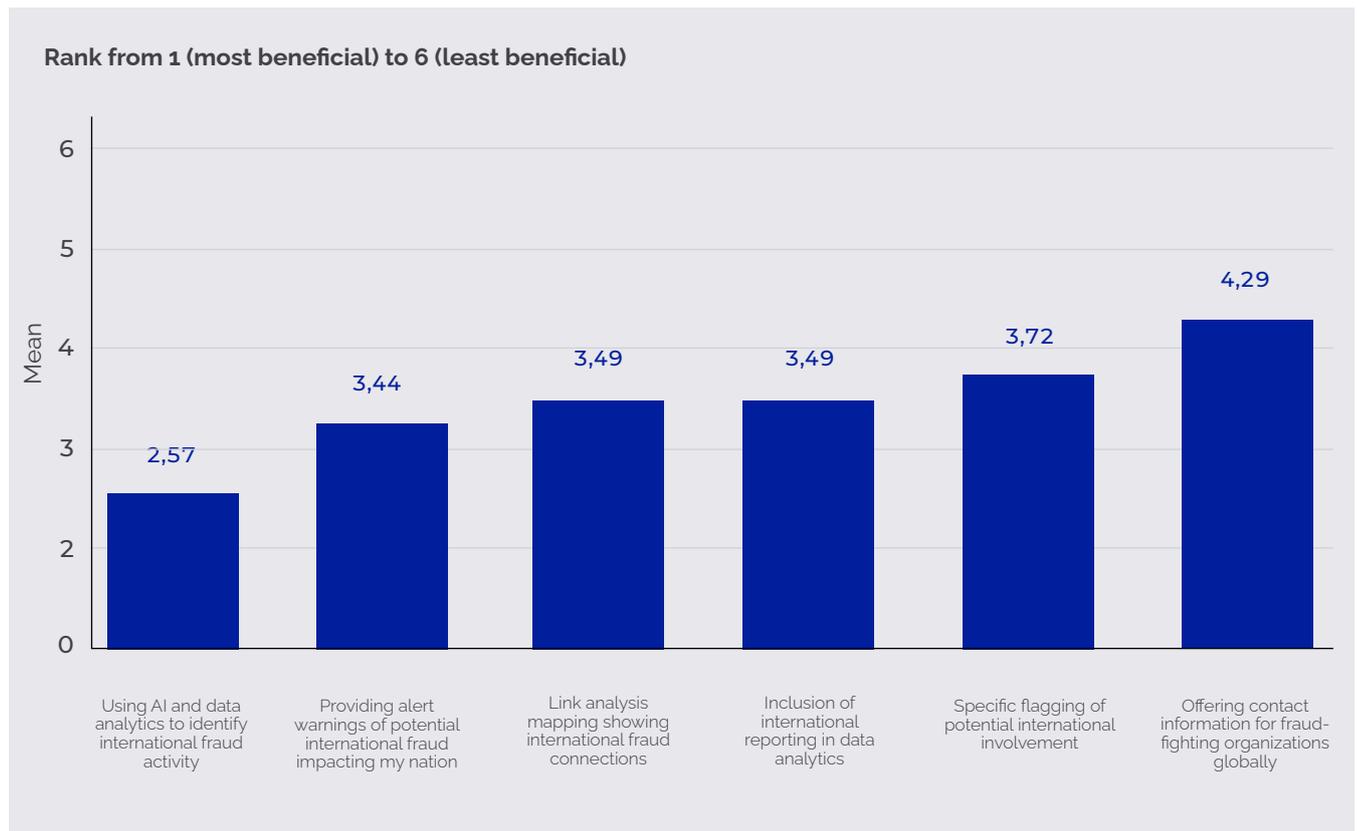
Rank from 1 (most substantial threat) to 4 (least substantial threat)

1. Organized global fraud rings will be the most substantial threat involving globalized insurance fraud over the next 5 years:
  - *Respondents that selected P&C consider global fraud rings a bigger threat than those who did not select P&C*
2. Lack of any international effort or organization to fight insurance fraud globally
3. Exploitation of emerging technologies:
  - *Respondents that selected Travel consider emerging technologies a bigger threat than those who did not select Travel*
4. Individual fraudsters operating from outside a respondent's country would be the least substantial threat:
  - *EU/UK more likely to select it in second place*
  - *Respondents that selected P&C consider individual fraudsters a lower threat than those who did not select P&C*



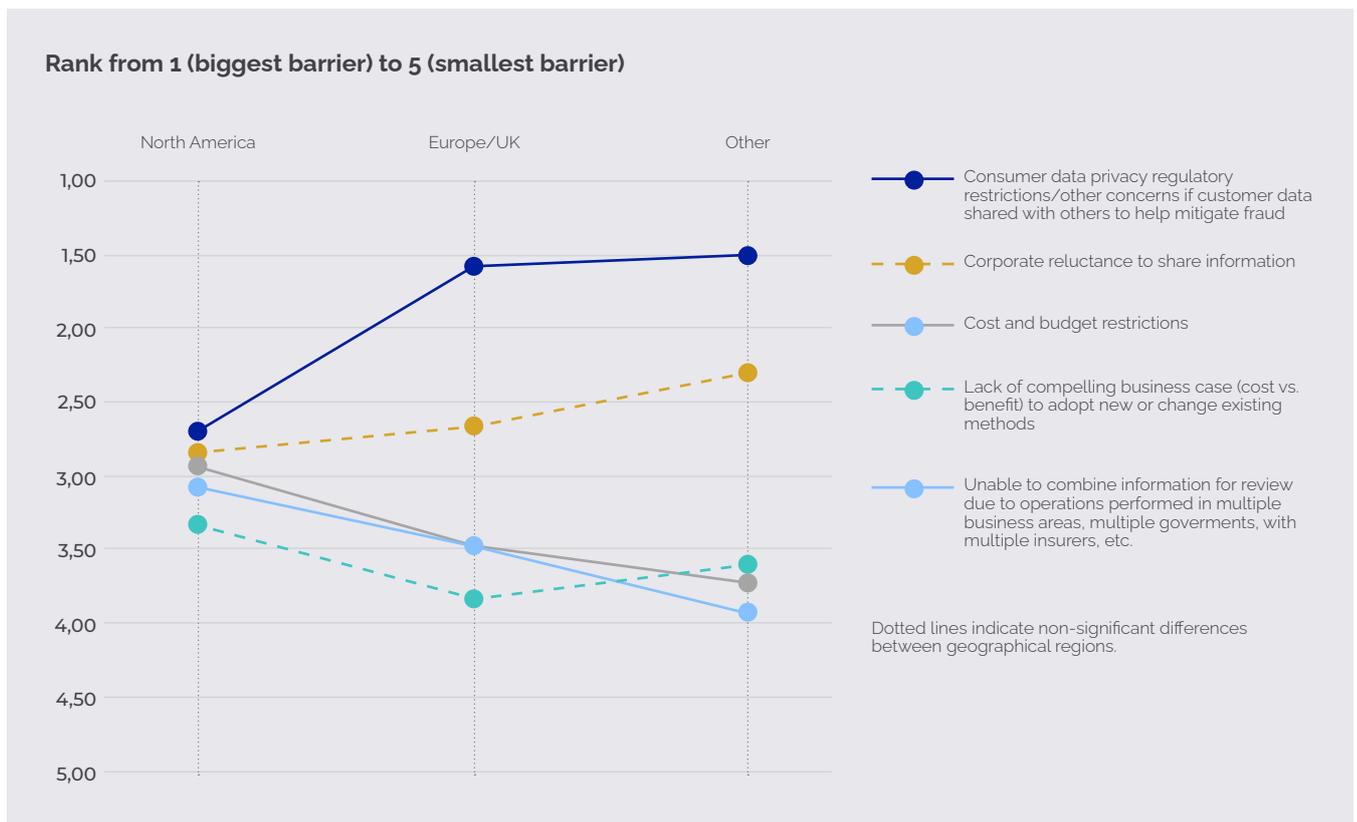
### Q19. Which technology do you think would be most beneficial in combating and managing globalized insurance fraud?

1. Using AI and data analytics to identify international fraud activity was ranked the most beneficial:
  - Respondents that selected P&C as an organizational focus area give a higher ranking to using AI and data than those who did not select P&C
2. Providing alert warnings of potential international fraud impacting my nation
3. Link analysis mapping showing international fraud connections
4. Including international reporting in data analytics
5. Flagging potential international involvement
6. Offering global contact information for fraud-fighting organizations was the least beneficial:
  - On average, respondents with between 1% and 25% outside their home country rank contact information higher than the other groups
  - Those who selected A&H or Life and Disability as an organizational focus area rank contact information higher when compared to respondents that have not selected A&H or Life and Disability



## Q20. From the options below, please rank what you consider to be the biggest barriers to fighting global insurance fraud.

1. "Consumer data privacy regulatory restrictions/ other concerns of customer data being shared with others to help mitigate fraud" is the biggest barrier:
  - Ranked #1 by all groups, but relatively more important for organizations in the 1% to 25% and 26% to 100% groups
  - Respondents that selected P&C as an organizational focus area, rank this barrier lower than those who did not select P&C
2. Corporate reluctance to share information
3. Cost and budget restrictions:
  - Directors and executives rate this lower on average than other groups
  - As the percentage outside the home country increases, the ranking for this barrier decreases
  - Respondents who selected Travel rank "Cost and budget restrictions" lower than those who did not select Travel
  - Respondents who selected WC/EL rank this barrier lower than those who did not select WC/EL
4. Inability to combine information for review due to operations performed in multiple business areas, multiple governments, with multiple insurers and so on:
  - As seniority increases, the ranking for this barrier also goes up
  - Respondents that selected P&C as an organizational focus area rank this barrier higher than who did not select P&C
5. Lack of a compelling business case (cost versus benefit) to adopt new or change existing methods was the smallest barrier:
  - Individual contributors and directors rate this higher than managers
  - Ranked #5 by all groups, but relatively less important for organizations in the 1% to 25% and 26% to 100% groups



## Q21. Is there anything else that you would like to share as part of this survey?

*(Written quotes as received from survey participants)*

- A&H exists. Traditional carriers were not thinking about the global use of data and strategies when they expended beyond their base country
- Regarding shared risks or reinsurance, there is a large black hole of A&H not being detected because of the layers or percentage risk for each carrier
- Hacking and cyber security will continue to be an issue for the industry
- Outside our borders, the biggest threat we've seen is in fabricated foreign deaths
- In Central Europe, we established a common association of multiple-country bureaus to share knowledge and information about their modus operandi. Soon, we will connect several national systems into one warning system for motor insurance and, later, probably for other lines of business as well
- Large companies have the budget to invest in globalization of fraud mitigation, but smaller companies do not
- Most U.S. companies look at insurance fraud as a national, not international issue
- Multilanguage management tools to be more efficient
- Big data is crucial
- Questions regarding international organizations should have been more specific. Did they refer to international government organizations, private associations or private companies?
- Regulators have to be included in any globalization. Defining a common global definition of insurance fraud, and establishing a formal committee to coordinate efforts and produce a research or business case would be very helpful
- I'm not fully aware of our "globalization" strategy or handling, so I could not answer all the questions
- Thank you very much for this survey. Maybe it would be better to discuss and explain the points better

# Recommendations

Notwithstanding these invaluable views there are other, undeniable challenges in tackling the global fraud issue. In particular, implementation of new international legislation and a global database, neither of which would be a quick fix.

For this reason, and considering nimble fraudsters move fast and quickly gain from industry weaknesses, recommendations focus on what's achievable in the short term:

- **Support efforts to conduct more in-depth research.** This study is the first of its kind and should be followed by a more in-depth study — themes shaped by results and learnings from these recommendations. The Coalition would welcome the opportunity to partner with others or take the lead on this
- **Conduct training to improve awareness and understanding.** Globalized insurance fraud is a high priority for only **14.9%** of respondents. However, as most people are concerned about the future, awareness and understanding must be improved
- **Support the immediate and future expansion of efforts, and work together in fighting global insurance fraud.** Current examples include the now 3-year-old Global Insurance Fraud Summit, further expansion of the International Association of Special Investigation Units (IASIU) and plans for the Coalition Against Insurance Fraud to open affiliate membership to international anti-fraud organizations. Actions like these will increase cross-border interaction globally
- **Conduct threat analyses and bolster internal controls, policies and procedures.** It is recommended that domestic insurers conduct internal threat analyses to determine if there is a global impact on their businesses
- The subject should be a core contributor to the broadening of insurance fraud education, including the topic and study findings in educational materials, insurance fraud organization publications and presentations, as well as the industry trade press. Educational modules could flag-up the link between global insurance fraud and other financial crimes
- **Create professional designations for international insurance fraud investigators.** This would be a step in the right direction and bring attention to the issue through investigative activity and a professional designation
- **Educate and disclose incidents of globalized fraud to authorities.** Educate legislators, regulators and others on the many incidents and economic impact of global insurance fraud. Share what steps they can take in their nations to aid the fight
- **Develop the skills within counter-fraud and financial crime teams to identify and deal with global fraud in current operations.** For example, using technology to analyze cross-border fraud
- **Support global fraud identification and investigation** by sharing knowledge of where to obtain information and intelligence using online, open-source facilities
- **Take stock and conduct gap analyses within your company or organizations** to form a baseline for current tools, including technology, financial and staffing resources, and knowledge used to combat global insurance fraud

# Conclusion and next steps

This study is not an end, it is only a beginning. Global insurance fraud will undoubtedly increase with the expansion of technology; the same tool which perhaps provides the greatest resource for identifying and fighting global fraud. The question is not whether global fraud will continue to increase, but how prepared are fraud-fighters around the globe to address the expanding risk and damage global insurance fraud will inflict.

That issue underscores the importance of the study and why the Coalition Against Insurance Fraud led this important first step. We express appreciation to our Research Committee, Board of Directors and Executive Committee for both supporting and encouraging the undertaking of this first-ever global fraud research study. When the Coalition reached out to our partners and members at IBM and Luxoft, they immediately agreed to sponsor this study. The insight, analytics and energy they brought to all phases of this research project have been incredible. We thank them for being our partners and world leaders.

Now the question is: "Where do we go from here?". The Coalition will continue to lead, but we realize we are just one piece of the growing, worldwide team needed to fight global insurance fraud. We encourage our friends and partners in the United States and around the world to build on this initial study. We'll be here to help, support and partner with you in any way we can.

The problem of global insurance fraud is real. How well we respond to protect the citizens of the world and the insurance companies they rely upon in times of need, remains to be seen. What we do know is you — anti-fraud leaders across the globe who utilize this study — will be the ones to answer that question. The risk is real. The time to act is now. Future generations of consumers and insurance leaders are relying on today's industry, consumer, regulatory and legislative leaders, to take on the global insurance fraud challenge and to do so willingly and ethically, with the highest level of skill.

Let's partner together by being prepared for the journey ahead.



**Coalition Against  
Insurance Fraud**

**The Coalition Against Insurance Fraud**

Washington, D.C.

November 15, 2021

[www.insurancefraud.org](http://www.insurancefraud.org)

# Acknowledgements

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The technical review also was provided by the Coalition's Research Committee, which includes:

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- Junius Nottingham, Blue Cross Blue Shield Association
- Steve Piper, CNA Insurance
- Joseph Theobald, Citizens Property Insurance Corporation

Thank you to all of the participants who responded to the survey.

## About the Coalition



The Coalition Against Insurance Fraud is America's only anti-fraud alliance speaking for consumers, insurance companies, government agencies and others. Through its unique work, the Coalition empowers consumers to fight back, helps fraud fighters to better detect this crime and deters more people from committing fraud. The Coalition supports this mission with a large and continually expanding armory of practical tools: Information, research and data, services, and insight, as a leading voice in the anti-fraud community. Formed in 1993, the Coalition is made up of 245 member organizations and they unite to fight all forms of insurance scams regardless of who commits the fraud.

For additional information on the Coalition Against Insurance Fraud contact us at 202-393-7330 or [info@insurancefraud.org](mailto:info@insurancefraud.org)

## About our Partners



Watson is IBM's AI technology for business, helping organizations to better predict and shape future outcomes, automate complex processes and optimize employees' time. Watson has evolved from an IBM Research project, to experimentation, to a scaled, open set of products that run anywhere. With more than 40,000 client engagements, Watson is being applied by leading global brands across a variety of industries to transform how people work. To learn more, visit:

[www.ibm.com/watson](http://www.ibm.com/watson)



Luxoft is the design, data and development arm of DXC Technology, providing bespoke, end-to-end technology solutions for mission-critical systems, products and services. We help create data-fueled organizations, solving complex operational, technological and strategic challenges. Our passion is building resilient businesses while generating new business channels and revenue streams, exceptional user experiences and modernized operations at scale.

[luxoft.com](http://luxoft.com)



Luxoft Financial Crimes Intelligence with IBM Technology is a cloud-based, end-to-end solution for combating insurance fraud with artificial intelligence (AI). It helps you detect and investigate claims fraud, waste and abuse, mitigate illegitimate costs, improve operational efficiency and strengthen your business counter-fraud defenses, quickly and affordably.

# Appendix

## Globalization of Insurance Fraud Study

### Overview

Please complete this online survey to help us better understand the new or continuing challenges that your organization faces with globalized insurance fraud, and methods you use to reduce the risk of fraud.

#### Survey instructions:

- The survey should take about 10-15 minutes to complete
- Please try to answer all questions as best you can. If you are unsure, please provide your best estimate
- To review the survey questions in advance click [here](#). Please note that no survey data will be collected or recorded while previewing
- It is best if you do not exit the survey until all the questions have been completed
- Do not use the "back" button on your browser to review your completed questions. The survey does not support this

#### Definitions:

- Globalized insurance fraud – Insurance fraud emanating from a source beyond your nation's border

#### Confidentiality of response:

The individual response information you are providing will be protected and remain confidential. Your organization will not be identified in any respect nor will your specific responses be shared with any third party. All data responses will be aggregated and reported on a composite basis only. Nor will any responses or respondent identifiers be released, resold or used for any purpose other than this study.

Thank you for taking this survey. Your input is appreciated.

#### 1. What is your geographical location?

- Africa
- Asia/Pacific
- Europe/UK
- Middle East
- North America
- South/Central America

#### 2. Please specify the country

#### 3. What best describes your role or department?

- Claims, Risk & Compliance Management
- Fraud Investigation and Financial Crimes
- Government/Regulatory Agency
- Legal Counsel
- Technology and Data Analytics
- Underwriting
- Other (please specify)

#### 4. Seniority level:

- Executive/C-suite
- Director
- Management
- Associate/Individual contributor
- Other (please specify)

### Section 2: Organizational profile

#### 5. Please share your organization's primary focus regarding insurance fraud:

Check all that apply.

- Accident and health
- Life and disability
- Property and Casualty Reinsurance
- Travel
- Workers compensation/Employers liability
- Specialty/other (please specify)

**6. What percentage of your organization's work is conducted beyond your home nation?**

- 0%
- 1-25%
- 26-50%
- 51-75%
- 76-100%

**7. Describe how your organization currently prioritizes the issue of globalized insurance fraud.**

- Not a priority
- Low priority
- Medium priority
- High priority

**8. Looking to the future, how concerned do you believe your organization should be about globalized insurance fraud?**

- Extremely concerned
- Very concerned
- Somewhat concerned
- Not so concerned
- Not at all concerned

**9. How confident are you that your organization has the tools, resources and knowledge to combat and manage globalized insurance fraud?**

- Extremely confident
- Very confident
- Somewhat confident
- Not so confident
- Not confident at all

**10. In the past 12 months, has your organization experienced or dealt with the following types of globalized fraud?**

Check all that apply.

- Identity theft – Medical/Health insurance

- Identity theft – Property or Auto
- Identity theft – Government benefits
- Organized rings – Medical
- Organized rings – Auto/staged accidents
- Organized rings – Property
- Property/Auto/Commercial Stolen/transported vehicles
- Other (please specify)

**11. Rank the biggest challenges you face combating and managing globalized insurance fraud. Please rank from 1 (most challenging) to 6 (least challenging).**

- Lack of knowledge of who to contact outside of my own nation to investigate
- Lack of technology/data to identify global fraud involvement
- Insufficient staffing/budget
- No central international entity addressing insurance fraud
- Inability or limited ability to do out-of-country investigations
- Current laws that do not favor international investigations and prosecutions

**12. Does your organization have dedicated resources or a department that is specialized in dealing with globalized fraud?**

- Yes, internally
- Yes

**13. Does your organization have a program designed for combating and managing globalized fraud?**

- Yes
- No
- I don't know
- Other (please specify)

**14. In the past 12 months, have you worked on instances of globalized fraud with the following entities or organizations?**

Check all that apply.

- Local (city/state/province) government/law enforcement agencies
- National government/law enforcement agencies
- Foreign government/law enforcement agencies
- Foreign subsidiaries of my company
- International law enforcement agencies
- Industry associations/other entities (please specify)

**15. What new or improved methods, tools, or technologies are most needed to reduce global insurance fraud?**

Please rank in order those you think would be most beneficial. (1 is most the beneficial, 5 is the least beneficial)

- Creation of a global insurance fraud database
- Increased gatherings of global anti-fraud leaders
- Development of international model laws to address insurance fraud
- Standardization of data technology and data analytics program
- Establishing a global organization to address insurance fraud

**16. When it comes to technology and insurance fraud globalization, I believe:**

- Technology will be the most critical factor in addressing the issue
- Technology will play a role but is not the most critical factor
- Technology is not relevant to the issue and will not play a major role
- Other (please specify)

**17. Describe your organization's current use of technology in addressing globalized insurance fraud.**

- Technology is our primary method of identifying global fraud
- Technology is one of the multiple methods used in tracking international fraud
- We do not use technology for this purpose
- Other (please specify)

**18. What do you consider to be the most substantial threat involving globalized insurance fraud in the coming five years?**

Please rank in order (1 is the most substantial threat and 4 is the least substantial threat).

- Organized global fraud rings
- Individual fraudsters operating from outside my nation
- Lack of any international effort or organization to fight insurance fraud globally
- Exploitation of emerging new technologies

**19. Which technology do you think would be most beneficial in combating and managing globalized insurance fraud?**

Rank in order (1 is the most beneficial, 6 is the least beneficial).

- Inclusion of international reporting in data analytics
- Specific flagging of potential international involvement
- Using AI and data analytics to identify international fraud activity
- Link analysis mapping showing international fraud connections
- Providing alert warnings of potential international fraud impacting my nation
- Offering contact information for fraud-fighting organizations globally

**20. From the options below, please rank what you consider to be the biggest barriers to fighting global insurance fraud?**

(1 is the biggest barrier, 5 is the smallest barrier)

- Consumer data privacy regulatory restrictions/ other concerns if customer data shared with others to help mitigate fraud
- Corporate reluctance to share information
- Cost and budget restrictions
- Lack of compelling business case (cost vs. benefit) to adopt new or change existing methods
- Unable to combine information for review due to operations performed in multiple business areas, multiple governments, with multiple insurers, etc.

**21. Is there anything else that you would like to share as part of this survey?**

**22. Contact information (optional)**

- Name
- Company
- Email address
- Phone number