



## Special Investigative Unit Services (SIU)

### Solution advantages

#### The CGI advantage

- Full investigations of suspected fraud in Commercial, Personal Lines, Workers' Compensation, Homeowners', and Health insurance; internal investigations; and pre-employment background checks
- Major cost savings for insurers through outright denial or reduced settlements in cases involving suspected fraudulent claims
- Comprehensive and results-driven interaction with federal, state, and local law enforcement
- Enhanced flow of information and communication between insurance company claims departments and the SIU investigators
- CGI reporting of suspected fraud to regulatory bodies (such as DOI, ISO, and NICB)
- Fraud awareness training
- Ease of internet or email reporting of cases for investigation
- Established systematic investigative methods to detect and prosecute suspicious claims
- Full state-mandated reporting
- Law enforcement experience and in-depth knowledge of the insurance industry

### Leading-edge solution to fight insurance fraud

#### Insurance fraud

Insurance fraud is the number one problem confronting the insurance industry to-day: It is estimated that 10% of all claims contain some element of fraud. Each year, this crime costs the insurance industry \$96 billion; within the Property and Casualty industry alone, the cost of insurance fraud exceeds \$23 billion.

#### CGI SIU Services

##### *SIU Staff*

Our CGI investigators are law enforcement professionals with experience in fraud and criminal investigation. This experience enables CGI's Special Investigation Unit to achieve exceptional results for our clients.

##### *Statutory Compliance*

Many states mandate fraud identification programs, while others are considering implementing new such programs. CGI provides full compliance with these programs, to include:

- Fraud warnings mandated by states for claim forms and/or checks
- Mandatory reporting of suspected fraud to appropriate state bureaus
- State-mandated SIU units within insurance companies
- Annual reporting of state-mandated statistical data
- Filing of state-mandated fraud plans

##### *Customer Support*

CGI recognizes that insurance companies must be made aware of the different types of fraud and how to detect them. As a result, we are committed to providing regular fraud awareness training sessions, which are conducted by CGI personnel, NICB, and local attorneys. Since many of these sessions are approved for Continuing Education, this will allow your claims personnel to obtain the ongoing education needed to maintain their licenses. In addition, we provide reports from the Coalition Against Insurance Fraud, ISO, and NICB to inform customers of current fraud activity in their respective areas.

##### *Case Management*

SIU assignments are handled exclusively by CGI investigators, a group of dedicated professionals who always conduct their investigations with the utmost in integrity, reliability, and security.

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Company profile

Reporting

CGI provides full reporting to our customers, to include:

- A Plan of Action report prepared after initial review by an SIU manager or experienced investigator
- Ongoing status reports during the investigation
- Monthly Summary and Statistical Report, providing a concise overview as well as an accounting of savings that accrued as a direct result of CGI’s fraud program
- Investigative Report at the conclusion of the investigation, providing a full and comprehensive review of the investigation and recommendations for action
- Liaison with Federal, State, and Local Law Enforcement; Prosecutors; and Insurance Counsel

CGI’s SIU routinely works with law enforcement and prosecutors’ offices to document our efforts and to produce detailed reports of criminal investigations and prosecutions. CGI investigators prepare information to assist your company counsel in conducting fruitful Examinations Under Oath of claimants who are suspected of participating in a fraudulent enterprise.

SIU Database

CGI’s user-friendly SIU database provides:

- Historical data regarding all prior investigations
- Trend analysis for identifying potential fraud
- Investigators with the ability to connect on-line from remote locations
- Diary capability for managers and investigators
- Manager oversight of investigators’ caseloads and detailed activities

CGI’s SIU services and expertise have been built on a solid foundation of partnership and trust with our clients. SIU’s flexibility and experience in dealing with insurance industry issues enables our clients to improve profitability by substantially reducing losses due to fraud.

At CGI, we’re in the business of satisfying clients. For 30 years, we’ve operated upon the principles of sharing in our clients’ challenges and delivering quality services to solve them.

A leading IT and business process services provider, CGI has approximately 25,000 professionals operating in 100+ worldwide offices, giving us close proximity to our clients. Through these offices, we offer local partnerships and a balanced blend of global delivery options to ensure clients receive the combination of value and expertise they require.

CGI defines success by exceeding expectations and helping clients achieve results.

Business solutions through information technology™



ISO 9001 Certified

For more information: [www.cgi.com](http://www.cgi.com)