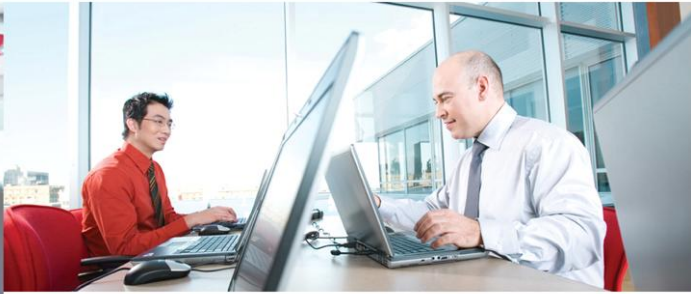




...experience the commitment™



Claim Check

CGI PROFILE

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 25,500 professionals operating in 100+ offices worldwide, giving us close proximity to our clients. Through these offices, we offer local partnerships and a balanced blend of global delivery options to ensure that clients receive the combination of value and expertise they require.

For further information on Claim Check or any other CGI offerings, please contact your local CGI account representative or dial 905-882-6300.

FIGHT THE BATTLE AGAINST FRAUD

Fraud: *n. Deceitfulness; criminal deception, use of false representations, dishonest trick*

The facts on claim fraud are astonishing.

According to the Canadian Coalition Against Insurance Fraud, fraud costs the insurance industry between 10 to 15 percent of the total cost of all claims or almost \$1.3 billion a year.¹

It's difficult for insurers to track fraudulent claims because most of them involve small amounts—\$5,000 here, \$2,000 there. However, it all adds up. In fact, it's estimated that 26 percent of all personal injury claims contain some element of fraud. Even more amazing is the fact that more than 12 percent of all paid claims had some recognizable indicators of fraud² and yet were still paid. The question is why didn't those indicators trigger an investigation?

The answer is one word—workload. With the huge volumes of claims being processed today, it's virtually impossible to manually check every single claim for fraud indicators. And, up until now, there has been very little, if any, fraud detection technology available.

CGI can help.

To help fight the battle against fraud, CGI has developed Claim Check—an innovative, cost-effective solution that automatically alerts your claims team of any fraud indicators on any automobile claim.

Claim Check evaluates each new claim against a series of indicators. It allows you to set predetermined, time-sensitive indicators at policy, claimant and industry levels. Once these indicators are set, they are used to search each and every automobile claim file that your company processes.

Once Claim Check detects a claim that has enough fraud indicators to warrant a review, it notifies your claims team and allows them to review the claim for possible fraud. With Claim Check, your team only has to review those claims that warrant review.

Claim Check—the automated way to check claims.

¹ CCAIF 1997 study

² CCAIF 1996 study