



Special investigation unit program overview

Fraud prevention, detection, investigation and mitigation are critical components to a company's financial and reputational stability.

Sedgwick's special investigation unit (SIU) offers innovative, integrated solutions to help clients, carriers and claims professionals navigate complex issues and deliver meaningful outcomes. Our broad range of resources are tailored to meet our clients' needs across workers' compensation, liability, auto, property, workforce absence and other lines.

Blending knowledge and expertise with innovative technology and techniques, our SIU team deploys the right interventions at the right time to uphold the integrity of the claims process, mitigate costs, reduce risk, and ensure regulatory compliance in the detection and reporting of fraud.

Tech forward

Our tools and technology elevate our claim investigations and data monitoring above others in the industry:

- **Automation** — simplifies the claims process, improves accuracy and drives efficiency by populating referral details through our claims management system.
- **Proprietary case management system** — enables real-time capture and tracking of investigation details, key red flags, quality and performance metrics, state reporting statistics, and claim financial details.
- **viaOne suite of tools** — provides 24/7 access to real-time claims information and allows customers to view special investigation notes
- **Enhanced claim investigation process** — leverages artificial intelligence (AI), open source data, image forensics, smart cameras, advanced video technology and virtual platforms

- **State-of-the-art scoring technology** — uses machine learning to identify red flags that may require further investigation.

Data driven

We use a sophisticated analysis of metrics, trends and benchmarking data to shape the direction of our actions, demonstrate the impact of our services, and provide our clients with accurate and actionable insights to support their risk management strategies:

- **360° view of claims** — allows our experts to analyze claim details and events, examiner insights, investigative results and fraud indicators that lead to recommendations for timely and cost-effective outcomes.
- **Quality assurance program** — captures key program metrics in real time at multiple checkpoints throughout the claim investigation.
- **Deep analysis and extensive reporting** — measures impact and cost savings through in three ways:
 - **Outcome data** (performance metrics, outcome highlights, claim survey results)
 - **Cost savings data** (service utilization, average cost-per-claim)
 - **Statistical data** (examiner engagement, rate of referral, fraud scoring, aggregated red flags, customer and carrier state fraud statistics)



Our service offerings

We conduct investigations that deliver reliable and accurate information through technology-driven identification, intelligence gathering, field observations and documentation, and comprehensive data analysis:

- **Research and intelligence** – social media investigations, background checks, medical and facility canvassing, skip tracing, criminal, civil and asset checks, and extensive database mining
- **Field investigations** – surveillance techniques include traditional mobile, on-site stationary device monitored remotely, or a combination of methods; virtual or in-person detailed statements; activity and alive and well checks; canvassing and other on-site investigations, as requested
- **Fraud and regulatory compliance** – review of suspect claims, scored claims, red flag analysis, consultancy with examiners, fraud investigations, state fraud submissions, and carrier regulatory reporting

Vendor management

Along with our internal investigation team, our provider network extends coverage to more than 3,000 investigators nationwide; we also have international capabilities. We build

and maintain a panel of experts with diverse backgrounds, including regional and national providers as well as certified MBE, WBE and VBE businesses. Our partners are credentialed to meet Sedgwick's data security requirements, and insurance and licensing requirements — keeping our customers and their confidential data protected.

The Sedgwick difference

Our SIU team leverages robust training, innovative technology and market-leading data to continually adapt and advance our products and services. Our longstanding affiliation with leading industry organizations means we're at the forefront of trends and legislative changes that impact our clients and their business. And as always, our caring counts philosophy is at the heart of everything we do.

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To learn more about our special investigation services, contact us at:

P. 800.625.6588 **E.** sedgwick@sedgwick.com

To learn more about our integrated and customized solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)