

Cambridge Integrated Services Group: **SIU**

Special Investigative Unit

Cambridge is on the Case to Reduce Insurance Fraud



Self-Insured Claims Services Property and Casualty Professional Liability Complex Liability Transportation Absence Management
Services Case Management Utilization Review Peer Review Medical Bill Review Preferred Provider Organizations Specialty
Requests Specialty Services Structured Settlements Property Claims Consulting Loss Control Call Center Fraud Investiga
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An elderly lady goes to a supermarket, opens a package of chicken and sprinkles blood on the floor, then stages a ‘slip and fall’ accident.

A man downloads chiropractic patients’ records from the Internet to create dozens of false, yet authentic looking receipts to submit fake claims and collect thousands of dollars.

These are just a few cases that show how easy it is to commit and get away with insurance fraud. Most likely, these fraudulent cases would have gone undetected if it weren’t for the skills and efforts of the Cambridge Special Investigative Unit (SIU).

Most claim administrators don't typically have the internal resources to adequately detect and deter fraud. Cambridge Integrated Services Group recognizes that fraud is growing fast, and that's why we've taken a strong stand to stop insurance fraud in its tracks.

Why Insurance Fraud is a Major Source of Loss

Without aggressive anti-fraud activity, losses are likely to grow. Fraud tends to increase during times of economic downturns. Technology and the Internet make it even easier to commit fraud.

Risk managers expect that the service providers managing their risks and processing their claims will do everything possible to reduce their losses as part of their fiduciary responsibility. As carriers and self-insured employers look to their claims administrators to operate as strategic partners to reduce losses, not just process claims, the ability to reduce losses due to fraud will become a differentiating factor in the marketplace and an important 'value added' service that Cambridge can offer.

The Cambridge Solution

Cambridge's Special Investigative Unit gives our claim professionals impressive tools and expertise to protect client assets against fraud. Our SIU management team is highly experienced in detecting insurance fraud, conducting investigations, and training others to look for warning signs of suspicious activities. Their primary goal is to work hand-in-hand with Cambridge's Field Claim Services staff to teach them to identify potential cases of fraud and to react appropriately to reduce losses.

Cambridge has another powerful resource to assist our claim professionals in their quest to reduce fraud. Through Cambridge's Online Investigation Network (COIN) our claims staff is able to provide even more timely, accurate, and cost-effective insurance investigation information.

Through the COIN website, the Cambridge claim professionals have access to investigators licensed in all 50 states with field and support staff dedicated exclusively to surveillance, insurance claim investigations, and consulting. Through a single source, Cambridge has the ability to coordinate and maintain control over all aspects of the claim investigation process. This consistent, customer-focused service will ultimately benefit your company — because the network investigators are as comfortable working on a national fraud ring operation as they are on a single suspect claim.

Through the Cambridge Special Investigative Unit and Cambridge Online Investigation Network our claim professionals have the ability to provide a variety of customized package services for your every need, including:

- **Surveillance**
- **Activity checks**
- **AOE/COE investigations**
- **GL/AL scene investigations**
- **Background investigations**
- **Suspicious property loss investigations**

To learn more about Cambridge Special Investigative Services, contact your Cambridge representative.

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