

Intelligence Driven Investigations

4th March 2020 | Midrand

Nick Feast
SAS Fraud & Security Intelligence



SAS & INSURANCE FRAUD



98

INSURANCE FRAUD
CUSTOMERS



33

COUNTRIES
COVERED



10

INSURANCE
CONSORTIUMS



300+

INSURERS BENEFITTING
FROM SAS



SAS INSURANCE FRAUD SOLUTIONS



CLAIMS FRAUD



**APPLICATION
FRAUD**



**INTERNAL
FRAUD**



**INVESTIGATION/
CASE MANAGEMENT**



INTELLIGENCE

WHAT IS INTELLIGENCE?

INFORMATION:

Knowledge communicated about a particular fact or circumstance

- Information is everywhere
- Raw data
- Rarely used to drive action

INTELLIGENCE:

Knowledge (processed information) designed for action

- Not widely available
- Interpreted to provide meaning
- Drives action & priorities

‘The art of intelligence is collecting this privileged or protected info and using it to our benefit (something actionable)’

WHAT IS INTELLIGENCE?

INFORMATION + **ANALYSIS** = **INTELLIGENCE**

PAST

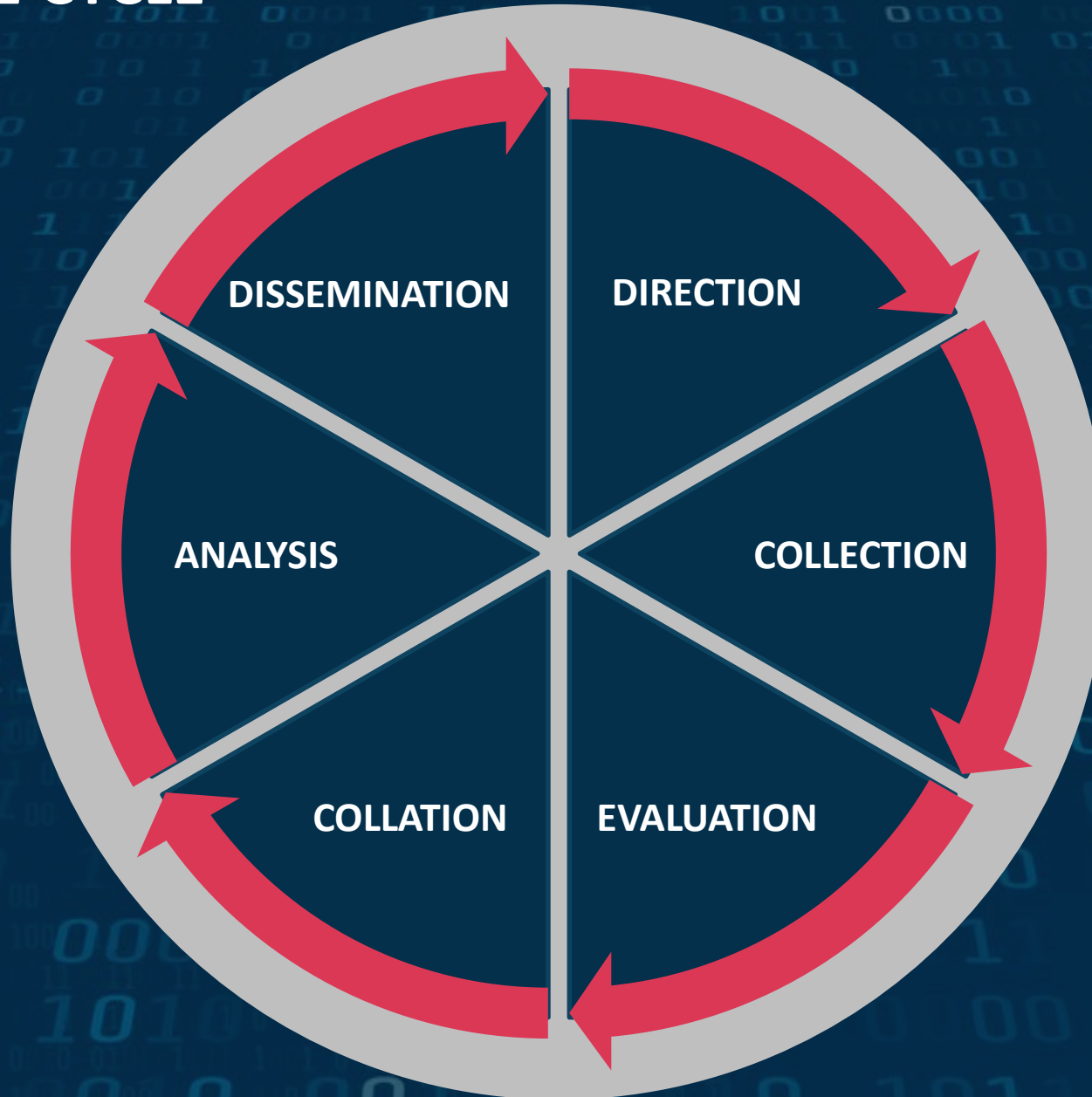
- ❌ Search seen as sufficient
- ❌ Organisations unable to produce intelligence
- ❌ Raw information collected and disseminated
- ❌ Information sharing seen as the answer



PRESENT

- ✅ Realisation intelligence is not just information
- ✅ Analysis is the element which bridges the gap
- ✅ Analysis vital in producing usable intelligence
- ✅ Availability, Reliability, Accuracy, Completeness

THE INTELLIGENCE CYCLE



THE INTELLIGENCE CYCLE



PROCESS & MANAGEMENT

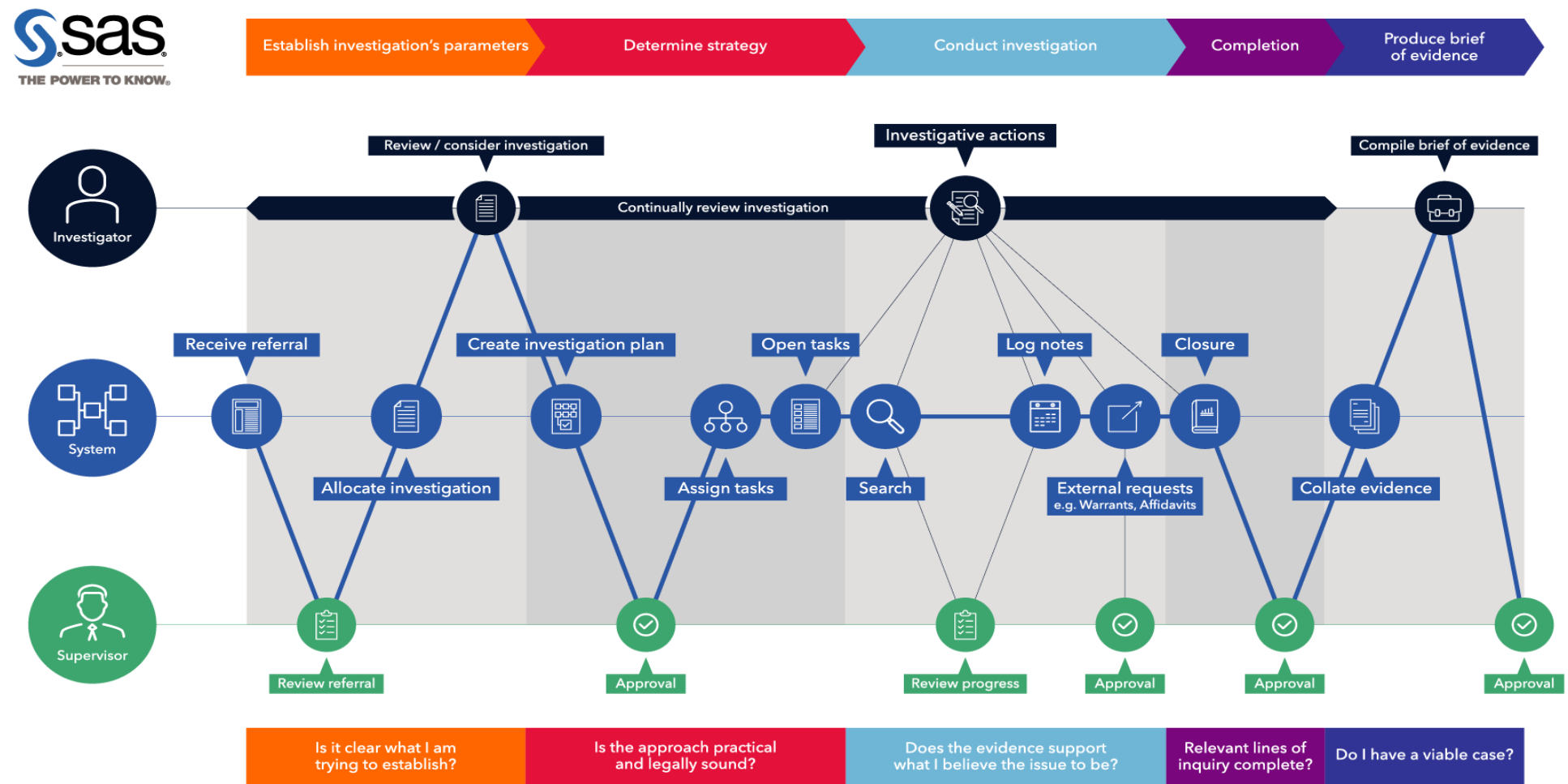


FEEDBACK & EVALUATION



SPEED & AGILITY

INVESTIGATION PROCESS



INTELLIGENCE: WHY IS IT IMPORTANT?



**PROACTIVE NOT
REACTIVE**



**ENSURES PROCESS &
DECISIONS BASED ON FACTS**



**IDENTIFY POTENTIAL
RISKS AND THREATS**



**EFFICIENT
INVESTIGATIONS**



**PREVENTION AND DISRUPTION
OF CRIMINAL ACTIVITY**



**HIGHLIGHTS GAPS/PREVENTS
INTELLIGENCE ERRORS**



INTELLIGENCE: UK



‘provides a standardised approach to gathering, co-ordinating and disseminating intelligence which can be integrated across all forces and law enforcement agencies’.

<https://ict.police.uk/national-standards/intel/>



**STRATEGIC
ASSESSMENT**



**TACTICAL
ASSESSMENT**



**PROBLEM
PROFILE**



**TARGET
PROFILE**



INTELLIGENCE: UK



BASED ON MULTIPLE DATA SOURCES



COLLABORATION & PARTNERSHIP WORKING



CONSUMED & ACTIONED



PART OF A CONTINUAL LOOP



THE ROLE OF TECHNOLOGY

DATA MANAGEMENT



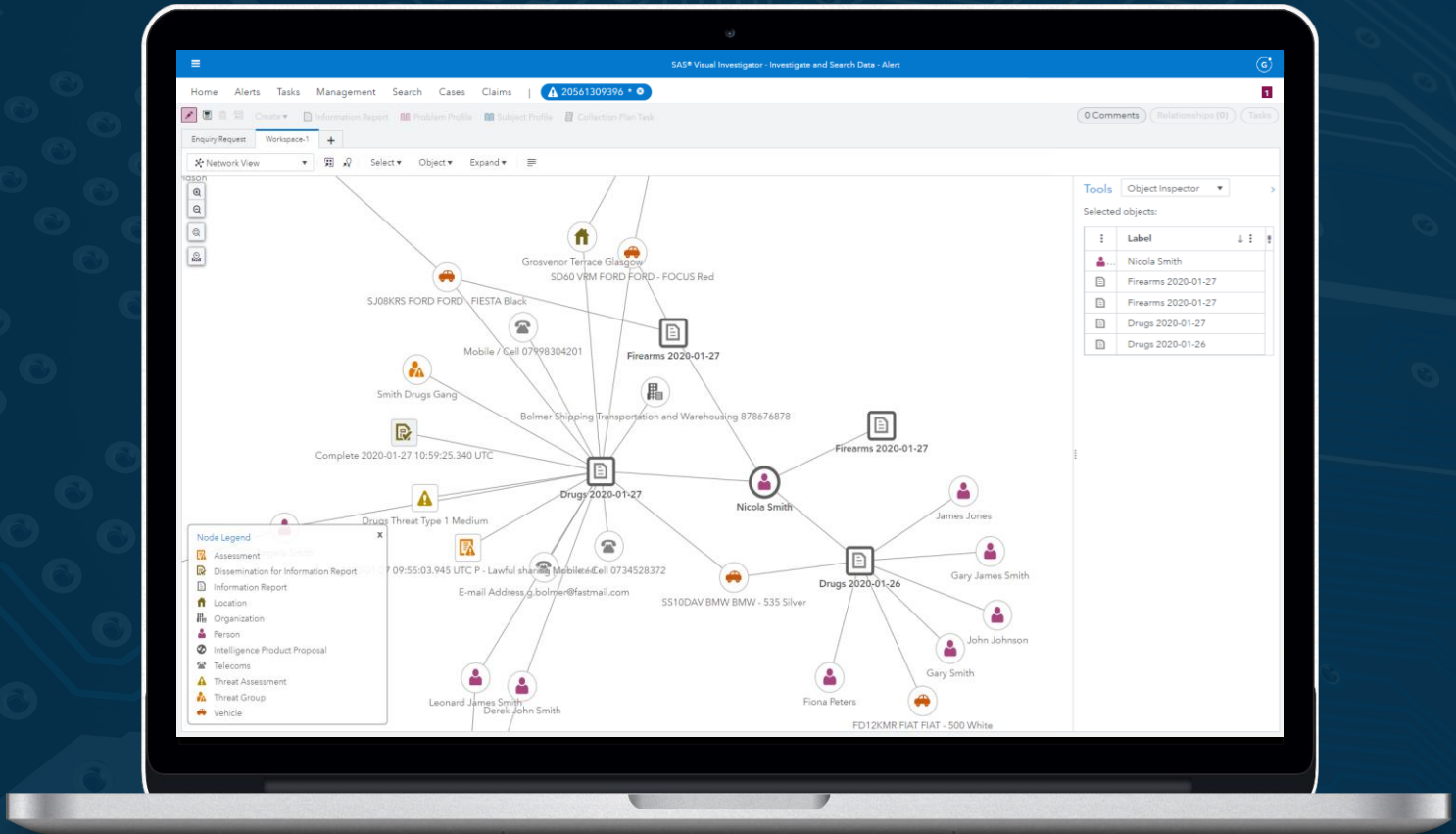
CONSOLIDATING DATA



DATA QUALITY &
ENTITY RESOLUTION



SECURITY



360° View

THE ROLE OF TECHNOLOGY

ANALYTICS



ALERTS



ANOMALIES



PATTERNS & RELATIONSHIPS

SAS Visual Investigator - Investigate and Search Data

Home Alerts Tasks Management Search Cases Claims | 20561309396

Insurance Claims - Analytical Alerts | All Active Alerts | Assignment | Dispositions

| Clai... | Status | Score ↓ | Value | Net Score | Net Size | Forename | Surname | City | Loss Date | Claim Nature |
|---------|---------|---------|------------|-----------|----------|----------|-----------|------------------|-----------|----------------------------------|
| 8257245 | Open | 866 | £7,200.00 | 859 | 9 | James | Hurst | Southsea | 04MAY2017 | Accident: vehicle only |
| 8325015 | Open | 838 | £3,660.00 | 843 | 16 | Nathan | Freeman | Maryton | 13JUN2017 | Accident: vehicle other |
| 8329450 | Open | 827 | £10,560.00 | 890 | 20 | Henry | Brady | Barrowden | 06JUN2017 | Accident: vehicle other |
| 8688565 | Open | 768 | £9,180.00 | 194 | 2 | Jake | Russell | Warren | 30MAY2017 | Accident: policyholder liability |
| 9000003 | Open | 763 | £31,743.75 | 219 | 3 | George | Clements | | 07JUN2017 | Accident |
| 8533961 | Open | 761 | £8,100.00 | 189 | 2 | Freddie | Myers | Edrom | 02JUN2017 | Theft: vehicle only |
| 8533960 | Open | 757 | £8,100.00 | 193 | 2 | Ryan | O'Neill | Stair | 10MAY2017 | Damage: vehicle only |
| 370106 | Open | 741 | £2,340.00 | 750 | 51 | Evan | Bailey | Blair Drummond | 01JUN2017 | Accident |
| 369400 | Open | 740 | £672.13 | 750 | 43 | Owen | Howard | Stainton Le Vale | 28MAY2017 | Accident |
| 369459 | Open | 740 | £10,186.76 | 750 | 28 | Ellis | Robinson | Easter Quarff | 15MAY2017 | Accident |
| 370065 | Open | 739 | £1,254.00 | 750 | 32 | Benjamin | Herbert | Gateslack | 22MAY2017 | Accident |
| 366307 | Open | 739 | £1,435.57 | 750 | 36 | Mason | Long | Dougarie | 11JUN2017 | Accidental Damage |
| 358315 | Settled | 739 | £448.37 | 750 | 27 | Michael | Briggs | Livingston | 27MAY2017 | Accident |
| 365768 | Open | 738 | £709.42 | 750 | 31 | Louie | Booth | East Drayton | 02JUN2017 | Accident |
| 351001 | Settled | 700 | £494.02 | 56 | 2 | Louis | Little | Westley | 14JUN2017 | Accidental Damage |
| 366799 | Open | 689 | £1,006.55 | 700 | 25 | Mohammed | Sykes | London | 29MAY2017 | Accident |
| 367531 | Open | 660 | £1,844.46 | 672 | 24 | Sam | Griffiths | Grobister | 05JUN2017 | Accident |
| 359294 | Open | 606 | £549.70 | 616 | 22 | Oscar | Holmes | Farraline | 25MAY2017 | Accident |

1 - 100 of 322 items | Items per page: 100

Alert Management

THE ROLE OF TECHNOLOGY

ANALYTICS



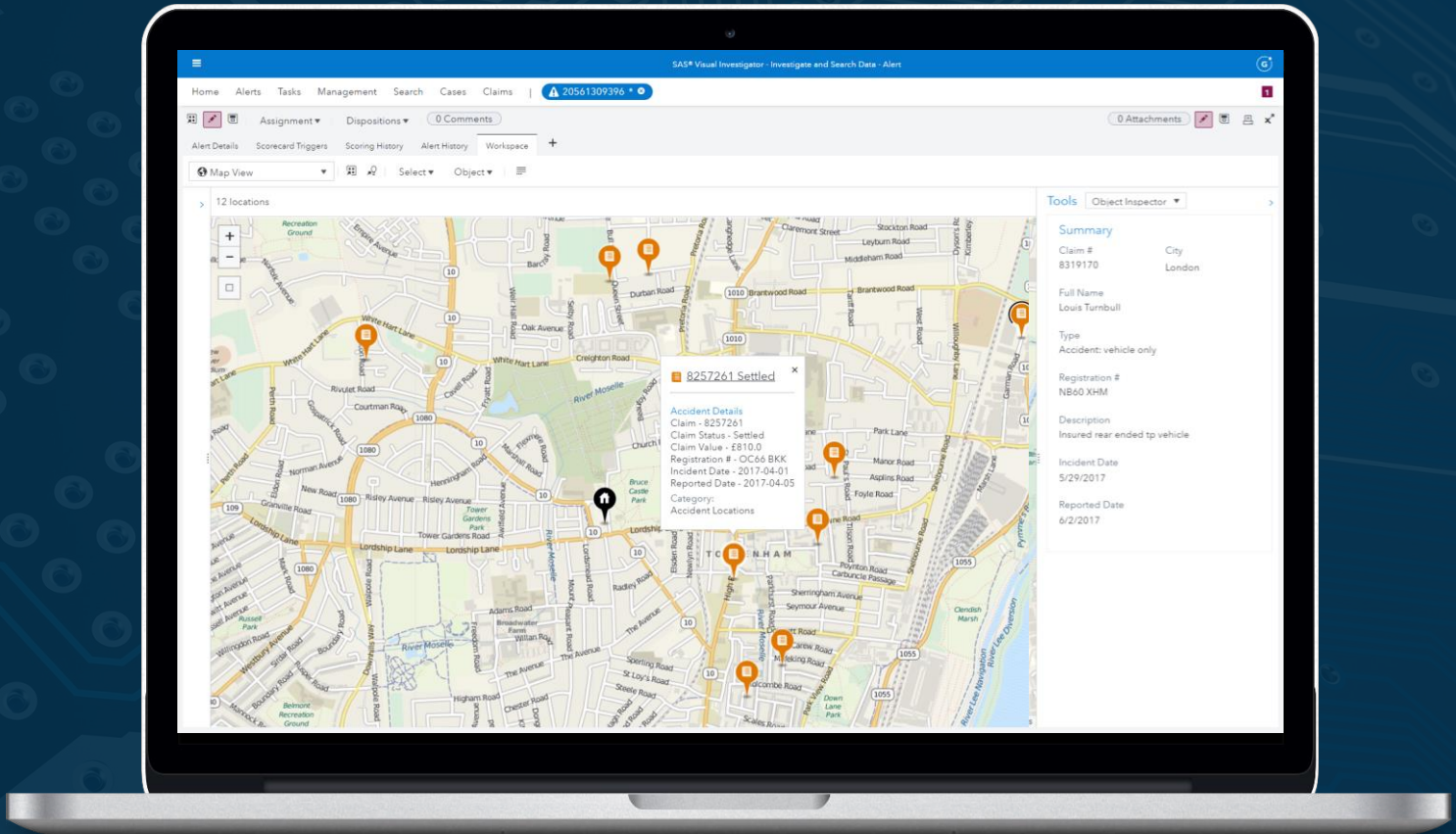
ALERTS



ANOMALIES



PATTERNS &
RELATIONSHIPS



Geo-spatial Analysis



THE ROLE OF TECHNOLOGY

ANALYTICS



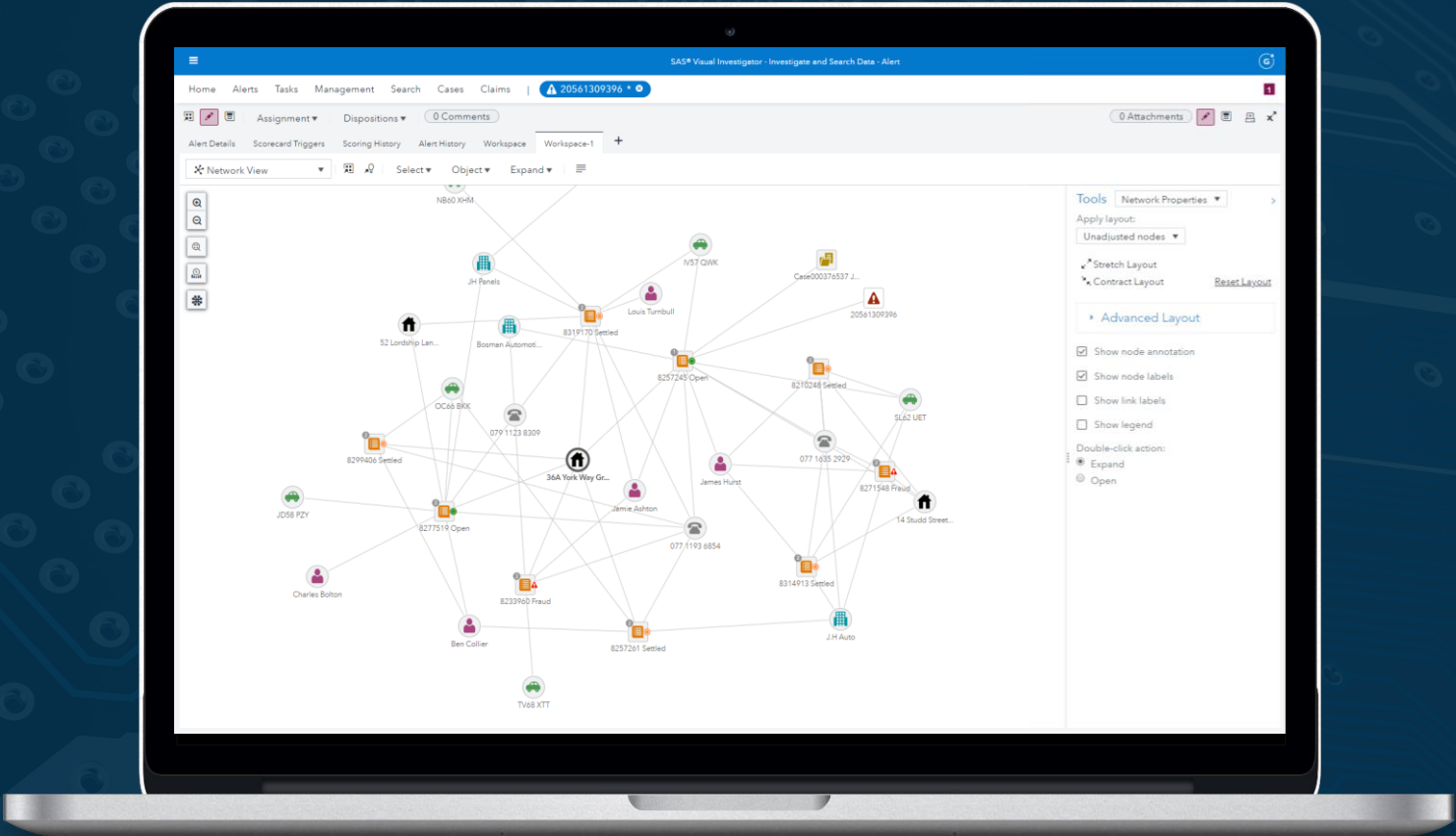
ALERTS



ANOMALIES



PATTERNS &
RELATIONSHIPS



Network Analysis

THE ROLE OF TECHNOLOGY

INVESTIGATION



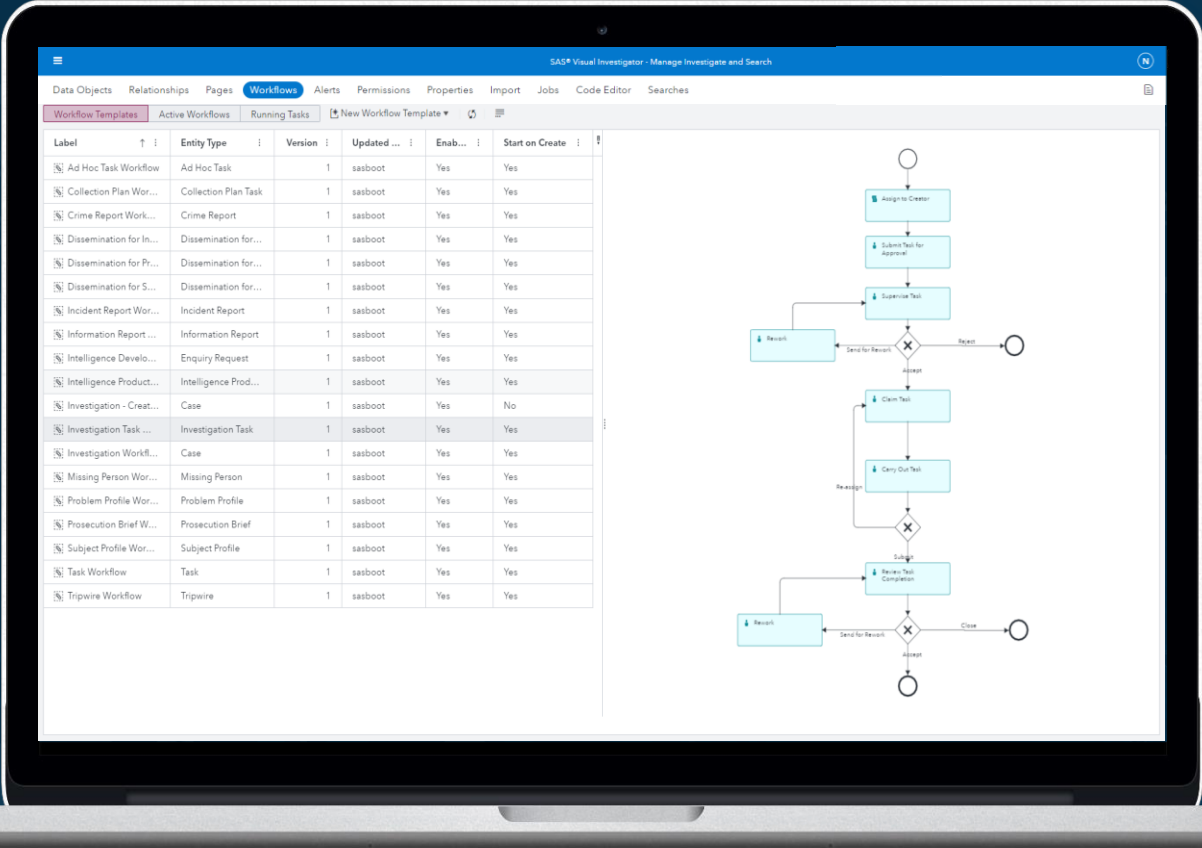
SEARCH & DISCOVERY



PROCESS



CASE MANAGEMENT



Workflow

THE ROLE OF TECHNOLOGY

INVESTIGATION



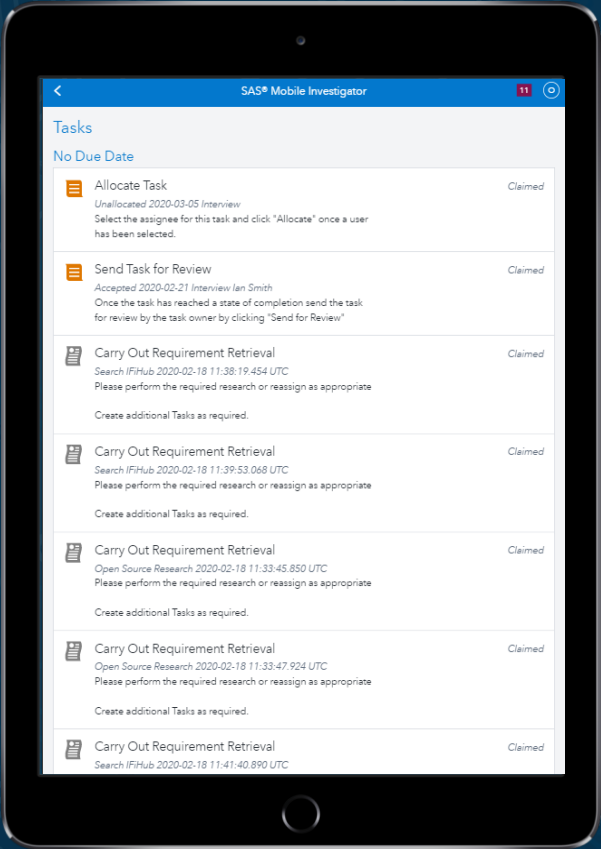
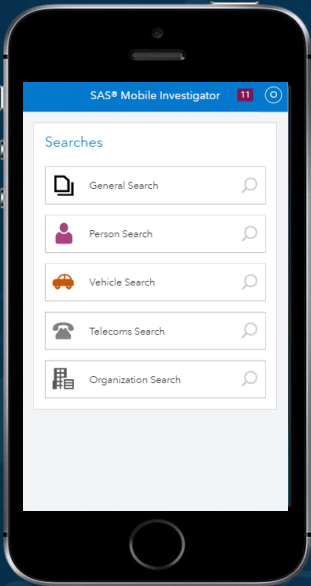
SEARCH & DISCOVERY



PROCESS

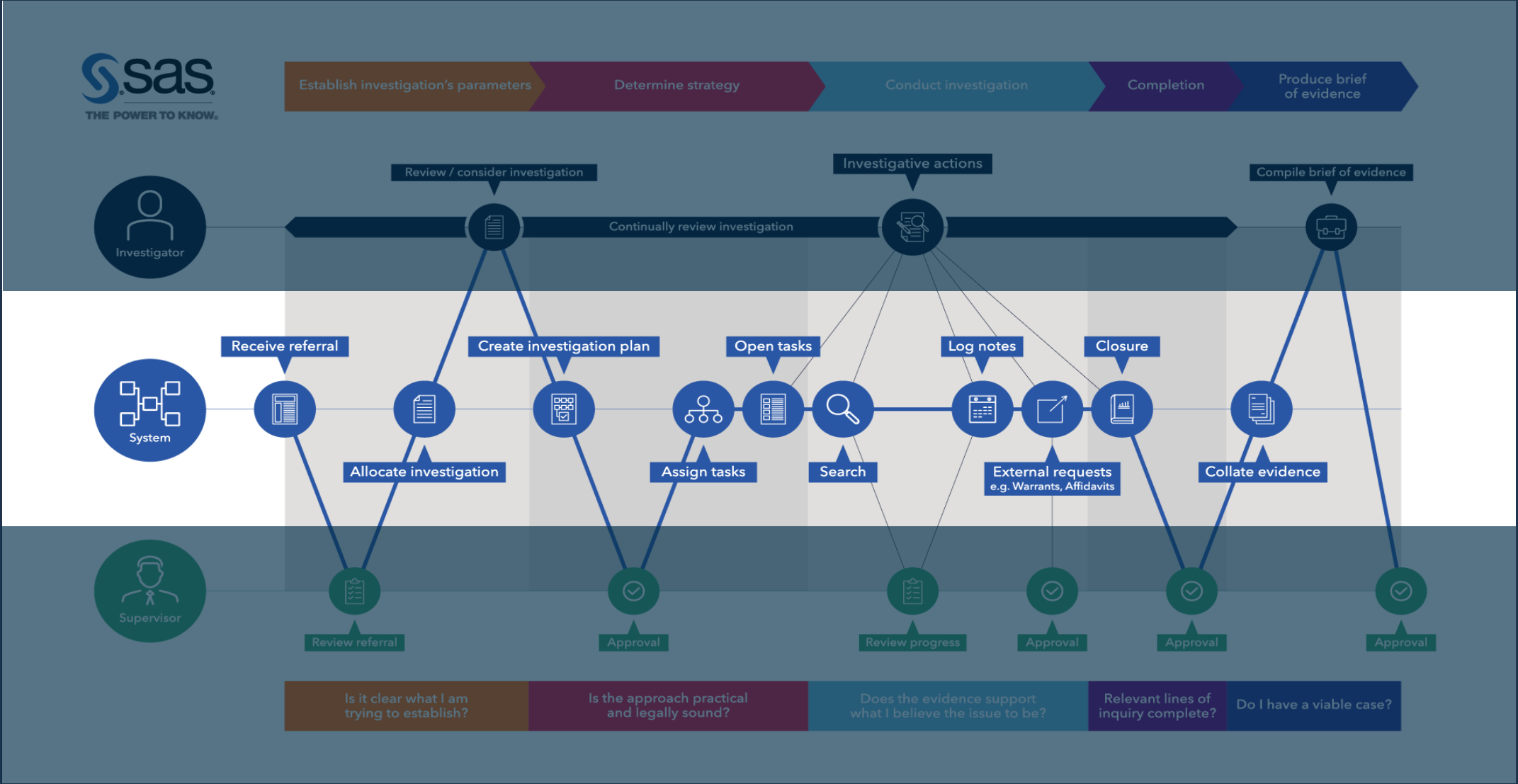


CASE MANAGEMENT



Mobile Access

THE ROLE OF TECHNOLOGY



CLOSING THOUGHTS



PARTNERSHIP



PROCESS



INVEST

A nighttime photograph of a city skyline, likely New York City, with several illuminated skyscrapers. In the foreground, a multi-lane highway shows long-exposure light trails from vehicles, with red trails on the right and white/yellow trails on the left. The image is overlaid with a dark blue semi-transparent layer and a pattern of light blue dots of varying sizes.

Thank you

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