

SHIFT

How did you spend your sick leave?

This employee claimed a year of sick leave due to disability.
It turns out she may have been faking illness.

Spotting a fake illness

One year into Alison Baker's illness, Shift Life & Disability Fraud Detection registered the creation of a new company, "Cool Attitude LLC," which operates a pub called "The Bitter End." Alison was listed as the Operational Manager. This indicates that she may not have been sick during her sick time, instead defrauding her employer and her insurer by collecting disability payments while instead working at a second job.

ALISON BAKER. 33 YEARS OLD

Employee at: Lunar Consulting

Policy: Group income protection

Monthly earnings: £ 2,713

Benefit payment: 80% of gross taxable earnings

In sick leave since: 1.5 year

Mitigating false claims with AI

Using entity resolution combined with external data, Shift Technology was able to detect Alison's new position within just 24 hours of company creation. The client halted payments and saved a cost of up to £183,804, which was the total reserve put aside for this sick leave.



EXTERNAL DATA

Shift uses corroborating data from social media, third-party vendors, and government agencies – in this case, a UK government organisation called Companies House.



DAILY ENTITY RESOLUTION

Every day, Shift runs its entity resolution algorithms to detect if long-term disability claimants are involved in activities that would contradict their disabled status.

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About Shift Technology

Shift Technology delivers AI decisioning solutions to benefit the global insurance industry and its customers. Our products enable insurers to automate and optimize decisions from underwriting to claims, resulting in superior customer experiences, increased operational efficiency, and reduced costs. The future of insurance starts with Decisions Made Better.

Learn more at www.shift-technology.com