

# Find Insurance Fraud Quickly

## 4 STEPS TO DATA INSIGHT

**C**reative. Resourceful. Ingenious. Words often used to describe a fraudster's scheme. Instead of letting nefarious characters own these concepts, use them to identify and fight back against fraud.

### Transform information to insight

You probably already have the information you need to detect fraud: claims, policies, emails, and loan applications. But using these as a strategic weapon to detect suspicious patterns can seem too time-consuming or even impossible. It's not.

Use an analytical approach that equips you to bring together disparate data, visualize it, then share it. This approach means that you can detect the patterns behind a range of activities, rather than getting stuck in one silo of data at a time. It fundamentally shifts the fight against fraud to your advantage.

**1 Mix & match data**  
Uncovering a pattern of fraudulent credit card activity, for example, becomes easier when you consider the location, frequency and merchant type for the claim together with credit card applications.

Does it make sense that one merchant has more credit card fraud claims than others in the same line of business at the same mall? Are your suspicions heightened when you notice a jump in credit card applications in the same town?

**2 Visualize data in revealing ways**  
Once equipped to analyze disparate data in one place, you want to find relationships within the data that suggest behavior is amiss. Visualizing your data is the key to quickly identifying patterns and outliers.

Mapping your claims data, for example, could reveal a sharp uptick in emergency room visits in three neighboring counties with historically low ER activity. Is there a sudden rash of accidents or is a new effort underway to acquire unnecessary prescription meds? Visualizing your data tells you immediately that more investigation is required.

**3 Create dashboards**  
One of the most powerful ways to work with data is to relate different views of the data into a single dashboard.

Now that you have a map showing unusual ER claims behavior, it's time to see related data in one place to understand if there's a problem. Add a scatter plot showing demographics of the claimants as well as a heat map of the types of claims. Viewing these pieces on one dashboard lets you confirm you've got an inexplicable rise of young adults with complaints of headaches that are suspicious and require investigation.

“Tableau has proven to be a powerful weapon in our fight against insurance fraud.”

– Marta Magnuszewska, Intelligence Data Analyst, Special Investigation Unit, Allstate

**4 Share insights with stakeholders**  
When you've found a trend that merits further digging, sharing this easily with executives and investigators is imperative for quick, thorough action.

Make it as easy as sending a link via email, embedding a dashboard in Sharepoint, or using a mobile device. With this approach, your extended team is equipped to quickly get to the bottom of what could be fraudulent behavior.

### Make data your fraud fighting weapon

Answers to questions about fraudulent activity are within your grasp, but they are buried in your data. Reveal patterns that let you take action with data visualization analysis tools that get you to insight quickly and effectively. Don't let the criminals be the only ones who are creative, resourceful and ingenious. ♦

## About Tableau

Tableau Software helps people see and understand data. Ranked by Gartner in 2011 as the world's fastest growing business intelligence company, Tableau helps anyone quickly and easily analyze, visualize and share information. More than 6,500 customers across most industries get rapid results with Tableau in the office and on-the-go. Tens of thousands of people use Tableau to share data in their blogs and websites. See how Tableau can help you by downloading the free trial at [www.tableausoftware.com/trial](http://www.tableausoftware.com/trial).

