



SHIFT

Shift Technology delivers AI-powered fraud detection and claims automation solutions built specifically for the global insurance industry. Our SaaS solutions identify both individual and network fraud. They also provide contextual guidance and case management to help insurers achieve faster, more accurate claim decisions.

Ready For Guidewire
Cloud

Advantage Partner

Ready for Guidewire Validated Integration

Solution Overview

Challenge

The total cost of insurance fraud is estimated to be more than \$308 billion per year in the U.S. alone. From opportunistic individual fraud to organized networks, insurers face an array of claims fraud efforts that can impact customer engagement and satisfaction.

Solution

Shift Claims Fraud Detection is an AI powered SaaS product that integrates with Guidewire's ClaimCenter, giving claims professionals unrivaled ability to find and stop fraud. Shift is trusted by 110 insurers around the world to effectively identify fraud and accelerate their investigational efficiency.

Shift's insurance expertise and insurance-specific data science results in a highly effective AI solution that uncovers virtually every type of insurance fraud committed by individuals and networks, then provides detailed, contextual guidance and investigation support to stop fraudulent claims. Shift's integration into Guidewire allows claims teams to see AI-powered alerts with 100% explainable context directly in ClaimCenter, along with synchronized updates as cases are investigated.

Benefits

- Accelerate settlement for legitimate claims, while reviewing and redirecting suspicious claims to fraud investigation teams, all in ClaimCenter
- Near real-time* and batch-based fraud detection aligned to claims handling processes in ClaimCenter
- Review prioritized fraud scores, alert descriptions, and alert context within ClaimCenter on the Shift Claims Fraud Detection tab
- Case investigation updates synchronized with ClaimCenter to enable greater transparency and efficiency for claims handlers



About Partner

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

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Partner Specifications

Guidewire Application

ClaimCenter

Version Supported

Garmisch

Geographic Regions

Global

Languages

English, French, Spanish, Portuguese, German, Japanese

Lines of Business

Personal Auto

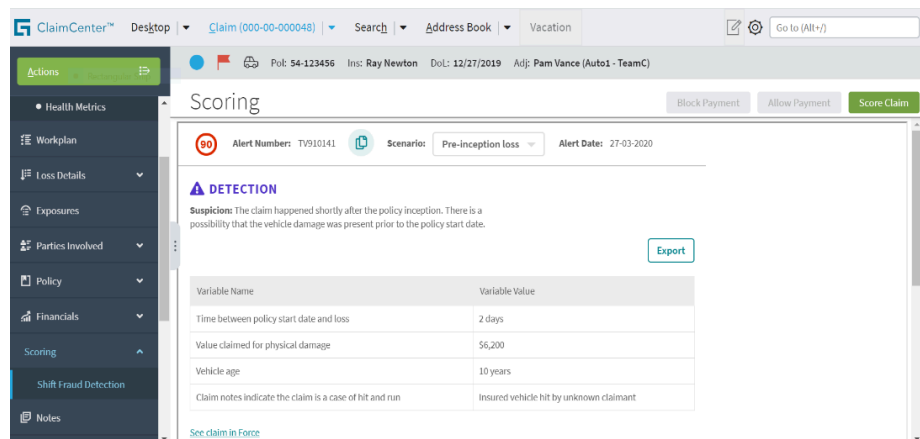
Personal Homeowners

Commercial Lines

Workers Compensation

General Liability

Travel



The screenshot shows the 'Scoring' interface in ClaimCenter. It displays an alert with a score of 90 and a scenario of 'Pre-inception loss'. The alert text states: 'Suspicion: The claim happened shortly after the policy inception. There is a possibility that the vehicle damage was present prior to the policy start date.' Below the alert is a table of variables and their values:

Variable Name	Variable Value
Time between policy start date and loss	2 days
Value claimed for physical damage	\$6,200
Vehicle age	10 years
Claim notes indicate the claim is a case of hit and run	Insured vehicle hit by unknown claimant

