

FRAUD DETECTION

14 December 2017

Agenda



- Insurance Sector, Turkey
- Insurance Information and Monitoring Center
- Insurance Fraud Bureau, Turkey

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- *Обзор страховой индустрии в Турции*
- *Страховой Центр Информации и Мониторинга*
- *Бюро Противодействия Страховому Мошенничеству в Турции*

Insurance Sector, Turkey



- *Обзор страховой индустрии в Турции*

Insurance Sector, Turkey



Main Indicators

Written Premiums 2016

40.5 Billion TL

Life & Non-Life

Written Premiums 2017/8

29.7 Billion TL

Life & Non-Life

BES Fund Amount: **72.8** Billion TL
(Individual Pension System)

Participants Number: **6.8** Million

* by 05.10.2017

Companies Number: **63**

- Non-Life: 39
- Pensions and Life: 22
- Reassurance : 2



Turkish Lira
(TL)

1



Russian Ruble
(RUB)

15.23

Main Indicators

Written Premiums 2016

40.5 Billion TL

Life & Non-Life

Премии по
Не-жизнь и жизнь 2016

Written Premiums 2017/8

29.7 Billion TL

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Премии по
Не-жизнь и жизнь 2017/8

BES Fund Amount: **72.8** Billion TL
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Премии и количество по
пенсионному
страхованию

Companies Number: **63**

- Non-Life: 39
- Pensions and Life: 22
- Reassurance : 2

Количество компаний:
- Не-жизнь
- Пенсионное и жизнь
- Перестрахование



Turkish Lira
(TL)

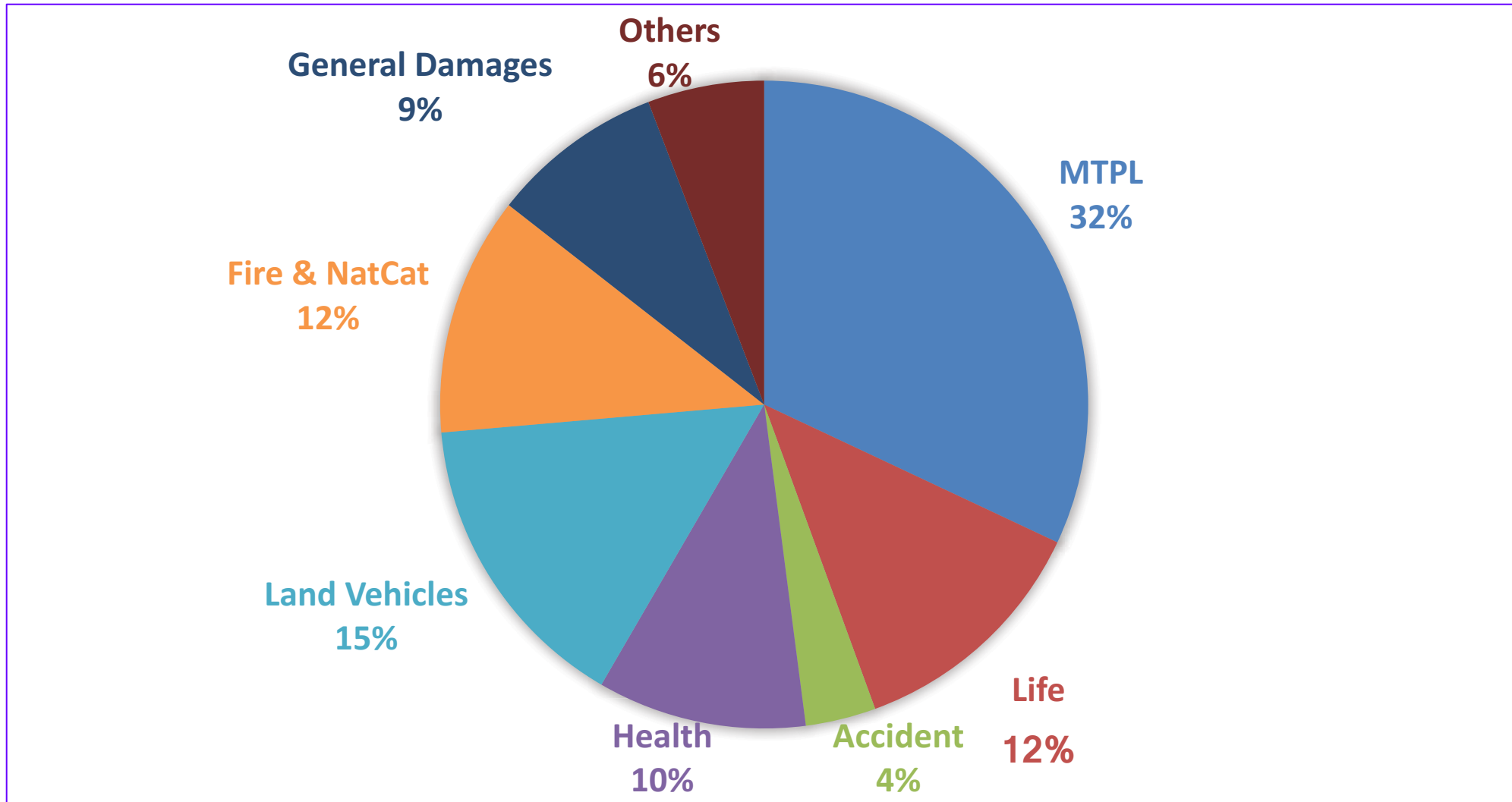
1



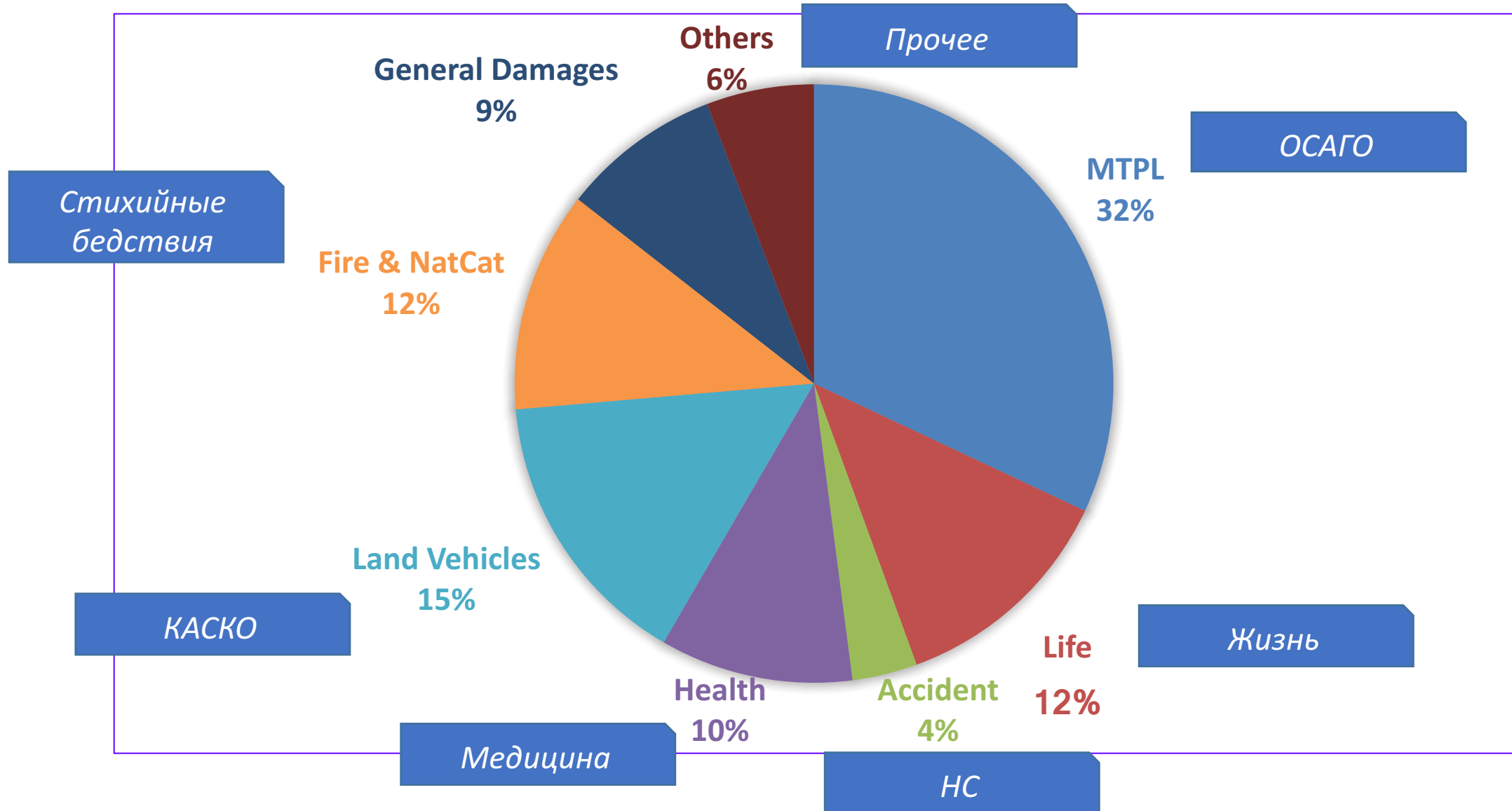
Russian Ruble
(RUB)

15.23

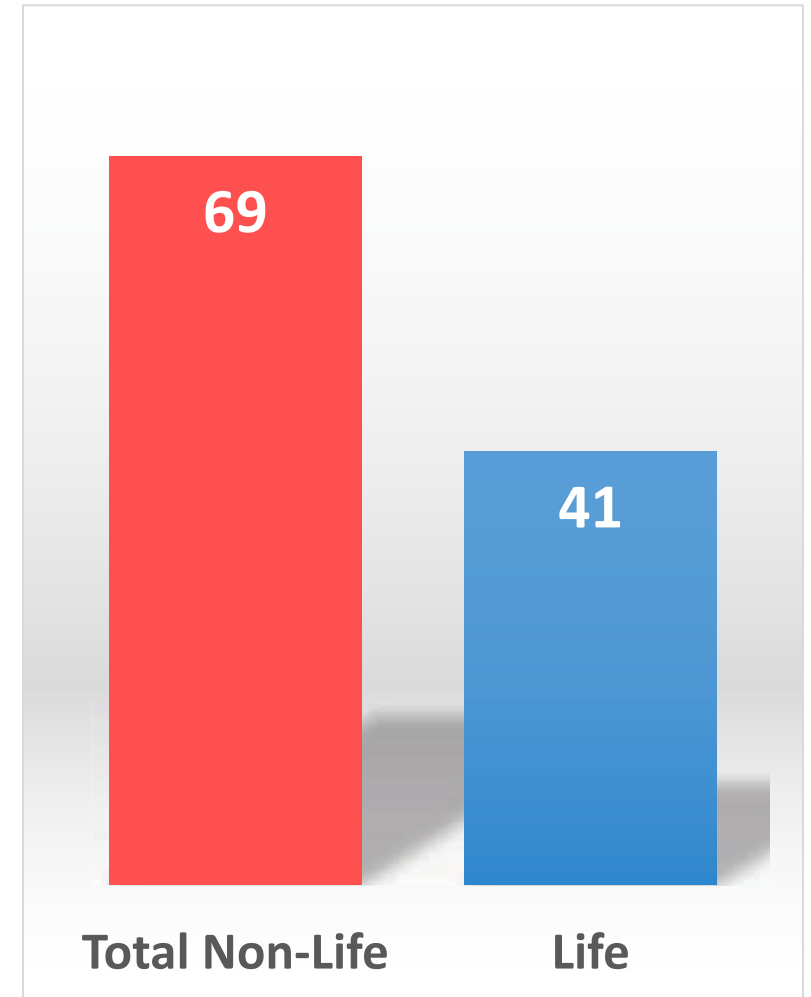
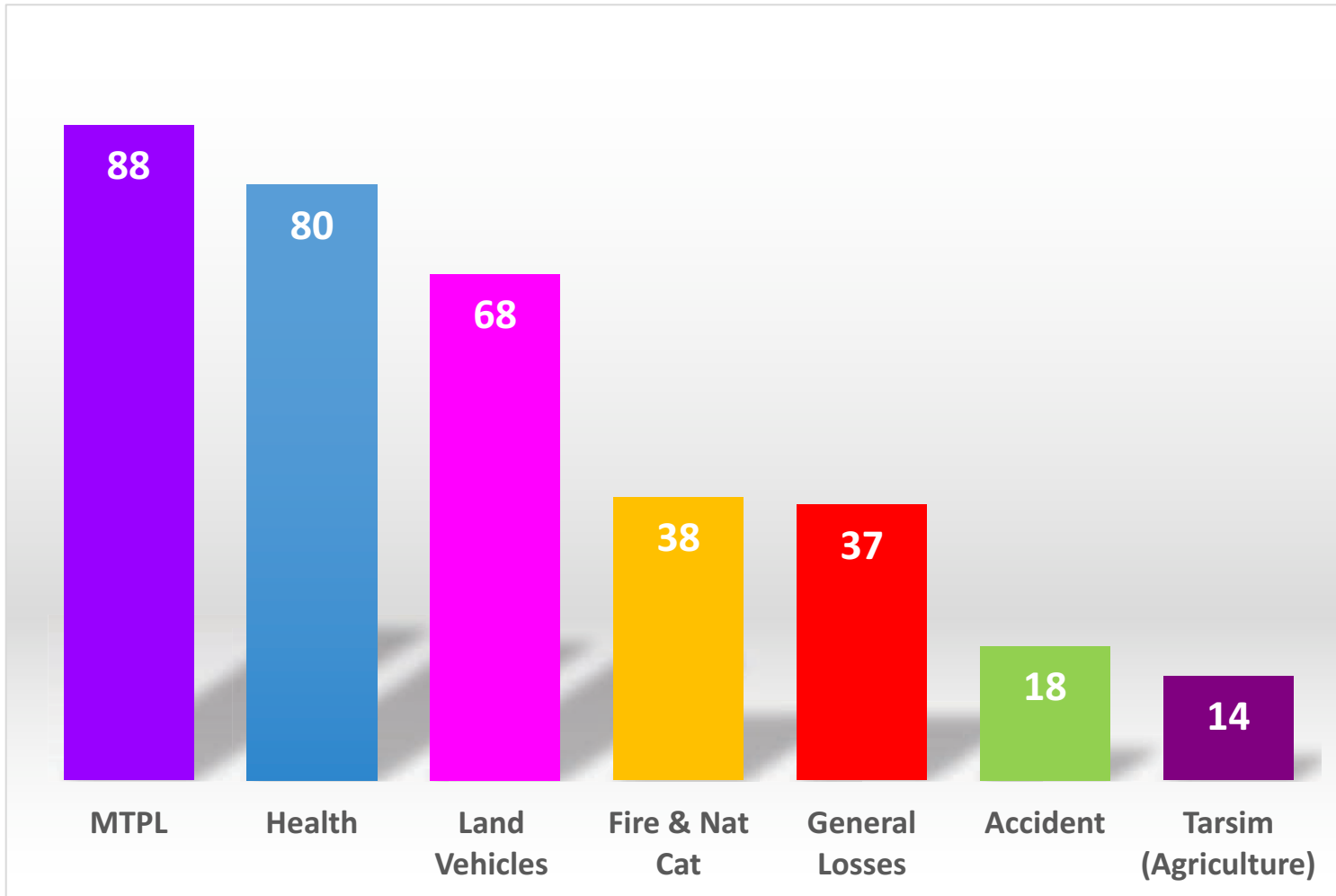
Breakdown of Insurance Premiums by Branches (2016)



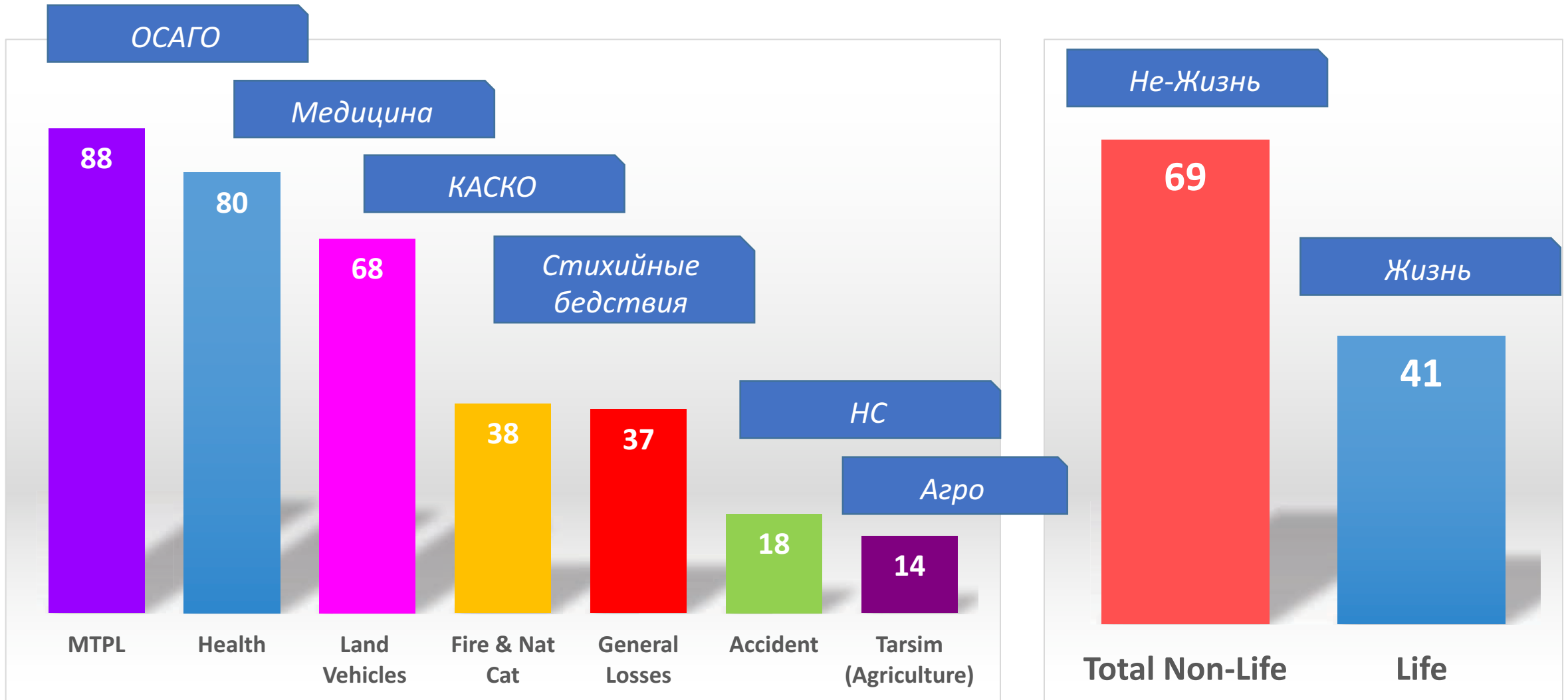
Breakdown of Insurance Premiums by Branches (2016)



Loss Ratio by Branches 2017/Q2 (%)



Loss Ratio by Branches 2017/Q2 (%)



Insurance Information and Monitoring Center

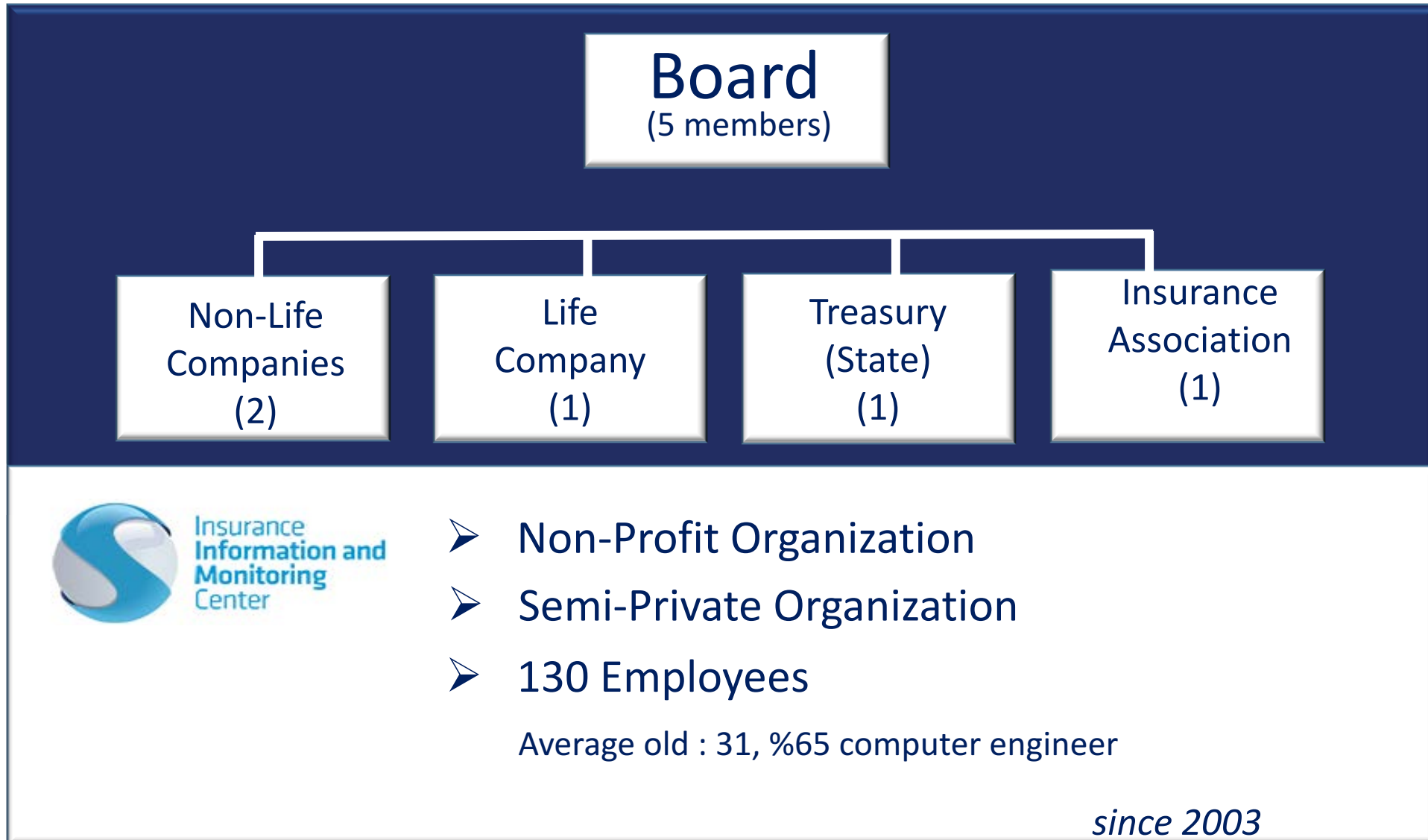


Страховой Центр Информации и Мониторинга

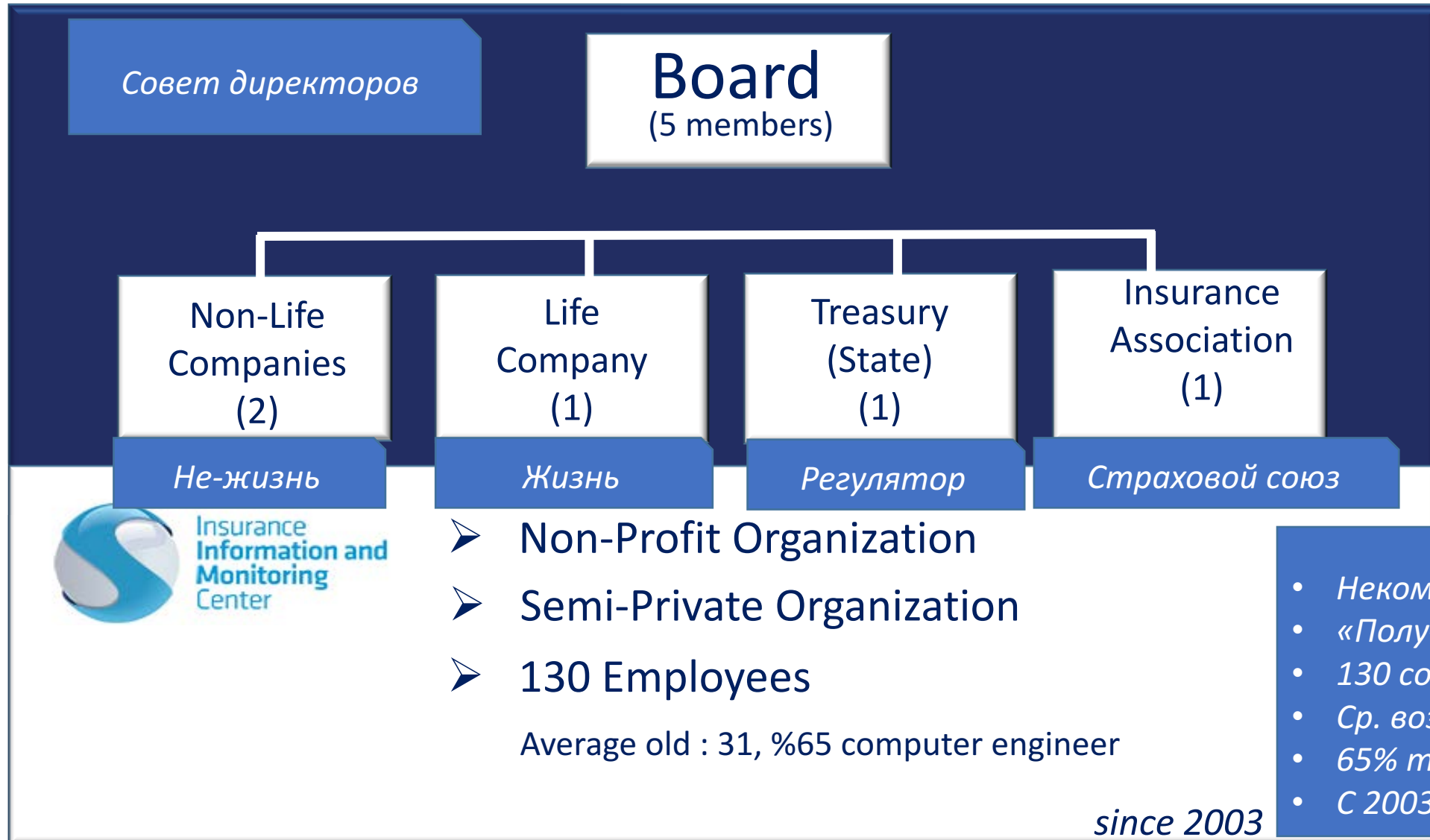
Insurance Information and Monitoring Center



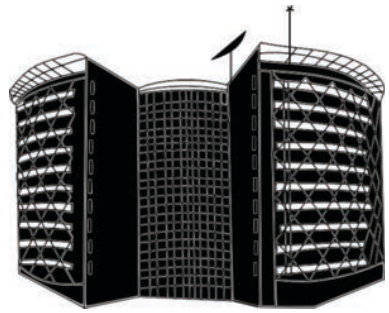
Insurance Information and Monitoring Center



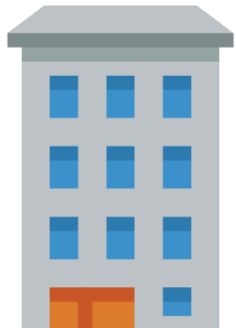
Insurance Information and Monitoring Center



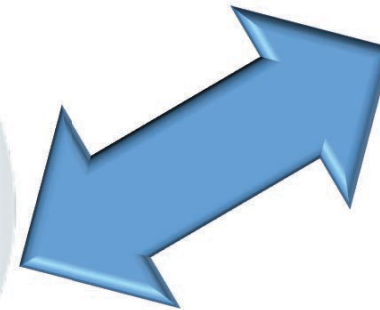
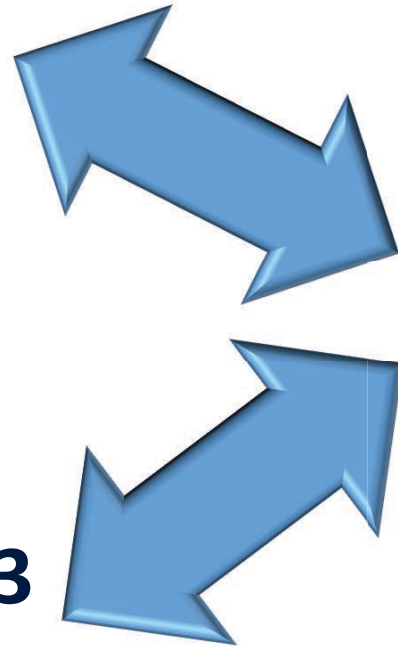
Full Integration with Insurance Sector



17
Public Institution



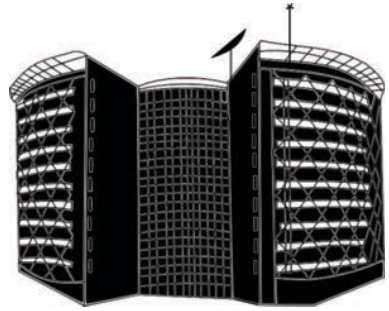
63
Insurance Companies



Citizen

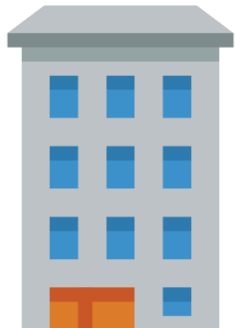
for 14 years

Full Integration with Insurance Sector



17
Public Institution

Гос. структуры



63
Insurance Companies

Страховые компании



Citizen

Граждане

for 14 years

Product and Services

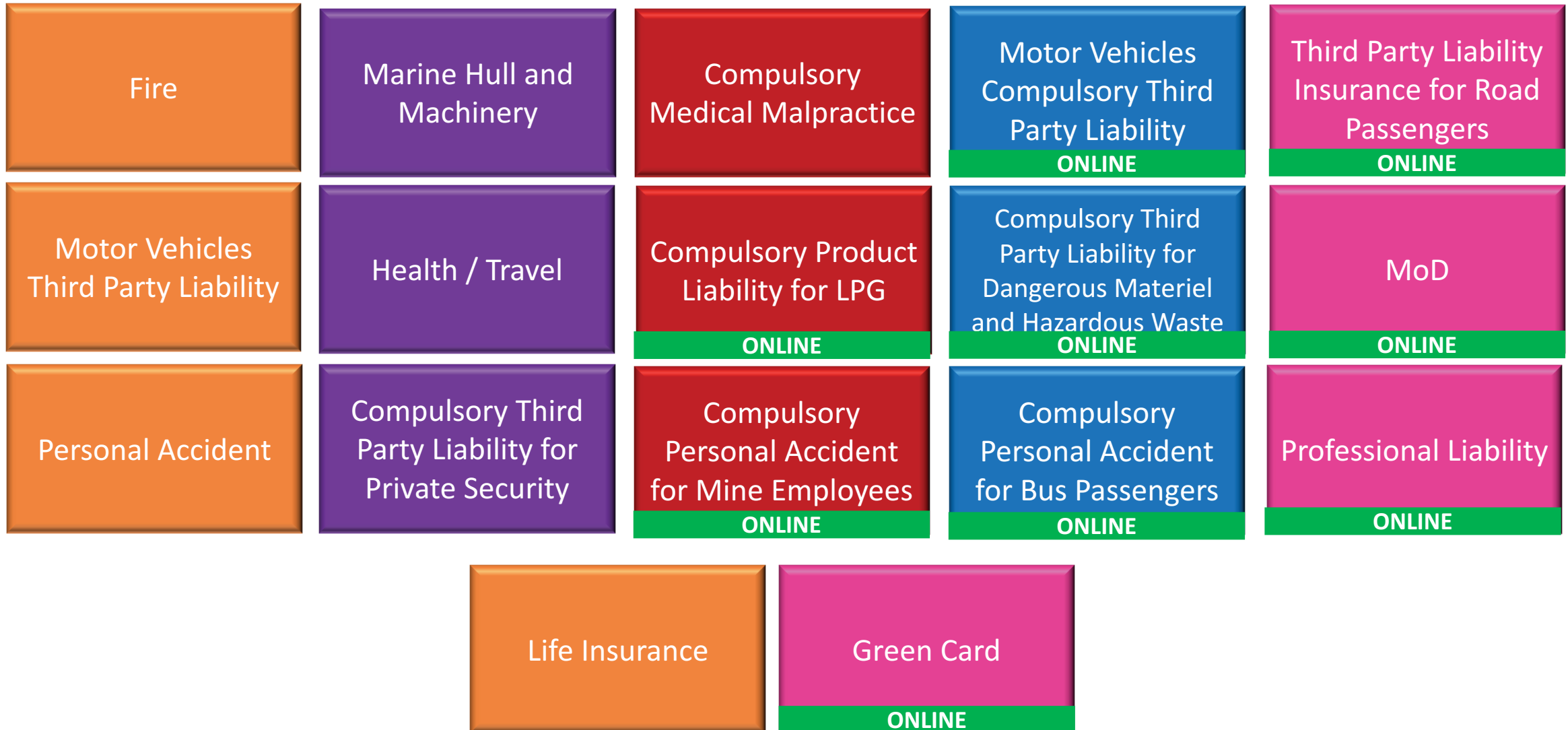


Продукты и услуги

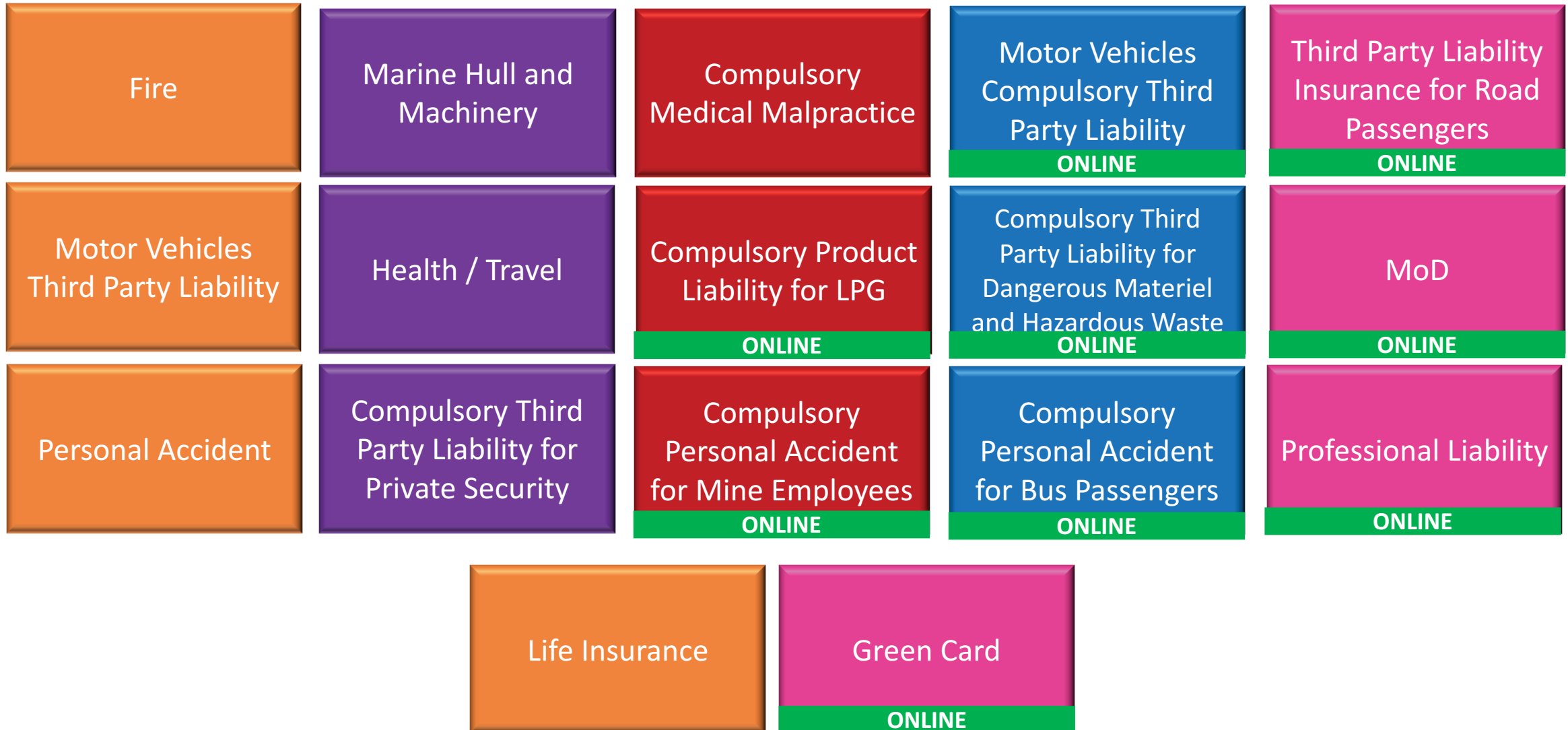
Product and Services



All Main Branches in SBM



All Main Branches in SBM



Produce and Damage Process

Traffic Offer Application

112 Emergency Accident Form

Heavy Damage

Loss Adjuster Report

Accident Report

Assigning an Adjuster

Produce and Damage Process

Traffic Offer Application

112 Emergency Accident Form

Heavy Damage

- *Предоставление информации по ценам*
- *Сбор информации от экстренных служб*
- *Информирование о тоталях*

Loss Adjuster Report

Accident Report

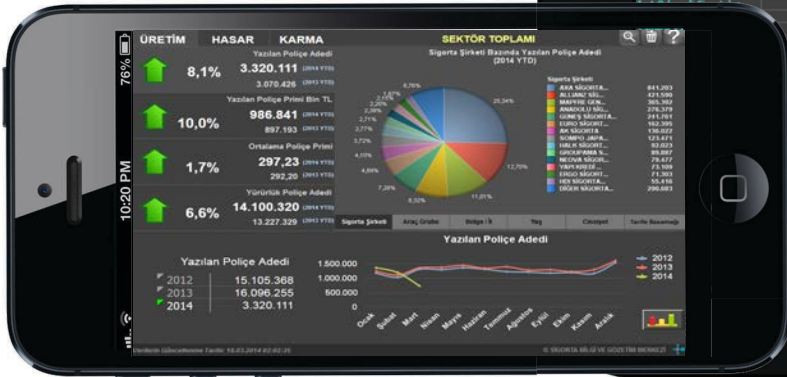
Assigning an Adjuster

- *Сбор информации от оценщиков*
- *Сбор информации о НС*
- *Назначение оценщика*

Kokpit Dashboard

kokpit.sbm.org.tr ◀◀

fast easy
instant
Sectoral analysis
everywhere

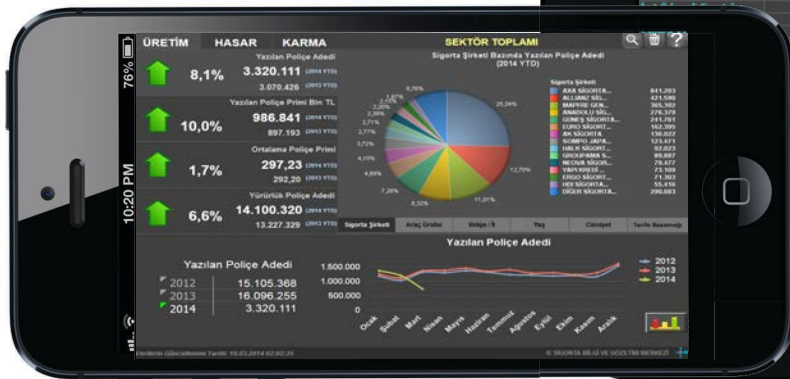


for 2 years

Kokpit Dashboard

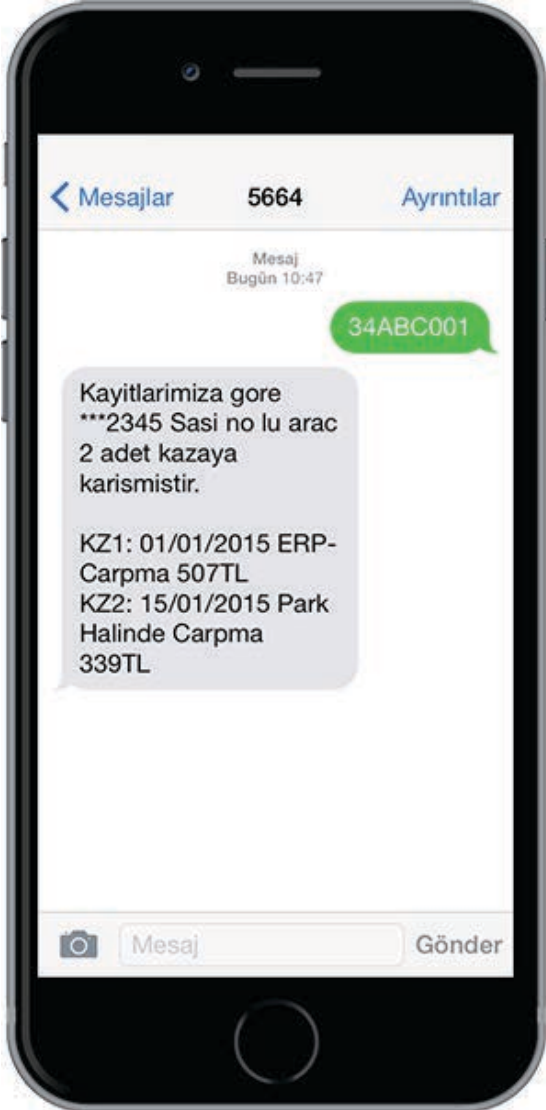
kokpit.sbm.org.tr ◀◀

fast easy
instant
Sectoral analysis
everywhere



работает 2 года
for 2 years

SMS Service Changed Parts Information of Vehicle



But it may have that from the car seems like non-daily damages
I don't know



7 ₺
1.5 €

for 2 years

SMS Service Changed Parts Information of Vehicle



7 ₺
1.5 €

for 2 years

Mobile Accident Report



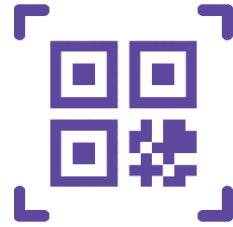
TAKE PHOTO



LOCATION CODE



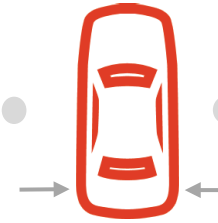
READ QR CODE



TELL ACCIDENT



CRASH POINT

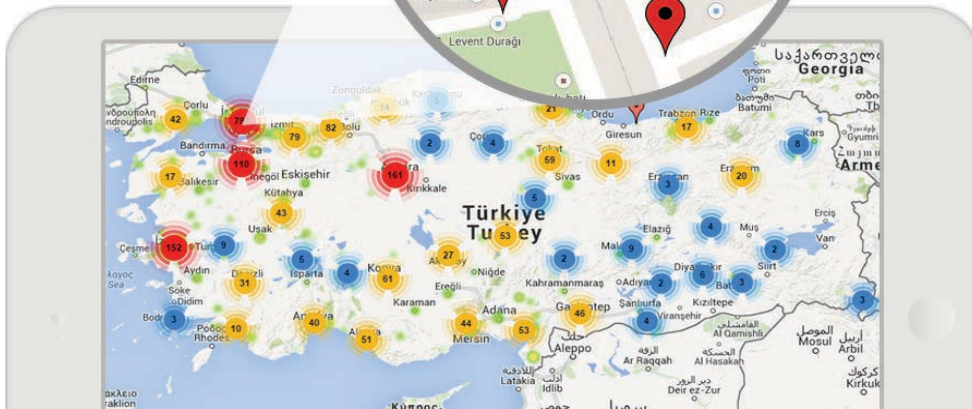
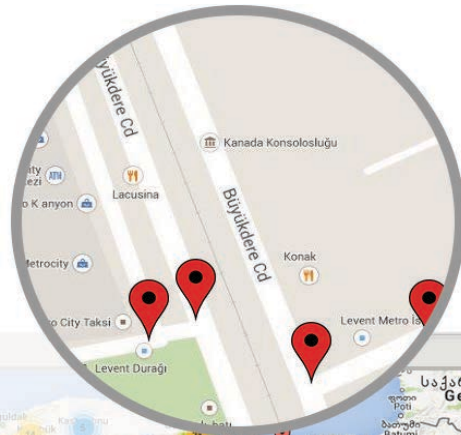


SIGN and SEND



Turkey

Discover the potential



USAGE AREA

19 million vehicles

25 million drivers

35 million smart phone

traffic accident **37** per seconds **In Turkiye**



REAL TIME TRACKING ON THE MAP

Mobile Accident Report



TAKE PHOTO



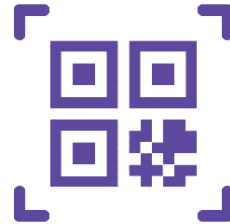
Фото

LOCATION CODE



Геолокация

READ QR CODE



QR-код

TELL ACCIDENT



Запись описания ДТП

CRASH POINT



Описания ущерба

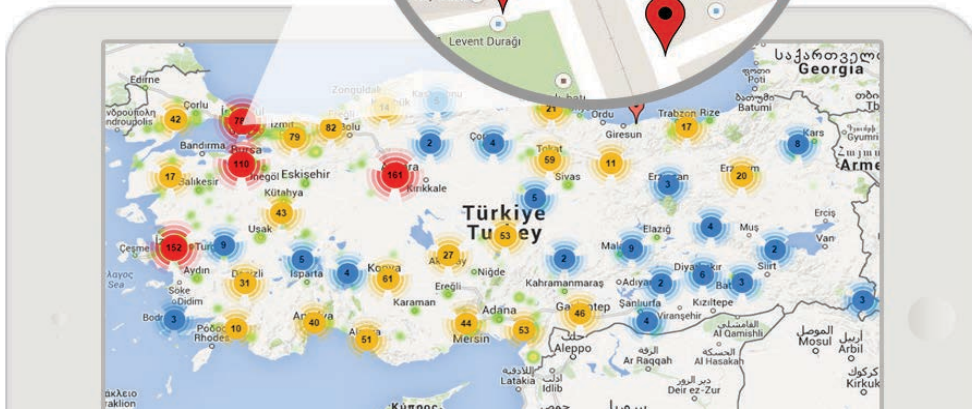
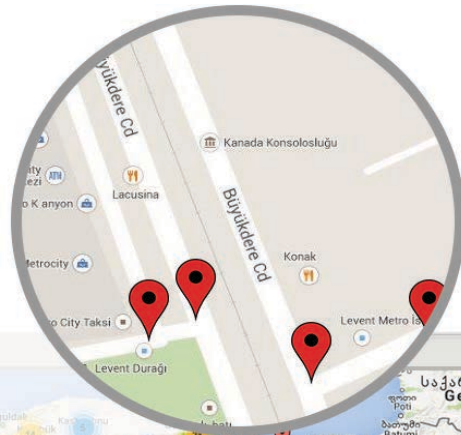
SIGN and SEND



Подпись и отправка



Discover the potential



USAGE AREA

19 million vehicles

25 million drivers

35 million smart phone

traffic accident
37 per seconds
In Turkiye



REAL TIME TRACKING ON THE MAP

Insurance Fraud Bureau, Turkey



Бюро Противодействия Страховому Мошенничеству

Insurance Fraud Bureau, Turkey



SiSEB

INSURANCE FRAUD BUREAU

Organization

Insurance Fraud Bureau established 2015, September in Insurance Information and Monitoring Center



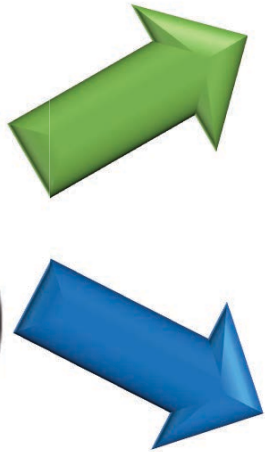
Organization

Insurance Fraud Bureau established 2015, September in Insurance Information and Monitoring Center

Сформировано в сентябре 2015 в рамках Страхового Центра Информации Мониторинга

Кол-во людей для проведения расследований

Investigation 5



Development 5

Кол-во людей для развития и поддержки системы

Channel Management



Channel Management

Страховые компании:

- Не-жизнь
- Жизнь

«Каналы»:

- Прямые
- Агенты
- Брокеры

- Страхователи
- Пострадавшие



- Полиция
- Военные

- Суды
- Арбитраж

- Страховой союз
- Регулятор

- Оценщики
- СТО, поставщики
- Помощь на дороге

Mission



Reducing financial loss



Effective cooperation



Coordination



Periodic Report



Public Awareness «Fraud is a crime**»**

Insurance Sector

Insurance Companies

Non-Life

Life and pension

Agency

Loss Adjuster

Repair-Shop

Citizen

Mission



Reducing financial loss

Снижение финансовых потерь



Effective cooperation

Эффективная кооперация



Coordination

Координация



Periodic Report

Отчетность



Public Awareness «Fraud is a crime»

Формирование общественного мнения, что мошенничество – это преступление

Insurance Sector

Insurance Companies

Non-Life

Life and pension

Agency

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Repair-Shop

Citizen

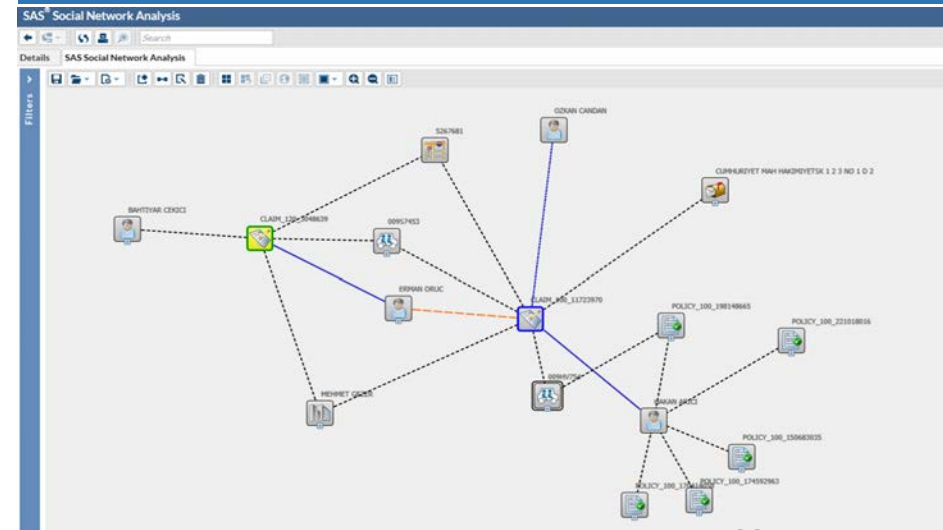
Disrupt Organized Fraud Networks



	Claims
	Address
	Vehicles
	Policy
	Accident Reports
	Insured and Driver
	Repair Shop
	Adjuster
	Agents



- 1 **Claims Score**
- 2 **Network Score**
- 3 **SNA**

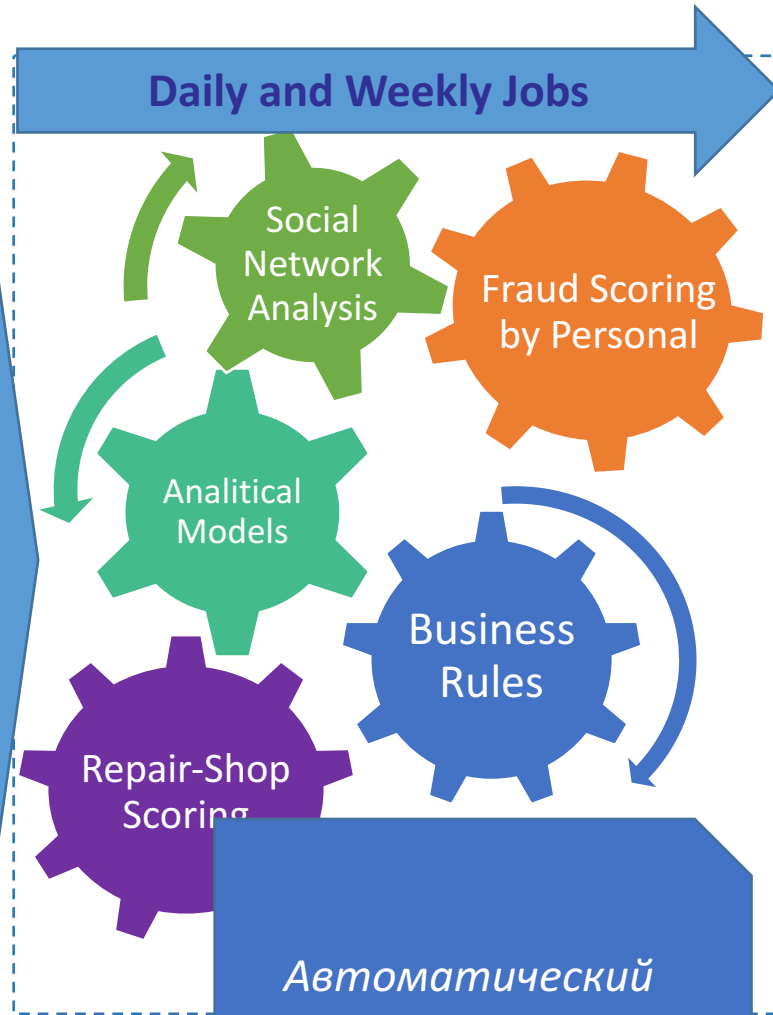


Disrupt Organized Fraud Networks



	Claims
	Address
	Vehicles
	Policy
	Accident Reports
	Insured and Driver
	Repair Shop

Сбор информации о полисах, убытках, машинах, СТО, агентах и т.д.



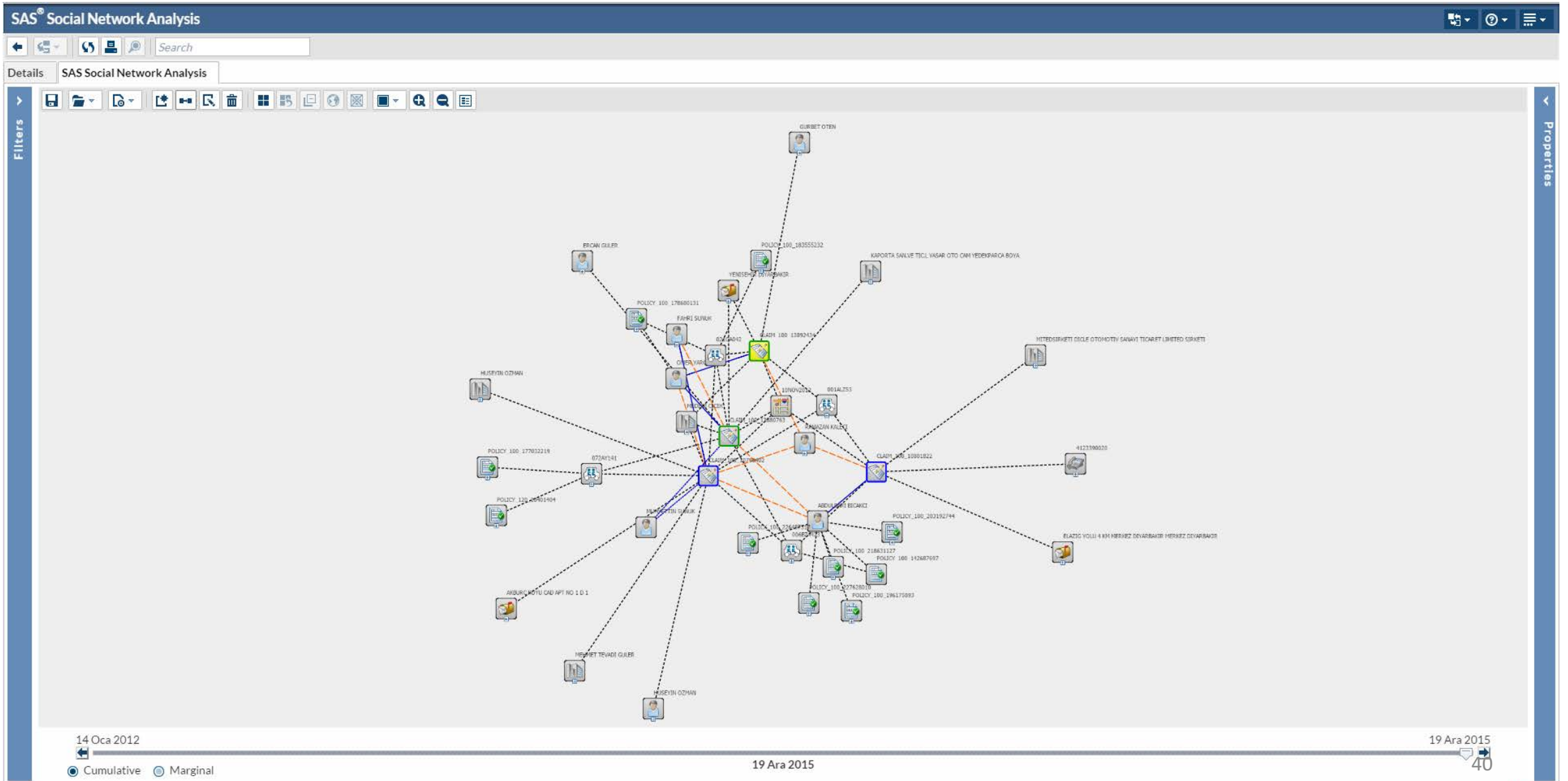
Автоматический анализ данных

- 1 Claims Score
- 2 Network Score
- 3 SNA

SAS Social Network Analysis

Оценка уровня риска и визуализация результатов

Social Network Analysis



Organized Network Process

FNOL

- Citizen,
- Insurance Companies,
- SNA,
- SiSBiS Black List
- Public Institutions

Investigation

- Analysing the data
- Detailed research,
- Searching internet and social media sites,
- Link analysis (SNA),
- Find the organized networks
- Prove the organized fraud with documents

Presecution Criminal Proclamation

- Prevention
- Detection
- Punishment



Organized Network Process

FNOL

- Citizen,
- Insurance Companies,
- SNA,
- SiSBiS Black List
- Public Institutions

Инициация:

- От граждан
- От страховщиков
- От системы
- От гос. структур
- Обновление черного списка

Investigation

- Analysing the data
- Detailed research,
- Searching internet and social media sites,
- Link analysis (SNA),
- Find the organized networks

Расследование:

- Анализ данных (внутренних и внешних)
- Анализ связей
- Сбор документов
- И т.д.

Presecution Criminal Proclamation

- Prevention
- Detection
- Punishment



Передача в соответствующие органы



Social Media Analytics

Scoring of the Social Media
Relationship between
fraudulent

Detection the network of
people involved in the
accident



Social Media Analytics

Scoring of the Social Media
Relationship between
fraudulent

*Выявление связей с мошенниками в
интернете*

Detection the network of
people involved in the
accident

*Нахождение связей между людьми в
ДТП*

SiSEB (Black-List) Report



SiSEB (Black-List) Report

Страховые компании:

- Не-жизнь
- Жизнь

Non-Life Insurance Companies

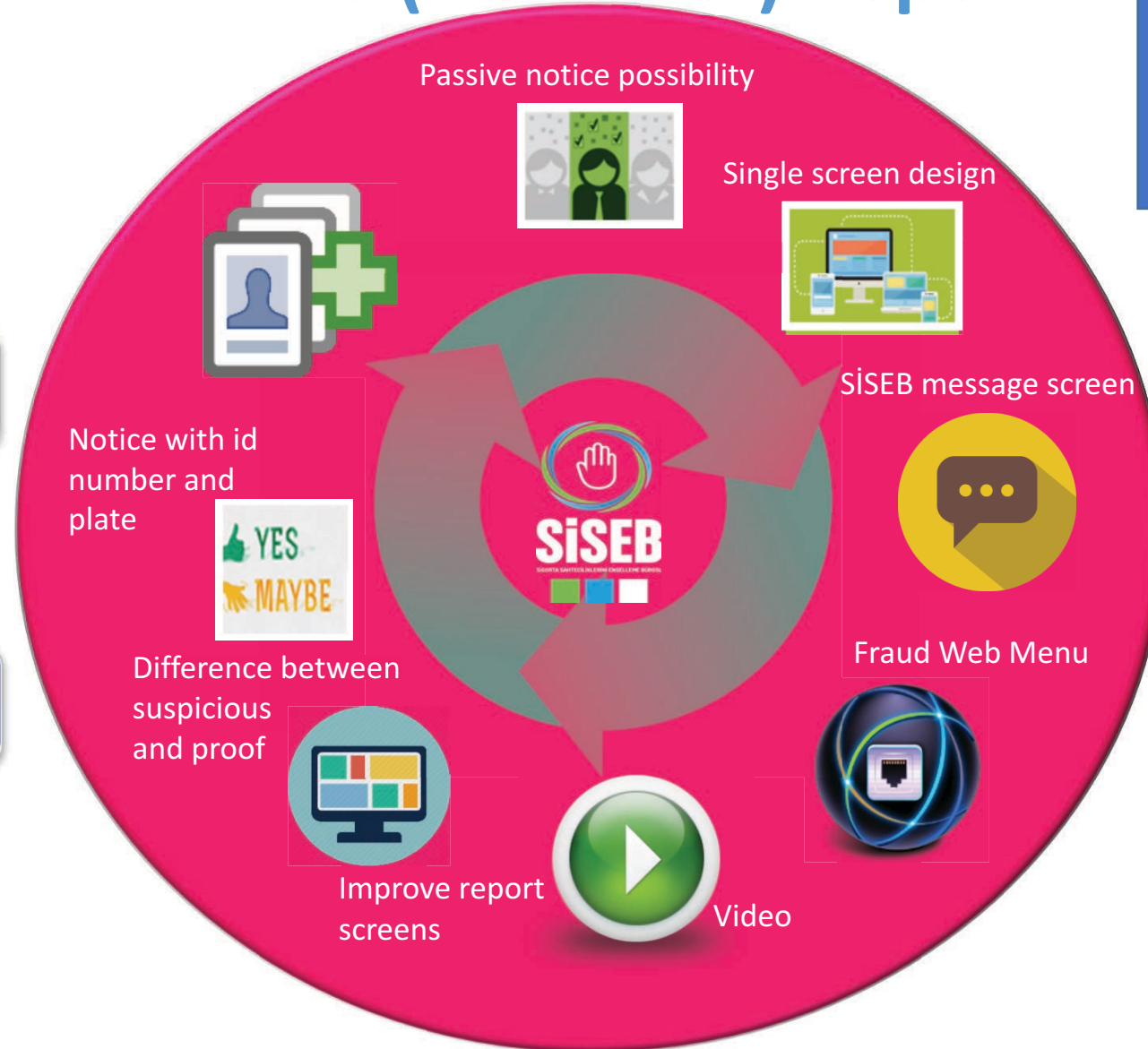
Life and Pension Companies

- Агенты
- Граждане
- Оценщики

Loss Adjuster

Agency

Citizen



Ongoing Important Projects



Fraud Analysis in Non-Motor Branches

Health

Life-
Personal Accident

Traffic Bodily
Injuries

Fire

- Define the fraud for each LoB,
- Constitute new business rules for each LoB,
- Determine the necessity of data
- Developing a road map

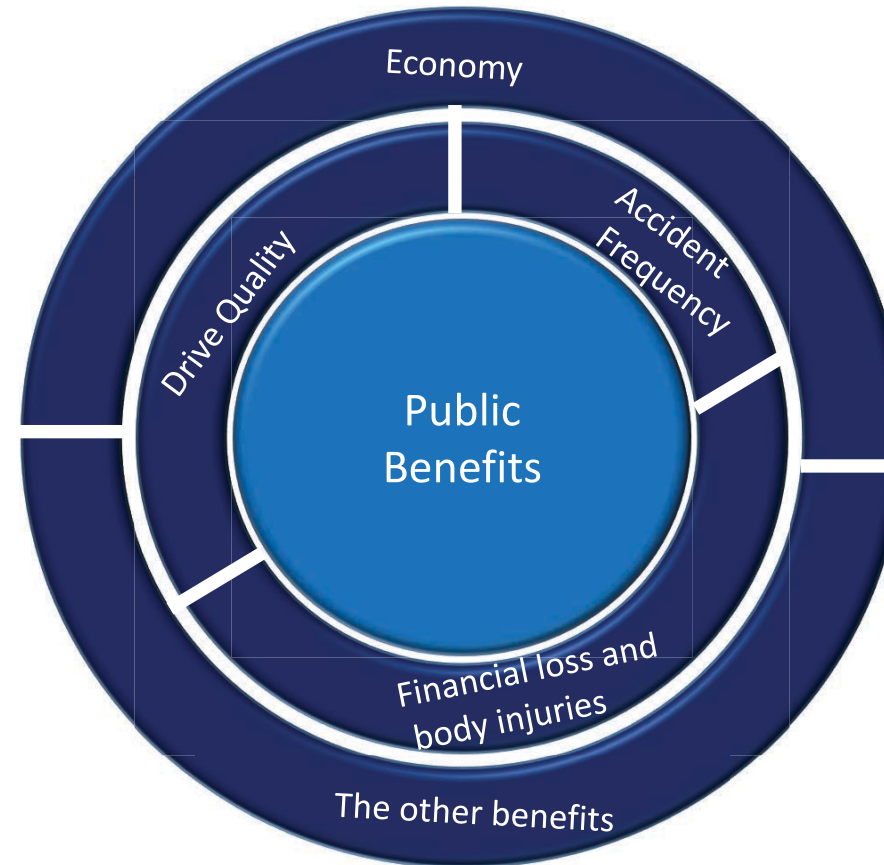
Telematics Project

Drive Quality

- To increase of drive quality in Turkey by feedback & reward them

To Decrease of Injuries and Financial Loss

- To reduce of total damage by to increase of drive quality and to decrease of accident frequency
- Faster reach to accident area and to decrease injuries and deaths by automatic accident notification



Reduce Accident Frequency

- To reduce the accident frequency by to increase of drive quality and the awareness

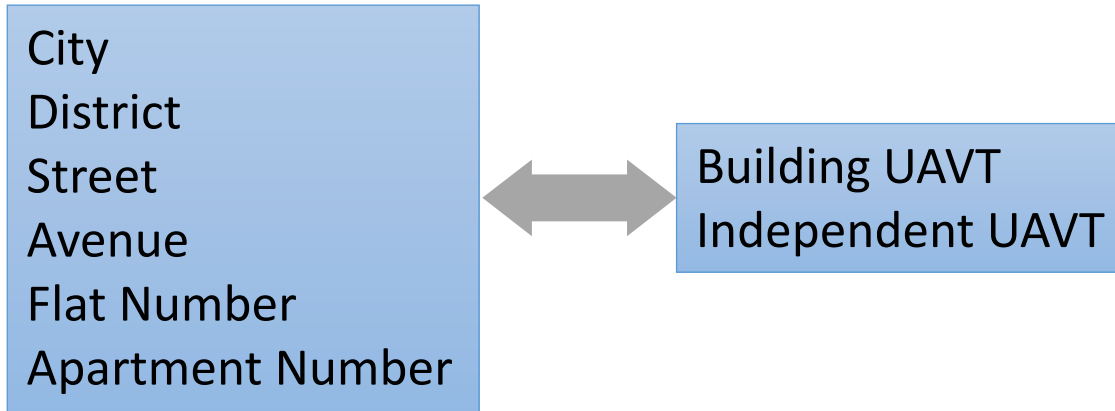
Contribution to Economy

- To reduce damage, body injuries and the cost of spare part

The Other Benefits

- To increase the public security by Vehicles Following System
- Traffic and navigation services
- Ecosystem services

UAVT(National Address Database) Transition



Scheduled Actions

- Learning UAVT code with full address
- Learning full address with UAVT
- Importing an address in UAVT format in fire policies
- Importing an address in UAVT format in all

Achievement

- Policy Follow up
- Damage Follow up
- Profit
- Prevention Fraud

Financial Score & Fraud Assessment

+ Banking Association Risk Center

- Financial score notification to insurance companies
- All customer credit information
- Financial competency
- Financial moral analysis

