

# Special Investigative Unit Results

Audit Committee  
December 3, 2024

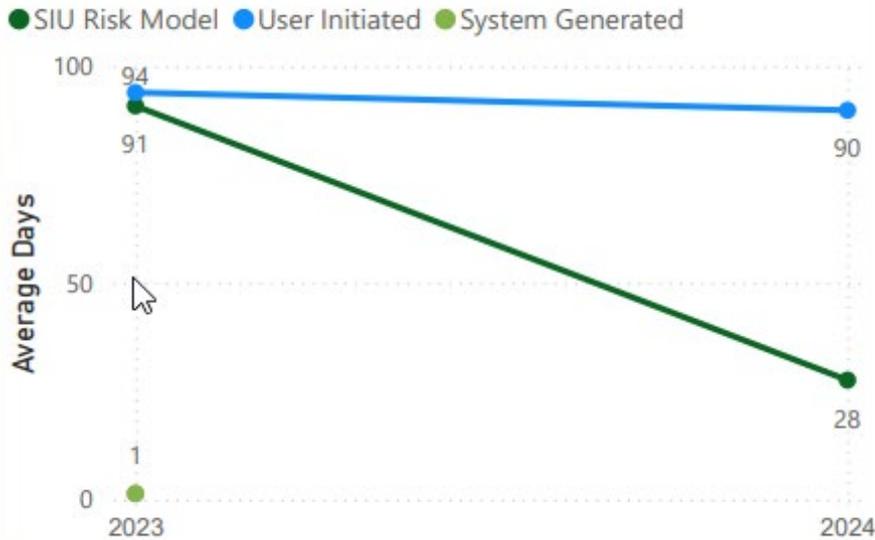
Jay Adams  
Chief Insurance Officer



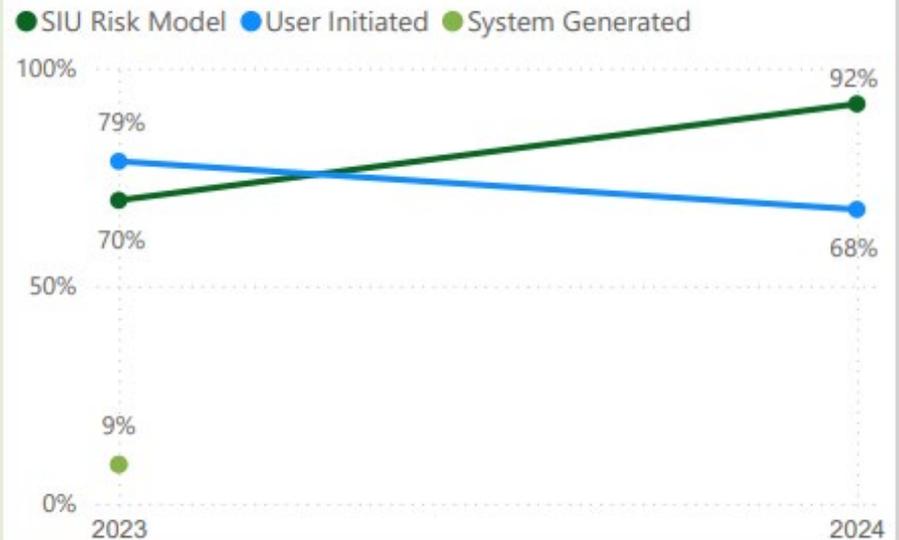
- FRISS Analytics Product Suite
  - FRISS Claims
  - FRISS Underwriting
  - FRISS Investigations
- Machine learning and rules based predictive models
  - Claims fraud involving individuals/criminal groups
  - Application fraud involving policyholders, agents, and other third parties
- Third party data subscriptions
  - Forensic Weather: Visual Crossing - **Active**
  - Public Records: Lexis Nexis – **Active**
  - Loss History: ISO ClaimSearch – **Active**
  - Aerial Imagery: GIC – **Active (Assessment Reports 1/2025)**
- Visualization Tools
  - Exports to mapping program for geographic analysis
  - Exposes individual and business entity relationships

# FRISS Dashboard (November YTD)

### Claim Reported to SIU Investigation (Avg. Days)



### SIU Referrals Acceptance Rate



**235,958**

Claims Screened



**15,456**

Claims with SIU Risk Model Triage Activity



**274**

Claims with SIU Risk Model Referral

# Questions