



TRAVELERS' CUSTOMERS ARE NOT EASY TARGETS

Investigative Services

Our organisational approach gives Travelers customers a distinct advantage over customers of other carriers by reducing their exposure to fraud and loss. We offer local expertise supported by the power of global resources. Travelers invests in significant resources to help identify and pursue civil and criminal prosecution of individuals and groups who attempt to defraud our customers. Our unique ability to **deter, detect, investigate, and collaborate** when fighting fraud helps ensure that your business will not be an easy target.

Deter

- Our commitment to proactive investigative services focuses on what matters most – protecting our customers
- We partner with the Insurance Fraud Bureau (IFB), and Insurance Fraud Enforcement Department (IFED) within the City of London Police, as well as other industry groups, to be the first alert for emerging trends
- Our industry-leading U.S. Travelers Investigative Services organisation provides access to innovative programs for proactive cargo theft and Cybercrime investigations

Detect

- Our predictive models and multi-tiered investigation services are specifically aimed at triaging each and every claim to ensure early detection of fraud, long before any payments are made
- Our team of dedicated Investigative Services professionals delivers specialised services to our customers and focus on early and proactive detection
- Our panel of private Investigators are rigorously vetted and audited to ensure compliance with regulatory practices
- Our innovative approach to investigations, coupled with proven strategies for recognising inherent fraud network patterns allow us to focus our staff and programmes on specific loss exposures
- When catastrophic or complex incidents occur, we engage our in-house resources early, including our Investigative Services team, in order to better understand and effectively manage loss exposures that impact our customer's bottom line

Collaborate

- Travelers Claim and Investigative Services professionals collaborate to bolster our system defenses and better protect and serve our customers
- We also work cooperatively with law enforcement and industry partners including the IFB and the IFED in association with the City of London Police, to assist our customers in diffusing the risks associated with fraud and loss exposures
- Our special investigation team and carefully selected countrywide vendor partners are central to the success of Travelers Investigative Services

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