The ability to make the best decisions possible, throughout the policy lifecycle, has a profound impact on both an insurers’ bottom line and the policyholder experience. The Shift Insurance Suite is a family of cloud-based Artificial Intelligence (AI) solutions which support improved decision making by insurance employees across departments.

**A Comprehensive Suite of AI-native, Insurance-Specific Decision Support Solutions**

Shift pioneered the use of AI to help insurers not only better spot potential fraud in the claims process but also make more informed decisions about how best to respond to these suspicious claims. Recognizing the insurance industry’s desire to remove friction from the claims process and move toward low-touch, no-touch, and fully automated claims settlement from first notice of loss (FNOL) through to payment, Shift applied AI to the insurance claims process. Today, Shift Claims Automation and Shift Claims Fraud Detection are the flagship products in the Shift Insurance Suite.

**Applying AI to Decisions Across the Policy Lifecycle**

The Shift Insurance Suite targets several additional processes both related to claims and across the policy lifecycle. Shift Subrogation Detection helps claims professionals more quickly and accurately identify opportunities for subrogation. Shift Underwriting Fraud Detection provides critical information useful in deciding whether to provide insurance coverage to an individual or business. Shift Financial Financial Crime Detection product supports anti-money laundering, employee fraud detection, and other compliance initiatives. Our solutions provide accurate, data-driven decision guidance and significant automation of both routine and complex tasks, leading to increased efficiency and a transformed policyholder experience and are specifically designed to integrate with, and add value to, existing core claims management systems.
The Shift Insurance Suite is comprised of:

**Shift Claims Fraud Detection**
This award-winning technology identifies individual and network-perpetrated claims fraud with twice the accuracy of other solutions. The solution makes reviewing flagged claims and taking informed, data-driven actions easier for claims handlers and SIU teams by delivering a comprehensive, prioritized set of suspicions underlying each fraud alert in a single, easy-to-navigate dashboard.

**Shift Claims Automation**
Available in two deployment models – Digital Journey and Augmented Adjustment – this solution uses AI to automate the claims process from FNOL through to final settlement. Digital Journey empowers policyholders directly, delivering a self-service claims experience. Augmented Adjustment integrates AI-supported decision making directly into the Claims Management System. Through its application of advanced OCR technology, Shift Claims Automation is particularly focused on removing the need for manual document review throughout the claims process.

**Shift Subrogation Detection**
This new addition to the Shift Insurance Suite uses AI to quickly and accurately discover opportunities to recover costs from third parties. The technology not only finds those claims for which subrogation is possible but also generates actionable cases supported by concrete evidence. Shift Subrogation Detection significantly improves on manual and simple rules-based subrogation identification processes.

**Shift Underwriting Fraud Detection**
Designed to optimize decision making at the point of sale, Shift Underwriting Fraud Detection applies AI to the policy underwriting process to detect inaccurate or non-compliant applications. Actionable alerts help to minimize fraudulent policies, avoid undesired risks, and assign appropriate premiums. Shift Underwriting Fraud Detection leverages Shift’s rich data model, sophisticated data analysis and deep insurance expertise to give the Underwriting team a complete view of the policy, policyholder and risk while highlighting anomalies.

**Shift Financial Crime Detection:**
Shift Financial Crime Detection enables insurers to better understand the status of all participants in its ecosystem, including employees, to identify and investigate potential criminal behavior, including money laundering.

Learn more about how Shift can help you automate and optimize decisions at www.shift-technology.com

**More than 100 leading global insurers trust The Shift Insurance Suite to:**
- Address critical decision making challenges
- Analyze structured and unstructured data from internal and external sources
- Apply insurance-specific artificial intelligence backed by deep data science
- Deliver results backed by insurance industry expertise

To address the decision optimization and automation requirements of the global insurance industry, Shift has built its solutions around a powerful AI decision engine that is able to analyze multiple types of structured and unstructured data provided by the insurer, the insured, and/or external third parties. Data sources may include claims handlers’ notes, photographs and other scanned images, invoices, work orders and original documents. Shift has consistently demonstrated its solutions outperform rules-based only approaches that cannot match the accuracy and efficiency provided by insurance-specific AI.