



Specialist
Investigation
Services

Innovative solutions to help validate claims & combat insurance fraud

Charles Taylor Specialist Investigation Services (CTSIS) works collaboratively with the insurance industry to provide market leading global claims validation and counter fraud services.

Our full suite of claims validation solutions includes Fraud Keeper, our proprietary Automated Fraud Detection software, our multi award winning social media and open source intelligence tool, Discovery by Charles Taylor, both of which are supported by internal and external counter fraud professionals.



Find out more

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READY, STEADY...

AI'S GONE

AI has hit full stride in claims, shifting from optional add-on to operational necessity. As complexity, fraud, and customer expectations surge, insurers face a narrow window to adopt intelligent, well-balanced automation, or risk falling behind in a race that's already underway.

Q. AI has moved fast in claims. Where do you think the market stands today?

We've passed the tipping point. AI and automation aren't "nice to have" anymore, they're central to effective claims handling. If you haven't embedded them into your operation, you're already on the back foot.

And it's happening at a time when pressure on claims teams is relentless. Claims are more complex, more severe, and more frequent. Fraudsters are getting smarter. Regulators expect more. Customers expect instant, seamless service. All of that, at once.

The reality? There's no breathing space anymore. You still need to be thoughtful about how you adopt technology, but the window to make those decisions has shrunk dramatically.

Q. How is AI changing the way claims teams operate day-to-day?

It's flipping the model entirely. Traditionally, claims has been reactive, structured processes, tight controls, handling volume as it comes in.

That model isn't enough anymore.

AI is driving efficiency in obvious areas, automated document handling, smarter workload distribution, dynamic case allocation. But the real shift is predictive capability.

We can now spot anomalies in behaviour and documentation at scale. That means identifying fraud patterns earlier and intervening before settlement. That's a game changer. It's not just about processing claims faster, it's about making better decisions earlier.

Q. Can you give an example of how this works in practice?

A good example is our AI-powered solution, Charles Taylor Detect.

It monitors incoming emails and scans every attachment. It can identify whether a document has been tampered with or even generated using AI. That's critical, because document fraud is evolving fast.

And it does this instantly, at scale. There's no way a human team could replicate that level of scrutiny across that volume.

The impact has been clear, we've increased fraud detection rates by 10% while actually reducing false positives. That balance is crucial.

Q. That balance sounds key. What happens when AI isn't implemented correctly?

It can go wrong, quickly.

If your automation is too sensitive, you flood your teams with alerts and grind operations to a halt. If it's too relaxed, you risk letting fraudulent claims slip through to settlement.

There's no shortcut here. You need clarity on your strategic objectives and how they align across the business. Without that, you end up with disconnected systems pulling in different directions.

AI is powerful, but only if it's calibrated properly and aligned with what you're actually trying to achieve.

Q. Where do people fit into this increasingly automated environment?

They're absolutely critical. Technology alone won't deliver results.

You need skilled investigators who can assess flagged cases quickly and accurately. That means investing in training, resourcing, and expertise.

Get it wrong, and the consequences are serious. Miss fraudulent claims, and you take a financial hit. Challenge legitimate ones, and you damage customer trust.

It's not about replacing people, it's about augmenting them. The best outcomes come when technology and human expertise work together.

Q. Final thought, what should claims leaders be focusing on right now?

Speed, balance, and alignment.

AI has already reset expectations, on speed, fairness, and transparency. Customers won't wait, and regulators won't compromise.

So the challenge is clear: adopt technology quickly, deploy it intelligently, and support it with the right expertise.

The race isn't coming. It's already underway and we know how to help you win it.

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