

Claims fraud incidence (worldwide): **3.58%**

Asia Pacific: 4.16%

EMEA: 2.16%

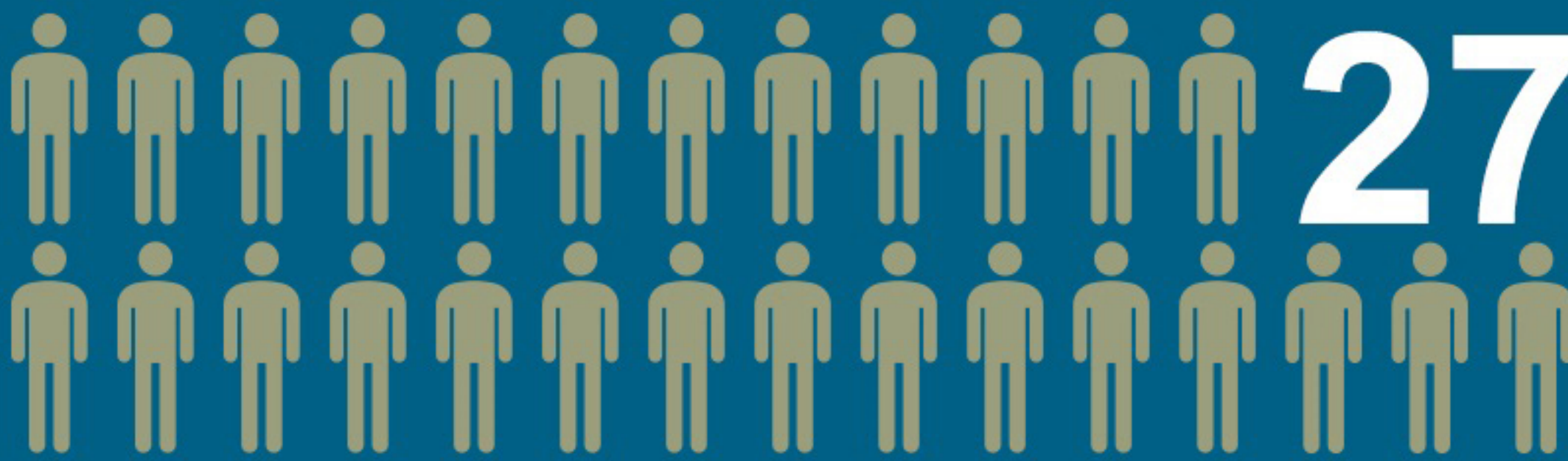
The Americas: 1.47%

Percent of applications containing fraud (worldwide): **1.38%**

Americas: 5.9%

EMEA: 2.5%

Asia Pacific: 1.35%



**27** life insurers around the world responded



Insurers identify 1 in every 30 claims as fraudulent

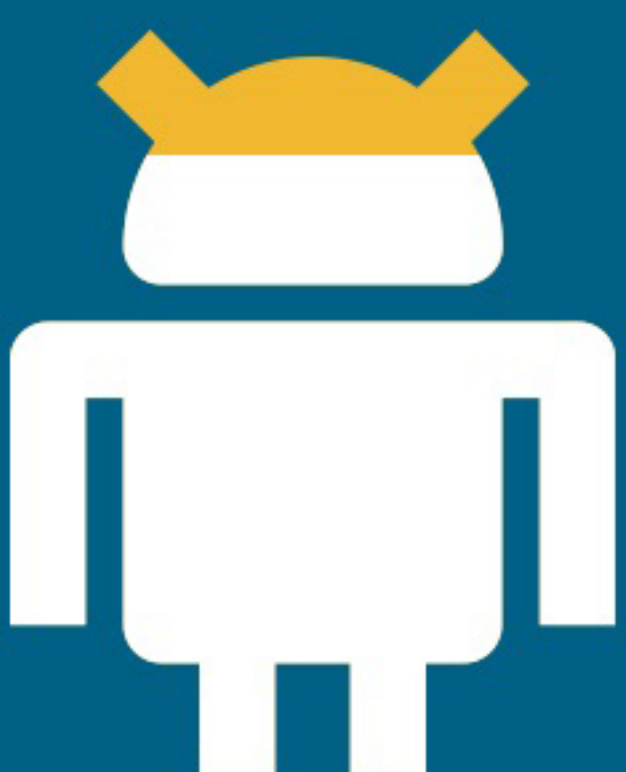
**60%**

cite death benefits as the largest source of fraud



**37%**

would rather decline a claim for misrepresentation than allege fraud



**22%**

use machine learning to detect fraud (40% in Asia)



**33%**

analyze in-force books to proactively assess potential fraud

**1.7%**

of identified fraud is prosecuted successfully

