

## **Appendix K**

### **CAR SIU File Review Process Section 2 – Commercial Policies**

The CAR Special Investigative Unit is charged with monitoring the efforts of the Servicing Carriers to control fraud. A biennial evaluation of each Servicing Carrier's Special Investigative Unit (SIU) is conducted to examine the overall SIU operation and quality of investigations.

#### **File Selection and Review**

A random sample of approximately 25 voluntary and ceded referrals from the SIU Quarterly Activity Log pertaining to claims or underwriting is selected. Files are reviewed to determine the ability of the staff to recognize potentially fraudulent claims and the quality of the SIU investigations. In addition, CAR reviews the accuracy of the savings reported to CAR. An examination of the effectiveness of the Carriers' fraud screening and the SIU referral process has been incorporated into the biennial Claims Reviews. Cases will be evaluated on the quality of investigation, timeliness of investigation, resolution, statutory requirements, and accuracy of savings. The results of these audits will be reviewed during the Commercial SIU audit.