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evolving faster than ever. This is despite the industry's greater awareness of fraud and the additional steps it has been taking to combat it. At the Coalition

that insurance fraud costs American consumers more

Fighting fraud takes a united front. As America's only anti-fraud alliance speaking for consumers, insurance companies, government agencies, and others, we seek to share knowledge and best practices amongst our industry counterparts as well as with those from other industries. By joining forces, we can engage in even more productive dialogue with consumers and policyholders about insurance fraud and what it costs them. series of articles on the topic of fraud. Featuring experts from insurance and other industries,

As fast as companies can build obstacles to prevent fraud, fraudsters will devise new methods of getting

Across the payments industry, card companies, banks, and merchants continually work together to develop and implement new standards and networkwide technology solutions aimed at preventing and detecting fraud. As global enterprises, Mastercard

enable rapid detection of emerging fraud trends to protect the banks, merchants, and consumers who rely on them.

new tool it is developing to help the life insurance

with fraud prevention experts and developers at its

and alert platform. This was the same impetus for establishing the annual RGA Fraud Conference 6

posium and RGA Fraud Conference represent great steps forward in enabling the insurance industry to

place across the payments industry today.

in the blink of an eye became the norm in the payments industry years ago. Consumers demanded immediate purchases whenever and wherever they wanted. That meant making debit and credit cards accessible to more people and accepted by more merchants, which required developing a range of new

lessly working to improve transaction security and data protection. The lesson: progress cannot move

Consumers are now making similar demands of insurers. Today's prospective policyholder expects the application process to be fast, simple, and conve-