

## MODLAN INTELLIGENCE

# Insurance Fraud Intelligence

Connected investigative context without public disclosure  
of protected implementation.

**INTENDED AUDIENCE**

Insurance carriers, SIU teams, TPAs, claims organizations, and approved enterprise partners.

This brief is public marketing and thought leadership. It does not disclose CST Protocol™ proprietary architecture, scoring logic, detection methods, thresholds, source code, confidential datasets, or unpublished invention details.

## THE OPERATING PROBLEM

Fraud-related indicators can be distributed across claim chronology, statements, vehicle information, digital sources, investigative activity, and operational systems. The challenge is not collecting the most data; it is connecting authorized, relevant context while preserving source provenance and professional accountability.

## MODLAN'S PUBLIC-SAFE POSITION

MODLAN combines investigations, claims operations, evidence discipline, and patent-pending CST Protocol™ technology to support more connected fraud intelligence. Public materials describe business value and operating principles. Proprietary architecture, scoring logic, detection methods, thresholds, source code, confidential datasets, and unpublished invention details remain protected.

## DECISION SUPPORT, NOT AUTONOMOUS ADJUDICATION

Technology can help surface relationships, chronology, and context that merit attention. Investigative and claims decisions remain subject to qualified professional review, organizational policy, lawful authority, and appropriate documentation.

# PUBLIC OPERATING PRINCIPLES

- 01** Connect authorized context across claims, investigations, vehicle intelligence, and digital research.
- 02** Preserve provenance so source, timing, handling, and limitations remain explainable.
- 03** Separate observed facts from analytical interpretation and professional conclusions.
- 04** Use controlled disclosure for deeper CST Protocol™ demonstrations and technical briefings.

## NEXT STEP

Explore public CST Protocol™ content at </cst-protocol> or request a confidential briefing at </confidential-briefing>.