

# The Power of Voice to Identify Defense Base Act (DBA) Fraud



## Problem

It is no secret that Third-Party Nationals (TPN), specifically linguists, are causing ballooning case development in Defense Base Act (DBA) workers compensation claims. Industry estimates put the cost of excessive claims at over \$200M per year. However, it has been hard to stop fraud without alienating current, trustworthy clients and risking fines and penalties.

- In 2019, there were more than 49,000 contractors hired and deployed overseas.
- For every DoD contract, customers must move quickly to fill billets or face steep penalties.

## Solution

Quickly screening large numbers of applicants for risk before they are hired and also early in a claims process is what Clearspeed Verbal™ does best. The solution is based on applicants answering a brief and automated phone questionnaire with simple YES or NO questions. By incorporating our questionnaire as part of your interview process, you can fast-track trustworthy applicants through the screening process while highlighting those who warrant additional verification.

Clearspeed Verbal voice analytics product delivers a powerful vetting solution for fraud, security, and safety risk assessment screening. By providing unique risk alerts based on an individual's vocal responses to our automated questionnaire, Clearspeed can quickly and effectively clear the low-risk majority, while identifying potential high-risk responses. The interview can be conducted in any language and at scale.

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**49,000<sup>1</sup>**  
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deployed overseas

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**\$200M**  
in estimated insurance  
fraud per year (based on  
Clearspeed internal research)

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<sup>1</sup> DoD staffing numbers obtained from  
Congressional Research Service 2019 Report on  
Staffing Levels: <https://crsreports.congress.gov>



Individuals with a high-risk level may require additional follow up based on the specific question and the overall risk profile of the company. A sample question might be:

- Did you purposely provide any false or misleading information on your claim?

## **Benefits of Working with Clearspeed**

### **Target Only High Risk Applicants**

Through analysis of the responses, a low-to-high risk level is assigned. Those flagged as high risk by Clearspeed Verbal are worth spending the time to investigate further. Combine our risk screening questionnaire with other verification tools to make an informed, human-based decision.

### **Fill Billets Faster, While Lowering Claims Costs**

Add Clearspeed Verbal to the front end of the deployment screening process to stop the TPN fraud problem BEFORE a loss occurs by identifying the high-risk applicants potentially inflating or fabricating workers compensation claims.

### **Work with Our Experts to Design a Program**

Our Customer Success Team members are experts at designing and implementing the Clearspeed voice analytics technology to meet your objectives of filling billets faster and lowering claims costs.

### **Complete Questionnaires and Analyze Results**

Our Customer Success Team is with you every step of the way. Once your questionnaires are completed, we will review the results with you to help you analyze the risk indicators in context.

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## **About Clearspeed**

Clearspeed™ voice analytics technology provides unique risk alerts based on an individual's vocal responses. It can be quickly and effectively applied for fraud, security, or safety risk screening to clear the low-risk majority while identifying potential high-risk responses that are often missed. Leading global corporations and government organizations use Clearspeed to build trust in their people and vetting processes in hiring, claims, applications, insider threats, compliance, and workplace safety. [www.clearspeed.com](http://www.clearspeed.com)

Clearspeed was formerly AC Global Risk

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