

Unemployment Insurance Fraud

Quickly Identify and Prioritize Fraudulent Claims for Recovery

COVID-19 put millions of Americans out of work. The rapid increase and sheer volume of unemployment benefit claims resulted in an estimated \$89 billion dollars in fraudulent unemployment payments being issued. States have addressed the increased claim volume and fraud risk through a variety of measures, including investing in new technology, improving processes, and hiring third-party program administrators. To supplement these efforts, Aon convened its leading cyber solutions team with deep expertise in working with the public sector to help states recover already disbursed fraudulent unemployment insurance funds.

Proven Forensic Analytics Help Improve Loss Recovery Outcomes

Leveraging our wealth of experience conducting cyber and fraud investigations, as well as conducting transaction lookbacks, we have developed proprietary workflows to create a “digital roadmap” designed to help states go after fraudulent funds. This approach allows states to prioritize the approach and law enforcement to improve loss recovery outcomes related to the clawback of stolen funds. Our investigative capabilities differentiate Aon from our peers and enable us to successfully support existing third-party program administrators. In addition, our solution requires limited support from agency staff and is designed to protect the confidentiality of applicants.

Low-risk Pricing to Maintain Fiscal Responsibility

Aon offers a performance-based model for this solution, reducing the upfront costs and mutually aligning overall project outcomes. Aon created this unique pricing model with the understanding that states maintain fiscal responsibility to their taxpayers, and that it is critical to track fraudulent claims as quickly as possible.

Easy to Implement Process

Using our forensic data analytics capabilities, we prioritize claims based on risk and recoverability. Starting with multiple data sets, Aon applies proprietary workflows to large sets of claims in order to prioritize those claims for further investigation and review. Our team of forensic investigators determines the likelihood that a claim is fraudulent, which assists law enforcement and, ultimately the state, increase both the speed and amount of recoveries.

Recovering Fraudulent Funds



Collect all relevant data for analysis & enrichment



Apply advanced proprietary data analytics across all data



Identify, detect & investigate potential fraud



Escalate suspicious actors & transactions to pursue recoveries

Aon's Public Sector Partnership

For over 40 years, Aon has supported public entities globally, including more than half of the US states, over one hundred large municipal governments, and dozens of the largest transportation and public utility authorities across the United States.

Aon's Public Sector Partnership (PSP) comprises a dedicated team focused on developing innovative solutions to help governmental entities and other public institutions strengthen cybersecurity resiliency, reduce budget volatility, and protect the delivery of critical programs, services and functions.

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About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.