



CASE STUDY



Fortune 100 Insurer Cuts Wasteful T&E Spend and Changes Employee Behavior with Oversight

Industry: Insurance

Sub-Industry: Insurance

Revenue: \$126B



Client Overview

A Fortune 100 insurance company uses Oversight to keep a close eye on its Travel and Expense (T&E) spending.

With more than \$100M in annual T&E spend, 1.2M transactions, and 9,300+ employees submitting expenses, the team needed a way to spot real issues quickly and keep people following policy - without hiring more auditors.

The company has worked with Oversight for six years, steadily shifting its audit program from "catching problems after the fact" to preventing issues, working more efficiently, and changing behavior.

The Challenge

As T&E spend grew, the audit team struggled to keep up:

- Rising transaction volume made it harder to see which issues really mattered.
- Too much time was spent checking low-risk items.
- The same types of mistakes kept happening, showing a need for better employee guidance.
- Leaders wanted a clearer view of where money was at risk and which groups needed more support.

They needed a way to cover all spend, focus on the right issues, and hold people accountable without adding headcount.



The Oversight Solution

Oversight helped the insurer redesign its T&E audit program around three simple ideas:

1 Find the right problems, not just more problems

Oversight reviewed every T&E transaction and flagged 58,595 items that looked out of policy or unusual. Instead of giving auditors a long list to sort through, Oversight highlighted the riskiest and most likely true issues first.

2 Make audit work count

With clearer groupings and on-screen cues, auditors could move faster and focus on what mattered most. They reviewed 83% of all flagged items, a far higher rate than most large companies, because the work was better targeted and less repetitive.

3 Use communication to change behavior

When Oversight spotted a problem, employees received simple, direct messages explaining what went wrong and how to fix it next time. This made policy education part of the normal process instead of a one-off training.

Results

Real dollars protected

Oversight helped the insurer flag \$6.94M in out-of-policy or questionable T&E spend, including:

- **\$164K** recovered back to the business
- **\$194K** in excessive out-of-pocket spend flagged and corrected
- **\$2.29M** in missing-receipt expenses where the team later secured proper documentation

More value from every audit hour

- The audit team achieved a findings rate of nearly 30%, showing that time spent reviewing expenses was far more productive.
- Auditors spent less time on low-impact items and more time on issues that actually moved the needle.

Proof of behavior change

- Employees who received Oversight-driven outreach submitted cleaner expenses over time.
- The gap between those who received communication and those who didn't shows that Oversight doesn't just detect - it shapes better spending habits.

Efficient at scale

Even while reviewing more items and more employees than peers, the audit team kept its workload manageable. Oversight's automation and prioritization meant no extra headcount was needed to cover a complex, high-volume program.

Conclusion

By pairing Oversight with strong internal governance, this Fortune 100 insurer strengthened its financial controls, improved audit performance, and changed employee behavior - without increasing operational workload.

See how Oversight can help your organization reduce risky spend, lighten audit workload, and build better spending habits.