

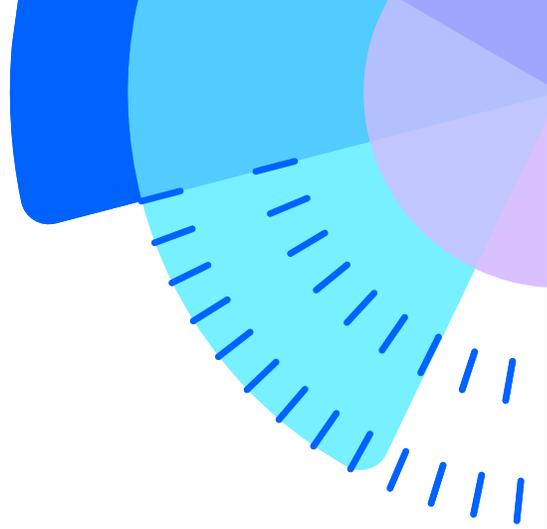


# Smarter Investigations, Stronger Recoveries

Verisk & Legentic Solutions

February 11, 2026





# Today's presenters



**Brian Panebianco**

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Verisk Anti-Fraud Solutions  
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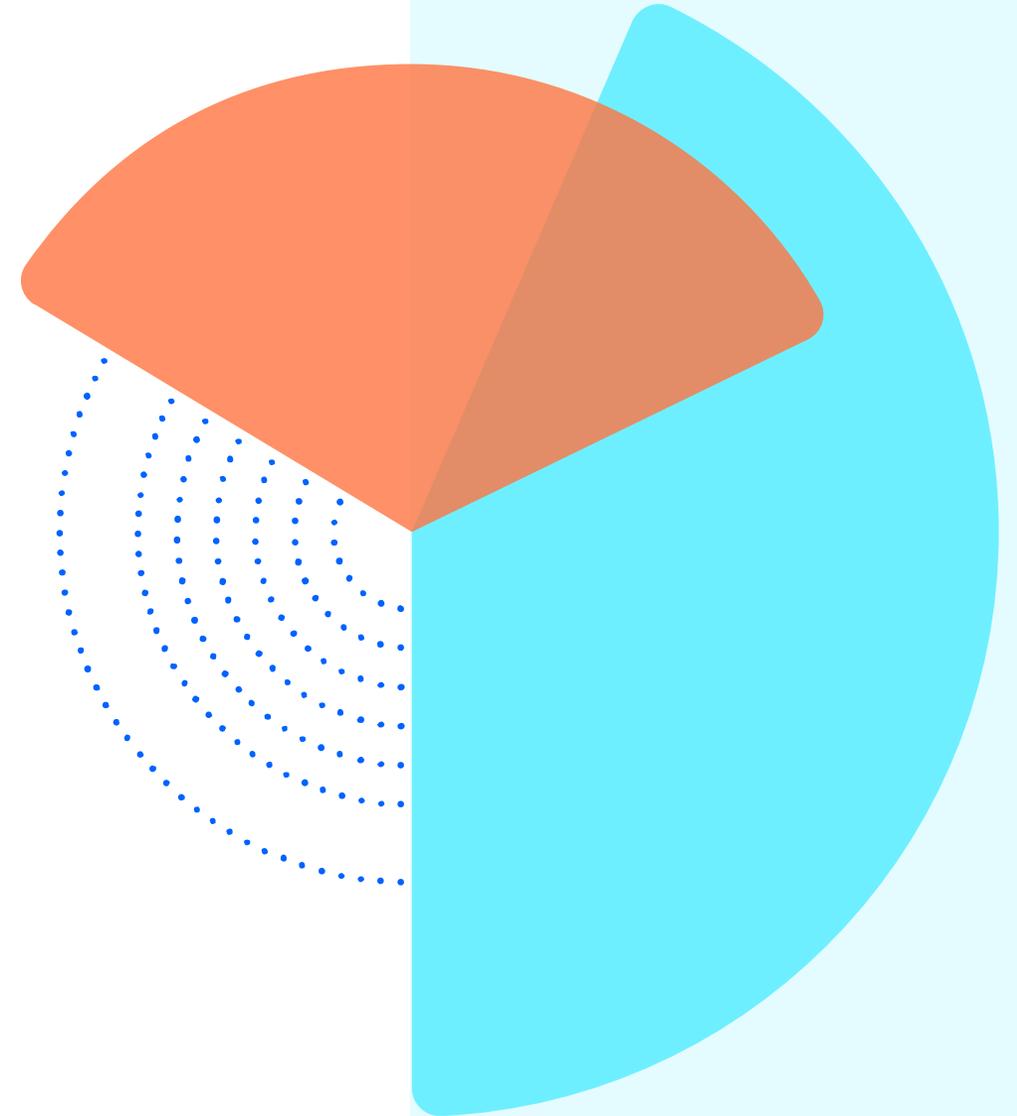


**Shay Gause**

Senior Director  
Verisk Anti-Fraud Solutions  
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# Agenda

- 1 Verisk ClaimSearch ecosystem**  
What we will deliver & how we will make it happen
- 2 Industry challenges**  
Financial Trends
- 3 Digital Commerce Detector**  
Real-Time Digital Fraud Intelligence
- 4 Digital Asset Finder**  
Turn missed opportunities into Recovered Assets
- 5 Next steps**  
If you're interested, we can provide a claim analysis



# Verisk ClaimSearch Ecosystem

Verisk is building a collaborative partner ecosystem to deliver integrated internal and external solutions—seamlessly and intelligently—to our customers

## What the Ecosystem Will Deliver

Frictionless Access to Innovation

Instant Vendor Connectivity

Smarter Data Fusion

Unified Experience



## How We'll Make It Happen

ClaimSearch as the Industry's API

Partner Choice & Flexibility

Trusted Data Collaboration

Seamless Interoperability

# The Challenge

## American Households are facing increasing financial pressures

- According to the Wall Street Journal an estimated 1.73 million vehicles were repossessed last year, the highest total since 2009.
- Financial pressure can drive even honest individuals to questionable decisions.
- Verisk links critical signals to rapidly identify and triage high-risk claims.
- Detecting these behaviors at scale requires advanced tools.

*Our solutions—Digital Commerce Detector and Digital Asset Finder—deliver insights across both ends of the process, enabling early detection and driving recovery.*



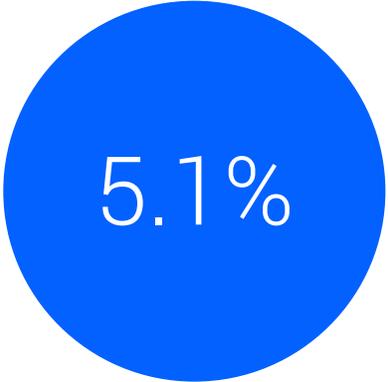
# The challenge you face

What do these have in common?



\$749

Average new car payment  
in Q2 2025; \$529 for used cars



5.1%

Americans with auto  
loans that are delinquent



\$50K+

Average payout when a  
2022-2024 vehicle is stolen

Sources:

[Average Car Payment in 2025 \(Experian\)](#)

[HLDI Insurance Report : Whole vehicle theft losses, 2022-24 Passenger Cars, Pickups, SUVs, and Vans](#)

[5.1% of Americans With Auto Loans Are Delinquent | LendingTree](#)



Legentic is a global digital intelligence company providing investigators, insurers, banks, and law enforcement with cutting-edge technology to detect fraud, track assets, and uncover financial crime.

Monitors nearly **60 platforms across** diverse selling channels:

- Auto marketplaces
- Second-hand goods sites
- Social & niche platforms

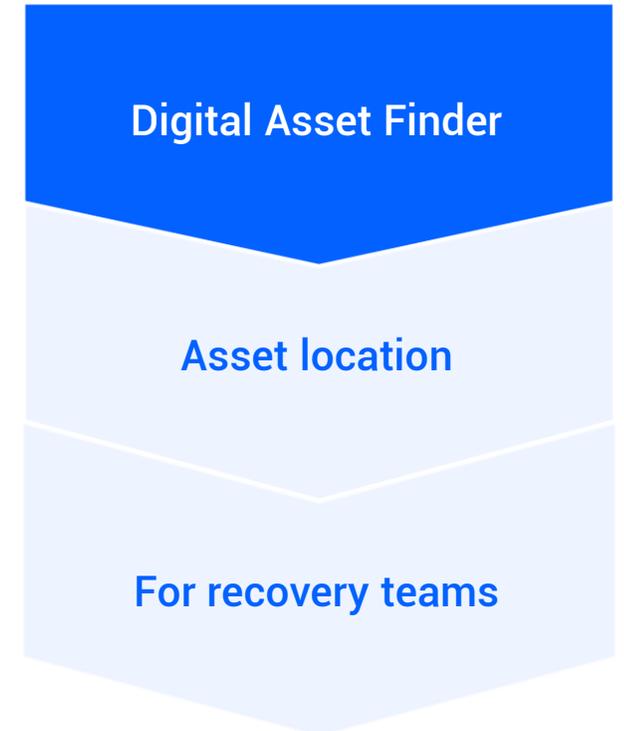
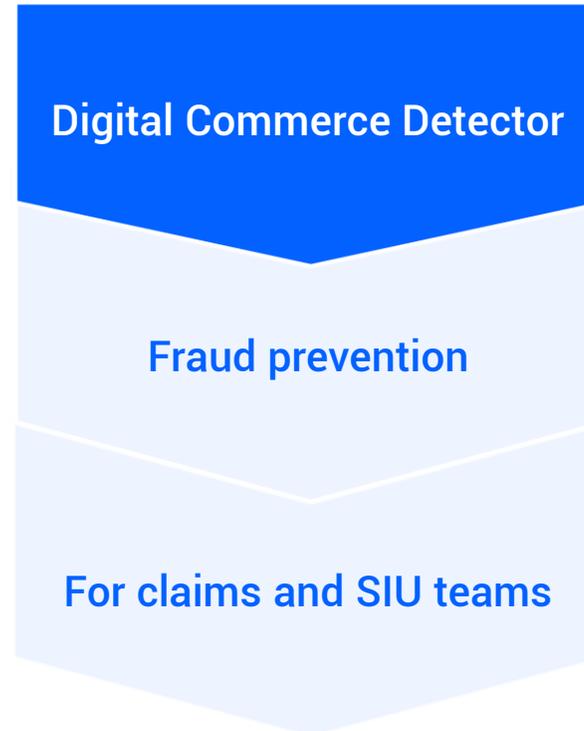
Archives all activity into a searchable database

**8B+** open-source data points indexed for deep fraud detection



# ClaimSearch solutions powered by LEGENTIC

- **Two innovative solutions** for total theft, fire, and water loss claims
  - Focused on high-value assets such as autos, equipment, and more
- **Automation at scale** enabled through **ClaimSearch integration**
  - Streamlines processing and enhances efficiency across claims workflows



# Digital Commerce Detector powered by Legentic



# Digital Commerce Detector

## Uncover Hidden Motives with Automated Discovery

Digital Commerce Detector, powered by Legentic and fully integrated into ClaimSearch, uncovers suspicious digital activity tied to a claim from as early as FNOL.

- Uses VINs, Automates alerts to make claims easy to screen
- Archives inactive listings to preserve critical evidence.
- Provides direct links to online listings for fast review.
- No IT lift – fully integrated within ClaimSearch.

### Results:

- Surfaces potential motives to prioritize investigations.
- Reduces manual research that once took hours to complete.
- Enables faster, better-informed decisions before it becomes a payout risk escalates.

8 billion

open-sourced data  
points monitored.

1.3 million

claims surveyed

33,000+

postings with an average  
value of \$29,000

# Search functionality

## Required Fields: Auto

- Claim ID (mandatory)
- Claim Date (mandatory)
- Claim Amount (not required)
- Claim Type = Comprehensive
- Vin (mandatory)
- License Plate
- Country Code (mandatory)

## Alert Triggers via Claims API

- Ad found on object and contains: damage, salvage, water, scrap, dent scratch, "keys not available", donated
- Object was offered for sale 2 times, 2 months before claim date
- Multiple similar objects offered for sale 2 months before claim date on claim address
- Object offered for sale after claim date
- Claim Values 20% (decrease) from last listing price 2 months before claim date

# Digital Asset Finder powered by Legentic



# Digital Asset Finder

## Uncover Hidden Assets & Reduce Post-Payout Loss

Digital Asset Finder, powered by Legentic and fully integrated with ClaimSearch, helps carriers recover stolen vehicles and high-value assets—even after claims are paid.

- Instant alerts from our digital surveillance system, continuously scanning online activity.
- Direct access to real-time and historical digital asset activity in a dynamic dashboard.
- VINs, license plates, and serial numbers used to detect stolen or missing property.
- No IT lift – fully integrated within ClaimSearch.

### Results

- Reduces net loss by boosting recovery dollars after payout.
- May identify potential subrogation opportunities.

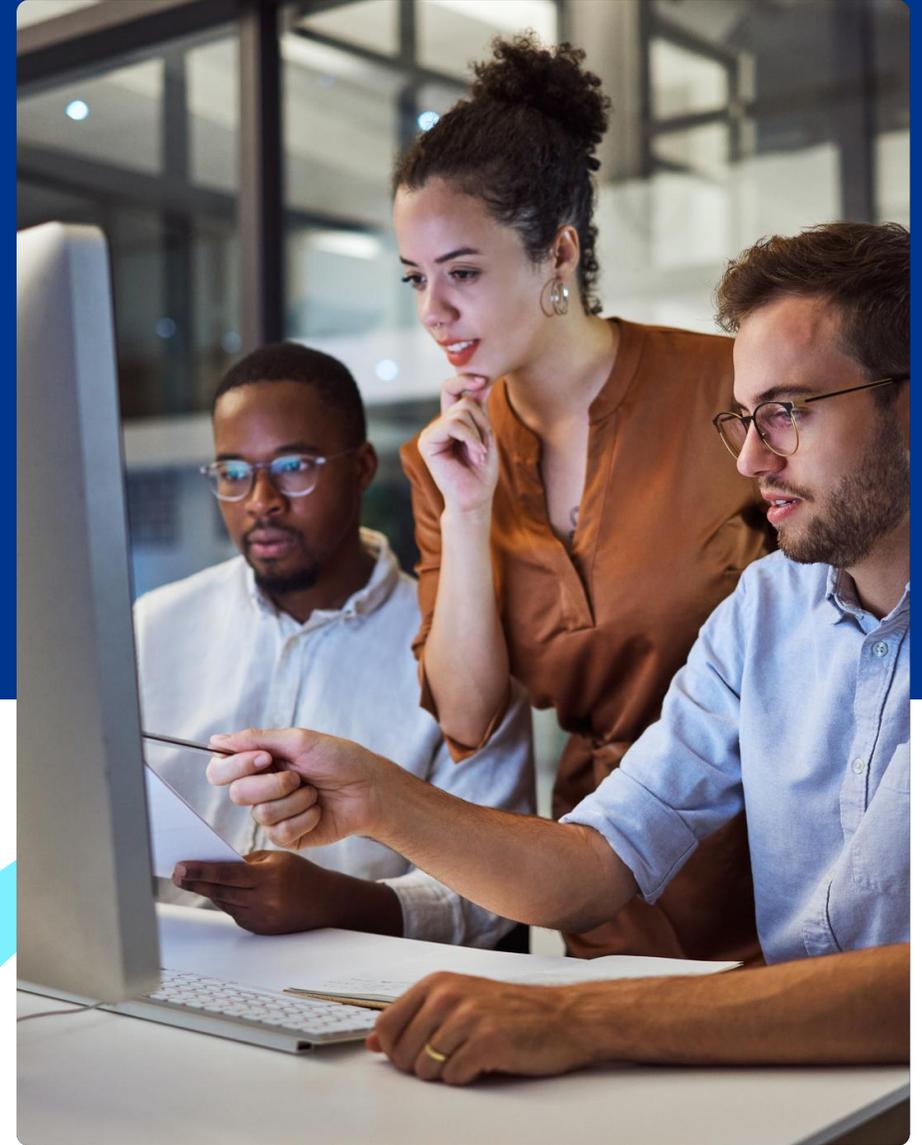
8 billion  
open-sourced data  
points monitored.

950,000  
claims surveyed

33,000+  
postings with an average  
value of \$22,000

# Next Steps:

## Carrier-specific claim analysis





# Thank You