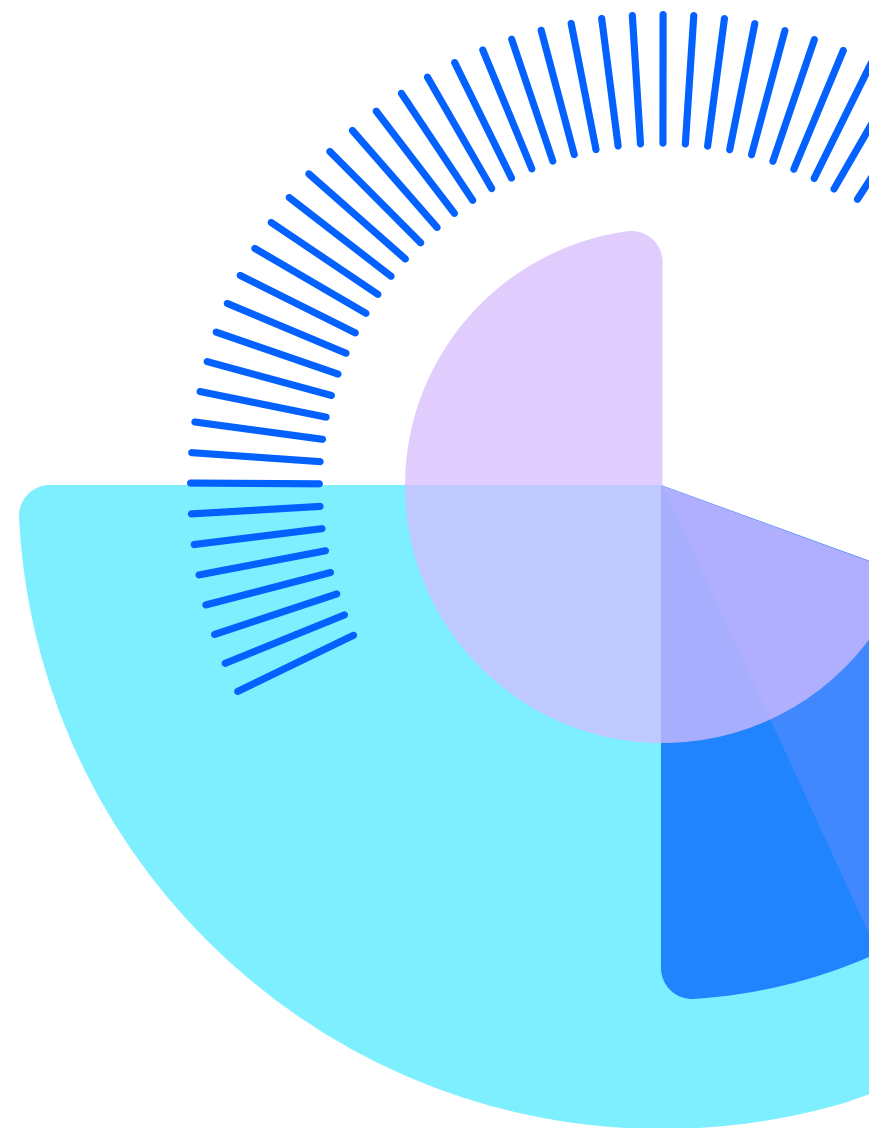




From Signal to Resolution: A Layered Approach to Claims Evidence

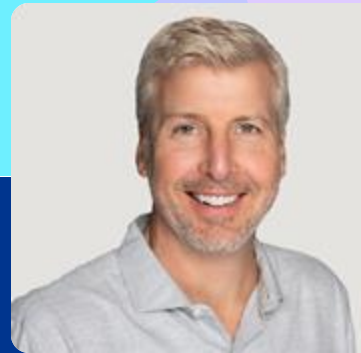


Today's presenters



Tiffany Beeson

Senior Product Owner,
Digital Media Forensics
Verisk



Craig Stack

President & Co-Founder
Truepic



Moderated by:

Brian Panebianco

Senior Director, Partner
Success
Verisk

Can you spot the fake?

Poll: Do you think this image is real or modified?



The changing claims environment

Manipulated media is harder to spot, and field inspection doesn't scale.

Two pressures are changing how claims teams handle photo evidence.

- **Manipulated media is harder to catch.** AI-generated and edited photos are getting harder to spot by eye, and more people are willing to alter a claim photo
- **Field inspection doesn't scale.** Demand for field inspectors keeps rising, carriers need to work at scale, and many inspectors are retiring without a big workforce behind them

1. [Verisk State of Insurance Fraud Study](#)



44%

of insurers still rely on manual review



32%

of insurance professional feel very confident identifying deepfakes



13%

of consumers say editing image metadata is acceptable

Where Digital Media Forensics Fits

One layer of the investigation, not the conclusion.

METADATA

IMAGE
DUPLICATE –
CROSS CARRIER

INTERNET
DUPLICATE



First Notice of Loss

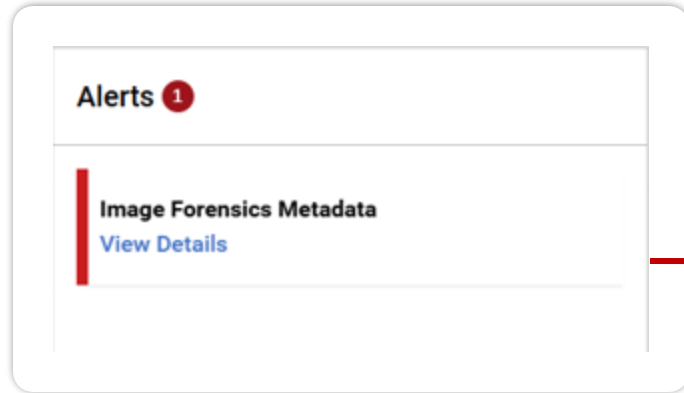
What are the facts provided?

- Facts of loss:
Insured reports hitting a deer
- Vehicle used during loss:
2021 GMC Sierra
- Address of reported loss:
742 Willow Creek Drive, Plano, TX, 75074
- Date of loss reported:
10/05/2026

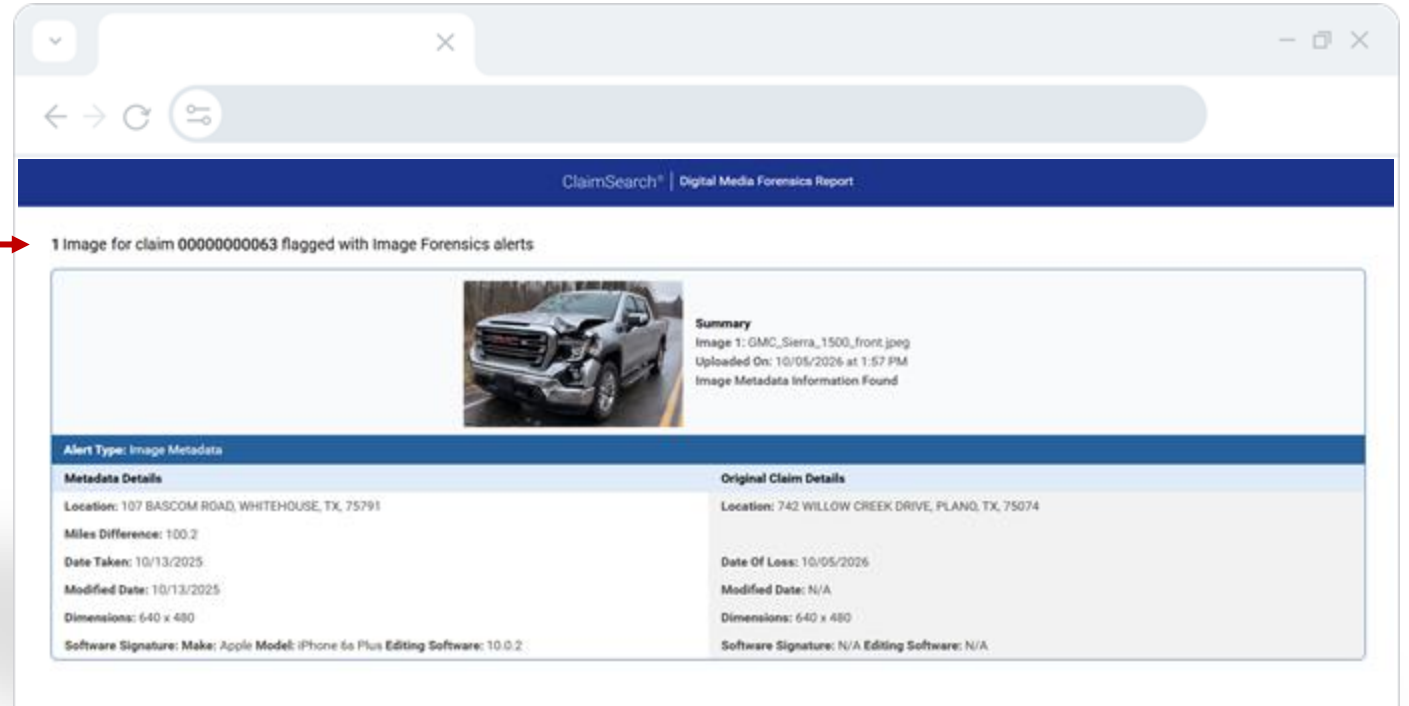


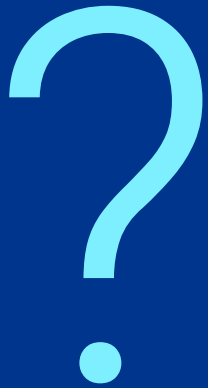
Digital Media Forensics analyzes the claim photos

One alert surfaces with two sub-checks that are not aligned to the facts provided



- Metadata Alerts:
 - **Date:** the capture date in the metadata doesn't match the reported loss date
 - **Location:** the GPS in the metadata doesn't match the reported loss location
- Next steps: What to do with the provided alert?





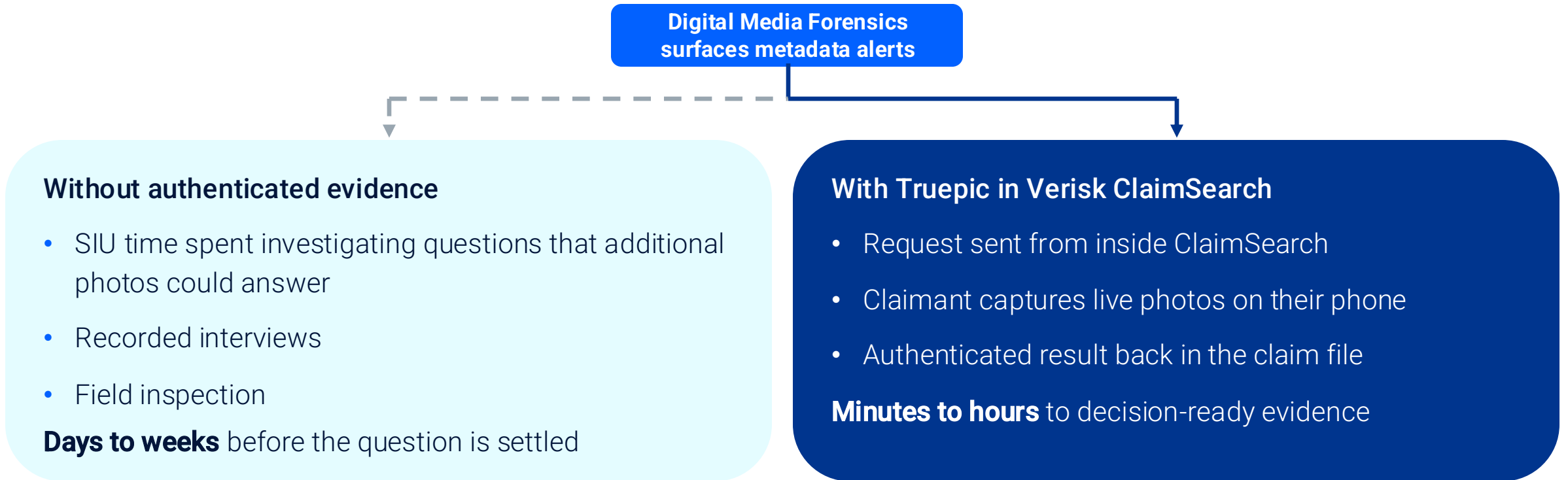
A flag is a question,
not an answer.

Digital Media Forensics detected potential signs of fraud. Now the adjuster has to decide what happens next.



Two paths after the flag

What the adjuster does next decides how fast the claim moves to resolution



Truepic inspection requests from inside Verisk ClaimSearch

No new system for adjusters. A text link guides the claimant through capture.



Trigger: from the alert, or rules-based automation



Live capture: a text link guides live photos. No camera-roll uploads.



Authenticated: sealed at capture, run through 50+ built-in fraud checks



Review: results, photos and a PDF report land in the claim file

ClaimSearch® Visual ClaimSearch

Search My Claims

Hello, Tiffany!

New Experience

Return to Classic Visual ClaimSearch

00000000063 1 Alert, 2 Matches

Summary View History Print Claim

LOCATION OF LOSS ADDRESS
742 Willow Creek Drive
Plano TX 75074

BOTH CLAIMANT AND INSURED
John Richard

2021 GMC SIERRA 1500
3GTU9CED4M0021389

Alerts 1

Image Forensics Metadata
View Details

Personal Auto
00000000063 Date of Loss: 10/05/2026

Actions & Reports
View Research Hub Order Police Report Truepic

Matching Claims 3

23 25 27 29 31 1 3 5 7 9 11 13 15 17 19 21 23 25 27 29 1 3 5

August 2026 September 2026 October 2026

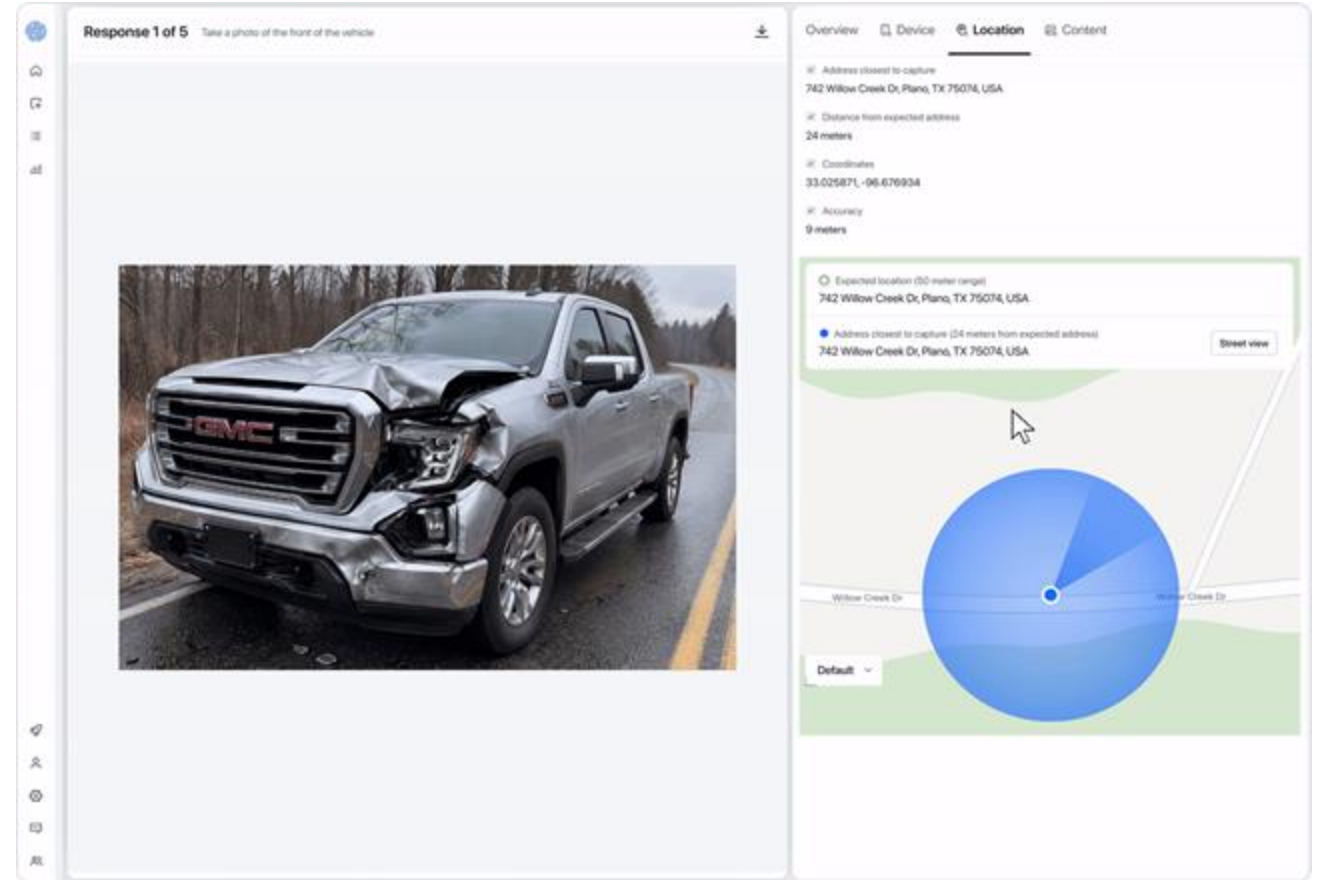
Image	Date of Loss	Type	Description	Coverages	Company	Claim Number
	10/02/2026	Personal Auto	IV re CV	COLLISION	NORTHSTAR MUTUAL INSURANCE GROUP	00000000060
	08/25/2026	Personal Auto	Windshield damage	COMPREHENSIVE	NORTHSTAR MUTUAL INSURANCE GROUP	00000000018

Outcome A: the claimant completes the Truepic inspection request

Digital Media Forensics flagged the date and location. Truepic authenticates both at capture.

Every photo in the Truepic inspection runs through 50+ built-in fraud checks.

- **Location authenticated:** GPS captured live, location spoofing blocked
- **Time and date accurate:** photos taken in the moment, no camera-roll uploads
- **Device integrity:** no tampering, emulators or jailbroken devices



Truepic AI Analysis checks the photos against the claim

AI-powered review cross-references vehicle damage with the reported deer strike

AI Analysis		1 vehicle identified	^
SUBJECT INFORMATION ⓘ 5 fields		👍 🗨	
Year, make and model	2021 GMC Sierra 1500	v	
VIN	3GTU9DED4MG021389	v	
Damage type	Collision	v	
Damage cause	Animal strike (deer), as reported	v	
Collision impact	Left front: damage pattern consistent with reported loss	v	

AI Analysis		1 vehicle identified	^
SUBJECT INFORMATION ⓘ		👍 🗨	
Collision impact	Left front: damage pattern consistent with reported loss	^	
Confidence		94%	
How AI knows		Crushed left bumper and lower grille, a broken left headlamp, and a hood buckled from the left leading edge point to a single front-left impact, matching the reported deer strike.	
Object detected		AI suggested	
Source photo			

Outcome B: The walk-away

The claimant never completes the inspection.

Status	Customer Name	Address
Ready	Alexi Curelop	427 Elmgrove Dr., Seattle, WA 98112
Ready	Bonita Lam	12589 Mrytle Ave, Seattle, WA 98112
Ready	Bob Thompson	824 1/2 Sanbird St., Edmonds, WA 98126
Canceled	Nicole LeBlanc	3430 4nd Ave, Seattle, WA 98039
Ready	Mariko Sundstrom	03113 Allen Ave, Seattle, WA 98105
Ready	Dave Mangel	1144 Alameda Ct., Edmonds, WA 98265
Ready	Jude Lin	3793 Cimarro St., Seattle, WA 98111

When people realize their photos will be authenticated, bad actors simply give up.

1 in 7

auto claim inspection requests are never completed.

85-90%*

of those are estimated to be suspicious walkaways.

Truepic auto warranty claims data, Q2 2025 to Q1 2026, Median quarterly not-completed rate: 14.2%. *Range of internal Truepic estimates.

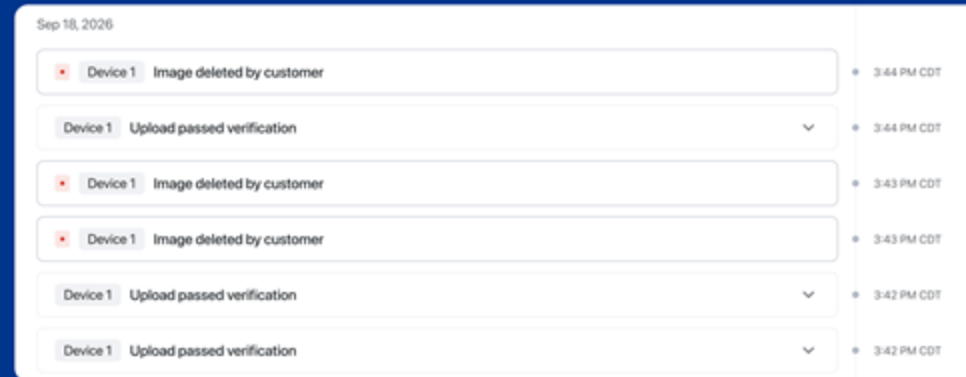
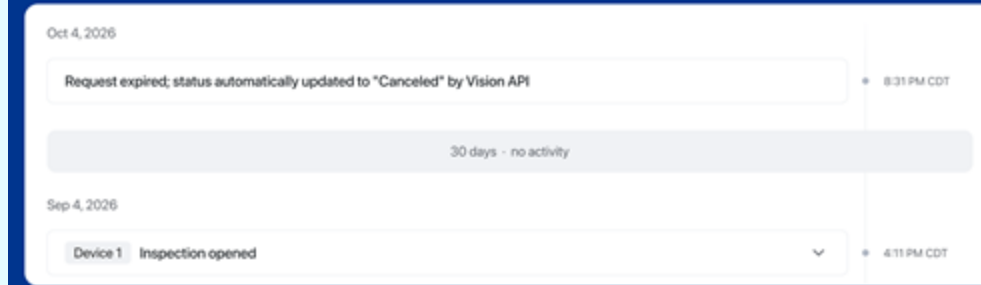
Indicators of a suspicious walkaway

No single signal proves fraud.

Together, they're why we estimate 85 to 90% of walk-aways are suspicious.

Opened, then abandoned

The link is opened within a minute of the text. No photos are taken, and the request expires 30 days later.



Capture, delete, repeat

Photos taken and deleted in quick succession, a common sign of location-spoofing attempts being blocked.

Tries to skip live capture

Requests to send existing photos instead of taking new ones in the moment.

Can I just send the photos I already have?

Mike R. Sep 5, 9:12 AM
I already took pictures after the accident. Can I just email those instead? The truck isn't with me right now.

Mike R. Sep 6, 7:48 PM
Do I really have to take new ones?

Detection and authentication inside Verisk ClaimSearch

Digital Media Forensics and Truepic Vision work at different points in the evidence process.

IN VERISK CLAIMSEARCH	Existing vs. new evidence	Detection vs. deterrence	Signal vs. resolution
Verisk Digital Media Forensics	Evaluates photos already submitted.	Looks for manipulation and other indicators.	Surfaces the concern.
Truepic Vision	Captures live photos directly from the claimant's device.	Discourages bad actors before they submit.	Authenticated evidence resolves it.

What this means for claims teams



Adjusters act on flags with confidence

An alert becomes a clear next step, not a judgment call.



Clear legitimate claims faster

Authenticated photos answer what the flag questioned, often in minutes, with no inspector visit.



SIU stays on the right cases

Investigator time goes to claims that still need it, not questions new photos can answer.

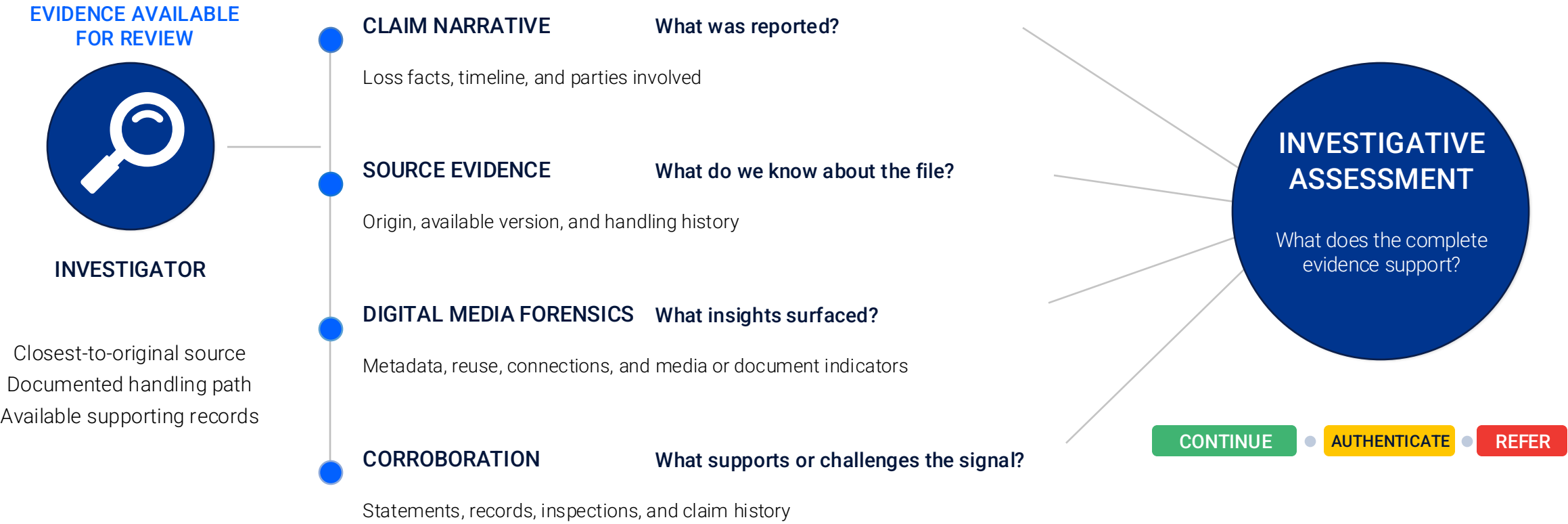


Stay ahead of manipulation

Authentication at capture acts as a deterrence method as editing and AI image tools get better.

The Whole Story

Combining all the context





Your questions

Use the Questions panel in GoToWebinar.
Brian will bring them to Tiffany and Craig.

