Automate Your Glass Claim Inspections

Each year, between 12 and 14 million auto glass claims are filed to repair or replace windshields—more than any other type of vehicle claim. But many of the replacements are for repairable windshield damage, and some of the repair claims may be unnecessary (for example, minor glass pits). As a result, many insurers are left with needless—and preventable—leakage.

Fraud and abuse are rampant in windshield claims

Windshield claims are prone to fraud because of their low cost (typically $60 for repair, $300 for replacement) and lack of effective detection. Carriers don't charge deductibles for repair claims, and some states prevent them from doing so with replacements. As a result, fraudsters file claims for illegitimate repairs and replace windshields when it's not necessary.

Glass inspections cost time and money and hinder customer satisfaction

Verifying glass damage ends up costing insurers as well. Physical inspections can cost $35 per claim, tie up staff resources, and extend cycle times. Phone inspections (interviewing insureds to validate claims) waste staff resources and can lead to a negative customer experience.

Litigation costs and leakage add up

Glass claim lawsuits can account for a large percentage of an insurers' litigation cases, which is why many companies may opt to simply pay the claims. But millions of claims costing $60 to $300 apiece result in significant leakage.

ISO
A Verisk Business

Help validate claims and reduce expenses

Verisk's glass pre-inspection solution uses photo estimatics and image forensics to examine auto glass damage quickly and accurately.

Key customer benefits

- Can reduce inspection costs from the typical $35 per claim to approximately $3.
- Increase the number of glass claims you can inspect.
- Reduce leakage and fraud by paying only for legitimate repairs.
- Enhance the customer experience with automation at FNOL and faster claim processing.

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Cutting-edge features

- The mobile app enables policyholders to take damage photos, minimizing the need for in-person or phone inspections.
- AI algorithms process photos and help determine the legitimacy and severity of damage.
- Image forensics ensure photos are authentic and not duplicates.

Partner with Us

- Become a development partner to help us fine-tune the solution.
- Contribute images to our glass damage database and help develop algorithms.
- Get special pricing and other benefits available exclusively to development partners.

Find Out More

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