

# Detect manipulation and fraud in digital media

**Digital Media Forensics** 



Insurers are processing significantly higher volumes of digital media to assess damage and validate the circumstances around its claims. This involves vehicle and property images as well as invoices, medical treatments and other documents. While this has enabled insurers to streamline and process claims more efficiently, it exposes them to fraud.

# Digital Media fraud is a universal challenge

### **Outdated processes are inefficient**

Traditionally, investigating claims is a time-intensive process that involves contacting other carriers to request photo or document evidence. This causes delays, drives a poor customer experience, and reduces opportunities for straight-through processing.



#### Identifying fraud in digital media can be difficult

With easy access to online editing tools, manipulating images and documents is simpler than ever. While some edits are obvious, many are not. That's why automated, scalable media review systems are more crucial than ever.



#### Insurers struggle to control indemnity costs

As digital media assessments increase, insurers are likely to experience greater leakage if suspicious images go unchecked, adding to the challenges of rising claim severity and its impact on indemnity spend.

## **Expedite digital fraud detection**

Leveraging AI capabilities, Digital Media Forensics automates the detection of anomalies in loss photos and documents.

Contil

Contributors get access to an industry-wide database of prior-loss images, enabling straight-through processing and digital fraud detection all within their existing ClaimSearch® workflow.

#### **Key capabilities:**

- Cross-carrier image duplication check Identifies duplicates from prior claims submitted to the ClaimSearch database.
- Internet duplication check
  Flags images sourced from the internet for potential misuse.
- Metadata check Analyzes the metadata of images to identify potential modifications and compares the location and date of capture with claim information.
- **PDF manipulation check** Checks the authenticity and integrity of PDF documents by detecting any alterations or tampering.
- **Pixel manipulation check** Detects and analyzes alterations to validate the authenticity of the image.
- Deepfake detection check (Coming soon) Tackles the impending threat of deceptive GenAI image creation.

#### **Customer benefits:**

- Enhances straight-through processing for improved accuracy with low or no-touch handling.
- Reduces indemnity costs and cycle times.
- Improves SIU referrals.
- Minimizes risk of relying on manipulated or false information, improving overall decision-making.

#### Partner with us

Want to learn how your company can contribute images to ClaimSearch and gain access to our base forensic checks? Email us today!



+1.800.888.4476 / Anti-FraudSolutions@verisk.com / verisk.com/products/digital-media-forensics