Insurers increasingly rely on customer-submitted and third-party loss photos to assess damage and streamline the claims process. But using these images can expose carriers to more fraud. Without the proper checks in place, insurers end up paying for these illegitimate claims.

**Photographic fraud is a universal challenge**

**Outdated processes are inefficient**
Traditionally, investigating preexisting damage is a time-intensive process that involves contacting other carriers to request photos of prior losses for matching claims. This causes delays, drives a poor customer experience, and reduces opportunities for straight-through processing.

**Identifying fraud in digital photos can be difficult**
Customers can easily submit fake loss images, including prior loss photos or internet images. Most adjusters lack the tools to detect such fraud, and identifying it at scale requires advanced technology.

**Insurers struggle to control indemnity costs**
As digital photo assessments increase, insurers are likely to experience greater leakage if preexisting damage or suspicious images go unchecked, adding to the challenges of rising claim severity and its impact on indemnity spend.
Expedite image fraud detection with ClaimSearch®

ClaimSearch® database uses advanced image forensics and duplicate detection technology to search across multiple carriers. Users can access prior-loss and duplicate images on match reports for free and receive alerts for potentially fraudulent activity based on image forensic analysis.

**Key features**
- Provides free prior-loss images for claims handling
- Automatically verifies when image data matches claim information
- Searches the internet for matching images
- Identifies images that have been used in other claims
- Seamlessly integrates with ClaimSearch to analyze images and detect fraudulent photos
- Surfaces duplicates found in the cross-carrier database

**Customer benefits**
- Eliminates the need to contact other carriers for prior-loss images
- Reduces indemnity costs and cycle times
- Improves SIU referrals
- Enhances fraud detection by checking photos for questionable attributes
- Enhances straight-through processing with image forensics for low or no-touch accuracy

**Partner with us**
Contribute images to ClaimSearch to access prior-loss photos.

---

**Increased Digital Reliance**

The average value of a virtual estimate has increased

3x

from 2019 to 2020¹.

Photos are used in 70%

of auto estimates among some early adopters².

---

**Reference**

¹ Xactware Virtual Property Estimates RCV analysis, March-July 2019 vs. March-July 2020

² CCC Information Services Crash Course 2020

---

For more information:

Katie Flaherty | Director, Product Innovation
Katie.Flaherty@verisk.com / +1.551.233.3154 / verisk.com/insurance/products/claimsearch

© 2023 Insurance Services Office, Inc. Verisk Analytics, the Verisk Analytics logo, and ClaimSearch are registered trademarks, and Verisk and the Verisk logo are trademarks of Insurance Services Office, Inc. All other product or corporate names are trademarks or registered trademarks of their respective companies.