



Image Forensics

Detect preexisting damage and fraud in digital images



Insurance Automation

From Policy through Claim

- AI, machine learning, and predictive analytics increases speed and precision
- 19 petabytes of data across proprietary databases yields greater accuracy
- Ecosystem of integrated solutions improves customer experience – yours and theirs
- 5,000+ industry experts provides lift across the value chain
- 50+ years safeguarding insurers' data earns confidence

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Outdated processes are inefficient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.

Reference

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

² CCC Information Services Crash Course 2020



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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.