



Detect preexisting damage and fraud in digital images



Robust Data Powerful Analytics Better Decisions

Our trusted solutions leverage quality data and leading analytics to support the best customer experience and enhanced results.

Innovative technologies

AI, machine learning, predictive analytics, RPA, digital forensics, and more

Deep data

19PB of data, including a proprietary claims database containing 1.6B+ records, a commercial property database of over 12M and residential database over 100M

Robust Solutions

A comprehensive ecosystem of solutions across the entire policy lifecycle for every line of business

Trusted security

Over 50 years protecting insurer data

Unparalleled industry expertise

5K+ experts in claims management, data science, underwriting, compliance, medicine, law, and more

Insurers are increasingly relying 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 – such as a fraudster submitting the same loss photo to multiple carriers. Without the proper checks in place, insurers end up paying for illegitimate claims.

Current processes for reviewing prior-loss images are inefficient

Investigating preexisting damage is an arduous process. Adjusters and investigators must contact other carriers to request photos of prior losses for matching claims and wait to receive the images. It's a time-consuming process that causes delays in claims handling, extends cycle times, and drives a poor customer experience.

Identifying fraud in digital photos is difficult

It's easier than ever for customers to submit fake loss images – such as images from a prior loss or photos taken from the Internet. Most adjusters aren't equipped to detect suspicious photos in their claim files, and identifying this type of fraud at scale requires sophisticated technology.

Insurers struggle to control indemnity costs

Claims departments are already facing challenges from rising claim severity and its impact on indemnity spend. Without proper checks on preexisting damage or suspicious images, insurers will likely see greater leakage as digital photo assessments increase.

Get prior-loss photos and image forensics within ClaimSearch®

The digital media database is a new enhancement to ClaimSearch® that allows users to easily access prior-loss images on match reports for free. The database also powers a cutting-edge suite of image forensics to detect potential fraud.

Key features

- Provides free prior-loss images in claims handler workflow
- Indicates automatically whether image data corresponds with claim information
- Searches the Internet for any images matching files submitted with the claim and provides a similarity score
- Compares all new images added to the database to existing images to identify duplicates
- Integrates seamlessly with Xactware by automatically analyzing images and providing alerts for fraudulent photos

Customer benefits

- Eliminates the need to contact other carriers for prior-loss images
- Allows for the reduction of indemnity costs and shortens cycle times
- Helps adjusters make better SIU referrals
- Enhances fraud detection by checking photos for questionable attributes

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



For more information:

Joshua Louwagie | Director, Product Innovation

+1.210.517.2783 / joshua.louwagie@verisk.com / verisk.com/insurance/products/claimsearch

Increased Digital Reliance

The average value of a virtual property estimate has increased

3x

from 2019 to 2020¹.



Photos are used in

70%

of auto estimates among some early adopters².