WHAT A EUROPEAN MOTOR INSURER'S CLAIMS HISTORY REVEALED

A proof of concept on tens of thousands of recent motor claims.

CUSTOMER

A European motor insurer, in a proof of concept with Legentic.

CHALLENGE

Claim files show the vehicle on the day of the claim. Its history sits outside the file, often in another country.

SOLUTION

Legentic Integrity Intelligence, matching plates, VINs, phone numbers and emails against open marketplace records.

RESULTS

- **Nearly 1 in 5** claims had a marketplace footprint
- **About 1 in 25** triggered a risk rule
- Every flag with its **source attached**

CHALLENGE

When a motor claim moves through an automated workflow, the file shows the vehicle as it is on the day of the claim.

Where it was advertised, at what price and in what condition sits outside the file, often in another country and another language.

SOLUTION

PREVENT Screens every claim for suspicious lifecycle behavior before disbursement.

SCAN Instant lifecycle validation of identities and assets, inside the claims workflow.

LOCATE Continuously monitors stolen and embezzled vehicles and high-value assets.

Every flag comes with its source: the listing, the asking price, the date and the photos.

FOUR PATTERNS THE SCREENING FLAGGED

	PATTERN	WHAT THE SCREENING FOUND
01	**Reported stolen, then listed for sale**	On an open theft claim, the vehicle appeared in a dealer's online listing after the theft date. Matched by plate.
02	**Reported stolen, then listed abroad**	Listed for sale in another EU country. The plate didn't lead there. The VIN did.
03	**A falling price before a high claim**	Claimed at close to double its last asking price, after several listings at falling prices.
04	**A listing history the claim didn't mention**	Advertised in another country over a year before the collision claim. None of it was in the file.

1 in 5

claims had a public marketplace footprint

1 in 25

triggered at least one risk rule

None of these is proof of fraud on its own. Each is a reason to look before paying.