HOW A NORDIC INSURER PROVED PRE-EXISTING DAMAGE

Four motor claims. Each time, the damage was there before the policy.

CUSTOMER

A Nordic tier 1 insurer.

CHALLENGE

Claims for "new" damage, with no record of the car's condition before the policy started.

SOLUTION

Legentic lifecycle data, including dated photos from past sale listings.

RESULTS

- **4 motor claims** rejected on evidence
- **Approx. €14,200** for three of them
- Evidence with its **source attached**

CHALLENGE

A parked car is hit. The policyholder says it had no previous damage. The claim file can't show what the car looked like before the policy started.

So the claims handler can pay, or start a slow investigation on a hunch.

SOLUTION

Legentic checks the vehicle's history across open sources, including past sale listings on marketplaces such as Finn.no.

If the "new" damage shows in photos dated before the purchase, the handler has evidence for the claim file, with its source attached.

FOUR CLAIMS, ONE PATTERN

	CLAIM	DAMAGE	WHAT LEGENTIC FOUND	CLAIMED
01	**Overnight parking**	Rear right	Same damage in the original sale listing	**€2,300**
02	**Veranda and second car**	Front and rear	Most of it already in the purchase listing	**€9,000**
03	**Street parking**	Rear right	Damage present at purchase	–
04	**Hit-and-run while parked**	Rear wheel and bumper	Damage on the car at purchase	**€2,900**

€14,200

approx., for three of the four claims

The claim said "no previous damage." The listing history said otherwise.