



Venta Capture

EBOOK

See every claim. Visit almost none.

**Remote claim inspection in the age of AI-
generated fraud**

A practical guide for claims and counter-fraud leaders

By the Venta Capture team, VentaVid

The two problems every claims team now has

Claims teams have always had an information problem. The person who needs to assess the damage is rarely standing next to it, so the process leans on phone calls, forms, and whatever photos the claimant decides to send.

Since 2023, a second problem has grown on top of it: a trust problem. The same phone that takes the claim photo can now convincingly edit it, and free AI tools can generate damage that never happened. Every image that arrives by email or upload now carries a quiet question mark.

This guide is about solving both problems with one change: stop asking claimants to send you photos, and start guiding them through a capture process you control, with evidence integrity built in from the moment of submission.

It covers:

- What AI-era claims fraud actually looks like, with the numbers behind it
- Why the traditional "send us some photos" intake was broken even before AI
- The three ways to see a claim remotely, and why the asynchronous one scales
- How guided capture and digital evidence sealing work in practice
- How to run risk-based review without handing decisions to a black box
- A practical starting plan and a readiness checklist

One honest note before we start. No technology makes claims fraud impossible, and you should distrust any vendor who claims otherwise. What you can do is make your visual evidence dramatically harder to manipulate, easier to verify, and faster to collect. That is what this guide is about.

Every claim photo is now a question mark

For decades, a photograph was the cheapest form of proof an insurer could ask for. That assumption has quietly expired.

The numbers

Fraud was expensive before AI touched it. The Coalition Against Insurance Fraud puts the annual cost of insurance fraud in the United States at \$308.6 billion. In Belgium, industry federation Assuralia reported €181 million in proven insurance fraud in 2025, a 25% increase on the previous year, and estimates the real total at up to €800 million annually.

\$308.6B

annual cost of US insurance fraud (Coalition Against Insurance Fraud)

+300%

rise in app-manipulated images and documents (Allianz UK)

+71%

year-on-year increase in detected fraud (Admiral, 2025)

£233M

suspected fraudulent claims detected in one year (Aviva, 2025)

What changed recently is the speed and ease of image manipulation:

- **Allianz UK** reported a 300% increase in cases where apps were used to distort real-life images, videos, and documents between 2021-22 and 2022-23, calling it a candidate for "the latest big scam to hit the insurance industry."
- **Zurich UK** calls doctored "shallowfake" claims one of the most significant emerging counter-fraud threats. Its head of claims fraud, Scott Clayton, has described fraudsters editing fake registration plates onto written-off vehicles to support invented claims.
- **Admiral**, one of the UK's largest motor and home insurers, reported a 71% year-on-year increase in detected fraud in 2025.
- **Aviva** detected £233 million in suspected fraudulent claims in the UK in 2025 and flagged more than 18,400 suspicious claims. That works out to roughly £638,000 in detected fraud per day, at a single insurer.
- Motor insurance carries the heaviest load: it represents over 70% of detected fraud in the Belgian figures, with the value of motor fraud claims rising 39%.

The industry sees it coming, too. A 2025 Deloitte survey found 35% of insurance executives now rank fraud detection among their top priorities for generative AI investment, and Swiss Re's SONAR emerging-risk report warns that deepfakes and AI-generated disinformation are

amplifying fraud exposure across insurance lines. Research from Verisk reaches the same conclusion: consumer AI editing tools are fueling a new era of claims fraud.

Shallowfakes first, deepfakes second

It helps to separate two threats that get lumped together.

- **Shallowfakes** are real photos edited with ordinary tools: a phone photo app, Photoshop, a free web editor. Add a dent, change a registration plate, darken a water stain. No AI required, minutes of effort.
- **Deepfakes and generated images** are synthetic: AI produces damage, documents, or entire scenes that never existed.

Shallowfakes are the volume problem today because anyone can make one. Generated images are the growth problem, because the tools improve every quarter and the output increasingly passes casual review.

Both attack the same weak point: **the gap between when an image was created and when your organisation received it**. A photo taken from a claimant's gallery has a history you cannot see. It may have been shot last year, downloaded from the internet, edited twice, and exported clean. By the time it reaches your inbox, every trace of that journey is gone.

Closing that gap is the core of AI-era claims evidence. The rest of this guide shows how.

"Send us some photos" was already broken

Before the trust problem, there was an information problem. It is worth naming, because the fix for both turns out to be the same.

The expertise gap

A claimant usually has no idea what a claims handler needs to see. Ask someone to "send us some photos of the damage" and you may receive images that are too close, too far, badly lit, or missing the context that matters.

The claimant photographs the dent but not the panel it sits on. They show the water stain but not the pipe above it. They describe a noise that a thirty-second video would have settled instantly.

So the file comes back incomplete, and the process does what it always does:

Another question. Another photo request. Another phone call. Sometimes, a field visit that better information would have made unnecessary.

Every missing view adds a day. Cycle times stretch, claimants get frustrated at exactly the moment they are judging you most, and your handlers spend their time chasing information instead of assessing it.

Now add the trust problem

Everything in the paragraph above was true in 2015. What is new is that the photos which finally do arrive can no longer be taken at face value. So the traditional intake now fails twice:

1. **It collects the wrong information**, because the untrained claimant decides what to capture.
2. **It collects unverifiable information**, because a gallery upload carries no provenance.

Patching this with more phone calls does not scale. Sending a field inspector to every doubtful claim does not scale either. The fix is to change who controls the capture.

Flip the direction

Guided capture inverts the intake. Instead of the claimant deciding what they think is relevant, your organisation defines what it needs to see, in what order, with what instructions. The claimant is then guided through collecting it, step by step, on their own phone.

Instead of "upload photos of the vehicle," the process becomes:

1. Show the complete front of the vehicle.
2. Show the driver's side.
3. Show the rear.
4. Record the damaged area from a distance.
5. Move closer and show the damage in detail.
6. Explain what happened while recording.

The expertise required to collect useful claim evidence moves out of the claimant's head, where it never was, and into the flow itself. Your best assessor's checklist becomes every claimant's guided journey.

SUBMITTED PHOTO



✗ Bumper looks wrecked, edited? No way to tell

GUIDED LIVE CAPTURE



✓ On video it's just a scratch, recorded & sealed

Submitted file vs. guided live capture.

Three ways to see a claim

There are three fundamentally different ways to get eyes on a damaged vehicle or property. Understanding the difference matters, because they scale in completely different ways.

1. Physical inspection

The claimant waits, an inspector travels, the inspector sees, a report follows. This solves the original problem: someone needs to see it. It is also the most expensive option per claim, in travel time, scheduling delay, and inspector capacity.

2. Live remote inspection

A video call replaces the site visit. The expert no longer travels, which is real progress. But look at what a live call still requires: the claimant available at 14:00, and your expert available at the same 14:00.

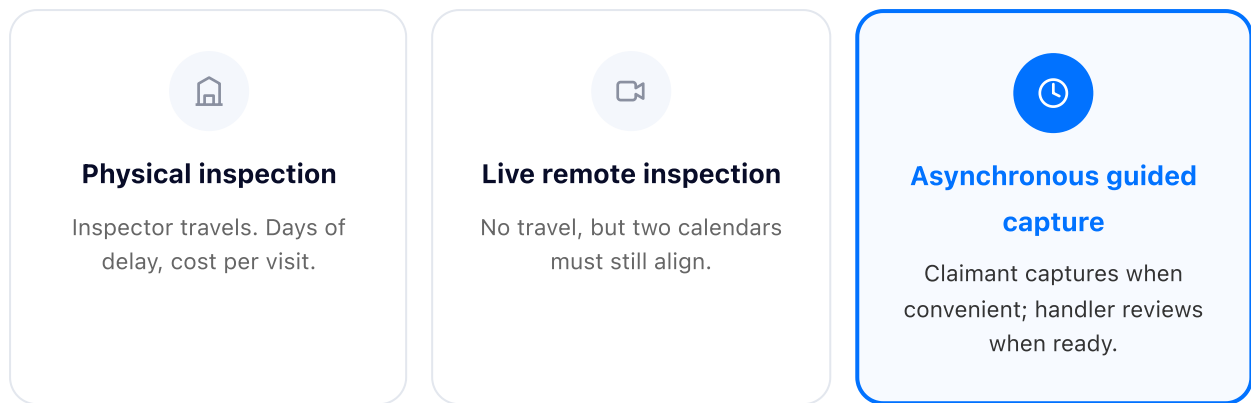
The travel problem is solved. The scheduling problem is not. At claims volume, this matters enormously. If 500 claimants need to show damage this week, somebody has to staff time on 500 calls.

3. Asynchronous guided capture

The third model separates the two moments entirely:

Request sent → claimant captures independently, when convenient → structured submission arrives → handler reviews when ready → next action.

No live appointment. No employee waiting on the other side of the camera. No calendars to align. The claimant does it from their driveway on Tuesday evening; your handler reviews it Wednesday morning between two other cases.



Each model solves one more problem than the last:

Model	Solves
Physical inspection	"Someone needs to see it."
Live remote inspection	"Our expert doesn't need to travel."
Asynchronous guided capture	"Our expert doesn't need to be there at the same time either."

Remote isn't the whole story. Asynchronous is.

Don't turn every claim into a meeting

There is a simple test hiding in this. If the objective is just to understand what something looks like, the claimant doesn't need an appointment with an employee. Send a guided capture request, let them show what you need, and review it afterwards.

Reserve live interaction, and physical visits, for the cases where they genuinely add value: complex losses, high values, red-flagged submissions. For everything else, the operating model becomes:

Capture independently → review operationally.

At 1,000 captures, you don't staff 1,000 video appointments. Capture capacity stops being coupled to employee availability, and that is what makes remote assessment scale.

Put your claims expertise into the flow

Guided capture is only as good as the guidance. This chapter covers what a well-built claims capture flow contains.

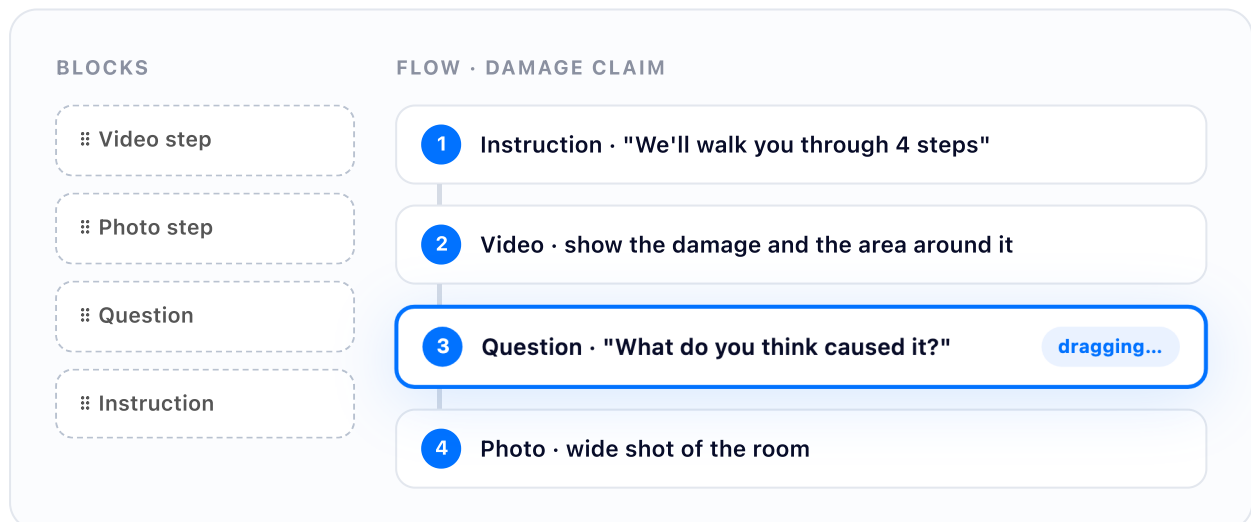
The flow is the checklist

Every experienced motor assessor carries a mental checklist: full walk-around, all four corners, damage overview, damage close-up, dashboard, mileage, VIN or plate, context of the scene. A property assessor carries a different one. A liability handler, another still.

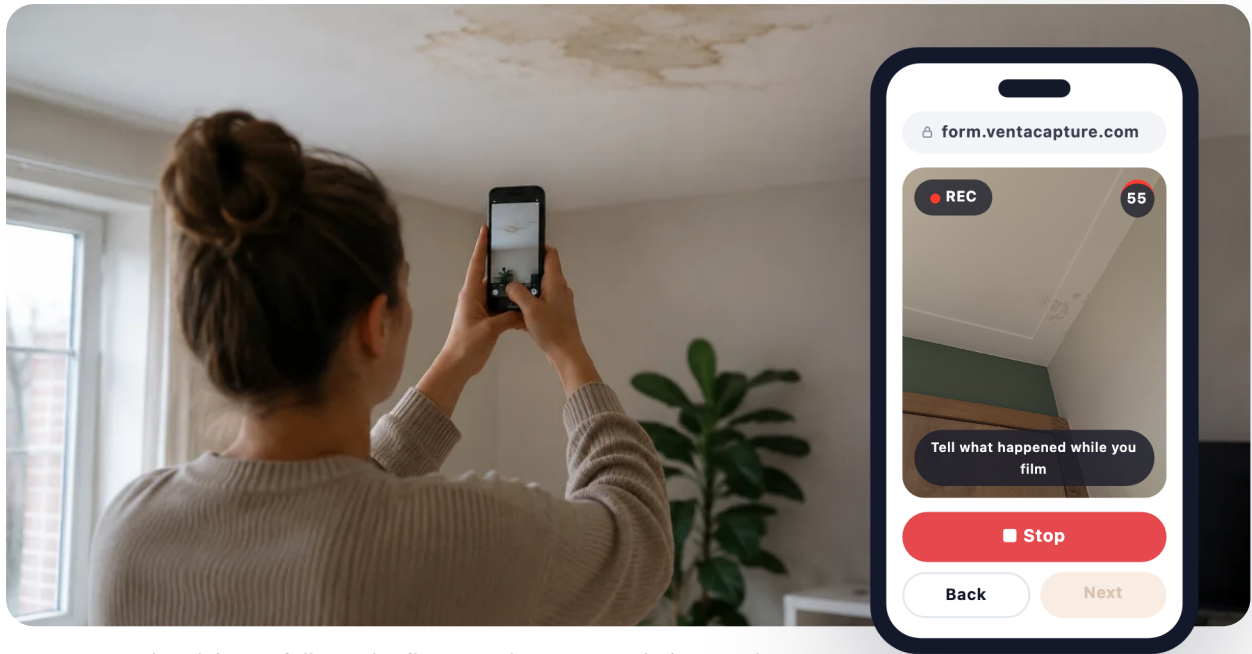
A capture flow turns that checklist into a sequence the claimant simply follows:

- **Capture steps:** show this, record that, from this distance, in this order.
- **Conditional questions:** checkboxes, text fields, dropdowns that adapt to the answers. A water damage flow asks about the suspected source; a collision flow asks about the other party.
- **Instructions before each step:** one line of plain language, in the claimant's own language.

Because flows are built per claim type, motor, home contents, water damage, and liability each get their own journey. The claimant only ever sees the steps that apply to them.



Flows are built in a drag-and-drop builder, by your own team.



The claimant follows the flow step by step, on their own phone, no app or account required.

Show and tell beats forms

Some things are hard to type into a form. "It makes a grinding noise." "Something is loose near the wheel." "The ceiling looks worse than yesterday."

Video lets the claimant show the situation while explaining it, and their spoken explanation becomes part of the case through automatic transcription, searchable later. A reviewer gets two layers at once: what the person sees, and what the person says is happening. That combination settles in one viewing what three phone calls often cannot.

Retakes instead of restarts

Remote capture will not be perfect on the first pass every time. A claimant misses an angle, moves too fast, or misunderstands a step.

With a guided system, that is not a failed process. The reviewer sends a targeted retake request: "Please record the left side again and include the rear wheel." The claimant gets a link, adds exactly the missing piece, and the new material stays attached to the same case, clearly separated from the original evidence in the timeline.

Information gathering becomes progressive: enough information, continue; something missing, ask for it; remote assessment insufficient, escalate to a field visit. You collect what you need and ask for more only when you need it.

Standardisation at scale

When thousands of people submit visual evidence, consistency is what makes assessment fast. Without guidance, one claimant sends twelve photos, another sends two, a third records five unusable minutes.

Guided flows standardise what is captured, how, and in what order, across claimants, regions, and claim types. Handlers learn what to expect in every file, which makes review quicker, comparison possible, and triage rules meaningful.

From files to evidence

Here is the question AI-era fraud forces on every claims organisation: **what do you actually know about the digital material you're reviewing?**

A traditional upload tells you almost nothing. You don't know whether the video already existed on the device, whether it was edited before upload, or whether the file you review in month eight is identical to the one you received on day one. This chapter is about replacing that blind spot with verifiable structure.

Capture, not upload

The single most important design choice: video and photos are recorded **inside the capture session**, in the claimant's mobile browser, not selected from their gallery.

Compare the two paths:

- **Traditional upload:** record → save → edit → export → save again → upload. Every step is invisible to you.
- **Guided live capture:** open the requested capture → follow the instruction → record → submit. The gap between what was recorded and what you receive shrinks to almost nothing.

This is the structural answer to shallowfakes. The editing window that fraudsters rely on largely disappears, because there is no stored file to doctor before submission.

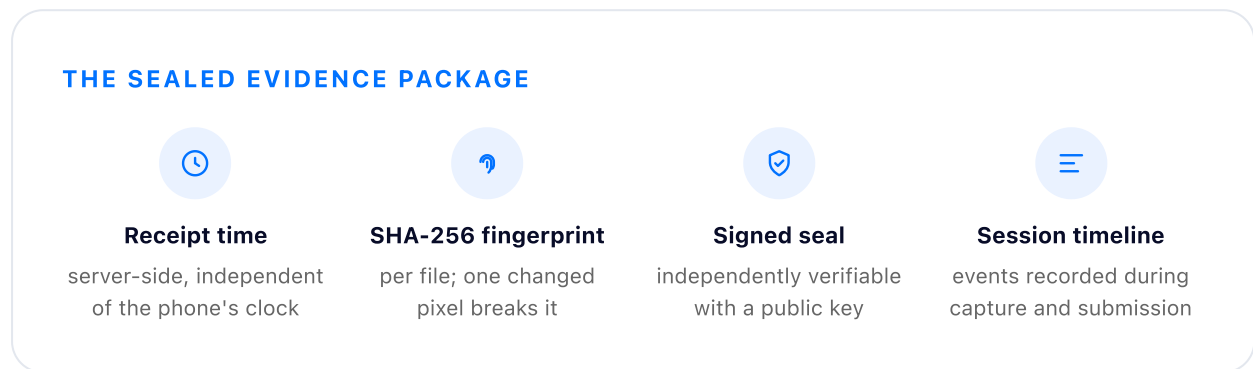
Sealed on receipt

The moment a submission arrives, a set of technical facts is recorded around it:

- **Server-side receipt time.** The system logs when it received the submission, independent of the phone's clock. Be precise about what this proves: it proves when your organisation received the material, not when the damage occurred. That distinction keeps the timestamp honest, and honest evidence is exactly what stands up later.
- **SHA-256 fingerprints.** Each received file gets a cryptographic fingerprint. Change one pixel and the fingerprint changes. Months later, anyone can answer the question that decides disputes: is this still the exact file we originally received?
- **A signed seal.** The submission is sealed cryptographically, and the seal can be verified independently with a public key. Verification does not depend on trusting a screen inside anyone's software.

- **A session timeline.** Events during the capture and submission are recorded, so the reviewer has context about the process the material came through, not just the final files.

The result is a shift in what a claim file contains. Not "video.mp4 plus five JPEGs," but a structured visual evidence package: capture, answers, spoken explanation, transcript, timestamps, integrity information, signals, and case history, held together.



Control points

Around each submission, the system surfaces technical signals: device information, prior device usage, IP context, virtual camera indicators, jailbroken device detection, recording location. On Venta Capture, a submission carries 28 control points: 10 automatic signals, 21 recorded session events, and 1 signed seal.

What those signals mean, and just as importantly what they don't, is the subject of the next chapter.

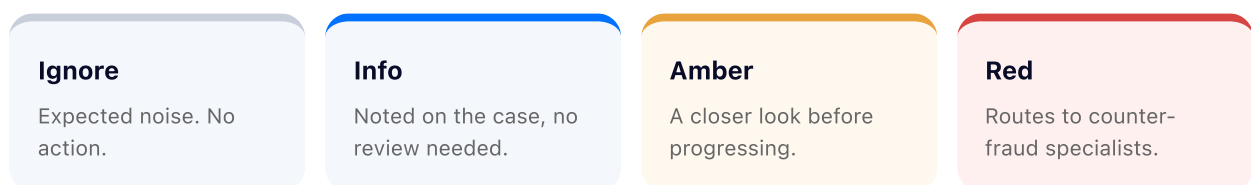
Signals, not verdicts

The counter-fraud industry has a tempting product to sell you: a score. Feed in the claim, get a number, reject below the threshold. Resist it.

A signal is a reason to look

A device that has appeared in a previous claim may belong to a repeat fraudster. It may also belong to a family with two cars, or a claims-savvy customer who had genuine bad luck twice. The signal tells you where to look. It cannot tell you what you'll find.

That is why signals should be handled as graded attention levels rather than automated decisions. In practice: **ignore, info, amber, red**, mapped to your own risk policies. Routine submissions with clean signals flow straight through to fast settlement. Amber prompts a closer look. Red routes to your counter-fraud specialists.



This is risk-based review, and it changes the economics of the honest majority. Most claims are genuine. When integrity information arrives with the evidence, the clean 90% can be handled faster and with more confidence, precisely because the doubtful few now stand out.

The human stays in charge

Visual evidence, however well sealed, cannot prove who caused damage, when an event occurred, or whether every statement around the claim is true. A genuine live recording can still show a staged scene.

So the honest proposition is this: the platform provides context, and your organisation makes the decision. No black-box verdicts, no "fraud detected" stamps. More structured, more verifiable information, in front of the people qualified to judge it.

For claims leaders, this honesty is not a limitation. It is what makes the evidence defensible. A decision supported by verifiable material and documented human review survives regulatory scrutiny and courtroom challenge in a way "the algorithm rejected it" never will.

The asynchronous claims operation

Chapters 4 through 6 covered the evidence. This chapter covers the operation around it, because collecting better material only pays off if the workflow after it is faster too.

From FNOL to decision

A guided-capture claims process looks like this:

First notification of loss → capture link sent (SMS, email, or QR) → claimant completes guided capture at their convenience → structured case arrives in the team's shared inbox → triage → decision.



At the triage step, each case takes one of three paths:

- **Settle or progress remotely.** The evidence is sufficient. Many straightforward claims can be assessed and moved the same day they are captured.
- **Ask for more.** Something specific is missing. A targeted retake request goes out, and the addition lands in the same case.
- **Escalate.** High value, complexity, or red signals justify a live call or a field inspection, now with far better preparation, because the inspector has seen the situation before leaving the office.

This is remote-first, not remote-only. The goal is not to eliminate field inspections. It is to see first and act second, so the visits that remain are the ones that add value.

A shared inbox, not a shared mailbox

Submissions land in one managed work environment rather than scattering across personal inboxes, shared mailboxes, and messaging apps. Cases carry ownership, status, and history: received, assigned, reviewed, retake requested, progressed, completed.

That gives claims managers what email never could: visibility of workload, clear ownership per case, and no visual evidence detached from its file. And because handovers pass the original material along, the next handler sees what the previous one saw, instead of relying on someone's summary of it.

The screenshot displays the 'Venta Capture' interface for 'Kompas Insurance' (claims@kompas.com). The main section is the 'Shared inbox' with a table of claims:

CLAIM	TYPE	Status	Time
CL-2026-0412 · S. Miller	Water damage	New	9 min
CL-2026-0411 · J. Carter	Motor · collision	In review	2 h
CL-2026-0409 · M. Haddad	Home contents	Escalated	5 h
CL-2026-0408 · P. Evans	Liability	Settled	1 d

Overlays include:

- AI PHOTO ANALYSIS** for CL-2026-0412: Ceiling · 97%, Water stain · 95%, Interior · 99%.
- SPEECH TO TEXT · TRANSCRIBED AUTOMATICALLY** for CL-2026-0412: "...the stain appeared after the storm on Sunday, and it **keeps growing...**"
- Action buttons** for CL-2026-0412: **Approve** and **Request retake**.

One managed work environment: ownership, status and history per case.

Connected to the systems you already run

Capture should feed your claims process, not become a second destination. Cases and events connect to existing platforms through a REST API and webhooks, forwarding automatically by status to your claims platform, CRM, or ticketing environment. The capture layer collects and verifies; the business process continues where your teams already work.

Dispute readiness by design

Some evidence matters most long after it arrives. This chapter is about month eight.

The month-eight test

Day 1: damage is captured. Day 2: a handler reviews and approves. Week 2: the claim progresses and pays out. Month 8: a dispute arises. Year 1: a lawyer, an auditor, or a regulator asks a precise question: **which exact file supported the original decision, and can you prove it hasn't changed?**

With email attachments and gallery uploads, that question is unanswerable. With sealed evidence, it is routine. The SHA-256 fingerprint from day one either matches today's file or it doesn't. The signed seal verifies or it doesn't. Capture today, verify later.

A digital chain from capture to case

Put the pieces of chapter 5 and 7 together and you get something claims files have never had: a verifiable digital chain of custody.

1. **Capture** through the guided session
2. **Receipt** with server-side timestamp
3. **Fingerprint** per received file
4. **Seal**, independently verifiable
5. **Case history** as the claim progresses
6. **Verification**, any time, by any authorised party

A structured case can later answer: what did we receive, when did we receive it, what did we review, what did we ask for additionally, and what happened to the case afterwards. That is dispute readiness by design, and it also serves audit, compliance, and internal quality control.

Cases remember what people forget

Handlers change roles. Adjusters retire. Claimants remember events differently three years on. A structured visual record preserves what was actually available to the organisation at the time of the decision, independent of anyone's memory.

One practical note for European insurers: retention cuts both ways. Evidence should persist as long as legitimately needed and no longer. Look for GDPR-compliant storage with configurable retention and automatic purging, so dispute readiness never turns into a data-protection

liability.

Your first capture flow

You do not need a transformation program to start. You need one claim type and a few weeks of attention. A sensible sequence:

1. Pick one claim type. Choose volume over complexity: motor damage and water damage are the usual candidates. High frequency, visually assessable, and currently generating either site visits or photo-chasing.

2. Map the required views. Sit with your best assessor for an hour. What do they always want to see? In what order? What context do claimants always forget? That list is your flow.

3. Write the questions. Add the three to six questions whose answers change your next step. Keep conditional logic simple at the start.

4. Set your signal policy. Decide in advance which control points map to ignore, info, amber, and red, and who reviews amber and red. Write it down; this becomes part of your auditable process.

5. Define the retake protocol. Who may request retakes, with what wording, within what timeframe. Fast, friendly retake requests are the difference between a smooth claimant experience and a stalled one.

6. Connect intake. Trigger capture links from FNOL, and forward completed cases onward by webhook or API. Even a light integration removes the copy-paste work that kills adoption.

7. Measure four numbers. Time from FNOL to usable evidence. Percentage of claims assessed without a visit. Retake rate. Claimant completion rate. These four tell you whether the flow works and where to tune it.

Then expand claim type by claim type, reusing what each flow teaches you. Because the capture journey is branded as yours (your logo, your colors, your subdomain), the claimant experience stays coherent as you grow it.

Checklist: is your claims evidence ready for the AI era?

Ten questions. Count your yes answers.

1. Do you control what claimants capture, or do they decide which photos to send?
2. Is claim video recorded live in a session, or uploaded from a gallery?
3. Can you prove when your organisation received a given piece of evidence?
4. Can you prove a file is unchanged since receipt, months later, to an external party?
5. Do submissions arrive with technical signals (device, location, virtual camera, jailbreak)?
6. Are those signals reviewed by graded human attention rather than auto-rejection?
7. Can a reviewer request a targeted retake without restarting the claim?
8. Does visual evidence live in a managed case with ownership and status, not in inboxes?
9. Could you reconstruct the full evidence and decision trail of a claim from last year?
10. Can a straightforward claim be assessed the same day it is captured, with no appointment?

Eight or more: your process is ahead of the fraud curve; tune it. **Five to seven:** you have solid pieces with real gaps, usually around integrity and provenance. **Four or fewer:** your claims evidence still depends on trust that AI has quietly cancelled. Start with chapter 9.

ABOUT VENTA CAPTURE

Venta Capture is a product of VentaVid, delivering video solutions since 2013 and active in 43 countries.

Send a claimant a link. They are guided step by step through capturing video and photos on their own phone, no app, no account, in their own language. The submission arrives in your team's shared inbox as a structured, digitally sealed evidence package: timestamped on receipt, fingerprinted with SHA-256, cryptographically sealed, and carrying 28 control points for risk-based review. Flows are built in a drag-and-drop builder, branded as your own, and connected to your claims systems through REST API and webhooks. Encrypted in transit and at rest, GDPR-compliant, with configurable retention.

See it on your own claims process:

- Start a free account at app.ventacapture.com/register. No credit card required.
- Or [book a demo](#) and bring one claim type; we'll sketch the flow with you on the call.
- More on remote claim inspection: ventacapture.com/remote-claim-inspection

Send the link. Let them capture. Review when you're ready.



Venta Capture

**Send the link.
Let them capture.
Review when you're ready.**

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