According to estimations by the German Insurance Association, the damage caused by insurance fraud adds up to 4 to 5 billion euros per year, and counting. In the EWV project, funded by the Federal Ministry of Education and Research, Fraunhofer SIT has developed three technologies for fraud detection, which can complement insurer’s existing fraud detection systems and thus open up further fraud indicators in claims assessment.

**Detecting manipulated images with image forensics**

For testing the integrity and authenticity of image documents used for proving an insurance claim, Fraunhofer SIT can provide an automated evaluation of images. This includes several methods for detecting image manipulation, supplemented by a method for recognizing images that have already been used for other insurance claims, and a method for finding images obtained from the Internet.

**Detection of false identities using authorship analysis**

Professional fraudsters use frequently changing identities for submitting their fabricated insurance claims, meaning that many damage reports have been written by one and the same person. To detect the matching authorship of these reports, Fraunhofer SIT has developed several methods and techniques of digital text forensics.

**Revealing doctored numbers with financial data analysis**

Fraunhofer SIT has developed the model-based digit analysis, which is a more flexible and more precise successor of the so-called Benford analysis. Digit analysis can detect unusual digit accumulations, which can be caused, for example, by fraudulent repair shops or surveyors who systematically calculate exaggerated amounts of damage, or by fraudulent insurance agents who settle fictitious insurance claims.

**Our Offers**

- Licensing
- Adaption and further development
- Trainings in IT forensics for multimedia data in our Learning Lab

Cybersecurity – find out more: [www.sit.fraunhofer.de/LLCyber](http://www.sit.fraunhofer.de/LLCyber)

More info

Further information about the project EWV on our website at [www.sit.fraunhofer.de/EWV](http://www.sit.fraunhofer.de/EWV)