Claim Intelligence Report

Claim ID: b68b214a-0492-4cbb-a6ad-9a40c94865f2
User ID: John Doe
Status: PROCESSING

Evidence Summary

Present Evidence:
• govt
• policy
• hospital

Missing Evidence:
• imageAssessment

Risk Assessment

Risk Level: HIGH
Confidence: 0.85
Signals:
• Policy history explicitly shows a previous claim (CLM-2024-078 for Policy ID POLICY-123, dated 2024-08-15) was rejected with the reason 'Duplicate claim detected'. This directly aligns with 'Multiple claims within short duration' and 'Reused vehicle damage photos' as common fraud indicators.
• Government records indicate an over-speeding violation for vehicle 'KA01AB1234' on 2024-10-01 (post-dating the previously rejected claim but indicating recent driver/vehicle behavior), suggesting a propensity for risky driving behavior.
• The absence of 'imageAssessment' means there is no visual evidence to verify the reported damage, which is a critical gap for assessing claim legitimacy and detecting fraud indicators like reused or manipulated images.

Executive Summary

The claim exhibits a high risk primarily due to a documented history of a duplicate claim rejection (CLM-2024-078) for the same Policy ID (POLICY-123), which is a strong fraud indicator. Additionally, the associated vehicle has a recent over-speeding violation. The absence of an image assessment further restricts the ability to verify the physical evidence of damage, which is crucial for a comprehensive risk evaluation, especially concerning potential fraudulent practices like reusing damage photos.