

# Combating Document Forgery with Automation Hero

**\$308 billion**

Insurance fraud costs more than \$308 billion annually.

In today's document-centric business landscape, the threat of fraud and manipulation poses a significant risk to businesses worldwide. According to the Coalition Against Insurance Fraud (CAIF), insurance fraud alone costs more than \$308 billion annually, burdening the average U.S. family with increased premiums ranging from \$400 to \$700 per year. Additionally, return fraud continues to grow as a concern for retailers, resulting in a staggering \$769 billion in lost sales for U.S. retailers, according to the Retail National Federation.

With Automation Hero's advanced AI-powered platform, businesses can now determine if documents involved in any process have been potentially manipulated, effectively combating fraud and ensuring authenticity.

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## Types of document forgery

Document forgery encompasses a broad range of deceptive practices involving the manipulation of documents to deceive others into believing they are authentic. Some common types of document forgery include:

- **Signature forgery:** Fraudsters alter or replicate signatures to misrepresent a document's authenticity and authorization.
- **Altered content:** Documents are tampered with to change critical information, such as dates, amounts, or terms.
- **Counterfeit documents:** Completely fake documents are created to impersonate legitimate ones.
- **Photocopy manipulation:** Unauthorized alterations are made to photocopies of documents to present false information.

## Common strategies in insurance fraud

Insurance fraud is a pervasive issue, with fraudsters employing various strategies to deceive insurers. Some common strategies include:

- **False claims:** Policyholders submit claims for damages or losses that never occurred.
- **Exaggerated claims:** Legitimate losses are reported, but the claimant exaggerates the extent of damage or the value of lost items to receive a larger payout.

## Challenges faced in fraud risk mitigation

While many insurers have dedicated fraud mitigation units, their effectiveness is often limited by various challenges:

- **Problems with data quality:** Insurers face data quality issues, including errors, omissions, and inconsistencies across different systems, impacting the efficacy of analytical tools.
- **Limited use of analytical tools:** A lack of advanced technology tools, such as predictive analytics and fraud detection systems, hampers proactive and timely fraud detection.
- **Issues with data protection and privacy:** Stringent data protection policies can lead to limited access to crucial data, making fraud risk mitigation a significant challenge.

## Detecting document forgery with advanced AI capabilities

In the digital era, document forgery has become increasingly sophisticated, rendering traditional detection methods inadequate. To combat this, leveraging advanced AI capabilities is crucial. Some cutting-edge techniques to detect document forgery include:

- **Image analysis:** AI algorithms scrutinize document images for irregularities, inconsistencies, and signs of tampering.
- **Pattern recognition:** Advanced AI identifies unique patterns in signatures and handwriting, distinguishing between genuine and forged content.
- **Metadata examination:** Analyzing metadata unveils clues about a document's origin and potential modifications.
- **Text analysis:** AI-powered algorithms detect copy-paste or other text alterations that may indicate forgery.

## Automation Hero's intelligent document forensics methods

Automation Hero's end-to-end platform seamlessly integrates document forensics, bolstering fraud risk mitigation. Key methods utilized by the platform include:

- **EXIF and XMP data analysis:** Metadata within document files provides vital information about post-scanning alterations and the software used for modifications.
- **Scan fingerprint analysis:** Subtle patterns in document scans reveal manipulations that are barely visible to the human eye, exposing any anomalies.
- **Copy-paste detection:** This method identifies instances of identical text, exposing fraudulent alterations made by copying and pasting text.

### Increase efficiency of fraud units

Fraud units are unable to verify each document for forgeries within the expected time frame. Usually, random subsamples are reviewed that result in low detection rates.

Automation Hero's forgery detection comes with a forgery score for every document. This can be used to focus the fraud unit's efforts on documents that are actually forged.

#### Before: Documents - Randomly sorted



Fraud units can cover only 20% of documents  
only ~1% of forgeries are uncovered.

10% of documents are forged

#### With forgery detection: Documents - Sorted by forgery score



Fraud units focus on the documents with the highest forgery score. Most forgeries can be uncovered.

Discover how our advanced document forensics capabilities can empower your business to combat fraud and ensure document authenticity. Let Automation Hero guide you with our end-to-end platform, seamlessly integrating document forensics for proactive fraud risk mitigation. Don't miss the opportunity to fortify your operations, build trust with customers, and maintain a competitive edge. Contact us today and embark on a journey to secure your organization and drive success.

## Ready to safeguard your organization against document fraud and manipulation?

Reach out to schedule a discussion with our experts.

[Schedule a call](#)