

PROSPECT BRIEF · MOTOR CLAIMS

Deepfake fraud is already in your claims queue. **CapSeal shuts the door.**

One in four claims now carries AI-altered media, and it clears your checks more than 90% of the time. CapSeal seals evidence on the device at the moment of capture - so fabricated claims can never produce a valid seal, and genuine claims pay in minutes. **The result, for a mid-size motor book: \$8.0M a year that stops leaving.**

\$8.0M

net-new fraud leakage
prevented per year, mid-size
motor book

42x

annual impact vs total CapSeal
cost

<90 days

to full payback, on conservative
ramp

Minutes

settlement time for attested
genuine claims

[Start a 60-day pilot](#)[See the numbers](#)

This went mainstream in a single year

98%

of insurers say AI editing tools are fuelling digital claim fraud

VERISK 2026

>90%

of AI fakes pass traditional verification checks

INDUSTRY 2026

20-30%

of claims now include some form of AI-altered media

SHIFT TECHNOLOGY 2026

+71%

rise in fraudulent claims at one major insurer in 2025

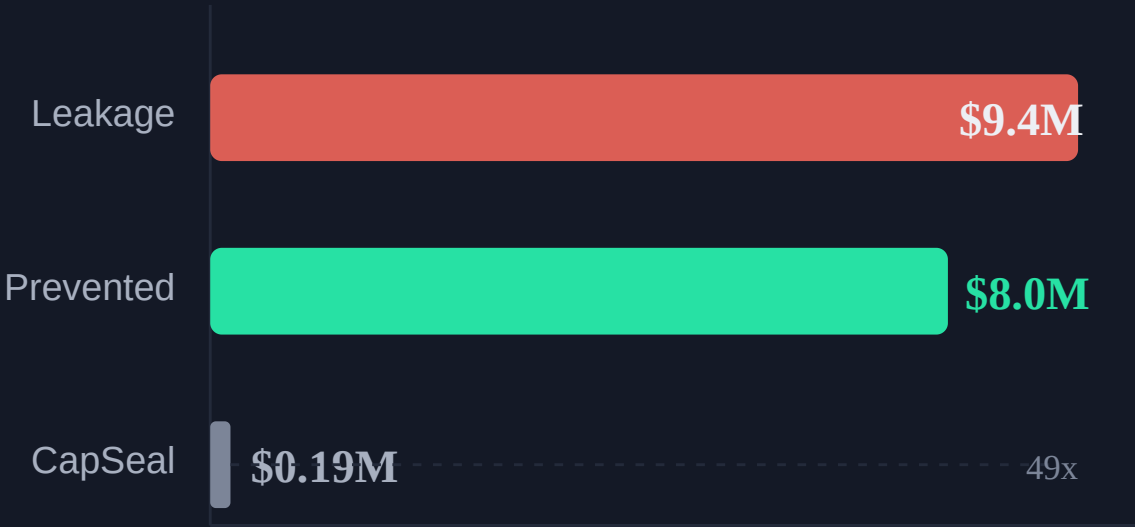
ADMIRAL 2026

The leakage is 49 times the cost of stopping it

Built bottom-up for a mid-size motor insurer - 200,000 claims a year at an \$8,000 average - counting only manipulated-image fraud, and only what your current controls miss.

Annual image-fraud leakage vs CapSeal cost

Net of what your existing controls already catch



Mid-size motor book · 200k claims/yr · USD

How the number is built

Every haircut applied, every step shown

Sealable claims	120,000
200,000 x 60% captured in-app	
With AI-altered media	30,000
x 25% - Shift Technology range	
Fraudulent inflation	\$14.4M
x 20% fraud share x 30% inflation x \$8k	
Net of current controls	\$9.4M
x 65% - your team already catches 35%	

Prevented by CapSeal

x 85% prevention effectiveness

\$8.0M / yr

Paid back inside the first quarter. Then it compounds.

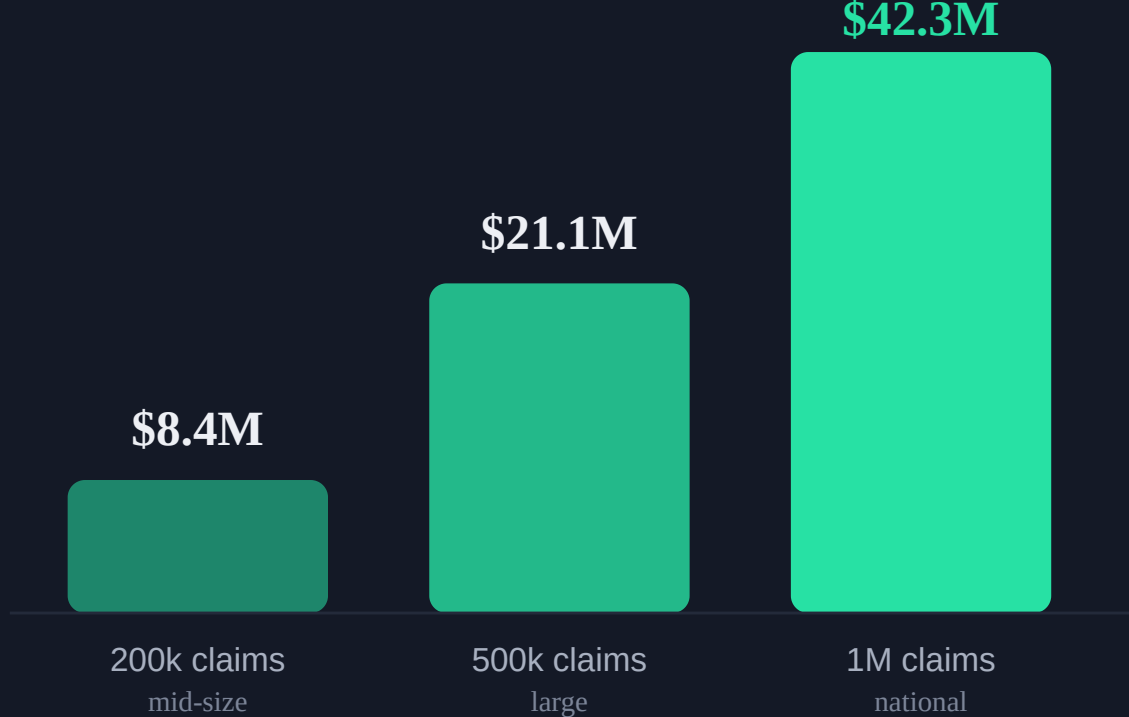
Cumulative savings, first 12 months

Conservative 3-month ramp to full coverage



Net annual impact by book size

Same model, same haircuts - the mechanism scales linearly



Impact figures include leakage prevented plus investigation hours reclaimed, net of CapSeal platform and per-claim fees. Full model and sources supplied in the accompanying industry brief.

HOW IT WORKS

Four steps. No new app for your customer.

STEP 01

Capture

The claimant photographs the damage in your existing claims app, powered by the CapSeal SDK.

STEP 02

Seal

The image is signed on-device by the phone's security chip - bound to device, time and place.

STEP 03

Verify

Our engine confirms a real lens saw a real vehicle - and that nothing changed since.

STEP 04

Decide

One verdict into your workflow - pay now, review, or hold - with a proof attached.

The seal rests on Apple and Google's silicon and bank-grade cryptography. **Verifiable by anyone. Producible only by CapSeal.**

HARDWARE

Attested at the source

The phone's security chip - the same silicon your banking app trusts - proves a real camera saw a real scene. Injected feeds and screen-of-screen replays are refused at capture.

PROPRIETARY

Our engine, your proof

The sealing and anti-spoofing engine is CapSeal's alone, adversarially hardened against attacks that haven't been published yet. The proofs it emits are verifiable by your own team.

AUDIT-READY

Replayable for years

Every verdict carries a cryptographic proof your auditors, a regulator or a court can independently re-check - offline, years later, without calling us.

Prove it on your own book in 60 days

One line of business, one success metric agreed up front, measured on your claims - not ours.

Scope	One motor line, digital FNOL channel
Duration	60-90 days
Integration	SDK drop-in + one verify API call - days, not quarters
Success metric	Agreed up front: auto-pay rate and fraud caught at intake
Your customer	Nothing new to learn - same app, same flow
Pricing	Platform floor + per-claim-verified - full schedule on scoping call
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Impact figures are modelled from published industry research (Verisk, Shift Technology, Admiral, CAIF/NICB 2026) applied to a representative mid-size motor book; they are planning estimates, not a guarantee. Full model, assumptions and sources are provided in the CapSeal motor-claims industry brief.