OMNARETH

SOLUTION BRIEF

Insurance Claims Fraud Prevention

Pay the claim. Not the ring.

The challenge

Claims fraud costs insurers and honest policyholders alike, and rings work at scale: one device, many policies, documents copied from genuine claims.

The solution

Claims fraud rings file through people who are not insured, copy police reports between claims, date losses before a policy started and redirect payouts. Omnareth checks every claim and payout against the policy before money moves, and recognizes the device behind a ring when it turns up on another policy.

13
reference rules for insurance claims

75 ms
median fraud-checked, audited decision, lab test

8/8
reference scenario decisions correct and verified on chain

How it fits

ELEMENT	IN THIS SOLUTION	WHAT IT COVERS
The record	The policy	Who is insured, the covered losses, the limit, the payout accounts verified for the policy and the incidents already claimed.
The events	Claims and payouts	A claim must come from an insured person, for a covered loss after the policy started, once. A payout must go to a verified account.
The memory	One device, many policies	Omnareth holds the ring's device responsible, not the genuine policyholder whose policy it targeted, and recognizes it across policies.

Evidence for auditors and regulators

Every decision stores the record, the request and the exact rules evaluated, with what was known about everyone involved, under a SHA-256 integrity hash anchored on the Omnareth chain. Edits, even covered-up ones, fail verification.

Next step: run the scenario with your team (`examples/insurance-claims/demo.sh`, one command, every record verified), then scope a 90-day shadow-mode pilot. See the Pilot Program Guide.

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What it stops

RULE	WHAT OMNARETH CHECKS	DECISION
Claimant Not Insured	Only people insured on the policy may claim.	DENY
Duplicate Claim	An incident may be claimed only once.	DENY
Claim Soon After Inception	Flag claims within 30 days of the policy starting.	FLAG
Loss Not Covered	The type of loss must be covered by the policy.	DENY
Claim Over Limit	A claim may not exceed the coverage limit.	DENY
Policy Not Active	Claims are paid only on active policies.	DENY
Loss Before Inception	A loss that happened before the policy started is not covered.	DENY
Payout to Unverified Account	Claim payouts go only to accounts verified for the policy.	DENY
Device Across Policies	Flag a device or account implicated in denials on two or more other policies in 24 hours.	FLAG
Police Report Reuse	A police report belongs to one incident; seen on another policy, it is likely copied.	FLAG
Repeat Offender	Flag events involving an identity implicated in two or more denied events in the last 30 days.	FLAG
Blocked Identity	Identities blocked on the fraud watchlist may not take part in any policy event.	DENY
Watched Identity	Identities under watch may proceed only with a flag for review.	FLAG

The reference scenario

#	EVENT	DECISION	FRAUD CASES
1	Genuine collision claim with a police report	ALLOW	
2	A stranger claims on another policy with the same police report	DENY	Copied police report: case opened
3	Water damage dated 12 days before the policy started, same device	DENY	Repeat offender case; device watched
4	Payout on policy 1 redirected to a new account, same device	DENY	One device across three policies: case opened
5	The same incident claimed a second time	DENY	
6	Genuine windshield claim 12 days into a policy	FLAG	
–	Analyst confirms the device case	-	Device blocked everywhere
–	An adjuster adds the ring's claimant to a policy	-	
7	The ring claims again as an "insured" party	DENY	
8	Genuine payout to the policyholder's verified account	ALLOW	

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