
com sur™
the missing piece of CCTV
THE FOOTAGE WHISPERER
"SEE WHAT THE CAMERA SAW"
100+ TOPICS - AIRPORTS TO ZOOS

UTILITY VALUE OF COM-SUR™ FOR THE INSURANCE SECTOR

WELCOME

AUDIT HOURS OF FOOTAGE IN MINUTES FIND OUT HOW COM-SUR WILL HELP

CCTV and other forms of video surveillance are commonly used in the insurance sector world over, but footage is often only reviewed reactively. Our company realized this problem early-on and has developed the world's only CCTV video footage auditing software that encourages daily auditing (hours in minutes) of CCTV footage, filling the gap for a complete "workflow". The software works with existing cameras and VMS, regardless of type/brand, and provides a standardized approach for intelligent incident reporting. Our software also offers exceptional investigative capabilities.

'COM-SUR' – THE WORLD'S ONLY CCTV/OTHER SURVEILLANCE VIDEO FOOTAGE AUDITING, SMART BACKUP, AND STANDARDIZED INTELLIGENT INCIDENT REPORTING SOFTWARE – THE MISSING PIECE OF CCTV/OTHER SURVEILLANCE VIDEO

COM-SUR is the world's only CCTV/other surveillance video footage auditing, smart backup, and standardized intelligent incident reporting software that serves as a complete workflow and force multiplier. It helps audit 24 hours of footage in minutes, reduces data size, creates standardized intelligent reports, and delivers business intelligence. COM-SUR helps unlock hidden information in CCTV/other surveillance video footage and enables people to gain actionable intelligence, improve homeland security, prevent crime and losses, identify and mitigate threats and hazards, and improve operational efficiency. It empowers people to gain new jobs as CCTV/other surveillance video footage auditors and start new businesses of auditing video footage. Like MS Office, COM-SUR is an enabler that makes it easy to work with CCTV and other surveillance cameras in a standardized way, leading to better decision-making. It also offers exceptional investigative capabilities.

HOW COM-SUR SMARTLY REDUCES 'VIDEO' STORAGE SIZE

COM-SUR employs an innovative approach to smartly reduce the amount of video to be audited and consequently the storage size of videos. Regardless of the video's frame rate, COM-SUR captures a single screenshot of the consolidated 'moment' of 'that' one second, when the I, P, and B frames come together. This method significantly reduces data size without sacrificing vital information. It goes without saying that when multiple cameras are displayed in a grid view, say 4x4, the storage size is further reduced since all the cameras are captured as a single image. Since no suggestion is being made to replace the actual video with screenshots, COM-SUR acts as a wonderful supportive technology both to audit (review) just 86400 frames representing 24 hours and reducing the data size at the same time.

CHALLENGES FACED BY INSURANCE COMPANIES

1. Data security and cyber threats:

Insurance companies handle vast amounts of sensitive and confidential data. Cyber threats, including data breaches, hacking attempts, and ransomware attacks, pose a significant risk to the security and privacy of this information.

2. Fraud prevention:

Insurance fraud, including false claims and identity theft, is a persistent issue. Insurance companies need robust security measures to detect and prevent fraudulent activities.

3. Physical security of offices and facilities:

Securing physical offices, data centers, and other facilities is crucial. Challenges include unauthorized access, theft, vandalism, and ensuring the safety of employees and visitors.

4. Compliance issues:

Insurance companies must comply with various regulations and standards related to data protection, privacy, and financial transactions. Ensuring compliance with these regulations while maintaining security can be complex.

5. Customer privacy concerns:

Protecting customer privacy is paramount for insurance companies. Concerns related to data privacy can impact customer trust and loyalty, necessitating strong security measures.

6. Physical asset protection:

Safeguarding physical assets, such as vehicles, properties, and equipment, against theft, vandalism, or damage is a key concern for insurance companies.

7. Insider threats:

Insurance companies have to deal with insider threats from disgruntled employees or even unwitting staff who fail to follow proper security and safety measures.

8. Humongous growth of surveillance video:

The exponential growth of surveillance cameras has resulted in an unprecedented surge in surveillance video. Effectively managing this data has become a daunting challenge due to the massive storage capacity required, especially considering the prolonged retention periods necessary for security, incident investigation, or legal purposes.

Furthermore, the prevalence of high-resolution

video with increasing megapixels compounds the storage demands, making efficient data management an urgent priority for organizations grappling with the immense volume of surveillance footage.

COVID-19 PANDEMIC

The pandemic profoundly impacted the insurance sector worldwide, leading to a surge in claims, particularly in health, life, and business interruption insurance, while disputes over coverage emerged. Insurers faced challenges in underwriting risks amidst economic uncertainty, and the industry witnessed a digital transformation, with increased reliance on remote work, virtual interactions, and digital services. Changes in customer behavior led to an increased demand for life and health insurance, and travel insurance faced challenges due to disruptions in travel plans. Auto insurance saw shifts in claim patterns, prompting insurers to provide premium rebates. Guidelines were issued to prevent the spread of COVID-19, but outbreaks still occurred.

USE OF VIDEO SURVEILLANCE BY THE INSURANCE SECTOR

1. Claims investigation and verification:

Video surveillance aids in the investigation of insurance claims. Insurers use footage to verify the authenticity of claims, assess damages, and determine the circumstances surrounding an incident, such as accidents or property losses.

2. Vehicle telematics and dashcams:

Video surveillance is integrated into telematics systems to monitor driver behavior, assess vehicle conditions, and record incidents on the road. This data is used for risk assessment and to support claims processing, especially in auto insurance.

3. Property protection and risk mitigation:

Insurance companies use video surveillance to monitor and protect insured properties, including homes, commercial buildings, and industrial facilities. This helps mitigate risks, prevent losses, and provide evidence in case of claims.

4. Loss prevention in retail and commercial insurance:

Video surveillance is employed to prevent theft, shoplifting, and other losses in retail and commercial settings. Insurers may provide incentives for policyholders to implement robust security measures, including surveillance.

5. Fraud prevention and detection:

Video surveillance is a crucial tool in preventing and detecting insurance fraud. Insurers use covert cameras or mobile surveillance units for targeted investigations to uncover fraudulent activities related to claims.

6. Event monitoring and security at insurance events:

Video surveillance is employed during insurance-related events, conferences, and gatherings to ensure the security of participants, prevent incidents, and provide a record in case of any security-related issues.

7. Remote monitoring and inspections:

Video surveillance is used for remote monitoring of insured properties, especially in cases where physical inspections may be

challenging. Video analytics can assist in automatically identifying potential risks or anomalies.

8. Customer safety and public liability:

Insurance companies may use video surveillance to monitor public spaces associated with insured properties, ensuring customer safety and mitigating public liability risks.

USE OF VIDEO SURVEILLANCE AT INSURANCE COMPANIES

Most insurance companies have video surveillance covering the following areas:

- Entry and exit points
- Cash handling areas
- Server rooms and other critical areas
- Areas housing workstations
- Storage areas
- Corridors
- Lobby and lift areas
- Canteens/kitchen facilities
- Staff recreational facilities
- Perimeter of the building
- Parking areas

Further, the concerned stakeholders at Insurance companies generally need to review and analyse recorded CCTV video footage from time to time for investigating incidents and/or accidents, and other issues in order to corroborate evidence as well as assisting Police/other Law Enforcement Agencies.

DRONES

Drones are increasingly being used by the insurance sector for the following purposes:

1. Claims assessment and inspection:

Drones are deployed to assess damage to properties, including buildings and infrastructure. They capture high-resolution images and videos, providing adjusters with a detailed view of the damage without the need for physical presence. This expedites the claims assessment process, especially in the aftermath of natural disasters.

2. Roof inspections:

Drones are used to inspect roofs for damage, wear and tear, or potential issues. This is particularly relevant for property insurance. Drones equipped with cameras and sensors can capture images and data to assess the condition of roofs, reducing the risks associated with manual inspections.

3. Risk assessment and underwriting:

Insurers utilize drones for risk assessment when underwriting policies. Drones provide a comprehensive view of properties and their surroundings, aiding insurers in evaluating risks associated with specific locations. This data helps in determining coverage terms and pricing.

4. Crop monitoring in agriculture insurance:

In agriculture insurance, drones are used to monitor crops and assess potential risks. They capture data on crop health, growth patterns, and any signs of diseases or pests. This information is valuable for insurers offering crop insurance.

5. Natural disaster response:

After natural disasters such as hurricanes, floods, or wildfires, drones are deployed to quickly assess the extent of damage. Insurers use drone imagery to estimate losses, prioritize claims, and plan response efforts more effectively.

6. Surveillance of high-risk areas:

Drones are used to monitor high-risk areas, such as locations prone to flooding, wildfires, or other hazards. This surveillance helps insurers stay informed about changing conditions and potential risks to policyholders.

7. Fraud prevention and investigation:

Drones are employed for fraud prevention and investigation purposes. In cases of suspicious claims, drones can be used to gather additional evidence or verify the circumstances of an incident, contributing to fraud detection efforts.

8. Disaster response planning:

Insurers use drones to conduct pre-emptive surveys and assessments of areas prone to disasters. This information assists in disaster response planning and allows insurers to better prepare for potential claims in high-risk regions.

9. Remote and inaccessible areas:

Drones are particularly useful for inspecting remote or inaccessible areas. This includes assessing damage in rugged terrain, industrial facilities, or areas with difficult access, where traditional inspections may be challenging or unsafe.

10. Environmental risk assessment:

Drones are employed to assess environmental risks, such as pollution, chemical spills, or other hazards. This information is valuable for insurers offering environmental liability coverage.

11. Customer engagement and documentation:

Insurers may use drones to engage with customers and document their properties. This can be part of risk mitigation efforts, and insurers may offer incentives for policyholders to participate in drone-assisted property inspections.

12. Wildlife and livestock monitoring in agriculture insurance:

In agriculture insurance, drones can monitor wildlife activity and livestock conditions. This information helps insurers assess risks associated with potential damage to crops or livestock-related claims.

LIVE MONITORING – CHALLENGES

Several insurance companies have a dedicated control room with operators, set up for live monitoring of CCTV and drone cameras. However, live monitoring comes with its own set of challenges of video blindness, poor

attention span, boredom, operator bias, false alerts, and so on.

Moreover, these cameras continuously capture and record humungous amounts of video data. It therefore becomes a daunting task for the operators to review and analyse this data whenever the need arises. Thus, it may be noted that benefits from video surveillance systems can accrue only when they are used optimally, suggestions for which are enumerated further on, in this document.

COMPLIANCE - GENERAL

Conformity or compliance in any organization means adherence to laws and/or rules and regulations, various standards, as well as data storage and security requirements as laid down by government bodies, governing bodies of the respective industry, or the management of the organization. When an organization complies with the requirements mandated by government and/or governing bodies, then it is termed as 'regulatory compliance' which enables the organization to run in a legal and safe manner.

COMPLIANCE - AUDITS

Several organizations carry out compliance audits on a regular basis to avoid the potential consequences of non-compliance. A compliance audit examines how well an organization adheres to compliance requirements.
Some organizations use video surveillance to monitor compliance issues and audit recorded video footage from time to time for investigating and preventing compliance issues. Auditing video provides actionable insights on the level of compliance within the organization.

AUTOMATED SOFTWARE – WHY THEY WILL NOT WORK IN ISOLATION

In the wake of the Christchurch shooting incident, several high-profile places of worship considered deploying gun detection technology. However, there are concerns about its efficacy, since it may not be able to detect all types of weapons, or the perpetrator could still create damage before being detected. Similarly, automated systems like video analytics, AI/ML can only detect what they have been programmed for. What about the rest? Again, these technologies are prone to triggering huge amounts of false alarms. Also, since the permutation combinations of exceptions can be vast and varied, it becomes almost impossible to automate every kind of exception. Facial recognition technology also raises ethical and privacy concerns, and has been found to produce inaccurate results, especially for certain ethnic groups. Therefore, experts suggest that while automated technologies will continue to grow, human intervention and intelligence will still be necessary to verify alerts and ensure their efficacy.

"CCTV AND OTHER FORMS OF VIDEO SURVEILLANCE ARE NOT ENOUGH – WE MAKE IT WORK FOR YOU"

While it is not being suggested that optimal usage of video surveillance can cure all issues, several issues of the following kind can be addressed by doing just a little 'more' with respect to making the optimal use of video surveillance systems:

- Recces/suspicious movements/activities

- Staff negligence

- Insider job/security lapses

- Bullying/violence/disputes

- False allegations and/or claims

- Unauthorized/unlawful activities/visitors

- Inattentive staff (e.g. guard sleeping)

- Fraud/loss/corruption/theft

- Compliance issues

- Accidents/Causes of potential accidents

- Housekeeping issues

- Issues with female staff

- Parking issues

- Cameras/recorder malfunctions

So, what is the 'more' that needs to be done?

1) AUDIT CCTV AND OTHER SURVEILLANCE VIDEO FOOTAGE DAILY AS A STANDARD OPERATING PROCEDURE

'Auditing' means 'seeing' what the cameras 'saw'. Auditing of CCTV and other surveillance video footage should be done daily (continuous investigation) to identify potential issues and threats. Auditing is a dedicated and systematic process that helps address challenges related to live monitoring and alert-based systems. Auditing helps in evaluating analyzing incidents to improve existing policies, procedures, and processes. Concerned personnel should be trained to become video footage auditors, and the audit teams should be rotated to avoid complacency/collusion. Daily auditing of CCTV and other surveillance video footage can also help in adhering to the principles of Kaizen and TQM for business improvement.

2) DOCUMENT AUDIT FINDINGS/INCIDENTS

Audit findings/incidents should be documented in a standardized template to find the root cause to prevent future recurrences. Historical data of such findings/incidents can reveal patterns that can help take better informed corrective and preventive action. If all insurance companies report incidents in a standardized template, relevant authorities can derive business intelligence from the data and take action for the collective benefit of the insurance sector.

3) ENSURE DISASTER RECOVERY OF CCTV AND OTHER SURVEILLANCE VIDEO FOOTAGE – LIKE A 'BLACKBOX'

CCTV and other surveillance video footage must be stored at multiple locations in order to ensure that even if the recorder/storage device is stolen, destroyed or tampered with the data is never lost. Further, any backed-up data must easily be searchable and retrievable; else, it is going to be a nightmare finding the relevant video.

4) DISPLAY DYNAMIC INFORMATION AT RELEVANT PLACES

Document and display details of information that is dynamic in nature in relevant areas. For example:

1. List of authorized staff.

2. List of authorized security personnel

deployed at the insurance company's premises.

3. List of habitual offenders/suspects likely to visit the insurance company's premises (a 'Watch out' list).

5) USE A POWERFUL NEW SIGNAGE

"WE AUDIT CCTV VIDEO FOOTAGE EVERYDAY".

One size, one color, one powerful message. Across the nation.

DE-CENTRALIZED SURVEILLANCE + CENTRALIZED SURVEILLANCE = OPTIMAL RESULTS

Organizations with multiple locations struggle with centralized video surveillance due to infrastructure cost, internet bandwidth, and operator limitations. De-centralized surveillance offers higher accountability at each location and better situational awareness, leading to more chances of discovering exceptions.

CONCLUSION

"You see, but you do not observe" is a quote by Sherlock Holmes in A Scandal in Bohemia (1891, written by Sir Arthur Conan Doyle). COM-SUR makes 'observation' far effortless and effectual leading to superior results.

"Cameras don't lie" - but how will you know unless you 'see' what the cameras 'saw'? Audit video - why suffer!

Get award-winning COM-SUR now. Don't wait for things to go wrong!

