



2025 NAMFS Leadership Summit–Executive Brief

Session: Tech Trends and Transformations

This session, featuring experts from Verisk Analytics and NAMFS, explored the evolving role of technology and artificial intelligence (AI) in mortgage field services. The discussion focused on improving efficiency, reducing costs, and enhancing compliance while addressing data privacy, regulatory complexities, and the growing need for standardization. Key topics included AI-driven automation, field technology, training, and the intersection of innovation and responsibility in a rapidly changing marketplace.

Key Points

AI in Field Services

The session reviewed the evolution of AI in field services, covering tools such as digital photo capture, GPS tracking, and mobile applications. Future applications include AI-driven bid generation, automated property review, and natural language processing for improved reporting accuracy.

Valuable AI Applications

Generating bids directly from photo AI and implementing voice-command features for field data entry were identified as high-value innovations that could improve network efficiency and accuracy.

Public AI Risks

Public AI platforms pose serious risks when managing confidential property or personally identifiable information (PII). Some clients have already introduced contractual restrictions on public AI usage to ensure compliance with data privacy regulations.

Third-Party Software Lag

Current third-party field management systems are not keeping pace with technological advancements or client form updates, resulting in inefficiencies, higher operational costs, and slower processing for field users.

Standardization & Best Practices

NAMFS is positioned to lead the industry in developing standardized formats for photo



documentation, video, and inspection forms. The session emphasized the need for best practices in AI usage, data privacy, and member education.

Enhanced Field Data Capture

AI can help automate debris measurement, identify property repair needs (such as paint or smoke detectors), and provide real-time feedback to field workers boosting productivity and accuracy.

Hands-Free Technology

Voice-activated tools like smart glasses and speech-to-text software offer significant safety and efficiency benefits by allowing inspectors to remain hands-free while documenting properties.

Photo Quality & Quantity

AI could reduce redundancy and improve compliance by flagging blurry or duplicate photos. The industry needs standards to ensure efficient, high-quality photo documentation while minimizing unnecessary submissions.

Compliance Landscape

The regulatory environment continues to evolve, with increased state-level oversight, new FHA and VA loss mitigation guidelines, TCPA-related restrictions, and concerns about ‘junk fees’ influencing inspection costs.

Accreditation & Training

NAMFS may introduce accredited training programs that integrate into third-party systems, enabling professional certification and incentivizing best practices across the industry.

Next Steps

NAMFS will look to publish best practice guidelines for AI use, emphasizing privacy protection and prohibiting the upload of PII or sensitive property data to public AI systems.

A video best practice guide for photo documentation will look to be shared to enhance field efficiency and consistency.

NAMFS Academy training will look to be revamped to include 2025–2026



standards for photo documentation, with incentives such as raffles and membership credits.

Accreditation programs will be explored, potentially modeled after LinkedIn-style certifications, offering members a professional designation upon completion.

NAMFS membership requirements, including the two-reference standard, will be reviewed and updated to enhance engagement and value.

Efforts will be made to increase participation from field vendors via social media outreach and transparent communication of NAMFS's value proposition.

Integration of NAMFS training and accreditation into third-party platforms will be evaluated for seamless access and learning.

A shared information page within vendor platforms will be explored to allow companies to post newsletters and documentation similar to HR message boards.

NAMFS will collaborate with its executive team to update academy content, focusing on accessibility and participation growth.

AI will be evaluated for office-based quality assurance, particularly to validate bids, verify cubic yard claims, and confirm photo evidence before servicer submission.

Summary Statement

The session highlighted technology's transformative potential for mortgage field services balancing innovation with ethical, compliant practices. As AI and automation reshape workflows, NAMFS is committed to guiding the industry through standards development, accredited training, and safe integration of advanced technologies. The overarching goal is to enhance efficiency, protect data integrity, and prepare the workforce for a more intelligent and connected future.