



Vidyo®

Video Claims Management



Use Cases

- Assess damages remotely through interactive video calls
- Record and archive loss adjustment sessions

Benefits

- **Faster claim resolution:** The process is streamlined from end to end
- **Increased adjuster productivity and lower cost of expertise:** Adjusters can handle more claims in a shorter time frame when they do not have to spend time traveling
- **Higher claimant satisfaction:** Greater convenience and shorter turnaround time are praised by customers
- **Reduced claim fraud:** Video claims cost-effectively replace unreliable trust-based and photo-based processes

Business Challenge

In the insurance business, the claim experience is a key driver of customer retention or churn. In this critical touch point in the customer journey, customers decide whether or not they want to remain with their insurance provider. Therefore, streamlining the claims process and making it as painless as possible for customers is essential.

In a traditional claims management scenario, customers must file a claim and schedule an in-person visit with an adjuster to assess the damage they have experienced. The inconvenience begins with setting up the appointment, finding a time that suits both parties. The appointment usually takes place during business hours, which can create additional stress for the customer who has to miss work to wait for the loss adjuster.

For insurers, this process is also unsatisfactory as the cost of sending experts on-site is high, and time spent traveling has a negative impact on their productivity.

The traditional claim resolution process is rarely as fast and seamless as anyone would like.

Vidyo Solution

For insurance providers who need to expedite the claims management process, VidyoEngage is a customer-facing video solution that bridges the gap between online convenience and interpersonal connections. With VidyoEngage, the highest quality real-time video can be integrated into the organization's website or mobile app for a face-to-face interaction that creates deeper customer loyalty and trust.

With VidyoEngage the claims process can be video-enabled. Instead of sending a loss adjuster on-site, an insurer can provide the option of a video loss adjustment. Claimants can show the adjuster the damage using the camera on their smartphone or tablet. The adjuster can request different views in real time as necessary. Geolocation can be leveraged to ensure that the claimant is at the location where the damage reportedly took place. If there is any doubt, the expert can also ask to see more of the claimant's environment for additional control. The video assessment can be recorded and archived for compliance reasons or future reviews.

Results

For insurers, this video-enabled process reduces the cost of sending experts on-site and the associated travel time. Adjusters can manage more claims, more efficiently, without leaving the office. Video claims management also helps reduce fraud when combined with the ability to take snapshots or use geolocation.

For customers, the gains in convenience are immeasurable. Appointments can be set more quickly — adjusters have more availability because they don't have to spend time traveling. Appointment times are easier to adhere to as they aren't constrained by such things as traffic congestion. Overall, customers can expect a shorter claim turnaround time and they can be compensated sooner.

Feature Overview



Call Workflow Flexibility

Support for scheduled or ad hoc video calls



Use Any Device

Customers can join anywhere, anytime, on any device



High-Quality Audio/Video

High-quality audio and video replicate an in-person damage assessment



White-Labeled User Interface

Professionally branded and customized video channel experience



Contact Center Integration

Ability to integrate with leading contact center platforms



Call Recording

Optional call recording for agent training or compliance



Adjuster Authentication

Loss adjuster authentication via locally authenticated credentials, Active Directory via LDAP, or SAML/ADFS



Post-Call Surveys

Post-call customer surveys, call summary, and reporting



Snapshot

Ability to capture and store pictures of a damage during the video call (additional development required in other environments)