



Augmented Reality for Insurance claims investigation and rapid settlement

Virtual collaboration tools have elevated the user and customer experience. With the ability to connect with a remote expert in real-time and share the viewpoint through their mobile devices, less experienced field adjusters benefit from precise and guided support from an experienced claims expert for a specific type of claim. The number of errors and trips back to the claim site are reduced while carrying out complex analysis on the critical claim cost drivers, the junior adjuster performs the work in the field supported remotely by the seasoned adjuster. Site work execution is streamlined, rich and collaborative learning is achieved along with reduced travel times for the industry veteran.



Through the use of “assisted collaboration” provided by modern Claim Service tools, less experienced adjusters can now face each new claim scenario without sacrificing efficiency and reach unprecedented levels in terms of first-time claim resolution visits. This new reality coupled with rapid estimate creation enhances customer service, satisfaction, and retention of the carriers valued customers. We like to refer to this capability as the **Always on Senior Claims Adjuster**. When you have a pool of seasoned adjusters that can be scheduled to support your junior team through virtual collaboration, you have the ability to send a less experienced adjuster out to start adjusting virtually any claim, knowing that the staff with deep experience is ready to provide real-time virtual support.

Imagine enabling the policyholder with virtual collaboration

Virtual collaboration tools have also evolved that can enable your end customer to perform some basic claim triage to expedite their claim settlement process. For example, as soon as an adjuster is assigned and obtains a description of the loss, the adjuster can obtain some preliminary claim information virtually. All the adjuster needs to do is to text a link to the customer’s cell phone. The customer then clicks on the link and points their camera at the damaged property and the adjuster assigned to the case can see the claim particulars on their PC screen at the office.

The adjuster gets a clear picture of the loss, the surrounding areas and instructs the user to take various actions to mitigate the loss. The customer is comforted to know that her claim is being handled immediately which also results in quicker resolution and enhanced customer satisfaction. The customer is now in the know about what's been done and what will happen next. The adjuster will also obtain an initial sense around the reserve, determine if any intervention is needed and provide the customer with the initial next steps.



With virtual collaboration, customer satisfaction increases, the claim settlement is faster which frequently results in lower ultimate claim costs. Often the customer shares their great “high tech” claim experience with their friends, family, and colleagues.

Generate specialized training videos by claim type and complexity

Think of the rich training content being generated by these events. Operating sessions are recorded to provide a rich library of tutorials that can be searched by the adjuster in the field to seek guidance from a similar claim occurrence where a senior adjuster guided the entire investigation. The junior adjuster can tap into a rich repository of content and learn from your most senior staff and their years of experience.

Example: The Customer initiates their claim settlement

The customer walks out of the supermarket and notices that someone has backed into their car and caved in the right rear fender. They also notice a note on their windshield from the good samaritan who left their name and number to call since they had a guilty conscience.

Before calling the number on the note, the policyholder calls their insurance company claims office to report the incident and find out next steps. A desk adjuster is immediately available and obtains the claim details, verifies the policy holder and coverages.

The insured explains the situation and the adjuster verifies their cell phone number. Then the insured person accesses the text link which was sent by the adjuster. In moments the claimant is in a virtual session complete with video. The adjuster instructs the claimant to point the camera to the damaged area. The adjuster draws some lines on their screen pointing to where they need the customer to zoom in on the damage. The adjuster sees the extent of the damage and is able to set an initial reserve and authorize an estimated repair cost for the claim. Additionally, the adjuster can take screenshots, or records the whole interaction for future reference. The adjuster also finds the nearest authorized repair shop for the insured and texts them the address. The adjuster authorizes the estimated amount for the damage and the customer travels to the repair shop, receives an estimate and schedules the repair appointment.

During the repair process, the technician removes the bumper and notices some additional damage to the bumper sub-structure and alerts the assigned adjuster. The adjuster then sends a text with a link to begin a collaboration session with the technician. The adjuster views the additional damage and authorizes a supplemental payment.



The repair work is complete without any travel time for the adjuster. The claim is completed professionally and timely and the customer responds very positively on their customer experience survey.

In Summary

Virtual collaboration tools can not only turn your less experienced adjuster into an industry veteran, but these tools can also enable your customers to perform their own self-triage and support them in receiving quicker claim settlement and service while also helping to reduce the loss adjustment expense. A win-win for both customer and the insurance company!

Impact on Loss Adjustment Expense

Your senior adjuster can handle more claims virtually with the approaches outlined above since they are traveling less while enjoying a better work-life balance. Your junior adjusters are now doing much of the travel and customer facing meetings. Then where possible, your desk adjusters are enabled to send text-based links to initiate virtual sessions with customers to obtain initial claim data and digital inspections.

Think of the loss adjustment expense reduction across so many fronts. Then combine this with faster claim resolution, increased customer satisfaction and you can see how virtual collaboration enables vastly improved service at a lower cost.