



# SightCall for Insurance

## Driving claims innovation through visual assistance

SightCall, the leading visual assistance platform, empowers Insurance companies to deliver better business outcomes and service through live video and digital process automation.

Now with a universal adoption of virtual engagement taking hold, insurers must innovate their offerings and business models to distribute more effectively and provide the experience today's policyholder expects. Innovation is no longer a nice to have, and insurers can now use technologies like live video, augmented reality, artificial intelligence, and digital process automation to revitalize their offering and drive distinct competitive advantage.

SightCall helps insurance providers save the three most expensive and indispensable assets they have:

**Time** - through quicker underwriting cycles, shorter claims closure times, and higher problem resolution rates, SightCall saves your insurance organization from spending wasted time on inefficient processes and allows you to provide an expedited service that delights and fosters loyalty with customers

**Cost** - by improving customer retention rates, lowering the cost per claim, decreasing fraud & supplemental claims, and reducing unnecessary travel, SightCall enables your business to reduce both its annual expense ratio and its annual loss ratio

**Knowledge** - SightCall increases adjuster productivity, enables better knowledge sharing, streamlines onboarding & training, and improves the way you audit and document vital information during the underwriting, claims and fulfilment lifecycles

## Sustainability Snapshot

Within 2 years of using SightCall, one of the world's largest insurance organizations used our CO2 calculator to report that they saved:

**14 million kilometres in unnecessary travel**

**2,100 metric tons of CO2**

**200,000 hours of wasted experts' time**

**An estimated €4 million in travel expenses**



*"Ageas UK is dedicated to making insurance easy for our customers, and SightCall allows a customer to show us exactly what's happened. During the pilot with SightCall, we settled around 35% of claims on the very first call. This is more than just a useful app; it has tangibly improved the flow and quality of information from our customers, allowing us to put things right as quickly as possible."*

**Claims Director at Ageas UK**

## Customers



## With SightCall's visual assistance platform you can:

### Increase Sales and Subscriptions

Interact and negotiate with a higher number of prospective customers in less time

### Reduce Claim Time

Quickly assess damage, quote repairs, and expedite premium pay-outs to slash claim times and drive customer satisfaction

### Decrease Loss Adjustment Expenses

Improve your bottom line with better due diligence, less travel, and more productive adjusters

### Minimize Fraud

With clear views of damage, accurate location verification, pre-approved fix estimates and supervised repairs

### Improve Customer Satisfaction

Delight customers with a self-service model that saves time, frees up your resources, and improves the customer experience

### Elevate sustainability efforts and quantify results

Reduce CO2 emissions and determine the savings gained from not sending experts on site, with accurate metrics and reporting that will contribute to corporate sustainability KPIs

## Insurance Use Cases



### Underwriting and Risk Assessment

Underwriting inspections are carried out remotely without in-person site visits. Customers benefit from fast, digitized underwriting flows and live video support where assets, property details and documentation are verified remotely to assess risk and provide an appropriate premium for the policy.

#### Feature:

Ultra HD photos and video recordings of remote underwriting inspections are taken and saved directly within a customer case file for training, audits, and future reference



### FNOL

Policyholders are guided through a fully digitized FNOL with details following a loss, theft or damage of an insured asset captured ahead of filing a formal claim. Desk adjusters review the pre-submitted information to triage the FNOL report before contacting the customer via a live video session to capture any missing information around a claim. The adjuster can settle the claim directly or send data downstream to a third-party fulfillment provider.

#### Feature:

SightCall's geolocation feature allows you to verify the exact location of the policyholder initiating an FNOL, reducing the likelihood of fraud

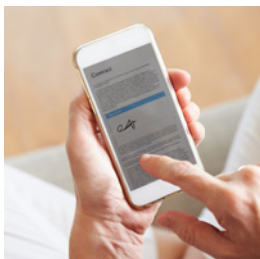


### Damage Assessment, Valuation and Quality Control

Adjusters see claim damage in real-time via a live video with the policyholder. All photos, video and documentation are captured and passed on to a third-party to accurately provide a quote for the repair work. During the repair process, work is fully assessed before being signed-off, ensuring it meets the necessary safety and quality standards and that the policyholder is happy with the outcome.

#### Feature:

AR enables accurate remote damage measurements and estimates of the work required



### Sales and Subscriptions

New prospective customers engage with their insurer from the comfort of their own homes via live video enabling more sales in less time. Legal documentation and contracts can be shared, and signatures collected securely, to ensure a swift and efficient experience.

#### Feature:

SightCall's live speech translation is helpful to improve communication between parties that speak different languages