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EYE THE FUTURE



# IMPACTFUL AI TECHNOLOGY FOR EFFICIENT CLAIMS PROCESSING.

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CamCom is a global leader in AI-powered visual inspections for the motor insurance sector. We provide a transformative effect throughout the motor insurance value chain by using impactful artificial intelligence technology to meet evolving customer expectations. Today's consumers expect transparency, speed, and ease of use. Our unique AI visual inspections speed up the claims process and enhance the customer experience, making it quicker, more transparent, and more delightful. The technology can streamline many processes, including claims handling, fraud deterrence, and data analytics.

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## AI CAMERA FOR GUIDED VISUAL INSPECTIONS

CamCom's visual inspection platform uses an AI camera to enable self-inspection for customers using a guided visual inspection process and localisation to the native language. The AI-powered image capture tool TriNetra™ is a game-changer in the industry. It's designed for comprehensive image capture, providing real-time prompts to ensure no missing detail. This tool, accessed via a dynamically generated URL integrated with the mobile app and systems, allows users to capture images and videos of the vehicle under consideration, enhancing the accuracy and efficiency of the claims process. This results in claims settlement in less than 5 minutes and a noticeable reduction in the loss ratio with increased efficiencies.



## HOW DO OUR IMPACTFUL AI SOLUTIONS REDUCE THE LOSS RATIO

- > The Machine Learning (ML) technology trained with over 450 million images is leveraging advanced image analysis leading to vehicle damage assessment accuracy of 96%. An innovative guided visual inspection approach enables our AI camera models to operate in automatic mode and ensure the quality of collected images and the inspection results.
- > Advanced image processing ensures that aggravation of pre-existing damages during the claims process is reduced.
- > Utilizes geo-fencing, time stamping, and VIN reading-based vehicle identification to reduce fraud in the inspection process.
- > Enables improved process automation, enhanced predictive analytics for risk mitigation, and localisation to the native language for a superior customer experience.



## CLAIMS SETTLEMENT IN UNDER 5 MINUTES



### FNOL:

- AI cameras for enhanced image capture
- Fraud prevention

### DAMAGE ASSESSMENT:

- Point of impact and cause of incident analysis
- Accurate damage assessment with fine grained damage types

### ESTIMATION:

- Repair/ replace decisions
- Instant price estimates with detailed parts, paint, and labour costs

### REVIEW AND SETTLEMENT:

- Hassle-free settlements
- Reduce payouts

# THE CLAIMS ASSESSMENT PROCESS USING THE CAMCOM SOLUTION



## DAMAGE ASSESSMENT

- 1 Through computer vision, extract only the required object of interest from the captured images.
- 2 Identification and classification of damaged parts using deep learning.
- 3 A scoring system to correlate damages from multiple angles and identify specific areas within the part in which the damage is present.
- 4 An algorithm to arrive at the point of impact to predict the cause of the incident.



## COST ESTIMATION

- 1 Enables repair/replace decisions as per insurer.
- 2 Reduces friction between garages and insurers.
- 3 Complete visual audit trail pre- and post-repair process.



## REVIEW AND SETTLEMENT

- 1 Reduce time spent on claim payouts.
- 2 Creates the digital audit trail of the claim process.
- 3 Allows loss assessors to focus effort on more complex claims.

- > Predictive analysis for risk mitigation
- > Reduce the unpredictability of vehicle repair costs
- > Enables repair/replace decisions
- > It can be used for private and commercial vehicles



96% damage assessment accuracy



40% reduction in claim journey cost



90% faster claims process



20% reduction in claim payouts

# CUSTOMER TESTIMONIALS

## RISMAULI SILABAN

Chief Claim and Service Officer – Zurich

5 ★★★★★



“CamCom’s AI solution can provide accurate protection value with minimum human error, allowing customers to get results faster. Using this AI makes it easy for Zurich to identify fraud potential and improve claim efficiency. It can identify pre-existing damages and show the vehicle location in real-time, speed up decision-making, and even allow the customer to be directed to the nearest available workshop.”

## ATUL GUJRATHI

Joint President – Claims at HDFC ERGO GI

5 ★★★★★



“From the business angle, CamCom has increased efficiencies and turnaround. The journey with CamCom has been a revelation, and we hope to extend this relationship for many more years. A special mention about the CamCom team, a set of highly qualified professionals whose dedication and commitment have been a huge reason for our success story.”

## SANDEEP GOPAL

Chief Executive Officer – Fairfirst Insurance

5 ★★★★★



“CamCom’s AI platform has helped us digitally transform the traditional processes of automobile inspections and claims settlements and provide a best-in-class experience to our customers. The CamCom solution with the AI camera feature assists us in generating instant quotes and spot settlement of claims. Our customers benefit from complete transparency provided in real time and are getting their claims settled in record time—from intimation to settlement, thanks to CamCom.”

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## GLOBAL PRESENCE

CamCom's global footprint includes satisfied customers in India, Saudi Arabia, Kuwait, Qatar, Sri Lanka, the Philippines, Indonesia, Thailand, Malaysia, Austria, Belgium, Czech Republic, Denmark, France, Greece, Hungary, Italy, Luxembourg, Netherlands, Norway, Poland, Spain, Sweden, Germany, Estonia, Latvia, Lithuania, the UK, and Mexico. The company's commitment to delivering precise and speedy solutions through innovation by addressing real-world challenges has positioned it as a trusted partner across diverse global industries.

➤ To learn more:

**visit [www.camcom.ai](http://www.camcom.ai)**  
and book a demo.