



Let's Solve

 **vnspect**
Simple | Smart | Swift



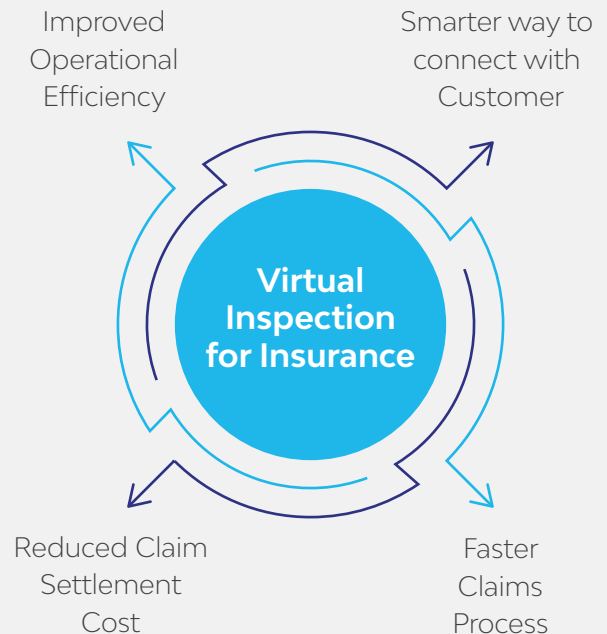
A Larsen & Toubro
Group Company

In the Era of Digitization, the insurance claim Handling process is in the forefront leveraging latest technology adoption to simplify processes and enhance customer experience. Digital solutions can reduce the cost of a claims journey by as much as 60-80% with no-touch or low-touch operations. Claims Process Digitization will help carriers to reduce claims handling cost, enhance customer experience and improve operational efficiency of Claims Management Function.

Claims requiring on-site inspection need new building blocks and an update to infrastructure, allowing Claim Adjusters to inspect claims remotely without traveling to the location. This increases Claim Adjuster's productivity and helps in capturing similar information as that of physical inspections effectively.

LTI's "Vnspect" gives the ability to conduct claims inspections remotely. It allows claims adjusters to

conduct more inspections, avoid physical travel and reduce the overall turn around time (TAT) of a claim – which translates to both business improvements and a better experience for end customers.



Delivering Excellence

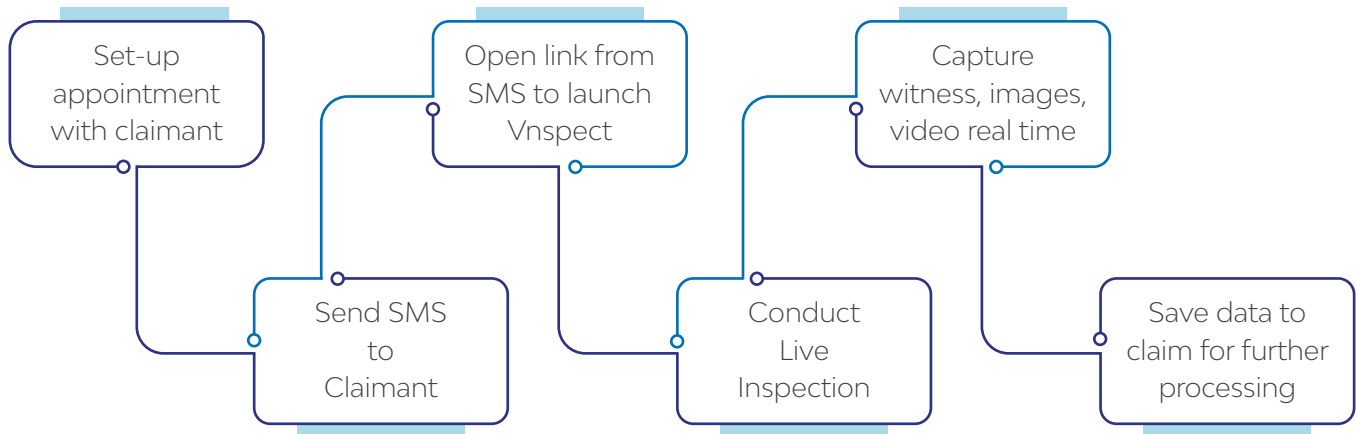
LTI's Vnspect is a cloud native platform which helps the claimant connect digitally with an Insurer to make the claims process simple, smart and swift. Vnspect will facilitate insurer to conduct pre-risk surveys, inspect and assess their claims, and review the quality of the repair work remotely with real-time interaction, with the claimant and repair vendor.

Claimant can use a smartphone or tablet to connect with the claim adjusters by simply browsing a link received via SMS, Email or WhatsApp message to launch the live inspection. The platform allows for virtual inspection with video recording, image

annotation and adding adjuster notes, which are directly saved in the claims system post completion of the virtual inspection.

While insurance Claim Adjusters can use Vnspect Inspection purely as a live video collaboration platform, it also integrates with end-to-end claims management platform, which connects all stakeholders in a claims value chain. Vnspect allows for virtual and real time assessment with the ability to share the collected data as soon as the inspection is completed.

How does Virtual Inspection Solution Work?



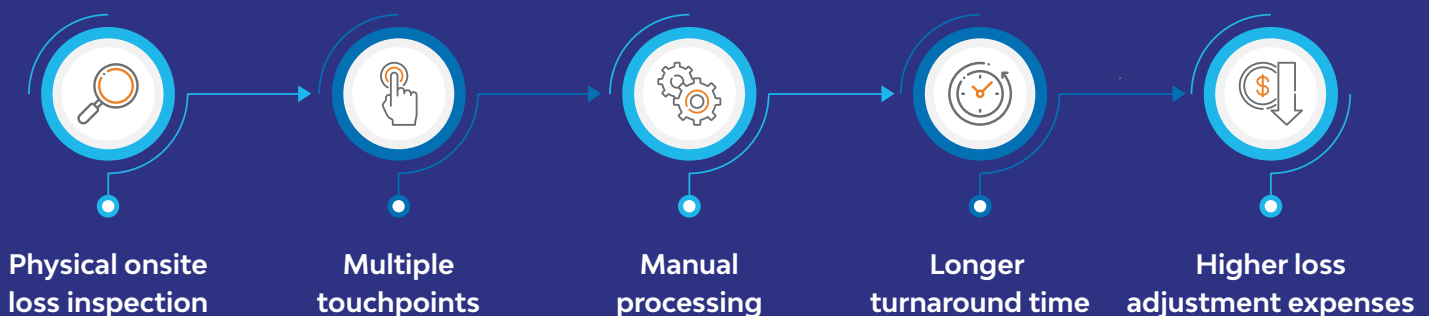
The claims adjuster initiates the inspection session at the pre-agreed time and sends a link via SMS, Email or WhatsApp to the claimant. Accessing this via a browser on the phone, the claim adjuster guides the claimant to assess the damage via video conversation, with Vnspect keeping a full record of the exchange for future reference and auditing, including video, images, notes and annotated images.

Claims Adjusters can use Vnspect purely as a live video collaboration platform for multiple interactions with the claimant.

A built-in, geo-locator identifies the customer's location, voice and video recordings which can be used for sentiment analysis and fraud detection.

How can the solution help?

Challenges in existing claim process



Solution Highlights

Technology

- Cloud-native platform
- Prebuilt integration with Guidewire and Duck Creek Technologies
- Easy integration with legacy applications using APIs
- Compatible with iOS and Android
- Scalable application as per business needs

Business

- 100 % Remote Assessment
- 60 % reduction in inspection cost
- 50 % faster TAT
- Faster Claim Settlement
- Improved customer satisfaction

Technology Components



**Microsoft
Azure Cloud**



**Node
JS**



**Peer JS Server
(Streaming)**



**SOAP
webservices**



**SMTP
iServer**

Who can leverage our solution ?



Insurance
Companies



Third-party
Service Providers



Independent
Appraisers



Workshop
Owners

Business Benefits

Enhancing Customer Experience

- Self-service option for claimant
- No app installation
- Transparent claims process
- Re-Imagined, simpler and smarter

Claims Cost Reduction

- No physical visits
- Complete remote inspection
- Early access to loss details

Improved Operational Efficiency

- Faster claims process
- Reduced TAT
- Efficient claims handling by adjuster

LTI (NSE: LTI, BSE: 540005) is a global technology consulting and digital solutions company helping more than 420 clients succeed in a converging world. With operations in 32 countries, we go the extra mile for our clients and accelerate their digital transformation with LTI's Mosaic platform enabling their mobile, social, analytics, IoT and cloud journeys. Founded in 1997 as a subsidiary of Larsen & Toubro Limited, our unique heritage gives us unrivaled real-world expertise to solve the most complex challenges of enterprises across all industries. Each day, our team of more than 30,000+ LTItes enable our clients to improve the effectiveness of their business and technology operations, and deliver value to their customers, employees and shareholders. Find more at www.Ltinfotech.com or follow us at @LTI_Global