

Is Digitization Enough?

The constraints of COVID-19 accelerated digital transformation across the insurance industry, but they also took customer expectations to the next level, increasing the demand for first-call resolutions and fast, frictionless claims processing.

For example, 68% percent of policyholder complaints involve issues with filing a claim, including slow processing. In an on-demand world, it's critical for insurers to move at the speed of now by delivering seamless, transparent processes.

But when claims adjusters are unable to survey the damage in person, how can insurance companies drive customer satisfaction and loyalty by resolving issues accurately and quickly? If a claims adjuster can't come to the customer physically, why not connect them remotely?

Meet CareAR

CareAR is an augmented reality (AR) visual support platform that allows insurance companies to transform their support experience with cutting-edge capabilities. Through AR, it delivers the best of both worlds — comprehensive field service management and a smoother, more positive customer experience.

With the ability to connect with a claims adjuster easily, remotely and immediately, CareAR $^{\text{TM}}$ gives customers the power to tap into expertise everywhere. It gives claims adjusters a window into a policyholder's real-time accident experience as if they were there in person.

With visual AR assistance and support, claims adjusters can survey damage immediately after it happens, capturing critical details on live video and saving images or recordings into a pre-existing workflow or the $CareAR^{TM}$ secure cloud.

65%

of consumers who adopted digital claims processing during the pandemic plan to continue using it.²

Use Cases

Real-time claims resolutions

Claims adjusters virtually connect with customers through their mobile device live at the scene.

Live visual claims record

Claims adjusters can capture content for review at any time during a customer claim.

Automated content capture

CareAR™ integrates with ServiceNow and automatically saves sessions into the claims management system.

Benefits

Provide a better customer experience

Speed, simplicity and ease of use boost customer retention.

Reduce field dispatches

Remote access allows claims adjusters to handle more claims in less time, providing time and cost savings.

How it Works

CareAR™ advanced technologies provide a visual AR solution for remote troubleshooting — think of it as an extra pair of eyes that provides see-what-I-see support to reduce dispatches. Now claims adjusters can virtually survey the accident scene and annotate on screen to indicate damage or problem areas. That translates to valuable time and cost savings.

In addition to a suite of augmented reality tools, adjusters can now gain the critical situational context needed to solve problems remotely, reducing or even eliminating unsafe service dispatches. Customer service teams can provide an expert claims adjuster much faster than what was previously possible with in-person visits.

"Together with CareAR, ServiceNow is delivering digital experiences that empower service teams to better solve problems remotely so work can be completed efficiently and safely."

Michael Ramsey,

VP of Product Management, ServiceNow

How it Works







SEE

Virtually see as if the situation were actually there

SOLVE

Visually guide and collaborate for effective problem resolution

SAVE

Capture and share content in systems and with teams

Features

ServiceNow Integration

Integrate and extend AR for ServiceNow digital workflows with Field Service and Customer Service Management.

3D Spatial Mapping

Detect and interact with 3D objects and their spaces for anchoring, persistence and occlusion.

Comprehensive Suite of AR Tools

Remote adjusters can accurately annotate and survey as if they were on-site.

Smart Analytics & Dashboarding

Tag and track customers and adjusters with geolocation. Capture duration and content of session to manage and measure critical KPIs.

Technical Requirements

mobile	iOS 11 or later (requires ARKit) Android 10.0 or later (requires ARCore)
desktop	Windows and MacOS (intel)
smart glasses	Android 8 or later (includes Google Glass, Realware)
network	500 kbps and higher N/A for offline mode
data encryption	AES 256-bit

Start Visually Resolving Issues Remotely With Enterprise Augmented Reality

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Sources

- 1. https://www.valuepenguin.com
- 2. https://www.mckinsey.com/



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