



 aestimo  
by (u)centrix

REMOTE CLAIMS  
ASSESSMENT

# PROBLEM

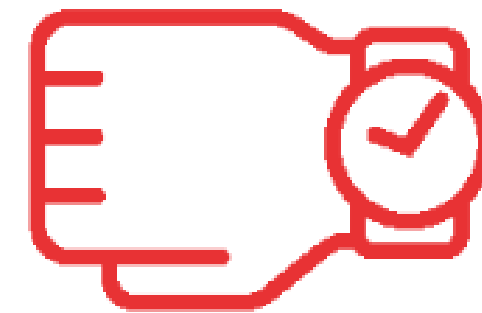
Inefficient claims assessment process in the field.



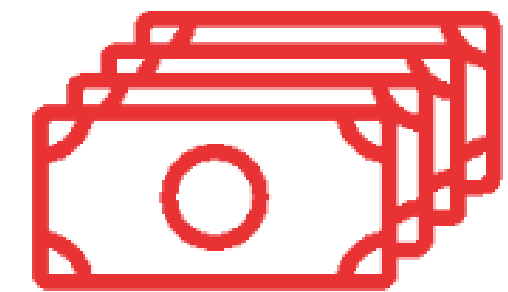
**Compromised  
productivity**



**Wide area coverage**



**Long customer  
waiting time**



**High process costs**

# WE DID OUR RESEARCH

## Insured

1. Fear they won't get a fair settlement
2. Want reassurance and professional guidance
3. Gen Y has higher expectations and less time
4. Being a part of the process increases trust

## Insurance companies

1. Logistic are the driver of cost, delays and inefficiencies in field claims
2. Efficient tools and processes boost employee satisfaction
3. More transparent systems rise customer satisfaction and trust

## Agents

1. Can recognise fraud based on conversations with the insured
2. Want new and better tools for work
3. Are first point of contact with insured after

## Claim adjusters

1. State that good pictures are enough for successful damage assessment
2. Are not threatened by new technologies
3. Depend on interviews with insured to define basis for coverage
4. Agree that more available time for adjustment would raise customer satisfaction and retention
5. Outsourcing claims lowers the quality of customer service



# SOLUTION



A live video, remote assistance and data-gathering tool.



## Time efficient

Cut transport time out of field adjustments



## Cost efficient

Cover a wide geographical area without organisational overhead and outsourcing



## Work efficient

Increase adjuster efficiency



## Customer friendly

Shorten cycle and help your customers faster



## Fraud proof

Get tamper proof data you can trust

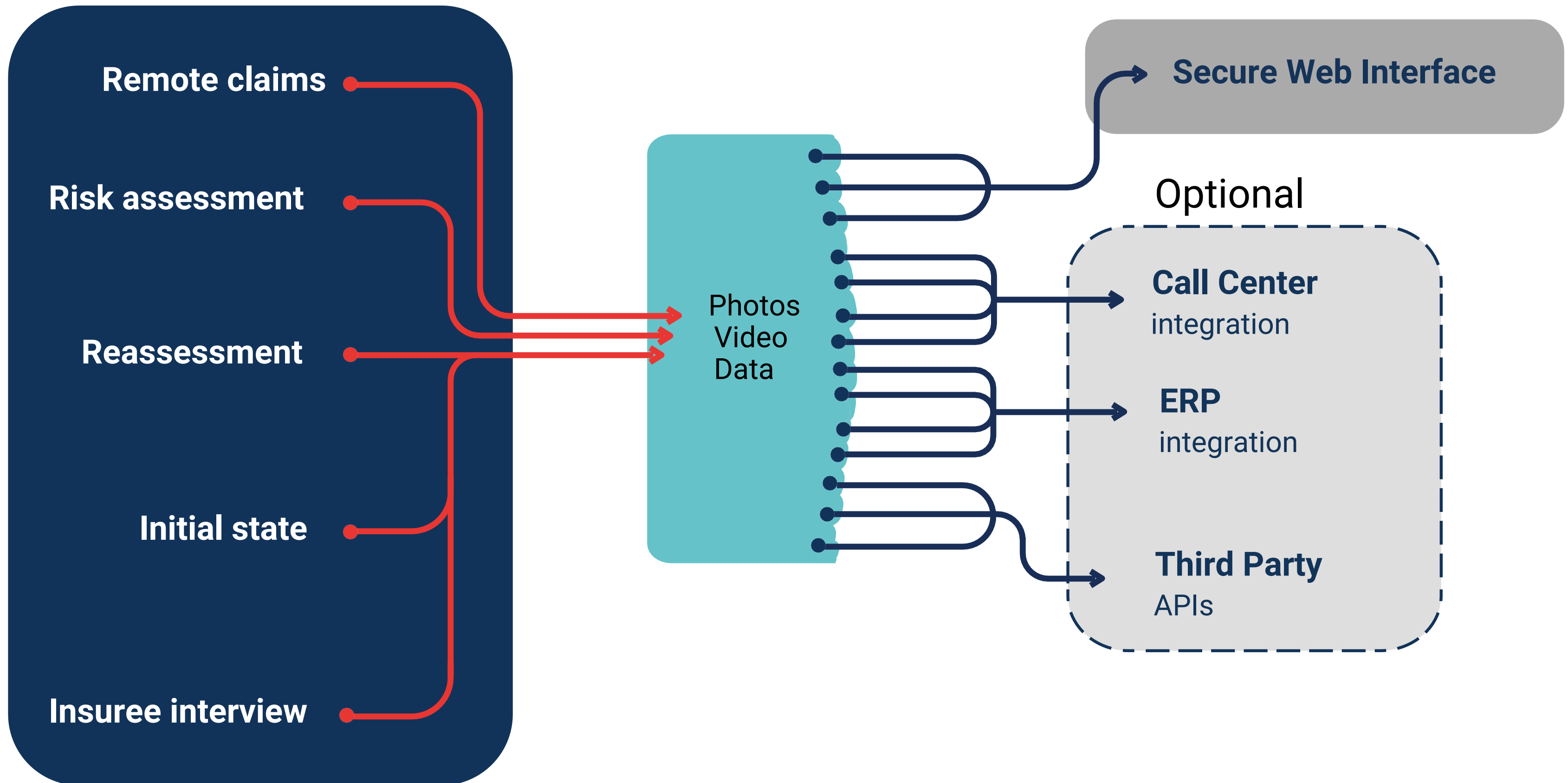
# PRODUCT

Field adjustment done from the office.

- Establish a video call with your customer.
- Give them instructions and take pictures on your end.
- End the call, all gathered information in one place.



# WANT IT STANDALONE OR



# TECHNOLOGIES

## Frontend

Typescript

Angular

PWA

HTML5

CSS3

Sas

## Backend

Node.js

Express.js

API Gateway

ElasticStack

Keycloak

MySQL

Typescript

## Infrastructure

AWS

Terraform

Docker

Ansible

## Communication

WebRTC

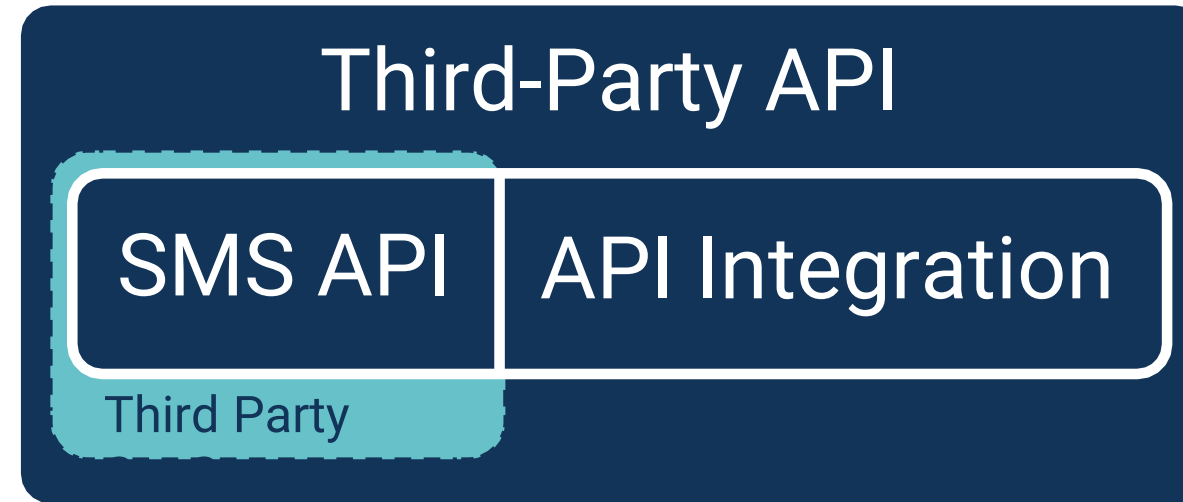
TURN/STUN

SMS API

WebSocket



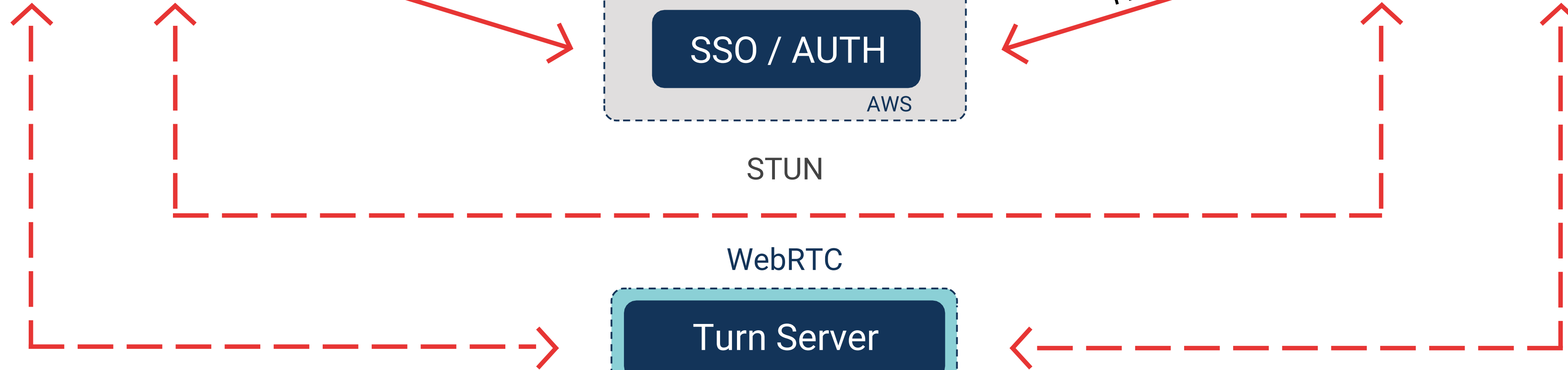
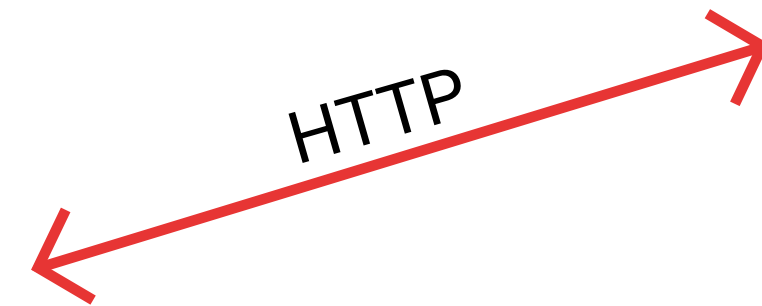
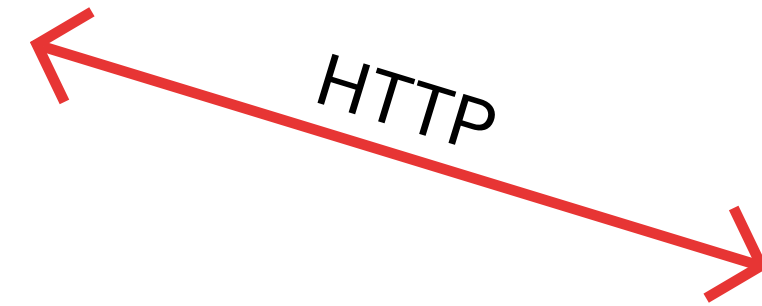
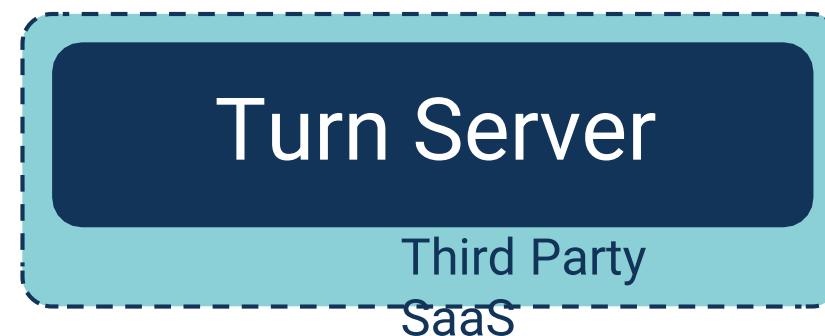
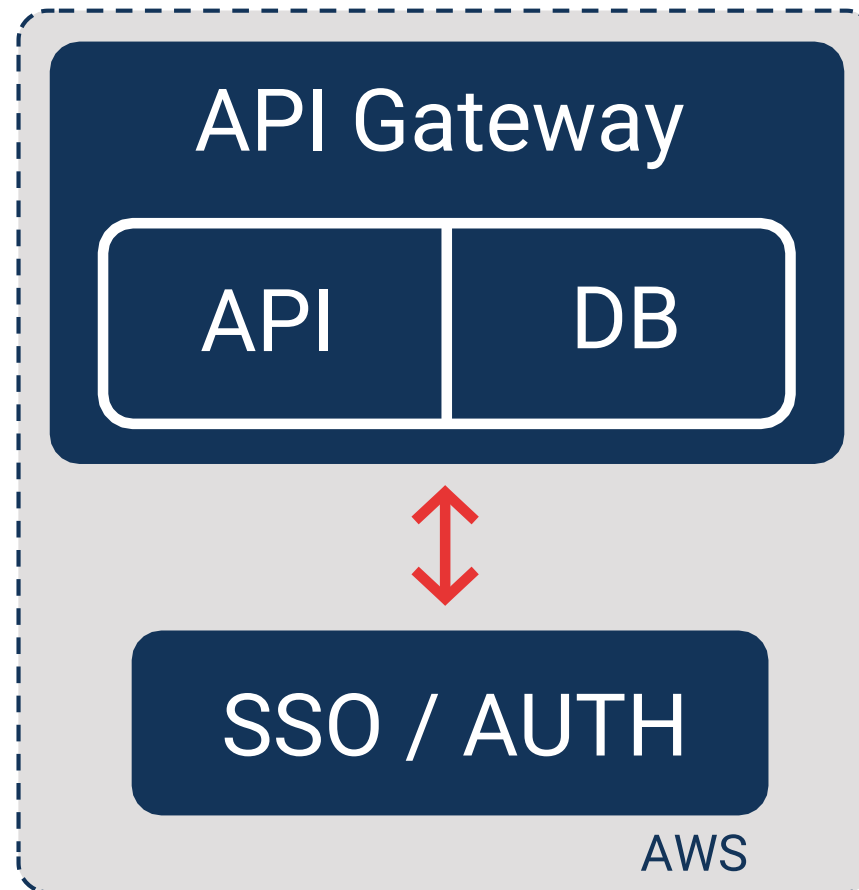
# SYSTEM ARCHITECTURE



## ADJUSTER

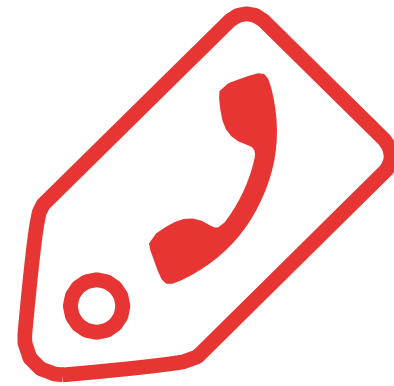


## INSURED



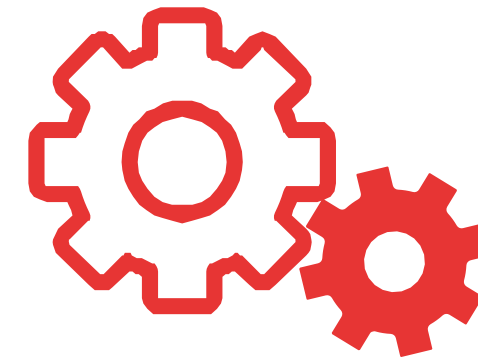


# BUSINESS MODEL



## **Monthly package & pay per call**

more calls = cheaper price



## **Integration costs**

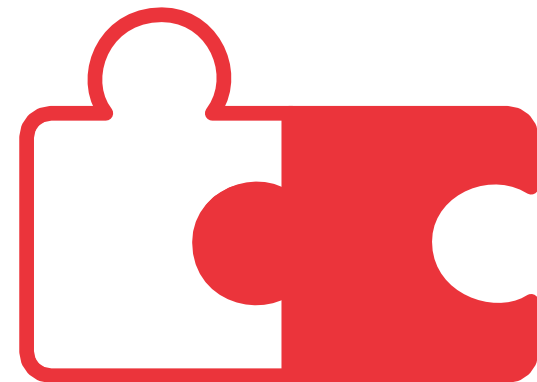
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# COMPETITIVE ADVANTAGE



## **A simple solution**

With as little  
change-management  
as possible



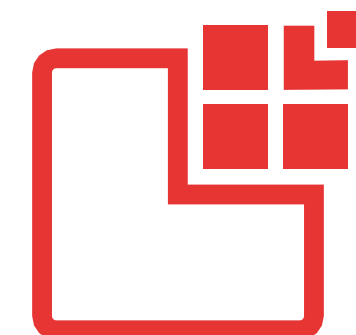
## **Seamlessly integratable**

A tool, not a platform  
White labeled and API  
connectable to any system



## **No app installation**

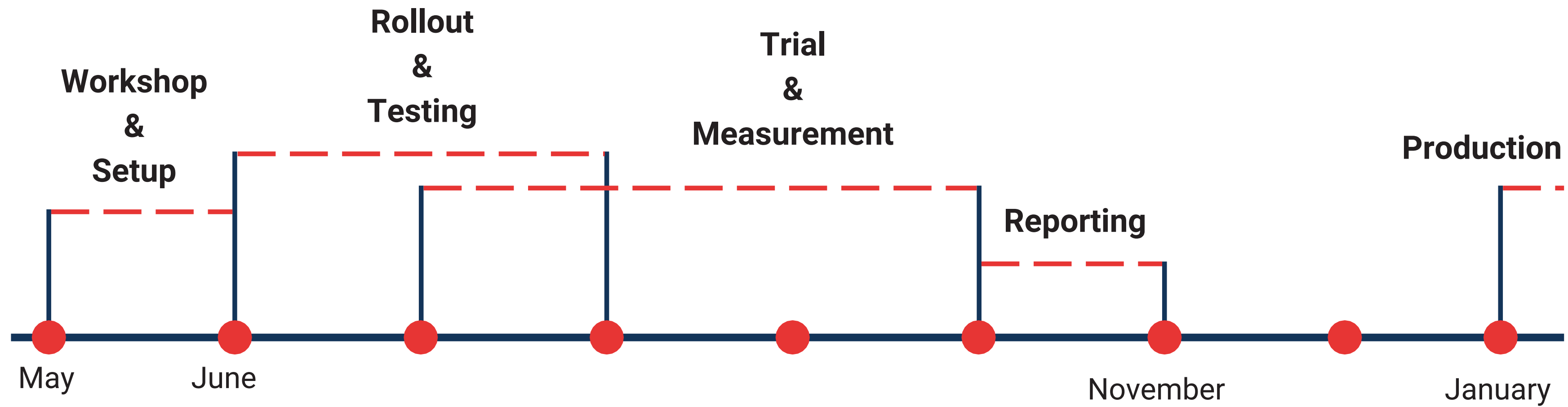
Start a video call  
from a simple sms



## **High-res photos no matter the connection quality**

No screenshots of the  
video streams

# TRIAL PROJECT BRIEF



# TEAM



**Uroš Orešič**

**CEO**

Business development,  
Sales, Marketing



**Rok Šket**

**CTO**

Technological  
development



**Marko Humar**

**Senior UX Advisor**

UX & UI design, Research



# Free your process from inefficiency!



Claims managers are 86% less effective on the field!

**Get in touch**

Uroš Orešič - CEO

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