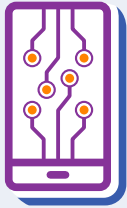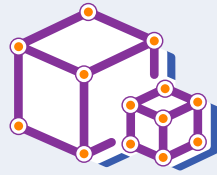# plnar

Power Virtual Interior Property Claims
with a Fully Digital Desk Platform™
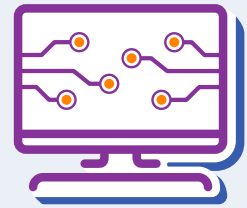
Plnar's Digital Desk Platform Leverages Artificial Intelligence & Augmented Reality Technology to:

Enable Self-Service Claims With a Digital Smartphone

Generate Complete Data Sets Including Interactive 3D Models

Put the Desk Adjuster Virtually in Interior Spaces With Digital Desk Tools

The market landscape for insurance companies has undergone major shifts over the last decade, and the speed of change is not slowing down. This is largely due to rapid digital transformation that requires insurance companies to take a careful, critical look at how they build relationships with their customers and whether or not their current user journeys, experiences and processes cultivate a high level of satisfaction.

The Impact of Digital Transformation on the Insurance Industry

Digital transformation is already taking place across the insurance industry, fueled by changing consumer expectations and eliminating inefficiencies in current processes to boost profits. Consumers have grown accustomed to being in control with online platforms and apps—40% now expect a digital self-service option, according to a recent Accenture Insurance Claims Survey. Having a virtual claims option that speeds claims settlement can entice a customer base looking for fast self-service—in fact, 77% of customers would switch providers to get fast, virtual claims. Insurance companies know how beneficial virtual self-service claims can be to both customer happiness and their bottom line, but first steps towards implementing digital claims are often unclear.

40% of policyholders now **expect** virtual self-service claims

Where Scoping and Traditional Desk Adjusting Claims Falls Short

While insurance companies have started to transform their claims process, especially in the automotive industry, they are struggling to understand and keep up with requirements for virtual claims. This tendency to lag behind was mirrored in the shift to desk adjustment for property claims. Before desk adjusting, a field adjuster was responsible for capturing data about properties and damage or scope of loss while also completing the estimation. However, in 2009, the number of catastrophes that resulted in insured property losses nearly doubled from 2008, resulting in a 400% increase in the total value of property losses over a one year period (Insurance Information Institute). To deal with this drastic increase, providers shifted their approach to allow most of the analysis and estimation to happen at the desk so that less expensive resources could be deployed to document the damage. This shift was essential for lowering operating costs and enabling providers to handle a higher volume of claims.

The shift to desk adjustment was a big step forward for handling more claims, but today's digital claims require a new approach that tackles the following challenges and limitations:

Limited ability for desk adjuster to get the entire context of the property and damage, often times triggering re-inspections that drive up costs

Inefficient communications – like phone and email - add touchpoints and time to collect and validate the scope of the damage

Missed calls, unanswered emails and long waiting periods cause consumer frustration leading to the blackhole of claims

Uniform and standardized data nearly impossible to collect and document

"The shift to desk adjustment was a big step forward for handling more claims at the time, but the move was largely reactionary rather than planned and strategic."

While traditional desk adjustment was a useful response to an abnormal spike in claims volume over a decade ago, the digital age has popularized a new, virtual way of doing things, and a digital approach is needed if insurance companies want to stay competitive. Enabling a digital desk allows insurance companies to provide excellent customer service and decrease the use of expensive resources and processes by enabling a fully virtual claims experience with flexible self-service options.

A Digital Desk Platform Enables a Fully Digital Experience That Increases Customer Happiness While Decreasing Operating Costs

The digital desk marries the move towards operational efficiency of traditional desk adjustment with the flexible, automated and simple digital experiences that delight today's customers. With a fully digital desk, anyone, not just field adjusters, can capture interior space and damage data and send the full context of the space to the desk adjuster for analysis and estimation. Data is digitized and processes are automated so that the desk adjuster can spend more time on claim analysis, settlement and customer service instead of data collection and validation. This digital approach gives considerable autonomy to customers while providing clear, complete, measurable digital photos with embedded metadata that puts the adjuster virtually in the interior space. Not only does this approach drive a more efficient and agile claims process, it also saves considerable operating expenses and allows insurers to scale processes and resources based on claim complexity.
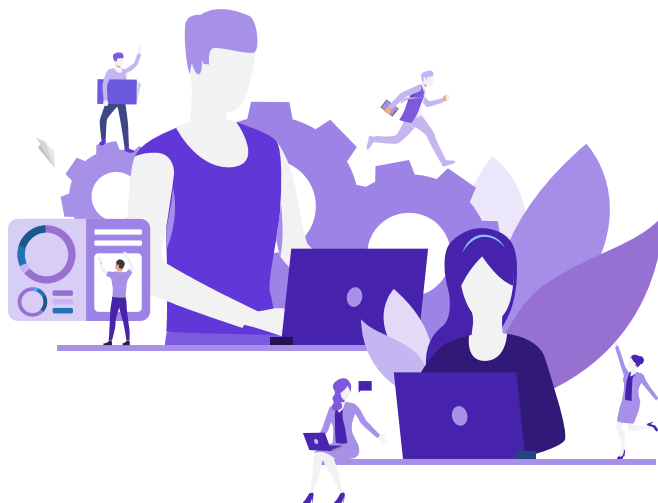
"With a fully digital desk, anyone, not just field adjusters, can capture interior space and damage data and send the full context of the space to the desk adjuster for analysis and estimation."

PInar's Digital Desk Platform Offers Big Benefits

One of the biggest benefits to implementing a digital desk platform is to allow the desk adjuster to focus on delivering great service instead of just managing claims. Putting the fully-realized context of an interior space at the digital adjuster's fingertips gives them confidence in making decisions and quickly moving forward with claims resolution. If additional measurements are needed or need to be validated, the digital adjuster can fine-tune this data on their own without requiring additional calls to the customer or deploying a field adjuster—both of which cost time and money. This shift towards building a customer relationship based on creating a good policyholder experience opens up avenues for digital adjusters to focus on measuring success not only with shortened cycle times but with customer satisfaction measures such as Net Promoter Scores, star reviews, referrals and more.

Digital desk adjustment does not remove the human element of the claims process—rather, it enhances it. Instead of spending hours on the phone reviewing data points, re-answering standardized questions or tracking down information, desk adjusters and customers can build engaging, proactive relationships where both parties are informed, on the same page and ready to settle claims quickly and with ease.

"This shift towards building a customer relationship based on creating a good policyholder experience opens up avenues for digital desk adjusters to focus more on customer satisfaction."

5

Plnar Powers a Comprehensive Digital Desk Platform for Interior Property Claims

Plnar transforms the claims process by providing simplified data capture that allows anyone to document interior property damage and put the desk adjuster virtually in the space with measurable digital photos, 3D models and adjusting tools. This digital desk platform enables better consumer experiences, shorter cycle times and lower costs while giving policyholders several options for processing claims. Our technology simplifies estimation and analysis with on-device and desktop tools that eliminate back-and-forth claims juggling between field and desk adjusters. By enabling flexible communication with policyholders and automating manual data capture processes, plnar saves insurers money by reducing operating costs and improving customer retention.

Digital Desk Adjusting

Process

Analysis Estimation — Digital Desk

Analysis — AI

Capture — Adjuster | Inspector/Gig | Policy Holder
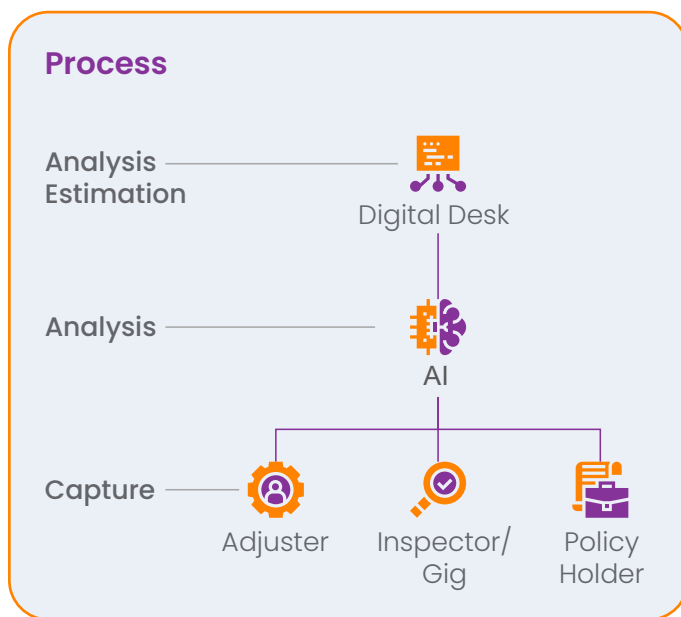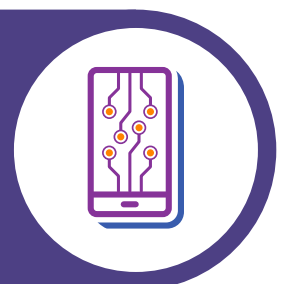
01
Improves Customer Satisfaction

02
Improves Efficiency and Volume Flow

03
Significantly Reduces License Adjuster Expenses and Dependency

"Plnar transforms the claims process by providing simplified data capture that allows anyone to document interior property damage and put the desk adjuster virtually in the space."
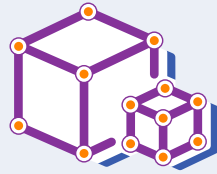
Our AI and AR-powered platform combines three main components that desk adjusters use to gather complete data sets of interior properties and damage – putting them virtually in the space.
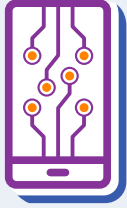
Simple Smart Device Data Capture

Homeowner, gig worker, inspector or field adjuster simply takes a photo – using their smartphone – to capture the interior property and damage.

AI & AR-Enabled 3D Modeling

Powered by **plnar** SmartPix™ and AI engine, plnar automatically generates complete data sets and fully-realized interactive 3D room models from the digital photos taken on site.

Digital Desk Adjusting

Desk adjusters can add annotations, take additional measurements from digital photos, update 2D & 3D models in real time, generate reports and leverage digital adjusting tools to resolve claims with confidence.

Simple, Scalable, Intelligent

Plnar's digital desk adjustment platform allows companies to scale their claims management processes based on the simplicity or complexity of claims.

For small interior property claims that do not require field adjusting services, the plnar platform allows the policyholder, a gig worker or inspector to report damages and settle claims almost instantly by simply taking a picture of the structure and uploading the digital photos into the plnar platform. This process enables adjusters to spend more time building customer relationships, answering questions and processing claims rather than focusing on time-consuming manual scoping that must be analyzed later. For more simple claims, plnar allows desk adjusters to enable virtual claims settlement that delivers quicker payouts and delights customers.

By offering simple data capture using fully-measurable digital photos with embedded metadata and putting desk adjusters virtually in the interior space with 3D models and adjuster tools, plnar brings virtual claims to life for insurance companies trying to stay competitive in a disruptive market. Plnar's digital desk platform delights customers with virtual self-service and flexible claims settlement, automates and streamlines claims processes and cuts operating costs by a significant margin.

Simple AR Flow AI Automation

- Policyholder can capture photos
- Auto generates 3D model from photos
- Add doors, windows, baseboards, materials, etc.

Desk Tools

- Desk ajuster virtually in room - all context
- Measure anything in those pictures
- Automatically updates 3D model

Claims Integrations

- API-based
- Xactimate and Symbility
- Claims management systems

Enterprise Ready

- Drop-in technology
- Setup and train your team in minutes

Ready to Digitize Your Interior Claims Process?

Request a Demo

Sign-Up for Our Pilot Program