



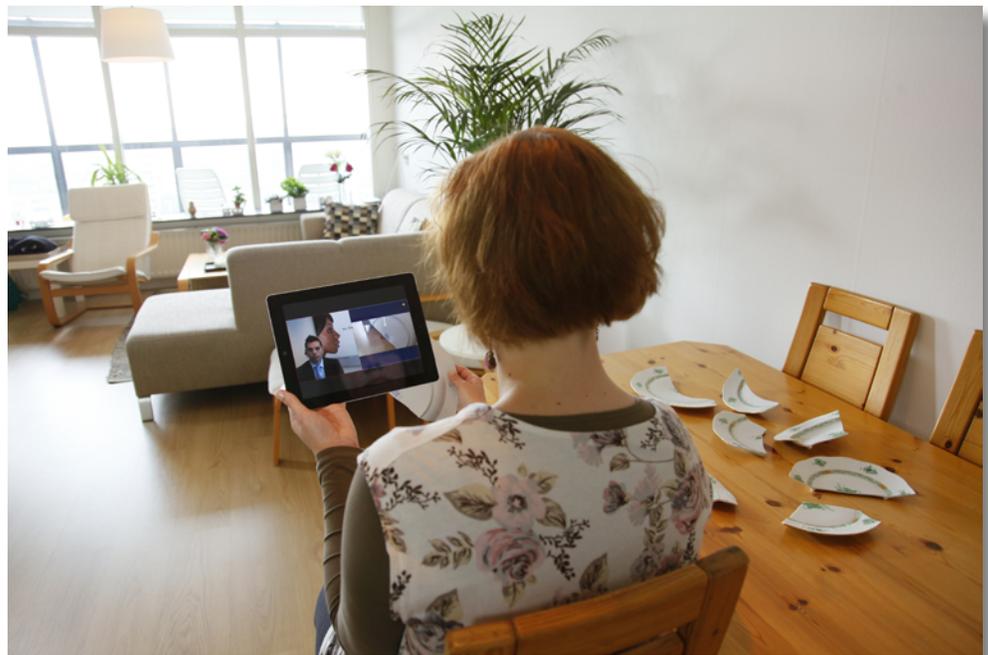
Vidyo Enabled Insurance Services

The digital revolution has taken the insurance industry by storm, challenging insurers to innovate or be left behind. Business and retail customers are reluctant to travel to insurance offices or wait for an onsite visit from a claims expert when they can handle their insurance needs faster online. And they'll only entrust their business and personal assets to the insurers that provide immediate, knowledgeable and affordable service with a seamless way to handle policies and claims.

Insurance companies are turning to Vidyo to meet these challenges, and adopting the VidyoWorks™ platform to deliver video-enabled insurance services that foster more personalized, collaborative and lasting relationships with partners and customers.

"What is a "digital insurer"?"
How can becoming one help carriers get closer to customers? As digitally enabled technologies empower and connect individuals more easily and regularly with businesses and each other, a constrained realm of changes is not good enough anymore. Insurers have to act soon."

– IBM Institute for Business Value
2014 Executive Report*



Personalize customer service; enable face-to-face conversation with your agents

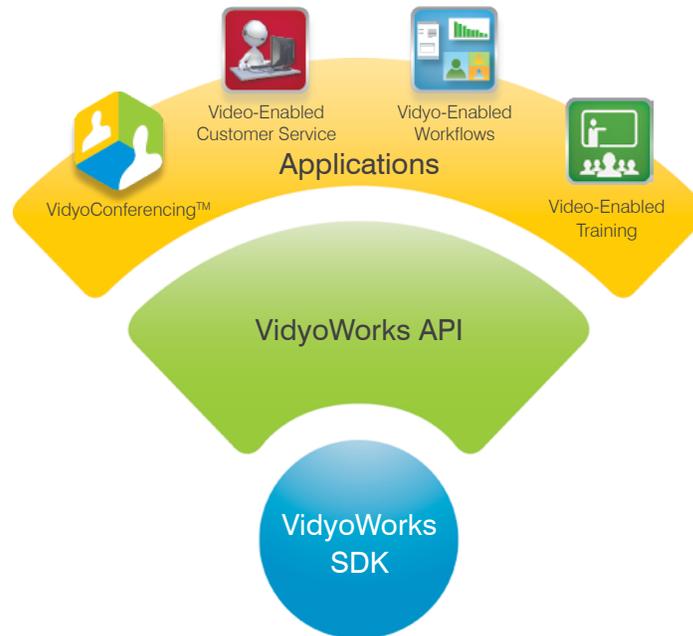
Process claims with incredible speed, accuracy, and efficiency

Manage depositions and arbitration more quickly and economically

VidyoWorks helps you improve service delivery and delight customers

- Provide customers with one-click access to secure, HD video consultations with an insurance representative.
- Include subject matter experts and 3rd party resources at any point during a video consultation.
- Save time and money for both the insurer and the consumer by building video into claims adjustment processes.
- Speed case resolution by leveraging video for remote depositions and arbitration.
- Gather e-signatures during your video conference and conclude transactions faster.
- Allow your customers to join from any web browser using any mobile or desktop device and a simple internet connection.
- Access recorded and archived meetings, depositions, and other resources for later reference.
- Ensure security with end-to-end encryption for all calls and shared content.

The VidyoWorks™ software video-enables your insurance services and processes and is easily integrated with your services infrastructure, applications, and workflows. Natural, interactive HD video meetings can be conducted securely over the Internet and 3G/4G/LTE mobile networks. Subtle facial expressions and gestures that enhance understanding are part of the interaction, not lost in transmission.



You can on-board VidyoWorks in just days or weeks, without the need for special-purpose hardware or IT expertise. Flexible licensing lets you extend video communication cost-effectively across your organization, whether you deploy on-premises, in the cloud, or in a hybrid environment.

Ease of use and convenience flatten the adoption curve for your workforce, and make it easy for customers to connect with you using the mobile and desktop devices they already own. With VidyoWorks, you can have secure face-to-face interactions, share content and transact business without the time and expense of travel or old fashioned paper-pushing. All consultations and interactions can be encrypted as well as recorded and archived for later access.

Discussing insurance requirements, managing claims and resolving disputes involves critical resources and requires speedy decisions with up-to-date and accurate information. Video communication offers immediacy and transparency, and with that a level of trust that nothing else can match when in-person meetings are not an option.

If you have questions or you're ready to video-enable your customer service and support organization, visit www.vidyo.com.

* <http://www-935.ibm.com/services/us/gbs/thoughtleadership/digitalreinvention-insurance/>



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