

Navigating the Digital Revolution with Vahana AI

What is Vahana AI?

An AI-based Damage Assessment tool developed by Munich Re.

It increases efficiency of the claims notification and assessment process resulting in a direct positive impact for claimants and assessors in the motor insurance industry.



Why Vahana AI?

Artificial Intelligence is revolutionizing the era of technology in insurance. It is changing processes and practices along the traditional value chain from authentication to automation.

Vahana AI offers the opportunity to drive growth and revenue opportunities for insurers who are either beginning or already on their digital journeys.



Leader in providing end-to-end insurance AI & ML Services and expertise



Network of over 300 AI & ML, Actuarial and IT Experts with in-house capabilities to create AI solutions



Vahana AI App offers customers ease of use

Basic Motor Claims Journey Traditional Vs Vahana AI-Driven

Traditional

- ❌ Unnecessary or missing images from surveyors
- ❌ Date, timestamp, GPS coordinates not captured
- ❌ FNOL process not digitized by insurers

Traditional

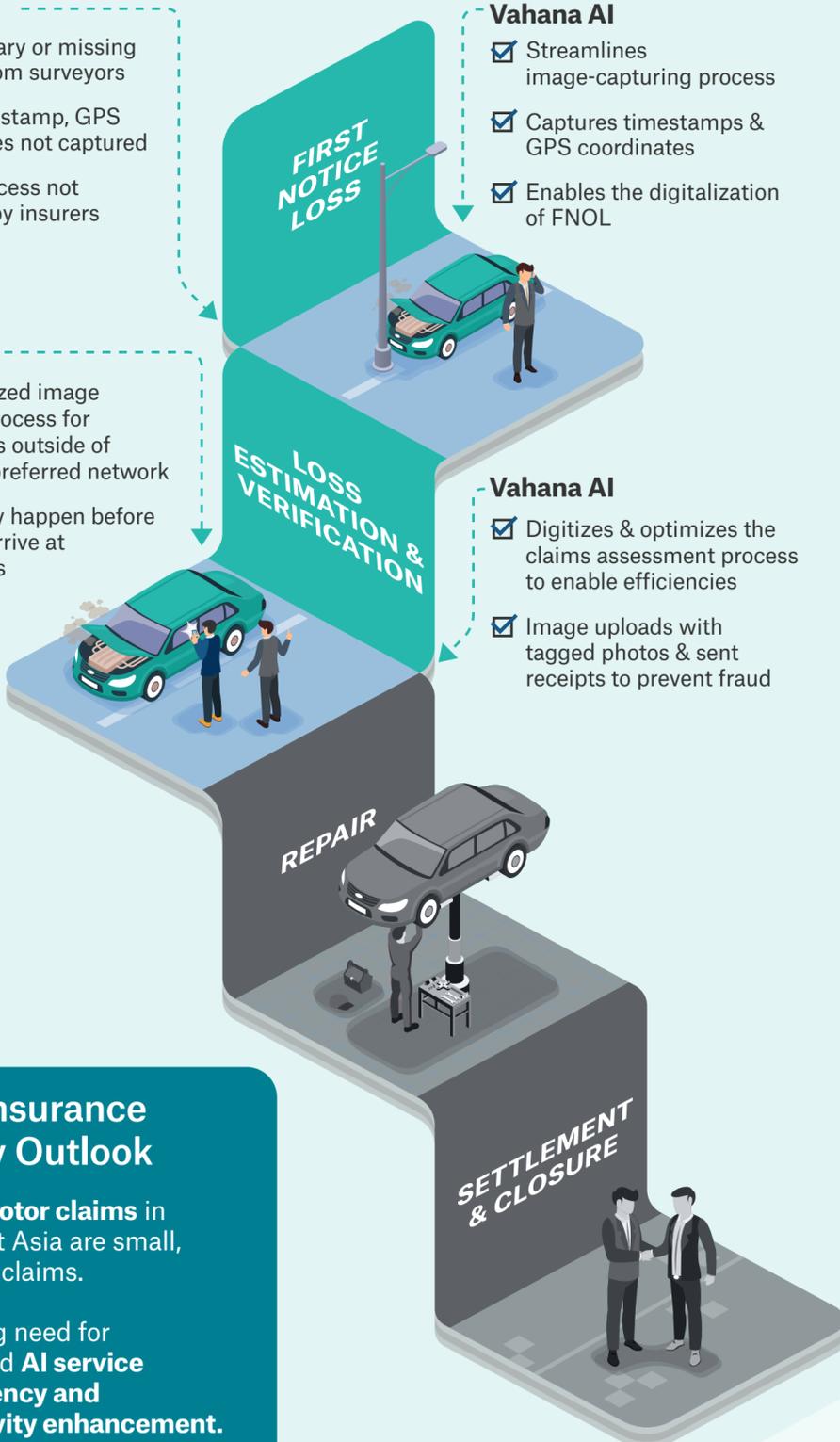
- ❌ No optimized image capture process for workshops outside of insurer's preferred network
- ❌ Fraud may happen before vehicles arrive at workshops

Vahana AI

- ✅ Streamlines image-capturing process
- ✅ Captures timestamps & GPS coordinates
- ✅ Enables the digitalization of FNOL

Vahana AI

- ✅ Digitizes & optimizes the claims assessment process to enable efficiencies
- ✅ Image uploads with tagged photos & sent receipts to prevent fraud



Motor Insurance Industry Outlook

- 70% of motor claims in Southeast Asia are small, repetitive claims.
- Increasing need for end-to-end AI service for efficiency and productivity enhancement.
- Assessors spend too much time on manual assessments.

How Does Vahana AI Deliver Value?

Traditionally, insurance processes are very complex and involve a number of steps. By reducing the time and expense for claims damage assessment and cost estimation, Vahana AI speeds up payout processes that once took days and weeks to just hours and minutes.

Overall Enhanced Claims Experience for Claimants

- Easier assessments with AI-assisted image-based damage evaluations and baseline cost estimates
- Speeds up digitalization & financial transactions
- Streamlines the reporting & image-capturing process

Overall Cost Efficiency for Insurers

- Significantly reduces time spent on claim payouts
- Optimizes claims triage process
- Saves time & allows assessors to focus on more complex claims



All across the value chain, surveyors, assessors and claimants have a lot to gain from AI-driven technology. Processing thousands of claims each month has proven to be faster, better, and with fewer errors using AI.

To learn more about Vahana AI, [contact us](#) today.