CAM COM

EYE THE FUTURE

If it can be insured, it can be inspected.

Motor | Property | Marine | Aviation | Agriculture | Infrastructure | And more

Powered by AI&™ · Trinetra™ · 24 Bn Parameter AI World Model

THE PLATFORM TRUTH

Every insurer in the world faces the same problem.

They make billion-dollar decisions about assets they cannot objectively see.

A car's damage is guessed by an adjuster. A warehouse flood loss is estimated. A building's pre-existing cracks are disputed. A cargo ship's hull is assessed weeks after the incident.

The information that matters most — the true, verified, objective condition of the asset — has never been reliably available at the moment decisions need to be made.

CamCom changes that. Not for one asset class. For all of them.

The CamCom Inspection Intelligence Platform

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Two purpose-built components. One end-to-end inspection loop. Applicable to every insurable asset.

TRINETRA™
The Capture Layer

- **AI-guided real-time image capture**
  Any smartphone becomes a precision inspection instrument
- **Geo-tag, timestamp & geofencing**
  Every image is location-verified, time-bound, fraud-resistant
- **Adaptive capture flows**
  Configurable per asset — car, building, farm, vessel, drone imagery
- **First-time-right validation**
  AI rejects incomplete or incorrect images before submission
- **Multilingual & mobile-native**
  Works for any customer in any market, zero training required

AI&™
The Intelligence Layer

- **World's 1st Large Vision Model**
  24 Bn parameters. Purpose-trained on damage, defects & decay
- **Part-level damage assessment**
  96%+ accuracy — panel, surface, component, structural
- **Severity scoring & health reports**
  Objective, repeatable scores no human adjuster can replicate
- **Delta Report**
  Current vs. prior — instantly flags pre-existing damage
- **Rules-based settlement engine**
  Fully configurable per insurer — auto-approve, refer, decline

TOGETHER: Image Capture → AI Assessment → Cost Estimation → Settlement — Under 5 minutes, any asset.

What the Platform Does — Regardless of the Asset

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Visual Damage Detection

Identifies and classifies damage — scratches, dents, cracks, breaks, corrosion, deformation — across any surface, any material, any asset class.

Severity Scoring

Assigns quantified health scores per component. From a car door panel to a warehouse wall — objective severity, every time.

Geospatial Verification

Every inspection is geo-tagged, timestamped, and geofenced. The asset's location and condition are verified simultaneously.

Delta Reporting

Compares current inspection against any prior baseline. Automatically identifies what changed — excluding pre-existing conditions.

Automated Decision Engine

Applies insurer-defined rules to approve, refer, or decline — for policies, claims, or renewals. Configurable per product line.

Fraud Architecture

Geotagging, timed sessions, VIN/serial verification, geofencing, and cross-claim comparison — fraud deterrence built into every inspection.

Compliance & Security

GDPR compliant. ISO 27001 aligned. Full audit trails. Regulatory-ready across India, UAE, Europe, and Southeast Asia.

Easy Integration

API-first. Plugs into existing underwriting, claims, and policy management systems. No rip-and-replace required.

PLATFORM COVERAGE

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Any asset that carries a risk — can be inspected.

A non-exhaustive map of what the CamCom platform can assess.

Motor & Mobility	Property & Real Estate	Infrastructure & Beyond
Passenger cars (4W)	Residential — apartments, villas, houses	Roads, bridges & pavements
Motorcycles / Scooters / Cycles (2W/3W)	Agricultural land & farms	Public utilities & civic assets
Light & Heavy Commercial Vehicles	Retail shops & malls	Ports & logistics hubs
Buses & Public Transport	Commercial offices	Heritage & cultural sites
Trains & Rail Stock	Warehouses — empty & stocked	High-value assets (art, jewellery)
Ships, Yachts & Watercraft	Cold-storage facilities	Marine cargo & freight
Aircraft & Helicopters	Industrial plants & factories	Agricultural equipment
Electric Vehicles (EV)	*Construction sites (in-progress)*	*Any newly insurable asset class*

USE CASES

The platform in action across every asset class.

Each use case below is the same platform — same AI, same inspection discipline, same fraud-proof architecture. The asset changes. The intelligence doesn't.

Motor — Every Vehicle Type, One Platform

From a bicycle claim to a supertanker hull assessment — the same AI inspection intelligence, adapted per vehicle.

Passenger Cars (4W)

Pre-inspection, break-in, claims, renewal. Part-level damage, VIN, odometer, interior, ADAS components.

2W & 3W

Bikes, scooters, rickshaws, cycles. Faster inspection flows, tailored capture angles, smaller part taxonomy.

LCV & HCV Fleets

Cargo vehicles, tankers, tippers. Body panels, undercarriage, load bay, Fleet-scale with consistent scoring.

Marine — Ships & Yachts

Hull, deck, superstructure assessment. Extending AI& vision to watercraft — same damage logic, new surfaces.

Aviation & Helicopters

Fuselage, wing, and component condition documentation. Objective damage evidence for MRO and insurers.

Buses, Rail & EV

Public transport fleets, rail stock, electric vehicles with battery bay inspection. High-volume, daily inspection.

Motor: The Inspection & Claims Workflow

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CAPTURE

01

Trinetra™ Image Capture

Customer captures vehicle via smartphone. AI guides every angle — exterior, close-ups, VIN, odometer. Geotagged. Timestamped. Fraud-resistant.

96%+ Damage accuracy

ASSESS

02

AI& Damage Assessment

Large Vision Model analyses every panel. Part-level health scores. Severity classification. Point of impact. Cause of incident identified.

20% Lower claim payouts

COMPARE

03

Delta Report

Current inspection vs. prior baseline. Pre-existing damage automatically excluded. Prevents fraud. Reduces payout disputes.

5 min End-to-end

ESTIMATE

04

Cost Intelligence

Repair vs. Replace per part. Labour, paint, and spares cost breakdown. Instant quote generation. No workshop visit required.

>70% Auto policy issuance

DECIDE

05

Automated Decision

Insurer's rules engine runs instantly. 70%+ of policies auto-issued. 40% of claims auto-settled. Full audit trail.

40% Claims auto-settled

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Property — Residential, Commercial & Warehousing

The same inspection intelligence applied to every property type — condition-assessed, geo-verified, and continuously monitored.

Residential

Apartments & high-rises

Exterior, facade, balcony, rooftop

Independent homes & villas

Full structural survey, boundary geo-map

Agricultural land & farms

Land condition, crop health, boundary mapping

Commercial Property

Retail & shops

Fixtures, facade, interiors per tenant

Malls — assigned & floating

Common areas + unit-specific inspection

Offices & mixed-use

Annual condition monitoring, pre/post-lease

Warehousing

Empty warehouses

Structure, roof, loading bays, fire systems

Filled warehouses

Contents assessment + structural condition

Cold-storage & industrial

Specialist surfaces, temperature-risk zones

Property: Platform Capabilities Applied

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Geo-Mapping & Boundary Verification

Every property inspection geo-tagged with precision coordinates. Farm and land boundaries mapped with satellite overlay. Location and land-use verified.

Structural Condition Assessment

AI& evaluates walls, roofing, foundations, facades — same damage logic as motor, recalibrated for property surfaces. Objective. Repeatable.

Pre & Post Event Delta Reporting

Baseline condition stored. Any new inspection compared automatically. Pre-existing damage excluded from new claims. Fraud eliminated structurally.

Fraud Prevention

Geotagged, timestamped imagery with device verification. Geofencing ensures on-location inspection. Anomalies flagged against prior claims.

Continuous Monitoring

Periodic inspections scheduled for commercial and warehouse assets. Condition drift detected over time. Proactive risk conversations enabled.

Automated Claims Decision

Severity triggers repair/replace recommendations. Cost estimation with labour and materials. Eligible claims auto-settled without adjuster.

Infrastructure & Smart City — Civic Assets at Scale

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Cities, municipalities, and infrastructure operators carry enormous risk. CamCom extends its inspection platform to the built environment at urban scale.

City Risk Geo-Mapping

Risk mapped at street, ward, and city level. Flood zones, high-incident corridors, ageing infrastructure — all visible to managers and insurers.

Public Infrastructure

Utilities, civic buildings, parks, heritage sites. High-footfall hazard detection. Liability documentation before incidents occur.

Smart City Platform Integration

Connects with 311 systems, IoT infrastructure, and city dashboards. Visual intelligence feeds into existing city management workflows.

Tourism, Heritage & Public Spaces

Inspection of tourist sites, heritage structures, and event venues. Proactive condition management for high-value civic assets.

USE CASE 04+

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And everything else that can be insured.

The platform's inspection logic applies wherever there is an asset, a risk, and a camera.

Agriculture & Crop Equipments

Agricultural machinerary, vehicles, storage units, pre coverage inspection, wear and tear monitoring.

High-Value Assets

Art, jewellery, luxury goods, collectibles. Condition documentation at item level. Pre-insurance assessment. Post-event comparison.

Industrial & Manufacturing

Machinery, plant equipment, production lines. Pre-coverage inspection, breakdown damage, wear-and-tear monitoring for industrial insurers.

Marine Cargo & Freight

Container, palletised, and bulk cargo damage at port or transit. AI-powered condition documentation for cargo underwriters and freight forwarders.

Healthcare Equipment

Medical devices, imaging equipment, critical infrastructure. Condition inspection for equipment insurers, leasing companies, and healthcare providers.

Any Newly Insurable Asset

As new asset classes emerge — autonomous vehicles, drones, satellites, IoT devices — the platform extends. New surfaces. Same intelligence.

THE TECHNOLOGY

One AI. Built for every surface.

AI& is not a generic vision model adapted for insurance. It is the world's first Large Vision Model purpose-built for damage — and it sees across every asset class.

AI&™ — Built Different. By Design.

24 Bn
Parameter Vision Model
Deep contextual understanding of surfaces, damage types, severity levels, and asset categories.

18 Bn
Training Tokens
Trained on real-world imagery across vehicles, properties, and infrastructure from 30+ countries.

VLM
Visual Language Model
Reasoning layer fusing vision and language — enabling nuanced decisions, not just classifications.

Damage Detection
Scratches, dents, cracks, breaks, corrosion, deformation — across any surface, material, or asset class at part level.

Health Scoring
Quantified severity score per component — minor, medium, severe. Consistent, objective, repeatable across any inspector or geography.

Delta Reporting
Current vs. prior inspection automated comparison. Pre-existing damage excluded. Fraud structurally prevented.

Settlement Engine
Configurable rules — approve, refer, decline — applied instantly. Per insurer, per product, per geography.

Geospatial Layer
GPS verification, boundary mapping, geofencing. Every inspection anchored to a verifiable location in the real world.

Security & Compliance
GDPR, ISO 27001. Audit trails for every decision. Regulatory-ready across India, UAE, Southeast Asia, Europe.

PROOF

Numbers that insuers have measured.

Real deployments. Real outcomes. 30+ countries. These are not projections.

Platform Impact — Measured Across Live Deployments

96%
Damage accuracy
Part-level detection across motor, property & beyond

20%
Reduction in claim payouts
Pre-existing damage exclusion and fraud deterrence

90%
Faster claim processing
Days compressed to minutes — end-to-end automation

40%
Claims auto-settled
Rules-engine driven — no human adjuster required

>70%
Auto policy issuance
Clean underwriting cases approved without manual review

3M+
Assets inspected annually
At scale, across 30+ countries on one platform

Case Study: HDFC ERGO — Where the Platform Proved Itself

HDFC ERGO's inspections were human-intensive, subjective, slow, and error-prone. CamCom's platform replaced opinion with intelligence.

Jun 2020	Dec 2020	Mar 2023	May 2023	Jan 2024	Jun 2024
AI claims inspections	Break-in inspections	Pay-as-you-drive	Trinetra launched	ERGO Thailand	Europe rollout

Metric	Before CamCom (FY20)	With CamCom (FY24)	Change
Inspection Time	8 hours	**5 minutes**	**99% faster**
Annual Volume	52,819	**196,619**	**+273%**
Mean Accuracy	83%	**98%**	**+18 points**

"CamCom made our inspections objective, scalable, and trustworthy — at a scope we never imagined possible."

HDFC ERGO — India's leading motor insurer. Expanded to Thailand and Europe.

30+ Countries · HDFC ERGO · Bajaj Allianz · Zurich · Tata AIG · SBI General · Royal Sundaram · GIG Insurance · SICOM · Oona Insurance · RenewBuy · ERGO · MSIG

WHY CAMC

What No Other Platform Can Offer

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Purpose-Built, Not Adapted

AI& was not a generic vision model fine-tuned for insurance. It was designed from the ground up — 24 Bn parameters trained specifically on damage, defects, and asset condition across every insurable surface.

One Platform, Every Asset Class

The same inspection discipline — motor, property, infrastructure, agriculture, marine, aviation. No parallel systems. No re-integration. One platform that grows with the insurer.

FNOL to Settlement in 5 Minutes

No workshop visit. No surveyor. No back-and-forth. End-to-end — from first image to settled claim or issued policy — automated by the platform for clean cases.

Fraud-by-Design Architecture

Geotagging, timed sessions, geofencing, VIN/serial verification, cross-inspection Delta Reports — fraud deterrence is not a feature. It is structural to every inspection.

Insurer-Configurable at Every Layer

Capture flows, damage taxonomies, approval rules, cost matrices — all configurable per insurer, per product line, per geography. The platform adapts. The AI stays consistent.

30+ Country Live Deployment

Not a pilot. Not a proof of concept. Real deployments at scale across India, UAE, Thailand, and Europe. GDPR compliant. ISO 27001 aligned. Local regulatory expertise in every market.

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EXPERIENCE THE PLATFORM

If it can be insured, it can be inspected.

Book a live demo across your asset classes — motor, property, infrastructure, or beyond.

Motor · Property · Marine · Aviation · Agriculture · Infrastructure · And more

USA · Germany · UAE · India