Using Smart Review

Introduction

What is Smart Review?

Smart Review is a CCC® Portal service that automatically scores estimates and generates a review recommendation ranging from Very Low to Very High. This recommendation can help you prioritize those estimates in need of review. Smart Review can also determine whether a claim should be Auto-Approved and not reviewed by a reinspector.
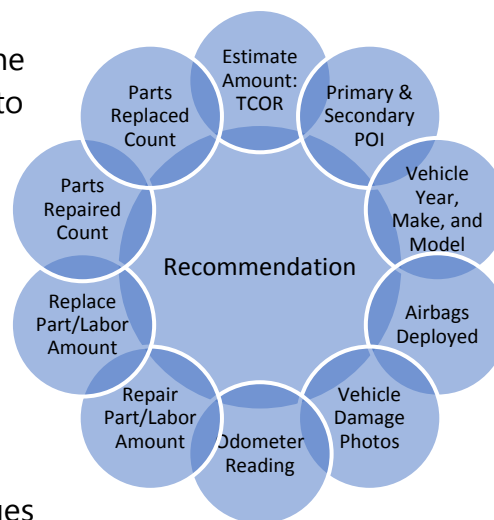
How Does it Work?

Smart Review expands CCC's Predictive Analytics model to include workfile estimate data and available photos of vehicle damage in addition to the Audit Score that is already generated.

This modeling can then be used to determine the Auto-Approve and Reinspection rules that are set up during Implementation. These rules generate recommendations that can be used to route claims to Auto-Approve or to the appropriate reinspector (desk or field).

Predictive Scoring

Once the calculations are made, the system assigns a predictive score to the claim. This score is translated into a review recommendation, which can range from Very Low to Very High. Business rules determine which reinspector is sent the claim based on this review recommendation.

This job aid describes the Smart Review process and contains images of what Portal users will see.

Smart Review Workflow

This diagram illustrates the flow of data that drives Smart Review.

Appraiser writes and locks estimate in CCC ONE Estimating.

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Workfile uploads to claim folder.

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Audit adds score to claim folder.

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Audit score, photos, and estimate data sent to Smart Review; Smart Review assigns unique ID to the request.

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Smart Review calculates predictive score based on estimate data, available photos, Audit score, and predictive modeling.

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Insurer's business rules execute to determine if claim should be Auto-Approved or needs review.

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If the claim needs review, the business rules use Smart Review to send it to a desk or field Reinspector.

Using Smart Review, Continued

Smart Review Workflow

Once the Business Rules are set up, claims are automatically routed to the appropriate Reinspector based on their predictive recommendation. The Smart Review score displays in two locations:

- Under select worklists on the My Workview screen in the CCC® Portal (the worklists in which the Recommendation column appears are configurable by carrier)
- Under a claim folder's History tab

Worklist

The **Recommendation** column in which a Smart Review recommendation appears can be added to desired worklists. This recommendation is based on a percentage score, and recommendation labels (e.g. Very Low) can be configured by carrier.

Claim Folder History

A record of Business Events can be found under a claim folder's History tab. A date/time stamp and the Recommendation are listed here.

Next Step   If a Reinspection is required, use the Estimate Review link (1) in the Claim Folder's left side panel to complete the review (2).