

CCC® Mobile: Red Flag Application

Introduction

The Red Flag Application, which is accessible via the CCC® Portal, helps Appraisers and Adjusters identify potentially questionable claims. It does this by checking claims against five defined parameters that are weighted by each Carrier: VIN Scan Distance from Photo, Age of Policy, Prior Estimates on Same VIN, VIN Compare, and Zip Code Distance from Photo. If a claim's score is high enough, the "Red Flag" is triggered, and this suggests to the Appraiser or Adjuster that the claim requires a closer look.

This job aid details how Appraisers can view a claim's Red Flag score via CCC Portal's Virtual Inspection platform and how Adjusters can run the Red Flag Report via the CCC Portal.

Note: If a Quick Estimate user doesn't scan or enter their VIN (on vehicles made prior to 1981) or doesn't grant the app location permission, their claim is ineligible for Red Flag Detection

Parameter Weight

The Red Flag Application evaluates each claim against five parameters. Carriers decide the weight for each parameter: if a parameter is assigned a zero ("0"), that parameter is not given any weight in the claim's overall score; if a Carrier wants a parameter to count towards the claim's overall score, a weight of one through 10 is assigned to that parameter (with one meaning not important and 10 meaning very important).

Overall Score

A claim's overall score is the sum of the scores for all parameters. Since each parameter can be given a weight between zero and 10, the lowest possible overall score is zero and the highest is 50.

Threshold

The threshold is a value decided upon by the Carrier and set by CCC during implementation, and it determines whether the application generates a Red Flag for a claim. If a claim's overall score is equal to or greater than the threshold, the Red Flag status is "fail," meaning the Red Flag is triggered; if the overall score is less than the threshold, the status is "pass."

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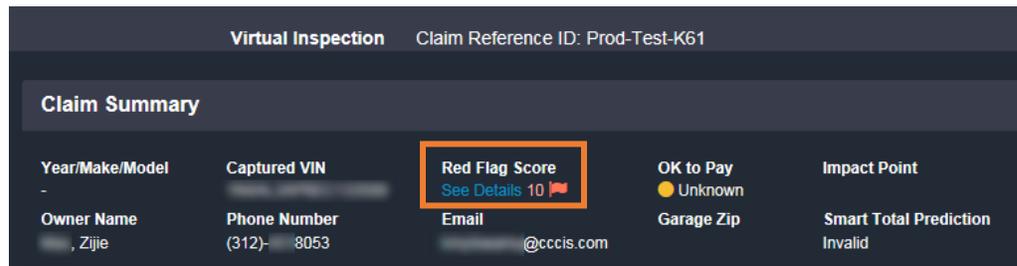
CCC® Mobile: Red Flag Application, Continued

Red Flag Parameters Defined

Parameter	Definition
VIN Scan Distance from Photo	Distance in miles between the location of the VIN Scan photo and Damage Center photo.
Age of Policy	The difference between the policy start date and the assignment creation date.
Prior Estimate on Same VIN	The application uses the captured VIN to determine whether an E01 estimate exists at CCC for the same Carrier within the number of months specified by that Carrier.
VIN Compare	The application compares the captured VIN with the assignment VIN. Note: This check is not performed if an assignment VIN is unavailable.
Zip Code Distance from Photo	Distance in miles between the location of the Insured's zip code and Damage Center photo.

Appraiser: Virtual Inspection Platform

An Appraiser can see a claim's Red Flag Score via CCC Portal's Virtual Inspection platform (see the Virtual Inspection job aid for more information on how to access and use this tool). The score is noted in the Claim Summary section pictured below. Click the blue **See Details** link to view individual parameter scores.



Virtual Inspection Claim Reference ID: Prod-Test-K61

Claim Summary

Year/Make/Model	Captured VIN	Red Flag Score See Details 10 🚩	OK to Pay ● Unknown	Impact Point
Owner Name Zijie	Phone Number (312)- 8053	Email @cccis.com	Garage Zip	Smart Total Prediction Invalid

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Adjuster: Run the Red Flag Report

An Adjuster can run (via the CCC Portal) the Red Flag Report that contains a breakdown of claims' parameter scores. Follow these steps to run the report.

Step	Action
1	<p>Click the Mobile SDK Reports link under the Claim Management section of the Portal's left side panel.</p> 
2	<p>The Quick Estimate Metrics Report page opens. Click the Red Flag Report link in the left side panel.</p>  <p>The Red Flag Report page opens.</p>

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Adjuster: Run the Red Flag Report,
continued

Step	Action
3	Select Assignment Sent from the Date Type dropdown menu.
4	Click in the From field to select a start date for the report.
5	Click in the To field to select an end date.
	Note: The maximum date range is 30 days.
6	Click the Submit button to run the report.

Reading the Red Flag Report

The Red Flag Report Results page opens and contains five columns. (See the next page for a sample report.)

Column Name	Description
Claim ID	The assigned Claim ID.
Vehicle Owner Last Name	The Vehicle Owner's last name.
Assignment Sent Date	The date the assignment was sent.
Flag	A red flag icon appears in this column for any claim with a score exceeding the designated threshold.
Red Flag Score/Threshold	The claim's total score (i.e. the sum of all parameters) and the designated threshold.

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Reading the Red Flag Report, continued

The Red Flag Report Results page:

Red Flag Report Results				
Claim ID	Vehicle Owner Last Name	Assignment Sent Date	Flag	Red Flag Score/Threshold
Red-Test-01	Max	25-SEP-2017 19:06:20		5/15
ct-wfic-637	Raj	26-SEP-2017 09:11:02		0/15
ct-wfic-651	Raj	28-SEP-2017 09:58:44		0/15
Email-Test-02	Max	29-SEP-2017 06:23:07		0/0
wfic-1001-03	Kohli	01-OCT-2017 18:43:03		0/0
JJWTest012	Williams	11-SEP-2017 22:19:25		20/15
ct-wfic-632	Raj	26-SEP-2017 08:04:24		0/15
GRTTest001	Rosch	18-SEP-2017 21:37:23		0/0
ct-wfic-633	Raj	26-SEP-2017 08:31:28		0/15
ct-wfic-638	Raj	27-SEP-2017 09:16:31		0/15
wfic-1001-04	Pandya	01-OCT-2017 18:35:10		0/0

Click a score in the Red Flag Score/Threshold column for more information.

NOTE: A blank space in the Score column (see below) indicates that no weight has been assigned by the Carrier to that particular parameter.

Type	Status	Score
VIN Scan Distance from Photo	N/A	
Age of Policy	Pass	0
Prior Estimates on Same VIN	Pass	0
VIN Compare	Fail	5
Zipcode Distance from Photo	Fail	5
Red Flag Score	Pass	10/15

Ex. of a Pass

Type	Status	Score
VIN Scan Distance from Photo	N/A	
Age of Policy	Fail	5
Prior Estimates on Same VIN	Fail	5
VIN Compare	Fail	5
Zipcode Distance from Photo	Fail	5
Red Flag Score	Fail	20/15

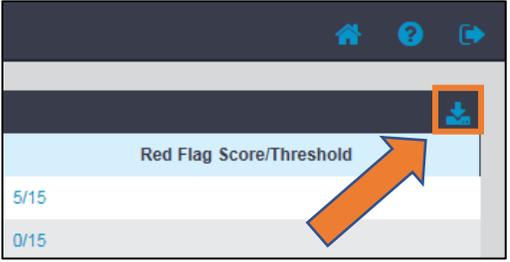
Ex. of a Fail (Red Flag)

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Download the Red Flag Report

Follow these steps to download the Red Flag Report.

Step	Action
1	<p>Click the download icon towards the upper right corner of the Red Flag Report Results page.</p> 
2	<p>The export options bar appears at the bottom of the window.</p>  <p>Choose from: Open, Save, and Cancel.</p> <p>Note: Clicking the arrow to the right of the Save button presents these options: Save, Save as, and Save and open.</p>

Claim ID	Vehicle Owner Last Name	Assignment Sent Date	Total Score	Threshold	Red Flag Status	Age of Policy Score	VIN Compare Score	Prior Estimates	VIN Scan Distance	Zipcode Distance from Photo Score
Red-Test-01'	Max	9/25/2017 19:06	5	15	Pass	0	0	0		5
ct-wflic-637'	Raj	9/26/2017 9:11	0	15	Pass	0	0	0		
ct-wflic-651'	Raj	9/28/2017 9:58	0	15	Pass	0	0	0		
Email-Test-02'	Max	9/29/2017 6:23	0	0	Pass	0	0	0		
wflic-1001-03'	Kohli	10/1/2017 18:43	0	0	Pass	0	0	0		
JINWTest012'	Williams	9/11/2017 22:19	0	15	Pass	0	0	0		
ct-wflic-632'	Raj	9/26/2017 8:04	0	15	Pass	0	0	0		
GRTTest001'	Rosch	9/18/2017 21:37	0	0	Pass	0	0	0		
ct-wflic-633'	Raj	9/26/2017 8:31	0	15	Pass	0	0	0		
ct-wflic-638'	Raj	9/27/2017 9:16	0	15	Pass	0	0	0		
wflic-1001-04'	Pandya	10/1/2017 18:35	0	0	Pass	0	0	0		
wflic-1001-08'	Yadav	10/1/2017 19:22	0	0	Pass	0	0	0		
RedFlag0025-2'	DEMO	9/25/2017 20:20	10	15	Pass	0	5	0		5
Red-Test-04'	Max	9/26/2017 0:02	0	15	Pass	0	0	0		
Red-Test-05'	Max	9/26/2017 0:14	5	15	Pass	5	0	0		
Red-Test-07'	Max	9/26/2017 7:03	0	15	Pass	0	0	0		
ct-wflic-650'	Raj	9/28/2017 9:10	0	15	Pass	0	0	0		

The exported version of the report contains 11 columns:

1. Claim ID
2. Vehicle Owner Last Name
3. Assignment Sent Date
4. Total Score
5. Threshold
6. Red Flag Status
7. Age of Policy Score
8. VIN Compare Score
9. Prior Estimates
10. VIN Scan Distance
11. Zip Code Distance from Photo Score