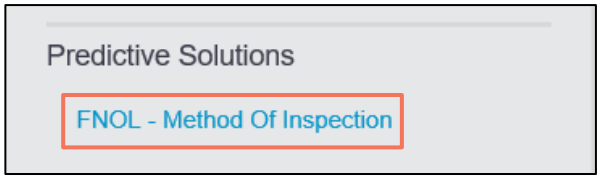
CCC® Predictive MOI - FNOL

Overview

CCC® Predictive MOI (Method of Inspection) FNOL (First Notice of Loss) generates a recommendation for how to first inspect a vehicle using a predictive model based on industry repair cost estimate data, customer rules, and key vehicle damage data captured at FNOL.

Process Steps

Preform the following steps before an assignment is created to determine who the assignment should be sent to:

Step	Action
1	When collecting initial claim information, click the **FNOL – Method Of Inspection** link under the Predictive Solutions menu located on the left of the homepage. 

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Process Steps, continued

Step	Action
2	The **Get MOI Recommendation** page opens.

Note: Some fields are configurable, and will only appear if they are setup for the customer during the implementation process. Fields that are configurable are noted as such in the descriptions below.

Enter the following information. (Required fields are noted with an "*")

Field	Description
Claim Office*	Select the appropriate office from the drop-down list.
Claim Number	Enter the claim number if available.
Party Type	Select appropriate type from the drop-down list.

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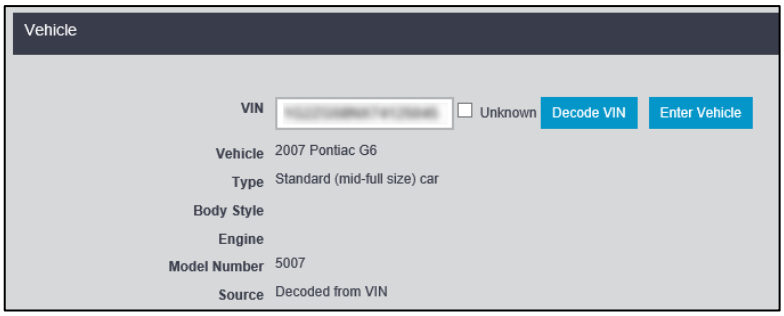
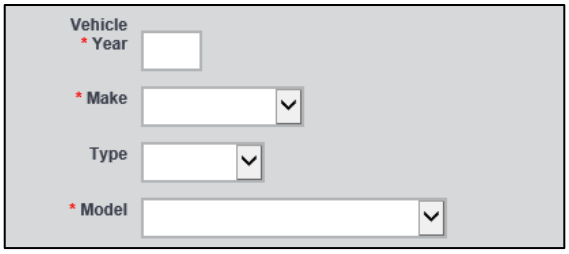
Process Steps, continued

Field	Description
Vehicle Information	
VIN	Enter the VIN then click **Decode VIN**. The vehicle data is populated based on the VIN.  If the VIN is not known, click **Enter Vehicle** then select the following: • Enter the **Vehicle Year**. • Select the **Make** from the drop-down list. • Select the **Model** from the drop-down list.  If multiple types of the model exist, select the appropriate **Type**.
Vehicle Owner State*	Select the state of loss from the drop-down list.
Postal Code*	Enter the postal code for the place of loss.
Odometer Value	Enter the mileage if known.

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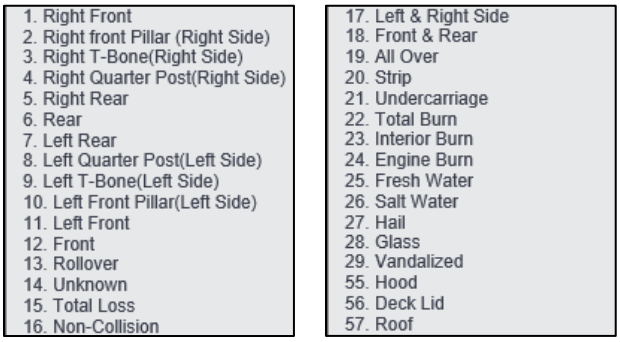
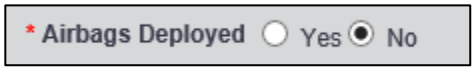
Process Steps, continued

Field	Description
Vehicle Damage Information	
Primary Impact Area*	Select the main impact area from the drop-down list. **Options available are:**  1. Right Front 2. Right front Pillar (Right Side) 3. Right T-Bone(Right Side) 4. Right Quarter Post(Right Side) 5. Right Rear 6. Rear 7. Left Rear 8. Left Quarter Post(Left Side) 9. Left T-Bone(Left Side) 10. Left Front Pillar(Left Side) 11. Left Front 12. Front 13. Rollover 14. Unknown 15. Total Loss 16. Non-Collision 17. Left & Right Side 18. Front & Rear 19. All Over 20. Strip 21. Undercarriage 22. Total Burn 23. Interior Burn 24. Engine Burn 25. Fresh Water 26. Salt Water 27. Hail 28. Glass 29. Vandalized 55. Hood 56. Deck Lid 57. Roof **Note:** The drop-down list contains more options than the 12 noted on the diagram. However, there may be instances when the Primary Impact Area is not represented by the available choices. If this is the case, choose "Unknown".
Secondary Impact Area	Select an additional impact area from the drop-down list. *See Primary Impact Area for list of damage options.*
Severity	Select an option from the drop-down list that best describes the damage severity.  1. Minimal 2. Low 3. Medium 4. High 5. Critical *See the Severity Description section of this document for additional information.*
Driveable*	Indicate if the vehicle can be driven or not.  * Driveable Yes No **Note:** Use your company's best practices to ask the appropriate questions to make this determination. *For example: Ask if the vehicle was driven from the scene or did it have to be towed.*
Airbag Deployed*	Indicate whether the airbag has been deployed.  * Airbags Deployed Yes No

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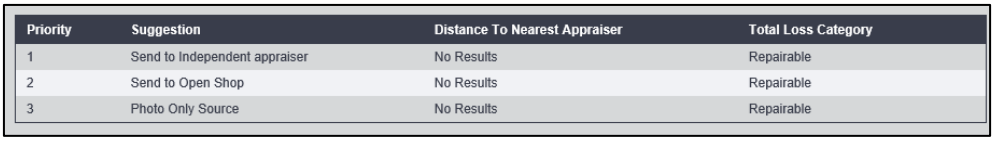
Process Steps, continued

Step	Action
3	After information, has been entered, click **Get Recommendations**. 
4	The Predictive tool processes the information as follows: 1. Estimates the Repair Cost. 2. Fetches Salvage Value. 3. Fetches Regional Value. 4. Computes Total Loss Ratio. 5. Applies customer's business rules. 6. Determines the recommendation.
5	Once the Predictive model generates the recommendation, the Method of Inspection (MOI) is listed.  The recommendation options are Salvage, Repair, and Repair Types such as DRP and Staff Appraiser. Recommendations are based on customer product setup and rule configuration.
6	Create the assignment using the recommended method of inspection. Refer to the tables located at the end of this document for specific recommendations. **Note:** Information entered in the Predictive Solutions **MOI Recommendation** screen **does not** carry over to your claim system.

Priority	Suggestion	Distance To Nearest Appraiser	Total Loss Category
1	Send to Independent appraiser	No Results	Repairable
2	Send to Open Shop	No Results	Repairable
3	Photo Only Source	No Results	Repairable

Additional Options

Use the following buttons as needed:

Button	Function
Reset	All data entered, **except** the Claim Office, will be cleared.
Go to Top	Will move back to the top of the page.

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Configurable Options

Based on a customer's configuration, the following additional buttons may appear once the recommendation is listed:

Option	Description
Claim Number	This field can be configured as a required field.
Get Claim Details	This option provides claim details if the claim number is known.
Vehicle Model Exception	If vehicle is not found using the VIN or by entering the vehicle information, use this option to select the Exception category to enter information.
Intent to Repair	Choose **Yes** or **No** based on customer's intent (Yes is the default).
Document Action	Use this section to note the actual action taken. By default the recommended action is listed as the actual action but additional options specific to the customer can be selected from a drop-down.
Get Appraisers	This feature enables the user to search for an appraiser and create an assignment entry from the FNOL page. It basically requires the ZIP CODE to display the list of appraisers with in the radius of 150 miles.
Create Salvage Assignment	If a customer is currently contracted for Salvage and the recommendations result in potential Total Loss or Salvage, this option may appear, which takes the customer to the Salvage Assignment page.

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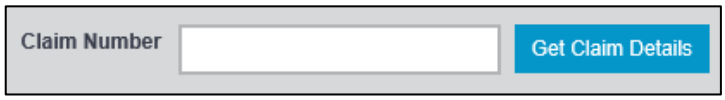
Claim Number

The Claim number always appears on the screen but can be configured as a required field.

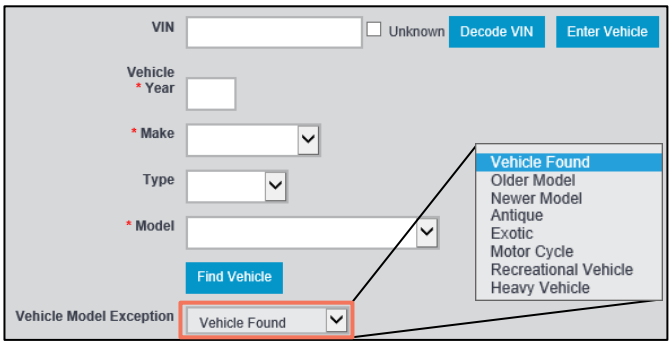


Get Claim Details

Step	Action
1	Enter the Claim Number then click **Get Claim Details**.  If the claim number is valid, information from the claim will be populated in the fields in the Vehicle section. If the vehicle information needs to be changed, click **Change Vehicle Details**. 
2	Enter the appropriate vehicle information. 

Vehicle Model Exception

If the vehicle is found using the VIN or Enter Vehicle process, keep the default "Vehicle Found" entry. If the vehicle is not found, select an Exception category and enter the required Year (YYYY), Make, and Model fields.



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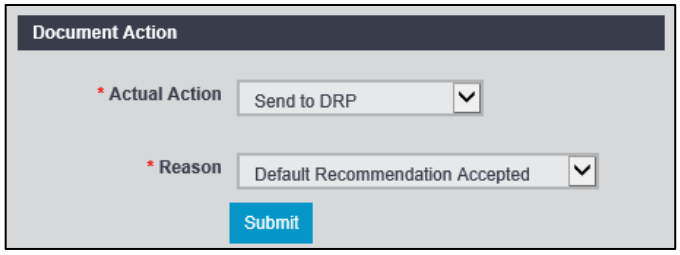
Document Action

After the recommendations are listed, the **Document Action** section appears.



Field	Description
Actual Action	Pre-populated with the primary recommendation.
Reason	Pre-populated with "Default Recommendation Accepted".

Review the information:

1. If the primary recommendation is accepted, do not change any of the information listed.
   - Click **Submit**.
2. If the actual action is different from the primary recommendation based on customer need or another reason:
   - Select the **Actual Action** from the drop-down.
   - Select the **Reason** from the drop-down list.
   - Click **Submit**.

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Severity Description

Use the following table as a guide to help select the appropriate severity for the vehicle damage.

Severity	Description	Example
5. Critical	Multiple panels of heavy damage, parts are broken/crushed.	
4. High	Large dents on multiple panels greater than 12 inches wide.	
3. Medium	Dent, greater than 6 inches on one panel, or damage to multiple panels under 6 inches.	
2. Low	Scrape, Ding with 2 to 6 inches on one panel of damage.	
1. Minimal	Scratch, Scrape, Small ding with less than two inches of damage on one panel.	

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Salvage Details

FNOL Method of Inspection (MOI) for Salvage recommends whether a vehicle should be further investigated by a Salvage or Repair source.

How it Works:
MOI Salvage determines if the vehicle should be inspected at a salvage yard by modeling the repair cost. If the modeled repair cost is high relative to the regional minus salvage value, the solution recommends the vehicle be inspected at the salvage yard. If the ratio is low, the car is recommended to be repairable.

Possible recommendations, based on predictive model using industry data, customer rules, and FNOL data entered, are the following:

Total Loss Category Recommendation	Description
Obvious Total Loss	Vehicle has exceeded thresholds such that the potential for a Total Loss is obvious.
Probable Total Loss	Vehicle has exceeded thresholds such that the potential for a Total Loss is likely.
Borderline Total Loss	Vehicle has potential for either Total Loss or repair.
Repair	Vehicle has potential for repair.

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Repair Details

In addition, FNOL Method of Inspection (MOI) can recommend a repair source for the vehicle.

How it Works:
MOI Repairable determines the severity band of a repairable vehicle. Using a predictive model based off industry data the vehicle and its damage is placed into one of twenty severity bands. Business rules set up by the carrier determine which inspection channel is most appropriate for that band.

For example, low bands would be routed to a DRP, while the highest severity bands would be routed to a staff appraiser. It is possible to set up the rules to suggest a prioritized list of recommendations in the event that the consumer does not approve of the primary recommendation.

Possible recommendations, based on the predictive model using industry data, customer rules, and FNOL data entered, are the following:

Suggestion Recommendation	Possible Reason for Recommendation
Send to DRP	Direct Repair Programs may be used to handle further investigation of vehicles that appear to require lower repair cost.
Send to Salvage	Vehicle has exceeded thresholds such that the potential for a Total Loss exists.
Send to Staff Appraiser	Handle more complicated claims that have a higher repair cost.
Send to Drive-In	Handle potential for simple to moderate claims.
Shop of Choice	Additional repair sources may be used to handle specialty situations.
Send to Independent Appraiser	Handle potential for moderate to complex claims.
Self Service Estimate	Not currently supported.