Smart Audit

Introduction

Smart Audit functionality uses prescriptive prediction and Smart Review to identify claims that require additional review.

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?

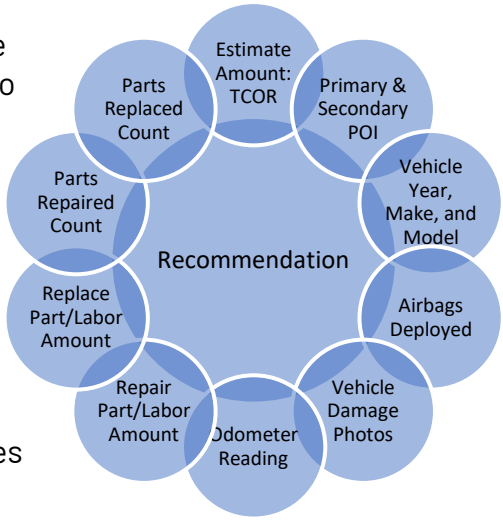
Smart Review expands CCC's Predictive Analytics model to include workfile estimate data and available photos of vehicle damage in addition to the Audit Score that is already generated.

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.



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Smart Review Workflow

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

Continued on next page

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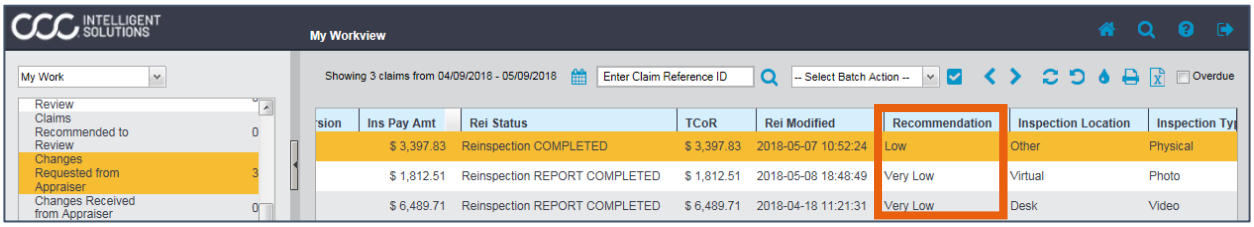
Smart Review Workflow

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

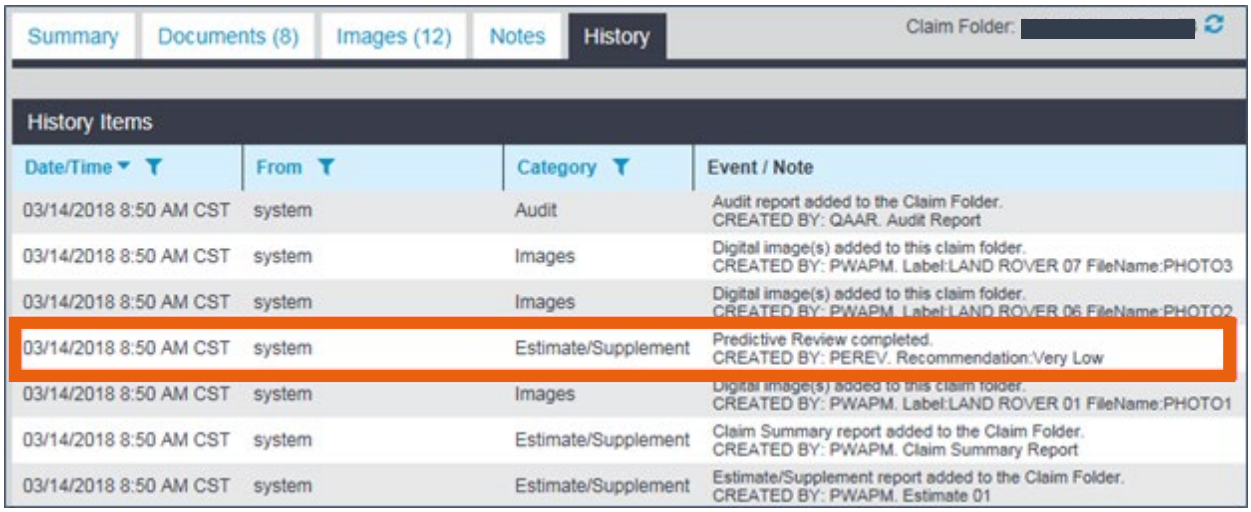
Worklist

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.



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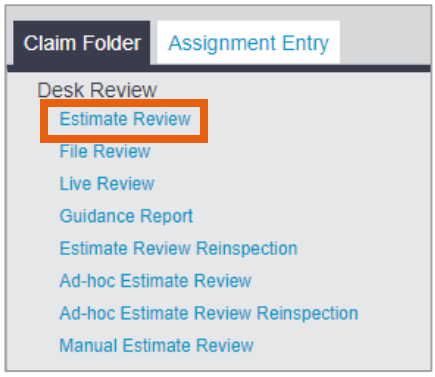
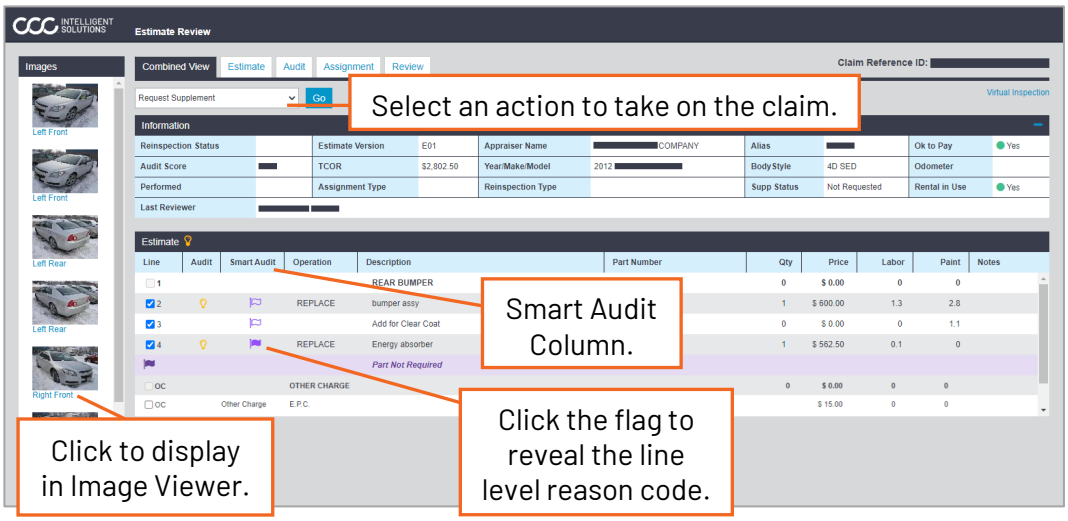
Next Step

If a Reinspection is required, use the **Estimate Review** link in the Claim Folder's left side panel to complete the review.



Once you open the Claim Folder and click Estimate Review, the Estimate opens in a combination display that shows information such as Reinspection Status, Estimate, Audit Score, and Images.



The Combined View page includes a column called **Smart Audit**. This column will be displayed if the user's company has the appropriate contract. Smart Audit provides a line level score on Estimate lines. This score is determined by using historical data for the vehicle year, make and model from the Estimate. Estimate lines that have a line level score that is above the defined threshold for the company will be indicated with a Smart Audit Flag (see purple flags in Smart Audit of screenshot above). **Note:** Based on your configurations the flags or reason codes may not appear if you are not the assigned appraiser or the threshold has not been met. Images are required for Smart Audit to function.

Last Reviewer

The Last Reviewer field will display the name of the last user who either approved the estimate (Portal only) or created an Estimate Review report (CCC ONE/Portal). This will be based on the estimate/supplement version, not just at a claim level.

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Last Reviewer, continued

Below are Last Reviewer scenarios:

Scenario	Last Reviewer Scenario Description
A	Estimate Review (R1): Blank if first Estimate Review (R1) or display the person that performed the R1 review on the estimate version or approved that estimate version.
B	Ad Hoc Estimate Review (R3.1): Display the person that performed the estimate review or approved the estimate on the **selected** estimate version.
C	Manual Review (R3M): Display the person that performed the estimate review or approved the selected estimate version or display blank if a review or approval has not happened for the selected estimate version. **Note**: Always display if N/A is selected
D	Estimate Review Reinspection (R2): Display the person that performed the R1 review or approved that estimate version.
E	Ad Hoc Estimate Review Reinspection (R3.2): Display the person that performed the R3.1 review or approved that estimate version. **Note**: Because R3.2 can only be performed on the last R3.1 that was performed, Estimate Review will show the last person who performed the R3.1 review at the file level (estimate version) as the Last Reviewer.

Reason Codes

What is a Reason Code?

A Reason Code is a line level attribute that describes the reason selected by the reviewer for the exception identified. There can be up to 3 reasons for each line. The exception corresponds to the reasons listed in the Estimate Review Compare Report, Lines section.

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Reason Codes, continued

Reason Code	Description	Basic	CCC ONE	Advanced
Basecoat Reduction	Missed partial refinish	No	Line	Yes
Claim Scope OW	Overestimated for Claim Scope	No	Line	Yes
Claim Scope UW	Under estimated for Claim Scope	No	Line	Yes
Discount/Markup	Incorrect discount or markup applied - includes part line discount/markup, recycled markup, subtotal parts markup, bottom line discounts, and pre-tax discount	No	Line & Rates	Yes
Included Operation	Selected line is included in another line item on the estimate, or added as separate manual entry	No	Line	Yes
Incorrect Adjustment	Incorrect adjustment - includes appearance allowance, betterment, RPD, deductible	Yes	Line & Totals	Yes
Incorrect Rate	Incorrect rate for labor, materials, markup/discount, or sales tax	Yes	Totals & Rates	Yes
Incorrect Admin Information	Incorrect admin information for shop	Yes	NA	Yes
Labor OW	Labor hours/dollars are over estimated	Yes	Line	Yes
Labor UW	Labor hours/dollars are under estimated	No	Line	Yes
Missed Damage	Damage missed on estimate	Yes	Line	Yes
No Visible Damage	No damage visible regarding line item	No	Line	Yes
Not Following Carrier Guidelines	Ignored audit rules/ guidelines	Yes	Inspection	Yes
Other	Other exception found	Yes	Inspection, Line, Rates & Totals	Yes
Part	Part missed	Yes	NA	Yes
Part Not Required	Part not required for repair	No	Line	Yes
Part Price	Part price is incorrect	No	Line	Yes
Photos	Issue with photos included on workfile - missed photo, poor quality, etc.	Yes	Inspection	Yes
Prior Damage	Prior damage unrelated to claim	Yes	Line	Yes
Refinish OW	Refinish hours/dollars are over estimated	Yes	Line & Totals	Yes
Refinish UW	Refinish hours/dollars are under estimated	No	Line	Yes
Repair Method	Incorrect repair method selected	No	Line	Yes
Repair vs. Replace OW	Repair vs. replace hours/dollars are over estimated	Yes	Line	Yes
Repair vs. Replace UW	Repair vs. replace hours/dollars are under estimated	No	Line	Yes
Replace OW	Replace part hours/dollars from estimate are over estimated	No	Line	Yes
Replace UW	Replace part hours/dollars from estimate are under estimated	No	Line	Yes
Unibody/ Frame	Missed unibody/ frame damage	Yes	Line	Yes
Use Non-OEM Part	Selected line item should use an OEM part	Yes	Line	Yes
Use OEM Part	Use a recycled, A/M, opt OEM or reconditioned part instead of OEM	Yes	Line	Yes
Vehicle	Incorrect vehicle information or options	Yes	Inspection	Yes

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Reason Codes, continued

Additional Reason Codes

Reason Code 1	Reason Code 2	Reason Code 3	Display
Labor OW	Refinish OW		Display Both
Labor OW	Refinish OW	Repair vs Replace	Display Labor OW and Refinish OW Display RvR and ignore others
Repair vs Replace	Labor OW		Display Repair vs Replace
Repair vs Replace	Refinish OW		Display Repair vs Replace
Labor OW	Refinish OW	Part Not Required	Part Not Required Combined view of Labor OW and Refinish OW
Labor OW	Part Not Required		Part Not Required Display Labor OW
Refinish OW	Part Not Required		Refinish OW ??? yes
Repair vs Replace	Part Not Required		NOT VALID??? Display RvR (this is part of 10/28 release)

Note: Reason Codes can be configured to be required in the Estimate Review tabs in CCC ONE Estimating.

Predictive Review

Predictive Review is a service provided to the insurance carriers to assist them in identifying estimates that should be auto approved versus those that should be reviewed during the auto claims processing. This service intends to predict the probability of a supplement or a review to maximize the opportunity captured by expanding the existing predictive analytics model to include workfile estimate data in addition to the audit score.

Note: If you need to see the current threshold values for carriers that are used by Smart Audit to flag a line, you must login with an appropriate role. The configuration UI is located under Application Configuration > Predictive Review Configuration.

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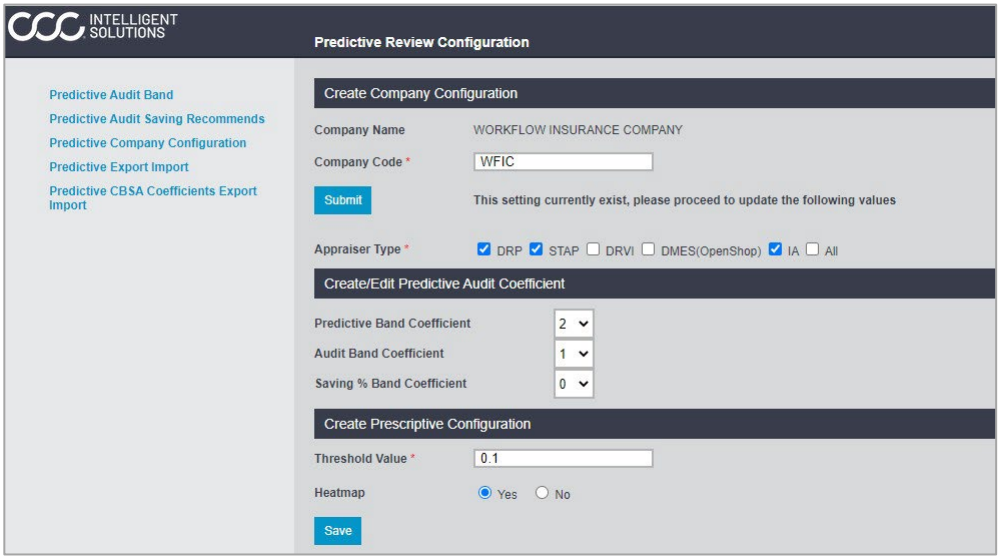
Predictive Review, continued



You may filter or edit the Predictive Review configuration by CBSA and/or by Appraiser type.

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