CCC® Smart Claims – Quick Estimate Integration

Overview

An analysis of metadata and a vehicle photo, the CCC® Smart Claims service helps Appraisers/Adjusters determine if a damaged vehicle is repairable or a total loss.

This job aid describes how the Service uses photos submitted by consumers via the Quick Estimate mobile application to produce a recommendation. (Refer to the Quick Estimate Mobile Application job aid for more information on how to use the app.)

Consumer Uploads Photos

Once a Carrier determines a Claimant is eligible to use Quick Estimate, the Claimant receives an invitation to download the app. The Claimant then downloads the app and logs in with their **Claim Number** and **Last Name**. The app walks them through the process of capturing and uploading a series of vehicle photos. Four of the mandatory photos are **Driver Side Front**, **Driver Side Rear**, **Passenger Side Front**, and **Passenger Side Rear**. The Service uses the reported Primary Point of Impact (Primary POI) to determine which corner photo to analyze, this will produce a repair or total loss prediction.

Note: If no Primary POI is declared or if the Primary POI is something other than 1-12 (see image to the right), the application will submit the four corner photos to the Service one at a time. If one of the four corner photos is predicted to be a total loss, the Service produces a total loss prediction for the claim.
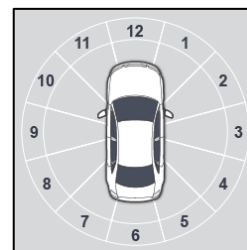
The Service's recommendation is stored in the **Claim Folder's History**.

| 11/27/2017 7:46 AM CST | system | Total Loss | Total vs Repair service determines vehicle to be repairable. CREATED BY: SMTOT. Smart Total Response Processed |
| 11/27/2017 8:08 AM CST | system | Total Loss | Total vs Repair service determines vehicle to be total loss. CREATED BY: SMTOT. Smart Total Response Processed |

The recommendation is also found on the Portal's **Virtual Inspection platform** and in the **Quick Estimate Operational Report**. Please refer to those job aids for more information.