

CCC® Smart Red Flag Detection

Introduction

CCC® Smart Red Flag Detection for the CCC® Portal leverages CCC's incident and claim data along with AI technology to provide carriers with alerts and insights regarding potentially questionable claims. Through a configurable Red Flag threshold, this service can identify activity that warrants closer attention from carriers, e.g. multiple claims filed on the same VIN, multiple claims filed within a specified window of time, claims filed with other carriers, etc.

Note: Red Flag scores/thresholds are determined by carriers but are configured and maintained by internal CCC users.

This job aid explains how Portal users use the Smart Red Flag Detection tool.

Navigation

Follow these steps to access the tool:

Step	Action
1	Login to the CCC Portal using your credentials.
2	Click the Red Flag Detection Claim Search link under the Smart Red Flag Detection header in the Portal's left side panel. The Red Flag Detection page opens.



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Red Flag Detection Page - Search

Follow the steps in the table below to search for a claim for which a Red Flag score has been generated, alternatively a Red Flag Score can be selected under Claim View from the populated list.

Step	Action
3	Enter or select a search criterion in the fields to search for a claim for which a Red Flag score has been generated. Note: See table below for search field descriptions.
4	Click the Search button to the right of the search fields, once you've entered/selected the desired values. Claims matching your criteria display beneath the Search section under Claim View.

Field	Description
Date Range	(This field is required.) Use the calendar dropdown menus to select a date range for your search. The range can be a maximum of 31 days, and you can search as far back as six months (based on the last score update).
VIN	Enter a 17-character VIN here.
Claim Number	You can search by Claim Number (a minimum of four characters must be entered here to search by Claim Number).
SIU Investigator	You can also use this menu to search by the assigned SIU Investigator.
Red Flag Claim Status	Finally, use this dropdown menu to select and search by a Red Flag Claim Status. Available options are: New, Assigned, Under Investigation, File Review Completed, and File Review Canceled.
State	Select a state from this dropdown menu.

See details for the Claim View section on page 3 and 4.

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Red Flag Detection Page – Claim View

Upon opening the Red Flag Detection page, the system automatically performs a seven-day search to identify claims that earned a Red Flag score and displays them (max. of 1,000) in the Claim View section in descending order. Search results (see previous page) also display here (max. of 1,000).


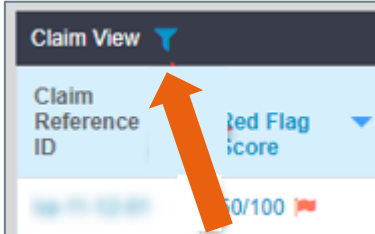
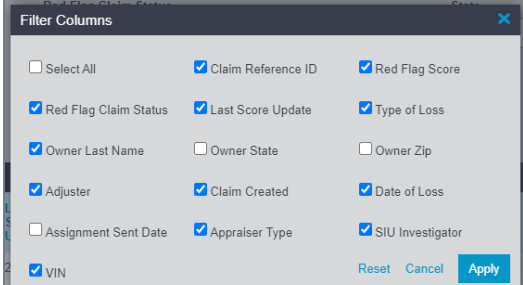
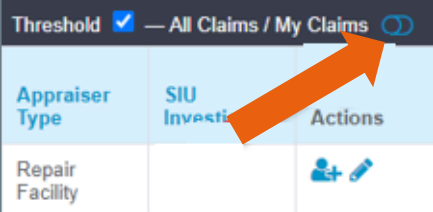
Claim Reference ID	VIN	Red Flag Score	Red Flag Claim Status	Last Score Update	Type of Loss	Owner Last Name	Adjuster	Claim Created	Date of Loss	Matching Claim Count	Appraiser Type	SIU Investigator	Actions
		35/100	New	2020-06-11	Collision			2020-06-11		19	Repair Facility		
		30/100	New	2020-06-11	Collision			2020-06-11		19	Repair Facility		
		25/100	New	2020-06-11	Collision			2020-04-08	2020-04-07	2	Independent Appraiser		

Column	Default	Sortable	Description
Claim Reference ID	X		Links to the Claim Folder Summary page.
VIN	X		Vehicle VIN.
Red Flag Score	X	X	Current Red Flag score. Links to the Red Flag Summary page. A Red Flag icon appears next to the score if the threshold was exceeded.
Red Flag Claim Status	X	X	Current claim status: New, Assigned, Under Investigation, File Review Completed, or File Review Canceled.
Last Score Update	X	X	Date the score was last updated.
Type of Loss	X	X	Type of vehicle loss, e.g. collision.
Owner Last Name	X		Vehicle owner's last name.
Owner State		X	Vehicle owner's state.
Owner Zip		X	Vehicle owner's zip code.
Adjuster	X		Adjuster currently assigned.
Assignment Sent Date			Date appraisal assn. was sent.
Claim Created	X		Date claim was created.
Date of Loss	X		Date of loss.
Appraiser Type	X	X	Appraiser type currently assigned to the claim.
SIU Investigator	X	X	SIU Investigator currently assigned to the claim.
Actions	X		Click the person/plus icon to assign an SIU Investigator; click the pencil icon to edit the Red Claim status. (Dependent on the user's role/permissions.)

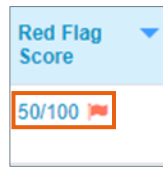
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CCC® Smart Red Flag Detection, Continued

Red Flag Detection Page Claim View features and options:
- Claim View, cont.

Feature/Option	Description
Sortable Columns	Column header text in blue indicates a sortable column; simply click the header to sort. 
Filtering	Columns can be displayed or hidden as desired. To configure your columns, first click the filter icon (right). The Filter Columns popup opens. Select and deselect columns as desired and then click Apply to apply your changes (below). Note: Changes are not saved when you navigate to a different page.  
All Claims / My Claims	Use the toggle switch to view all claims that meet the selected criteria or just those that are assigned to you. 

Follow the steps below to open a claim summary page:

Step	Action
5	Select a Red Flag Score from the column, the Claim Summary page opens. 

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Claim Summary Page

Upon clicking on a **Red Flag Score** under the Claim View section, the Claim Summary page opens. This page contains claim details and a list of reasons the claim earned a Red Flag score.

The screenshot displays the 'Red Flag Detection' interface. At the top, there's a 'Back to List' link. Below is the 'Claim Summary' section with a 'Fail' indicator and a score of 59/100. It lists claim details: Claim Reference ID (77-Test-MS004), Owner (John), Claim Date (2021-03-16), Red Flag Claim Status (New), Assigned Adjuster (DEMO, NW), VIN, Year Make Model (2015 BMW), and Matching Claim Count (4). The 'Analysis Summary' section shows 'Reason Code' with a 'Fail' indicator and a list of issues: Multiple Claims on Same Vehicle (Multiple Claims with the same VIN, Multiple Claims Filed (14 days), Multiple Claims with same POI, Multiple cross carrier claims with the same VIN), Issues Found with Photos (VIN Scan distance from photo taken exceeds, Zip Code Distance from Photo exceeds), and Issues Found with Estimate (Matching Parts from Estimate/Supplement, Parts prediction part match). The 'Take Action' section includes a 'Comments' text box and a 'Red Flag Claim Status' dropdown menu set to 'New', with a 'Save' button.

The **Claim Summary** section includes:

The Red Flag Score, the Claim Reference ID, the Owner's name, the Claim Date, the Red Flag Claim Status, the Assigned Adjuster, the VIN, the Year/Make/Model, and the Matching Claim Count.

The **Analysis Summary** section includes a list of rules that generated the Red Flag score grouped by category, e.g. Multiple Claims on Same Vehicle, Issue Found with Vehicle Owner Information, etc. For a list of possible rules, please refer to the last page of this document.

The **Take Action** section contains a Comments box in which you can add notes and a dropdown menu that allows users to change a claim's Red Flag Claim Status.

Use the dropdowns to mark the claim as a Red Flag. **Note:** Anytime **File Review Completed** or **File Review Cancelled** is selected from the **Red Flag Claim Status** dropdown one of the four items in this **Claim Resolution** dropdown must be selected.

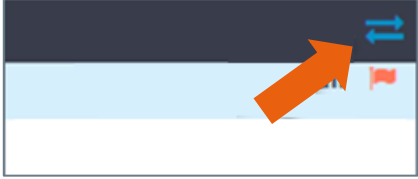
This close-up shows the 'Red Flag Claim Status' dropdown menu with 'File Review Completed' selected. The 'Claim Resolution' dropdown menu is open, showing options: Payout Reduced (selected), Denied, Withdrawn, and No Issues Found. A 'Save' button is visible to the right.

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CCC® Smart Red Flag Detection, Continued

Analysis Summary Details Page

Follow the steps below to select claims to compare:

Step	Action
6	Click the two-way arrow icon in the Analysis Summary section heading (right), the Matching Claims window (pictured below) opens. 
7	Use the checkboxes in the left column to select up to two additional vehicles for claim detail comparison.
8	Click Compare in the bottom-right.

Note: The **Company Name** column displays carriers associated to the claim, these claims will display the claim number if the claim has already been investigated.

Matching Claims ✕

Please select maximum of two claims to compare.

	Company Name	Claim Number	Red Flag Score	Date of Loss	Total Cost of Repair	Point of Impact(POI)	Type of Loss	
7	<input checked="" type="checkbox"/>	EDRP TEST INS COMPANY 7	77-Test-MS004	59/100	2021-03-10	\$2959.42	Left Front	Collision
	<input type="checkbox"/>	WORKFLOW INSURANCE COMPANY			2020-01-29		Left Quarter Post	Collision
	<input type="checkbox"/>	WORKFLOW INSURANCE COMPANY	77-Test-MS002		2020-12-01	\$1528.76	Left Front	Collision
	<input checked="" type="checkbox"/>	EDRP TEST INS COMPANY 7	77-Test-MS003	54/100	2021-03-10	\$4191.11	Rear	Comprehensive
	<input checked="" type="checkbox"/>	WORKFLOW INSURANCE COMPANY	77-Test-MS005		2020-12-01	\$1528.76	Left Front	Collision

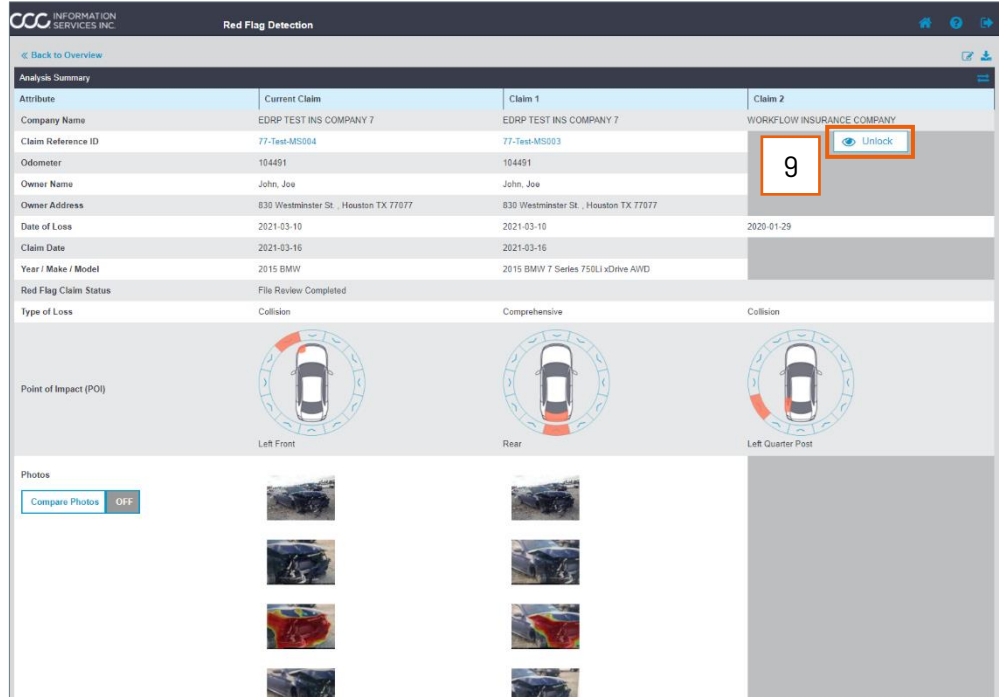
8 Compare

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Analysis Summary Details Page, cont.

The selected claims open and appear in the **Analysis Summary** section.



This comparison view allows you to easily compare details between the primary or current claim (left column) and the claim(s) you selected in the Matching Claims window. Click a **vehicle image thumbnail** to enlarge it.

Step	Action
9	In the event your carrier is participating in the cross-carrier data sharing program, you may be able to select a claim from another carrier for comparison. The data for that claim will be masked, only the Company Name, Date of Loss, Type of Loss, and the Point of Impact will display. To unmask data you must click Unlock , then agree to the Policy Agreement to view the information.

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Analysis Summary Details Page, cont.

The unmasked data appears in the Analysis Summary section.

Attribute	Current Claim	Claim 1	Claim 2
Company Name	EDRP TEST INS COMPANY 7	EDRP TEST INS COMPANY 7	WORKFLOW INSURANCE COMPANY
Claim Reference ID	77-Test-MS004	77-Test-MS003	77-Test-MS005
Odometer	194491	194491	98612
Owner Name	John Joe	John Joe	John Joe
Owner Address	830 Westminster St., Houston TX 77077	830 Westminster St., Houston TX 77077	830 Westminster St., Houston TX 77077
Date of Loss	2021-03-10	2021-03-10	2020-12-01
Claim Date	2021-03-16	2021-03-16	2021-03-17
Year / Make / Model	2015 BMW	2015 BMW 7 Series 750Li xDrive AWD	2015 BMW 7 Series 750Li xDrive AWD
Red Flag Claim Status	File Review Completed		
Type of Loss	Collision	Comprehensive	Collision
Point of Impact (POI)			
Photos			

Note: The comparison view only shows rule sections and details if a rule in that category has generated a score.

To download a .pdf version of this report, click the **download icon** towards the upper right corner of the screen.



Follow the steps in the table below to view and compare claim files:

Step	Action
10	To compare photos, toggle the Compare Photos button to ON .

Photos

Compare Photos OFF

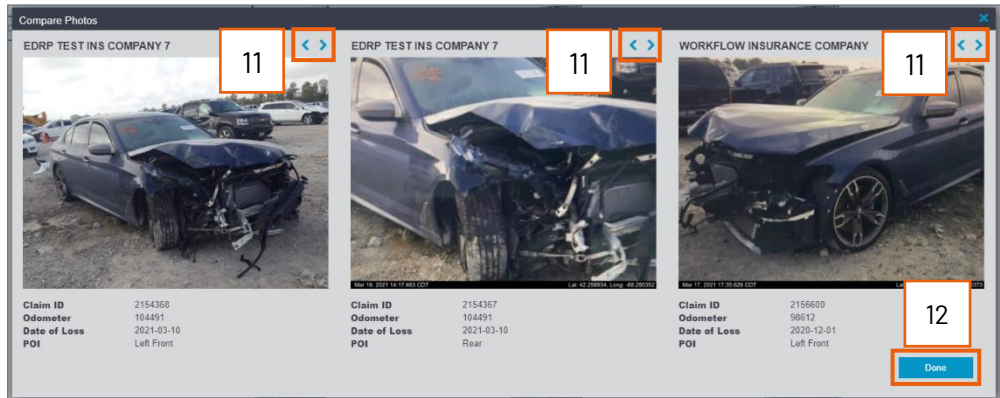
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CCC® Smart Red Flag Detection, Continued

**Analysis
Summary
Details Page,**
cont.

Follow the steps in the table below to view and compare claim files:

Step	Action
11	Then select the photos to review for each claim. The selected photos will open in the Compare Photos dialog box, each claim will appear in one window. Use the arrows to cycle through photos on the claim to view additional angles.
12	When complete click Done .



Rule Trigger Matrix

Below is a list of each Smart Red Flag rule and corresponding trigger event.

Rule	
Multiple Claims with the same VIN	The rule evaluates if the current VIN matches any prior claims filed with this insurance carrier up to a 6-month period.
Multiple Claims Filed (14 days)	The rule evaluates if the current VIN matches any prior claims filed with this insurance carrier in the past 14 days.
Multiple Claims Filed (30 days)	The rule evaluates if the current VIN matches any prior claims filed with this insurance carrier between 15 – 30 days.
Multiple Claims Filed (6 months)	The rule evaluates if the current VIN matches any prior claims filed with this insurance carrier between 31 – 6 months.
Multiple Claims in different States	The rule evaluates if the current VIN matches any prior claims filed with this insurance carrier and the Owner State differs from the current claim.
Multiple Claims with same POI	The rule evaluates if the current VIN matches any prior claims filed with this insurance carrier and the Point of Impact (PMOI) matches.

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CCC® Smart Red Flag Detection, Continued

Rule Trigger Matrix, continued Below is a list of each Smart Red Flag rule and corresponding trigger event.

Rule	
Age of Policy	The rule checks if the Age of Policy less than <X> days based on configuration value.
VIN does not match within claim Stages	This rule validates if the VIN changes between the four trigger stages (Assignment, Estimate/Supplement Upload, Photo, and Valuation).
Odometer out of sequence	The rule evaluates if the odometer value in the current claim is out of sequence from previous claims submitted.
Parts Match from Estimate/Supplement	The rule evaluates if the part numbers on the current claim's estimate matches parts on any previous claims for the same VIN. The part number must match exactly AND be a Repair or Replace operation code. The rule triggers only if the percentage criteria threshold is exceeded.
Parts prediction part match	The rule evaluates if the part numbers on an AI-generated claim for the current claim matches parts on any previous claims for the same VIN. Only OEM part numbers are used in this AI. The part number must match exactly AND be a Repair or Replace operation code. The rule triggers only if the percentage criteria threshold is exceeded.
Photo data/Timestamp prior to loss date	This rule evaluates the EXIF data on photos to determine if the date on the photo is prior to the Date of Loss on the claim.
VIN scan distance from photo taken Exceeds	This rule evaluates if the device location data of the center damage photo taken by the consumer with the Quick Estimate application is greater than a set distance away from the device location data provided for the VIN scan photo.
ZIP Code Distance from photo exceeds	This rule evaluates if the device location data of the center damage photo taken by the consumer with the Quick Estimate application is greater than a set distance away from the geographic center of the owners ZIP code.
Multiple Cross Carrier Claims with the same VIN	The rule evaluates if the current VIN matches any prior claims filed with a different insurance carrier up to a 6-month period. These claims will only be included if that other carrier has opted into the cross carrier sharing option in their red flag configuration.