

## *Expedite the Auto Collision Claim Process*

*CCC Pathways® Connection Monitor™ helps increase field staff appraiser efficiency by delivering real time assignments throughout the day.*

In the auto claims marketplace, there is a high premium on consumer satisfaction. To keep consumers happy, claims must be processed quickly. In fact, a recent J. D. Power and Associates study indicates that overall satisfaction with claim handling represents a very substantial percentage of how consumers view their insurance provider (J. D. Power & Associates-August 2006).

The research conducted by J. D. Power indicates that consumers, who have had their claims resolved quickly, via one call to the insurer, have the highest customer satisfaction. Customer satisfaction drops if multiple calls to the insurer are needed to address the claim. Invariably, high scores translate into higher retention rates, around 90% at renewal time. Customers who were most satisfied with the claims process generated a larger percentage of recommendations to their family and friends. Overall satisfaction with insurers drops noticeably as the amount of time it takes to resolve a claim increases. Retention levels drop when claims take longer to resolve.

Within the collision claims process, the speed at which an appraiser sees the customer is a crucial component of the time that it takes from the first notice of loss to when the vehicle is repaired or the loss is settled. The longer it takes for an assignment to reach an appraiser or for an estimate to be uploaded to the insurer, the greater the negative impact on the overall cycle time for that consumer's claim.

CCC developed CCC Pathways Connection Monitor to help address this problem. CCC Pathways Connection Monitor replaces our earlier product: Pathways® Wireless Direct. CCC Pathways Connection Monitor enables field appraisers to remain connected via their wireless modem while out in the field. Appraisers can upload estimates and receive new assignments in real-time.

### REDUCE THE WAIT TIME FOR YOUR CUSTOMERS

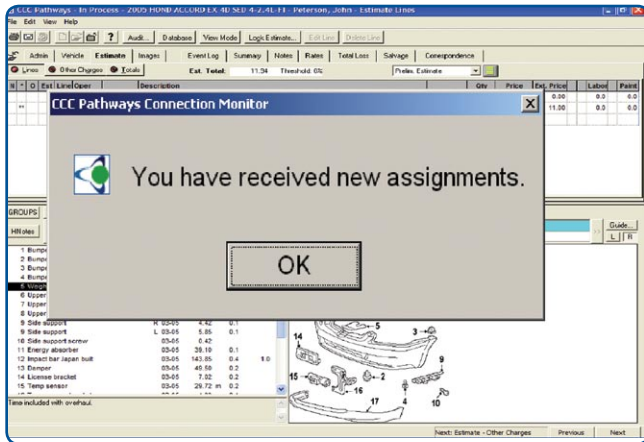
By remaining continuously connected to CCC's EZNet® communications network, field appraisers can upload estimates without returning to the office, shortening the time a completed claim sits on the appraiser's laptop. Dispatchers can automatically deliver assignments to appraisers while they are in the field, instead of waiting for them to connect to a landline at the end of the day. With assignments arriving during the workday, appraisers may adjust their schedules to include a new assignment that is near their locations. Cycle time is reduced when appraisers can schedule appointments for the same day the assignment arrived.

### WHAT IS CCC PATHWAYS CONNECTION MONITOR?

CCC Pathways Connection Monitor allows field appraisers to connect to EZNet in real-time. This new application has the following features:

- > Automatic Assignment Download—CCC Pathways Connection Monitor automatically pulls down new assignments from the insurance company to the user's inbox—The user is notified upon receipt of a new assignment visually and with an audible tone
- > Choose to utilize your VPN or the CCC VPN
- > When utilizing the CCC VPN, no specific modem or wireless network required—CCC Pathways Connection Monitor is a hardware and software independent application and works with air-cards and wireless networks
- > Automatic reconnection—When utilizing the CCC VPN, CCC Pathways Connection Monitor will automatically re-engage if the connection between the user and CCC is lost

- > When utilizing the CCC VPN, access to e-mail and other Internet sites—Appraisers can leverage other Internet-based applications while using CCC Pathways Connection Monitor™
- > Optional access to Recycled Parts Information—Users may access CCC's Recycled Parts Service (an optional Pathways feature), to find recycled parts



## INSURANCE COMPANIES CAN ACHIEVE THE FOLLOWING BENEFITS FOR THEIR BUSINESS:

- > Appraiser productivity—Appraisers don't waste time manually reconnecting to CCC Pathways Connection Monitor and they receive their assignments in real-time
- > Customer satisfaction and retention—By getting new assignments to appraisers where they can act upon them quickly, insurers can help reduce claim cycle time thereby helping to enhance customer satisfaction and retention
- > Parts usage—By accessing OEM, aftermarket and recycled parts information from the field, appraisers can quickly and easily obtain current information

In an environment where the speed to settlement means the difference between keeping your current customers or losing them to the competition, having the right technology in place is crucial. CCC Pathways Connection Monitor is the right technology.

*For more information about CCC Pathways® Connection Monitor™, please contact your Account Manager.*