



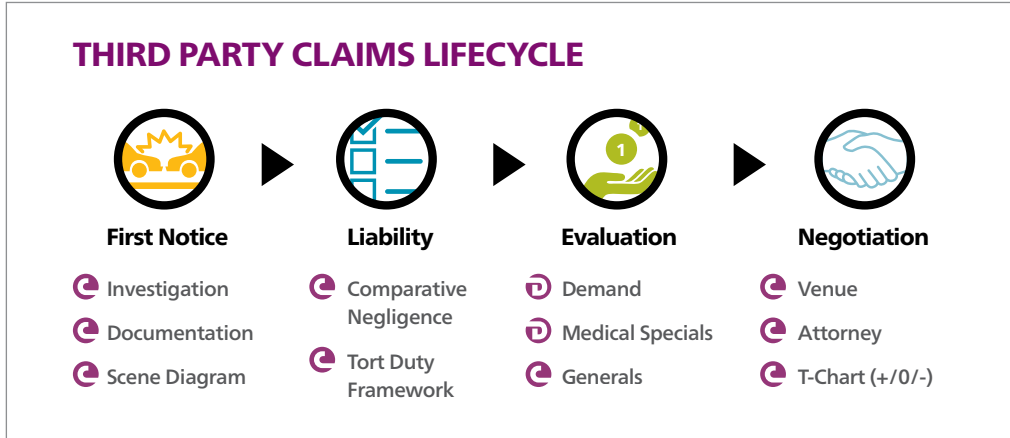
 **Mitchell ClaimIQ™**

The intersection of
accuracy and efficiency.



(m)powered

Mitchell ClaimIQ provides expert guidance with an easy-to-use framework—helping to increase accuracy and efficiency throughout the Third Party Claims Lifecycle.



Key:  Mitchell ClaimIQ™  Mitchell DecisionPoint™





The biggest challenges facing liability assessment are accuracy and consistency.

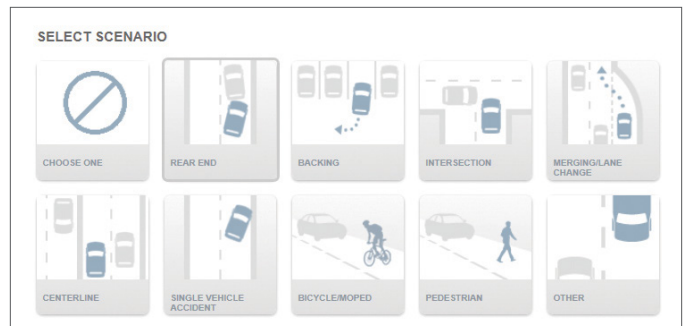
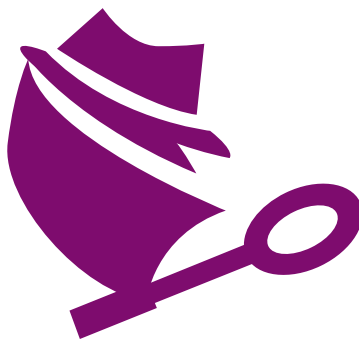
Mitchell ClaimIQ™ provides an easy-to-use, comprehensive software application that can accelerate great claims outcomes. This flexible, modular solution helps you handle claims better across three critical areas of claims handling—*investigation*, *evaluation* and *negotiation*.

Your specific best practices for accuracy and consistency are embedded into ClaimIQ so that all claims adjusters have access to the same evaluation process.

CONSISTENT INVESTIGATION

When your adjusters are working with ClaimIQ, they'll be using your best investigative skills—automatically. ClaimIQ adapts to specific accident scenarios to focus on the most relevant information.

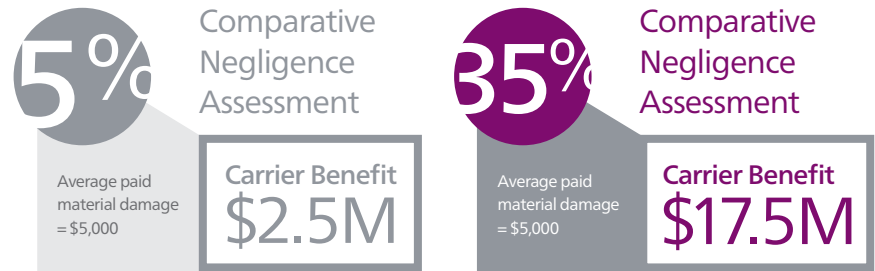
- Consistently execute key claim investigative activities via a clear, easy-to-understand set of logical steps.
- Document investigative events with a clear, concise framework.
- Simplify additional claim investigative information—including notes, documents, diagrams, recorded statements, photos, and other media—all in one place for easy access.



	INSURED	CLAIMANT
	WENDALL, MARK	MENEDEZ, MARIA
	<input checked="" type="checkbox"/> CBP <input type="checkbox"/> NFP	<input type="checkbox"/> CBP <input type="checkbox"/> NFP
Maintain Proper Lookout	<input type="radio"/> MEDIUM	<input type="radio"/> MEDIUM
Yield Right of Way	<input type="radio"/> HIGH	<input checked="" type="radio"/> NO BREACH
Maintain Control of Vehicle	<input type="radio"/> MEDIUM	<input checked="" type="radio"/> NO BREACH
Provide Proper Signals	<input checked="" type="radio"/> NO BREACH	<input type="radio"/> NO BREACH
Take Evasive Action	<input type="radio"/> LOW	<input type="radio"/> MEDIUM
Respect Traffic Controls	<input checked="" type="radio"/> NO BREACH	<input type="radio"/> HIGH
Maintain Safe Speed	<input checked="" type="radio"/> NO BREACH	<input checked="" type="radio"/> NO BREACH
Maintain Safe Vehicle	<input type="radio"/> LOW	<input checked="" type="radio"/> NO BREACH
VIEW RECOMMENDATIONS	51%-61%	39%-49%
ADJUSTER EVALUATED	20% *	80% *

HOW ASSESSING LIABILITY IMPACTS YOUR BUSINESS

(PER 10,000 CLAIMS PROCESSED)



ClaimIQ: Benefits Across Your Claims Organization.

CLAIMS EXECUTIVE

- Consistent evaluation practices help combat rising BI costs.
- Integration capabilities help to lower total cost of ownership.

CLAIMS MANAGER

- Assessment parameters are customized to your best practices.
- Realize consistent, accurate evaluation results.
- Robust reporting capabilities.

ADJUSTER

- Easy to use, navigation-enhanced interface saves time.
- Simple negotiation T-Chart provides valuable information.

COMPARATIVE NEGLIGENCE

By focusing on a systematic process that guides adjusters through the various steps of liability assessment, adjusters can more precisely identify comparative negligence situations.

- Review applicable tort duties owed and/or breached.
- Cross-reference investigation facts.
- Quickly access critical information, such as rules of the road, vehicle codes, and historical weather-specific data to where, how and when the claim incident occurred.

Time	Weather	Temperature
12:00 AM	Cloudy	53.1°F
4:00 AM	Cloudy	51.1°F
8:00 AM	Cloudy	52.0°F
12:00 PM	Sunny	59.0°F
4:00 PM	Sunny	53.1°F
8:00 PM	Cloudy	51.1°F



DAMAGES EVALUATION

ClaimIQ supports a best practice approach to evaluating damages.

- Identify injuries in clear, natural language.
- Review medical specials via integration with Mitchell **DecisionPoint**® (1st and 3rd party liability claims) or Mitchell **SmartAdvisor**™ (workers' compensation claims).
- Evaluate general damages using best practice severity factors.
- Assess applicable no-fault and/or tort threshold breach factors.
- Venue-specific guidance.

Injury		001 - WILLIAMS, STACY	
INJURY	IMPACT ON LIFESTYLE	SPECIFIC	APPROVED
Injury Consultation - Valued			
TX / Angelina	Low	Medicals - Bill Review	\$7,100.00
		Medicals - Manual	\$0.00
		Future Medicals	\$0.00
		Lost Income	\$0.00
		Other Specials	\$0.00
		Adjustments	(\$0.00)
		Total	\$0.00
		Total	\$7,100.00
GENERAL			
		Pain & Suffering (in scope)	\$3,500.00
		Pain & Suffering (out of scope)	\$0.00
		Permanency	\$0.00
		Other	\$0.00
		Total	\$3,500.00
		Total Injury Damages	\$10,600.00

NEGOTIATION

Negotiations can be challenging under the best of circumstances, let alone with hundreds of claims to quickly investigate, evaluate, and settle. ClaimIQ assists adjusters with successful negotiation parameters. The software application can:

- Establish separate evaluation ranges for liability and damage determinations.
- Automatically reference and organize all aspects of the claim file into a Negotiation T-Chart that details the strengths and weaknesses of each parties' case.
- Review other parties' negotiation tactics and settlement track record experience prior to initiating negotiations.
- Utilize management reporting to isolate trends for coachable moments to improve negotiation skills.

DISCUSSION FACTS - ADD FACT		
FAVOR INSURED	NEUTRAL	FAVOR OTHER PARTY
Ramirez, Hector (I) breached Maintain Proper Lookout with Medium proximate cause. (L)	There were obstructions to INSURED's vision inside vehicle. (I)	Sprain/Strain Neck/Back: There were no gaps in treatment (BI)
Sprain/Strain Neck/Back: There were delays in treatment. (BI)	Sprain/Strain Neck/Back: It is somewhat likely that the injuries were caused by the accident. (BI)	Ramirez, Hector (I) breached Maintain Control of Vehicle with Medium proximate cause. (L)
Sprain/Strain Neck/Back: CLAIMANT did not indicate complaints of pain or experienced minimal complaints of pain. (BI)	Sprain/Strain Neck/Back: CLAIMANT experienced onset of symptoms in the first 7 days. (BI)	
Swisher, Alex (C) breached Take Evasive Action with Low proximate cause. (L)	Sprain/Strain Neck/Back: No use of analgesics or other pharmacological pain management treatments indicated. (BI)	
Sprain/Strain Neck/Back: Occurred in thoracic region. (BI)	Sprain/Strain Neck/Back: No primary treatment provider was indicated. (BI)	
Swisher, Alex (C) breached		



A Flexible, Modular Solution to Fit Your Unique Situation.

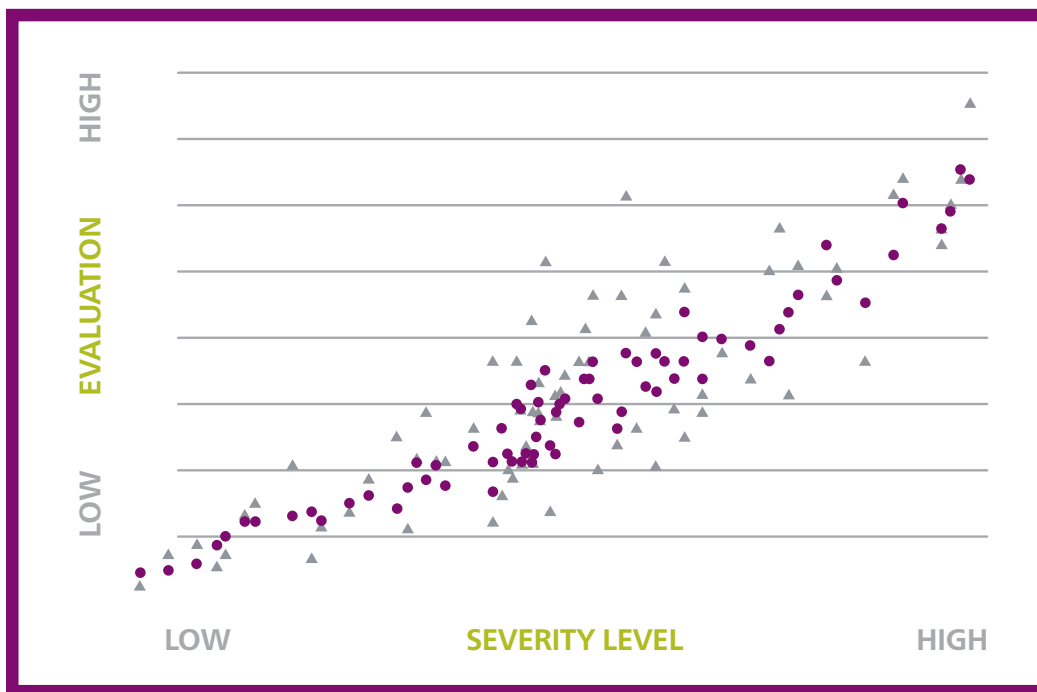
ClaimIQ's leading-edge modular design connects you to aspects of a claim, sharing data and workflow seamlessly. Apply your best practices by configuring the features and functions for your adjusters.

For more information and a product demonstration, please call: **800.424.1132**
 Visit the Mitchell ClaimIQ website: www.mitchell.com

(m)powered

The ClaimIQ Difference:

- Your *best* practices, not *historical* practices.
- Unique to your claims handling philosophies.
- Provides the rationale for the evaluation—and not just a number.



▲ Before ClaimIQ

● After ClaimIQ

mitchell

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