

Mitchell Cloud Glass streamlines auto glass claims management, providing integrated tools for compliance, auditing, reporting and workflow.

# Simplified End-to-End Claims Solution

Mitchell Cloud Glass is a comprehensive, web-based solution that allows you to cost-effectively manage the entire auto glass claims process—from first notice of loss (FNOL) and coverage verification to partner connectivity and payment settlement.

### A New Approach to Glass Claims

With Mitchell Cloud Glass, you can create relationships with any glass services vendor in the US. From the largest national chains to the smallest local provider, you choose who will participate in your program and the Mitchell Cloud Glass technology will administer the relationship.

Mitchell Cloud Glass uses your business rules to ensure that claims are settled according to your unique needs. With built-in compliance, your suppliers bill you electronically—eliminating duplicate entry while ensuring that your business rules are enforced.



#### **Process Management**

Streamlines communications and improves control to reduce Loss Adjustment Expense (LAE) associated with glass claims.



#### Vendor Management

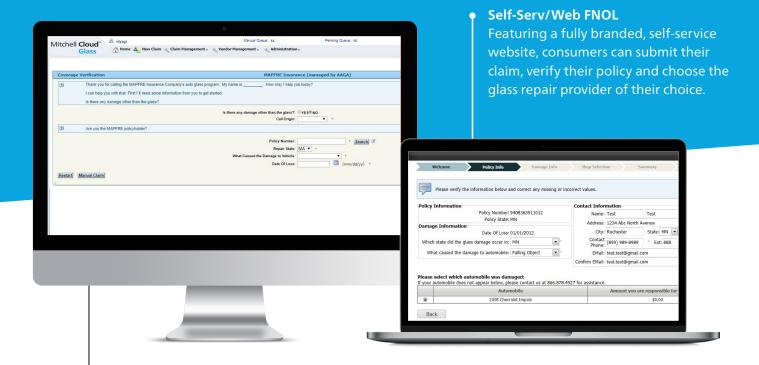
Optimizes vendor performance with minimal administrative burden. Encourages fair market pricing.



#### Technology Management

Focuses on the core business while benefiting from a fully customized and integrated technology solution.

# The Mitchell Cloud Glass Claim Interface



FNOL and Coverage Verification Start the claim with the first notice of loss and verify your policy holders' insurance coverage.

## Market Pricing Efficiency

Mitchell Cloud Glass supports the traditional Offer and Acceptance (O&A) model for glass program participation using the most advanced market pricing technology available. Vendors are encouraged to set their own pricing within the system, subject to your limits, and are provided regular feedback to determine their competitive standing in their service area. This encourages them to supply accurate market prices rather than match an artificial price level.

## Mitchell NAGS<sup>™</sup> Industry-Leading Accuracy

Mitchell has its roots in data and technology. We wholly own National Auto Glass Specifications (NAGS), the only provider of aftermarket glass parts, installation materials, labor and benchmark pricing. As publisher and distributor of NAGS data, our vested interest comes from accurately deriving the price of aftermarket glass, with no incentive to see that price rise or fall.

Keeping with our core competency, Mitchell and NAGS are uniquely positioned as the most efficient providers of both the NAGS database and the technology platform necessary to deliver that data. Mitchell eliminates the need for carriers to implement the database into third-party systems by releasing updates as they are available.

With our deep data repository of historical information, Mitchell can provide analytical and benchmarking services that enable you to fully understand what is happening in your business relative to the market.

### The Benefits of Mitchell Cloud Glass



#### **COMPLETE NAGS INTEGRATION**

Guarantees up-to-date information at all times.



#### **INTEGRATED AUDIT ENGINE**

Allows you to review exceptions and helps keep manual processes to a minimum.



#### **OPEN PLATFORM**

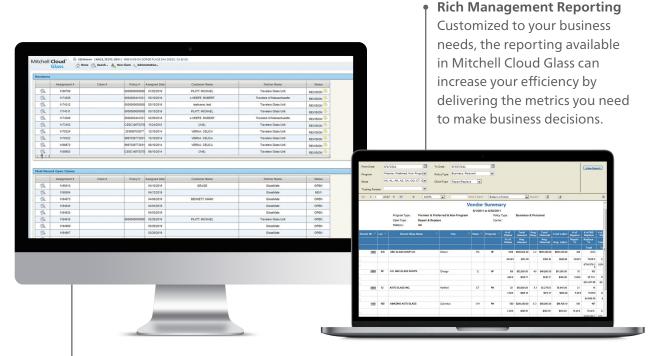
Encourages the active participation of glass shops as well as fosters competition while keeping severity in check.



#### **REVERSE-AUCTION PRICING**

Supports the best, most competitive pricing from glass shops.

## Claim Management and Reporting Capabilities



#### Manage the Claim

Manage your claim as it moves through the repair with detailed views of the NAGS integration as well as vendor notes.



#### **RICH REPORTING**

Increases efficiency by providing necessary administrative data that is customizable to business needs.



#### **SELF-SERVE/WEB FNOL**

Allows policyholders and end users to submit a FNOL and select a vendor of their choice as well as reduces FNOL and administrative costs

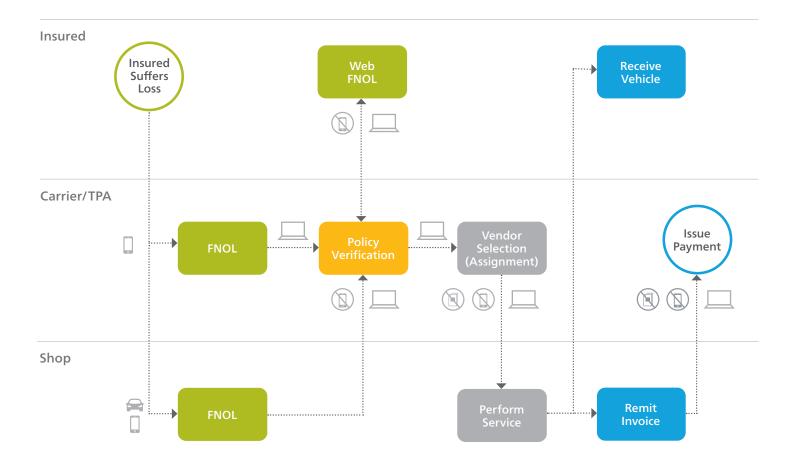


#### PROPRIETARY VIN DECODER

Ensures that only the parts that fit the loss vehicle can be billed.

## Mitchell Cloud Glass: An Open Window Into the Process

The Mitchell Cloud Glass workflow has many advantages for both carriers and insureds. By leveraging the power of the Internet, Mitchell Cloud Glass significantly reduces administrative time as well as the overhead associated with processing claims and/or assignments. It offers complete visibility and control while automating vendor interactions and helping you improve customer satisfaction.



Mitchell Cloud Glass is a comprehensive, integrated web-based platform that connects to your glass service providers and policyholders, creating an efficient glass claims workflow. Your business compliance rules and auditing are built-in, reducing the need for time-consuming manual review. Mitchell Cloud Glass also encourages providers to compete for carrier business by improving their offering and terms, which can help lower your glass claims costs and ensure competitive pricing in every market.



## Mitchell Cloud<sup>™</sup> Glass

#### **KEY ADVANTAGES**

Visibility	You have complete visibility to the full claims processing cycle—starting with FNOL through payment of claim—all online.
Control	Maintain carrier control of the claim, ensuring that potential satisfaction issues are identified early in the process.
Competitive Pricing	The market pricing capability promotes competitive pricing by encouraging glass vendors to present the best possible rates.
Effective Vendor Management	Mitchell Cloud Glass allows carrier-specific vendor networks with minimal administrative burden.
Cost Reductions	Electronic assignment and the online FNOL capability reduces overhead and excessive phone time.
Accuracy	Built-in compliance ensures accuracy and eliminates transaction-level auditing.
Information Management	Sophisticated reporting identifies trends by vendor, region or vehicle type, allowing carriers to make adjustments when needed.
Customer Satisfaction	Satisfaction levels increase when policyholders can choose their own service provider, ensuring a smooth claims process.

#### **KEY FEATURES**

First Notice Capture (FNOL Workflow)	The intuitive interface allows carriers, shops and policyholders to submit the First Notice of Loss and capture all relevant information (self-serve FNOL).
Vendor Agreement Administration	Electronic agreements make it easy for building quick vendor networks, eliminating excess paperwork.
VIN Decode	The integrated VIN decode capability ensures the correct parts are installed on the insured's vehicle.
Built-in Auditing Tools	Real-time audit functionality with the latest NAGS data prevents overpayment.
Integrated Policy Verification	Automated coverage verification eliminates phone calls and time spent on hold.
Electronic Assignments	One-click assignment allows you to send the job to the chosen shop electronically, without requiring a paper trail.
Management Reporting	Centralized reporting is provided for the carrier and a simple-to-use interface is provided for the glass vendor.
OEM Repair Procedures	Integrated repair procedures provide detailed OEM service information including windshield replacement instructions, tools and recommended materials from the manufacturer.

To learn more, call 1.800.238.9111 or visit mitchell.com.

