The next generation of claims management solutions offering:
- consistent assessments
- comprehensive management reports
- excellent customer service
ISO Injury Advisor®

• simplifies the claims process
• helps negotiate equitable settlements
• provides expert information related to injuries, treatments, and prognoses
• includes data from 16 respected medical references
• draws upon medical, occupational, and financial models derived from more than one million claims
• builds a database from your company’s actual claim histories

Managing bodily injury claims is a tough task for even the most experienced personnel. Producing consistent general-damages assessments is difficult because claimants can have preexisting conditions, multiple injuries, complications during healing, and numerous other factors. Compound those issues with heavier workloads for your claims staff — and increasing demands to improve cycle time — and consistency within your organization becomes an even greater challenge.

ISO Injury Advisor helps claims professionals manage claims ranging from simple soft-tissue injuries to complex injuries involving multiple body parts and prolonged treatment plans. Many of the leading insurers worldwide have already adopted our powerful system.

Assures accuracy and consistency
ISO Injury Advisor provides settlement guidelines based on trauma, loss of quality of life, degree of permanent disability, and your company’s historical settlement trends. It operates continually throughout the life cycle of a claim and provides multiple assessments and reevaluations. No matter how complex the claim, ISO Injury Advisor simplifies the process and provides clear direction to ensure accuracy and consistency in your claims assessments.

Easy to use and integrate
ISO Injury Advisor interfaces with your claims administrative and medical bill review systems and with ISO ClaimSearch®. This easy-to-use system allows for rapid data input. The system’s Case Notebook captures all claimant information, as well as details about wage loss and occupation, information on attorneys, and the negotiation process. The system also maintains a complete history of all assessments, providing an easy audit trail of activity throughout the life of the claim.

Multiple models produce a comprehensive general-damages assessment
ISO Injury Advisor applies three integrated models to produce a consistent general-damages assessment: a medical model, a wage-loss model, and an occupational model.
ISO Liability Advisor®
• evaluate accident-related comparative liability
• streamline your assessment process
• settle claims quickly and consistently
• identify cases with subrogation potential
• apply to auto accidents and slip-and-fall injuries

Automobile liability
ISO Liability Advisor helps your claims professionals identify and evaluate accident-related comparative liability claims. The system includes graphical features and a relational database to help you report, manage, and track each claim. With ISO Liability Advisor, your claims personnel can handle complex accident claims easily and improve liability assessments. The system also maintains a complete history of all assessments, allowing adjusters to track changes to the liability assessment as new information develops during an investigation.

You’ll get powerful data-gathering capabilities, including:
• an experience-based predictive calculator to determine a range for liability percentages
• a scene-diagram tool for documenting elements of the accident
• the ability to import digital photos and documents as part of the case file
• links to online adjuster research and information sites containing relevant state statutes

Slip-and-fall injuries
For slip-and-fall injuries, adjusters answer a series of questions in the Case Notebook about the cause of each injury, including substance, object, weather, unsafe condition, and negligent design/defective construction. Adjusters can log information on all parties involved in a claim, including tenants, contractors, vendors, and property managers. The Negotiation Points Summary provides a suggested comparative liability range, a negotiation strategy including supporting factors, and a question/answer recap to help you evaluate and negotiate comparative liability.
ISO Subrogation Advisor™
• identify missed opportunities for subrogation
• minimize the time adjusters spend summarizing facts for claims referral
• speed the referral and recovery processes
• measure and compare potential and actual recoveries and related expenses
• identify areas of opportunity based on your company’s metrics and guidelines
• measure vendor performance and fees against loss adjustment expenses
• analyze collected subrogation data for better decision making

Subrogation recoveries directly affect your company’s bottom line and loss ratio. Fast subrogation recoveries can increase customer satisfaction. In addition, higher subrogation recoveries help minimize rate adjustments and increase customer retention.

Increase opportunities for recovery
ISO Subrogation Advisor uses advanced qualifying methods and text mining technology to help you minimize missed opportunities for subrogation recoveries. The tool allows adjusters to manage the subrogation process better, resulting in faster, more consistent, and more successful recoveries.

Key features
• The ISO Subrogation Advisor dashboard provides real-time data to help you make better decisions and report and manage claims.
• Category-based assignments help you save time referring claims, resulting in quicker handling and more rapid recoveries.
• The tool allows you to measure and compare recoveries based on category, loss type, territory, and other relevant factors.

A complete liability assessment and subrogation package
You can use ISO Subrogation Advisor together with ISO Liability Advisor® — COA’s tool to help you evaluate accident-related comparative liability claims — to create a complete liability assessment and subrogation package for your company.
The ISO Claims Outcome Advisor® (COA™) Product Suite

The ISO Claims Outcome Advisor® (COA™) Product Suite can improve your claims-handling capabilities significantly. We’ve designed each product to give you the information you need to settle even the most complex claims quickly and equitably. With COA, it’s like having a senior-level adjuster assigned to every claim. The suite includes ISO Injury Advisor®, ISO Liability Advisor®, and ISO Subrogation Advisor™.

COA provides superior analytics in each product, comprehensive management reporting through our interactive dashboard, expert product consultation and support, and easy linking to your existing claims systems.

**Interactive dashboard**
- access up-to-date data
- measure and compare claims outcomes and processes
- develop trend analyses

The new COA dashboard enables claims managers to drill down to detailed and up-to-date analyses, graphs, and reports. The dynamic, easy-to-use graphical enhancement provides a broad range of data at the touch of a button through its intuitive screen and offers a variety of report formats, including lists, pie charts, and graphs.

Claims handlers can focus on their own claims, while supervisors can review all claims to monitor the process, evaluate outstanding claims, and prioritize work. With the COA dashboard, managers can see at a glance what needs to be done, analyze trends, and evaluate performance.

**Superior customer service**
COA consultants work closely with customers to implement custom-tailored solutions. And our live customer support provides skilled assistance whenever needed.

**Easy claims system integration**
The COA Product Suite integrates easily with your existing claims system components. In addition, the suite works seamlessly with ISO ClaimSearch®, offering a single claims reporting and claims management solution.
For more information about the COA Product Suite, call us at 1-866-846-6032. Or send e-mail to info.coa@iso.com. You can also contact Customer Support at 1-800-888-4476 or info@iso.com.

Or write to:
ISO Claims Services, Inc.
250 Berryhill Road
Suite 500
Columbia, SC 29210
www.iso.com