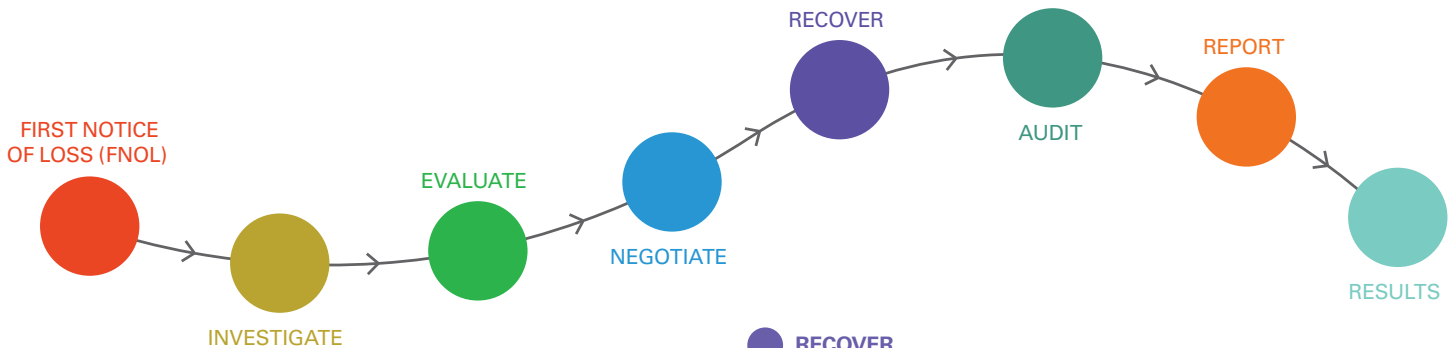




Integrated data. Increased insight. Improved results.

Charting the best course of action for your claims

There are countless decision points from the time a claim is entered until the time you're able to close your file. Liability Navigator™ is designed to deliver vital data intelligence and support to improve adjuster insight at key points in the claim life cycle. The tool enables claims handlers to take the best course of action and increase efficiency in the evaluation and resolution of claims. Our proven results not only ensure fair and consistent settlements but also allow for improved service to increase customer retention.



FIRST NOTICE OF LOSS (FNOL) How do you get the intelligence you need to fast-track claims and direct them to the right adjuster?

Liability Navigator simplifies information gathering to drive reliable decision making using a dynamic, intelligent questionnaire. It cuts FNOL triage time so you can get claims to the right adjuster fast.

INVESTIGATE How do you identify additional liable parties and assess risk on individual claims?

Liability Navigator promotes accurate liability percentages with powerful data gathering capabilities. Streamlined information also helps the adjuster identify additional liable parties and aids in assessing risk.

EVALUATE How do you assess risk based on claim settlement history and medical information?

Liability Navigator provides a single access point to industry, federal, and state resources. It provides expert medical information related to injuries, treatment, and prognosis and offers instant access to claim settlement history.

NEGOTIATE How do you prepare for negotiation?

Liability Navigator helps you reach consistent and equitable settlements by building a negotiation summary report. The report includes medical and liability information along with offers and demands. It flags unusual treatments, including frequency and duration. Adjusters also receive settlement information based on past claims history.

RECOVER How do you attain higher subrogation recoveries?

Liability Navigator identifies subrogation potential by flagging claims that may have been overlooked and measures vendor performance against recovery potentials. With higher subrogation recoveries, you can help minimize rate adjustments and increase customer retention.

AUDIT How do you prepare for audits?

Liability Navigator ensures accurate auditing by building and maintaining claim history and presents it in a summarized format. The dashboard flags claims that need attention, making the process more efficient. Liability Navigator also provides the auditor with an audit checklist that can be saved for historical reference.

REPORT How do you monitor performance?

Liability Navigator offers a customized dashboard for all members of your organization. The dashboard provides trends in severity, loss costs, medical treatments, and cycle times for each claim.

RESULTS How do you ensure consistency in claim settlements?

Liability Navigator increases average recovery rate. Vital information helps you control loss costs to reduce inconsistency in claim settlements and provides insight into how you compare to the competition.

To learn more about Liability Navigator
Contact Sandy Harrington, account executive, at 803-338-3687, or e-mail sharrington@iso.com.

