



Crash Severity Scoring (CS2™)

Eliminate uncertainty with science.

FEATURES

- *Automatic application of crash data and reconstruction science to every repair estimate*
- *Automatic flagging of those injuries that are potentially fraudulent or exaggerated*
- *Flagging provided at the claim, feature or injury level*
- *Accepts repair estimates directly from the providers of auto material damage estimating or estimate aggregation platforms*
- *Vendor-to-vendor data exchange minimizes IT involvement and related scheduling requirements and implementation costs*
- *Workflow management via automated routing of flagged claims to designated specialists or processes*
- *Scalable to any organization*

Objective science applied to every claim

Crash Severity Scoring, or CS2™, is a technology that automatically scores repair estimates written for an auto insurer on a daily basis, and flags those claims that are candidates for minimal impact/injury causation investigations, or that demonstrate potential for exaggeration. Crash Severity Scoring is performed by applying results from decades of crash research and the science of crash reconstruction to repair estimate data from accident vehicles to consistently and objectively identify low to moderate energy collisions.

Injury Sciences' Crash Severity Scoring system can accept repair estimates directly from the providers of auto material damage estimating or estimate aggregation platforms. Crash Severity Scoring matches injury claim data with a collision's Crash Severity Score to flag those soft-tissue injuries that could potentially benefit from specialized claim handling. Flagged claims can be automatically routed to the appropriate specialist or process for further review, investigation and resolution.

Benefits include:

- **Early warning and deterrence of fraud.** Claims that have injuries that are potentially exaggerated or unrelated to the collision are flagged early in the life cycle of the claim. As a result, unwarranted payments for fraud or overpayments for exaggerated soft-tissue injury claims can be pre-empted with a proactive investigation and resolution.
- **Reduced cycle time.** Early and appropriate intervention of flagged claims equate to faster resolution and closure.
- **Objective and consistent decision making.** Work assignments and investigation steps are based on objective science, not on the appearance of a claim, or intuition. As a result, claims are more consistently and accurately resolved.
- **Immediate results.** The benefits start as soon as crash severity scoring and claim triage are deployed.