



Automotive claims and repair solutions using the International Organization for Standardization (ISO) 32000 standard

 EstimateScrubber.com Open Claims Gateway

 EstimateScrubber.com Auto Claims Communications System

EstimateScrubber.com breaks the chains of proprietary standards and single vendor solutions. It reduces the bottlenecks and costs associated with repairs done in either non-network or in network facilities.

Bend your claims and repair solutions cost curve down while increasing your ability to manage out of network claims.



Speed up Repairs



Downward Bending
Cost Curve



Increased CSI



More Powerful
Analytics

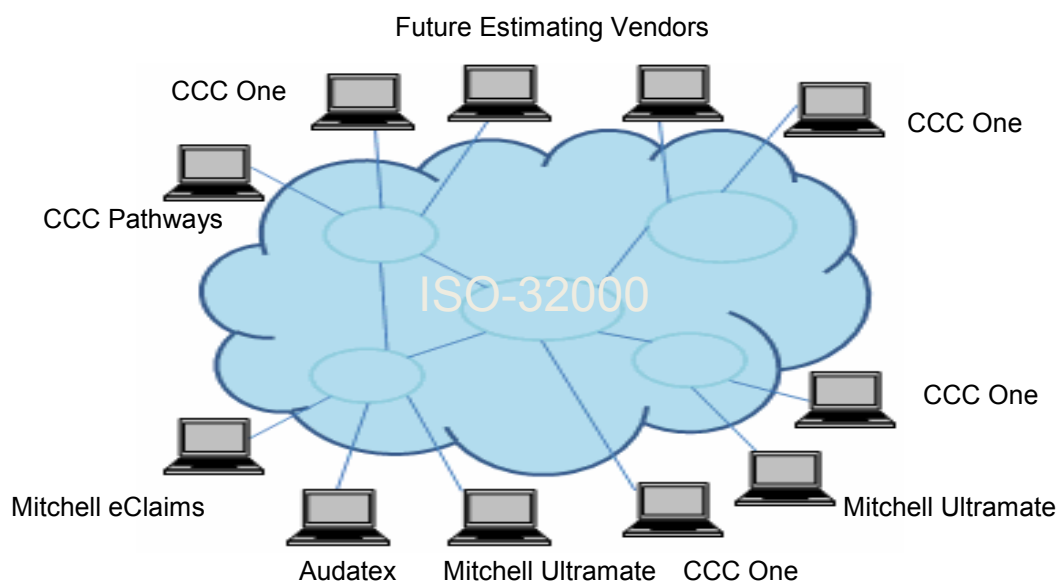
A Better System

Whether you are an insurer, independent repairer or MSO your customers want quality repairs, and they want to be back in their vehicles fast.

How do you satisfy your vehicle owner customers, minimize administrative costs, speed up the repair process, have access to power analytics and not drive your systems costs up?

With the EstimateScrubber.com System you have the flexibility to work with anybody, bend the solutions cost curve down, eliminate artificial bottlenecks and costs, access paradigm shifting analytics, and better serve the customer.

Whether you are an insurer, independent repairer or MSO, EstimateScrubber.com provides powerful tools that help you increase productivity and efficiency, improving estimate quality and staff productivity.



The Flexibility to Work with Anybody

EstimateScrubber.com leverages the power of the International Organization for Standardization (ISO) 32000 standard to upload and process estimates independent of which system they were created in.

EstimateScrubber.com seamlessly allows any repairer to work with any insurer or adjusting company to pre-upload review, upload estimates and photographs, review KPI information, and generate consumer estimates from any estimating system using only a web browser and ISO 32000 file.

EstimateScrubber.com gives insurers, IA's and repairers 2 workflow options: 1) using Auto Claims Communications System to email forward pre-upload reviewed estimates, photographs and messages to claims offices, or 2) using Open Claims Gateway to assign claims, review estimates, upload documents/photographs, update status, monitor analytics, perform desk review, and manage claims workflow using a single web portal.



Eliminating Artificial Bottlenecks and Cost

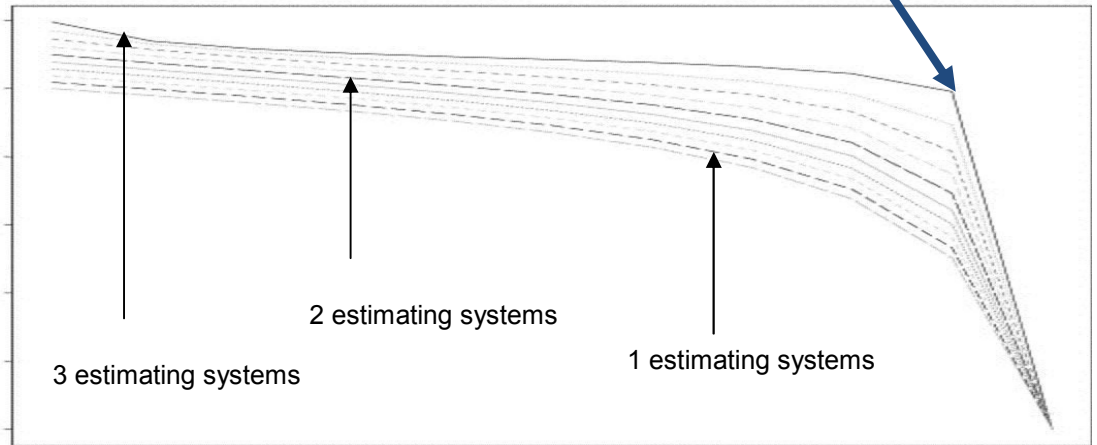
Managing out of network claims is a challenge. Especially when vehicle owners' repair facilities of choice are using different estimating platforms.

Time delays in getting a staff or independent adjustor to write an initial estimate delays the start of repairs, increases rental car expenses, adds incremental expenses to generate the initial estimate, and ultimately interjects unnecessary frustration to vehicle owner, repair facility and insurer alike.

EstimateScrubber.com eliminates the bottlenecks by providing a cross vendor pre-upload audit and communications conduit. Insurers create non-network review criteria that shops can review estimates against. Estimates meeting the criteria can be sent directly to claim offices along with photographs and messages where the claims office can examine the estimate and photographs to authorization the start of repairs.



Incremental
Cost
Per claim



Bending the Solutions Cost Curve Down

EstimateScrubber.com leverages the power of the cloud and ISO-32000 to create a common estimate; communications and analytics protocol.

ISO-32000 estimate files can be securely sent using email attachments or internet file transfer protocols. They are complete and are human understandable. The incremental costs of disassembling estimates into EMS or BMS files, proprietary communications networks to send them, and systems to reassembly them for processing can be significantly reduced with no measurable loss of functionality.

EstimateScrubber.com shatters the cost curve by using : 1) internet communications instead of proprietary upload systems, 2) a single review system that can be used with any estimating system, 3) a single analytics engine that can be simultaneously used with all estimating systems, and 4) a single consumer estimate translator that can be simultaneously used with all estimating systems. Finally estimate files can be indexed and inexpensively stored as documents, not as data fields in a claims system.






Paradigm Shifting Analytics

EstimateScrubber.com turns every document into an information source that can be analyzed and combined with other documents to go beyond simple KPI and predictive analytics.

EstimateScrubber.com provides cross vendor KPI analysis of estimates submitted to claims offices. Repairers and insurers access the same on-demand estimate metrics, and can export their data for use in custom analysis such as claims bucketing, predictive analysis, or importing to a shop management system.

EstimateScrubber.com facilitates the use of semantic analysis. Where descriptive and predictive analysis use basic mathematical models, semantic analysis enables users to find, share, and combine information more easily, across application, enterprise, and community boundaries.

Estimate Line Items Summary

-  Replace operations in line(s) 1 3 5 6 7 8 9 10 11 12 13 15 16 17 18 19 20 21 22 23 24 25 27 28 29 34 35 36 37 38 39 40 51 52 53 54 55 56 58 59 60 61 62 63 64 65 82 83 84 92 94 96 97 98 100. Items in these lines will be removed from the vehicle and replaced with another item.
-  Repair operations in line(s) 47 49 66 68 70 73 80. Items in these lines will be repaired rather than replacing with another item.
-  Refinish operations in line(s) 4 30 31 41 42 48 50 57. Items in these lines will be refinished, paint or clear coat will be applied, or the color may be blended in the surrounding area to match the original an

Overall Damage Summary

Radiator Support



The radiator support is located at the front of the vehicle behind the grille between the fenders and is used to secure the radiator to the vehicle. The radiator support panel, radiator support pane and tie bar.



Front Bumper



The front bumper provides frontal crash protection.



Fender



The fender is that part of the vehicle that frames the wheel well. Fenders consist of the fender, fender liner, side moldings, flare and may include nameplates.

Better Serving the Customer

Estimates are exploded bills of materials characterized by industry specific nomenclature not easily understandable by consumers.

EstimateScrubber.com provides a consumer estimate translator designed to create an extremely customer-centric encounter rather than one in which the customer is merely a passive audience member.

EstimateScrubber.com's consumer estimate translation engages customers by explaining the repair process in plain language and images they can understand.

EstimateScrubber.com's consumer estimate translation facilitates increased CSI and helps the insurer and collision repairer stand out from the competition. It says I care enough about you to not present you with a document you won't understand and I don't have time to explain.



Auto Claims Communications System

EstimateScrubber.com Auto Claims Communications System enable collision repairers to perform compliance reviews, and email forward compliant estimates, photographs and messages to claims offices.


Insurers can define individual claims offices, postal codes covered and compliance profiles. The profiles can be used with estimates printed from Audatex, CCC, or Mitchell estimating systems.

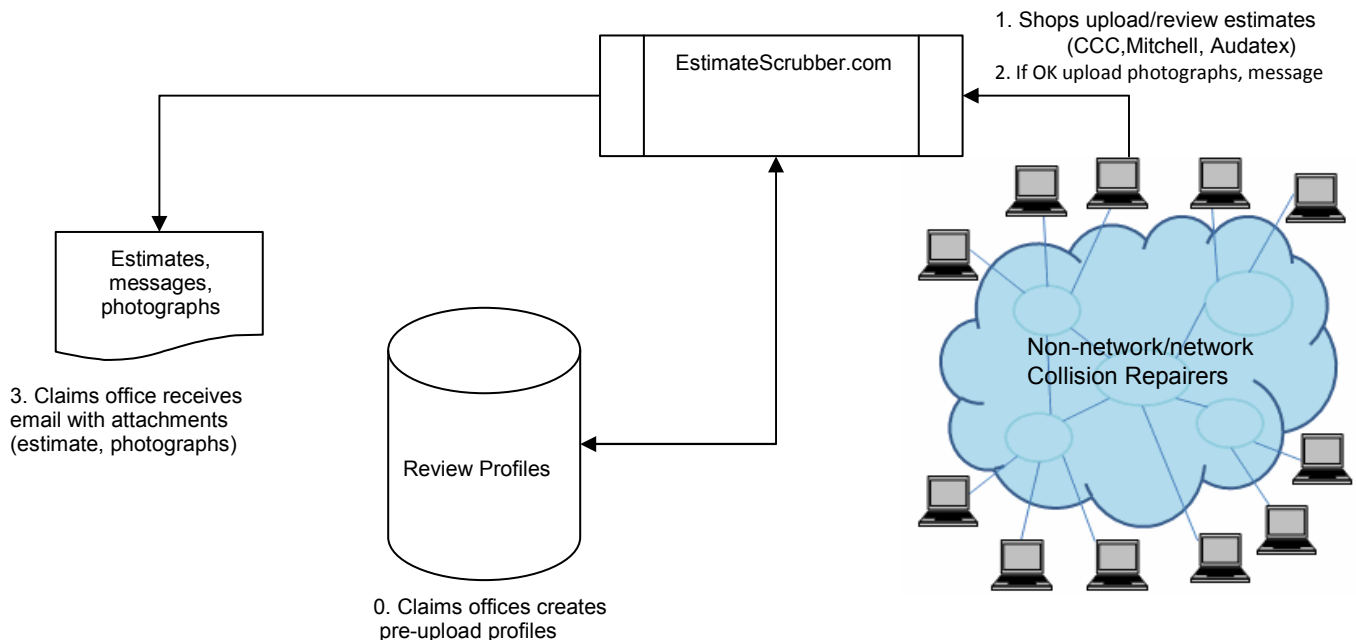
Estimates, photographs and messages are forwarded to a claims office email box where they can be further processed.

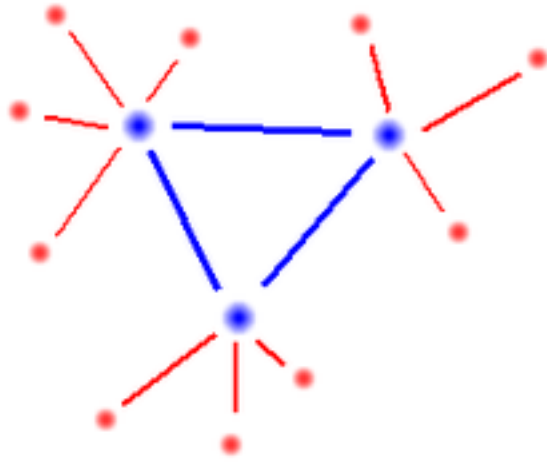
Free estimate translation lets repairers and insurers provide consumer friendly documents to better serve their customers' needs.



Add Capacity to Your Claims System

 EstimateScrubber.com Auto Claims Communications System expands the power of your existing system to include pre-upload review (including all estimate notes), and estimate/photograph upload from out of network repairers or independent adjusters to claims offices.





Open Claims Gateway

EstimateScrubber.com Open Claims Gateway is a full feature claims system for assigning claims, reviewing estimates, uploading documents/photographs, updating status, capturing analytics, performing desk review, and managing claims workflow.


Insurers can define individual claims offices, postal codes covered and compliance profiles. The profiles can be used with estimates printed from Audatex, CCC, or Mitchell estimating systems.

Repairers and insurers can manage and update claims status using a single portal, regardless of which estimating system each is using.

Open Claims Gateway can review and manage estimates from any estimating system vendor using only ISO-32000 files and a web browser. This reduces the need to have multiple estimating systems on site.



Full Feature Replacement Claims System

 EstimateScrubber.com Open Claims Gateway provides a low cost, turnkey claims management system. ISO-32000 file processing allows the system to seamlessly interact with any current or future estimating platform or database.

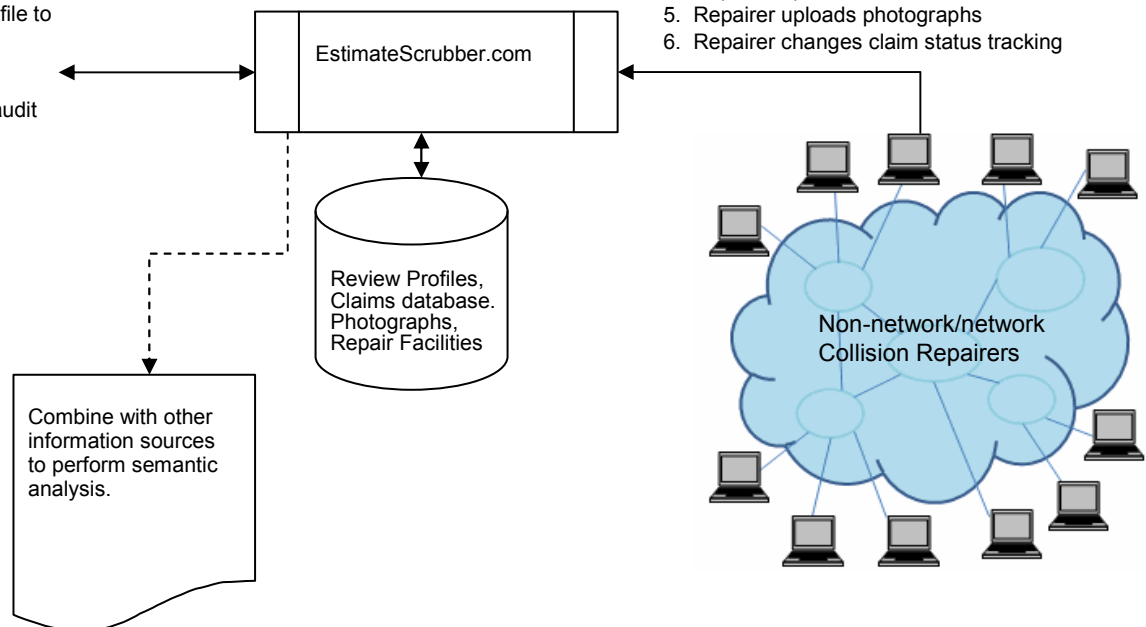
Claims Office

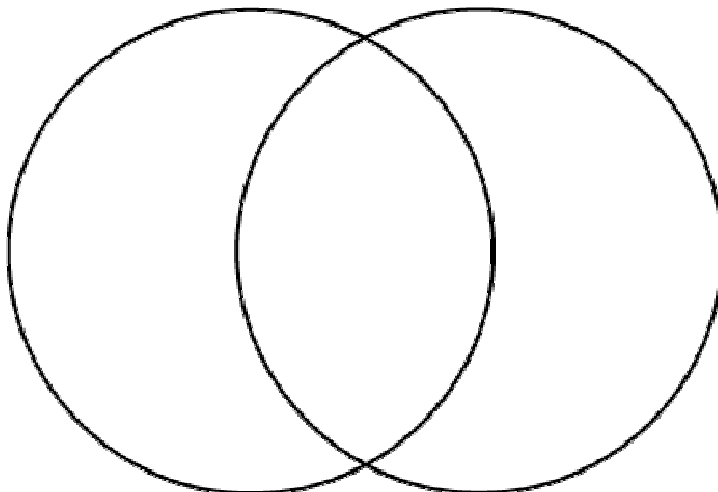
0. Claims offices creates pre-upload profiles
1. Create assignment (can import from existing document (PDF))
2. Assign claim to repair facility, can send estimating system assignment file to repairer
7. Review status change
- 7a. Supplement request
8. Optional desk review / compliance audit
9. Close claim
10. Review analytics

Repairer

3. Repairer received assignment
- 3a. Imports assignment file into estimating system
4. Repairer uploads/reviews estimate
5. Repairer uploads photographs
6. Repairer changes claim status tracking

- ## Insured
11. Can view translated estimate, print and file original estimate and translated estimate





Comparison

	<u>Open Claims Gateway</u>	<u>Auto Claims Communications</u>
Create pre-upload profiles	Yes	Yes
Pre-upload review	Yes	Yes
Attach photographs/messages	Yes	Yes
Email to Claims Office	No	Yes
Assign/dispatch claim to repairer	Yes	No
Update claim status	Yes	No
Supplement request	Yes	No
Repairer/insurer claims workflow mgt.	Yes	No
Analytics module	Yes	No
Desk review	Yes	No
Works with CCC. Audatex, Mitchell	Yes	Yes
Integrates with FNOL/other systems	Yes	No
Consumer Estimate Translation	Yes	Yes
Insurer	Per claim cost	Per claim cost
Repairer per claim cost	Per claim cost	No charge

ABOUT VehicleOwnersGuide.com

VehicleOwnersGuide.com provides automotive claims and repair solutions using the International Organization for Standardization (ISO) 32000 standard.

The use of international document and communications standards shatters the cost curve for its claims and repair solutions while geometrically increasing the ability to perform analytics.

Its automobile claims and repair solutions 1) radically reducing the excessive costs and inefficiencies associated with single-vendor end to end systems, 2) seamlessly works in a mixed estimating system environment, 3) turns any document into a data container, and 4) reduces the need to mandate estimating specific products.

For more information about VehicleOwnersGuide.com., visit our Web sites at EstimateScrubber.com, CollisionPartsSource.com, or contact us at 858.222.0053