ISO Claims Outcome Advisor®

COA Product Suite
ISO Injury Advisor™ • ISO Liability Advisor™ • ISO Comp Advisor™

The next generation of claims-management solutions offering:
• consistent assessments
• comprehensive management reports
• excellent customer service
The 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 Comp 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.
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 including 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 Comp Advisor
• produce return-to-work plans
• manage lost days
• minimize treatment delays

ISO Comp Advisor uses your own claims information and third-party data to produce return-to-work plans for workers compensation claims.

Comprehensive occupational information
ISO Comp Advisor has preloaded information from the U.S. Department of Labor’s Dictionary of Occupational Titles (DOT). The system assigns each occupation to a required-strength category. You can also construct a more detailed job bank for a particular employer and store the tasks and activities for each occupation.

ISO Comp Advisor produces return-to-work plans covering a wide range of circumstances, including:
• full return to the pre-injury occupation
• graduated return to the pre-injury occupation
• return to an alternative occupation consistent with the individual’s capacity

The system can advise alternative occupations to match an individual’s abilities, helping individuals overcome barriers to returning to work on modified duty.

Documents facilitate communication
ISO Comp Advisor produces documents that facilitate communication among claims handlers, employers, employees, and medical professionals involved in a claim. By providing detailed, objective information to all parties, the system reduces confusion and fosters cooperation to help the employee get back to work sooner.

Specific action plans and tracking
ISO Comp Advisor develops specific action plans to help your claims handlers manage every case. It also keeps track of claim histories, including comprehensive medical and occupational information for every stage of the process.
Find out more
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 ISO Customer Service 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