



Inaccurate liability determination often results in overpayment

Achieve consistent settlements, accurate liability assessments, and improved subrogation recovery

Studies indicate that insurers are missing opportunities to reduce loss ratios by failing to assess liability accurately in as many as 20 per cent of claims. It's a balancing act: you're charged with resolving claims as quickly and fairly as possible while minimising leakage by correctly assessing settlement ranges. Accurate liability assessment and damage determinations are critical to achieving this balance.

20% of claims may have missed liability.

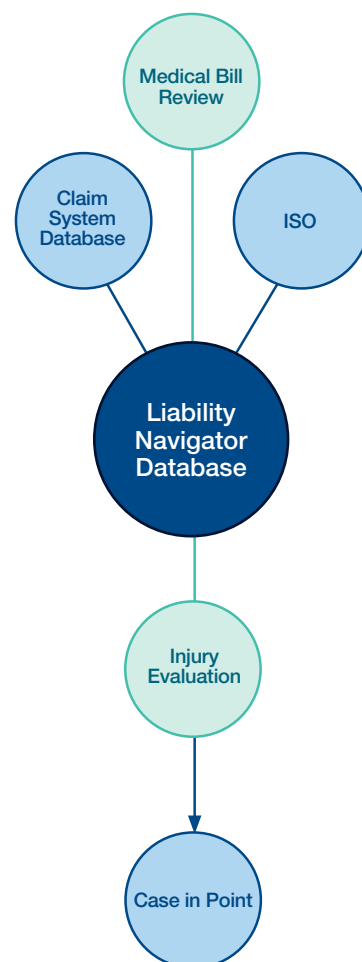
Reduce loss with analytic insights

Analytics have been proven to uncover liability in cases of contributory negligence. Tools are available for all liability claims, whether they fall under an automobile, homeowners, commercial, or farm policy.

Access to critical insights will identify more opportunities to apportion liability to another party, shorten your decision times, and uncover contributory negligence.

Proactive claims handling gets better, faster results

With access to interactive dashboards and drill-down capabilities, Liability Navigator® lets you analyse and act on data more quickly than ever before.



Liability Navigator seamlessly integrates into the liability claims workflow, providing:

- streamlined information gathering so adjusters can see all damages in one location
- decision support for liability determinations, including provincial statutes and mitigating factors
- settlement ranges based on historical claims data
- claim resolution insight into settlement details by claim, user, and region
- claim trends recognition and analysis available on the dashboard

Liability Navigator

offers easy integration with claim systems and other service providers, such as medical bill review companies.

Injury evaluation

- Produces consistent bodily injury damage assessments even when claimants have preexisting conditions, multiple injuries, or complications
- Applies the appropriate monetary threshold, minor injury caps, and prejudgement and postjudgement interest (PJI) rates where applicable
- Helps claims professionals resolve claims—from simple soft-tissue injuries to catastrophic injuries involving multiple body parts and prolonged treatment plans, as well as fatalities
- Includes predictive medical and settlement models

New: Case in Point — Now available as an add-on to the injury evaluation tool

- Provides insight into settlement strategy using historical claims that were previously assessed with Liability Navigator
- Bolsters claims professionals' decision making with powerful predictive analytics



Get your complimentary consultation

To learn more about Liability Navigator, please contact:



ISO Claims Partners



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ISO Claims Partners

is uniquely positioned to help you achieve compliance and cost savings with our legal, medical, and technology expertise.



INSIGHTS

- Data from more than 1 billion industrywide claims
- The largest number of successful Medicare submissions in the industry
- Market-leading predictive analytics tools supporting enhanced triaging and resolution
- Industry-leading OCR and text-mining capabilities



ADVOCACY

- The industry's largest and most experienced team of legal and medical MSP compliance experts
- Customized, flexible solutions based on your risk management strategy
- On-site file consultation and pickup



RESULTS

- Improved claims outcomes and loss ratios
- Expedited settlements
- Mitigated risk and settlement consistency

