



# Liability Navigator<sup>®</sup>

**A robust claims solution suite for accurate liability,  
consistent settlements, improved subrogation, and more**



## Insurance Automation

*From Policy through Claim*

- AI, machine learning, and predictive analytics increases speed and precision
- 19 petabytes of data across proprietary databases yields greater accuracy
- Ecosystem of integrated solutions improves customer experience – yours and theirs
- 5,000+ industry experts provides lift across the value chain
- 50+ years safeguarding insurers' data earns confidence

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Improve cycle times  
by as much as

**35 days**

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## Boost Claims Decisions with the Analytic Insights of Liability Navigator

In today's fast-paced claims departments, making consistent, data-based decisions is more important than ever. Liability Navigator® is a robust analytic solution that compares incoming claims to a company's historic claims as well as industry-wide data. The solution provides insights that empowers claim handlers to:

- Find comparative liability in personal auto, commercial auto, and general liability claims
- Determine comparative negligence percentages
- Receive settlement guidance for consistent resolutions
- Analyze bodily injury claims to produce more consistent general damage assessments
- Identify subrogation opportunities
- Strategize best litigation approaches

## Apply More Liability and Increase Policyholder Satisfaction

Insurers are charged with resolving claims as quickly and fairly as possible—while minimizing leakage and paying only what is owed. But claims handlers often are unable to identify cases in which a claimant is partially at fault, whether due to heavy caseloads or inexperience. With Liability Navigator®, customers report improvements in the application of comparative liability on relevant claims —**from 8 percent to more than 25 percent**. With that level of improvement, insurers can execute more subrogation recoveries and lower costs—which increases policyholder satisfaction and retention.

## Handle Bodily Injury Claims Proactively

Liability Navigator helps claims handlers manage injury claims better by providing analysis of injury data and applying predictive medical and settlement models to it. The solution **improves cycle times** by as much as **35 days**. Claims handlers can get a thorough understanding of cost drivers by using the interactive dashboards and drill-down capabilities. The solution's analytic insights guide more consistent general damages assessments while offering settlement models for improved negotiations.

## Liability Navigator Includes These Core Services

### Injury Evaluation

- Improves consistency in general damages evaluations, including claims involving pre-existing conditions or multiple injuries
- Helps manage injury claims—from simple to complex injuries with prolonged treatment plans
- Assesses company payment trends and provides robust reporting and actionable analytics
- Improves settlement decisions with Case-in-Point claims matching, which searches your company's historical claims to seek comparable claims by injury type, number of injuries, age and more

### Accident Liability Module

- Supports claim investigation by asking questions specific to the accident type
- Provides a statement summary and liability determination
- Helps identify subrogation opportunities during claims investigations
- Prevents missed opportunities to recover loss payments from applicable tortfeasors

## Core Services are Strengthened by Additional Robust Service Options

### Offer Analysis Dashboard

Offer Analysis is a new analytic dashboard that helps managers and adjusters gain insight into how specific attorneys negotiate, compare to their peers, and perform against your business. The dashboard allows adjusters to develop a strong negotiation based on a specific attorney. It also allows manager to gain valuable insight into the negotiation patterns and types of attorneys facing their adjusters on a regular basis.

### Personal Injury Protection (PIP) Triage

The PIP Triage function of Liability Navigator analyzes claim data to predict PIP medical and wage exposure severity. The feature monitors and updates severity scoring nightly from first notice of loss until closure and includes severity score drivers. This services helps adjusters identify problem claims with potentially costly BI exposures sooner, ultimately helping lower loss and expense costs.





## Benefit from Industry Data and Expertise

Liability Navigator offers advantages that cannot be found in any carrier-built technology, because the industrywide datasets that the solution draws upon far exceed the information held by any one carrier. The solution was built by a team of Verisk experts, including those with medical, technological, and insurance industry backgrounds.

## Easy to Integrate and Secure to Implement

Liability Navigator is easy to integrate with claim systems, ISO ClaimSearch®, and medical bill review services. It provides rigorous data security, reflected in our investment in world-class SOC 2-certified data centers.

## Get your complimentary consultation

To learn more about Liability Navigator, please contact:

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