



DATA-DRIVEN CLAIM INSIGHTS

Our intelligent & contextualized data provides direction and decision support in the claims process from intake to settlement. The data and AI can be used to validate claims or flag discrepancies, providing actionable intelligence, such as:

- probable liability, injury, repair cost, severity and loss outcomes
- pre-crash data driving factors for evidence, or underwriting
- anti-fraud alerts, such as for staged or inconsistent accidents

A STRATEGIC PARTNER

Our affordable, cloud-enabled tool now puts professional crash data equipment in the pocket of field SIU, appraisers, adjusters & repair shops.

The data saves directly to the cloud for consumption as "Big Data" or Easy-to-Read PDF Reports, featuring: Black Box data, Accident Recon & Injury Analysis, Comparable value at \$5000-\$10000 from outside experts.

ENABLING TECH: BLACKBOX TO CLOUD, AI & DATA ANALYTICS



Bluetooth Car Adapter

**CUT CLAIMS
COSTS BY 30%.
REDUCE FRAUD
BY 80%.**

FINANCIAL BENEFITS

The strategic use of accident data in claims is well documented. Insurers have claimed 30% reductions in indemnity costs, 14% reductions in time to settle claims, 20% reductions in claims frequency, and up to 80% reduction in fraud.

Insurers can now extrapolate the financial benefits proven through telematics programs to 75% of claims with scaled access to EDR data.



**Pocket-sized
Car Adapter**



**CrashScan
Mobile App**

SERVICES/PRODUCT

- Cloud-enabled Crash Data Kit
- Easy-to-Read PDF Reports
- Fraud Intelligence Program
- Big Data for Predictive Analytics
- Artificial Intelligence APIs for Repair/Injury Validation
- Lab Module Processing

 **Collision Sciences CLAIMS REPORT**
EXPOSURE, RISK & DECISION SUPPORT

Vehicle: 2014 Nissan Pathfinder
VIN: 5N1AR2MM0EC*****
Report ID: #2935
Generated: 2019-01-03 15:51:17



REPORT SUMMARY

This section provides an overview of the predictive analytics used for the estimation of claim severity, exposure, and fraud risk for the most recent crash or event sequence.



Repair / Loss Exposure

The market value range for the vehicle is CAD \$21,307.44 - \$29,440.24. The vehicle is predicted to be **repairable**.



Occupant Injury Risk

1st Party: Risk of Short-term Whiplash (45%)
3rd Party (if any; for average car size): Risk of Short-term Whiplash (21%)



Pre-Crash Vehicle Speed

Within the 5.0 seconds of recorded pre-impact data for the most recent crash, the recorded speed range on this vehicle was **0 km/h to 33 km/h**. The vehicle speed was **33 km/h** at the moment of impact.



Flags / Loss Indicators

High Risk (3 Alerts): No Avoidance Maneuver, Possible Distracted Driver, Emissions Test Failure



Recommended Action / Notes

Expedite Settlement / Treatment. Compare pre-crash data to

**NEW "BIG DATA"
SOURCE FOR
DETECTION
AND EVALUATION
OF FRAUDULENT
AUTO CLAIMS**

LEARN MORE AT
COLLISIONSCIENCES.CA

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**C O L L I S I O N
S C I E N C E S I N C****Introducing a new Strategic Data Source for P&C Insurers****Transforming auto insurance using post-crash Car-to-Cloud Data & Analytics**

Collision Sciences is a technology and information provider that enables insurance carriers significant financial and operational benefits through scaled access and intelligent application of vehicle "Black Box" data.

Most notably, we offer the world's first cloud-based crash data retrieval solution that delivers fraud intelligence, structured data, predictive analytics, and easy-to-read reports, helping insurers to instantly extract value and actionable insights through automation and artificial intelligence. Field appraisers, adjusters, SIU and DRPs use our simple "one-button-press" CrashScan mobile app with a low-cost Bluetooth car adapter to quickly view reports, or transmit raw and contextualized data and documents directly to insurer systems via our cloud gateway.

The solution provides key data points to expedite claims and support decision making from intake to settlement. The solution also provides a means to deter, detect, deny and prosecute auto claim fraud. By empowering access to scientific evidence, we are helping to significantly reduce overall claim investigation costs and inefficiencies. The pre-analyzed data source helps with generating and qualifying SIU referrals, providing evidence in tort claims, and even provides driver behaviour data for underwriting purposes. Further, the data provides accurate quantification of claim severity for use in assessing the probable outcome of injuries, collision repair costs and 3rd party liability. Severity data can be used in reserve calculations, actuarial sciences and more.

CollisionSciences.ca

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**C O L L I S I O N
S C I E N C E S I N C**

As vehicles and Connected Car programs continue to evolve, the primary challenge insurers will face is access to this crucial post-collision vehicle data. Collision Sciences helps Insurers navigate the evolving technology by providing them with an end-to-end solution that immediately works for 75% of vehicles on the road today.

Collision Sciences is professionally managed by trusted, well established information providers who already do business with top insurers, have a deep understanding of the automotive industry, have sophisticated and powerful data processing assets, and a corporate commitment to data privacy and security.

Collision Sciences is forming strategic technology-centered partnerships, offering a double win, by enabling insurers to transform their core processes that strengthen the customer experience and relationship, and financially, by improving claims management, operational efficiencies and settlement results.

Scaled access to contextualized crash data will enable the claims process to evolve from its current state to enhanced crash notification, superior fraud detection, touchless claims, and eventually to proactive claims mitigation. Additionally, this new data source and gateway will enable insurers to innovate by providing the vital ingredients for processes required to fast-track transformation at scale and deliver real value to customers.

Join the evolution that is transforming the business of auto insurance today!

Sincerely,



Jason Bayley, P.Eng.

CEO/Founder, Collision Sciences Inc.