

CSC

# FAULT EVALUATOR

## AT A GLANCE

- Evaluate and Compare Fault Factors of Both Parties
- Reduce Inappropriate Payouts
- Improve Accuracy, Consistency and Fairness of Settlements
- Enhance Adjusters' Investigative Skills
- Increase Adjusters' Confidence in Negotiation Process

### **Improve Claims Practices Through Greater Consistency in Fault Assessment**

Inaccurate fault assessments can drive up your claims costs. Claims adjusters typically find insureds either 0 percent at fault or 100 percent at fault, and little consideration is given to comparative negligence.

Laboring under heavy workloads, many adjusters simply lack the time — and sometimes the experience — to complete a proper evaluation of the circumstances of an accident.

Claims departments that enhance their processes to determine the significance of various fault factors add consistency and reduce subjectivity in the fault determination process. CSC's Fault Evaluator™, formerly known as @Fault, helps accurately manage bodily injury and property damage costs according to specific guidelines set by your organization.

### **Conduct Detailed Investigations with an Easy-to-Use Adjuster Tool**

Fault Evaluator gives your adjusters an expert system that is easy to use, offering consistency within a detailed investigative approach. The software fits well in a company's existing claims process, offering benefits to seasoned as well as inexperienced adjusters. Fault Evaluator's intuitive graphical interface deploys a series of tab folders to step you through the system.

Fault Evaluator addresses bodily injury and property damage accidents in all 50 states involving two private passenger autos or light trucks. The software is tuned to incorporate your organization's unique claims adjudication practices. For each type of accident, users create a detailed investigation by answering a series of questions. After the interview, Fault Evaluator offers a consultation report that gives a recommended range of fault for the insured and the claimant.

### **Promote Industry Best Practices**

Fault Evaluator ensures best practices by offering a consistent investigation methodology for all adjusters, experienced or not. Fault Evaluator also provides optional online access to Westlaw, a legal resource for adjusters to review relevant statutes and rules of the road for the state in which the accident occurred.

Condensed to just a few pages, the consultation report reduces paper shuffling and helps adjusters build confidence in negotiating. Detailed facts about the accident are provided along with talking points for the consultation.



## Turn Data into Insight

CSC's Business Analytics reporting software, based on SAP BusinessObjects XI solutions, is integrated with Fault Evaluator to give you a standard set of menu-driven reports. It flags areas that need to be reviewed and addressed with the adjusters, and offers an in-depth analysis of claim history and claim activity. Fault Evaluator also provides deep flexibility in reporting with an easy-to-use, browser-based report builder that lets managers and end users drag and drop to create customized reports without significant training or IT support.

Fault Evaluator gives your management a wealth of insight into your organization's claims activity. You can measure and review performance by branch, regional and national levels. Using Business Analytics to monitor and review accident details and review data before the claim is settled enables you to make decisions that proactively influence business.

## Integrate with Colossus, Claims Systems

Fault Evaluator is a flexible system that can operate with multiple claims systems across multiple platforms, including the Internet or a company's intranet.

Fault Evaluator integrates with CSC's Colossus®, the world's leading bodily injury evaluation software, as well as with any claims administration system, to streamline workflow. Integrating Colossus and Fault Evaluator helps insurers achieve much greater consistency in both bodily injury and property damage payouts, providing automated workflow tools to two key claims management processes.

## Web Hosting Capabilities

Our world-class Web hosting capabilities include application management and deployment with minimal IT intervention. As a leading systems integrator, we can interface Fault Evaluator with your claims administration system to share data, ensure data integrity and eliminate duplicate data entry into the system. Our seasoned implementation teams have a variety of user training programs that range from a complete turnkey rollout led by CSC to train-the-trainer programs that allow you to control the process.

**For more information about CSC's Fault Evaluator software, call 800.345.7672 or send an e-mail to [inforequests@csc.com](mailto:inforequests@csc.com).**

## About CSC

The mission of CSC is to be a global leader in providing technology-enabled business solutions and services. With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations. CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements. For more than 45 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs. The company trades on the New York Stock Exchange under the symbol "CSC."

## About CSC in Financial Services

CSC provides mission-critical business solutions, consulting and outsourcing services to leading financial services firms around the world. We bring more choices to the industry. We help clients plan for business and technology change. We create software, tools and processes to address specific business needs, and we continually enhance those solutions by collaborating with an extensive network of client communities and technology partners. Our global outsourcing operations give us real-world insight into business and IT processes that deliver the best results for our clients. More than 1,200 major banks, insurers, and investment management and securities firms rely on the experience, ingenuity and leadership of more than 10,000 CSC employees focused on financial services.

