



CCC[®] Quick View Case Study

Identify Pre-Existing Damage,
Reduce Costs



A Better View of Insurable Risk

After easily integrating CCC[®] Quick View, agents for a large national insurance carrier could access a 360° view of the applicant, their vehicle, background details and photos – all in one place.

By digitizing the inspection process, and empowering drivers to carry out photo collection, the insurance carrier's team is not only more efficient, but also able to more effectively identify risk. This new process helps them make the best decisions possible for their policies.

The Challenge

This insurance carrier conducted manual photo inspections for auto policies, relying on a cumbersome process that was not only time consuming, but prone to mistakes, such as missed pre-existing vehicle damage. Plus, they often had difficulty completing inspections quickly enough to meet customer expectations and internal goals. This led to frustration for both agents and new policyholders.

These inefficiencies prompted them to learn more about Quick View and partner with CCC.

Our Solution

Streamlining the inspection process was key. Quick View provides increased productivity and timeliness by easily enabling virtual inspections at the policyholder's convenience. A driver uses a mobile link to quickly document their vehicle's condition, typically in under six minutes.

Once the photos are received, CCC's AI-enabled photo analytics and damage heatmaps allow the insurance carrier to scan for high risk conditions which include pre-existing damage. The photos also provide insight into the presence of custom equipment and are easily retrieved when a physical damage claim is made. Through this new capability, policies can be built on better information from the start.

CCC and the insurance carrier launched a pilot program, creating a custom-branded experience that would offer coverage in geographically diverse states with a high concentration of policyholders.



The goals of this program included:

- Leveraging the ability to reach any customer digitally, regardless of geographic limitations
- Eliminating time constraints with instant delivery of a digital, photo-guided mobile experience
- Mitigating prior damage claims by identifying pre-existing vehicle damage at the time of sale

Proven Results

After a successful pilot, the insurance carrier implemented Quick View nationally. Through this effective AI-powered mobile automated tool, they saw:



COST REDUCTION TO COMPLETE THE FULL INSPECTION PROCESS

CCC streamlined required inspection tasks, reducing the overall execution cost to the insurance carrier



OF COMPLETED REQUESTS RECEIVED WITHIN 24 HOURS

CCC added consistency, quality and simplicity in the photo capture process for both agents and policy holders



OF ACCOUNTS UNCOVERED PRE-EXISTING DAMAGE

CCC detected a greater amount of pre-existing damage vs. the insurance carrier's former process

CCC® Quick View can streamline your underwriting and claims process.

✓ Learn more today at www.cccis.info/QVstudy.