

CLARA
Analytics

PRODUCT OVERVIEW

LITIGATION FOR COMMERCIAL AUTO

Unlock AI-based scoring to minimize the impact of litigation in auto claims with bodily injury

Commercial auto claims with bodily injuries often account for substantial loss ratios, with costs continuing to rise. These growing costs are the result of high legal involvement rates, social inflation, and bad faith lawsuits filed by attorneys.

CLARA's industry-leading artificial intelligence (AI) technology addresses these issues by detecting the drivers of common cost escalations and delivering actionable recommendations that reduce attorney involvement and litigation rates for optimum claims outcomes.

Reduce the cost and impact of litigation

See which claims need attention

CLARA Litigation uses AI to predict attorney likelihood and litigation likelihood for bodily injury claims and delivers timely alerts. CLARA looks at the nature of the claim, claimant rapport, and settlement expectations to compute these likelihoods. Equipped with detailed risk explanations, adjusters can decide on the proper course of action to prevent attorney involvement—and what to do if the claim escalates to litigation.

Optimize your legal strategy

CLARA Litigation also uses AI to score attorneys and prompt users that it might be time to settle or switch counsel. Adjusters can pick the right person for that claim, and attorney panel managers can benchmark current panels and optimize their roster based on performance.

The result? *More favorable legal outcomes and lower claim costs across the board.*

KEY BENEFITS

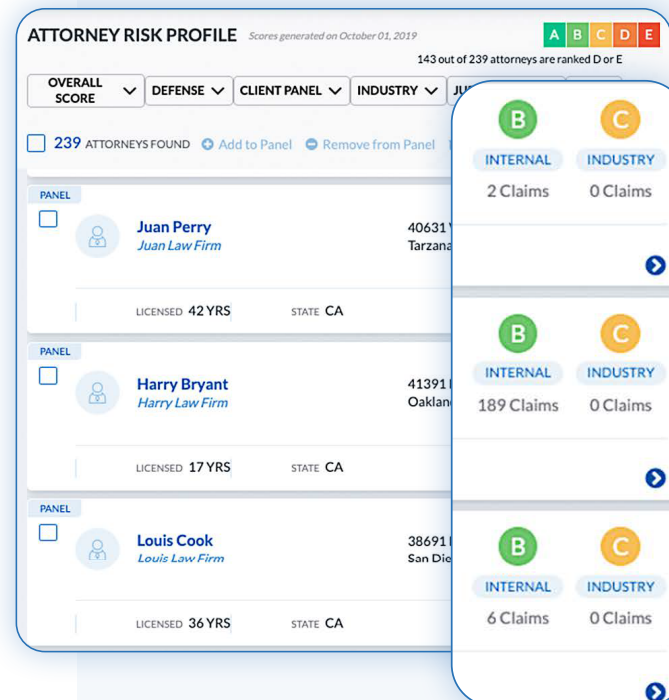
- Avoid attorney involvement with litigation likelihood alerts on represented claims
- Optimize legal strategies by using data to decide whether to replace counsel or pursue settlement
- Improve claims outcomes by selecting top-performing attorneys

FEATURES

- Litigation recommendations and alerts
- Comprehensive attorney scoring and replacement alerts
- Secure, easy to deploy, and easy to use

IDEAL FOR

- Claims professionals
- Risk managers
- In-house legal teams





CLARA Litigation uses AI insights to detect litigation risk, manage attorney performance, and resolve claims effectively.

Detect litigation risk

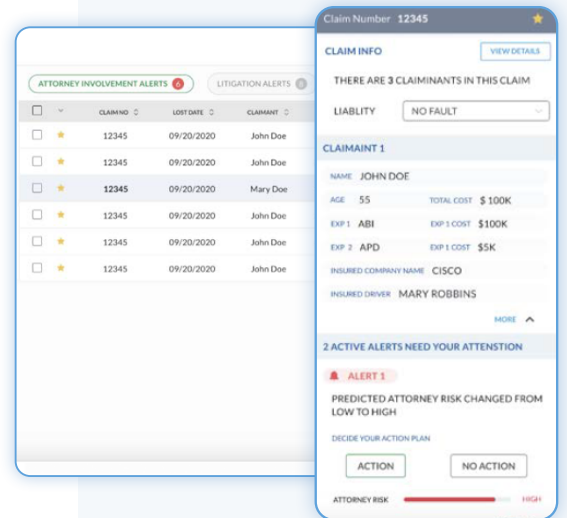
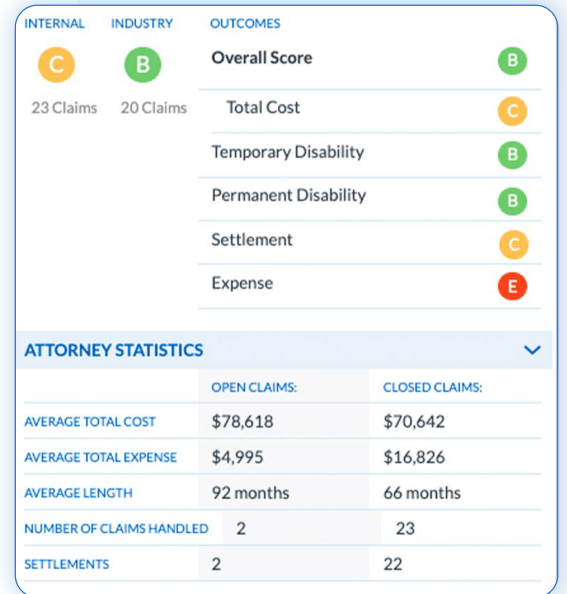
CLARA delivers detailed attorney prediction scores that rate attorney involvement likelihood and litigation likelihood based on the nature of claims, quality of claim handling, and settlement expectations with explainable AI insights.

Improve outcomes with top-performing attorneys

CLARA Litigation displays a set of contributing factors and individual scores for each attorney, so adjusters and attorney panel managers can see what led to the overall score, such as prior performance and cost. These attorney stats enable users to see a complete picture of the attorney's performance and the likelihood of litigation.

Optimize adjuster workload

An intuitive user interface enables adjusters to optimize their workload by letting them focus on claims with high attorney likelihood and those with litigation alerts. Users can then create new alerts, set reminders, and share their insights with their supervisors or peers.



Reduce the cost and impact of commercial auto claims with CLARA Litigation.

About CLARA Analytics

CLARA Analytics is the leading AI-as-a-Service solution built by insurance industry veterans to optimize claims outcomes for carriers and self-insured organizations. Our products leverage the power of data and machine learning to help carriers and self-insured organizations avoid loss costs, lower claim expenses, and elevate best practices.



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PRODUCT OVERVIEW

LITIGATION FOR WORKERS COMP

Enlist AI-based scoring to minimize the cost and impact of litigation

Litigation raises the stakes in workers comp. Claims involving attorneys cost four times more than claims without and take twice as long to resolve. But knowing when to settle a claim and when to change out an attorney can be a challenge. Insurers today typically stay with the status quo, resulting in billions of dollars spent on litigation every year.

CLARA Litigation uses AI to predict litigation risk based on years of prior claims, identifying tightly defined claim cohorts that yield insights about the future direction of a claim.

CLARA scores attorneys using AI models and prompts users when it may be time to settle or switch attorneys. Litigation looks at attorney outcomes on prior claims and scores them based on factors like performance and cost. Adjusters can now keep their current counsel focused on a claim or choose a better fit from a list of high-scoring attorneys nearby. Legal panel managers can benchmark current panels and optimize their mix based on their scores.

The result? More favorable legal outcomes and lower claim costs across the board.

Reduce the cost and impact of litigation

Avoid potential litigation

Litigation risk scores help adjusters identify claims about to expand in cost and complexity and take action. Litigated claims cost four times more than non-litigated claims, due to more medical treatments, longer indemnity periods, and legal costs. Anticipating the potential for litigation means an adjuster can focus on the worker, making sure they understand the claims process and get the proper treatment.

KEY BENEFITS

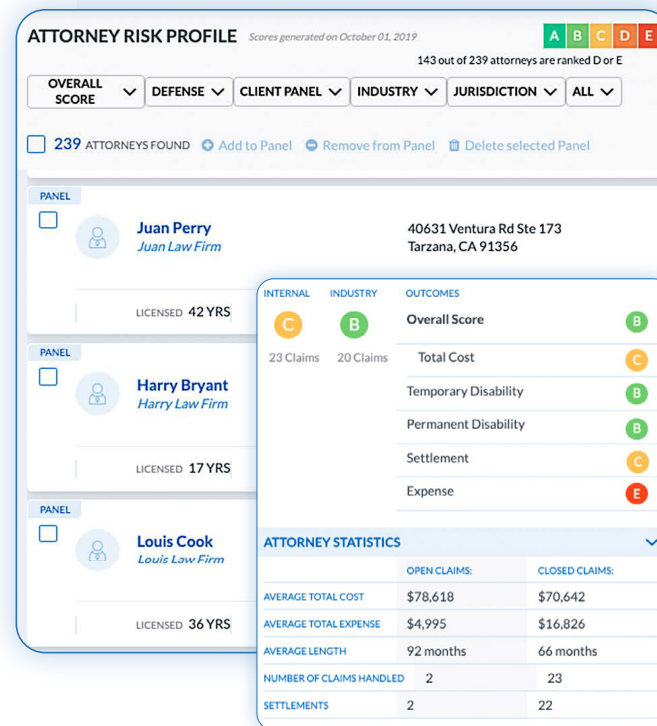
- Avoid litigation
- Pair the right attorney with the right claim

FEATURES

- Litigation recommendations and alerts
- Comprehensive attorney scoring and replacement alerts
- Secure, easy to deploy, and easy to use SaaS portal and APIs

IDEAL FOR

- Claims professionals
- Legal panel managers





See which claims have attorney mismatch

Identify cases where defense attorneys are up against high-scoring plaintiff's attorneys, raising the risk of an expensive outcome, or have achieved below-average results for similar claims in the past. Use detailed score explanations to decide whether to replace counsel or pursue settlement.

Locate top-performing attorneys

Quickly find attorneys whose prior record and outcomes indicate they are ideal for the case, whether they are part of your current panel or outside of it. Evaluate attorneys by score, panel, location, expertise, and more, and see frequently updated contact info to reach out quickly and learn more.

Optimize legal panels

Proactive legal panel managers can use scorecards as a means for defense panel selection and performance management. Firm-level scores enable them to spot the firms with the best attorneys to approach.

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PRODUCT OVERVIEW

MSP COMPLIANCE

Generate CMS-approvable Medicare Secondary Payer (MSP) reports in minutes

Obtaining an MSP Compliance report can take weeks: completing the referral, coordinating with the vendor, pulling claim documents, then waiting for the analysis to be completed by the vendor—not to mention fees that often reach \$3k per report. Report revisions and CMS submissions often trigger the need to go through the entire process again multiple times.

CLARA’s MSP Compliance module streamlines future medical cost projection report production from weeks to minutes, dramatically reducing the work and cost involved.

CLARA’s industry-leading artificial intelligence (AI) technology scans medical records for future medical recommendations, analyzes current medical treatment from payment data, and generates future medical cost projections, automatically compiling them into reports that meet CMS guidelines. Create multiple versions of a report can be developed to assess current liability and can be edited on demand to ensure claims teams are submitting the optimal report.

Dramatically reduce the cost required to generate reports

Save time and money

CLARA MSP Compliance reduces a weeks-long process to minutes, enabling claims teams to file accurate reports at a fraction of the time and cost of traditional MSA reporting. Our subscription model allows multiple report versions and report types to be run as early and as often as needed, so claims teams can make earlier, more informed decisions about when medical management might be indicated, when to settle, which settlement path to take, and what reports might be needed.

Identify non-compliant treatments or prescriptions embedded in claims

Treatment and medications are run on a real-time basis against current evidence-based medicine guidelines. Users can see where the guidelines recommend against the use of a specific treatment or medication and decide to exclude them in the final report.

KEY BENEFITS

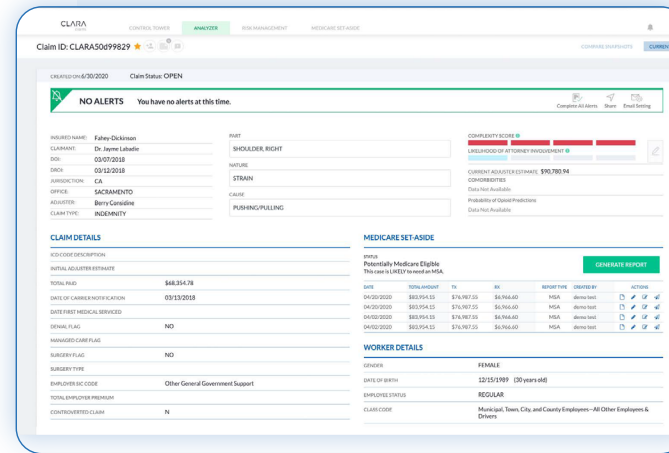
- Reduce time spent on reports from weeks to days
- Generate multiple report types
- Quickly generate or update reports from anywhere

FEATURES

- Real-time alerts
- Easy to deploy and easy to use
- HITRUST-certified HIPAA compliance

IDEAL FOR

- Claims professionals
- Claims supervisors





Quickly assess multiple scenarios and update on demand

Generate MSA submissions with various options, including multiple claims under one report, inclusion/ exclusion of comorbid conditions and/or alleged body parts to assess the impact on overall costs, as well as the use of traditional or EBM-based forecasting. Easily edit reports based on changing treatment and other factors.

MSP Compliance streamlines creation for multiple report types.

Traditional MSA | Complex regulatory guidelines for these reports are addressed automatically, so claims teams can be confident submissions will result in a reasonable CMS approval; an option to include non-Medicare-covered treatments/medications is also available.

Evidence-based Medicine MSA | Real-time programmatic comparison to evidence-based guidelines ensures only treatments and medications that are medically supported and likely to occur are included in the final report.

Zero Dollar MSA | Developed for situations where the claim has been denied or the claimant's medical condition has completely resolved, this report demonstrates that either no future care related to the injury is indicated or the payer has no responsibility for future medical care under workers comp.

Future Medical Cost Estimate | Enables users to price out treatment and medications likely to be utilized over the course of the claim according to the state WC fee schedule or UCR data, as well as the ability to edit the tables to include or exclude items, change the usage frequency, and/or change the pricing.

EASY TO DEPLOY

The cloud-based platform can be up and running 45 days after historical data is received, including model tuning and hands-on training for adjusters

SEAMLESS WORKFLOW

An intuitive UI makes estimates, reports, and details about each claim easy to access anytime from any location.

SECURE

HITRUST-certified HIPAA compliance, SOC2 audits, 24/7 real-time monitoring, and data encryption that exceeds industry standards in safeguarding your data.

TREATMENT	CODE	FREQ	INTERVAL # OF YRS	OVER X YEARS	TOTAL #
OCCUPATIONAL MEDICINE - OFFICE/OUTPATIENT VISIT EST	99214	6	1		
PSYCH DIAGNOSTIC EVALUATION	90791	1	44	\$144.63	\$38,182.32
PSYTX W PT 45 MINUTES	90834	12	44	\$181.55	\$181.55
THERAPEUTIC EXERCISES	97110	12	44	\$117.99	\$1,415.88
X-RAY EXAM NECK SPINE 4/5VWS	72050	1	3	\$123.78	\$1,485.36
MRI NECK SPINE W/DYE	72142	1	5	\$68.46	\$958.44
ROUTINE VENIPUNCTURE	36415	1	1	\$437.22	\$3,497.76
COMPREHEN METABOLIC PANEL	80053	1	1	\$3.60	\$158.40
COMPLETE CBC W/AUTO DIFF WBC	85025	1	1	\$14.09	\$619.96
				\$10.36	\$455.84
Total Cost					\$46,955.51

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PRODUCT OVERVIEW

CLARA TREATMENT

Optimize care selection for better claim and patient outcomes

CLARA Treatment enlists artificial intelligence (AI) to score doctors based on actual outcomes and compare them to thousands of relevant closed claims. Factors influencing the overall score—including treatment cost and procedure compliance—give adjusters the confidence to optimize care selection.

Adjusters, nurse case managers, and network optimization teams can now recommend the right doctor for a specific injury, recognize when injured workers see low-scoring doctors, and ensure care networks are set up to provide the best care for any given claim.

Quickly identify the best doctors for every claim

Select providers based on case-adjusted outcome scoring

CLARA Treatment applies machine learning to identify doctors that are consistently associated with positive outcomes on prior claims. A provider's outcome for a given claim is compared to a predicted outcome generated from thousands of closed claims with similar attributes, and the provider is scored based on a five-point scale from A to E. Adjusters can see the scores relevant to that claim, across several treatment dimensions, and take action.

Evaluate new providers that join the claim | The typical indemnity claim involves 3–4 providers, and some cases can see well over a dozen. When new physicians, specialists, therapists, and other providers become involved in a claim, it becomes increasingly challenging for adjusters to predict their impact on the claimant's health. CLARA Treatment gives them a quick snapshot of what outcomes to expect so they can know whether to invest more time in the case or focus on other cases, knowing that the injured worker will get the best care.

Optimize care networks | AI-driven provider scores help benchmark care networks, offering a view of the distribution of scores in the network, so you can spot gaps in quality, by specialty and location. You can identify potential providers to bring into the network or use scores to identify and remove low-scoring providers.

KEY BENEFITS

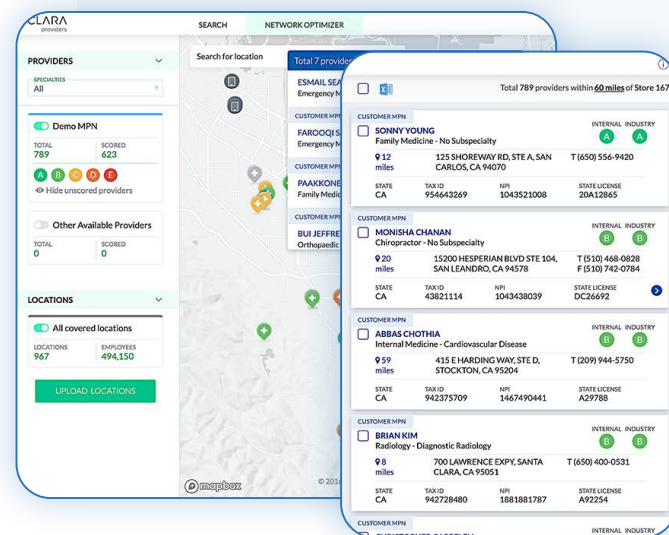
- Direct care using provider search and scoring
- Receive surgery and opioid predictive alerts
- Optimize your medical provider network

FEATURES

- Score explanations
- Nationwide coverage
- Seamless workflow
- Medical escalation prediction

IDEAL FOR

- Claims professionals
- Managed care teams





CLARA Treatment provides the most advanced outcomes-based provider scoring tool in workers' compensation.

Choose the right provider for the claim

CLARA Treatment displays a set of contributing factors and individual scores for each, so adjusters can see what led to the overall score for a specific case. This gives them the confidence to move forward, recommend the right doctor, and ensure the injured worker gets the best care possible.

Unlock provider ratings nationwide

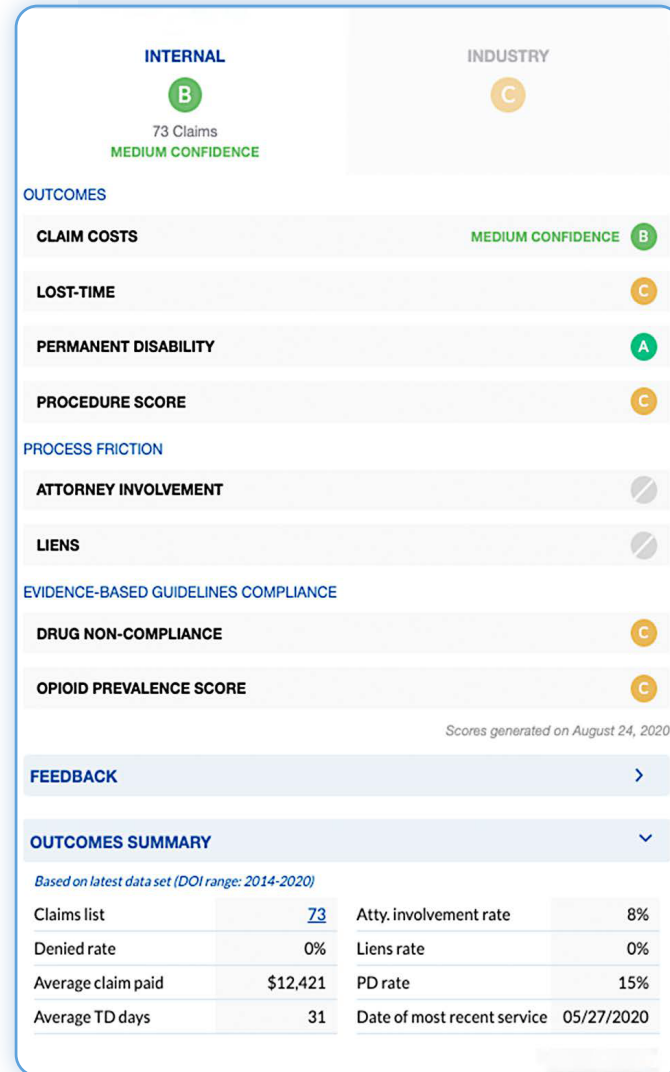
With a rapidly expanding set of 300k providers scored across 50 states and all relevant specialties, adjusters will gain access to scores and profile details for a wide range of doctors.

Work seamlessly throughout the claim lifecycle

An intuitive UI makes providers easy to access anytime from any location. Adjusters can share insights with peers to get a second opinion from right within the application and can download score reports to send to an injured worker to provide a better understanding of available options.

Avoid medical escalations

CLARA Treatment's medical severity predictive models help adjusters identify claims about to expand in cost and complexity and take action.



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PRODUCT OVERVIEW

CLARA TRIAGE

Spot potentially costly claims early and take action

CLARA Triage employs AI to help adjusters detect and proactively manage casualty claims. CLARA Triage predicts claim severity based on years of prior claims, identifying tightly defined claim cohorts that yield insights about the future direction of a claim.

CLARA's AI technology monitors millions of data points, looking for clues that might indicate the claim is about to escalate in severity and cost. CLARA Triage then alerts adjusters to take prompt action. By using AI to spot problems before they happen, adjusters are better able to focus on reducing complexity, lowering claim costs, and helping workers return to work faster.

Keep every claim on the optimal path

Alerts that drive action

Advanced analytics track key data, including carrier data and third-party data looking for anomalies. CLARA Triage can issue several types of alerts when it spots an issue, including claims severity or customizable alerts. Real-time updates flag high-risk claims before they escalate.

Optimize your legal strategy

Managers can see which teams, offices, and adjusters are handling the heaviest volumes, and optimize workloads across teams through predictive, complexity-based case management.

Spot and lower portfolio risk

The Control Tower provides an overview of claim performance over time, enabling risk managers to identify trends, such as offices, customers, providers, or attorneys that are leading to higher-than-expected costs.

KEY BENEFITS

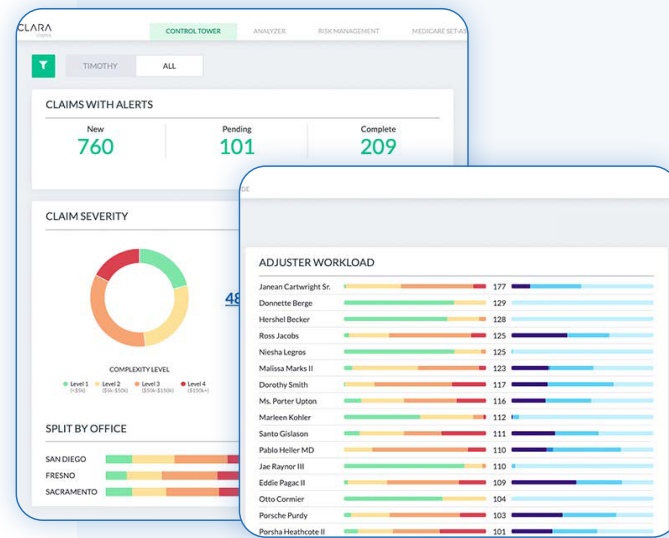
- Expedite simple claims and monitor complex claims before they escalate
- Adjust resources to optimize team workload
- Identify risk trends

FEATURES

- Real-time alerts
- Easy to deploy and easy to use
- HIPAA compliant

IDEAL FOR

- Claims professionals
- Risk managers



COMPLEXITY LEVEL	ATTORNEY INVOLVEMENT	CLAIM AGE	IN REVIEW
L4 (\$150k+)	High	3y 4m 14d	
L4 (\$150k+)			04/01/2020 D or E scored Medical Provider found ✓
L4 (\$150k+)			05/06/2020 D or a E provider are associated with the claim in DOC approved states. ✓
L4 (\$150k+)			07/24/2020 Compliance Alert

CLARA Triage enables adjusters to expedite simple claims, monitor complex claims, and prevent claims escalation.

Explanations that drive action

CLARA Triage provides a breakdown of factors influencing the claims severity scores, grouped into easy-to-understand categories, with features listed that contribute to the overall score. Adjusters can view full details of claims and alerts so they can prioritize their workload and take immediate action.

Easy to deploy

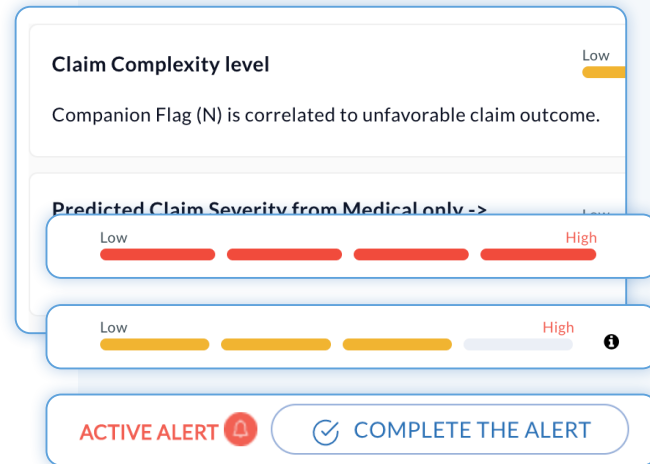
CLARA Triage's cloud-based platform can be up and running 45 days after historical data is received, including model tuning, alert configuration, and hands-on training for adjusters.

Seamless workflow

An intuitive UI makes claims easy to access anytime from any location. Adjusters can access claims directly via our cloud-based module.

Secure

Rest easy with HIPAA compliance, SOC2 audits, and data encryption that meet or exceed industry standards in safeguarding your data.



About CLARA Analytics

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PRODUCT OVERVIEW

CLARA OPTICS

Instantly scan and analyze your claim documents and medical records to drive better claims outcomes

Claims managers have to grapple with a mountain of details, making it virtually impossible to keep tabs on every bit of new information that comes along. Reviewing medical records is time-consuming, and extracting key insights is cumbersome. As a result, significant claims events can go unnoticed before it's too late.

CLARA Optics automates medical records transcription, extracts and organizes important details about each claim, and makes that information available to adjusters and nurse case managers (NCMs).

CLARA Optics reduces risk by ensuring that important case details are not overlooked.

Unlock actionable insights with CLARA Optics

Proactively improve medical outcomes

CLARA's industry-leading artificial intelligence (AI) technology combs through case records and applies advanced algorithms to discern the most relevant information. It then compiles case summaries for adjusters and NCMs, empowering these claims professionals to come up to speed very rapidly on each case.

Real-time claims monitoring

Adjusters and NCMs can rest easy knowing that CLARA Optics continuously scans cases for changes that could materially impact each claim. It then alerts the claim manager whenever a predetermined risk threshold has been exceeded or when important new details emerge.

Alerts that drive action

Enable a wide range of pre-configured alerts, including using a new ICD code in a patient's case, new visits pertaining to a claim, gaps in treatment, the use of catastrophic ICD codes, or the application of unusually high-cost treatments. Alerts are also provided whenever new information about a worker's claim indicates a possible change in status.

KEY BENEFITS

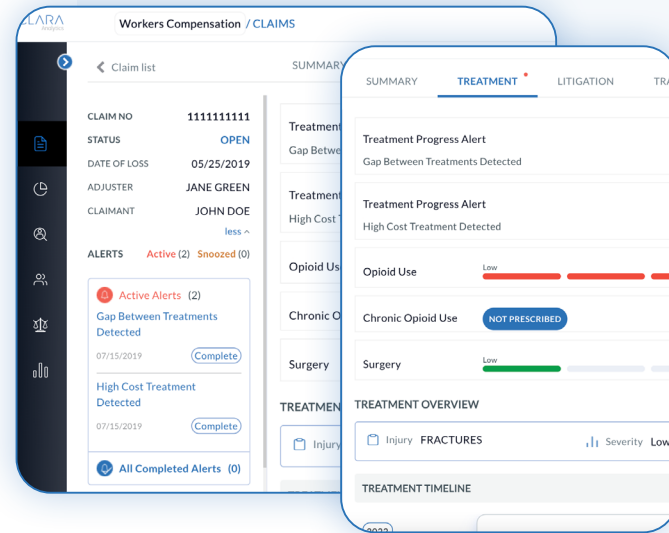
- Quickly respond to changes
- Proactively manage claims
- Reduce time to review claims
- Extract key medical information

FEATURES

- Records collation
- Searchable interface
- Real-time monitoring and alerts

IDEAL FOR

- Claims professionals
- Nurse case managers
- Legal Counsel



With CLARA Optics, access a claim-based medical record and key insights in seconds.

Collate all related records

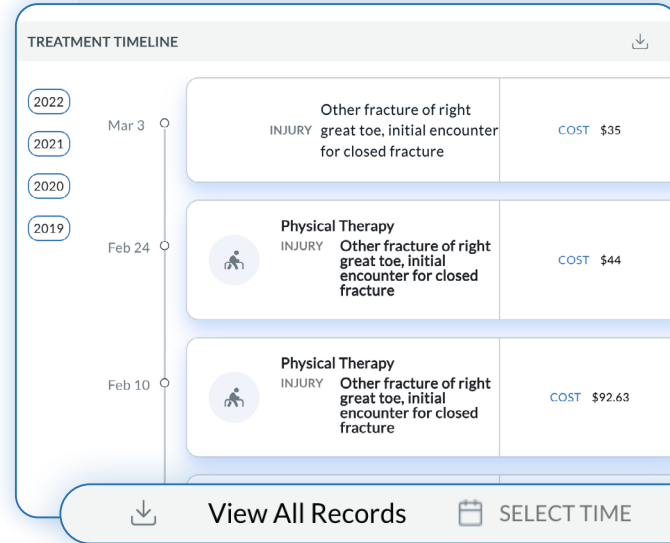
Consolidate records and bills into a chronological medical record in real-time. Claim records, medical bills, and images are organized into a treatment timeline for quick summarization and review.

Display records in a single view

Access a searchable interface of all records, including scanned images, in one single, consolidated, and structured view. Quickly browse documents and images by searching for keywords and phrases.

Analyze for optimum medical outcomes

Access more accurate information, faster. Set up alerts for optimal claim decisions with claim-focused analysis and insights.



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