

Colossus

The Industry's Leading System for Evaluating Bodily Injury Claims

CSC's Colossus® is the industry's leading expert system for assisting adjusters in the evaluation of bodily injury claims. Colossus increases consistency and reduces subjectivity in the claims evaluation process.

Colossus provides adjusters access to your company's claims data within a defined business process framework for evaluating injuries, treatment, resolution, impairment and general damage settlements. This helps adjusters reduce variance in payouts on similar bodily injury claims.

With Colossus, you can:

- ▶ Increase the accuracy, consistency and fairness of settlements
- ▶ Improve the adjuster's investigative and questioning skills
- ▶ Increase the adjuster's confidence in the negotiation process
- ▶ Improve the adjuster's productivity and effectiveness.

Equally effective for personal and commercial lines, Colossus has been in use for more than 12 years. Its client base includes the industry's leading large and mid-tier insurers and 13 of the top 20 U.S. property and casualty insurers.

Fast, Intuitive Data Entry

Colossus provides access to thousands of medical conditions and business rules that are used in the evaluation of traumatically induced injuries. Through a series of interactive questions, Colossus guides the adjuster through an objective evaluation of medical treatment options, degree of pain and suffering, degree of permanent impairment to the claimant's body, and the impact of the injury on the claimant's lifestyle. Companies can also allow their adjusters to take the fast-track route by using the Colossus consolidated navigation feature.

AT A GLANCE

Increases the Consistency and Fairness of Settlements

Designed for Easy and Accurate Data Entry

Allows for Company-Specific Tuning

Provides In-Depth Analysis of Claim History and Claim Activity

Offers Enhanced Web Services

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At the conclusion of a Colossus consultation, a detailed summary of the claim is provided including a recommended settlement range as determined by your company for the relevant claims jurisdiction. With Colossus, adjusters can receive updated valuations continually throughout the claims process as medical and occupational circumstances change. This helps adjusters ensure reserves are set accurately.

Enhanced Usability, Proven Capability

▶ **Streamlined Soft-Tissue Whiplash Input**

The streamlined questioning in Colossus ensures that the system never asks a user for information not relevant to the injury or claim being evaluated. There is only one screen for medical data input for whiplash claims. The screen format is intuitive and easy to use, and follow-up questions can be answered on the same screen for easy reference and faster data entry.

▶ **Graphical Selection of Injuries**

Users can point and click on a graphical body representation to add injuries for a consultation. The graphical body representation with options for skeletal, spinal, skin and muscular views allows for clearly defined injury selection and the injuries sustained are highlighted for quick identification. Hovering over individual body parts gives a description for reference.

▶ **Full ICD9 Input and Support**

With Colossus, you can enter ICD9 codes directly from medical reports. The system will translate the ICD9 codes to Colossus codes for detailed injury descriptions. Automatic storage of corresponding injury codes and ICD9 codes allows for more detailed reporting.

▶ **Use of AMA-Approved Impairment Guides**

The Colossus online Reference System helps adjusters quickly interpret medical reports and look up definitions of injuries, treatments, complications and permanent impairments using AMA 5th edition data. The reference system includes easy-to-use search capabilities.

▶ **Claim Evaluation Based on Minimal Input**

Colossus has the ability to automatically default treatments, conditions and non-medical information to allow for rapid recommendation of whiplash claims with little data entered. Companies can fast-track whiplash claims for quick settlements and provide better customer service to their insureds.

Company-Specific Tuning

Tuning data is company-specific based on your own claims experience. Companies have the ability to tune the general damage values for the entire spectrum of injury claims they handle. Colossus does not use industry averages or medical multiples. You decide how to tune Colossus in a manner appropriate for your business. With tuning customized for each insurer and for each region, consumers can obtain a fair and accurate settlement.

Robust Reporting Capabilities

With industry-leading Business Objects as our integrated reporting system, Colossus provides management a wealth of insight into the company's claims activity. Colossus comes with a standard set of menu-driven reports that include projected vs. actual benefits, reserve-to-injury severity accuracy and severity trend analysis. These reports can be used to evaluate system usage and tuning. Data can be sorted at an adjuster, region and company level. With the easy-to-use report builder, managers and end users

can create customized reports without significant training or IT support.

▶ **Multiple Stored Versions of Consultation Reports**

With the consultation history Web site, you can track the progress of a consultation throughout its entire life cycle. Storing multiple versions of the consultation reports allows users and management to quickly reference previous runs of the consultation in Colossus and find the changes that affect the value of the claim. This is a great tool for monitoring appropriate use and compliance to ensure your company's best practices are being followed.

▶ **Management Reports**

Base reports offer more in-depth analysis of claim history and claim activity. You can use Business Objects to monitor and review suspicious information and inconsistencies in data before the claim is settled. This enables management to proactively make decisions that impact business.

A Flexible Solution

Colossus is a flexible system, which can operate on multiple platforms and with multiple databases.

- ▶ Multiple platforms - Mainframe and Windows Server
- ▶ Multiple databases - Oracle, DB2, SQL Server

As a browser-based solution, Colossus can be accessed using Microsoft Internet Explorer 5.0 or higher. As long as your adjusters have Internet access, no unique software or plug-ins need to be installed at each workstation.

Colossus is integrated with CSC's Exceed™ and POINT IN claims administration systems and can be interfaced with other industry claims administration systems to streamline workflow.

Web Hosting Capabilities

CSC offers world-class Web hosting capabilities. We can handle application management and deployment with minimal IT intervention. As a leading systems integrator, CSC can interface Colossus with most claims administrative and third-party medical bill review systems. CSC's well-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.

Web Services

Our new Web services options provide a common protocol for all interfacing needs. This gives our customers greater flexibility in real-time data integration with outside systems. Our hosted clients now have more interfacing functionality available to them (i.e. claims administration interface options and the ability to run tuning toolkit in the hosted environment.)

A Commitment to Development and Support

The Colossus Customer Advisory Council and User Groups are very active in setting development objectives for each release. Colossus has been on the market since 1991 and has gone through numerous releases to add new functionality.

In addition to our worldwide development staff, Colossus provides world-class customer support to address your business and technical needs. The Claims Solutions Help Desk is staffed 24x7 with knowledgeable CSC support personnel trained specifically on CSC claims solutions. CSC is committed to your long-term success with Colossus.

For more information about Colossus, call 800.345.7672 or send an e-mail to inforequests@csc.com and refer to Brochure No. 546.



Evaluating Bodily Injury



Web Hosting Capabilities



Claims Solutions Help Desk



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About CSC

Computer Sciences Corporation, one of the world's leading consulting and IT services firms, helps clients in industry and government achieve strategic and operational results through the use of technology. The company's success is based on its culture of working collaboratively with clients to develop innovative technology strategies and solutions that address specific business challenges.

Having guided clients through every major wave of change in information technology since 1959, CSC combines the newest technologies with its capabilities in consulting, systems design and integration, IT and business process outsourcing, applications software, and Web and application hosting to meet the individual needs of global corporations and organizations.

About CSC in Financial Services

CSC distinguishes itself through its time-tested ability to plan, build and operate highly reliable, efficient and secure business and IT solutions for leading financial services firms around the world. To complement its capabilities in consulting, systems integration and outsourcing, CSC brings financial services industry knowledge and experience, a comprehensive portfolio of financial services application software and an extensive network of industry and technology partners. More than 10,000 CSC employees are dedicated to serving financial services clients, including more than 1,500 major banks, insurers, healthcare organizations, and investment management and securities firms.

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