Artificial Intelligence…The Reality…The Risks…The Limitations…The Future
COLLISION INDUSTRY
CONFERENCE

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Future Disruptions Committee

PRESENTED BY:

CO-CHAIRS: JAKE RODENROTH, FRANK TERLEP

Future Disruptions Committee

- **Mission:** Identify, share and drive discussions regarding future trends, technologies, disruptions, business models, and concepts that can and will disrupt all industry segments within 5-10 years. By identifying and sharing this information this committee hopes to help all segments prepare for and find common ground to deliver solutions that ensure the consumer's experience and safety meets or exceeds their expectations.

Committee Members:

- Jake Rodenroth: **asTech®**
- Frank Terlep: **Auto Techcelerators, LLC.**
- Trent Tinsley: **Entegral**
- Fred Iantorno: **VeriFacts**
- Jimmy Spears**: Tractable**
- Sean Carey: **SCG Management Consultants LLC**
- Gabriel Morley: **VeriFacts**
- Karl Kirschenman: **Spanesi**
- Rick Palmer: **ComputerLogic**
- David Willett: **Pro Sight Specialty**
- Michael LoPrete: **Plastfix Industries**
- Kevin Wolford**: Ameca**
- Dirk Fuchs: **I-CAR**
- Donald Finley: **CSAA**
- Eric Newell: **AirPro Diagnostics**
- Greg Potter**: ETI**

Today's Agenda

- **Introduction to Artificial Intelligence (AI)**
- **Star Studded Panel Discussion**
  - *The Reality, Risks, Limitations and the Future*
- **5 Minute Demonstrations of AI**
- **Open Mic Q&A**

WHAT IS A.I.?

Star Studded Panel: *The Reality, Risks, Limitations and the Future of AI*

- **CCC:** Jason Verlen
- **Claims Genius:** Raj Pofale
- **Mitchell International:** Dune Pagaduan
- **Tractable:** Jimmy Spears

Panel Questions

- What risks, if any, does AI bring to the collision/insurance industries?
  - Collision repairers? Insurers? Suppliers? Consumers? Salvage?
- What is “the real deal” with AI in the industry today?
  - Who is implementing it?
  - How accurate is it?
- Today what are AI’s limitations as it relates to your implementations?
  - If the data informing the AI is historical and the historical data is inaccurate relevant to modern technologies and repair processes, how can we rely on the output?
- Who is benefitting from your AI implementations today?
  - Who is not? Why?
- How does your implementation of AI help improve and validate safe and proper repairs?

Artificial intelligence

THE REALITY, THE RISKS, THE LIMITATIONS, THE FUTURE

JASON VERLEN
SVP PRODUCT MARKETING

NOVEMBER 2021

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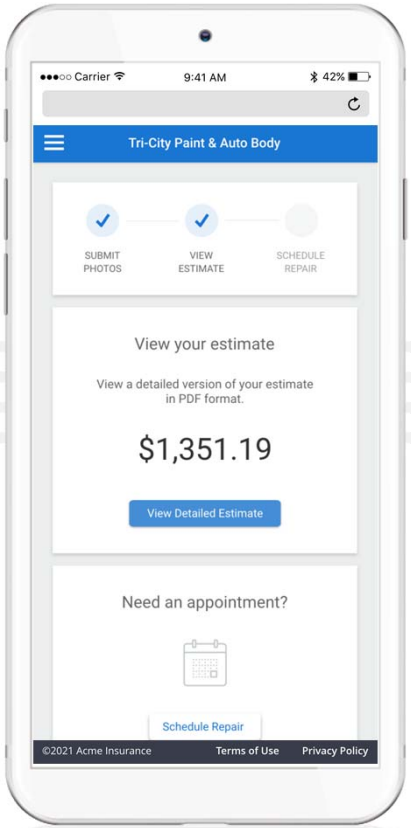
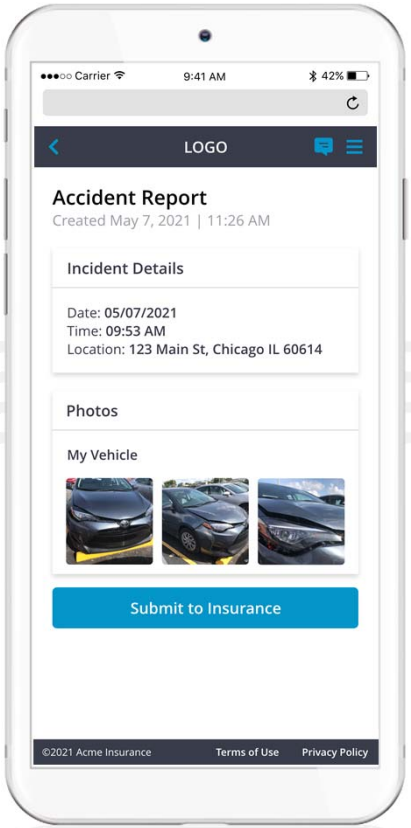
It’s Happening

Innovation vs. transformation





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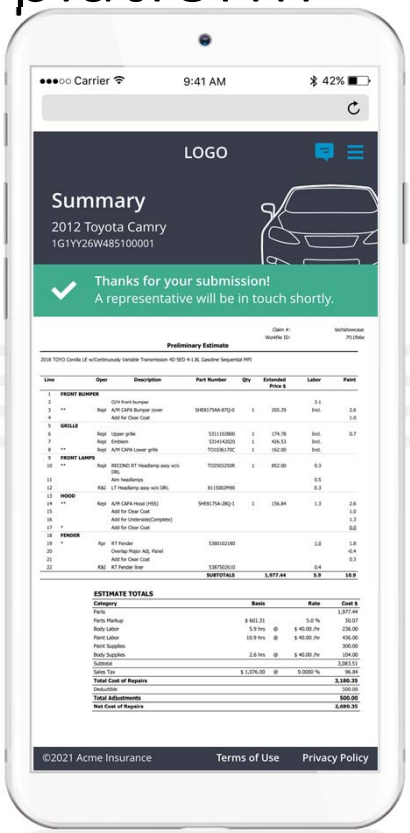
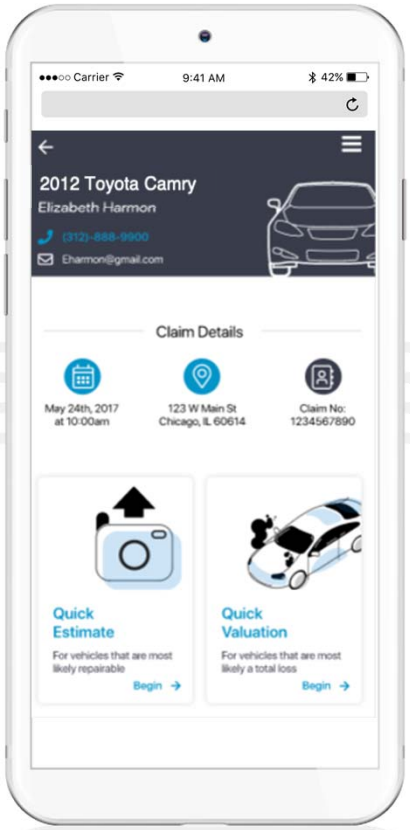
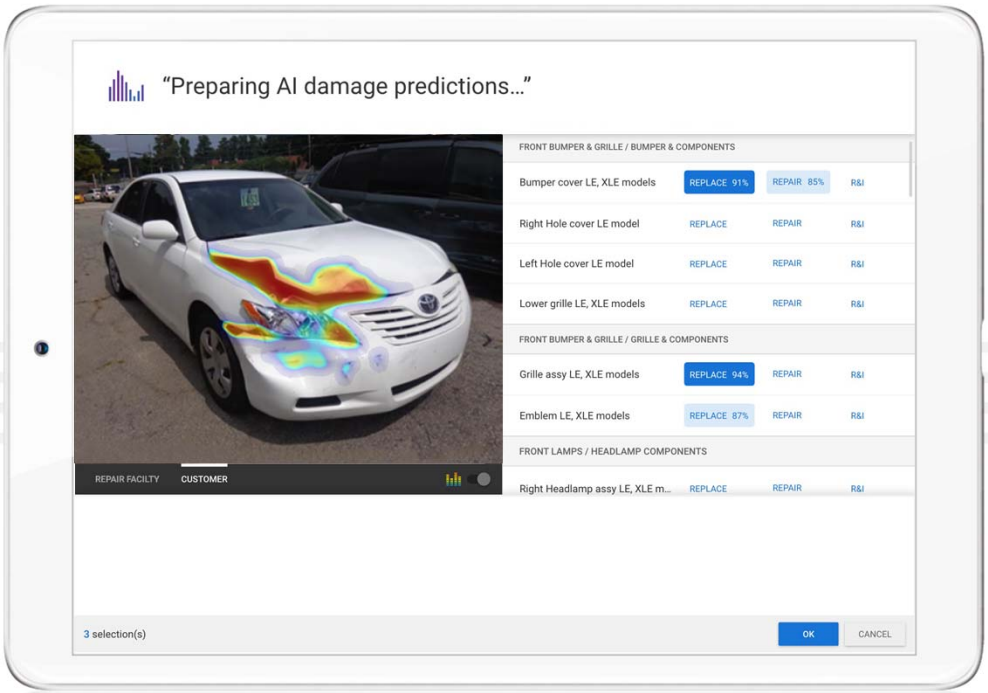
AI driven Experiences empowered Across the platform







CCC ONE® Estimating-IQ

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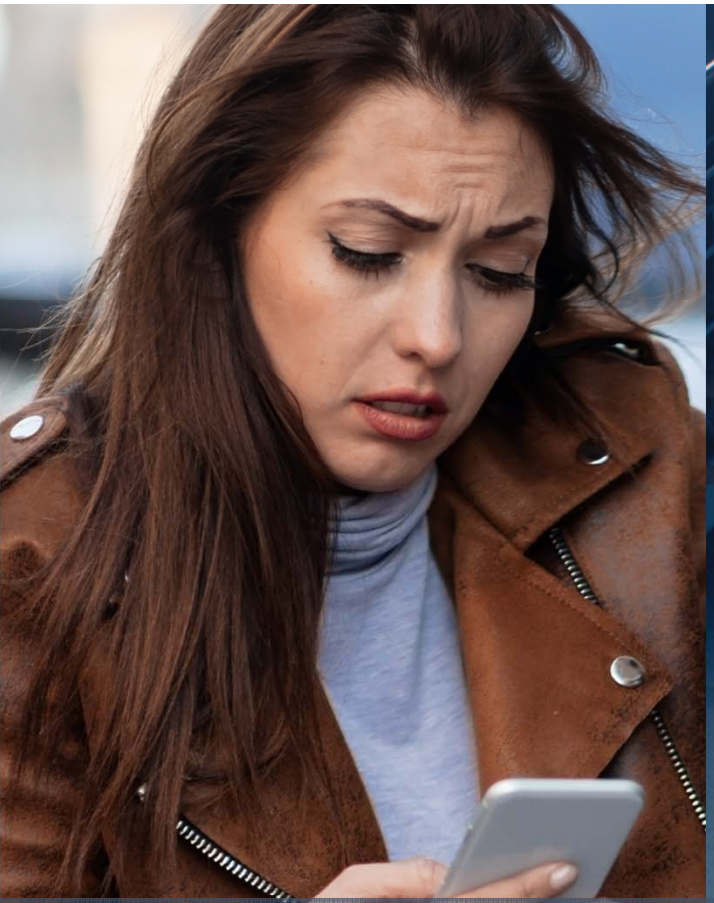

50+%

Claims activities will be AI-powered by 2030*

*SOURCE: MCKINSEY

5M+

Unique claims processed using CCC deep-learning AI solutions thru 2020

100%+

Growth in number of insurers using 2 or more AI applications

transformation improves cycle time

Accident	File Claim	Choose MOI & Schedule	Vehicle Inspection	Select Repairer & Schedule	Check in Vehicle for Repair	Vehicle Repair	Vehicle Check-Out
98% decrease	51-71% decrease		99%+ decrease	90%+ decrease			

49.3 DAYS — **33%+ decrease** → **32.6 DAYS**

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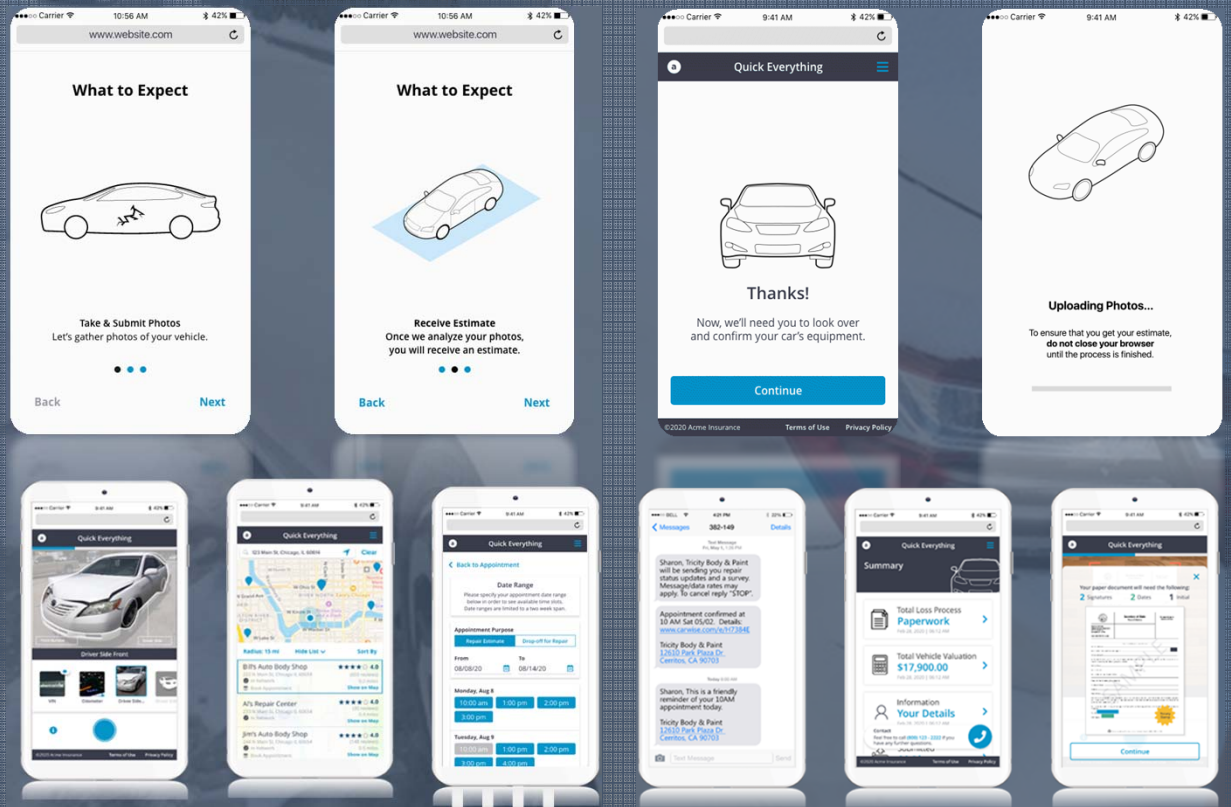

80+%

Consumers prefer mobile claims channel

Photo | Video | Chat

Hanover Research on behalf of CCC, 2020

ESTIMATE-STP: STRAIGHT THROUGH PROCESSING FROM PHOTO TO ESTIMATE

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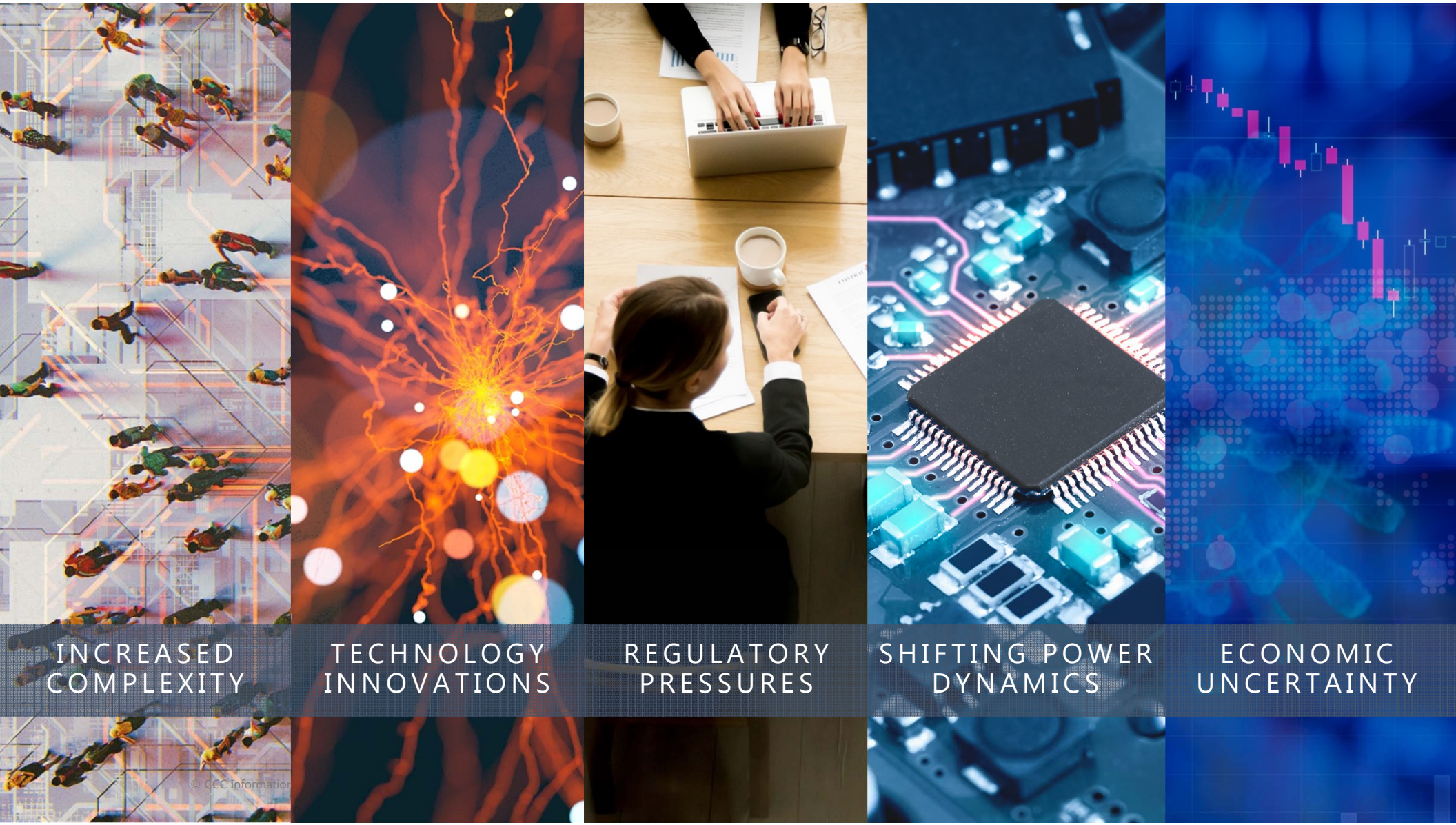
INCREASED COMPLEXITY
TECHNOLOGY INNOVATIONS
REGULATORY PRESSURES
SHIFTING POWER DYNAMICS
ECONOMIC UNCERTAINTY

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CLAIM GENIUS

Making Touchless Claims A Reality

FR Mirror
20% Damage
Replace/ $575

Hood
100% Damage
Repair/ $1825

FR Fender
32% Damage
Replace/ $395

FR Headlight
100% Damage
Replace/ $620

Front Bumper
100% Damage
Repair/ $1477

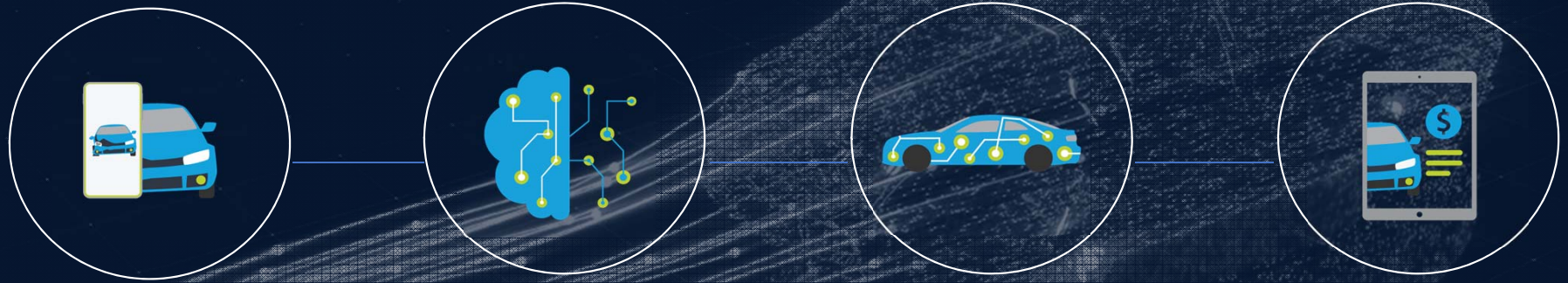
FL Headlight
100% Damage
Replace/ $620

November 2021

Mitchell Intelligent Estimating and Open Platform

Mitchell Intelligent Estimating (MIE)

Delivering an end-to-end automated estimating experience



1
Capture Damaged Vehicle Photos & Claims Information

2
Analyze Photos Using Computer Vision

3
Translate Analysis Into Estimate Lines

4
Surface Estimates in Cloud Estimating

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Mitchell Intelligent Damage Analysis (MIDA)

Mitchell Proprietary AI solution

1

Capture Damaged Vehicle Photos & Claims Information

2

Analyze Photos Using Computer Vision

3

Translate Analysis Into Estimate Lines

4

Surface Estimates in Cloud Estimating

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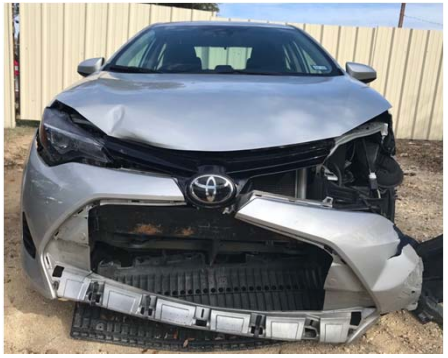
Estimate Automation
Mitchell Intelligent Damage Analysis (MIDA) – 2018 Toyota Corolla

MIDA recognizes damage on 21 components. MIDA can recognize components that may not be directly visible on the damaged images of the vehicle.

1. *A - A/C Condenser Assy (R&R)*
2. *A - Cooling Radiator (R&R)*
3. *A - Frt Body Radiator Support (R&R)*
4. *A - Frt Bumper Cover (R&R)*
5. *A - Frt Bumper Grille (R&R)*
6. *A - Frt Bumper Impact Absorber (R&R)*
7. *A - Frt Bumper License Plate Bracket (R&R)*
8. *A - Frt Bumper Reinforcement Bar (R&R)*
9. *A - Frt Lwr Bumper Cover Grille (R&R)*
10. *A – Grille (R&R)*
11. *A - Grille Assembly (R&R)*
12. *A - Hood Latch (R&R)*
13. *A - Hood Panel (R&R)*
14. *A - L Fender Liner (R&R)*
15. *A - L Fender Panel (R&R)*
16. *A - L Frt Combination Lamp Assembly (R&R)*
17. *A – L Hood Hinge (R&R)*
18. *A - R Fender Liner (R&R)*
19. *U - R Fender Panel (R&R)*
20. *A - R Frt Combination Lamp Assembly (R&R)*
21. *A - R Hood Hinge (R&R)*

A - SME Agreement; D - SME Disagreement; U – SME Undecided on operation based on images
Operation Recommendation by MIDA: R&R – Remove and Replace; R&I – Remove and Install; R- Repair



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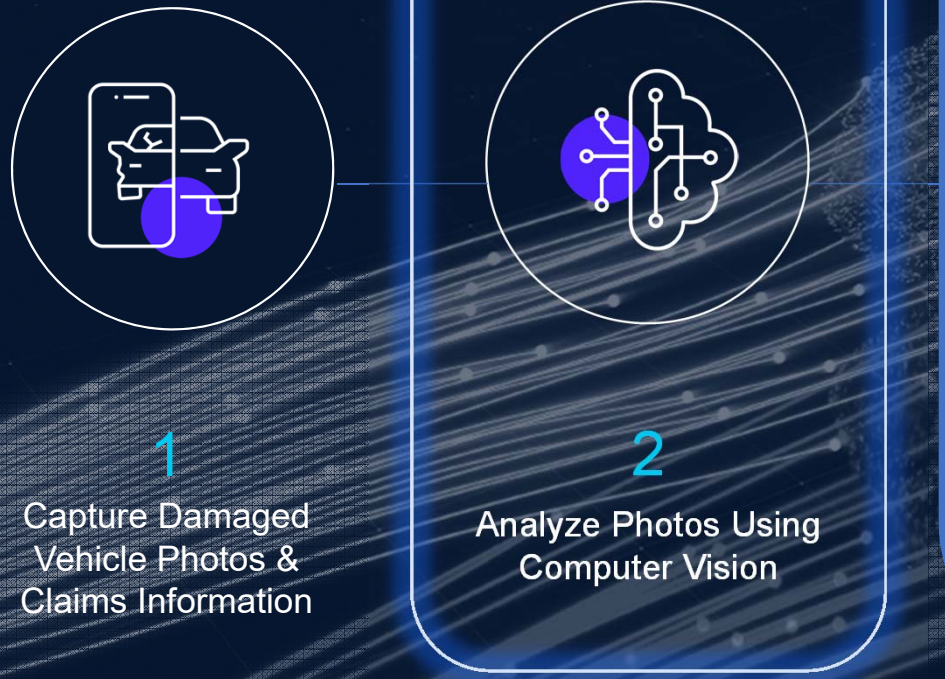
Mitchell Intelligent Estimating_An End to End Solution



- MIOP is your 1-STOP gateway for AI:
  - *Single point of integration – 1 standard*
  - *Optimal performance and accuracy*
  - *Business continuity plan*
- Offers total flexibility on optimal AI solution:
  - *Leverage your own internal AI assets*
  - *Partner with any AI provider*
  - *Maintain and protect your "secret sauce"*
- Trusted Partner:
  - *Advising on best overall fit solution*
  - *Ensure ongoing training and enhancements*

MIDA by mitchell · TRACTABLE · CLAIM GENIUS · Inspekt labs

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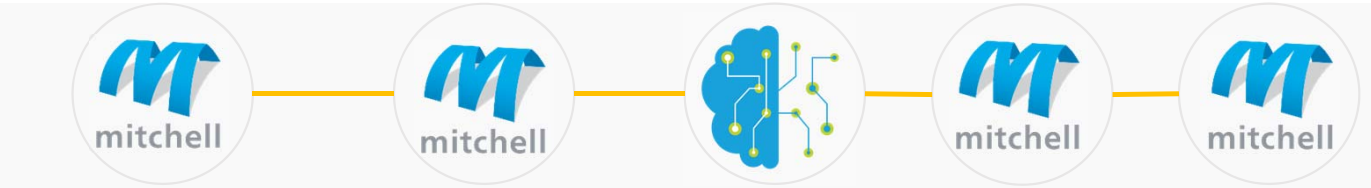
3

Convert Analysis Into Estimate Lines



Vehicle Identification

VIN/Vehicle Identification

5YFBURHE3JP810909

Vehicle Found

Mitchell Vehicle ID Found - 158921

- 2018
- Toyota
- Corolla
- XSE
- 4 Door Sedan
- 1.8L 4 Cyl Gas
- 7 Speed
- Auto Trans
- FWD

AI Part Code

Right Fender

Mitchell Part Code

Right Fender
****RFRCY***B**

Mitchell Entry Number

Right Fender
101005

Front Fender		
1	101005	R Fender Panel
2	AUTO	Frt Bumper Cover
3	AUTO	R Front Combination Lamp
4	AUTO	R Fender Outside
5	AUTO	R Add To Edge Fender

R&R Rear Bumper Cover		Select All
Rear Bumper Cover, w/Object Sensors	101299	Total Units 1.4
Rear Bumper Cover, w/o Object Sensors	101300	Total Units 1.4

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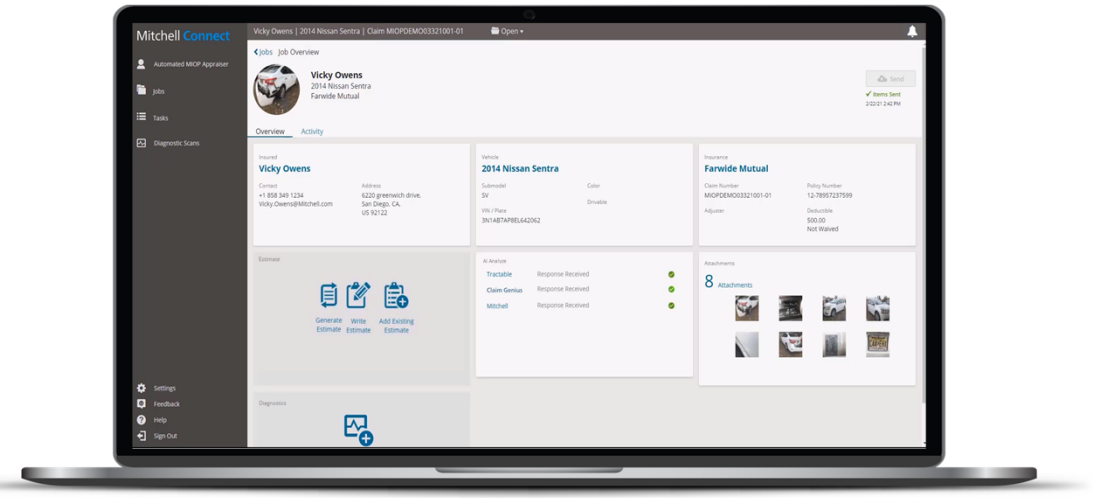
4

Surface Estimates in Mitchell Cloud Estimating

With estimates produced in a fraction of the time, **Mitchell Cloud Estimating** makes it easy to **surface estimates**, review recommendations and get repairs moving.

From OE statements to Integrated Repair Procedures, Mitchell Cloud Estimating provides the information needed to enable proper and safe repairs, on any device at any time.



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mitchell | genex | coventry

TRACTABLE

COLLISION INDUSTRY CONFERENCE

SEMA SHOW

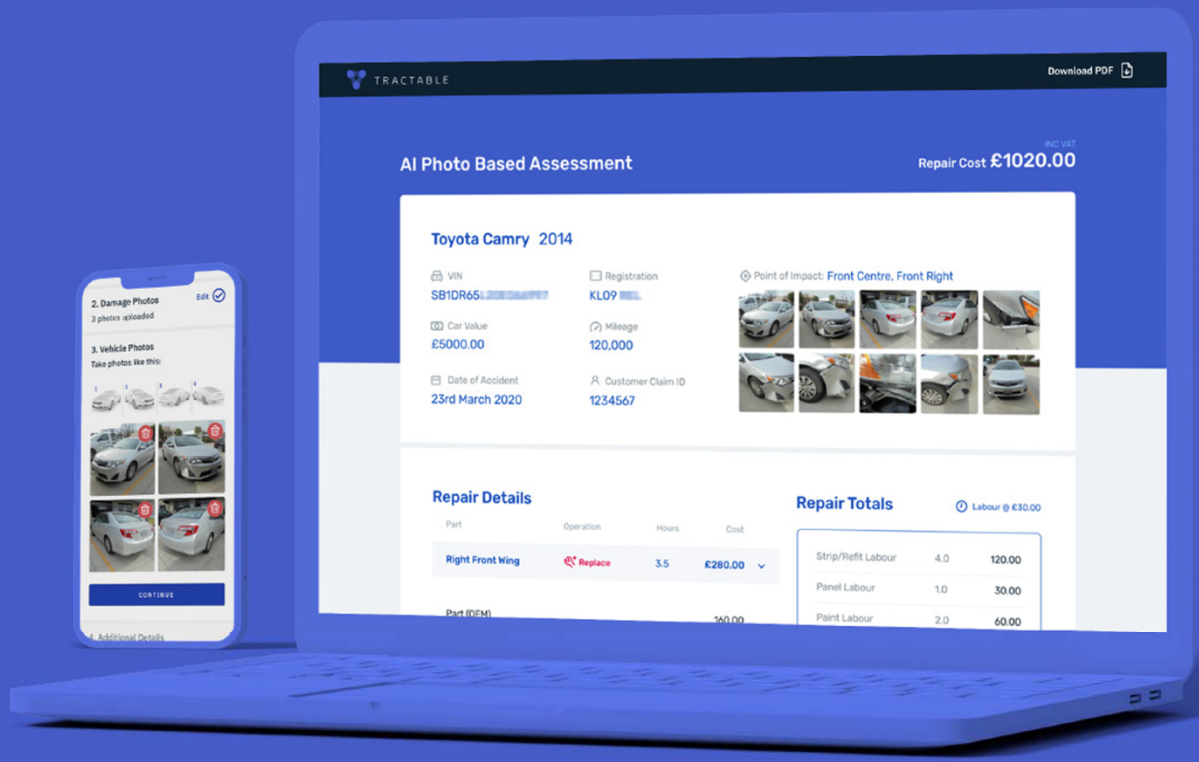
Artificial Intelligence:
The Reality…The Risks…The Limitations…The Future

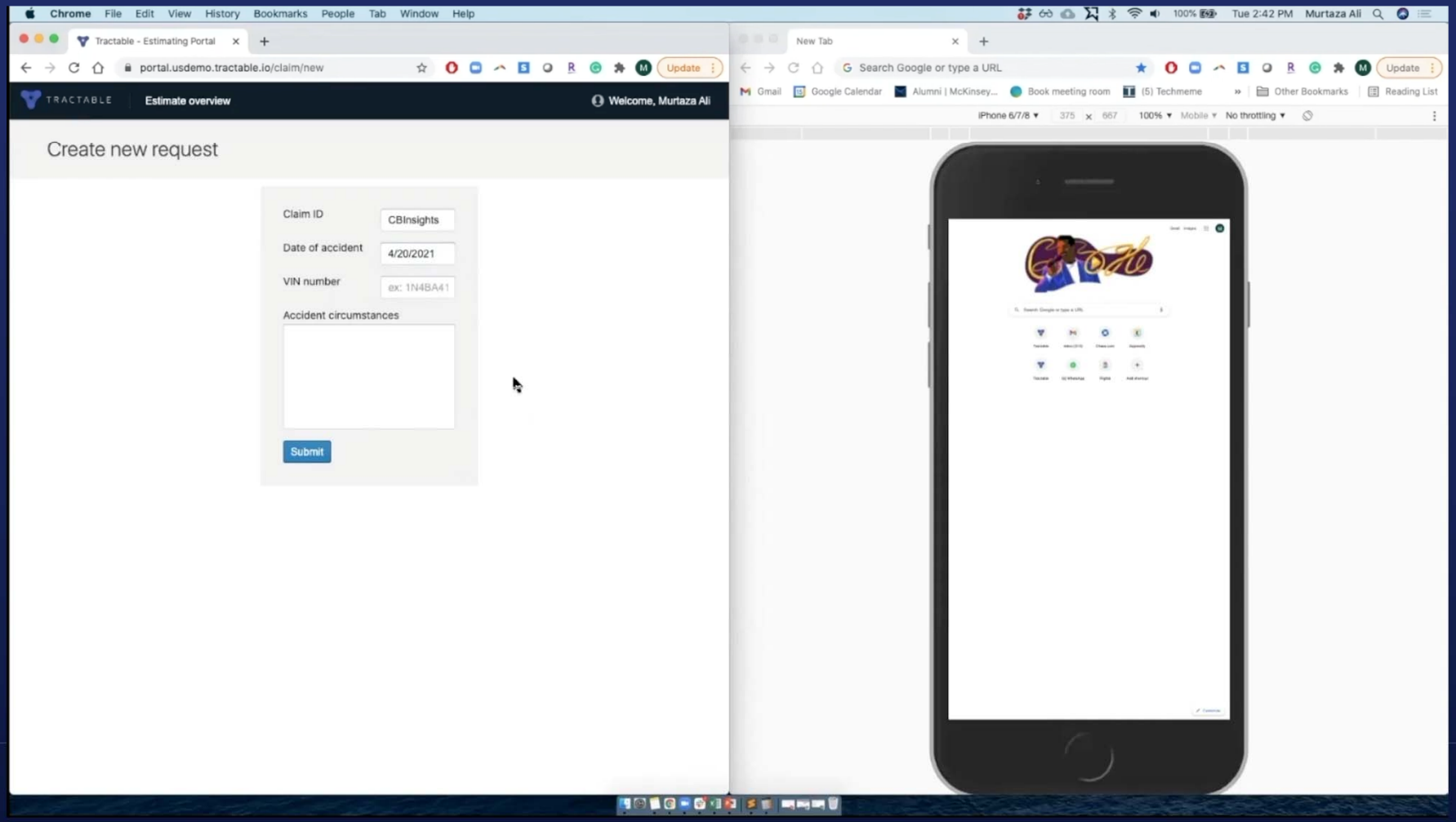
November 2021

AI Estimating

Generate rapid and accurate repair estimates at FNOL

- AI Estimating uses photos to assess damage at first notice of loss (FNOL), then applies artificial intelligence to swiftly and accurately calculate repair costs
- Everyone in the insurance cycle benefits: **claims teams, repair specialists, other third parties,** and of course **policyholders**, who have faster relief

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Tractable - Estimating Portal
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Estimate overview
Welcome, Murtaza Ali
Create new request
Claim ID
CBInsights
Date of accident
4/20/2021
VIN number
ex: 1N4BA41
Accident circumstances
Submit
New Tab
Search Google or type a URL
Gmail
Google Calendar
Alumni | McKinsey...
Book meeting room
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Other Bookmarks
Reading List
iPhone 6/7/8
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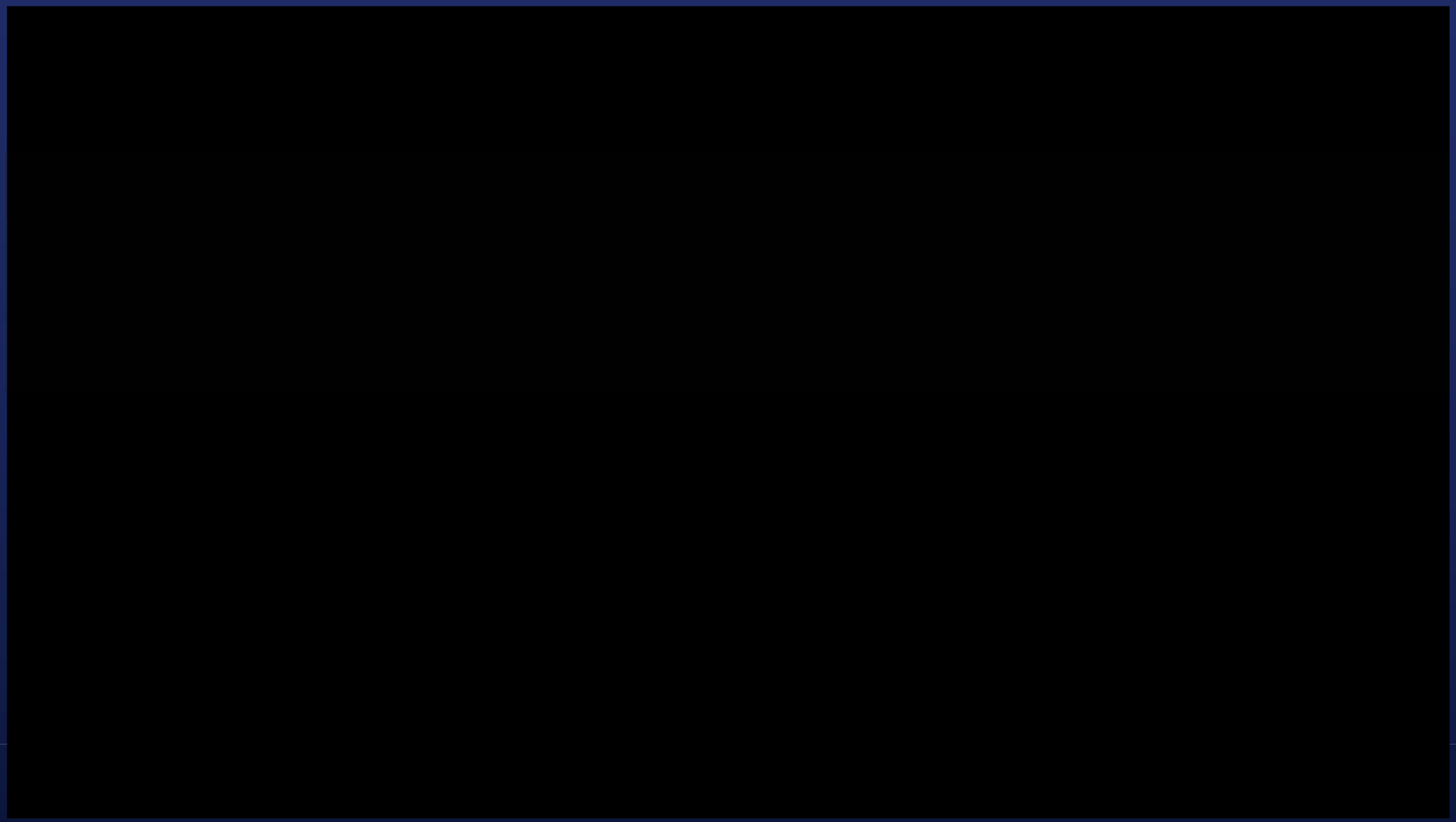
100%
Mobile
No throttling



Thank you

Jimmy Spears
Head of Automotive
james.spears@tractable.ai

SHURE
SM58

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