

# Total Loss Pro™

## Transform Salvage Vehicle Claims Processing with Total Loss Pro

The frequency of total loss claims continues to rise, now accounting for some 20 percent of collision and liability losses across the auto insurance industry. Yet, far too often, carriers' total loss operations lack cohesive integrated digital workflows, leading to excessive costs, customer dissatisfaction and poor visibility and oversight. Enter Total Loss Pro™ from Vemark, a leading provider of digital workflow integration and vehicle remarketing solutions. It's the one solution you need to transform total loss claims processing from a frustrating black hole to a well-oiled machine.

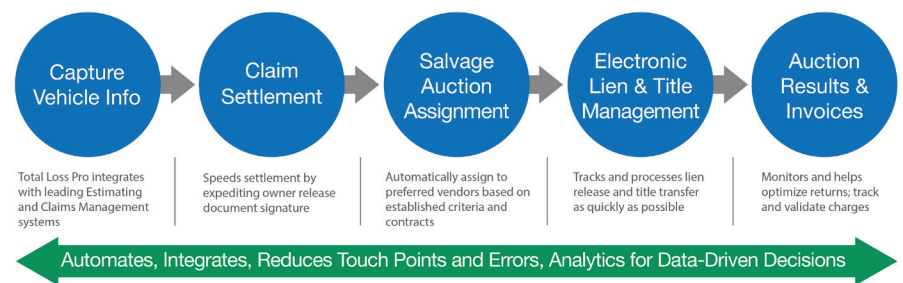
### KEY BENEFITS

- Far more efficient workflow with fewer manual touchpoints
- Significantly reduced overall LAE/improved combined ratio performance
- Higher net returns from salvage vehicle sales
- Improved policy holder experience and satisfaction
- Eliminate need for manual spreadsheet tracking
- Single source of data across the organization
- Faster settlement for Improved policy holder experience and satisfaction
- Higher employee morale from reduced frustration, fewer tedious processes
- Increased visibility and transparency and data-driven decision making
- Time-saving digital integration with vendors
- Rapid deployment and fast return on investment

### FULL WORKFLOW INTEGRATION

Auto claims that result in a total loss are more complex than vehicle repair claims. Not only is settlement more difficult, but then the insurance carrier still needs to dispose of salvage vehicles as efficiently as possible and derive maximum return while also managing such aspects as title transfer and other paperwork. Total Loss Pro is a cloud-based solution that improves all stages of this complex salvage vehicle workflow, from FNOL and claim settlement to auction assignment and title management through to real-time reporting and tracking.

### Total Loss Pro Streamlines All Stages in the Total Loss Workflow

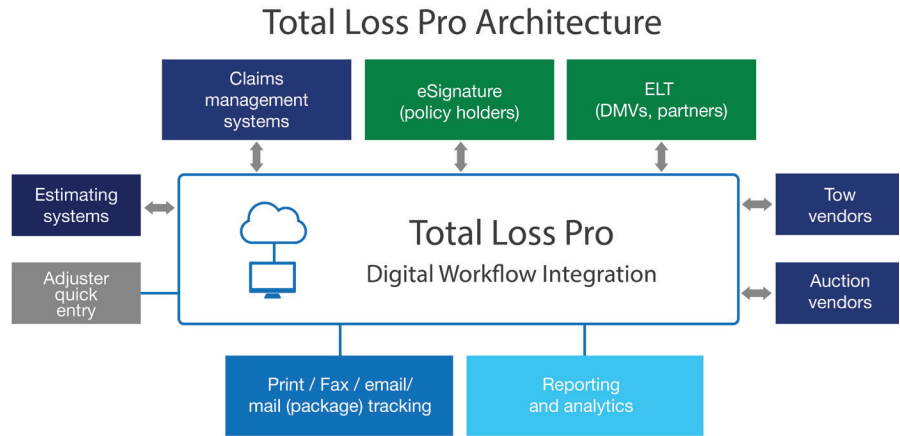


## KEY FEATURES

- End-to-end streamlined digital workflow integration for all total loss claims processes in a single SaaS solution
- Integration with top estimating, auction, and claims management systems
- Ability to track vehicles through the system based on workflow milestones
- Management of workflow steps through web and mobile interfaces, including an iPhone app
- Integrated eSignature technology for expedited settlements
- Electronic processing of lien payoffs and title transfers
- Customizable rules for determining which salvage pool or sales process to use on a vehicle by vehicle basis
- Comprehensive analytics for evaluating auction vendor performance and improving efficiency

## STREAMLINED WORKFLOWS

Total Loss Pro builds on Vemark's more than 20 years of experience in delivering connected solutions for damaged vehicle recovery. This means that by working with us you can take advantage of our knowledge and proven industry best practices on how to streamline, simplify and optimize total loss claims processing and vehicle value recovery via salvage auctions.



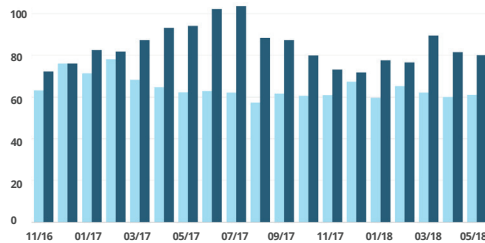
### Fast settlements

The first step in a total loss claim is to accurately capture the vehicle information and quickly determine its potential value. Total Loss Pro makes this simple by integrating with leading estimating, valuation, and claims management systems, so you're assured of having the latest and most accurate data available. From there, Total Loss Pro speeds settlements by expediting the owner's release through the use of e-signature technology. Fast, accurate processing and quick payment are critical factors in customer retention.

### Smart salvage disposition

Flexibly designed to accommodate a range of scenarios for rapid deployment and minimal disruption, Total Loss Pro makes it easy to confidently assign vehicles to the best performing auction vendors. Managers can easily create assignment rules based on such vehicle attributes as year, make/model and geographical location. Once configured, these rules automatically identify which salvage vendor or sales process should be used on a vehicle by vehicle basis in alignment with vendor contracts. In contrast to ad-hoc or manual processes, Total Loss Pro makes it easy to objectively measure and compare cycle time and returns and to make data-driven decisions. Smarter allocation of vehicles to the best-performing pools alone can often justify the business decision to adopt Total Loss Pro.

### Average of Total Cycle Time (Loss to Sale)



Push-button reports and analytics enable data-driven decision making.

## BY THE NUMBERS

A large national insurance provider recently implemented Total Loss Pro to consolidate its silos of data into a single system, automate its total loss claims workflow, and to dispose of salvage vehicles using the best methods possible. The results speak for themselves:

- **40%** fewer touchpoints resulting in savings of **1,000** employee hours per month
- Reduction in cycle times by an average of **21** days per vehicle
- **4.5%** increase in vehicle gross return
- Decreased customer turnover

## Electronic lien, title management

Total Loss Pro streamlines and automates the many tedious and time consuming processes involved with paying off lienholders and transferring titles. Where available, Total Loss Pro integrates with lienholders, departments of motor vehicles, or third-party ELT vendors to dramatically cut cycle time from acquisition through to vehicle sale. The system also includes support for NMVTS and NICB reporting, ensuring carriers stay in compliance with state reporting requirements.

## Transparency and accountability – in real time

Total Loss Pro makes adjusters and back office staff more efficient and effective with a dashboard that provides comprehensive at-a-glance status updates so they can focus on what action is required next, rather than cycling through files repeatedly. Additionally, with full vendor integration and real-time data updates, it's easy to spot anomalies that are outside acceptable thresholds. Now, for the first time, you have the data transparency you need to work in harmony across your entire total loss claims workflow (including auction vendors, legacy systems and claims management systems). Even better, once your workflow is streamlined, you can leverage Vemark's deep industry expertise to drive further improvement.

## Solid foundation

As a SaaS solution, Total Loss Pro offers modern web and mobile user interfaces along with a rock-solid infrastructure offering high-availability, state-of-the-art security and global scalability. The platform supports open standards and Vemark is a member of CEICA. At Vemark, we respect our clients' ownership of their data, will never charge you more to get your data out or into another system.



The adjuster dashboard improves efficiency by allowing adjusters to focus attention on the most urgent actions. Vehicles automatically change bins as their status evolves.



## RELATED PRODUCTS

### Asset Remarketing Pro

Industries including car rental, fleet/lease, finance/repo, third-party administrators, and towing/impound have vehicle remarketing needs similar to insurance carriers – they all need to make their asset management and sale workflows more efficient and transparent to improve cycle time and returns. The same great technology underpinning Total Loss Pro also powers Vemark's Asset Remarketing Pro solution for these industries to streamline and automate the workflow for do not repair (DNR), damaged, and used vehicles and equipment.

### SalvageNow Auction Market

The Vemark SalvageNow auction market offers a high quality buyer base and independent competitive alternative to other leading auto auction markets. Our expert team can help you market your used, damaged, and salvage vehicles for maximum returns. SalvageNow can also be integrated with Total Loss Pro and Asset Remarketing Pro for even greater cycle time reductions, improved visibility and control, and fewer management headaches.

## ABOUT VEMARK

Vemark delivers intelligent management solutions for total loss claims, vehicle remarketing, and salvage auction applications that accelerate business growth and continuous improvement for its clients. Vemark's suite of Software-as-a-Service/cloud solutions aid in digital transformation, workflow simplification, system integration, and inventory management in order to improve insurance claims LAE and severity, reduce cycle times, improve vehicle returns, reduce technology management headaches, and improve the experience of its clients' customers. Founded in 1998, Vemark is led by a management team with extensive experience working in the automobile recycling and remarketing industry for nearly 60 years. For more information, visit [www.vemark.com](http://www.vemark.com).



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