Lesson 3 Configuring ClaimCenter Financials – Transaction Approvals

ClaimCenter provides highly configurable transaction approval and approval routing rulesets that can enforce an insurer's approval policies.

3.1 Extending authority limits

Exercise

Answer the questions below.

Exercise 1a: Extending authority limits

1. **Succeed Insurance has determined that the limits in the Claims Supervisor authority limit profile do not match their approval policies. Claims Supervisors should be able to approve total claim cost payments up to $50,000, but only $15,000 for other types of payment.**

2. **What is the best way to implement this requirement?**

3. **Betty Baker (bbaker) is a Senior Auto Adjuster – the only one in the company. She should be able to approve reserves and payments on personal and commercial auto policies up to $25,000, but no other reserves and payments.**

4. **What are two ways to implement this requirement?**

Prerequisites

This lesson assumes that you have successfully completed the **ClaimCenter Configuration Kickstart** course.

For this exercise, you will use **ClaimCenter** and a supported web browser.

ClaimCenter Server should be running when you start the exercise.

Exercise 1b: Extending authority limits

1. **Log in to ClaimCenter as admin/gw.**

2. **Edit the ClaimsSupervisor authority limit profile so that Claims Supervisors can approve claim cost payments up to $50,000, but only $15,000 for other costs.**

3. **Create a custom authority limit profile for Betty Baker so that she can approve reserves and payments up to $25,000 on personal and commercial auto policies but cannot approve any other reserves or payments.**

Test procedure

1. **Log on to ClaimCenter as bbaker/gw (Betty Baker).**
   a) Navigate to the Brittany Turner claim (235-53-373871).
   b) Verify that the claim and its exposures are at Ability to pay.
   c) On the third exposure (3rd Party Bodily Injury), create a reserve in the amount of $24,000.
   d) The cost type is Claim Cost and the cost category is Medical.
   e) What is the status of the reserve?

   f) Try to write a check based on the reserve you created, to Kathy Hammet, the injured party. What happens?

   g) On the first exposure, attempt to create a reserve in the amount of $30,000.
   h) The cost type is Claim Cost and the cost category is Auto Body.
   i) What happens?

   j) Log out of ClaimCenter.
2. **Log in to ClaimCenter as ssmith/gw.**
   a) Note that you have a Review and approve new payment activity on the Brittany Turner claim. Open and approve it. What happens?

   b) On the second exposure, create a new reserve with cost type Claim Cost and cost category Auto Body, in the amount of $50,001. What happens?

Stop

3.2 Approval for reserves when fault rating is unknown

In some cases, the fault rating is undetermined at the time of claim creation. The Fault Rating field is set to “Fault unknown” and the claim is adjusted as usual. Eventually a fault rating is determined, and the field is updated.

Succeed Insurance’s business policies let adjusters create reserves on claims where the fault is unknown, but the reserve requires approval by the supervisor of the claim’s assigned group.

Specifically:

- Any reserve transaction on a claim with an unknown fault rating requires approval by the claim’s assigned group supervisor.
- If approved by the supervisor of the group to which this claim was assigned, the claim does not require further approval.
- To summarize, allows supervisors to approve the transaction without requiring further approval.
- The reason to be given for the approval should be: "Reserve on claim with unknown fault rating."

Prerequisites

For this exercise, you will use **ClaimCenter** and a supported web browser.

ClaimCenter Server should be running when you start the exercise.

Exercise

Exercise 2: Approval for reserves when fault rating is unknown

1. **Create a display key to display the message.**

2. **Create the rule or rules needed to enforce the policy.**

Test procedure

1. **Reload changed classes.**

2. **Log on to ClaimCenter as bbaker/gw and create a new claim for Ray Newton using the Quick Claim Auto wizard. Set the Fault Rating field explicitly to Fault unknown.**

   a) Be sure to assign the claim to **Betty Baker (Auto 1 – Team A)**.

3. **Create an exposure using the Comprehensive Coverage on Ray's Toyota Corolla.**

4. **Create a reserve on the claim. Verify that the reserve transaction is set to Pending approval with a reason of Reserve on claim with unknown fault rating. Verify that the approval activity has been routed to the supervisor of the group the claim is assigned to (Sue Smith).**

Stop

3.3 Require regional supervisor approval

Exercise

Succeed Insurance has a policy of being especially careful that payments are correct when a fatality is involved in a claim. For claims where there has been a fatality, all payments must be reviewed and approved by the Regional Supervisor (the supervisor of the Group Supervisor). The reason to be given for the approval is "Fatality - Verify correctness of payment".

Prerequisites

For this exercise, you will use **ClaimCenter** and a supported web browser.

ClaimCenter Server should be running when you start the exercise.

Exercise 3: Require regional supervisor approval

1. **Create a display key to display the message.**

2. **Create the rule or rules needed to enforce the policy.**

Test procedure

1. **Reload changed classes.**

2. **Log in to ClaimCenter as aapplegate/gw.**

3. **Create a worker's compensation claim. Make up the details *except*:**
    a) For the injured worker, create a new person.
    b) Give the injured worker a full primary address and a social security number.
    c) On the **Add claim information** step, give an injury description; and for **Injury/Illness Result In Death?** select **Yes**.
    d) Assign the claim to yourself (**aapplegate**).
4. **Navigate to the claim. There should be an Indemnity present.**
5. **Create a reserve of $20,000 for the indemnity, cost type Claim Cost, cost category Death Benefits. (If necessary, log in as other users to approve the reserve, then log back in as Andy Applegate.)**
6. **Attempt to create a check for $10,000 against the Indemnity, to the claimant.**
    a) The payment type should be **Partial**.
    b) The category should be **Other**.
7. **In the sidebar, select Workplan.**
    a) Verify that there is a **Review and approve new payment** activity assigned to Super Visor.
8. **Log in as svisor/gw.**
    a) Approve the check.
    b) Verify that the status of the check is now **Awaiting submission**.

Stop

3.4 Solutions

1. **Succeed Insurance has determined that the limits in the Claims Supervisor authority limit profile do not match their approval policies. Claims Supervisors should be able to approve total claim cost payments up to $50,000, but only $15,000 for other types of payment.**
2. **What is the best way to implement this requirement?**

    Edit the authority limit of Claims Supervisors so that their maximum approval for payments is $15,000.

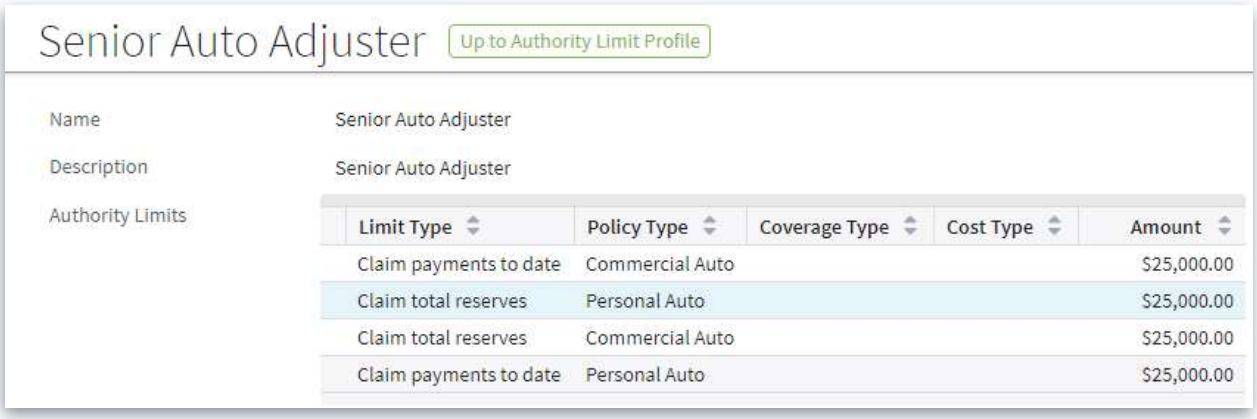
    Then add a line that allows them to approve claim cost payments up to $50,000.

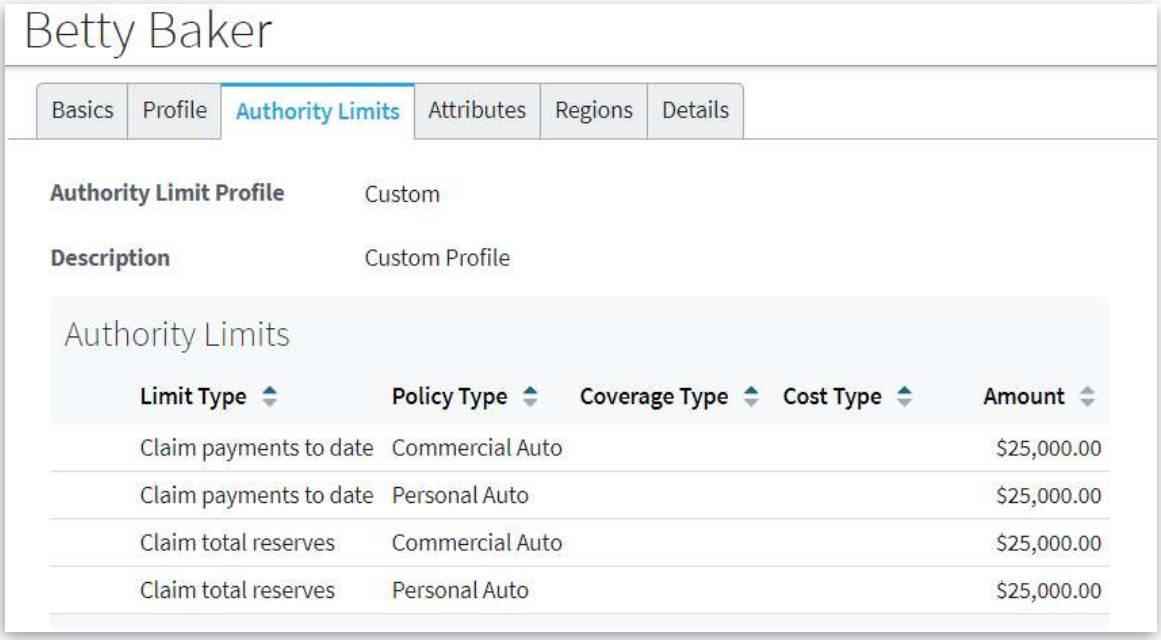
3. **Betty Baker (bbaker) is a Senior Auto Adjuster – the only one in the company. She should be able to approve reserves and payments on personal and commercial auto policies up to $25,000, but no other reserves and payments at all.**

4. **What are two ways to implement this requirement.**

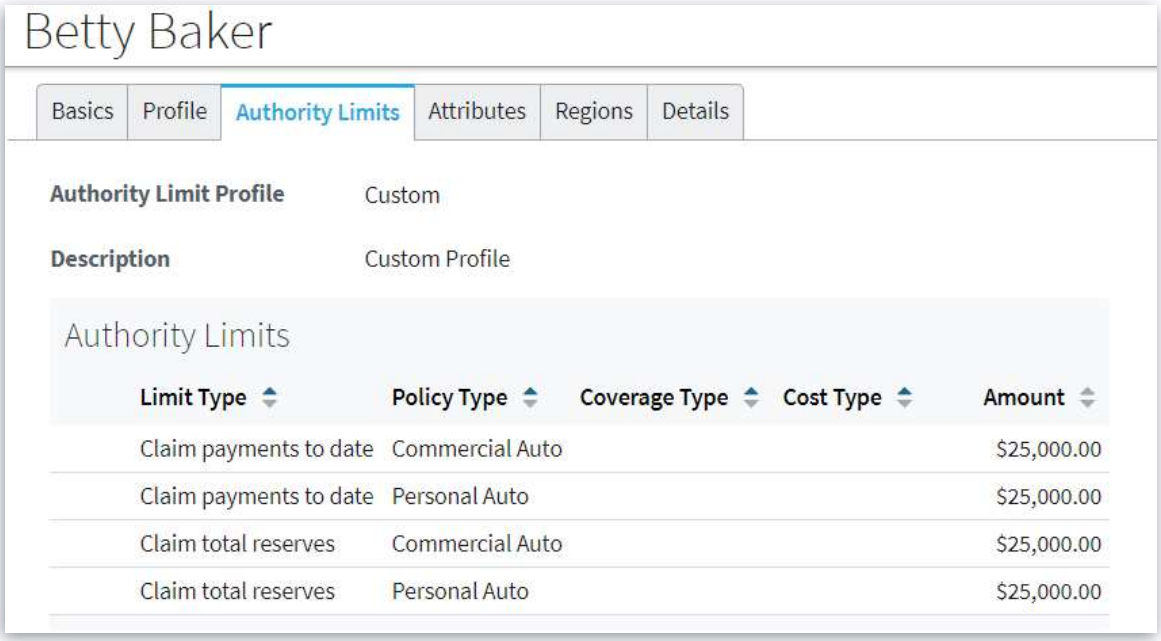
   a) *Create a Senior Auto Adjuster profile and set its limits accordingly.*

   b) *Give Betty Baker a custom profile and set its limits accordingly.*





Solution 1: Extending authority limits



Test procedure

1. **Log on to ClaimCenter as bbaker/gw (Betty Baker).**
   a) Navigate to the Brittany Turner claim (235-53-373871).
   b) Verify that the claim and its exposures are at **Ability to pay**.
   c) On the third exposure (**3rd Party Bodily Injury**), create a reserve in the amount of $24,000.
      – The cost type is **Claim Cost,** and the cost category is **Medical**.

d) What is the status of the reserve?

Submitting

e) Try to write a check based on the reserve you created, to Kathy Hammet, the injured party. What happens?

The check is Awaiting submission.

f) On the first exposure, attempt to create a reserve in the amount of $30,000.

– The cost type is **Claim Cost,** and the cost category is **Auto Body**.

What happens?

The reserve is Pending approval.

g) Log out of ClaimCenter.

2. Log in to ClaimCenter as ssmith/gw.

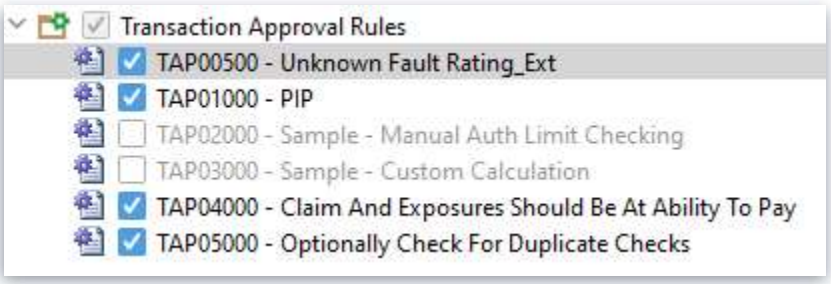
a) Note that you have a **Review and approve** new **payment** activity on the Brittany Turner claim. Open and approve it. What happens?

The approval is reassigned to Sue's supervisor, Mike Maples, because Sue does not have authority to approve it.

b) On the second exposure, create a new reserve with cost type **Claim Cost** and cost category **Auto Body**, in the amount of $50,001. What happens?

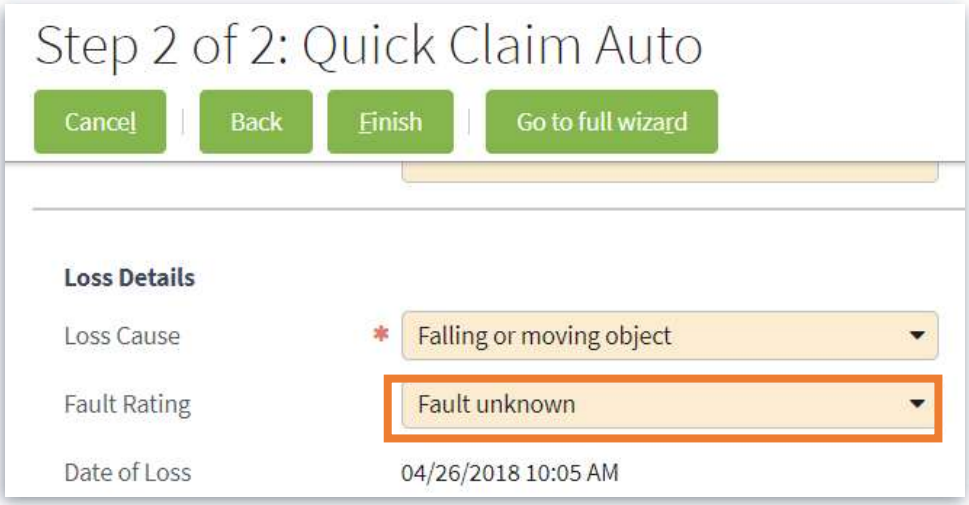
The reserve is Pending approval.

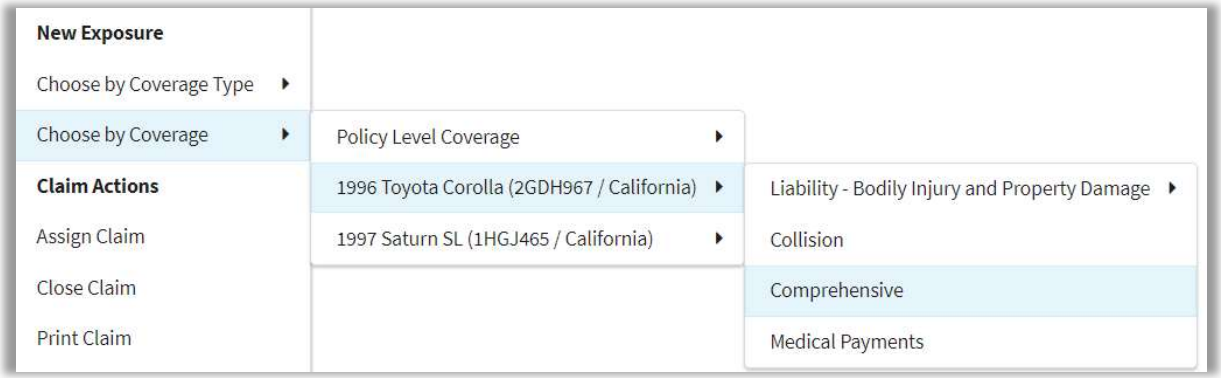
Solution 2: Approval for reserves when fault rating is unknown

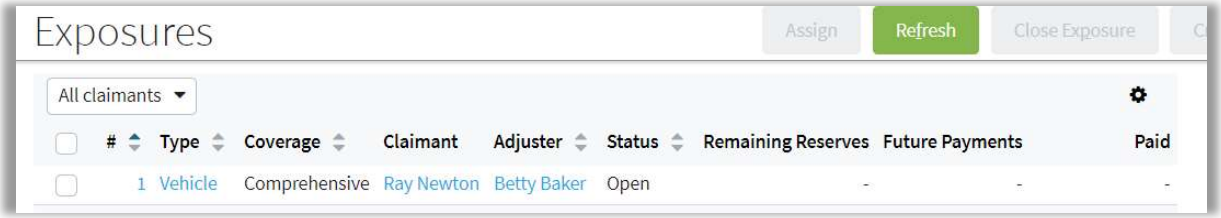


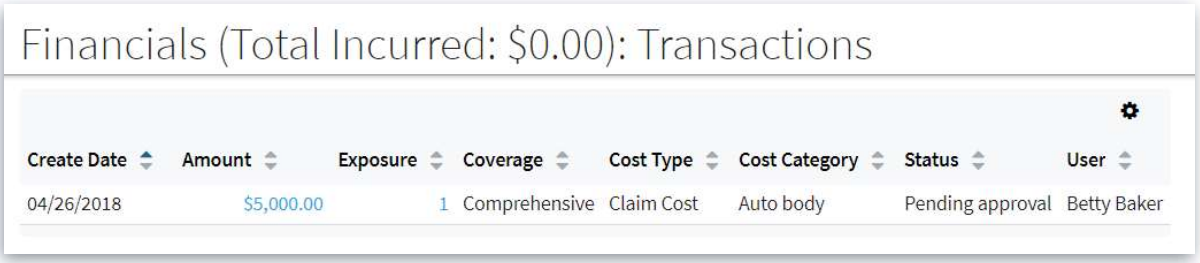
```
1   USES:
2   uses gw.api.locale.DisplayKey
3   uses typekey.*
4   uses typekey.TransactionSet
5
6   CONDITION (transactionSet  :  entity.TransactionSet):
10  return (
11      transactionSet.Subtype == TransactionSet.TC_RESERVESET and
12      transactionSet.Claim.FaultRating == FaultRating.TC_0 and
13      transactionSet.LastApprovingUser !=
14          transactionSet.Claim.AssignedGroup.Supervisor
15      )
16
17  ACTION (transactionSet  :  entity.TransactionSet, actions : gw.rules.Action):
22
23  transactionSet.requireApproval(DisplayKey.get(
24      "Ext_Rules.TransactionApproval.UnknownFaultRating"))
25
26  END
```

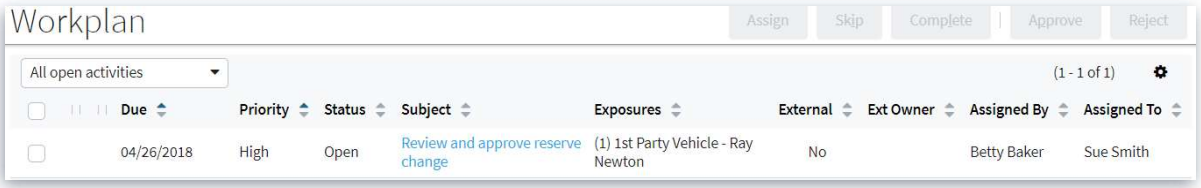
Test procedure







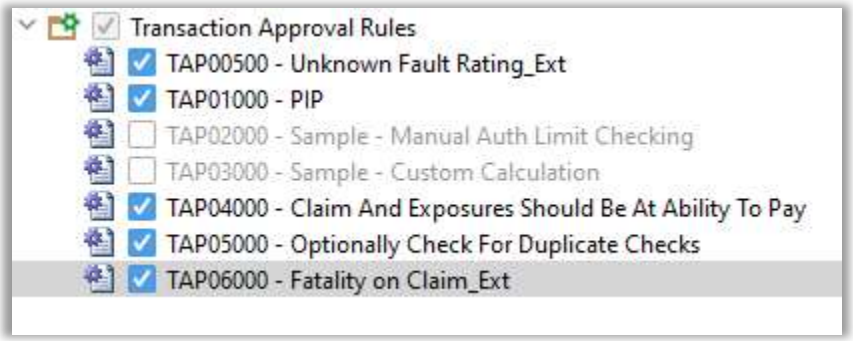




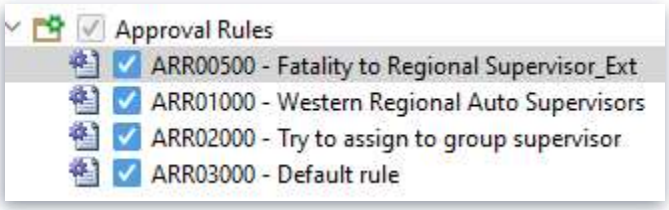
Solution 3: Require regional supervisor approval

TAP

```
Ext_Rules.TransactionApproval.Fatality = Fatality - verify correctness of payment.
```

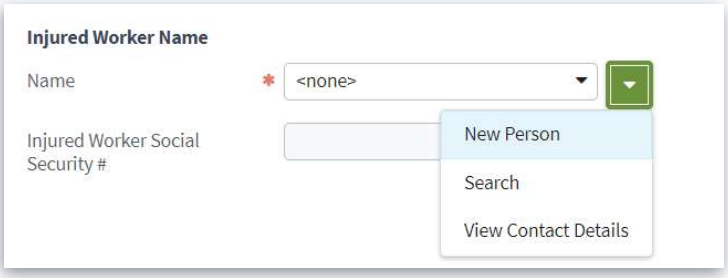


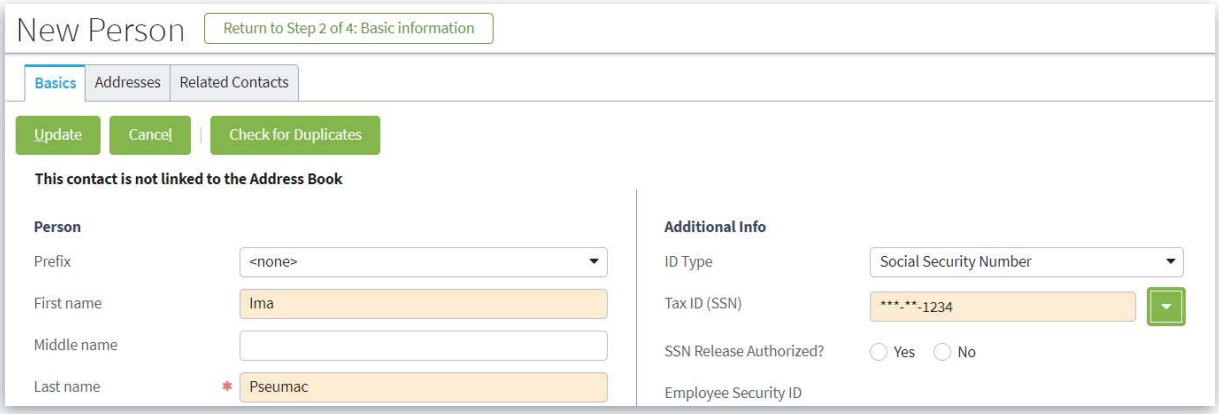

```
USES:

uses gw.api.locale.DisplayKey
uses util.RuleGroups

CONDITION (transactionSet : entity.TransactionSet):

return transactionSet.Claim.FatalityClaimIndicator.IsOn and
    transactionSet.LastApprovingUser != (RuleGroups.instance.getHeadquartersSupervisor())
    and transactionSet typeis CheckSet

ACTION (transactionSet : entity.TransactionSet, actions : gw.rules.Action):

if (transactionSet.requireApproval(DisplayKey.get("Ext_Rules.TransactionApproval.Fatality"))) {
  actions.exit()
}
END
```

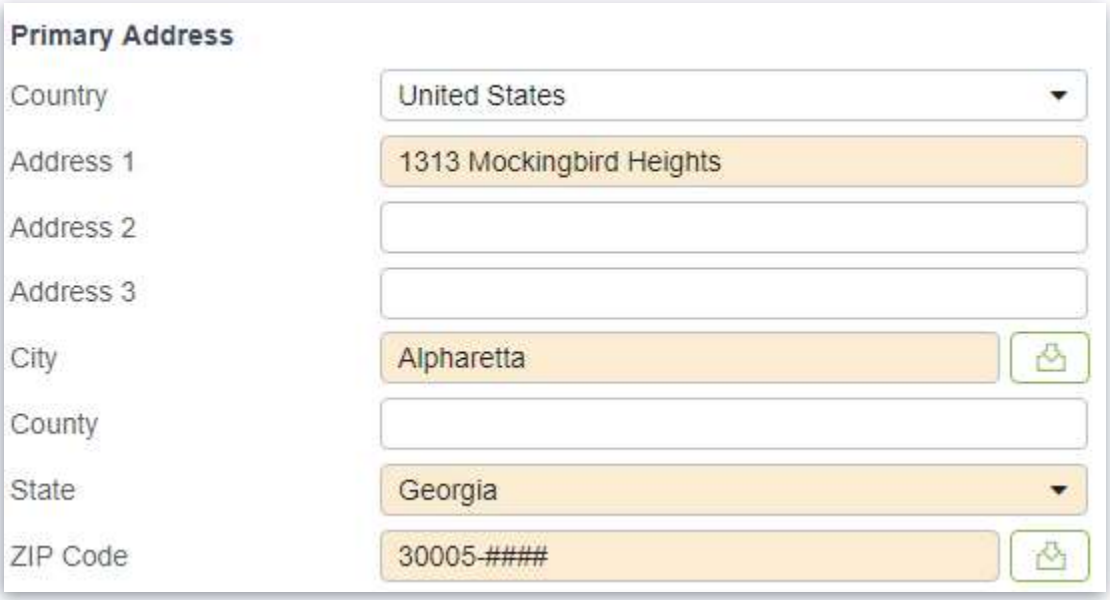


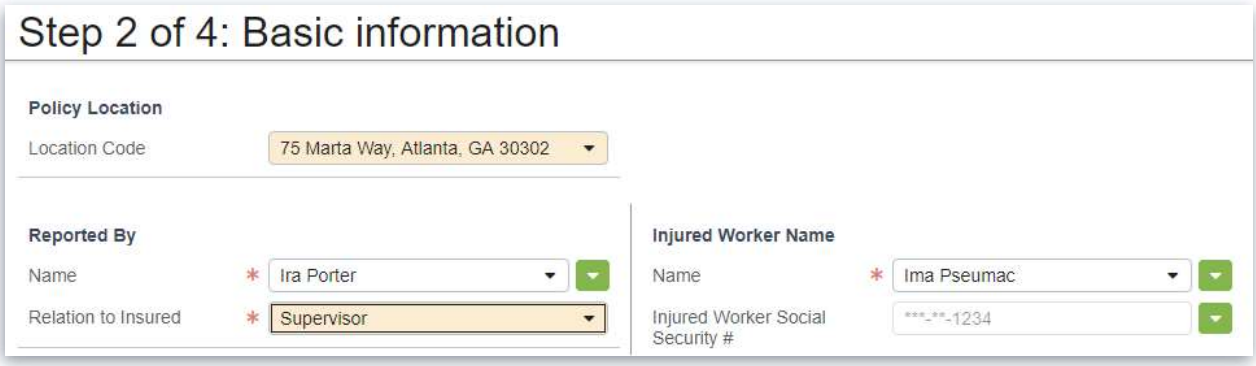
```
1   USES:
2
3   uses util.RuleGroups
4
5   CONDITION (transactionSet : entity.TransactionSet):
9
10  return transactionSet typeis CheckSet and
11      transactionSet.Claim.Activities.toList().hasMatch(\act ->
12        act.TransactionSet == transactionSet and act.Approved != true)
13
14  ACTION (transactionSet : entity.TransactionSet, actions : gw.rules.Action):
19
20  if (transactionSet.Claim.FatalityClaimIndicator.isIsOn()) {
21    transactionSet.setApprovingUser((RuleGroups.instance.getHeadquartersSupervisor()),
22        RuleGroups.instance.getHeadquarters())
23    actions.exit()
24  }
25  END
```

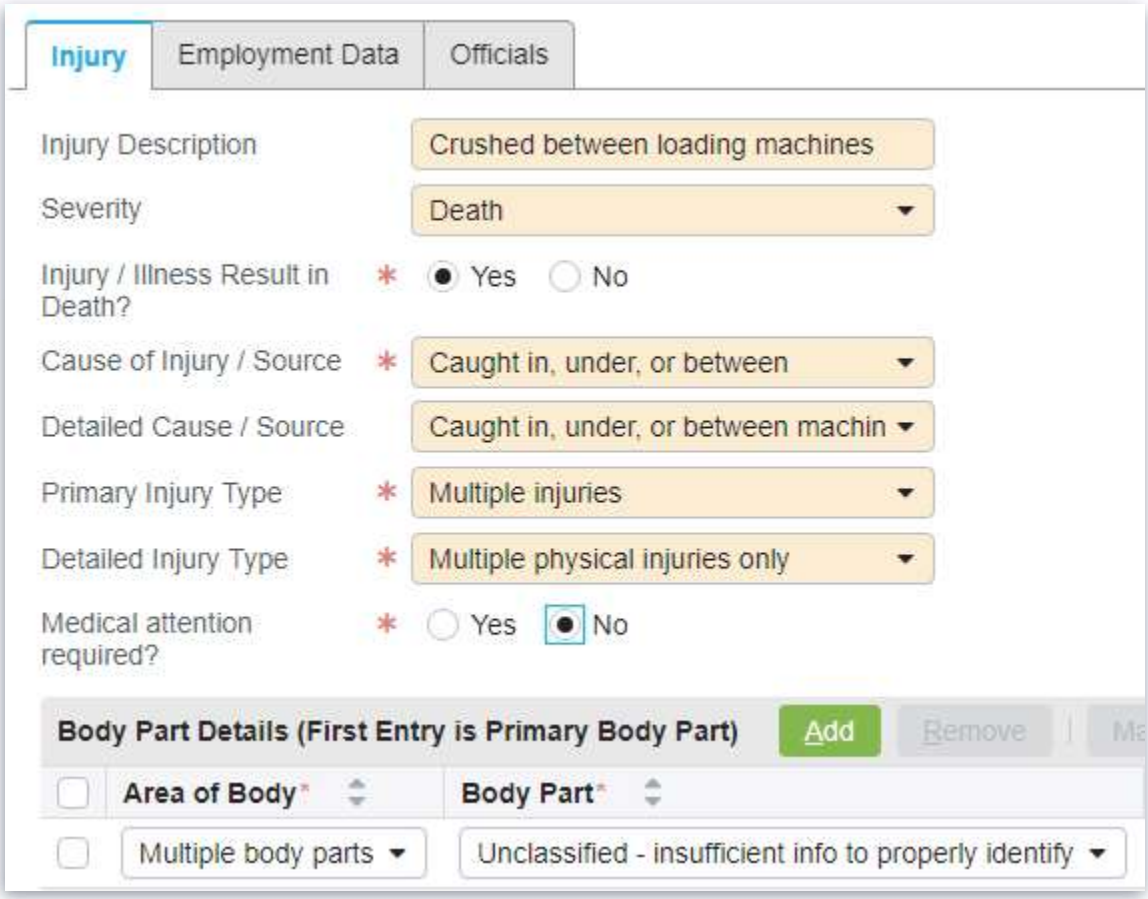
Test procedure



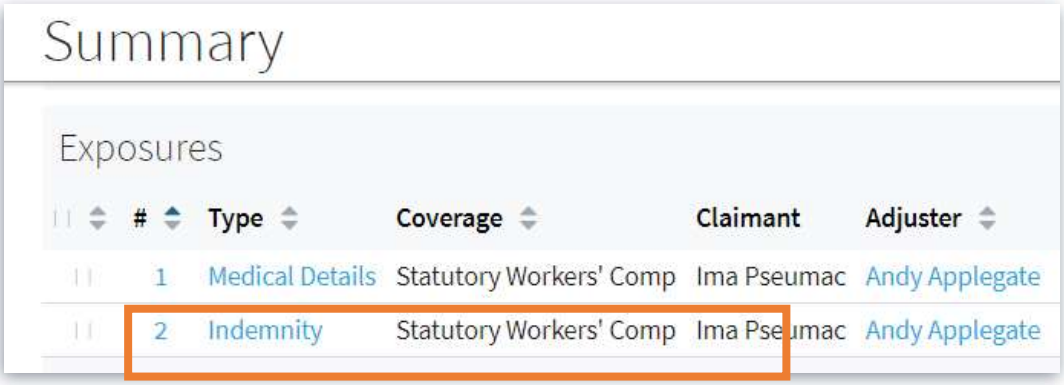

New Person
Return to Step 2 of 4: Basic information
Basics
Addresses
Related Contacts
Update
Cancel
Check for Duplicates
This contact is not linked to the Address Book
Person
Prefix
<none>
First name
Ima
Middle name
Last name
Pseumac
Additional Info
ID Type
Social Security Number
Tax ID (SSN)
***-**-1234
SSN Release Authorized?
Yes
No
Employee Security ID

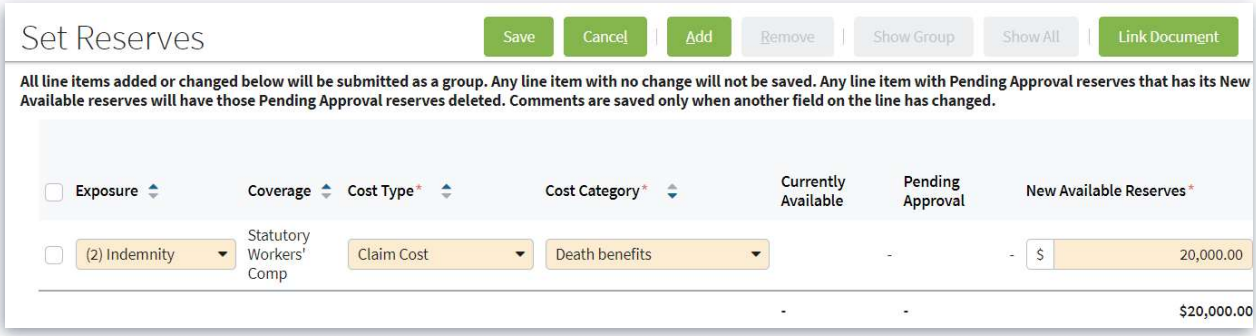

Primary Address
Country
United States
Address 1
1313 Mockingbird Heights
Address 2
Address 3
City
Alpharetta
County
State
Georgia
ZIP Code
30005-####

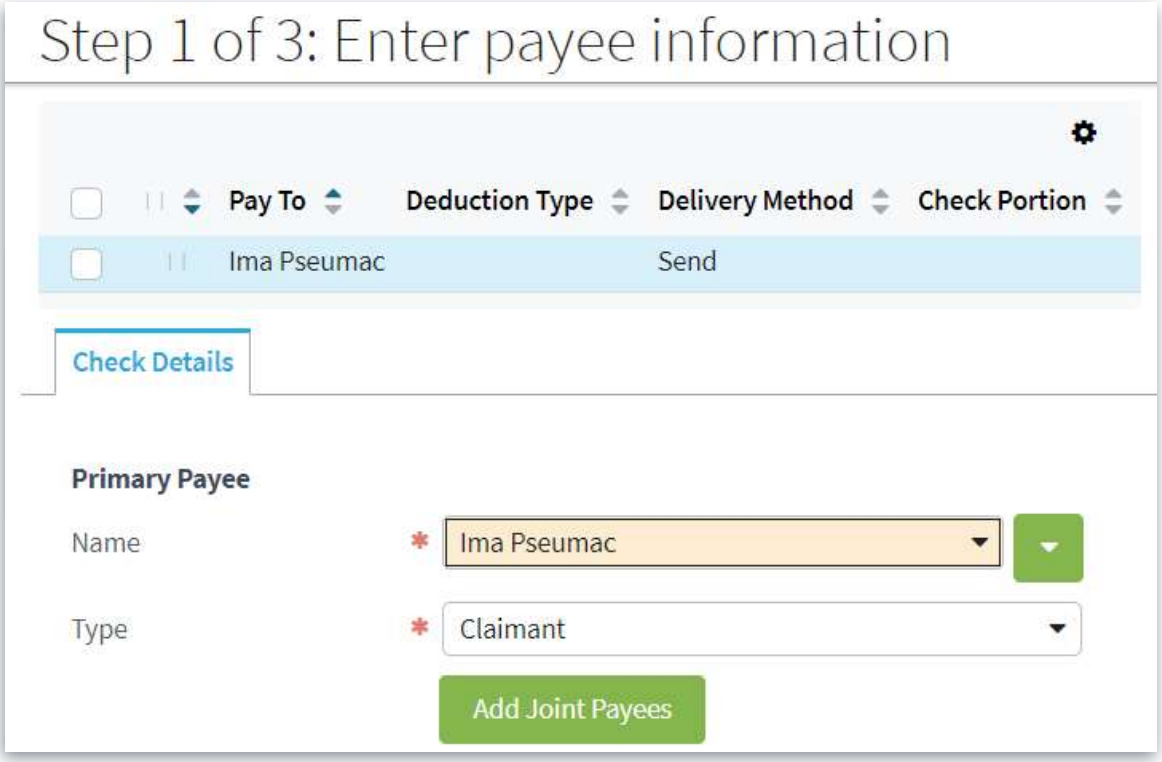

Step 2 of 4: Basic information
Policy Location
Location Code
75 Marta Way, Atlanta, GA 30302
Reported By
Name
Ira Porter
Relation to Insured
Supervisor
Injured Worker Name
Name
Ima Pseumac
Injured Worker Social Security #
***-**-1234

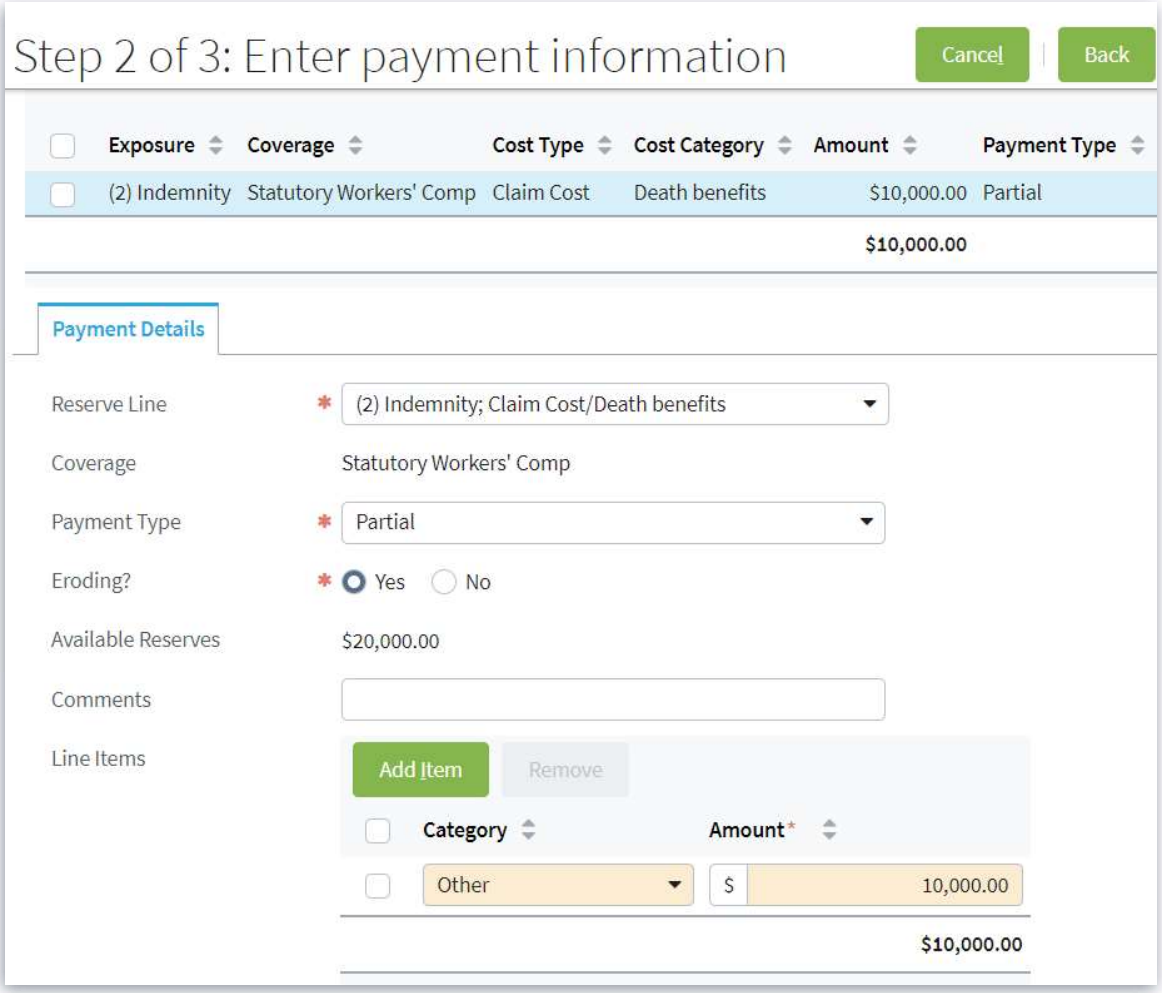

Injury
Employment Data
Officials
Injury Description
Crushed between loading machines
Severity
Death
Injury / Illness Result in Death?
Yes
No
Cause of Injury / Source
Caught in, under, or between
Detailed Cause / Source
Caught in, under, or between machin
Primary Injury Type
Multiple injuries
Detailed Injury Type
Multiple physical injuries only
Medical attention required?
Yes
No
Body Part Details (First Entry is Primary Body Part)
Add
Remove
Area of Body
Body Part
Multiple body parts
Unclassified - insufficient info to properly identify

Step 4 of 4: Save and Assign Claim
Assignment
Assign claim and all exposures to:
Andy Applegate (Auto1 - TeamA)

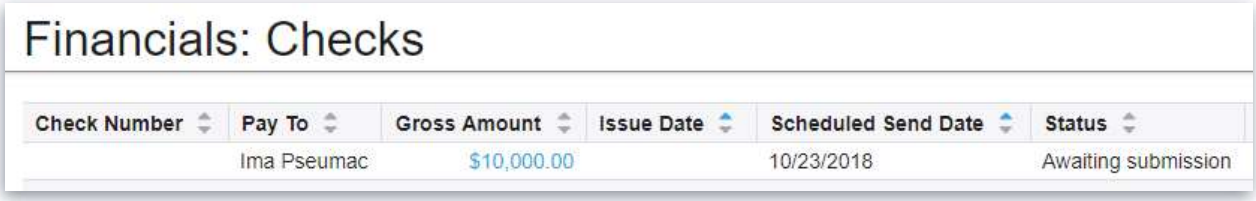

Summary
Exposures
Type Coverage Claimant Adjuster
1 Medical Details Statutory Workers' Comp Ima Pseumac Andy Applegate
2 Indemnity Statutory Workers' Comp Ima Pseumac Andy Applegate


Set Reserves
Save
Cancel
Add
Remove
Show Group
Show All
Link Document
All line items added or changed below will be submitted as a group. Any line item with no change will not be saved. Any line item with Pending Approval reserves that has its New Available reserves will have those Pending Approval reserves deleted. Comments are saved only when another field on the line has changed.
Exposure
Coverage
Cost Type*
Cost Category*
Currently Available
Pending Approval
New Available Reserves*
(2) Indemnity
Statutory Workers' Comp
Claim Cost
Death benefits
$ 20,000.00
$20,000.00


Step 1 of 3: Enter payee information
Pay To
Deduction Type
Delivery Method
Check Portion
Ima Pseumac
Send
Check Details
Primary Payee
Name
Ima Pseumac
Type
Claimant
Add Joint Payees


Step 2 of 3: Enter payment information
Cancel
Back
Exposure
Coverage
Cost Type
Cost Category
Amount
Payment Type
(2) Indemnity
Statutory Workers' Comp
Claim Cost
Death benefits
$10,000.00
Partial
$10,000.00
Payment Details
Reserve Line
(2) Indemnity; Claim Cost/Death benefits
Coverage
Statutory Workers' Comp
Payment Type
Partial
Eroding?
Yes
No
Available Reserves
$20,000.00
Comments
Line Items
Add Item
Remove
Category
Amount*
Other
$
10,000.00
$10,000.00

Workplan
All open activities
Due
Priority
Status
Subject
Exposures
External
Ext Owner
Assigned By
Assigned To
10/23/2018
Urgent
Open
Review and approve new payment
(2) Indemnity
No
Andy Applegate
Super Visor


Financials: Checks
Check Number
Pay To
Gross Amount
Issue Date
Scheduled Send Date
Status
Ima Pseumac
$10,000.00
10/23/2018
Awaiting submission