

Lesson 6 Writing Claim and Exposure Validation Rules

Claim and Exposure validation rules help ensure that work goes forward, not backward.

6.1 Validation for claim fields

Succeed Insurance has two requirements related to the New Loss level of validation, related to Auto claims.

1. If the loss cause is either "Theft Audio or other parts" or "Theft of entire vehicle", there must be at least one police report listed. (Metro Reports are listed in the Metropolitan Reports list on the Loss Details page.)
2. If the Fault Rating is "no fault" and the loss location's state is California (CA) or Arizona (AZ), warn the user that the given state is not a "no fault" state, but allow the claim to be saved. (This can be expanded to other "no fault" states after the rule have been tested.)

In addition, for a claim to be valid for referral to the Insurance Services Office (ISO), the loss location must have a postal code.

Prerequisites

This lesson also assumes that you have successfully completed Lesson 2, Writing Gosu rules.

When you start this exercise, Studio should be running, and ClaimCenter should be running in debug mode.

The default URL for ClaimCenter is <http://localhost:8080/cc/ClaimCenter.do>.



Exercise

Exercise 1: Validation for claim fields

1. **Create display keys.**
 - a) Create a display key that rejects a theft claim at New Loss when there is no police report.
 - b) Create a display key to report an error when there is no police report on theft of vehicle or audio parts.
 - c) Create a display key that rejects a claim if the postal code is not present.
 - d) Create a display key to report an error if the postal code is not present.
 - e) Create a display key to warn that a given state is not a "no fault" state.
 - f) Remember to use the "_Ext" suffix for all display keys you create.

2. **Implement the requirement.**
 - a) Create Claim Validation rules that implement this requirement.
 - b) The ISO rule should run as a child of the State ISO rule (CLV09800)..
 - c) The other two rules can run anywhere in the Claim Validation rules at top level.
 - d) For Metro Reports, use the Claim property “MetroReports,” which is a list of Metro Reports. (Hint: Use the “length” property of the list.)

Test procedure

1. **Start ClaimCenter in Debug mode.**

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

3. **Create a new personal auto claim.**

On the Loss Details step, ensure that:

- o The Postal Code/ZIP Code is left blank.
- o The Loss Cause is set to one of the Theft options.
- o The Loss Location State is set to California or Arizona.
- o There are no Police Reports associated with the claim.
- o The Fault Rating is set to No Fault.

4. **Attempt to save the claim.**

a) Verify that it cannot be saved due to the missing police report.

b) Verify that the warning concerning No Fault appears.

5. **Add a police report and attempt to save the claim.**

Verify that the claim validation level is New Loss Completion.

6. **Using Actions □ Validate Claim Only, validate the claim at the New Loss Completion level.**

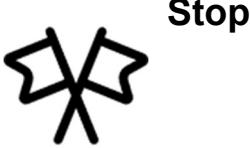
Verify that the warning concerning No Fault appears.

7. **Using Actions □ Validate Claim Only, validate the claim at the Valid for ISO level.**

Verify that an error is reported for the missing postal/ZIP code.

8. **Add a postal code to the loss location and save the claim.**

Verify that the claim is saved at the Valid for ISO level or greater.



Stop

Exercise 2: Challenge Requirement: Validation for exposure lists

Complete this task only if time permits, and the instructor tells you to do so.

If an exposure has a listed insurer contact with no phone number, Succeed Insurance does not want the claim to be sent to external systems (validation level "send to external").

1. Create a display key to report an error if an exposure has a listed insurer contact, but no phone number for that contact.
2. Create the validation rule to meet this requirement.

Test procedure

Note: To simplify testing, disable the Exposure ISO Validation Rules (EXV05000)

1. Attempt to create a new collision exposure where there is at least one Other Carrier Involvement with a contact and no phone number.
2. Verify that the exposure can be saved, but that it cannot reach the Send to external validation level.
3. Add phone numbers to the carriers with contacts.
4. Verify that the exposure is now at or beyond the Send to external validation level.
5. Attempt to remove the phone number from a carrier with a contact, and verify that the change cannot be saved and that the field is flagged.



Stop

6.2 Solutions

Solution 1: Validation for claim fields

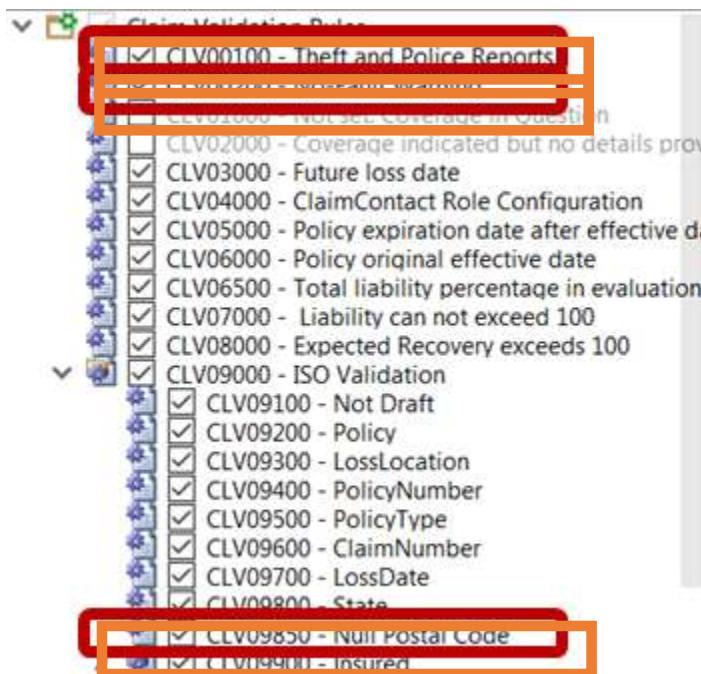
1. Create display keys.

- a) Create a display key that rejects a theft claim at New Loss when there is no police report.
- b) Create a display key to report an error when there is no police report on theft of vehicle or audio parts.
- c) Create a display key that rejects a claim if the postal code is not present.
- d) Create a display key to warn that a given state is not a “no fault” state.
- e) Remember to use an appropriate naming convention for all display keys you create.

```
Ext_Rules.Validation.Claim.PoliceReportNotNull = There must be a police report on this claim.  
Ext_Rules.Validation.Claim.PostalCodeNotNull = The loss location must have a postal code.  
Ext_Rules.Validation.Claim.StateIsNotNoFault = {0} is not a no-fault state.
```

2. Implement the requirement.

- a) Create Claim Validation rules that implement this requirement.
- b) The ISO rule should run as a child of the State ISO rule (CLV09800)..
- c) The other two rules can run anywhere in the Claim Validation rules at top level.
- d) For Metro Reports, use the Claim property “MetroReports,” which is a list of Metro Reports. (Hint: Use the “length” property of the list.)



```
1  USES:  
2  
3  uses gw.api.locale.DisplayKey  
4  CONDITION (claim : entity.Claim):  
5  
6  return (claim.LossType == LossType.TC_AUTO) and  
7      (claim.LossCause == LossCause.TC_THEFTENTIRE or  
8       claim.LossCause == LossCause.TC_THEFTPARTS) and  
9       claim.MetroReports.length == 0  
10  
11 ACTION (claim : entity.Claim, actions : gw.rules.Action):  
12  
13  claim.reject(ValidationLevel.TC_NELOSS, DisplayKey.get("Ext_Rules.Validation.Claim.PoliceReportNotNull"),  
14      null, null)  
15  
16 END
```

```
1  USES:  
2  
3  uses gw.api.locale.DisplayKey  
4  
5  CONDITION (claim : entity.Claim):  
6  
7  return (claim.FaultRating == FaultRating.TC_NOFAULT) and  
8      (claim.LossLocation.State == State.TC_AZ or  
9       claim.LossLocation.State == State.TC_CA)  
10  
11 ACTION (claim : entity.Claim, actions : gw.rules.Action):  
12  
13  claim.reject(null, null,  
14      ValidationLevel.TC_NELOSS,  
15      DisplayKey.get("Ext_Rules.Validation.Claim.StateIsNotNoFault", claim.LossLocation.State))  
16  
17 END
```

```
1  USES:  
2  
3      uses gw.api.locale.DisplayKey  
4  
5  CONDITION (claim : entity.Claim):  
6      return claim.LossLocation.PostalCode == null  
7  
8  ACTION (claim : entity.Claim, actions : gw.rules.Action):  
9  
10     claim.rejectField("LossLocation.PostalCode", TC_ISO,  
11         DisplayKey.get("Ext_Rules.Validation.Claim.PostalCodeNotNull"),  
12         null, null)  
13  
14 END
```

Test procedure

1. Start ClaimCenter in debug mode.
2. Log in as aapplegate/gw.
3. Create a new personal auto claim.

On the Loss Details step, ensure that:

- The Postal Code/ZIP Code is left blank.
- The Loss Cause is set to one of the Theft options.
- The Loss Location State is set to California or Arizona.
- There are no Police Reports associated with the claim.
- The Fault Rating is set to No Fault.

Step 3 of 5: Add claim information

[Cancel](#) | [Back](#) [Next](#) [Finish](#)

What Happened?	<input type="text"/>	Location	* 1313 Mockingbird Lane, Mockingbird Heights, CA
Loss Date	03/19/2018 12:01 AM	Country	United States
Loss Cause	* Theft of entire vehicle	Address 1	1313 Mockingbird Lane
Incident Only:	<input checked="" type="checkbox"/> Incident Only	Address 2	
		Address 3	
		City	* Mockingbird Heights
		County	
		State	* California
		ZIP Code	#####-####
		Last Loss Completion	

Categorization

Fault Rating	No fault
Weather	<none>

4. Attempt to save the claim.

- a) Verify that it cannot be saved due to the missing police report.
- b) Verify that the warning concerning No Fault appears.

Validation Results
Validation Results
Clear
There are 2 Messages on Loss Details page
! There must be a police report on this claim.
⚠ California is not a no-fault state

5. Add a police report and attempt to save the claim.

Verify that the claim validation level is New Loss Completion.

Police Reports | **Add** | **Remove** | (empty)

	Type	Status	Order Date	Document	Actions
<input type="checkbox"/>	Auto Theft	New			Resubmit

Claim 000-00-001112 has been successfully saved.

Assigned Group: Auto1 - TeamA

Assigned User: Andy Applegate

You can now:

- View 000-00-001112, the newly saved claim (Alt+V)

6. Using Actions □ Validate Claim Only, validate the claim at the New Loss Completion level.

Verify that the warning concerning No Fault appears.

Validation Results

Validation Results

Clear

There is a Message on Loss Details page

⚠ California is not a no-fault state

7. Using Actions □ Validate Claim Only, validate the claim at the Valid for ISO level.

Verify that an error is reported for the missing postal/ZIP code.

Validation Results

Validation Results

Clear

There are 2 Messages on Loss Details page

- ! The loss location must have a postal code.
- ⚠ California is not a no-fault state

8. Add a postal code to the loss location and save the claim.

Verify that the claim is saved at the Valid for ISO level or greater.

Claim Validation Level Ability to pay

Solution 2: Validation for exposure lists

1. Create a display key to report an error if an exposure has a listed insurer contact, but no phone number for that contact.

```
SI.Rules.Validation.Exposure.ContactPhoneNumber = Phone: Must have contact phone number for all listed insurers
```

2. Create the validation rule to meet this requirement.

```
1  USES:
2  uses gw.api.locale.DisplayKey
3  CONDITION (exposure : entity.Exposure):
4  return true
5
6  ACTION (exposure : entity.Exposure, actions : gw.rules.Action):
7  for (other in exposure.OtherCoverageDet) {
8      if (other.ContactName != null and other.ContactPhone == null) {
9          exposure.rejectSubField(
10              other, "ContactPhone", ValidationLevel.TC_EXTERNAL,
11              DisplayKey.get("SI.Rules.Validation.Exposure.ContactPhoneNumber"),
12              null, null
13          )
14      }
15  }
16 }
```

Test procedure

Note: To simplify testing, disable the Exposure ISO Validation Rules (EXV05000)

1. Attempt to create a new collision exposure where there is at least one Other Carrier Involvement with a contact and no phone number.

New Exposure - Vehicle

Update Cancel

Other Carrier Involvement

Other Coverage Yes No

Details

Add Remove (empty)

Insurer*	Policy #	Contact	Phone	Notes
Pronghorn Insurers	19238-928A	George Fromm		

2. Verify that the exposure can be saved, but that it cannot reach the Send to external validation level.

Exposures

Assign Refresh

All claimants	(1 - 1 of 1)	Columns						
#	Type	Coverage	Claimant	Adjuster	Status	Remaining Reserves	Future Payments	Paid
1	Vehicle	Collision	Ray Newton	Andy Applegate	Open	-	-	-

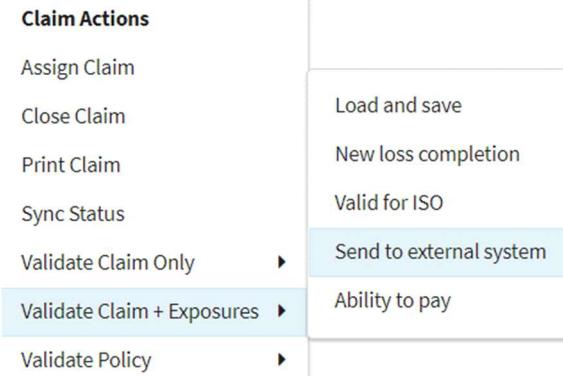
(1) 1st Party Vehicle - Ray Newton < > ^

[Edit](#) [Assign](#) [Close Exposure](#) [Create Reserve](#) [Send To ISO](#)

Created Via User Entry

Create Date 03/20/2018

Validation Level Valid for ISO



Validation Results

Validation Results

Clear

! Phone : Phone: Must have contact phone number for all listed insurers

3. Add phone numbers to the carriers with contacts.

(1) 1st Party Vehicle - Ray Newton Up to Exposures Update Cancel

Insurer*	Policy #	Contact	Phone	Notes
Pronghorn Insurers	19238-928A	George Fromm	510-323-5555	

4. Verify that the exposure is now at or beyond the Send to external validation level.

(1) 1st Party Vehicle - Ray Newton < > ^

Edit **Assign** **Close Exposure** **Create Reserve** **Send To ISO**

Created Via	User Entry
Create Date	03/20/2018
Validation Level	Ability to pay

5. Attempt to remove the phone number from a carrier with a contact, and verify that the change cannot be saved and that the field is flagged.

Validation Results

Validation Results

Clear

! Phone : Phone: Must have contact phone number for all listed insurers

Other Carrier Involvement

Other Coverage Yes No

Details

Add	Remove	(1 - 1 of 1)			
<input type="checkbox"/> Insurer*	Policy #	Contact	Phone	Notes	
<input type="checkbox"/> Pronghorn Insurers	19238-928A	George Fromm			