

# Lesson 4 Line of Business and Coverage

## Prerequisites

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

ClaimCenter Server and Contact Manager should be running when you start the exercise.

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



### Important!

For this exercise, every student will use the same user login. Therefore, do not modify any data. Never click an Update button!

## 4.1 Exercise: Examine a personal auto claim



### Activity

1. Log on to ClaimCenter as Andy Applegate (aapplegate / gw).
2. Examine the Karen Egertson claim, claim number 235-53-425892.
3. What type of policy does Karen have?
4. Does she have any vehicles specified on the policy and what make?
5. What coverages does the policy have?
6. How does this policy type affect claims that may be filed against this policy?
7. What is the loss cause for this claim?

Examine the exposures for this claim.

8. What are the coverage and coverage subtypes for the Vehicle Exposures?

## 4.2 Solution: Examine a personal auto claim



### Solution

1. Log on to ClaimCenter as Andy Applegate (aapplegate / gw).
2. Examine the Karen Egertson claim, claim number 235-53-425892.
3. What type of policy does Karen have?

*Personal auto*

4. Does she have any vehicles specified on the policy and what make?

*Yes. Pontiac*

5. What vehicle coverages are on this policy?

*Collision, Comprehensive, Liability – Bodily Injury and Property Damage, and Medical Payments*

6. How does this policy type affect claims that may be filed against this policy?

*Loss cause is restricted to causes that make sense for an auto type policy. (part of configuration)*

7. What is the loss cause for this claim?

*Collision with motor vehicle*

Examine the exposures for this claim.

8. What are the coverage and coverage subtypes for the Vehicle Exposures?

*Collision and Collision, Liability-Bodily Injury and Property Damage and Liability – Vehicle Damage.*

## 4.3 Exercise: Examine a homeowners claim



### Activity

1. Log on to ClaimCenter as William Dufraine (wdufraine / gw).
2. Examine the John Albertson claim. Search for claim number 426-24-300180.
3. What kind of policy is it?

4. What is the address of the loss location?
5. What is the loss cause?
6. What is the Coverage type for the exposure?
7. What is the Coverage Subtype for the exposure?

## 4.4 Solution: Examine a homeowners claim



### Solution

1. Log on to ClaimCenter as William Dufraine (wdufraine / gw).
2. Examine the John Albertson claim. Search for claim number 426-24-300180.
3. What kind of policy is it?  
*Homeowners*
4. What is the address of the loss location?  
425 Madison St., Chicago, IL 60606
5. What is the loss cause?  
Water damage
6. What is the Coverage type for the exposure?  
Coverage A - Dwelling
7. What is the Coverage Subtype for the exposure?  
Coverage A – Dwelling