Lesson 2   Configuring ClaimCenter Financials – Financial Holds

Financial holds allow a claim to get to "ability to pay" without approving any claim expenses. This is useful when indemnification is being denied on a claim, but there are still expenses to be paid on the claim.

Prerequisites

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

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

ClaimCenter Server should *not* be running when you start the exercise.

2.1   Place a financial hold if a claim is in litigation

Exercise

Succeed Insurance wants financial holds to be in place when a claim is in litigation. If a claim is in litigation:

- o   No indemnity payments are allowed, but expense payments are allowed with a warning.
- o   No indemnity reserves are allowed, but expense reserves are allowed with a warning.

Exercise 1: Place a financial hold if a claim is in litigation

Succeed Insurance wants financial holds to be in place when a claim is in litigation. If a claim is in litigation:

- o   No indemnity payments are allowed, but expense payments are allowed with a warning.
- o   No indemnity reserves are allowed, but expense reserves are allowed with a warning.

1. **Add display keys for the warning and error messages to display.properties.**

    configuration ➔ config ➔ Localizations ➔ Resource Bundle 'display' ➔ display.properties

2. **Modify FinancialHoldsImpl.gs to meet the requirement.**

    A claim's litigation status is stored in the **Claim.LitigationStatus** field.

3. **Create a validation rule to finish implementing the requirement.**
4. **Start the ClaimCenter server in debug mode.**

Test procedure

1. **Log in to ClaimCenter as aapplegate/gw.**
2. **Create a new claim that is not in a financial hold situation, and has no reserves or payments made.**

    Claim **235-53-373871** (Brittany Turner) is such a claim.

3. **Verify that the claim and all exposures are at Ability to Pay.**

    If not, make any necessary changes so that the claim will be at Ability to Pay.

4. **Put the claim into litigation.**
    a) Go to **Summary ➔ Status**.
    b) Click **Edit**.
    c) Change **Litigation Status** to **In Litigation**.
    d) Ensure that **Coverage in Question** is set to **No**.
    e) Click **Update**.

5. **Create transactions.**
    a) Click **Actions ➔ Reserve**.
    b) Attempt to create a claim cost reserve and verify that the error message appears.
    c) Create an expense reserve and verify that the warning message appears.

6. **Navigate to a claim that is not already in a financial hold situation and has reserves already on it.**

    Claim **235-53-425892** (Karen Egertson) is such a claim.

7. **Verify that the claim and all exposures are at Ability to Pay.**

    If not, make any necessary changes so that the claim will be at Ability to Pay.

8. **Create a reserve for claim expenses, if necessary.**

    Login as claims manager (**ssmith/gw**) and approve the reserve (if necessary).

9. **Put the claim into litigation.**
10. **Create a transaction.**
    a) Click **Actions ➔ Reserves.**
    b) Attempt to create a claim cost check and verify that the error message appears.
    c) Create an expense check and verify that the warning appears.

 Stop