

# 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:

- 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.

**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

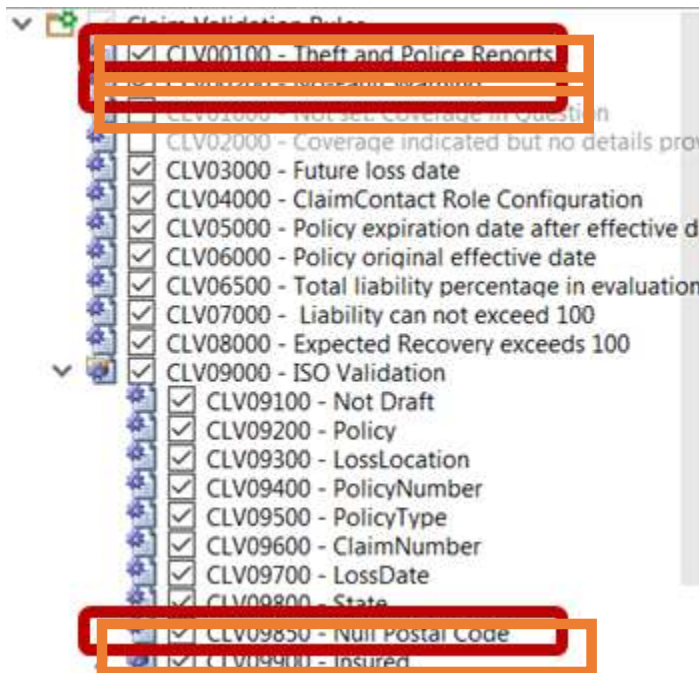
#### 1. Create display keys.

- Create a display key that rejects a theft claim at New Loss when there is no police report.
- Create a display key to report an error when there is no police report on theft of vehicle or audio parts.
- Create a display key that rejects a claim if the postal code is not present.
- Create a display key to warn that a given state is not a “no fault” state.
- 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.

- Create Claim Validation rules that implement this requirement.
- The ISO rule should run as a child of the State ISO rule (CLV09800)..
- The other two rules can run anywhere in the Claim Validation rules at top level.
- 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
7
8
9  return (claim.LossType == LossType.TC_AUTO) and
10         (claim.LossCause == LossCause.TC_THEFTENTIRE or
11          claim.LossCause == LossCause.TC_THEFTPARTS) and
12         claim.MetroReports.length == 0
13
14  ACTION (claim : entity.Claim, actions : gw.rules.Action):
15
16
17
18
19
20  claim.reject(ValidationLevel.TC_NEWLOSS, DisplayKey.get("Ext_Rules.Validation.Claim.PoliceReportNotNull"),
21              null, null)
22  END

```

```

1  USES:
2
3  uses gw.api.locale.DisplayKey
4
5  CONDITION (claim : entity.Claim):
6
7
8
9
10  return (claim.FaultRating == FaultRating.TC_NOFAULT) and
11         (claim.LossLocation.State == State.TC_AZ or
12          claim.LossLocation.State == State.TC_CA)
13
14  ACTION (claim : entity.Claim, actions : gw.rules.Action):
15
16
17
18
19
20  claim.reject(null, null,
21              ValidationLevel.TC_NEWLOSS,
22              DisplayKey.get("Ext_Rules.Validation.Claim.StateIsNotNoFault", claim.LossLocation.State))
23  END

```

```

1  USES:
2
3  uses gw.api.locale.DisplayKey
4
5  CONDITION (claim : entity.Claim):
9      return claim.LossLocation.PostalCode == null
10
11  ACTION (claim : entity.Claim, actions : gw.rules.Action):
16
17  claim.rejectField("LossLocation.PostalCode", TC_ISO,
18      DisplayKey.get("Ext_Rules.Validation.Claim.PostalCodeNotNull"),
19      null, null)
20  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?

Loss Date 03/19/2018 12:01 AM

Loss Cause \* Theft of entire vehicle

Incident Only: ☐ Incident Only

Location \* 1313 Mockingbird Lane, Mockingbird Heights, CA

Country United States

Address 1 1313 Mockingbird Lane

Address 2

Address 3

City \* Mockingbird Heights

County

State \* California

ZIP Code #####-####

Location Description

### Categorization

Fault Rating No fault

Weather <none>

#### 4. Attempt to save the claim.

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

<input type="checkbox"/>	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):
7  return true
8  ACTION (exposure : entity.Exposure, actions : gw.rules.Action):
13 for (other in exposure.OtherCoverageDet) {
14     if (other.ContactName != null and other.ContactPhone == null) {
15         exposure.rejectSubField(
16             other, "ContactPhone", ValidationLevel.TC_EXTERNAL,
17             DisplayKey.get("SI.Rules.Validation.Exposure.ContactPhoneNumber"),
18             null, null
19         )
20     }
21 }
22 END

```

## 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

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**Other Carrier Involvement**

Other Coverage ☒ Yes ☐ No

Details Add Remove (empty)

<input type="checkbox"/>	Insurer	Policy #	Contact	Phone	Notes
<input type="checkbox"/>	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	
<input type="checkbox"/>	#	Type	Coverage	Claimant	Adjuster	Status	Remaining Reserves	Future Payments	Paid
<input type="checkbox"/>	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

#### Claim Actions

Assign Claim

Close Claim

Print Claim

Sync Status

Validate Claim Only ▶

Validate Claim + Exposures ▶

Validate Policy ▶

Load and save

New loss completion

Valid for ISO

Send to external system

Ability to pay

#### 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

<input type="checkbox"/> Insurer*	Policy #	Contact	Phone	Notes
<input type="checkbox"/> 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)



Insurer\*

Policy #

Contact

Phone

Notes



Pronghorn Insurers

19238-928A

George Fromm