

# Lesson 1 Configuring ClaimCenter Financials – Transactions

ClaimCenter has a powerful and flexible financial model that can be configured to meet your organization's specific needs. This allows you to ensure that reserves and payments meet strict guidelines, without significant amounts of manual intervention.

## Prerequisites

This lesson, like all the lessons in this class, 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.

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

### 1.1 Record of note

At Succeed Insurance, the current claims processing system writes a "record of note" every time a reserve transaction is created. It captures the cost type, cost category and the total amount of the reserve transaction. Even though this information appears on the Transaction list on the Financials screen, Succeed Insurance wants to ease the transition to the new system by mimicking the "record of note" behavior in the old system.

Notes		
Info	Details	
<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Print</a>		
Author	Andy Applegate	Apr 16, 2018 9:22 AM
Topic	General	Claim Cost Reserve Transaction
Related To	(1) 1st Party Vehicle - Ray Newton	Labor reserve transaction for \$3000.00 usd created.



## Exercise

Write a rule that creates the required record notes.



## Tip

This exercise uses History records, which are covered in detail in a later lesson.

### Exercise 1: Record of note

1. **Write a transaction rule that creates a note every time a reserve transaction is created.**
  - a) The note topic should be **general**.
  - b) The Subject: line should read: **<Cost Type> Reserve Transaction**.
  - c) The Related To field should be populated with the appropriate exposure.
  - d) The note body should read: **<Cost Category> reserve transaction for \$<Transaction Amount> created**.
  - e) This rule should be executed *only* when the transaction is created.
2. **The implementation team has provided the following additional notes:**
  - a) To meet Succeed's requirements, you must use the Reserve entity's **TransactionAmount** field for the note text.
  - b) Since the note will be written when the transaction has been set up (and not when it is modified), you should create the rule in a Post Setup ruleset.

### Test procedure

1. Start the ClaimCenter server.
2. Log in as aapplegate/gw.
3. Navigate to a claim with an existing exposure, where coverage is not in question, such as the Allen Robertson claim (235-53-365871).
4. Create two or more reserve lines against the exposure. Save the reserves and verify that notes are added to the claim for each reserve transaction.
5. Edit one line's comment. Verify that a note is not added when editing the reserve.



Stop

## 1.2 Payment matching reserve fraud detection

Succeed Insurance has identified that a common approach to claim fraud involves a disreputable employee who opens a claim, sets a reserve, and then makes a payment equal to the reserve amount. Succeed wants an activity created for the manager to perform a review whenever this occurs, determining whether to refer the check to the Special Investigations Unit (SIU).



### Exercise

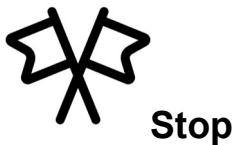
Write a rule that creates the SIU review activity.

### Exercise 2: Payment matching reserve fraud detection

1. **Create a transaction rule that creates a Special Investigation Claim Review activity whenever the amount of a check set equals the remaining reserves on the claim.**
  - a) This rule should be executed every time a transaction is created.
  - b) The activity should be generated whether or not the transaction is approved.
2. **The ClaimCenter implementation team has provided additional notes:**
  - a) You can use the existing SI\_review activity pattern.
  - b) You do not need to worry about how the activity gets assigned.

### Test procedure

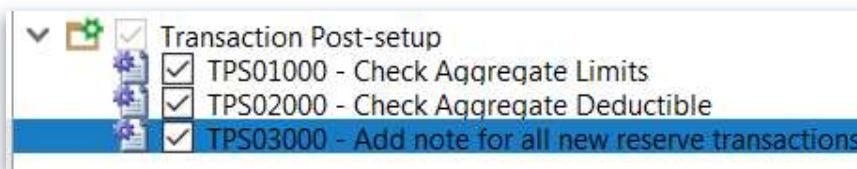
1. **Restart the ClaimCenter server.**
2. **Log in as applegate/gw.**
3. **Create a new personal auto claim using the Quick Claim wizard.**
  - a) There must be no exposures (do not add any vehicles, injuries, etc.).
  - b) Be sure to enter a description.
4. **Create a Medical Payments exposure related to the claimant. Enter all necessary information, including details of the injury.**
5. **Create a reserve line for this exposure in the amount of \$5000.**
6. **Verify that the claim and its exposure are at Ability to Pay. If they are not, take any necessary actions to bring them up to Ability to Pay.**
7. **Create a check against the reserve line in the amount of \$5000.**
8. **Check the claim's Workplan. There should be an SI Review activity in the workplan.**



Stop

## 1.3 Solutions

### Solution 1: Record of note



```
USES:  
uses typekey.*  
uses typekey.TransactionSet  
  
CONDITION (transactionSet : entity.TransactionSet):  
return transactionSet.Subtype == TransactionSet.TC_RESERVESET  
  
ACTION (transactionSet : entity.TransactionSet, actions : gw.rules.Action):  
var note: Note  
for (txn in (transactionSet as ReserveSet).Reserves){  
    note = txn.Claim.addNote(NoteTopicType.TC_GENERAL,  
        txn.CostType.DisplayName + " Reserve Transaction",  
        txn.CostCategory.DisplayName +  
            " reserve transaction for $" +  
            txn.TransactionAmount + " created.")  
    note.RelatedTo = txn.Exposure  
}  
END
```

### Test procedure

The screenshot shows a software application interface. At the top, there's a navigation bar with 'Claim (235-53-365871)', 'Search', 'Address Book', and 'Vacation'. Below this is a header with vehicle information: 'Pol: 54-253465', 'Ins: Allen Robertson', 'DoL: 11/13/2021', and 'Adj: Andy Applegate (Auto1 - TeamA)'. The main area is titled 'Exposures' and contains a table with the following data:

All claimants	Type	Coverage	Claimant	Adjuster	Status	Remaining Reserves	Future Payments	Paid
<input type="checkbox"/>	#	Type	Liability - Bodily Injury and Property Damage	Ray Newton	Andy Applegate	Open	-	-
<input type="checkbox"/>	1	Vehicle	Personal Effects	Ray Newton	Andy Applegate	Open	-	-
<input type="checkbox"/>	2	Personal Property						

(1) 1st Party Vehicle - Ray Newton

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

[Up to Exposures](#)

[Details](#) [Total Loss Calculator](#) [ISO](#)

Set Reserves

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 set will have those Pending Approval reserves deleted. Comments are saved only when another field on the line has changed.

Filtered by: Exposure

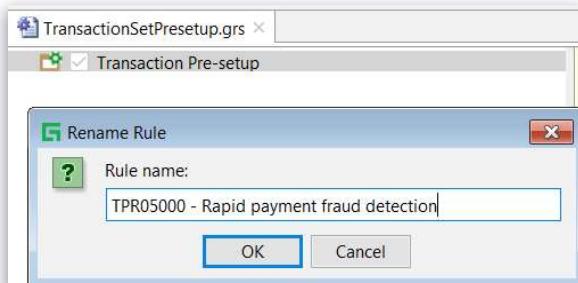
Exposure	Coverage	Cost Type	Cost Category*	Currently Available	Pending Approval	New Available Reserves*	Change
<input type="checkbox"/> (1) 1st Party Vehicle - Ray Newton	Liability - Bodily Injury and Property Damage	Claim Cost	Auto parts	\$ 2,000.00			
<input type="checkbox"/> (1) 1st Party Vehicle - Ray Newton	Liability - Bodily Injury and Property Damage	Claim Cost	Labor	\$ 3,000.00			
				\$5,000.00			

[Save](#) [Cancel](#) [Add](#) [Remove](#) | [Show Group](#) [Show All](#) | [Link Document](#)

Notes

Info	Details
<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Print</a>	
<b>Author</b> Andy Applegate	Apr 16, 2018 9:22 AM
<b>Topic</b> General	Claim Cost Reserve Transaction
<b>Related To</b> (1) 1st Party Vehicle - Ray Newton	Labor reserve transaction for \$3000.00 usd created.
<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Print</a>	
<b>Author</b> Andy Applegate	Apr 16, 2018 9:22 AM
<b>Topic</b> General	Claim Cost Reserve Transaction
<b>Related To</b> (1) 1st Party Vehicle - Ray Newton	Auto parts reserve transaction for \$2000.00 usd created.

## Solution 2: Payment matching reserve fraud detection



```
USES:  
uses typekey.*  
uses typekey.TransactionSet  
  
CONDITION (transactionSet : entity.TransactionSet):  
return transactionSet.Subtype == TransactionSet.TC_CHECKSET  
  
ACTION (transactionSet : entity.TransactionSet, actions : gw.rules.Action):  
var remainingReserveCalc =  
    gw.api.financials.FinancialsCalculations.getRemainingReserves()  
if (remainingReserveCalc.withClaim(transactionSet.Claim).Amount.Amount ==  
    (transactionSet as CheckSet).PaymentsAmount) {  
    transactionSet.Claim.createActivityFromPattern(null,  
        ActivityPattern.finder.getActivityPatternByCode("SI_review"))  
}  
END
```

## Test procedure

### New Exposure - Med Pay

#### Exposure

Loss Party                      Third-party liability  
Primary Coverage              Medical Payments  
Coverage Subtype              Medical Payments  
Coverage                         Policy Level Coverage (Medical Payments)

#### Claimant

Claimant                        \* Kevin Smith04  
Type                             \* Insured  
Contact Prohibited?            Yes  No  
Primary Phone                  312-336-6210  
Address                         1024 Glenwood Avenue, Waukegan, IL 60085

Alternate Contact

<none>

#### Injury Incident Overview

Injury                            \* Kevin Smith04, Moderate Concussion  
Injured Person                  Kevin Smith04  
Severity                        Moderate  
Description                     Hit on head

## Injury Incident

[Return to New Exposure - Med Pay](#)

### Injury Details

Injured Person

\* Kevin Smith04

Loss Party

\* Insured's loss

Severity

Moderate

Describe Injuries

Hit on head

General Injury Type

Specific injury

Detailed Injury Type

Concussion

### Body Parts

[Add](#)

[Remove](#)

[Make First](#)

<input type="checkbox"/>	Area of Body*	Body Part*	Body Part Description	Side	PPD Percentage
<input type="checkbox"/>	Head	Brain			

## Edit Reserves

[Save](#) [Cancel](#) [Add](#) [Remove](#)

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 set to equal Pending Approval reserves deleted. Comments are saved only when another field on the line has changed.

Filtered by: Exposure

<input type="checkbox"/>	Exposure	Coverage	Cost Type*	Cost Category*	Currently Available	Pending Approval	New Available Reserves*
<input type="checkbox"/>	(1) 3rd Party Med Pay - Kevin Smith04	Medical Payments	Claim Cost	Medical	\$	5,000.00	\$5,000.00

## Step 2 of 3: Enter payment information

<input type="checkbox"/> Exposure	Coverage	Cost Type	Cost Category
<input checked="" type="checkbox"/> (1) 3rd Party Med Pay - Kevin Smith04	Medical Payments	Claim Cost	Medical

**Payment Details**

Reserve Line \* (1) 3rd Party Med Pay - Kevin Smith04; Claim Cost/Medical

Coverage Medical Payments

Payment Type \* Final

Eroding? \*  Yes  No

Available Reserves \$5,000.00

Comments

Line Items

Add Item Remove

<input type="checkbox"/> Category	Amount *
<input type="checkbox"/> <none>	\$ 5,000

## Workplan

All open activities

<input type="checkbox"/>			Due	Priority	Status	Subject
<input type="checkbox"/>			10/24/2018	Urgent	Open	Special Investigation Claim Review