**Gosu rules:**

**Claim and Exposure Loaded rules:**  
Claim loaded rules execute when a new claim is loaded through the FNOL import interface. Claim center executes loaded rules when it finishes importing or loading a claim from an external FNOL source. The purpose of loaded rule set category is to make any necessary changes to convert initial claims data from an external format into a suitable structure for claim center.

**Pre setup rules:**  
Execute the beginning of the claim setup process, particularly before segmentation.   
**Ex.,**   
The most common pre setup action is created one or more exposure based on the nature of claim.  
  1.If loss cause is collision with vehicle - create vehicle collision exposure.  
  2.Set policy verified date is current date.

**Segmentation rules:**  
Segmentation rules only apply for claim and exposures. The purpose of the segmentation rule is to determine the strategy for working with claim or exposure.

It is the process based on the severity field and damage will determine complex or simple. Based on this we can work and assign accordingly.  
**Ex.,**  
  The severity is fatal the segment is complex.

**Assignment rules:**

The Assignment engine calls the Default Group assignment rules to assign an entity to a user, after the Global assignment rules assigned the entity to a group.

Claim Center provides a few sample rule sets in the Global assignment rules. The Assignment engine runs the rules in the Global rule set a single time, in a sequence set by the rule set hierarchy. If all the initial Global rules fail to assign a group, the Assignment engine runs the Default rule set.

**Work plan rules:**

Work plan is the process to create initial activities for the claim and then for exposures

1. Investigate accident scene (Claim level)
2. Get police report (claim level)
3. Contact claimant (exposure level)
4. Get damage estimate for vehicle (exposure level)

**Post setup rules:**  
Execute actions that must be done at the end of the claim setup.  
**Ex.,**

1. If a fraud review activity was created, set the claim SIU (Special investigations unit) status field to "Under investigation".
2. If matter is created, set the claims litigation status field to "In litigation"

**Initial reserve rules (exposure only):**

Set an initial reserve for existing exposures. some of the exposure a usual and reasonable estimate can be made of the amount required to indemnity the claimant.  
**Ex.,**

1. For low complexity collision exposures always set reserves to $1000.

**Pre-update rules:**

* Make changes or additions to object before validating and saving. Any attempt is made to save the claim to the database the pre-updated rule can run.
* The purpose of pre-updating rule is to perform final actions to the claim or exposure. reject ()

never called in pre update rules.

**Ex.,**

1. Unverified Policy if Loss Date Changed:

This rule changes the policy from verified to unverified if the loss date, claim.LossDate, changes.

**Validation rules:**  
The validation rules are make sure that the object is complete, correct and consistent. They allow claim center to reject an object if it does not meet standards of completeness, correctness and consistency. Changes or additions are never made in validation rules.

**Ex.,**  
  If the claim has a loss date that is later than today’s date and time, the rule calls

claim.rejectSubField. This method call sets the claim to New Loss and displays a message saying

to change the date to one that is not in the future.

**Claim creation:**

1. claim Loaded --> imported claims   
2. claim presetup --> begining and actions cover over claim creation   
3. claim Segmentation -->   
4. assignment --> assiging the claims  
5. workplan --> Activity creation, related to activity task   
6. claim postsetup --> final setp of the claim creation   
7. claim preupdate --> using pre update we can achive the action using code   
8. claim Validation

1. **Claim loaded rules:**

These rules are used when a new claim is loaded via the FNOL import interface. They can be used to assign review of the new FNOL to a user prior to running the full "automated setup process".

**Uses:**

* To make any changes necessary to convert initial claim data from an external format into a suitable structure for Claim Center, such as:
  + Sanity checks
  + Data aggregations and transformations
  + Data and naming reconciliations
* To record the import of claims
* To assign review of the new FNOL to a user prior to running the full automated setup process

1. **Claim pre setup rules:**

Pre-setup rules execute immediately when claim creation begins, before any other processing occurs. They're the first rules that run in the claim lifecycle.

* **configuration > config > Rule Sets > Presetup > ClaimPresetup**

Example,

* Pre-setup rules instantly:
  + Set the **date** = today
  + Assign **claim number** = "CL-20240325-123"
  + Mark **priority** = "Normal" (unless emergency)
  + Create custom claim number
  + Link claim to policies automatically.

1. **Claim segmentation rules:**

You can use the Claim Segmentation rules to categorize each claim based on complexity, severity of damage, and other attributes. The results set the Segment field of a Claim.

* **configuration > config > Rule Sets > Segmentation > ClaimSegmentationRules**

**CSG01000 – Auto:**

Filters for auto claims, which have a loss type of "AUTO", and passes these claims to its child rules, the next two rules. If the loss type is not "AUTO", the rule CSG02000 - Property, executes.

1. **Claim Assignment rules:**

**Global Claim Assignment rules:**

The Gosu Global Claim Assignment rules determine how ClaimCenter first assigns claims to a group.

* **configuration** > **config** > **Rule Sets** > **Assignment** > **GlobalClaimAssignmentRules**

**GCA00010 – Claim:**

This rule serves as a folder to group its child rules.

**GCAA00010 – Auto:**

If the claim loss type is Auto, this rule uses the loss type and claim segment to get the top two matching group type choices for assigning this claim.

**Default Claim Assignment rules:**

The Gosu Default Group Claim Assignment rules determine how ClaimCenter assigns claims within a group.

* **configuration** > **config** > **Rule Sets** > **Assignment** > **DefaultGroupClaimAssignmentRules**

**DGC00500 - Balanced workload within group:**

If enabled, the rule first determines if weighted workload assignment is also enabled. If so, it looks for users in the current group that are members and who are available for work, those who are active and not on vacation. If the rule finds a user, it assigns the claim by weighted workload. Whether assignment is successful or not, the rule exits the rule set.

1. **Claim workplan rules:**

The Claim Workplan rules add initial activities to the claim as a checklist of work that various people need to perform on the claim.

* **configuration** > **config** > **Rule Sets** > **Workplan** > **ClaimWorkplan**

**CLW07100 - Initial claim acceptance:**

This rule creates an activity to determine compensability based on the claim loss date, the report date, and the Workers’ Comp compensability parameters.

1. **Claim post setup rules:**

The Claim Post setup rules fire just prior to completing the setup process and saving any changes to claims.

* **configuration > config > Rule Sets > Postsetup > ClaimPostsetup**

**CPS01000 - Add Auto-body shop:**

If the current claim is an Auto claim, attempt to find and add an auto body shop as a vendor service to the claim.

1. **Claim pre update rules:**

Pre-update rules execute after validation but before data is saved, allowing you to:

* Modify claim data before final commit
* Apply business logic without blocking submission
* Prepare data for assignments/calculations
* **configuration > config > Rule Sets > Preupdate > ClaimPreupdateRules**

**CPU 21000 - Unverified Policy if Loss Date Changed:**

* This rule changes the policy from verified to unverified if the loss date, claim.LossDate, changes.

1. **Claim Validation rules:**

Use the Claim Validation rules to ensure that claim data stored in ClaimCenter is sufficient and valid for downstream processing.

* **configuration > config > Rule Sets > Validation > ClaimValidationRules**

**CLV03000 - Future loss date:**

If the claim has a loss date that is later than today’s date and time, the rule calls claim.rejectSubField. This method call sets the claim to New Loss and displays a message saying to change the date to one that is not in the future.

**CLV09200 – Policy:**

If there is no policy related to the claim, this rule prevents the claim from going to ISO. There must be an associated policy for ISO to be enabled.

1. **Claim Exception rules:**

Claim Center monitors claims for unusual conditions or conditions of potential concern to make it possible to alert adjusters or supervisors. This process has multiple parts:

* Determining the list of claims to evaluate
* Running claim exception rules for each claim on the list to find exceptions and take appropriate actions
* **configuration** > **config** > **Rule Sets** > **Exception** > **ClaimExceptionRules**

**CER01000 - Setting SIU Life Cycle State:**

Advances the claim life cycle stage based on the number of days that have passed since claim inception.

1. **Claim closed rules:**

As the name suggests, the Claim Closed rules execute immediately after a claim closes. Use these rules to create follow-up actions and activities.

* **configuration** > **config** > **Rule Sets** > **Closed** > **ClaimClosed**

**CCL01000 - Notify external systems:**

This rule notifies external systems that the claim is closed.

**Exposure rule:**

1. exposure presetup   
2. Segmentation   
3. Assignment   
4. workplan   
5. exposure postsetup   
6. initial reserve   
7. pre update   
8. exposure validation

1. **Exposure Loaded rules:**

Claim Center does not execute the Exposure Loaded rules. Guidewire intends these rules to trigger after an FNOL import into Claim Center for the Claim entity only. If you add rules to this rule set, you must trigger the execution of the rules manually.

1. **Exposure pre setup rules:**

* **configuration > config > Rule Sets > Presetup > ExposurePresetup**

1. **Exposure segmentation rules:**

You can use the Exposure Segmentation rules to categorize each exposure based on complexity, severity of damage, and other attributes. The results set the Segment field of an Exposure. These rules run before the Claim Segmentation rules so that claim segmentation rules can use the results of exposure segmentation.

* **configuration** > **config** > **Rule Sets** > **Segmentation** > **ExposureSegmentationRules**

**ESG01000 – Auto:**

Filters for a claim associated with this exposure that has a loss type of "AUTO", and passes this claim to its child rules, the next four rules. If the loss type is not "AUTO", the rule ESG02000 - Property, executes.

1. **Exposure workplan rules:**

The Exposure Workplan rules add initial activities to the exposure as a checklist of work that various people need to perform on the exposure.

* **configuration** > **config** > **Rule Sets** > **Workplan** > **ExposureWorkplan**

1. **Exposure post setup rules:**

The Exposure Post setup rules fire just prior to completing the setup process and saving any changes to exposures, after assignment and workplan rules have run. Guidewire does not provide any sample rules in the base Claim Center configuration.

* **configuration > config > Rule Sets > Postsetup > ExposurePostsetup**

1. **Exposure pre update rules:**

Use the Exposure Pre update rules to modify exposures and related entities. If a rule encounters an exception, the bounding database transaction is rolled back, which prevents the update of the exposure.

* **configuration > config > Rule Sets > Preupdate > ExposurePreupdate**

**EPU05000 - Update Deductible on Updated Coverage Deductible:**

This rule calls methods that detect if a deductible has changed and ensures that the deductible is updated if there is a need to do so.

1. **Exposure validation rules:**

Use the Exposure Validation rules to ensure that exposure data stored in Claim Center is sufficient and valid for downstream processing.

* **configuration > config > Rule Sets > Validation > ExposureValidationRules**

**EXV01000 - Incident not null:**

This rule checks to see if an incident is not associated with the exposure and rejects the exposure if that is the case. An incident must be associated with an exposure for the exposure to be valid.

1. **Exposure closed rules:**

The Exposure Closed rules execute immediately after the rules in the Exposure Closed Validation Rules rule set run. Use these rules to take automated actions on the closure of the exposure.

* **configuration > config > Rule Sets > Closed > ExposureClosed**

**CEX01000 - Notify external systems:**

Notifies external systems that the exposure is closed.

**Activity rule:**

1. presetup   
2. assignment   
3. postsetup   
4. pre update   
5. activity validation

1. **Post setup rules:**

The Activity Postsetup rules fire just prior to completing the setup process and saving any changes to activities. They run after the assignment rules have run. To work with these rules, navigate to the following location in the Studio Project window:

* **configuration > config > Rule Sets > Postsetup > ActivityPostsetup**

In the base configuration, this rule set contains the following sample rules.

**APS01000 - Add user in SIU Role to claim if necessary**

If the current activity is an SIU escalation, this rule determines whether the claim already has an SIU investigator assigned. If there is no assigned SIU investigator, and the owner of the activity is an SIU investigator, the rule assigns the owner of the activity to the claim.

1. **Escalation rules:**

Claim Center runs the escalation rules for all the activities that have hit their escalation date. Use this rule set to specify what actions to take if the activity becomes escalated. For example, you can use this rule set to reassign escalated activities.

An activity has two dates associated with it.

**Due date**

The target date to complete this activity. If the activity is still open after this date, it becomes overdue.

**Escalation date**

The date at which an open and overdue activity becomes escalated and needs urgent attention.

* **configuration > config > Rule Sets > Exception > ActivityEscalationRules**

In the base configuration, this rule set contains the following rules.

**AER01000 - High priority activities**

If the activity has a high priority, set a flag on the claim for an overdue high priority activity and indicate the subject of this activity.

**AER02000 - Urgent priority activities**

If the activity has an urgent priority, set a flag on the claim for an overdue urgent priority activity and indicate the subject of this activity.

1. **Validation rules:**

Use the Gosu Activity Validation rules to provide validation for Activity objects. To access these rules, navigate to the following location in the Studio Project window:

* **configuration > config > Rule Sets > Validation > ActivityValidationRules**

Use the Activity Preupdate rules to modify activities and related entities. In the base configuration, whenever you reassign a claim, ClaimCenter reassigns activities that are associated with the claim and belong to the previous owner to the new claim owner. You can write Activity Preupdate rules that provide different behavior.

In the base configuration, there are no rules in this rule set. To access the rule set, navigate to the following location in the Studio Project window:

* **configuration > config > Rule Sets > Preupdate > ActivityPreupdate**

1. **Pre update rules:**

Use the Activity Pre update rules to modify activities and related entities. In the base configuration, whenever you reassign a claim, Claim Center reassigns activities that are associated with the claim and belong to the previous owner to the new claim owner. You can write Activity Pre update rules that provide different behavior.

* **configuration > config > Rule Sets > Preupdate > ActivityPreupdate**

1. **Assignment rules:**

**Global Activity Assignment rules:**

The Gosu Global Activity Assignment rules determine how Claim Center first assigns activities to a group. After these rules run, the Default Group Activity Assignment rules run to assign the activity to a user in the group.

* **configuration** > **config** > **Rule Sets** > **Assignment** >

**GlobalActivityAssignmentRules**

**GAA01000 - SI - Assign claim review to claim owner's group**

If the activity is for a special investigation review (SI\_review), the rule assigns the review activity to the claim’s assigned group. If the assignment is successful, the rule exits the rule set.

**Default Activity Assignment rules:**

The Gosu Default Group Claim Assignment rules determine how ClaimCenter assigns claims within a group.

* **configuration** > **config** > **RuleSets** > **Assignment** >

**DefaultGroupClaimAssignmentRules**

**DGC01000 - Default - if users in group:**

If there are users in the group assigned to the activity, assign the claim by round-robin. If the assignment is successful, the rule exits the rule set.

1. **Closed rules:**

Claim Center executes the Activity Closed rules immediately after an activity closes. Use these rules to create follow-up actions and activities.

* **configuration** > **config** > **Rule Sets** > **Closed** > **ActivityClosed**

**CAC01000 – Salvage:**

The rule first verifies that an activity to salvage a vehicle is complete. If so, the rule sets the vehicle recovery date to the current date.

**Transaction rules:**

1. **Pre setup rules:**

You use the rules in the Transaction Set Pre setup rule set to modify transactions and checks before they go through the setup process.

* Add to or remove a payment from a check.
* Add to or remove a line item from a transaction.
* Modify the amount of a line item.
* Add or remove a Recovery, a Reserve, or RecoveryReserve from a TransactionSet of the appropriate subtype.

1. **Post setup rules:**

The Transaction Postsetup rules fire under the following conditions:

* Immediately after the Exposure Closed rule set, after closing an exposure that has a transaction associated with it.
* Immediately after the Transaction Approval Rules rule set except if you are in the process of creating a reserve.

These rules also fire under the following conditions:

* ClaimCenter approves a TransactionSet
* ClaimCenter voids, stops, or escalates a check
* ClaimCenter records a payment
* ClaimCenter voids a recovery
* ClaimCenter closes an exposure
* **configuration** > **config** > **Rule Sets** > **Postsetup** > **TransactionPostsetup**

**TPS01000 - Check Aggregate Limits:**

If the transaction set is within 20 percent of its limit, check to see if there is already an activity assigned to check for approaching aggregate limits. If not, create a general reminder activity to check on the transaction within 5 days.

1. **Validation rules:**

ClaimCenter runs the Transaction Set Validation rules whenever ClaimCenter saves a TransactionSet object. ClaimCenter does not enforce validation levels on Transaction objects. Thus, the Transaction Set Validation rule set always fires, regardless of the validation level.

**TXV08000 - Check Aggregate Limits:**

This rule notifies the user if a transaction would result in exceeding an aggregate limit. In the base configuration, Claim Center displays a warning in these cases, but allows the transaction to go through.

**TXV15100 - Coverage In Question:**

This rule determines if the reserve set or check set is for a claim that has coverage in question. If so, the rule prevents the transaction from going through and sends an appropriate message to the user.

**1.Transaction approval and Approval routing rule:**

The Approval Routing and Transaction Approval rule set categories form a pair. Claim Center calls these rule sets sequentially.

* Claim Center calls rule sets in the Transaction Approval rule set category whenever you submit any kind of financial transaction.
* Claim Center calls rules in the Approval Routing rule set category if the transaction approval rules mark the transaction as requiring approval. It also calls this rule set if the transaction authority limit fails, thus requiring that the transaction needs approval.

**TAP04000 - Claim and Exposures Should Be at Ability to Pay**

This rule detects claims and exposures associated with the transaction set that are not at a specified validation level. The transaction set must be a check set. If the associated claim or exposure is not at Ability to Pay, the check set is sent for approval.