**Third Party Property Damage (TPPD) Claim**

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| **S/N** | **Claim Process** | **Amount in various tabs of CRIS+** | **Remarks** | **India Ebix Remarks** |
| 4 | Claims Officer assesses the claim and makes recommendations and Mandate request to Supervisor for approval. | |  |  |  |  | | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | | COR | $5,000 | COR | $4,000 | | LOU | $500 | LOU | $200 | | SF | $200 | SF | $200 | | Total | $5,700 | Total | $4,400 | | System validation 1:  If the requested mandate amount is more than the reserve amount, system will not allow user to submit the request and prompt user to:   * reduce the amount in the mandate request or * update the reserve to a higher amount | Under development Process.  **Doubt**   1. In supervisor approval section , which values will come in “Assigned to” drop down list?   The value in the “Assigned to” field will be the name of the Claims Officer whom has issued to Mandate/Payment Approval Request to the Supervisor for approval.   1. in “3rd party claim quantum” columns fields , from where values will be populated?   In Mandate Screen for TPPD/TPBI claims, the 3rd Party Claim Quantum will be populated from the TPPD/TPBI Reserve Screen   1. For OD mandate request screen, please let us know which values will come in “Claim quantum” section fields?   In Mandate Screen for OD claims, the Claim Quantum will be populated from the OD Reserve Screen   1. What is claim quantum?   Claim quantum is the claim amount indicated in the 3rd party letter of demand for TPPD/TPBI claims or our letter of demand for OD claims. |
| 6 | Once offer is accepted by Third Party. CO will proceed to make Payment Request and assigns it to Supervisor. | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | Supervisor’s Recomm | | Payment | | | COR | $5,000 | COR | $4,000 | COR | $3,500 | COR | $3,500 | | LOU | $500 | LOU | $200 | LOU | $150 | LOU | $150 | | SF | $200 | SF | $200 | SF | $200 | SF | $200 | | Total | $5,700 | Total | $4,400 | Total | $3,850 | Total | $3,850 |   Before Payment is approved  After payment is approved   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | Supervisor’s Recomm | | Payment | | | COR | $1,500 | COR | $4,000 | COR | $3,500 | COR | $3,500 | | LOU | $350 | LOU | $200 | LOU | $150 | LOU | $150 | | SF | $0 | SF | $200 | SF | $200 | SF | $200 | | Total | $1,850 | Total | $4,400 | Total | $3,850 | Total | $3,850 | | System validation 1:  System will validate that the amount in the payment request is not more than the Supervisor’s Recomm column and the Reserve. If amount in payment request is more than the amount in the Supervisor’s Recomm column and/or Reserve, CO is not able to submit the payment request for Supervisor’s approval.  The amount in Reserve will be reduced after payment is made (Please see items highlighted in red). | UI part of Payment screen is Under Process  **Doubt**   1. Please provide a case study, if user not pay full amount and pay partial payment.   **TPBI Example (Assuming Bus Captain is at fault):**  The claimant in the TPBI claim is still receiving treatment, and Letter of Guarantee (LOG) has been issued to hospital. The Claims Department will be making partial payments for the claimant’s medical expenses while the claimant is still receiving treatment in the hospital. The Claims Department will make a final offer to the claimant when the claimant’s injury has stabilized.  **TPPD Example (Assuming Bus Captain is at fault):**  Claimant informed the claims department to appoint a surveyor to survey his damaged vehicle before his appointed workshop commences the repairs. The Claims Department will appoint their surveyor to survey the damaged vehicle. The appointed surveyor will bill the Claims Department for the work done. The Claims Department is required to make payment to their surveyor for the survey job done. Please note that the Claims Department may not have received claim by the claimant yet.  **OD claim Example (Assuming Bus Captain is not at fault):**  Our workshop will engage the Claims Department surveyor to survey our bus before commencing repairs. The surveyor will bill the Claims Department for the survey job done. Similarly the Claims Department is required to make payment.   1. In current case, reserve is still remaining, can user make payment if reserve is still present?   What is meant by Current Case? |
| 7 | Once payment is made and there are no further payments to be made, CO will finalized the claim record in system. |  |  | **Doubt**   * DO we need to make multiple payments against “supervisor’s recomm” only?   If Yes, Please provide us case study which will have multiple payment concept with application ui details.  **TPBI Example (Assuming Bus Captain is at fault):**  LOG of $5,000 is issued. Hospital will bill the Claims Department the incurred medical expenses. The hospital will keep billing the Claims Department as long as the claimant is still receiving treatment until the LOG amount of $5,000 is exhausted. Once the LOG is exhausted, the claim officer is required to seek approval from the supervisor for additional LOG.  **TPPD Example (Assuming Bus Captain is at fault):**  The appointed surveyor to survey claimant’s vehicle bills the Claims Department, Claims Officer is required to seek mandate approval from supervisor to make payment and subsequently make payment request to Supervisor to approve payment. When the TPPD claim is received, Claims Officer is required to issue mandate request to settle the TPPD Claim and subsequently submit payment request to the supervisor for approval.   * If there is a need to make more payment then the “supervisor’s recomm” what will be the process ?   Then application will prompt the claim officer that the mandate is insufficient and request claim officer to submit another mandate request. The payment request will not be accepted by the system and routed to the Supervisor.   * On claim tab we have “Finalized date” field for implementing finalization of claim. Can we use this date to finalize claim?   The claimant status of the claim (Pending, Cancelled, Reopened, and Finalized) will be used to finalized the claim. The Finalized date is a reference for the Claims Officers. Finalized date is also a mandatory field. |

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| **S/N** | **Claim Process** | **Amount in various tabs of CRIS+** | **Remarks** | **MCAS Application** |
| 4 | Claims Officer assesses the claim and makes recommendations and Mandate request to Supervisor for approval. | |  |  |  |  | | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | | GD | $11,000 | GD | $9,000 | | LOE | $2,300 | LOE | $1,350 | | RF | $500 | RF | $500 | | Trp | $200 | Trp | $150 | | Total | $14,000 | Total | $11,000 | | System validation 1:  System will validate the other TPBI claims as a result of the same accident and check if the total payout of all the existing TPBI claims has exceeded the policy deductible of $15,000. If payout has exceeded the $15,000 deductible, system will prompt CO that the total payout for all the TPBI claims as a result of this accident has exceeded $15,000 and seek user intervention to proceed with the creation of Mandate Request.  System validation 2:  If the requested mandate amount is more than the reserve amount, system will not allow user to submit the request and prompt user to:   * reduce the amount in the mandate request or * update the reserve to a higher amount | **Doubt**   1. What will included in Total payout?   Total payout will include all the payments made for each TPBI claim as a result of the same accident.  Example:  1 accident results in 5 TPBI claims.  Payout for each claim  Claim 1 - $1,000  Claim 2 - $5,000  Claim 3 - $4,000  Claim 4 - $5,000  Claim 5 - $2,000  Total Payout for the whole accident is $17,000   1. If Payout increase 15000$ then do we need to stop user to enter mandate?   If the payout has increased to more than $15,000 as the claim develops, The application will prompt the user that the existing payout has exceeded $15,000 but user is still able to proceed with the mandate request as the claims department is required to handle claims above $15,000 at times. |
| 6 | Once offer is accepted by Third Party. CO will proceed to make Payment Request and assigns it to Supervisor. | |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | Supervisor’s Recomm | | Payment | | | COR | $5,000 | COR | $4,000 | COR | $3,500 | COR | $3,500 | | LOU | $500 | LOU | $200 | LOU | $150 | LOU | $150 | | SF | $200 | SF | $200 | SF | $200 | SF | $200 | | Total | $5,700 | Total | $4,400 | Total | $3,850 | Total | $3,850 |   Before Payment is approved  After payment is approved   |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | Supervisor’s Recomm | | Payment | | | COR | $1,500 | COR | $4,000 | COR | $3,500 | COR | $3,500 | | LOU | $350 | LOU | $200 | LOU | $150 | LOU | $150 | | SF | $0 | SF | $200 | SF | $200 | SF | $200 | | Total | $1,850 | Total | $4,400 | Total | $3,850 | Total | $3,850 | | System validation 1:  System will validate the other TPBI claims as a result of the same accident and check if the total payout of all the existing TPBI claims has exceeded the policy deductible of $15,000. If payout has exceeded the $15,000 deductible, system will prompt Supervisor that the total payout for all the TPBI claims as a result of this accident has exceeded $15,000 and seek user intervention to proceed with the approval of the Payment Request.  System validation 2:  System will validate that the amount in the payment request is not more than the Supervisor’s Recomm column and the Reserve. If amount in payment request is more than the amount in the Supervisor’s Recomm column and/or Reserve, CO is not able to submit the payment request for Supervisor’s approval.  The amount in Reserve will be reduced after payment is made (Please see items highlighted in red). | **Doubt**   * In case of payout is exceeding 15000$ limit, from where user will intervene to proceed?   If the total payout has exceeded $15,000, application will prompt user when user is registering a claim, setting reserve, submitting mandate request and payment request.   * From where user will get approval of the payment request and how user will get approval for the payment?   User will create and submit the payment request in the Payment Tab (please see screenshot below). Once the payment request is approved, User is send a copy of the approved payment to Finance Department to process the payment (the sending of approved payment request to Finance is not within the application flow) |

