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

|  |  |  |  |
| --- | --- | --- | --- |
| **S/N** | **Claim Process** | **Amount in various tabs of CRIS+** | **Remarks** |
| 1 | Received Third Party Property Damage (TPPD) Claim | |  |  | | --- | --- | | Claim Amount | | | Cost of Repairs (COR) | $5,000 | | Loss of Use (LOU) | $500 | | Survey Fees (SF) | $200 | | Total | $5,700 | | Claim amount in Third Party’s Letter of Demand |
| 2 | Support Staff creates claim record in system (including setting up of reserves) | |  |  | | --- | --- | | Reserve | | | COR | $5,000 | | LOU | $500 | | SF | $200 | | Total | $5,700 | |  |
| 3 | Support Staff assigns the claim to the duty Claims Officer (CO) |  |  |
| 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 |
| 5 | Supervisor will access the claim and CO’s recommendation. Supervisor will decide to approve or reject the mandate request. | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | Supervisor’s Recomm | | | COR | $5,000 | COR | $4,000 | COR | $3,500 | | LOU | $500 | LOU | $200 | LOU | $150 | | SF | $200 | SF | $200 | SF | $200 | | Total | $5,700 | Total | $4,400 | Total | $3,850 | | In event Supervisor thinks that the amount in requested mandate is too high, Supervisor can update the Supervisor’s Recomm Column for the respective expense items (Please see items highlighted in red). The amount in the Supervisor’s Recomm Column supersedes the amount in CO’s Recomm Column. If there are no updates in Supervisor’s Recomm Column, system copy the amount in CO’s Recomm column into Supervisor’s Recomm column when Supervisor approves the Mandate request.  If Supervisor only updates the COR amount and approves the Mandate request, system will consolidate LOU & SF from CO’s Recomm column into the Supervisor’s Recomm column. COR in Supervisor’s Recomm column will remain. |
| 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). |
| 7 | Once payment is made and there are no further payments to be made, CO will finalized the claim record in system. |  |  |

**Third Party Bodily Injury (TPBI) Claim**

|  |  |  |  |
| --- | --- | --- | --- |
| **S/N** | **Claim Process** | **Amount in various tabs of CRIS+** | **Remarks** |
| 1 | Received Third Party Bodily Injury (TPBI) Claim | |  |  | | --- | --- | | Claim Amount | | | General Damages (GD) | $11,000 | | Loss of Earnings (LOE) | $2,300 | | Report Fees (RF) | $500 | | Transport (Trp) | $200 | | Total | $14,000 | | Claim amount in Third Party’s Letter of Demand |
| 2 | Support Staff creates claim record in system (including setting up of reserves) | |  |  | | --- | --- | | Reserve | | | GD | $11,000 | | LOE | $2,300 | | RF | $500 | | Trp | $200 | | Total | $14,000 | |  |
| 3 | Support Staff assigns the claim to the duty Claims Officer (CO) |  |  |
| 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 |
| 5 | Supervisor will access the claim and CO’s recommendation. Supervisor will decide to approve or reject the mandate request. | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | Supervisor’s Recomm | | | GD | $11,000 | GD | $9,000 | GD | $9,000 | | LOE | $2,300 | LOE | $1,350 | LOE | $1,000 | | RF | $500 | RF | $500 | RF | $500 | | Trp | $200 | Trp | $150 | Trp | $100 | | Total | $14,000 | Total | $11,000 | Total | $10,600 | | In event Supervisor thinks that the amount in requested mandate is too high, Supervisor can update the Supervisor’s Recomm Column for the respective expense items (Please see items highlighted in red). The amount in the Supervisor’s Recomm Column supersedes the amount in CO’s Recomm Column. If there are no updates in Supervisor’s Recomm Column, system copy the amount in CO’s Recomm column into Supervisor’s Recomm column when Supervisor approves the Mandate request.  If Supervisor only updates the COR amount and approves the Mandate request, system will consolidate LOU & SF from CO’s Recomm column into the Supervisor’s Recomm column. COR in Supervisor’s Recomm column will remain.  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 Mandate Request. |
| 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). |
| 7 | Once payment is made and there are no further payments to be made, CO will finalized the claim record in system. |  | System validation 1:  If the total payout of all the TPBI claims as a result of this accident 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 finalizing of the claim record in the system. |
| 8 | When the total payout for all the TPBI claims as a result of the same accident is more than the policy deductible of $15,000, CO will initiate the Claims Recovery Processing process from the insurer. |  | The amount to be recovered from the insurer will be:  Amount to be recovered = Total Payout (for all the TPBI claims as a result of this accident) – Policy Deductible of $15,000 |

**Recovery Claim (RC) – Reserve, Mandate and Payment workflow**

|  |  |  |  |
| --- | --- | --- | --- |
| **S/N** | **Claim Process** | **Amount in various tabs of CRIS+** | **Remarks** |
| 1 | CO received the file for recovery claims. |  |  |
| 2 | CO creates claim record in system (including setting up of reserves), generate the Letter of Demand (LOD) and send the LOD to third party. | |  |  | | --- | --- | | Reserve | | | COR | $1,000 | | LOU | $500 | | SF | $200 | | Total | $1,700 | |  |
| 3 | Upon receiving the offer from third party, CO will make recommendations and Mandate Request to Supervisor for approval. | |  |  |  |  | | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | | COR | $1,000 | COR | $700 | | LOU | $500 | LOU | $200 | | SF | $200 | SF | $200 | | Total | $1,700 | Total | $1,100 | | System validation 1:  If the requested mandate amount is less than the reserve amount, system will not allow user to submit the request and prompt user to:   * increase the amount in the mandate request or * update the reserve to a higher amount |
| 5 | Supervisor will access the claim and CO’s recommendation. Supervisor will decide to approve or reject the mandate request. | |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | Supervisor’s Recomm | | | COR | $1,000 | COR | $700 | COR | $800 | | LOU | $500 | LOU | $200 | LOU | $150 | | SF | $200 | SF | $200 | SF | $200 | | Total | $1,700 | Total | $1,100 | Total | $1,150 | | In event Supervisor thinks that the amount in requested mandate is too low, Supervisor can update the Supervisor’s Recomm Column for the respective expense items (Please see items highlighted in red). The amount in the Supervisor’s Recomm Column supersedes the amount in CO’s Recomm Column. If there are no updates in Supervisor’s Recomm Column, system copy the amount in CO’s Recomm column into Supervisor’s Recomm column when Supervisor approves the Mandate request.  If Supervisor only updates the COR amount and approves the Mandate request, system will consolidate LOU & SF from CO’s Recomm column into the Supervisor’s Recomm column. COR in Supervisor’s Recomm column will remain. |
| 6 | Upon reaching settlement with the third party, CO will proceed with the claims recovery processing process. | Before Payment is approved   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | Supervisor’s Recomm | | Claims Recovery Processing Process | | COR | $1,000 | COR | $700 | COR | $800 |  | | LOU | $500 | LOU | $200 | LOU | $150 |  | | SF | $200 | SF | $200 | SF | $200 |  | | Total | $1,700 | Total | $1,100 | Total | $1,150 | $1,600 |   After payment is approved   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | Reserve | | CO’s Recomm | | Supervisor’s Recomm | | Claims Recovery Processing Process | | COR | $1,000 | COR | $700 | COR | $800 |  | | LOU | $500 | LOU | $200 | LOU | $150 |  | | SF | $200 | SF | $200 | SF | $200 |  | | Total | $100 | Total | $1,100 | Total | $1,150 | $1,600 | | System validation 1:  System will validate that the amount in the claim recovery processing process must be more than the Supervisor’s Recomm column and the Reserve. If amount in claim recovery processing process is less than the amount in the Supervisor’s Recomm column and/or Reserve, CO is not able to submit the claim recovery processing process for Supervisor’s approval.  The amount in Reserve will be reduced after payment is made (Please see items highlighted in red). |
| 7 | Once the claim recovery processing process is completed, CO will finalize the claim record in system. |  |  |