

Claim Recovery

Requirement Document

**Version 1.2**

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| 1.00 | 07-Jan-2015 | All | | Document created |
| 1.1 | 9-Jan-15 | 9 | | Request for Button information of recovery module |
| 1.2 | 15 January 2015 | Page 5 and 8 | | Doubts and understanding under “India Ebix response 15 January 2015” |
| 1.2 | 15 January 2015 | Deductible master | | Strike through deductible master , as we are already having separate document for it. |

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| **References** | | |
| **Document** | **Date Received** | **Author** |
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# Overview

The objective of this document is providing information of Claim Recovery Module Information.

The purpose is to add a New Recovery Tab to the Claims Registration Screen. When user selects Recoverable (OD) = Yes and/or Recoverable from Insurer (BI) = Yes, all the Claim Entries will be populated to this Recovery Tab for overall view. User can click on the individual claim entries and it will bring user to the Claim Recovery UI at the Claim Recovery Menu to process the Recovery.

|  |  |  |  |
| --- | --- | --- | --- |
| ☒ | New | ☐ | Change Request |

* 2. Module

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ☐ | Diary | ☐ | System Admin Module | ☐ | Claim Registration |
| ☐ | Claim Payment | ☒ | Claim Recovery | ☐ | Claim Enquiry |
| ☐ | Upload | ☐ | Reports |  |  |

* 1. Development Type

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ☒ | Functionality | ☒ | Integration | ☐ | Rule |
| ☐ | Report | ☒ | Field | ☒ | Screen |

# Screen Details

## 2.1 Suggested Grid Layout:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| +/- | Claim Type | Claimant Record No. | Claimant Name | Status | Action |  |
| + | OD |  |  | << Empty when none; Processed when Recovery is done>> | << Select >> |  |
|  |  |  |  |  |  |  |
| + | BI |  |  | << Empty when none; Processed when Recovery is done>> | << Select is only available for Status is empty >> |  |

[Ebix India doubts 15 January 2015]

* Please confirm following description of display criteria of select button for OD and BI claim type on grid:

Description:

1. For Od claim type, select button will come for each individual claimant record number.
2. For BI Claim Type, Select button will come for batch of claimant records.
   1. Batch will be formed as per following formula
      1. 1 batch amount should be greater then and equal to deductible amount for a particular combination of organization category and organization.

[Ebix Singapore 16 January 2015]

1) Yes

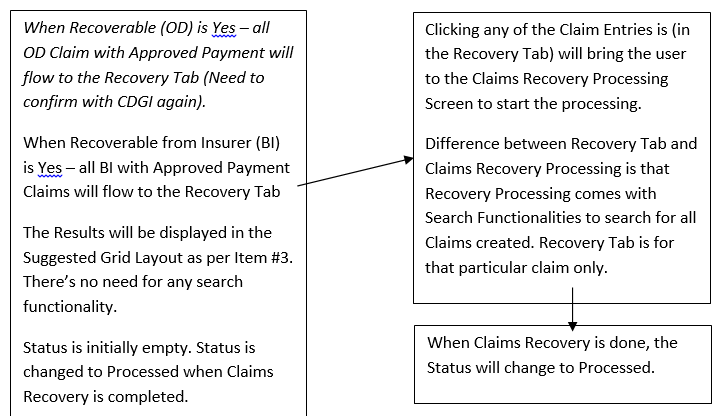
2) Yes

## Screen Flow

### Screen Flow

* **Description**

1. Recovery Tab grid Screen :
   1. claimant records for OD and BI for which Recovery is yes will be displayed
      1. Status : By Default “Empty”, when recovery done then it will be changed to “Processed”.
2. Add Recovery Screen.



### 2.2.2 Special Requirements

* Recovery for BI is to be done in a batch and for the first batch, the deductible (defaulted as $15,000) will be taken into account. Note that if the first batch is less than 15,000, user cannot go for BI Claims Recovery. If the first batch is processed, the deductible is no longer taken into account for the second batch.
* How to define First Batch and Ongoing Batches – The first and ongoing Payment Entries (e.g. 1 – 5) made for BI Claims will be populated here. Once the user clicks on Select Link, the set of (1 – 5) BI Claims will be processed. The set of (6 – N) will be considered as Second Batch when the Select Link is clicked.

### 2.2.3 Business Flow

* Recovery for BI is only for Payments that have been made and User wants to recover
* Recovery for BI is done in batches because of the initial Deductible value (if the sum of the first batch of BI Payment is lesser than the Deductible Value, system will prevent user from creating BI Claims Recovery)
* When the first batch is more than deductible, the difference between the two is the amount that can be recovered.
* When there is second or more batches of BI Claim Payments, the initial Deductible Value will not be applied and User can recover the full amount.

# Add New Screen Tab For Deductible and a New Master Table

## ~~3.1 When there is No Deductible Value~~

~~Initial Screen:~~

|  |  |
| --- | --- |
| ~~Organization Category \*~~ | ~~<< Drop Down >>~~ |
| ~~Organization Name \*~~ | ~~<< Drop Down – Display according to Category Selection >>~~ |
| ~~Deductible Amount \*~~ | ~~<< Text Field >>~~ |
| ~~Effective From \*~~ | ~~<< Date Field >>~~ |
| ~~Effective To~~ | ~~<< Date To >>~~ |
| ~~\* is mandatory~~ |  |

~~Display Result:~~

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ~~Org Category~~ | ~~Org Name~~ | ~~Deductible Amount~~ | ~~Effective From~~ | ~~Effective To~~ | ~~Action~~ |
| ~~Bus~~ | ~~SBST~~ | ~~$15,000 (Always display the latest one)~~ | ~~01/01/2014~~ |  | ~~<< Edit >> | << History >>~~ |

# When User Needs to Change Deductible Amount

~~To change the Deductible Amount, user needs enter the Effective To Date to expire the current one. So when Effective To Date is entered:~~

|  |  |
| --- | --- |
| ~~Organization Category~~ | ~~Bus (Read Only)~~ |
| ~~Organization Name~~ | ~~SBST (Read Only)~~ |
| ~~Deductible Amount~~ | ~~$15,000 (Read Only)~~ |
| ~~Effective From~~ | ~~01/01/2014 (Read Only)~~ |
| ~~Effective To~~ | ~~<< Date Field To Be Entered>>~~ |
| *~~// So When Date Field is entered… e.g. 30/11/2014… the below fields are opened up~~* | |
| ~~New Deductible Amount~~ | ~~<< Text Field >>~~ |
| ~~Effective From~~ | ~~Default to << Effective to Date + 1 >>~~ |
| ~~Effective To~~ | ~~<< Text Field >>~~ |

Screen Flow:

When summation of first payment batch is less than Deductible, System will prompt to user that it cannot be processed

In Recovery Tab / Claims Recovery Processing:

When user clicks on the first batch of BI Payment Claims, system will redirect to BI Recovery Screen and Deductible belonging to the Organization Name will populate from Master Table

When Recoverable from Insurer (BI) is Yes. System will start tracking Payments made for all BI Claims and display them in the Recovery Tab & Claims Recovery Processing

Deductible will no longer be applied and user can process the recovery straight away and status is changed to Processed.

When summation of first payment batch is more than Deductible, System will process and Status is changed to Processed.

In Recovery Tab / Claims Recovery Processing:

When user clicks on the second batch of BI Payment Claims, system will redirect to BI Recovery Screen

[Ebix India doubts 15 January 2015]

# On Recovery grid screen in claim registration module and separate Recovery process module, do we need to display all BI claims for which Recoverable is yes?

[Ebix Singapore 16 January 2015]

# Yes

# Claims Recovery Screen (For Claim Type OD)

When User clicks on Select Link under OD in the Recovery Tab or after searching:

Suggested Claim Recovery Screen For OD:

|  |  |
| --- | --- |
| **Field Name** | **Field Type** |
| Recover From | << Text Field >> |
| Address1 | << Text Field >> |
| Address2 | << Text Field >> |
| Address3 | << Text Field >> |
| Postal Code | << Text Field >> |
| Recovery Reason | << Text Field >> |

|  |  |  |
| --- | --- | --- |
|  | Recoverable Amount | Approved Mandate |
| << Listing to follow Payment Screen for OD >> | << Text Field >> | << Read Only – To Populate values from Mandate Entry that is approved for this particular OD >> |
|  |  |  |
|  |  |  |
|  |  |  |
| Total | << Total Amount from above inputs >> |  |
|  | << Submit Button >> |  |

Validation:

1. Recoverable Amount must be greater or equal to Approved Mandate Amount.

[Ebix India Response]

* Do we need to fetch supervisor recommended mandate approval amount to validate recovery screen?

[Ebix Singapore 16 January 2015]

# Yes

1. When the Submit Button is clicked, the Total Amount will be deducted from Outstanding Reserve and Mandate Amount relevant to this OD Claim

# Claims Recovery Screen (For Claim Type BI)

Search Fields Required:

* Claim No.
* Claimant Name
* Recoverable Type << Dropdown – Own Damage (OD) / Bodily Injury (TPBI) >>

When User clicks on Select Link under BI:

|  |  |  |
| --- | --- | --- |
| **Field Name** | **Field Type** | **Remarks** |
| Total TPBI Payout | << Text Field >> | This is pulled from the total values of TPBI Claims Payment |
| Deductible / Excess Limits (currently set as 15,000) | << Text Field >> | This value is pulled from CDGI’s Deductible value from own panel of Insurer or Insurance Policy (from System Admin) |
| Amount To Recover | << Text Field >> | Value = Total TPBI Payout - Deductible |
| Reason | << Text Field >> | Default to “Deductible Exceeded” |

Validation:

* For the first set of BI Recovery, Deductible (currently default as 15,000) is taken into account
* If Total TPBI Claims Payment is less than Deductible, Recovery cannot be processed. System to prompt user that this batch cannot be processed because Total TPBI Claims Payment is less than Deductible.
* If Total TPBI Payment is more than Deductible in the first batch, Recovery can be processed.
* This Entry is saved and the first batch is marked with a new status of processed and will not be allowed to use for ongoing batches.
* Deductible will not be taken into account for ongoing batches (which means any future recoveries can be processed).
* Screen Flow

|  |  |  |  |
| --- | --- | --- | --- |
| Stage 1 | Stage 2 | Stage 3 | Stage 4 |
| Initial Reserve to be created | Mandate to be created and to be approved by Supervisor | Payment to be made only when Mandate is approved.  Recovery for OD can be made at this time.  Payment Request has to be approved by Supervisor. | Recovery for BI can only be made after Payment for BI Claims has been approved. |
|  |  |  |  |

# Rule

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **IF** | **Then** | **Else** | **And** | **Or** |
|  |  |  |  |  |
|  |  |  |  |  |

# Implementation

## Current Implementation

* Claim Recovery does not exist in application

## Targeted Implementation

* Claim Recovery Creation

# Change Required

[Ebix India Response]

# Button information of Recovery module

* Please mention button that needs to be added in each screen of recovery module with functionality information.

[Ebix Singapore 16 January 2015]

# Complete Button – with Prompt to confirm with User that information has been entered correctly. And a yes on the Prompt Message to confirm the action and a Cancel to cancel the Complete Request

# Clear Button – this will clear all input entries.

23. Back Button – this will bring user back to the Main Recovery Module

Note:

* Please remove Deductible requirement details from this document and in case there is a need of changing deductible requirement do mention in that standard requirement specification of deductible master which we have provided earlier.

[Ebix Singapore 16 January 2015]

Dexter: I do not understand the requirement on this part. Evelyn, please make the necessary changes if you understand what is needed.