

**Claims datafill - aTTRIBUTES**

**AUTO VERTICAL**

**Quickbase #2341**

**Product Market Requirements (PMR) Document**

Version Baseline

**CONFIDENTIAL & PROPRIETARY**

The recipient of this material (hereinafter “the Material”) acknowledges that it contains confidential and proprietary data the disclosure to, or use of which by, third parties will be damaging to LexisNexis Inc and its affiliated companies (hereinafter “LexisNexis”). Therefore, recipient agrees to hold the Material in strictest confidence, not to make use of it other than for the purpose for which it is being provided, to release it only to employees requiring such information, and not to release or disclose it to any other party. Upon request, recipient will return the Material together with all copies and modifications, if any.

All names in the text, or on the sample reports and screens shown in this document, are of fictitious persons and entities. Any similarity to the name of any real person, address, school, business or other entity is purely coincidental.

The trademarks, logos, and service marks (collective the “Marks” or “Mark”) appearing in this document are registered and unregistered Marks of LexisNexis and others. The information contained herein does not constitute a grant of any license or right to use any Mark displayed on this document. LexisNexis aggressively enforces its intellectual property rights.

**TABLE OF CONTENTS**

1. Documentation Revision History 4

2. Documentation Guidelines 4

3. Key Contacts 5

4. Vertical Market 6

5. Approved Product Name and Description 6

6. Target Implementation Date/Quarter 6

8. Dependencies 6

9. Product/Service Requirements 7

10. Contributory Requirements 21

11. Rule Plan Requirements 21

12. Attribute Requirements – Refer to the Analytics/Modeling Group 21

13. Third Party Data and Vendor Requirements 30

14. Volume, SLA, Performance, Availability, Data Retention 30

15. Product Configuration 30

16. Support Tool – Claims Datafill 31

17. Management Reports 32

18. Consumer Disclosure – N/A 33

19. Billing 33

20. Testing 35

21. Legal 36

22. Security Assessment 36

23. Sales Tax 37

24. Appendix A – Lead Integrity Solutions 4 1 - Web Services Guide.pdf 38

1. Documentation Revision History

| **Version** | **Date** | **Author** | **Remarks/Comments** |
| --- | --- | --- | --- |
| 1.0 | 04/11/2012 | Matt Stull | Initial Document |
| 1.1 | 01/28/2014 | Linda Haville | First draft distributed for review. |
| 1.2 | 02/11/2014 | Linda Haville | Modified Constraints section.  Updated attribute tables.  Updated sections based on technical design discussions. |
| 1.3 | 02/19/2014 | Linda Haville | Updates from attributes discussion with Analytics. |
| 1.4 | 03/03/2014 | Linda Haville | Updates from PMR review with Technology on 02/26. Prior updates not yet reviewed remain highlighted. |
| 1.5 | 03/06/2014 | Linda Haville | Updates from PMR review with Technology on 03/04. |
| Baseline | 03/07/2014 | Linda Haville | Baseline.  No changes from version 1.5. |
| **Change Request** |  |  |  |
| CR1 |  |  |  |
| CR2 |  |  |  |
| CR3 |  |  |  |
| CR4 |  |  |  |

1. Documentation Guidelines

|  |  |
| --- | --- |
| **Document**  **Author** | This originates from the market vertical team and expanded on by the Product Manager or New Product Execution team member. |
| **Document Purpose** | The document defines purpose, requested product solution functionality, exceptions, performance requirements, legal and regulatory compliances, and operational requirements. |
| **Document Audience** | The Technology and \*Rules Business Analyst teams will use this document to determine the system and technical specifications. |
| **Expected Outcome** | Ensure a common understanding among the project delivery team, of the market problem being solved and the proposed solution. |
| **Document Reviewer** | Market Vertical, Technical Design teams, and the appropriate operational stakeholders. Refer to the [Product Release Checklist](http://teamsites.choicepoint.net/insurance/pncmkt/pmm/Templates/Prod%20Dev%20-%20Product%20Release%20Checklist/Product%20Release%20Checklist%20-%20RACI.xls) for a complete list. |
| **Document Approver** | Document must be approved by Technical and Market Vertical teams to ensure all Vertical requirements are met and clearly enunciated. |
| **Document Destination** | New Product Execution Team SharePoint document repository. |
| **Additional**  **Helpful Tips** | Additional requirements and approvals may be required if other groups such as Rules Business Analysts and Modeling Analytics are affected.  This document may contain more headings/categories than applicable for your product solution. Simply indicate NA-Not Applicable, to illustrate that all areas were proactively considered. |

1. Key Contacts

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Approver** | **Title** | **Responsibility** |
| Todd Fannin | Yes | Business Vertical | Responsible for defining product/solution concept based on needs and requirements from the market. |
| Linda Haville |  | New Product Execution | Responsible for defining the business requirements for the initiative. |
| Shannon Holt  Robert Wigington | Yes | Product Management | Responsible for managing the initiative once in production. |
| Amy Getachew |  | Product Solution Specialist | Responsible for Sales training and support. |
| Ben Saunders  Jamie Franklin |  | Engineering Project Management | Responsible for the project schedule and coordination of development, testing and production implementation. |
| Diana Kelly  John Brichetto |  | Analytics Project Management | Responsible for the project schedule and coordination of analytics development. |
| Jim Scott |  | Development Lead / Architect | Responsible for the design, development and implementation of the initiative into the LN infrastructure. |
| David Fournier |  | Rules Business Analyst | Responsible for the Rules functional specifications for integration into the implementation. |
| Chris Williams  Magesh Thulasi |  | Rules Development | Responsible for rule plan development. |
| Tino Tran |  | ESP | Responsible for ESP development. |
| David Siders |  | Batch | Responsible for Batch R3 development. |
| Prithi Rajan  Swathi Kasala |  | Model Office Test  (MOE) | Responsible for testing rule plan functionality. |
| Becky Champion  Doug Harvey | Yes  Yes | ISS | Responsible for defining and creating the analytics/model which will be used for initiative. |
| Aaron Hale  Jeff Butler (Product Manager)  Darrin Udean (Modeling) |  | Lead Integrity | Responsible for defining how to access the Lead Integrity attributes. |
| Nancy O’Neil  Anna Ivy |  | Customer Test | Responsible for developing appropriate customer test cases. |
| Jane Bentley  James Roberson |  | QC | Responsible for testing system and application functionality as outlined in the PMR. |
| Serkan Yilmaz  Alan Thorpe |  | MBSi | Responsible for development of account setup, product configuration, billing, support tool, management reports and consumer disclosure. |
| Denise Lee |  | Technical Documentation | Responsible for creation and publication of Customer Documentation. |
| Tia Walker |  | Customer Support |  |

1. Vertical Market – Claims
2. Approved Product Name and Description

Official Product Name: LexisNexis® Claims Fraud Attributes Pack (Working Name)

Product Description: TBD

Date:

By:

Official Product Name: LexisNexis® Subrogation Attributes Pack (Working Name)

Product Description: TBD

Date:

By:

1. Target Implementation Date/Quarter– Customer Test, Production – 2014 Q2
2. **Initiative Purpose**
   1. **Executive Summary** – Claims departments want more external data throughout the life of the claim. Insurance companies, who have strong analytic departments, occasionally ask for data (and attributes) for claims predictive modeling. These models can include fraud and subrogation. This product will allow these departments to leverage LexisNexis data assets through the claims Datafill pipe. LexisNexis will continue to market its analytics capabilities. However, some carriers will want to complete their own analytics “in house”. This product will create an attribute result for those customers who want to develop their own analytics and scores.
   2. **Market Opportunity** – LexisNexis has identified a series of attributes that are commonly used in the claims process. Currently, carriers collect this data manually from various sources. Often, claims handlers need to “log in” to a web interface and manually order this external information. Then, they enter this data or information into their claims system. Next, the information is fed into models that predict the likelihood that the claim may include fraudulent elements and/or the subrogation potential. Embedding these data attributes directly into the system versus having the claims handlers collect this data will allow customers to react much more quickly. Finally, LexisNexis can offer data sources that no other competitor can offer.
   3. **Financial Objective –** This project supports the Claims Datafill Business Case.
3. Dependencies
   1. **Assumptions –** 
      1. All attributes will be calculated as of the date an interactive request or batch file is received.
      2. The Lead Integrity attributes identified in this PMR are currently used by Business Services. These attributes are accessible by Claims Datafill.
   2. **Issues** – Carrier Discovery attributes needed for this project are not currently available interactively. The attributes identified in this PMR must be made available interactively as part of this project.
   3. **Constraints** – None identified.
4. Product/Service Requirements
   1. **Overview** – The purpose of this project is to develop attributes to be used by customers in their proprietary models that predict the likelihood that a claim may include fraudulent elements and/or the subrogation potential.

Attributes will be grouped into an Auto Claims Fraud Pack and an Auto Subrogation Pack. When either pack is requested, all the applicable attributes in that pack will be returned to the client. The client will not be able to select individual attributes within a pack.

Each attribute returned will be associated with a party to the claim, a vehicle involved in the claim or both. A specific attribute may be associated with more than one party or vehicle. Also, there may be parties and/or vehicles with no attributes attached.

The same attributes will be available either interactively or through batch. If attributes are requested interactively, they will be returned interactively. If attributes are requested through batch, they will be returned through batch.

The client input and the attributes will be stored in an analytics database for future model tuning and analytics products.

* 1. **High-Level Use Case**

1. The customer will request the Auto Claims Fraud attribute pack or the Auto Subrogation attribute pack or both attribute packs through one of the following methods. The customer will include all parties and vehicles in the request that are associated with the claim.
   1. Interactive through Rules Framework XML using the schema developed under QB project #1451 (Rule Plan 6510).
   2. Batch using the Contributory Database Contributions schema developed under QB project #1926.
2. The system will calculate the requested pack(s) of attributes for each party and for each vehicle submitted in the customer order.
3. The system will associate applicable attributes to each party and to each vehicle.
4. The system will return each party and its attributes and each vehicle and its attributes in the customer response.
   1. For interactive orders, the attributes will be returned using the schema developed under QB project #1451 (Rule Plan 6510).
   2. For batch orders, the attributes will be returned using the Common Analytics Results Schema being developed under QB project #1926.
5. The customer’s analytics group will feed the attributes into its own proprietary models to predict the likelihood that the claim may include fraudulent elements and/or the subrogation potential.
   1. **Data** –

Claims Datafill will use the following datasets to develop attributes:

1. Carrier Discovery – Alpharetta non-FCRA data
2. Claims Discovery - Non FCRA data
3. Lead Integrity 4.1 Non-FCRA data
   1. **Compliance/Restrictions** –

Legal has approved the following codes for Claims Datafill.

The DPPA code to be logged is “6” – For use by an insurer or insurance support organization, or by a self-insured entity, or its agents, employees, or contractors, in connection with claims investigation activities, antifraud activities, rating or underwriting.

The GLB code to be logged is “5” – For use to protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.

* 1. **Contract Restrictions:**

Customer level contracts will include GLB / DPPA language.

* 1. **Interface** – Interactive and batch.
  2. **Delivery System** – System-to-system.
  3. **Process Flow** –

**Logical Process Flow**



**Technology Process Design – FNOL and Attributes (Interactive)**



**Technology Process Design – Attributes (Batch)**



**Technology Process Design – Attributes, Life of Claim and Contributions (Batch)**



* 1. **Format** –
     1. Rules Framework XML for interactive orders and results
     2. QB #1926 Contributions Schema for batch orders
     3. QB #1926 Common Analytics Results Schema for batch results
  2. **Inquiry** –
     1. Interactive
        1. All fields included in the existing inquiry for Rule Plan 6510 (Fraud Analytics at First Notice of Loss) will be included in the inquiry.
           1. Fields currently required will continue to be required.
           2. Fields currently optional will continue to be optional.
        2. Rules account setup will continue to determine whether to order the Analytics at First Notice of Loss – Fraud model.
        3. Rules account setup will determine whether to order one or both of the following attribute packs:
           1. Auto Claims Fraud Pack Attributes
           2. Auto Subrogation Pack Attributes
        4. Rules account setup should allow both attributes and the Fraud Analytics model to be ordered under the same account.
     2. Batch
        1. The customer will submit claim data using the Contributions Schema developed in QB #1926.
           1. One or more people must be included.
           2. Zero, one or more than one vehicle may be included.
           3. MBSi account setup will determine whether to order one or both of the following attribute packs:

Auto Claims Fraud Pack Attributes

Auto Subrogation Pack Attributes

* + - 1. The data requirements to order attributes are different from the data requirements for contributions.
      2. Refer to the Contributions Schema and the Data Definitions spreadsheet with respect to the following requirements. Both documents are located on the Claims Datafill EPM Sharepoint site.
         1. The **Claim** structure is required. Within the Claim structure, the following data is required. Additional data may be provided but should not be validated.

Claim Number

Date of Loss

* + - * 1. The **Party** structure is required for at least one person. Multiple Party structures may be present. Within a Party structure, the following data is required for attributes to be developed for that person. However, do not reject a transaction for insufficient data within any of the Party structures submitted. Data other than listed below may be provided for a person but should not be validated.

ID – Must be unique among parties within a claim.

Type – Ignore Party structures where Type is equal to one of the following:

HO – Hospital

LR – Leasing/Rental Company

RF – Repair Facility

TO – Towing

Party Name (First Name and Last Name required.)

At least one of the following data items is required.

Party Address (at least one instance) that includes:

Address Type

Street Name

City

State

Zip Code (first 5 digits)

Date of Birth that includes:

Month

Day

Year

SSN

Phone Number (at least one instance) that includes:

Classification

Area Code (3 digits)

Phone Number (7 digits)

Driver structure may be provided that includes:

License Number

License State

* + - * 1. One or more **Claim Involved Unit** structures may be present. Each structure contains information about a single vehicle. Within each structure, the following data is required for attributes to be developed. However, do not reject a transaction for insufficient data if VIN is not present. Other data may be provided but should not be validated.

Unit ID – Must be unique among vehicles within a claim.

VIN in the Vehicle structure

* 1. **Result -**
     1. Interactive
        1. Interactive results will be returned based on the Rules Framework XML schema previously developed under PIR #1451, Analytics at First Notice of Loss – Fraud.
        2. Rules account setup will determine what data should be returned in the result.
        3. In addition to echoing back the inquiry data, the product response will include one or more of the following:
           1. Fraud Analytics Score with supporting reason codes/descriptive text. Fraud scoring at First Notice of Loss is existing functionality.
           2. Auto Claims Fraud Pack Attributes
           3. Auto Subrogation Pack Attributes
        4. Attributes will be returned in the Additional Developed Data section of the product response.
        5. Attributes must be referenced to (identify) the applicable person or vehicle.
           1. For each person, include the name and participant number.
           2. For each vehicle, include the VIN (when available) and participant number for the vehicle.
        6. Within a person or vehicle, identify which attributes belong to the Auto Claims Fraud pack and which attributes belong to the Auto Subrogation pack. The following pattern is desired:

**Attributes**

Scoring Date/As Of Date

Person #1

Auto Claims Fraud

Attribute #1

Attribute #n

Auto Subrogation

Attribute #1

Attribute #n

Person #n

Auto Claims Fraud

Attribute #1

Attribute #n

Auto Subrogation

Attribute #1

Attribute #n

Vehicle #1

Auto Claims Fraud

Attribute #1

Attribute #n

Auto Subrogation

Attribute #1

Attribute #n

Vehicle #n

Auto Claims Fraud

Attribute #1

Attribute #n

Auto Subrogation

Attribute #1

Attribute #n

* + - 1. Each attribute structure returned should include the attribute name and the attribute value. The attribute definitions will be in the XML Implementation Guide.
      2. There may be persons and/or vehicles submitted in the inquiry for which no attributes have been developed for an ordered pack. When this occurs, one of the following coded messages will be provided:
         1. Insufficient data provided to develop attributes.

Message Code = “IN”

* + - * 1. No attributes developed.

Message Code = “NA”

* + - 1. Messages will be within the ordered pack within the person or vehicle.
    1. Batch
       1. Batch results will be returned using the Common Analytics Results Schema to be developed under PIR #1926, Contributory Database – Contributions.
       2. The attributes product response will include one or both of the following:
          1. Auto Claims Fraud Pack Attributes
          2. Auto Subrogation Pack Attributes
       3. The attribute result pattern should be the same as previously described in section 9.k.6.
       4. Each attribute structure returned should include the attribute name and the attribute value. The attribute definitions will be in the Customer Contributions Specifications.
       5. There may be persons and/or vehicles submitted in the contributions file for which no attributes have been developed for an ordered pack. When this occurs, one of the following coded messages will be provided:
          1. Insufficient data provided to develop attributes.

Message Code = “IN”

* + - * 1. No attributes developed.

Message Code = “NA”

* + - 1. Messages will be within the ordered pack within the person or vehicle.
      2. **FUTURE FUNCTIONALITY:** The models product response will includescores and reason codes/descriptive text from one or more models to be built under PIR #2711.
      3. **FUTURE FUNCTIONALITY:** Attributes and model results will be returned in separate product responses.
  1. **Processing** –:
     1. Interactive
        1. Add Vendor Support.
        2. Rules account setup will provide the ability for a client to request one or more of the following in a single inquiry:
           1. Analytics at First Notice of Loss – Fraud
           2. Auto Claims Fraud Attributes
           3. Auto Subrogation Attributes
        3. The required fields and validation rules currently used by Rule Plan 6510 to determine if an inquiry is valid will continue to apply to all inquiries.
        4. The requirements on what data to pass to the Analytics at First Notice of Loss – Fraud model will remain the same as current.
        5. There will be no changes to the current functionality of the Analytics at First Notice of Loss – Fraud model.
        6. When the client is setup for Attributes, Rules will pass the following to the Attribute Engine:
           1. Pass the current date as the Scoring Date.
           2. What pack or packs of attributes should be developed
           3. All subjects submitted in the inquiry
           4. All vehicles submitted in the inquiry
        7. Attributes returned by the Attribute Engine must be associated to the applicable subjects and vehicles based on the pattern described previously in Section 9.k.i.6.
        8. When a client is configured to order both the Fraud Analytics model and attributes, the model results and attributes will be returned in the same product result.
     2. Batch
        1. MBSi account setup will determine whether to order one or both of the following attribute packs:
           1. Auto Claims Fraud Attributes
           2. Auto Subrogation Attributes
        2. The order validation rules are specified in Section 9.j.ii.3.
           1. If all of the required data is not present, return an “Insufficient Data” message to the client.
        3. Pass the following to the Attribute Engine for each claim:
           1. Pass the date the batch was received as the Scoring Date.
           2. What set or sets of attributes should be developed
           3. All persons submitted in the claim data

Each person will be defined in a **Party** structure where the Type is not equal to one of the following:

HO – Hospital

LR – Leasing/Rental Company

RF – Repair Facility

TO – Towing

Pass all of the following data elements and/or data structures that are available for each person:

ID

Type

Party Name

Party Address

More than one address may be provided.

Pass only one address to the Attribute Engine. Select the address based on Address Type using the following priority order for selection:

RS = Residence

PO = Post Office Box

WK = Work

BU = Business

OT = Other

Date of Birth

SSN

Phone Number

More than one phone number may be provided.

Pass only one phone number to the Attribute Engine. Select the phone number based on Classification using the following priority order for selection:

HO = Home

MO = Mobile

WK = Work

BU = Business

FX = FAX

Do not pass Country Code to the Attribute Engine.

Driver License Number and License State

* + - * 1. All vehicles submitted in the claim data

Each vehicle will be defined in a **Claim Involved Unit** structure.

For each vehicle pass the Unit ID and VIN, if available, to the Attribute Engine.

* + - 1. Attributes returned by the Attribute Engine must be associated to the applicable parties and vehicles based on the pattern described previously in Section 9.k.i.6.
    1. Attribute Engine

For each claim:

* + - 1. Use the Scoring Date to calculate the attributes.
      2. Attempt to IDL each person.
         1. If multiple addresses are passed by Rules, select one address to use using the following priority order for selection:

Current

Mailing

Former

* + - 1. Calculate the ordered attributes for each person with an IDL and each vehicle with a VIN.
      2. Attach attributes to the applicable pack within each person structure.
         1. If an IDL cannot be developed for a person, attach an “Insufficient data provided to develop attributes” message to each attribute pack ordered within the person structure.
         2. If no attributes are developed for an ordered attribute pack and the person has an IDL, attach a “No attributes developed.” message to that attribute pack within the person structure.
      3. Attach attributes to the applicable pack within each vehicle structure.
         1. If VIN is not available for a vehicle, attach an “Insufficient data provided to develop attributes” message to each attribute pack ordered within the vehicle structure.
         2. If no attributes are developed for an ordered attribute pack and there is a VIN available for the vehicle, attach a “No attributes developed.” message to that attribute pack within the vehicle structure.
      4. Return persons, vehicles, attributes, messages and the Scoring Date to whichever process ordered the attributes – interactive or batch.
    1. Logging
       1. The following will be logged:
          1. The client inquiry and product response for interactive including each person and each vehicle and the corresponding attributes and messages developed for each entity
          2. The data provided to the attributes process for batch (attribute inquiry) and the product result including each person and each vehicle and the corresponding attributes and messages developed for each entity
          3. Orders and results for all products accessed to collect attributes:

Carrier Discovery

Claims Discovery

Lead Integrity

* + - 1. Logging for Fraud Analytics at First Notice of Loss will remain the same.
      2. Technology will determine the detail logging requirements.
      3. Sufficient data will be logged to support billing, the Claims Datafill Support Tool and the new internal management report, “Claims Datafill Attributes”.
      4. Interactive and batch attribute transactions will not be included in the existing internal management reports that include hit and fill rates by data source.
  1. **Standard Common Status Codes**

| **Internal or External to Customer** | **Message Code** | **XML/HPCC Common Processing Status Code** | **XML/HPCC Common Order Status Code  (to bill or not bill the order in MBSi)** | **Score Server Message (Internal)** | **Customer Message (External)** |
| --- | --- | --- | --- | --- | --- |
| Internal | Empty |  | 100 | Regular order is ready to bill |  |
| Internal | Empty |  | 101 | Regular order has been billed |  |
| Internal | Empty |  | 199 | Error during billing |  |
| Internal | Empty |  | 201 | Order has processed successfully but is not billed |  |
| External | Empty | 401 | 401 | Insufficient Search Data | Incomplete Data In Order. Please call LexisNexis at 1-800-236-9993 |
| External | Empty | 402 | 402 | Invalid Account or Node ID | Incomplete Data In Order. Please call LexisNexis at 1-800-236-9993 |
| External | Empty | 407 | 407 | Invalid Data. Model ID (XXXX) Found in Record | Incomplete Data In Order. Please call LexisNexis at 1-800-236-9993 |
| External | Empty | 410 | 410 | All products ordered received errors | Internal Product Error. Please call LexisNexis at 1-800-236-9993. |
| External | Empty | 411 | 411 | Unable to bill. Required fields missing.  Internal Application Error (MPO not available. Can’t bill.) | Internal Product Error. Please call LexisNexis at 1-800-236-9993. |
| External | Empty | 501 | 100 | Complete | Results specific to product |
| External | 99 | 503 | 100 | Not Found | Specific to product |

| **Common Processing Status Code** | **Condition** |
| --- | --- |
| **401, 402, 407** | Transaction that errored for both FNOL **AND** attributes. |
| **501** | Transaction returned a score to the customer.  **OR**  Transaction returned attributes to the customer for at least one party or vehicle submitted.  **OR**  Transaction returned both a score and attributes. |
| **503** | Transaction did not return a score to the customer.  **AND**  Transaction did not return attributes to the customer for any party or vehicle submitted. |

1. Contributory Requirements **– Yes**
   1. A carrier must contribute to Carrier Discovery to receive Carrier Discovery attributes.
   2. A carrier must contribute to Claims Discovery to receive Claims Discovery attributes.
2. Rule Plan Requirements **– Yes**
   1. Rule plan requirements will be provided by the Rules Business Analyst.
3. Attribute Requirements – Refer to the Analytics/Modeling Group
   1. Requirements will be provided by the Analytics team. The attributes to be developed and provided to customers are identified in the following tables. Attribute sources include Lead Integrity 4.1, Claims Discovery and Carrier Discovery.
   2. The attributes will be used by customers in their own proprietary models designed to predict the likelihood that a claim may include fraudulent elements and/or the subrogation potential. The attributes will not identify fraudulent claims or predict subrogation potential. Customers will need to assess the attribute data and conduct their own investigations.
   3. The analytics process ID for the Auto Claims Fraud Attributes Pack is CDF1.
   4. The analytics process ID for the Auto Subrogation Attributes Pack is CDF2.
   5. The attribute processes will return attributes associated with specific people and specific vehicles.
   6. Attributes Returned by the Model

**Auto Claims Fraud Pack Attributes**

| **Attribute Name** | **Definition** | **Possible**  **Values** | **Description** | **Source** | **Attach to Vehicle** | **Attach to Person** |
| --- | --- | --- | --- | --- | --- | --- |
| SubjectSSNCount | Unique SSNs found with identity | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| FelonyCount12 | Felony Convictions in last 12 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| FelonyCount24 | Felony Convictions in last 24 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| FelonyCount | Total Felony Convictions | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| SubPrimeOfferRequestCount24 | Total Subprime credit service offer or information requests (ex. Short-term loans and high rate credit cards) by identity in last 24 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| SourceWatchList | Indicates if the identity is potentially associated with a watch list hit | 0  1 | Identity not potentially associated with watch list  Identity potentially associated with watch list | Lead Integrity 4.1 | N | Y |
| TOT\_CNT\_1YR | Total number of claims for the party in the last year |  |  | Claims Discovery | N | Y |
| TOT\_CNT\_2YR | Total number of claims for the party in the last 2 years |  |  | Claims Discovery | N | Y |
| TOT\_CNT\_3YR | Total number of claims for the party in the last 3 years |  |  | Claims Discovery | N | Y |
| TOT\_AMT\_2YR | Amount paid in claims in the last 2 years |  |  | Claims Discovery | N | Y |
| TOT\_CNT\_OT\_2Y | Number of other claims that had payments in the last 2 years |  |  | Claims Discovery | N | Y |
| TOT\_CNT\_PD\_2Y | Number of property damage claims that had payments in the last 2 years |  |  | Claims Discovery | N | Y |
| TOT\_CNT\_PD\_3Y | Number of property damage claims that had payments in the last 3 years |  |  | Claims Discovery | N | Y |
| TOT\_AMT\_RR\_1YR | Amount paid in rental reimbursement claims in the last year |  |  | Claims Discovery | N | Y |
| TOT\_AMT\_RR\_2YR | Amount paid in rental reimbursement claims in the last 2 years |  |  | Claims Discovery | N | Y |
| TOT\_AMT\_TL\_3YR | Amount paid in towing and labor claims in the last 3 years |  |  | Claims Discovery | N | Y |
| TOT\_AMT\_UM\_1YR | Amount paid in uninsured motorist claims in the last year |  |  | Claims Discovery | N | Y |
| TOT\_CNT\_ME\_1Y | Number of medical expense claims in the last year |  |  | Claims Discovery | N | Y |
| PLCY\_CNT\_ALL | Number of policies that fall into the all history category | 9999 (Default) | No policy | Carrier Discovery | Y | Y |
| LAPS\_OLDEST\_POLS\_AGE | Number of days since the oldest lapse between policies | 9999 (Default) | No lapsed policies | Carrier Discovery | Y | Y |
| LAPS\_MOST\_RECENT\_POLS\_AGE | Days since most recent lapse by policy | 9999 (Default) | No lapsed policies | Carrier Discovery | Y | Y |

**Auto Subrogation Pack Attributes**

| **Attribute Name** | **Definition** | **Possible**  **Values** | **Description** | **Source** | **Attach to Vehicle** | **Attach to Person** |
| --- | --- | --- | --- | --- | --- | --- |
| PropOwnedCount | Number of properties subject currently owns | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| PropOwnedTaxTotal | Sum of tax assessed values for all properties currently owned | 0 - 9999999999 | Dollar value | Lead Integrity 4.1 | N | Y |
| PropOwnedHistoricalCount | Number of properties ever owned | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| PropSoldCount60 | Real property sold by subject in last 60 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| PropNewestSalePrice | Most recent real property sale price | -1 0 – 9999999999 | Price not known Dollar value | Lead Integrity 4.1 | N | Y |
| PropAgeNewestSale | Time in months since most recently recorded property sale | -1  0 - 960 | Time not known  Time in months | Lead Integrity 4.1 | N | Y |
| PropNewestSalePurchaseIndex | Ratio comparing price of most recent property sale to its original purchase price | -1  0  0.1 – 0.9  1.0  1.1 – 99 | Information not on file  Unable to calculate  Property sold for less than original purchase price  Property sold for original purchase price  Property sold for more than original purchase price | Lead Integrity 4.1 | N | Y |
| PRSearchIdentitySSNs | Number of SSNs associated with the identity in LexisNexis product searches | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| PRSearchIdentityAddrs | Number of addresses associated with the identity in LexisNexis product searches | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| PRSearchIdentityPhones | Number of phones associated with the identity in LexisNexis product searches | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| PRSearchSSNIdentities | Number of identities associated with the input SSN in LexisNexis product searches | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| SubPrimeOfferRequestCount | Total subprime credit service offer or information requests (ex. Short-term loans and high-rate credit cards) by subject | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| PropAgeOldestPurchase | Time in months since earliest recorded property purchase | -1  0 - 960 | Time not known  Time in months | Lead Integrity 4.1 | N | Y |
| PropAgeNewestPurchase | Time in months since most recently recorded property purchase | -1  0 - 960 | Time not known  Time in months | Lead Integrity 4.1 | N | Y |
| WatercraftCount60 | Watercraft first registered to subject in last 60 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| AircraftCount | Total aircraft registrations on file for subject | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| FelonyCount24 | Felony convictions in last 24 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| ArrestCount | Total number of arrests | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| ArrestAge | Time in months since most recent arrest. | -1  0 - 960 | Information not on file  Time in months | Lead Integrity 4.1 | N | Y |
| ArrestCount24 | Arrests in last 24 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| LienFiledCount24 | Liens filed in last 24 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| LienReleasedCount24 | Liens released in last 24 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| BankruptcyCount24 | Bankruptcy filings in past 24 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| EvictionCount24 | Evictions in last 24 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| ProfLicCount24 | Professional licenses issued in last 24 months | 0 - 255 |  | Lead Integrity 4.1 | N | Y |
| ProfLicExpired | Indicates most recently issued professional license has expired | -1  0  1 | Professional license not on file  Most recently issued professional license has not expired  Most recently issued professional license expired | Lead Integrity 4.1 | N | Y |
| ProfLicTypeCategory | Professional license type category—grouped based on published U.S. Census occupation data | -1  0  1  2  3  4  5 | License type is not on file  License type is uncategorized  License type in group 1 (i.e. Manicurists, Estheticians, Hair Stylists)  License type in group 2 (i.e. Licensed Practical Nurses, Plumbers)  License type in group 3 (i.e. Real Estate Brokers, Social Workers)  License type in group 4 (i.e. Registered Nurses, Accountants)  License type in group  5 (i.e. Physicians, Attorneys) | Lead Integrity 4.1 | N | Y |
| AddrStability | Indicates how often subject has changed addresses. | 0  1  2  3  4  5  6 | Unknown  Lived at 5+ addresses in last 5 years  Lived at 3 or 4 addresses in last 5 years  Combined stay at current & previous address > or = 4 years  Combined stay at current & previous address > or = 5 years  Recent move, but 6+ years at previous address  At current address 7+ years | Lead Integrity 4.1 | N | Y |
| PLCY\_CNT\_ALL | Number of policies in all history | 9999 (Default) | No policy | Carrier Discovery | Y | Y |
| PLCY\_MIN\_AGE | Minimum policy age of all policies in all history | 9999 (Default) | No policy | Carrier Discovery | Y | Y |
| PLCY\_MAX\_AGE | Maximum age of all policies in all history | 9999 (Default) | No policy | Carrier Discovery | Y | Y |
| PLCY\_AGE\_12 | Number of policies with policy age less than or equal to 12 months in all history | 9999 (Default) | No policy age less than or equal to 12 months | Carrier Discovery | Y | Y |
| PLCY\_AGE\_24 | Number of policies with policy age less than or equal to 24 months in all history | 9999 (Default) | No policy age less than or equal to 24 months | Carrier Discovery | Y | Y |
| LAPS\_CNT\_POLS | Total number of lapses for all policies in all history | 9999 (Default) | No lapsed policies | Carrier Discovery | Y | Y |
| LAPS\_CNT\_POLS\_90 | Number of lapsed policies where the lapse duration is less than or equal to 90 days | 9999 (Default) | No lapsed policies where the lapse duration is less than or equal to 90 days | Carrier Discovery | Y | Y |
| LAPS\_OLDEST\_POLS\_AGE | Number of days since the oldest lapse between policies | 9999 (Default) | No lapsed policies | Carrier Discovery | Y | Y |
| DRV\_AGE\_MIN\_ALL\_CURRENT | Minimum driver age in full months of all active drivers on all current policies at the scoring date | 9999 (Default)  0 | No active current policy  Invalid driver DOB | Carrier Discovery | N | Y |
| DRV\_AGE\_MAX\_ALL\_CURRENT | Maximum driver age in full months of active drivers on all current policies at the scoring date | 9999 (Default)  0 | No active current policy  Invalid driver DOB | Carrier Discovery | N | Y |
| VEH\_TOT\_ALL\_CURRENT | Total number of active vehicles on all current policies at the scoring date | 9999 (Default) | No active current policy | Carrier Discovery | Y | Y |
| VEH\_ADD4\_TOT\_ALL\_CURRENT | Total number of active vehicles added to policies at the scoring date in the last 4 months | 9999 (Default)  0 | No active current vehicles  All active current vehicles added more than 4 months prior to the scoring date | Carrier Discovery | Y | Y |
| VEH\_DROP4\_TOT\_ALL\_CURRENT | Total number of inactive vehicles dropped from policies active at the scoring date in the last 4 months | 9999 (Default)  0 | No inactive current vehicles  All inactive current vehicles dropped more than 4 months prior to the scoring date | Carrier Discovery | Y | Y |
| VEH\_AGE\_AVG\_ALL\_CURRENT | Average vehicle age of active vehicles on all current policies at the scoring date | 9999 (Default) | No active current vehicles | Carrier Discovery | Y | Y |
| VEH\_AGE\_MIN\_ALL\_CURRENT | Minimum vehicle age in full months of all active vehicles on all current policies at the scoring date | 9999 (Default)  0 | No active current policy  Invalid vehicle DOB | Carrier Discovery | Y | Y |
| VEH\_AGE\_MAX\_ALL\_CURRENT | Maximum vehicle age in full months of all active vehicles on all current policies at the scoring date | 9999 (Default)  0 | No active current policy  Invalid vehicle DOB | Carrier Discovery | Y | Y |
| VEH\_CNT\_BI\_ALL\_CURRENT | Number of vehicles with BI coverage in all current policies | 9999 (Default) | No active current policy or no vehicles in all active current policies with BI coverage | Carrier Discovery | Y | Y |
| VEH\_CNT\_BI\_ALL\_PRIOR | Number of vehicles with BI coverage in all prior policies | 9999 (Default) | No prior policies or no vehicles in all prior policies with BI coverage | Carrier Discovery | Y | Y |
| VEH\_CNT\_BI\_ALL\_HISTORY | Number of vehicles with BI coverage in all history | 9999 (Default) | No policies or no vehicles with BI coverage in all history | Carrier Discovery | Y | Y |
| TOT\_CNT\_1YR | Total number of claims for the party in the last year |  |  | Claims Discovery | N | Y |
| TOT\_CNT\_2YR | Total number of claims for the party in the last 2 years |  |  | Claims Discovery | N | Y |
| TOT\_CNT\_3YR | Total number of claims for the party in the last 3 years |  |  | Claims Discovery | N | Y |
| TOT\_AMT\_1YR | Total paid amount of claims over all claim types for the party in the last year |  |  | Claims Discovery | N | Y |
| TOT\_AMT\_2YR | Total paid amount of claims over all claim types for the party in the last 2 years |  |  | Claims Discovery | N | Y |
| TOT\_AMT\_3YR | Total paid amount of claims over all claim types for the party in the last 3 years |  |  | Claims Discovery | N | Y |
| TOT\_CNT\_CO\_1Y | Number of collision claims that had payments in the last year |  |  | Claims Discovery | N | Y |
| TOT\_CNT\_CO\_2Y | Number of collision claims that had payments in the last 2 years |  |  | Claims Discovery | N | Y |
| TOT\_CNT\_CO\_3Y | Number of collision claims that had payments in the last 3 years |  |  | Claims Discovery | N | Y |
| TOT\_AMT\_CO\_1Y | Amount paid in collision claims in the last year |  |  | Claims Discovery | N | Y |
| TOT\_AMT\_CO\_2Y | Amount paid in collision claims in the last 2 years |  |  | Claims Discovery | N | Y |
| TOT\_AMT\_CO\_3Y | Amount paid in collision claims in the last 3 years |  |  | Claims Discovery | N | Y |

1. Third Party Data and Vendor Requirements **– N/A**
2. Volume, SLA, Performance, Availability, Data Retention
   1. Expected volumes – The number of transactions per month will ramp up over time.
      1. Interactive – Within five years, expected volume is 4 million transactions per year.
      2. Batch – Within five years, expected volume is 8 million transactions per year.
   2. Expected performance – response time to be useful for customers in their process
      1. Interactive – Four to five seconds for attribute transactions.
      2. Batch – expected turnaround time for batch files – less than 24 hours

*Expected performance – Performance expectations should fall within acceptable ranges (95% of transaction in less than 2 seconds, 99.85% of transactions within 5 seconds).*

* 1. Expected availability is 24 X 7 with Rules maintenance window Sunday at Midnight – 6:00 a.m. Interactive orders will be submitted at all times other than during scheduled maintenance windows.
  2. Data retention requirements – Contributions should be retained for a minimum of 7 years. Interactive inquiries and results should be retained online for 6 months and archived for 5 years.

1. Product Configuration
   1. The attribute products should follow the same account setup process as all other Claims – MBSi (Market Code) products under Adjuster accounts.
   2. Two new product selections are required on the New Account screen.
      1. Auto Claims Fraud Attributes
      2. Auto Subrogation Attributes
   3. On the Product Configuration screen, the following masterfiles should appear in the configuration list for each product:
      1. Carrier Discovery
      2. ISS
      3. Rules
      4. Claims Datafill
   4. Add both products to the ISS masterfile. Use the same defaults as Analytics at First notice of Loss – Fraud with the exception of Platform. The Platform selection should be “Rules/Batch” with no other option available for selection.
   5. Add both products to the Claims Datafill masterfile. Each product should have its own No/Yes selection box.
2. Support Tool – Claims Datafill
   1. The Support Tool must display the following:
      1. The client inquiry and product response for interactive transactions including each person and each vehicle and the corresponding attributes developed for each entity
      2. The data provided to the attributes process (attribute inquiry) for batch and the product result including each person and each vehicle and the corresponding attributes developed for each entity
      3. Orders and results for all products accessed to collect attributes:
         1. Carrier Discovery
         2. Claims Discovery
         3. Lead Integrity
   2. Add an identifier and value(s) to the Summary section of each transaction that specifies the type of data requested. Note that more than one type of data may be requested by a single transaction:
      1. FNOL Score
      2. Fraud Attributes
      3. Subrogation Attributes
   3. Add an identifier and value to the Summary section of each transaction that specifies how the transaction was submitted:
      1. Batch
      2. Interactive
   4. Add an identifier and value to the Summary section of each transaction that specifies the Scoring Date. Scoring Date applies only to the Fraud and Subrogation attribute packs. It is the date as of which the attributes were calculated.
   5. The Support Tool requirements that support Fraud Analytics at First Notice of Loss remain the same. The same person-based search criteria apply to attribute transactions.
   6. Add VIN as an additional search criterion.
   7. Add the following to the Search Type drop-down list:
      1. Auto Claims Fraud Attributes
      2. Auto Subrogation Attributes
3. Management Reports
   1. There will be no changes to the existing internal management reports as part of this project.
   2. There will be a new management report that provides statistics for the attributes products.

Sample Report:

Claims Datafill Attributes Report for Month CCYY

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Customer Number** | **Account Number** | **Report**  **Code** | **Total**  **Number**  **Transactions** | **Total**  **Number**  **Persons** | **Total**  **Number**  **Vehicles** | **Number Persons Returned with Attributes** | **Number Vehicles Returned with Attributes** | **Number**  **Hits** | **Number**  **No Hits** | **Number Transactions**  **that**  **Errored** |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |

1. The total number of transactions is the count of transactions for a specific report code (6568, 6569, 6570 or 6571). This count includes all transactions. Total Number of Transactions = Number Hits + Number No Hits + Number of Transactions that Errored.
2. Total number of Persons is the count of the number of persons submitted on the contributions file or the interactive inquiry by report code. Note that report code identifies both the method of submission (batch or interactive) and the attributes ordered (auto claims fraud or auto subrogation). This count only includes transactions with a Processing Status of 501 or 503.
3. Total number of Vehicles is the count of the number of vehicles submitted on the contributions file or the interactive inquiry by report code. This count only includes transactions with a Processing Status of 501 or 503.
4. Number of persons returned with attributes is the number of persons, by report code, returned with at least one attribute attached. Count will be derived from transactions with a Processing Status of 501.
5. Number of vehicles returned with attributes is the number of vehicles, by report code, returned with at least one attribute attached. Count will be derived from transactions with a Processing Status of 501.
6. Hits include all transactions for a report code with Processing Status of 501.
7. No Hits include all transactions for a report code with Processing Status of 503.
8. Errors include all transactions for a report code with Processing Status of 401 or 402 or 407 or 410 or 411.
9. All fields will be provided in one spreadsheet so that the users can filter the columns and generate the desired stats.
10. The spreadsheet will be created monthly – the first day of the month for the previous month’s orders.
11. The monthly report should be emailed to
    * + 1. [Gary.Sanginario@lexisnexis.com](mailto:Gary.Sanginario@lexisnexis.com)
        2. [Shannon.Holt@lexisnexis.com](mailto:Shannon.Holt@lexisnexis.com)
        3. [Sara.Heslin@lexisnexis.com](mailto:Sara.Heslin@lexisnexis.com)
        4. [Robert.Wigington@lexisnexis.com](mailto:Robert.Wigington@lexisnexis.com)
12. Consumer Disclosure – N/A

Claims Datafill is a non-FCRA product.

1. Billing
   1. Billing Type is transactional. However, tier pricing may apply for individual accounts. There may also be a minimum monthly amount that should be billed at the account level for interactive transactions.
   2. Billing for these products should be included on the same account invoice as other Claims Datafill products. Each product/report code should appear as its own line item on the invoice.
   3. Each interactive transaction will generate one to three billing records depending on account setup.

|  |  |  |  |
| --- | --- | --- | --- |
| **FNOL** | **Fraud Attributes** | **Subro Attributes** | **Billing Records** |
| Yes | Yes | Yes | AutoClaim FNOL Analytics  Auto Claims Fraud Attributes Interactive  Auto Subrogation Attributes Interactive |
| Yes | Yes | No | AutoClaim FNOL Analytics  Auto Claims Fraud Attributes Interactive |
| Yes | No | Yes | AutoClaim FNOL Analytics  Auto Subrogation Attributes Interactive |
| Yes | No | No | AutoClaim FNOL Analytics |
| No | Yes | Yes | Auto Claims Fraud Attributes Interactive  Auto Subrogation Attributes Interactive |
| No | Yes | No | Auto Claims Fraud Attributes Interactive |
| No | No | Yes | Auto Subrogation Attributes Interactive |

* 1. Each batch transaction will generate one or two billing records depending on account setup.

|  |  |  |
| --- | --- | --- |
| **Fraud Attributes** | **Subro Attributes** | **Billing Records** |
| Yes | Yes | Auto Claims Fraud Attributes Batch  Auto Subrogation Attributes Batch |
| Yes | No | Auto Claims Fraud Attributes Batch |
| No | Yes | Auto Subrogation Attributes Batch |

* 1. There will be four new report codes – one interactive and one batch for each of the two new products.
     1. Auto Claims Fraud Attributes Interactive
        1. Report Code = 6568
        2. Report Code Name for Invoice:

Claims Datafill Auto Claims Fraud Attributes Interactive

* + - 1. Long Description:

Claims Datafill - Auto Claims Fraud Attributes Interactive

* + - 1. Detailed Definition = This transaction returns attributes interactively that will be used in client proprietary models to determine the likelihood that the claim has fraudulent elements.
    1. Auto Claims Fraud Attributes Batch
       1. Report Code = 6569
       2. Report Code Name for Invoice:

Claims Datafill Auto Claims Fraud Attributes Batch

* + - 1. Long Description:

Claims Datafill - Auto Claims Fraud Attributes Batch

* + - 1. Detailed Definition = This transaction returns attributes through batch that will be used in client proprietary models to determine the likelihood that the claim has fraudulent elements.
    1. Auto Subrogation Attributes Interactive
       1. Report Code = 6570
       2. Report Code Name for Invoice:

Claims Datafill Auto Subrogation Attributes Interactive

* + - 1. Long Description:

Claims Datafill - Auto Subrogation Attributes Interactive

* + - 1. Detailed Definition = This transaction returns attributes interactively that will be used in client proprietary models to determine the subrogation potential for a claim.
    1. Auto Subrogation Attributes Batch
       1. Report Code = 6571
       2. Report Code Name for Invoice:

Claims Datafill Auto Subrogation Attributes Batch

* + - 1. Long Description:

Claims Datafill - Auto Subrogation Attributes Batch

* + - 1. Detailed Definition = This transaction returns attributes through batch that will be used in client proprietary models to determine the subrogation potential for a claim.
  1. Claims Datafill bills through MBS. Report codes and pricing must be set up in MBS Global Support Tools/Custom Pricing and not in the Oracle database.
  2. Transactions for the new report codes may be logged to a different log, or logs, than transactions for regular Claims Datafill or Analytics at First Notice of Loss – Fraud. Therefore, MBS may need a new billing process for each attribute report code.
  3. Stat Code = CDF0
  4. Revenue/Cost Center = CR385
  5. Business Unit = 00CR0
  6. MBS Product Code = 6 (INS)

1. Testing
   1. Test environments and test cases/scenarios are needed to support:
      1. MOE testing
      2. QC
      3. Product level Customer Test
         1. Note: For any new product that will be offered through the Insurance Solutions portal, there needs to be a test case in Customer Test with information for the following subjects. This information can be used in the training documentation or online training. This applies to all products, not just products that access Boca public records data.

|  |  |  |
| --- | --- | --- |
| Mark Marsupial  401 N Lazy Lake Rd  Ann Arbor, MI 48104  DLN: A123456789014  SSN:  123-45-6789  DOB:  01/13/1960 | Jane Marsupial  401 N Lazy Lake Rd  Ann Arbor, MI 48104  DLN: A123456789013  SSN: 123-55-6789  DOB: 02/13/1960 | John Aardvark  (Add any claims, policies, VIN, and violations to this person.)  123 Main St.  New York, NY 12345  SSN: 263-12-4372  DLN: 263124372 |

1. Legal
   1. Legal approval of PIR has been obtained.

By: Erika Hutt

Date: 08/21/2013

Restrictions, exceptions or outstanding issues:

Per meeting on 8-21-2013, legal approves the PIR.  The following need to be completed and included in the baseline PMR:

1. All data source providers for the attributes to be provided must be provided to legal. (As discussed, legal must review and confirm that such attributes can be used for this use case.)

2. Boca must approve of the use of these attributes for this use case.

3. There can be no reference to the source of the data in the attribute data provided to customer (including, but not limited to including the data source provider's name in the attribute description).

4. Permissible purpose must be identified.

5. Legal will want to see a demo of how this is delivered to the customer - mock ups ok for baseline PMR stage - actual demo necessary for final PMR approval by legal.

* 1. Legal approval of Baseline PMR has been obtained.

By:

Date:

Restrictions, exceptions or outstanding issues:

* 1. Legal approval of Final PMR has been obtained.

By:

Date:

Restrictions, exceptions or outstanding issues:

* 1. Legal approval of Final Product Launch has been obtained via email.

By:

Date:

Restrictions, exceptions or outstanding issues:

1. Security Assessment
   1. Security/PSCO approval has been obtained.

iSIT Ticket: # 2841886

By: Jarvis Robinson and Aurobindo Sundaram

Date: 09/10/2013

Restrictions, exceptions, outstanding issues or notes:

This is a Tier 3 review request (e.g. existing application; changes involving data type, reports, and models). Your submission for security review was approved by the security review team. No additional milestones required for fulfillment.

1. Sales Tax

Taxability was determined as part of the Claims Datafill Rebuild project (QuickBase #469). On February 17, 2012, Terence Stone, Indirect Tax Manager, Reed Elsevier Inc. emailed the following:

“Based on my review of your Product Market Requirements (PMR) document for the Claims Datafill Rebuild, I conclude that the Taxware Enterprise Taxability Matrix code of 2038024 best applies to this product.”

Terence Stone’s email was forwarded to Karen Garren, Sr. Dir. Finance for implementation in MBS.

In light of the new products being offered, this PMR will be submitted for a taxability review after the PMR is baselined.

|  | **Questions for Assessing Taxability of product/service** | **Response** |
| --- | --- | --- |
| 1 | What company / legal entity is selling the product/service? | LexisNexis Claims Solutions Inc. |
| 2 | What is it exactly that we are selling?  Identify if there is a web site that has additional background information. | Attributes to be used by insurance customers in their own proprietary models to predict the likelihood that a claim contains fraudulent elements and/or the subrogation potential. |
| 3 | Are we selling this product/service to an end user or is it being resold? | End User |
| 4 | Who are the customers? | Property and Casualty Insurers |
| 5 | Is the product/service in an electronic or print format? | Electronic format |
| 6 | What is the medium of transmission ( i.e. is the product/service shipped on a disk, e-mailed, load and leave, electronically transmitted, or accessed via software or a through a website)? | Electronic transmission |
| 7 | Is a software license being granted (i.e. a license to use computer software or the right to use and access computer software via software as a service model?) | No |
| 8 | Who initiates the transmission of the product/service? | The insurer initiates the product through electronic transmission of data to LexisNexis. |
| 9 | Do we send the product/service to the customer or does the customer retrieve it? | LexisNexis electronically sends the product to the customer. |
| 10 | Is there any tangible personal property associated with the sale of this product/service? | No |
| 11 | How do we bill for this product/service?  Is this a bundled charge or do we charge separately for different features of the product/service? | Auto Claims Fraud Attributes will be charged for separately from Auto Subrogation Attributes. Each of the two attribute packs is considered to be a separate product within Claims Datafill. |
| 12 | If the product/service includes data or information, is it personal and individual in nature such that no other customer can use the information? | Yes. The attributes are specific to the people and vehicles involved in a claim being handled by an insurer. |
| 13 | Does this product/service generate any reports or files which can be used by other customers? | No |
| 14 | If there is a transmission of software or access to software via internet, is it canned or customized? | Not Applicable |
| 15 | Can we obtain sample invoices or contracts? | No. Contract language has not been developed yet. |
| 16 | Is this product shipped to or used in specific jurisdictions? | No. It can be used in any jurisdiction. |
| 17 | Is this product / service used in multiple jurisdictions and if so, can we obtain a breakdown of the use in each jurisdiction? | No. The use breakdown will depend on how an insurer uses the product(s). |
| 18 | If the product is shipped, what are the terms of shipment?  Is a common carrier used?  Are goods dropped shipped? | Not Applicable |
| 19 | Is there a maintenance component to the sale?  If so, is it mandatory or optional? | No maintenance component |
| 20 | Are the different maintenance components separately stated on the customer invoices? | Not Applicable |
| 21 | What is the delivery method, load and leave, electronic, or TPP?  What does the customer receive via the maintenance component? (i.e. phone support, email support, computer software upgrades, etc.?) | Electronic delivery |
| 22 | If the customer receives computer software upgrades, how are the upgrades provided (i.e. via diskette, emailed, downloaded, access through a website?) | Not Applicable |
| 23 | Who is the product champion that would be the best contact for additional information? | Todd Fannin |
| 24 | What is the timeframe for rollout? | Late Q2 2014 |
| 25 | Is this an entirely new product/service or is this a subsequent phase of an existing product/service?  Will there be additional phases that need to be considered? | Auto Claims Fraud Attributes and Auto Subrogation Attributes are new products being offered through Claims Datafill. |

**Appendices**

1. Appendix A – Lead Integrity Solutions 4 1 - Web Services Guide.pdf