

Hail Loss Pro - Documentation

Overview:

The Goal of this project is to allow a main user on a desktop app to send files to users of a mobile app, and allow mobile users to edit the file and submit it to the main user.

Interchangeable Vocabulary:

Main user = Manager = Desktop user

Adjuster = Mobile user = worker/employee = agent

Claim = work file = proof of loss = loss report

Count = Loss calculation small area of land

Industry:

The app will service the **crop insurance industry**. Specifically insurance from hail damage.

Insurance is sold to farmers to hedge against the possibility of crop yield loss from hail damage. If a farmer suffers crop loss from a hail storm he will contact the company that sold him the insurance policy and files a **Claim** (he is claiming he has crop damage and is owed money). The manager will then find the closest adjuster(worker for insurance company) to the location of the client and send him the file in mail. The adjuster will receive the claim, meet with the insured(farmer) and use a formula(these are the formulas in "Hail Loss") to determine exactly how much damage is evident in the field. Once the farmer and adjuster have completed calculating the damage they sign the worksheet. One copy is given to farmer and another is mailed back to the manager. The manager can now use this loss % to determine how much money is owed to the farmer for the damage to his crop.

App Details

Overview:

The main goal of the app is to make managing crop insurance claims easier. There are 3 main functions the app must have:

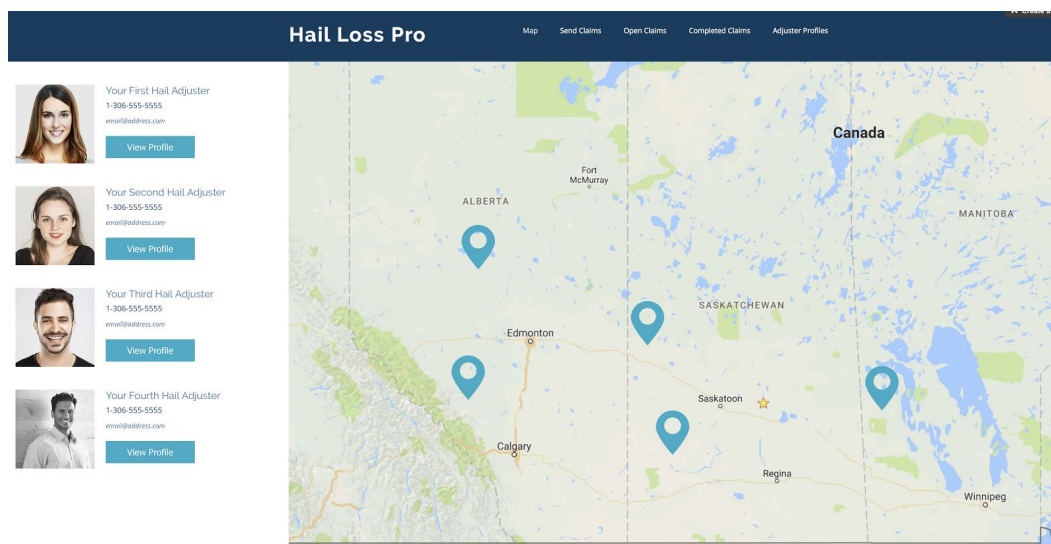
- 1) Allow a main user(on a desktop) to track the location of mobile users
- 2) Allow main user to send files to mobile users
- 3) Allow mobile users to edit file and submit to main user

Desktop:

The desktop portion will be the control hub. Used by the manager of the insurance company to track employee(adjuster) location and send and receive work files(Claims).

There are 5 main features needed:

- 1) **Map / Tracking:** The main user should be able to track the location of all mobile users.



- 2) User Profile Management:** The manager should be able to view each users profile and see what files are assigned to him. They also need to be able to move files between mobile users. Manager should also be able to create/delete new accounts(there wont be a signup, accounts should only be created by the manager)

Adjuster Profiles



Your First Hail Adjuster
1-306-555-5555

Claims:

XYZ Farms
Other Farms

email@address.com

[Edit Profile](#)

Your Second Hail Adjuster
1-306-555-5555

Claims:

XYZ Farms
Other Farms

email@address.com

[Edit Profile](#)

Your Third Hail Adjuster
1-306-555-5555

3) Send Files: The manager needs to be able to send files to the mobile users. This information includes: Customers Contact Info, Customers Damaged Crops, and Crop Information. All this information is usually stored using MS Access in a database when the customer account is created, so somehow to be able to draw on files from that database would be a great feature. To send the file, The Manager will then choose from a dropdown list list of mobile users(organized by proximity to customer location if possible)

Send Claim

Client Information

Name of Insured	<input type="text" value="First"/>	<input type="text" value="Last"/>
Address	<input type="text" value="Street Address"/>	
	<input type="text" value="Street Address Line 2"/>	
	<input type="text" value="City"/>	<input type="text" value="Region"/>
	<input type="text" value="Postal / Zip Code"/>	<input type="text" value="Canada"/>
Phone	<input type="text" value="##"/>	<input type="text" value="##"/>
	<input type="text" value="####"/>	

Loss Information

Policy #	<input type="text"/>
Loss #	<input type="text"/>
Date of Loss	<input type="text" value="MM/DD/YYYY"/>

Damaged Fields

Add New Field

Land Location	<input type="text"/>
Crop Type	<input type="text"/>
Acres	<input type="text"/>
Select Adjuster(s)	
Adjuster	<input type="text" value="Adjuster 1"/>

SUBMIT FORM

- 4) View Active Claims:** The Manager needs to be able to view a list of files that haven't been completed and submitted by mobile users. Files should be able to be edited and moved between different mobile users. The active claims should be listed oldest at top to newest at bottom of screen (from date sent to mobile user)

- 5) **View Finished Claims:** The manager will need to be able to view the completed claims/work files. He should be able to print them off in a standardized format. There should also be a way to archive the finished files in case they are needed later.

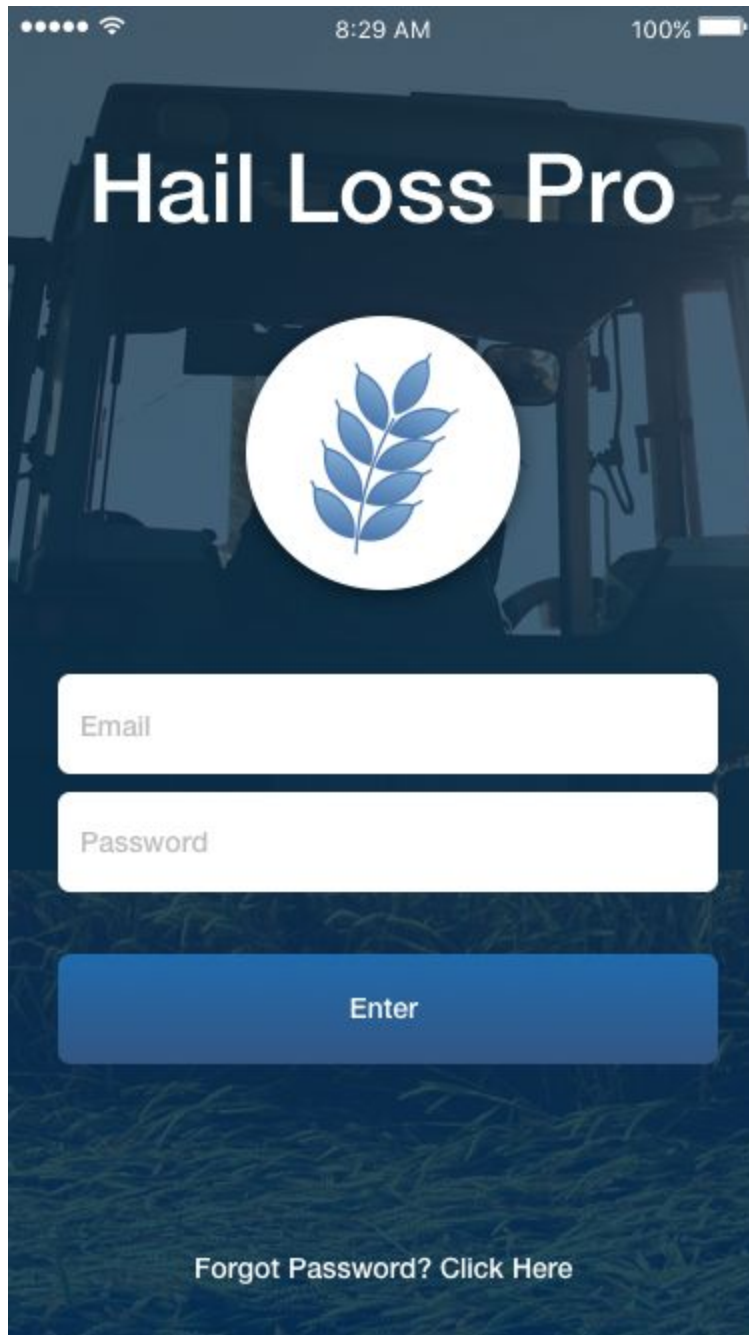
Completed Claims

Jan 02, 2023 12:00 PM	XYZ Farms - Policy # 12345667 Adjuster: John Deere Loss : 25% Acres: 160	Print Proof of Loss
Feb 27, 2023 12:00 PM	Mcdonald Farms - Policy # 7654321 Adjuster: Evan Gillis Loss: %10 Acres: 160	Print Proof of Loss
May 27, 2023 12:00 PM	Pilsner Farms - Policy # 34566543 Adjuster: Justin Trudeau Loss: %10 Acres: 160	Print Proof of Loss

Mobile:

The mobile portion will be used to receive, complete, and submit work files. Used by workers to adjust claims.

- 1) **Login:** secure login(accounts created by manager/desktop user)



- 2) **Active Claim Listing:** a listing of all the the files that have been sent to the mobile user by the main user. The mobile user should be able to view the details of these files and the have an option to “start job”(a swipe bar would be a good way to implement this i think).



- 3) Claim Overview:** Claim information is displayed on this screen. Including client contact, map, and damaged fields(with its crop type ie. "wheat", land location ie. "NW-1-2-3-4", and size of field ie. "160 acres"). The user will be able to tap on each field in the table to take him to the loss calculator(if the

crop type is wheat, it will the user to “cereals”, if its canola it would display the “oilseeds” calculator”, lentils would lead to “pulses”. etc)


8:29 AM 100%

← Claim & Hailed Fields

Client: John Deere

Phone: 1-306-321-5555

Client's Location: Humboldt, SK



Wheat - NW - 1 - 2 - 3 -W4

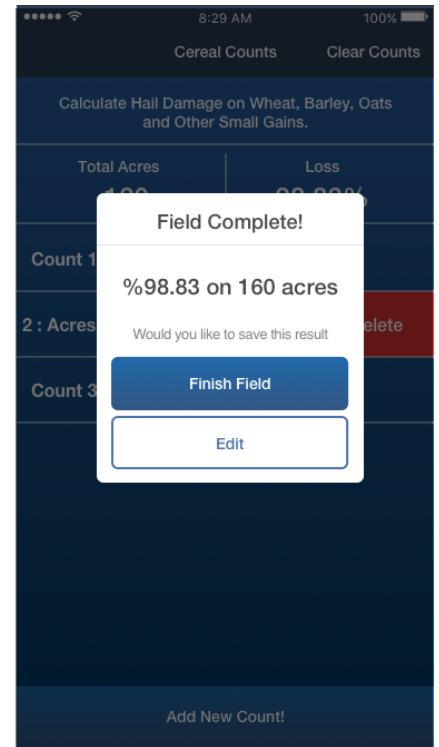
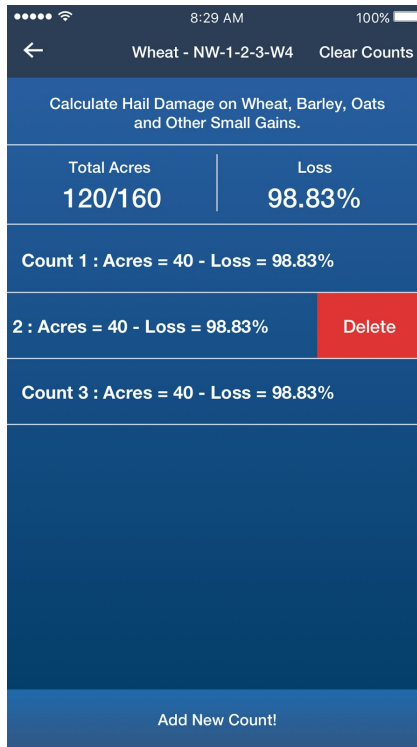
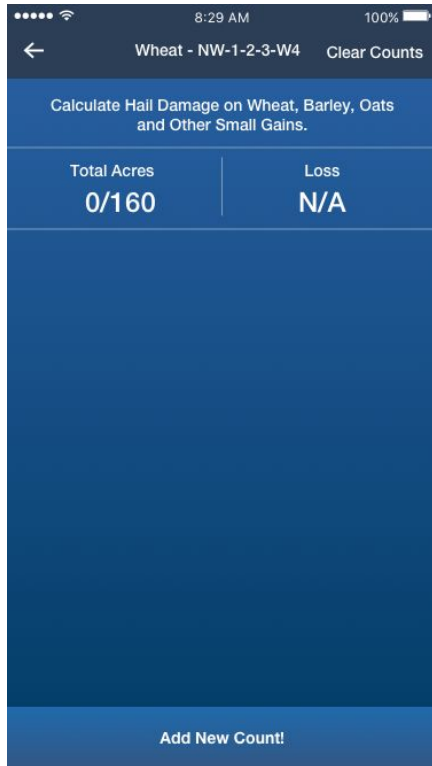
Barley - SE - 2 - 3 - 4 -W5

Canola - NE - 9 - 8 - 7 -E1

Finish Claim

- 4) **Field Overview:** Displays an overview of the field including croptype, land location. It logs each “count”(a count is a loss calculation for a small parcel of land, typically 40 acres or less). It also needs track the total acres and

total average loss for that field and when all acres are accounted for, display a “field complete” message.



- 5) **Loss Calculator:** this form is used for making a count(calculating loss for a portion of the field). There needs to be a feature that allows the user to bypass the calculator and directly input the Acres and Loss % associated with that count.

8:29 AM 100%

← Calculate Loss Input Loss

Size of Count (Acres)

40

Growth Stage / Factor (ex.0.5)

1.0

Unrecoverable Heads in 100 Stems

0

Recoverable Heads in 100 Stems

0

Average Kernels per Head:

0

Average Missing Kernels per Head:

32

Calculate Loss

8:29 AM 100%

← Calculate Loss ⓘ

Save of Count (Acres)

40

Growth Stage / Factor (ex.0.5)

1.0

Unreco

0

Recover

0

Average

0

Average Missing Kernels per Head:

32

Calculate Loss

Input Loss

Acres:

Loss:

Save Count

Delete

- 6) **Claim Overview 2:** as fields get completed, a check mark should be displayed next to each field to signify its completion. A “finish claim” button should appear when all fields are accounted for.



8:29 AM

100%



Claim & Hailed Fields

Client: John Deere

Phone: 1-306-321-5555

Client's Location: Humboldt, SK



Wheat - NW - 1 - 2 - 3 - W4 - 12% loss



Barley - SE - 2 - 3 - 4 - W5

Canola - NE - 9 - 8 - 7 - E1 - 25% loss



Finish Claim

- 7) **Finish Claim:** Work can be reviewed here before submitting to the main office. The client also needs to be able to sign with his finger/stylus. There should also be an area for the client to be able to input an email, to receive a copy of the report. Once it is signed by the customer, a “submit claim” button should appear which will send the loss report to the client email and the manager/desktop user.

The screenshot shows a mobile application interface for a 'Loss Report'. At the top, there is a status bar with signal strength, time (8:29 AM), and battery level (100%). Below the status bar is a dark blue header with a back arrow on the left and the title 'Loss Report' in the center. The main content area has a dark blue background and contains three white text entries, each on a separate line: 'Barley - SE - 2 - 3 - 4 -W5 - 12.80%', 'Canola - NE - 9 - 8 - 7 -E1- 15.95%', and 'Lentils - SW - 5 - 4 - 3 -W2 - 8.34%'. Below these entries is a large white rectangular area for a signature, with the text 'Customer Signature' above it. The signature 'John E. Doe' is written in black ink. At the bottom of the screen is a dark blue footer with a white button labeled 'Submit Claim'.

Loss Report

Barley - SE - 2 - 3 - 4 -W5 - 12.80%

Canola - NE - 9 - 8 - 7 -E1- 15.95%

Lentils - SW - 5 - 4 - 3 -W2 - 8.34%

Customer Signature

John E. Doe

Submit Claim