

Introduction to Claim Intake

Lesson objectives

By the end of this lesson, you should be able to:

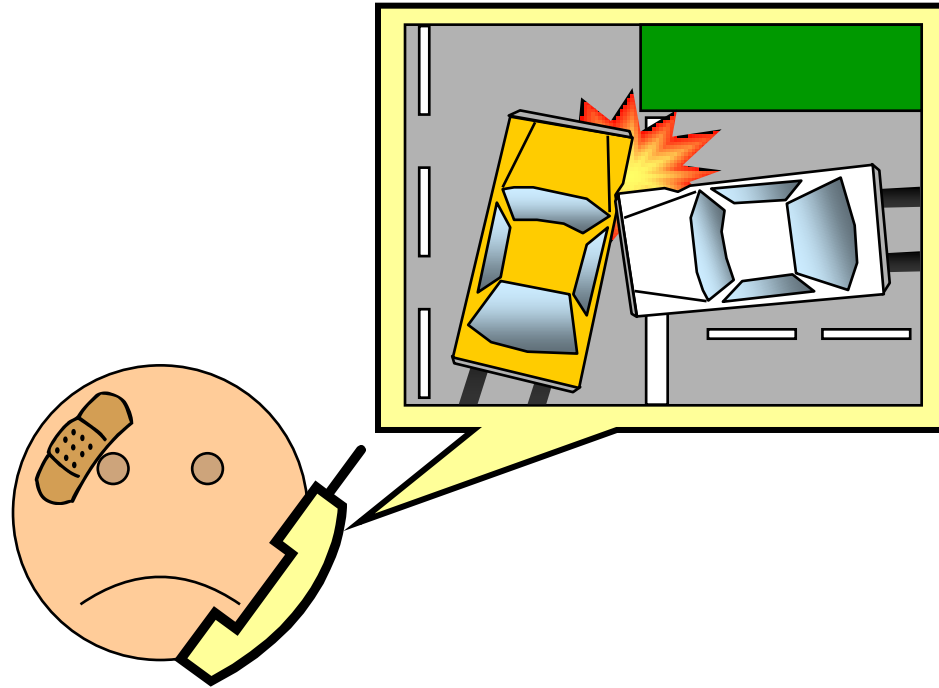
- Define the steps of the claim intake process
- Identify the steps of automated claim setup
- Describe how validation is performed for new claims

This lesson uses the notes section for additional explanation and information.
To view the notes in PowerPoint, choose View→Normal or View→Notes Page.
If you choose to print the notes for the lesson, be sure to select “Print hidden slides.”

Lesson outline

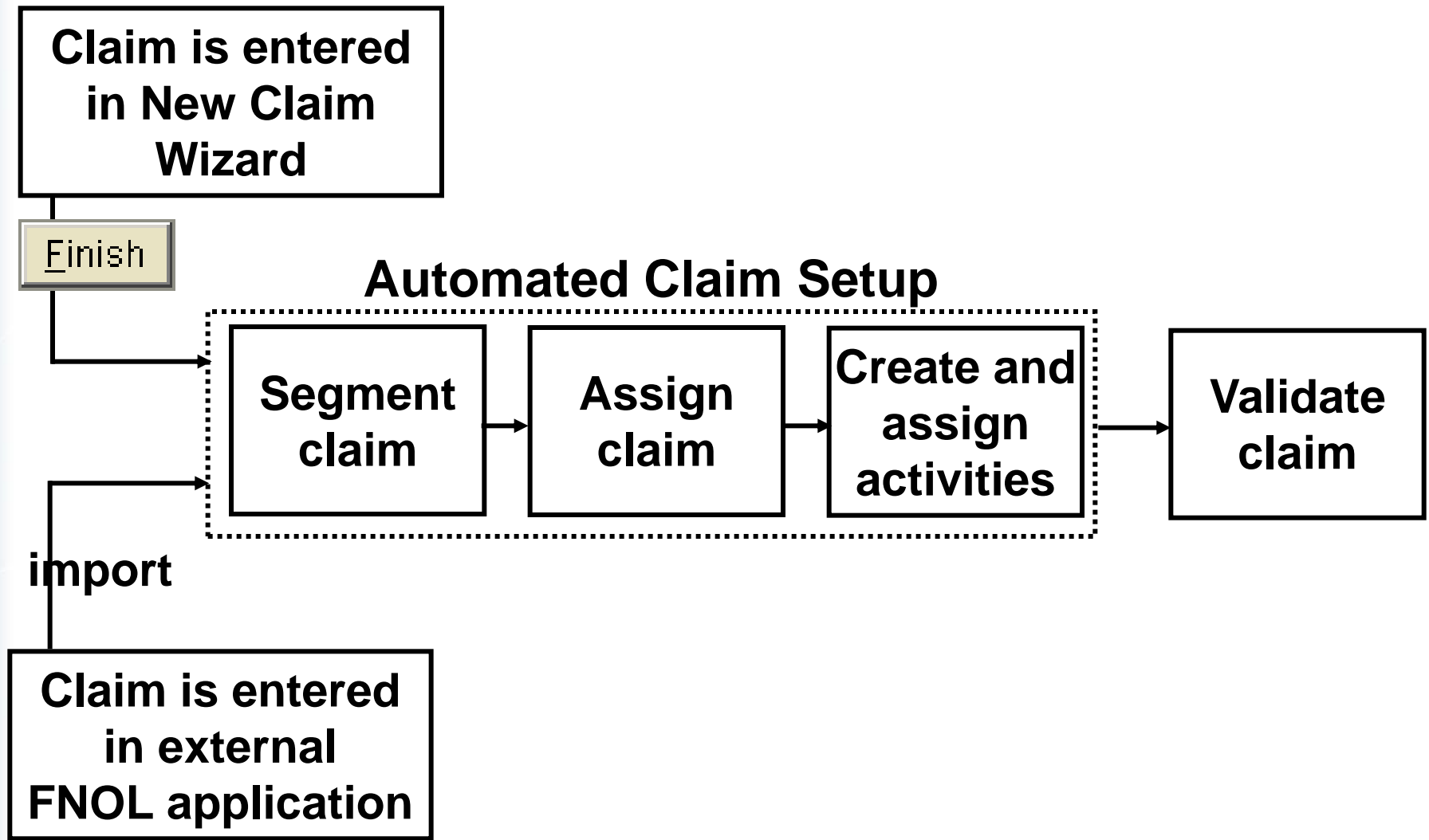
- ▶ The claim intake process
- ▶ Automated claim setup
- ▶ New claim validation

First notice of loss (FNOL)

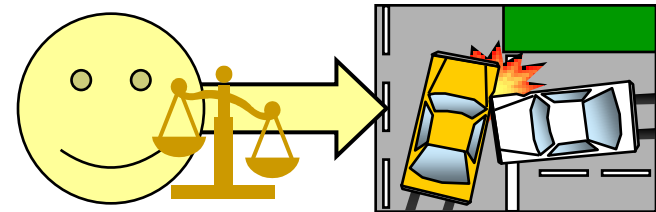
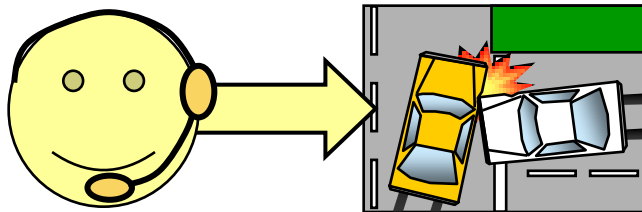
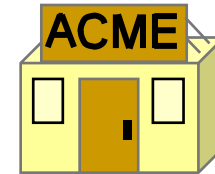
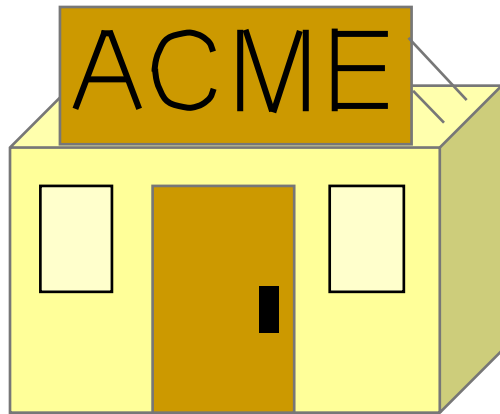


- ▶ First Notice of Loss is the event in which the carrier is informed of a potentially covered loss
 - For workers' comp claims, also known as First Report of Injury (FROI) or First Notice of Injury (FNOI)

The claim intake process



Who manages the intake process?

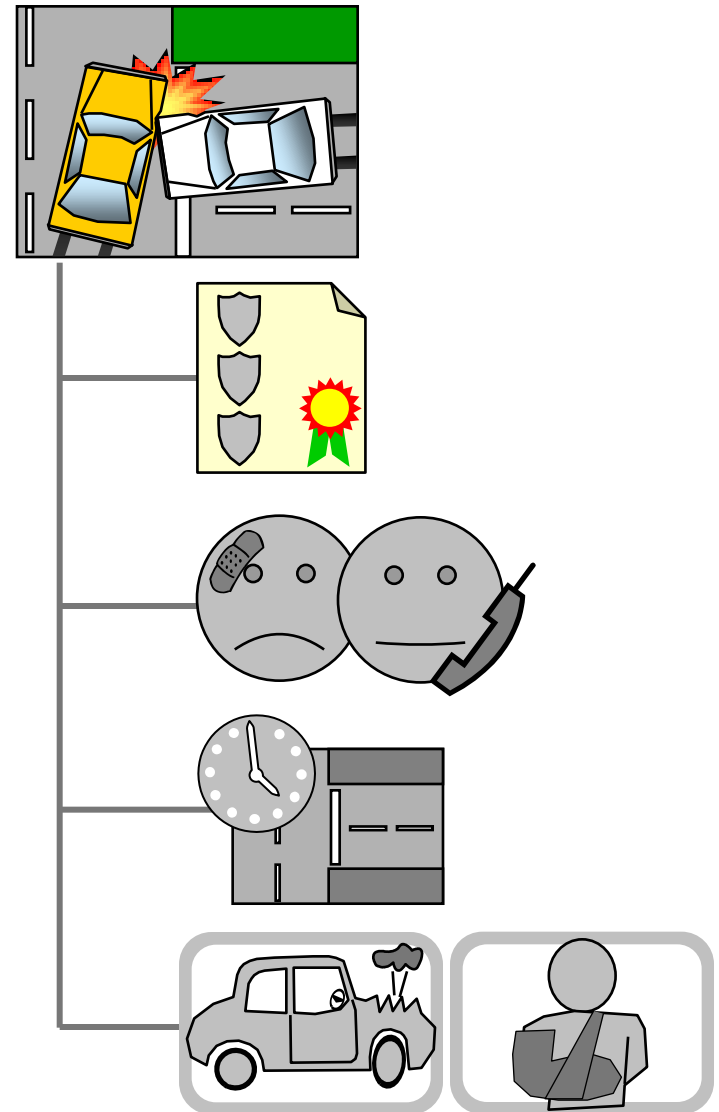


- ▶ For larger carriers, intake is typically managed by a customer service representative (CSR)

- ▶ For smaller carriers, intake is more typically managed by an adjuster

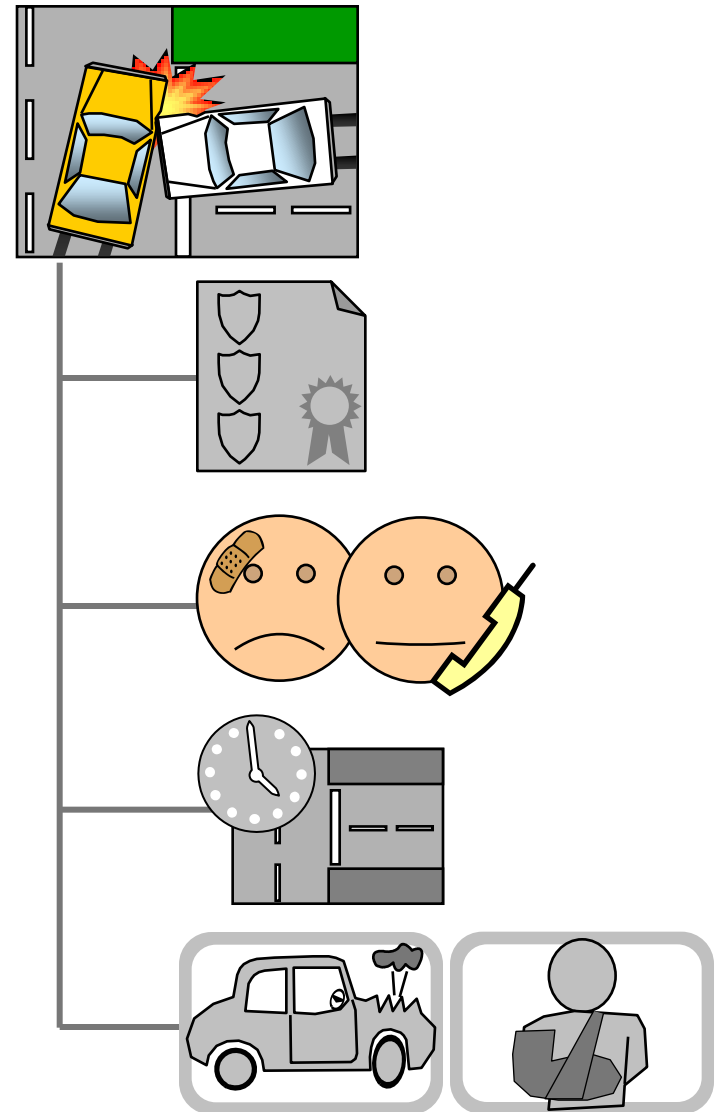
Commonly specified data: the policy

- ▶ Determines claim type (such as auto for an auto policy)
- ▶ Provides information about insured and what is covered
- ▶ Used to verify that loss is covered and whether any deductibles or limits restrict extent of coverage



Commonly specified data: parties involved

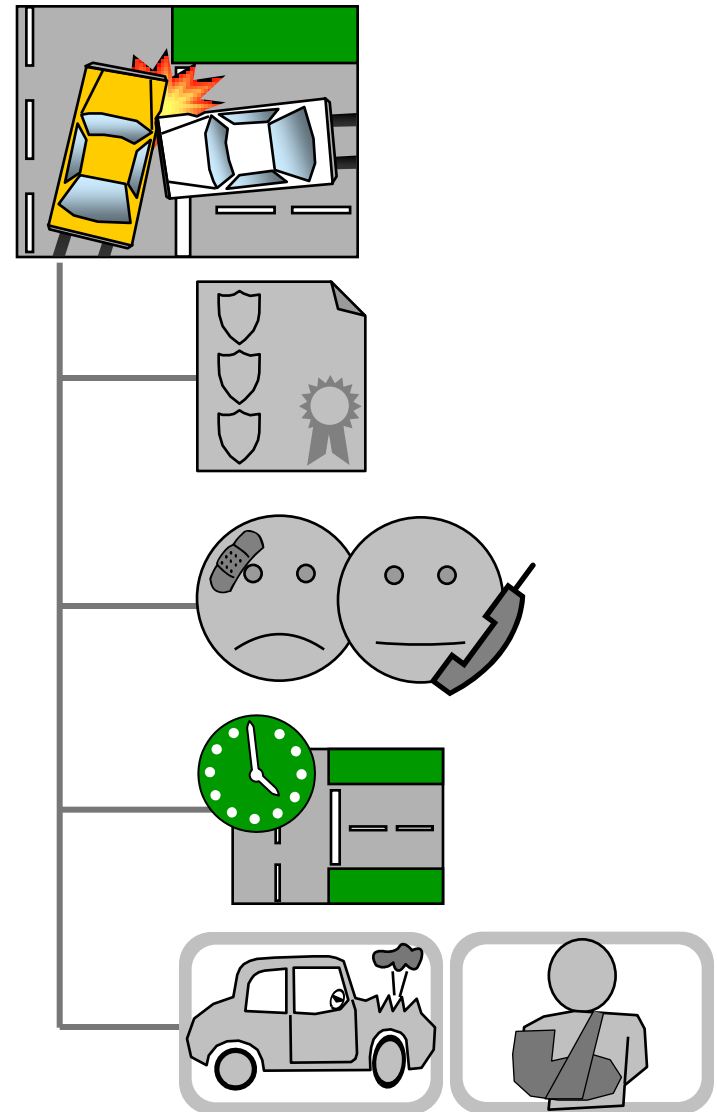
- ▶ During intake, certain parties must be specified, such as:
 - The insured
 - The reporter (who may or may not be the insured and may or may not be a claimant)



Commonly specified data: loss event

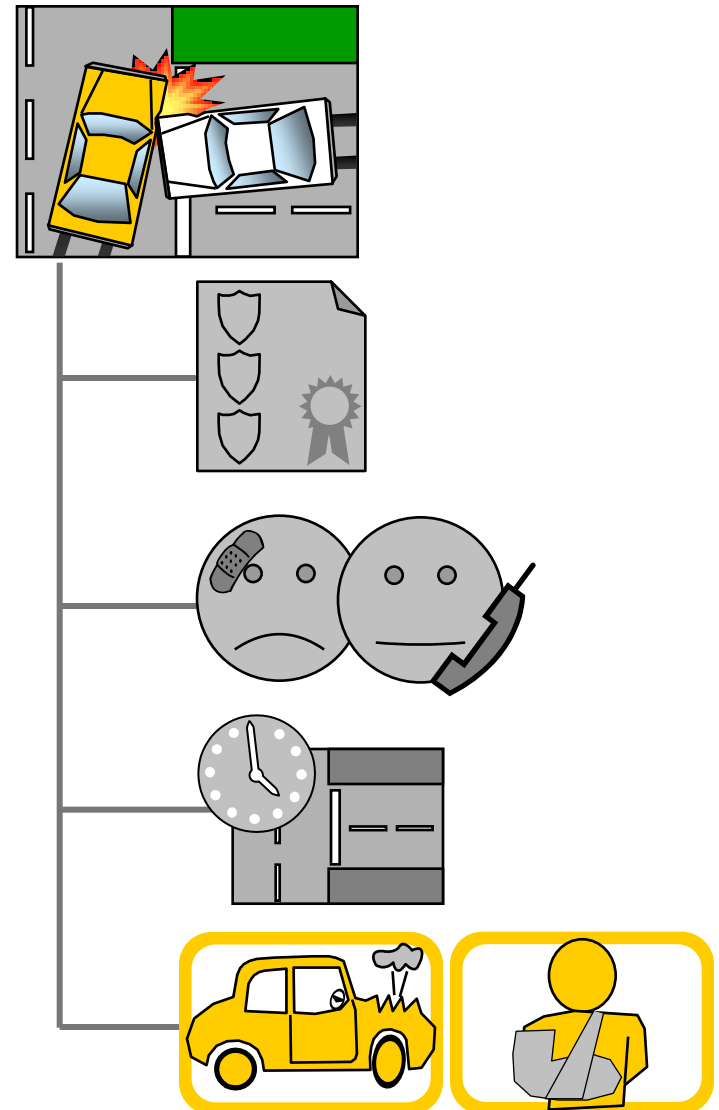
- ▶ Typically some minimal amount of information about how the loss occurred, such as:

- Date and time of loss
- Location of loss
- Cause of loss (such as theft, vandalism, collision with another car)

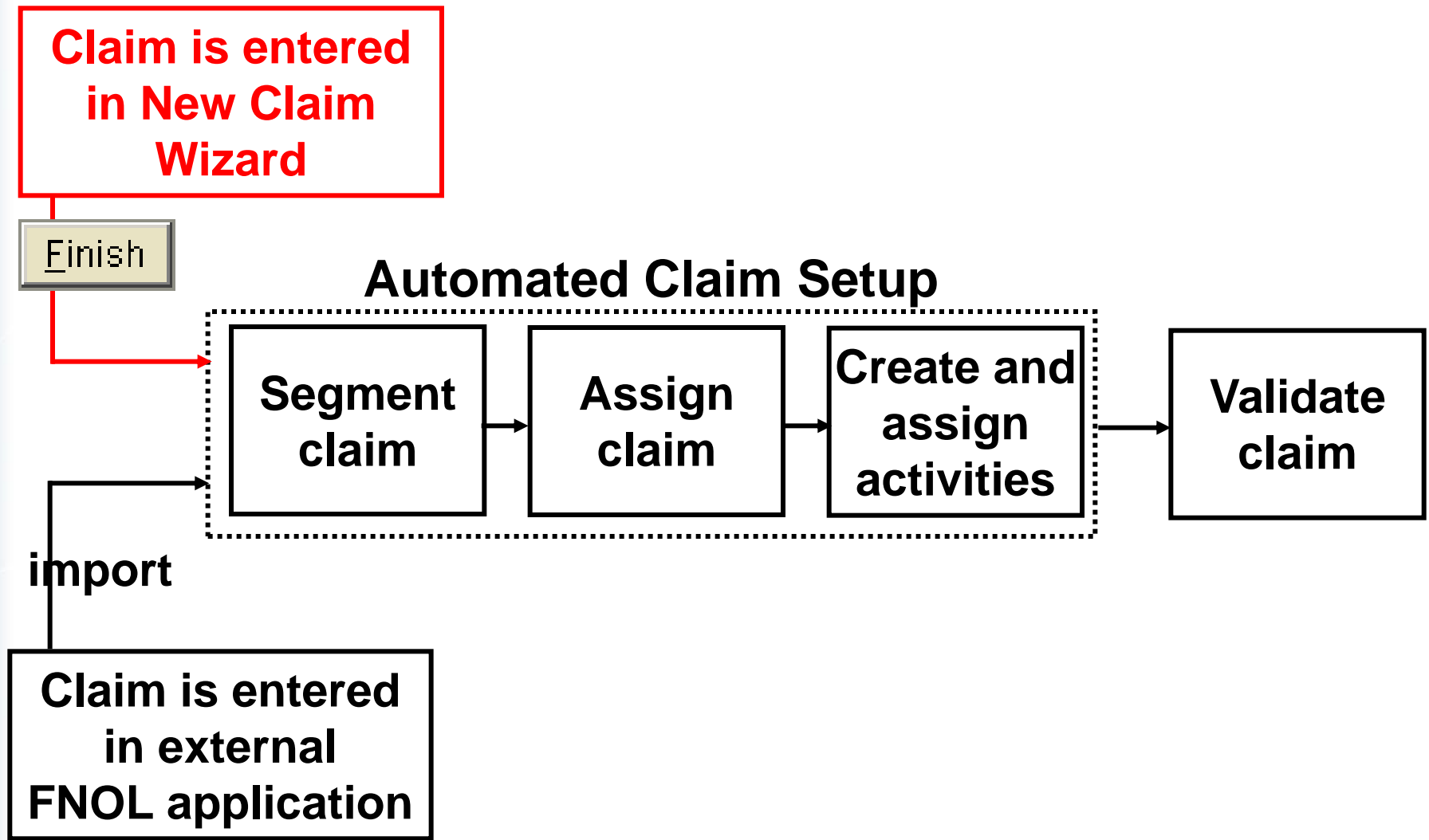


Commonly specified data: incident(s)

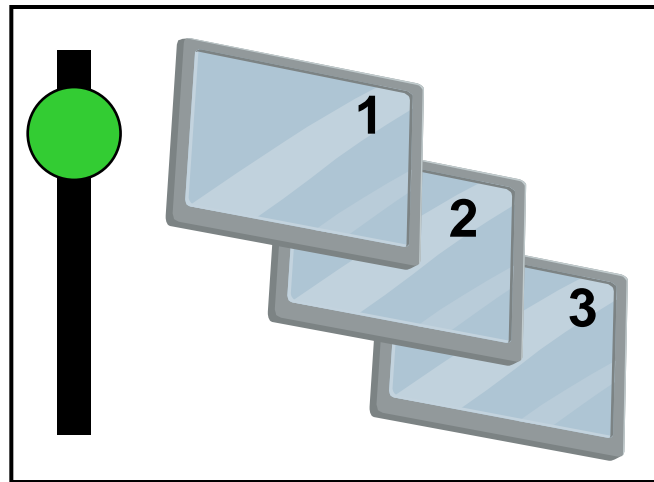
- ▶ Recall that an **incident** entity is a collection of information about damage. It typically represents an item that was lost or damaged.
- ▶ Typically, incidents are identified during intake, such as:
 - A damaged or stolen auto
 - A damaged building
 - An injured person



The intake process: manually entered claims

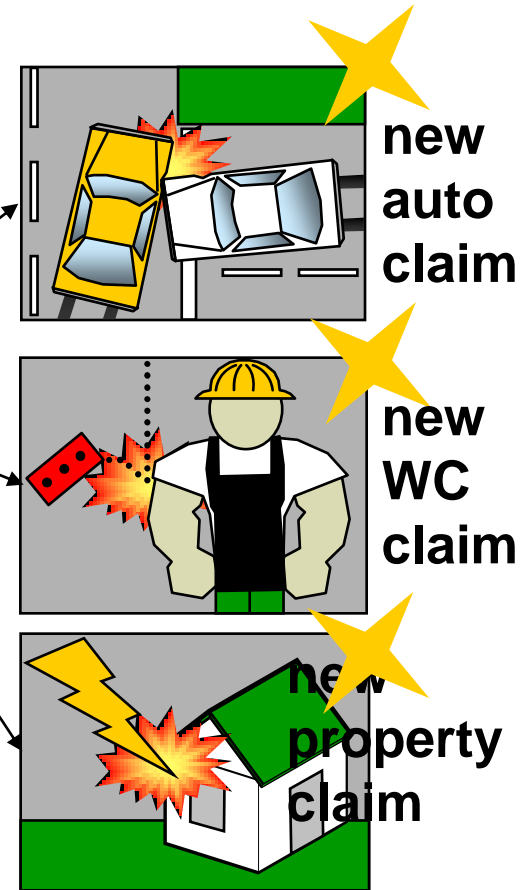


The new claim wizard (NCW)



- ▶ A series of screens that guide users through manual creation of new claims

- Incorporates multiple lines of business
- Screens and flow are completely configurable



The new claim wizard: sample screens

Step 1 of 5: Search or Create Policy

Cancel | Next >

Policy #

First Name

Last Name

Organization

Policy Type

Loss Date

Step 2 of 5: Basic information

Cancel | < Back | Next >

Reported by

How Reported

Name

Relation to Insured

Date of Notification

Verify Date

Date of Birth

Confirm Coverage

Address

Business Phone

Home Phone

Mobile

Primary Phone

Email

Step 3 of 5: Add claim information

Cancel | < Back | Next > | Finish

What Happened? Side impact from TP vehicle at intersection

Date of Loss 05/01/2008 12:00 AM

Loss Cause * Collision with motor vehicle

Incident Only? ☐ Incident Only

Location New...

Address 1 El Camino and 3rd Ave

Address 2




City * San Mateo


State * California

Zip Code-.....

Country United States of America

Vehicles, People, & Property

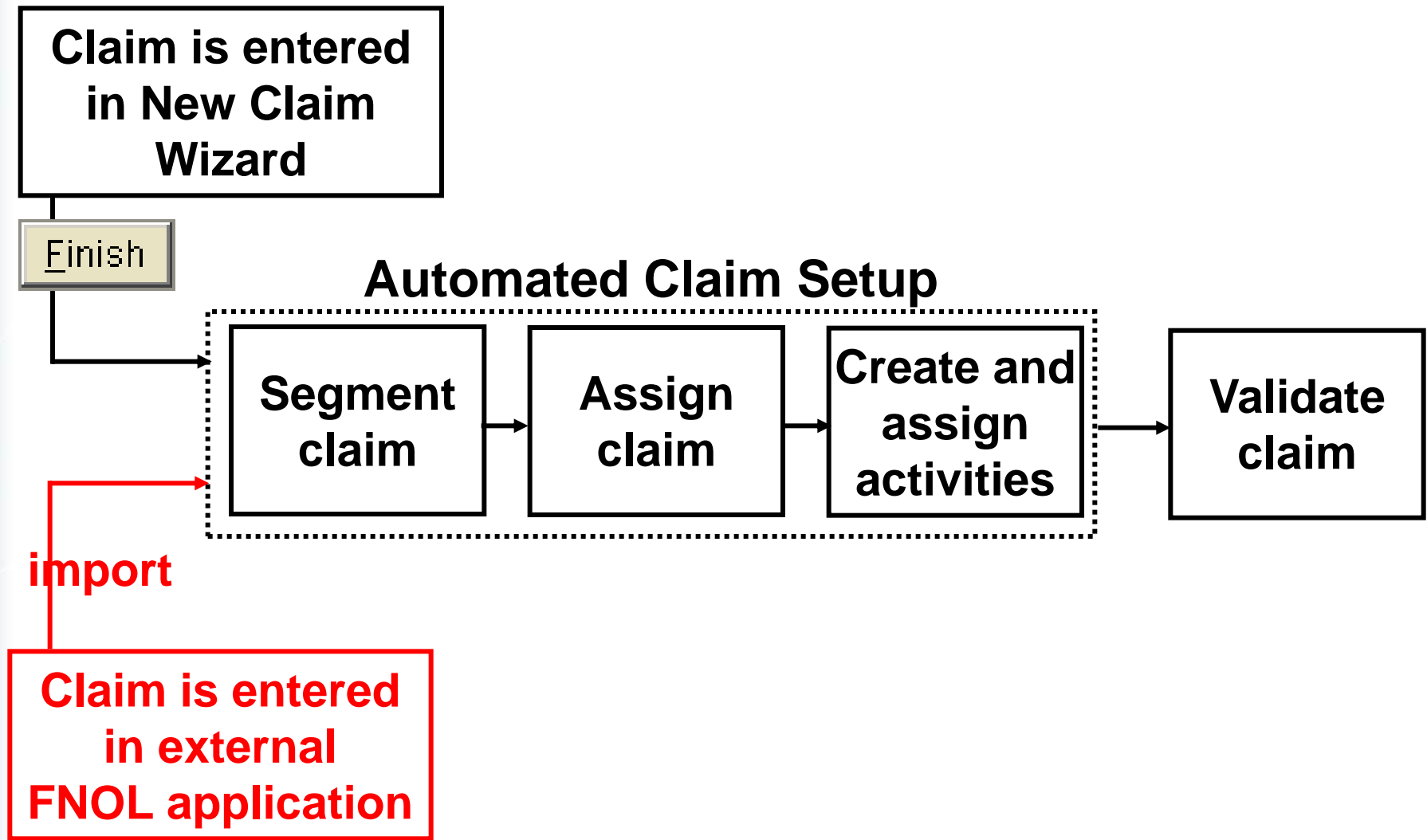
 Add Vehicle  Add Pedestrian  Add Property Damage

 1997 Saturn SL

At the Scene

Witnesses | Add | Remove

The intake process: imported claims



First notice application integration

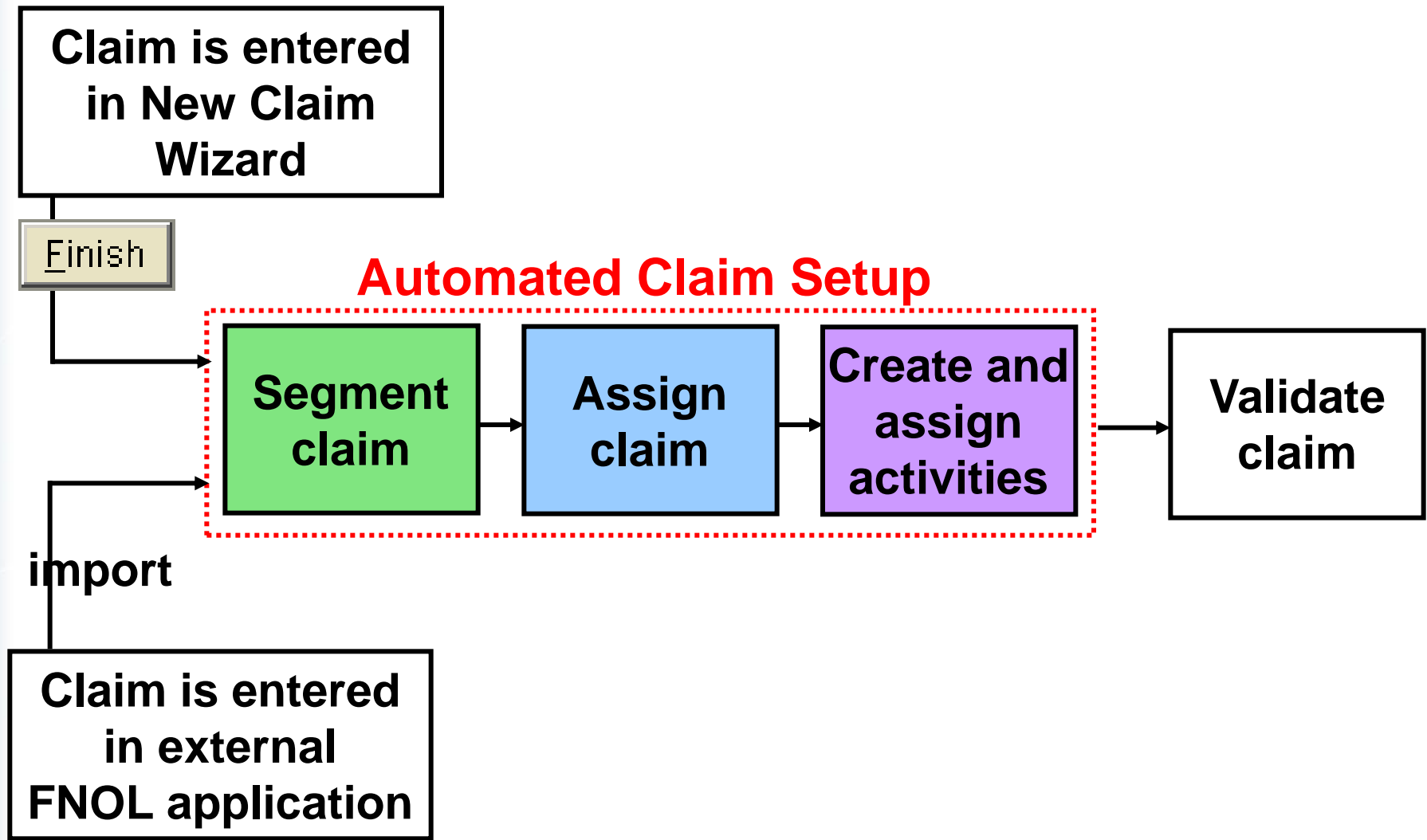


- ▶ Nearly every instance of ClaimCenter has an integration point to a first notice application
 - This application stores First Notice of Loss reports in a standard XML-based file format called ACORD XML
 - It could be hosted by the carrier or by a FNOL service provider

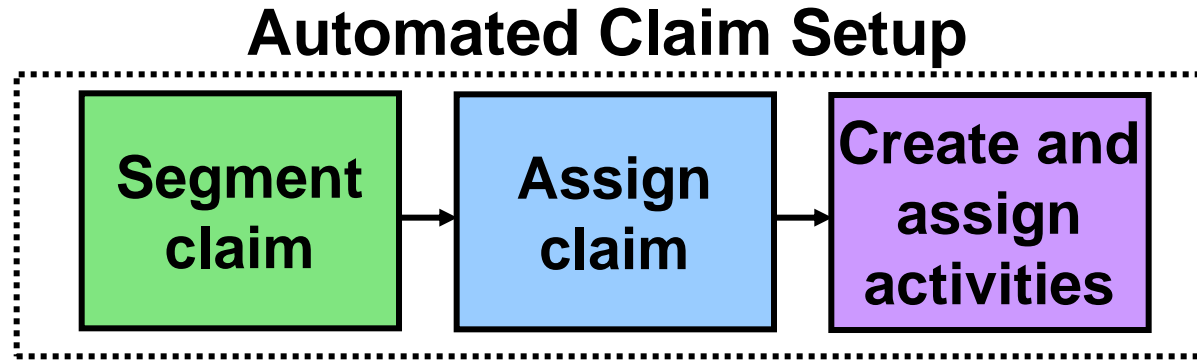
Lesson outline

- ▶ The claim intake process
- ▶ Automated claim setup
- ▶ New claim validation

The intake process: automated claim setup

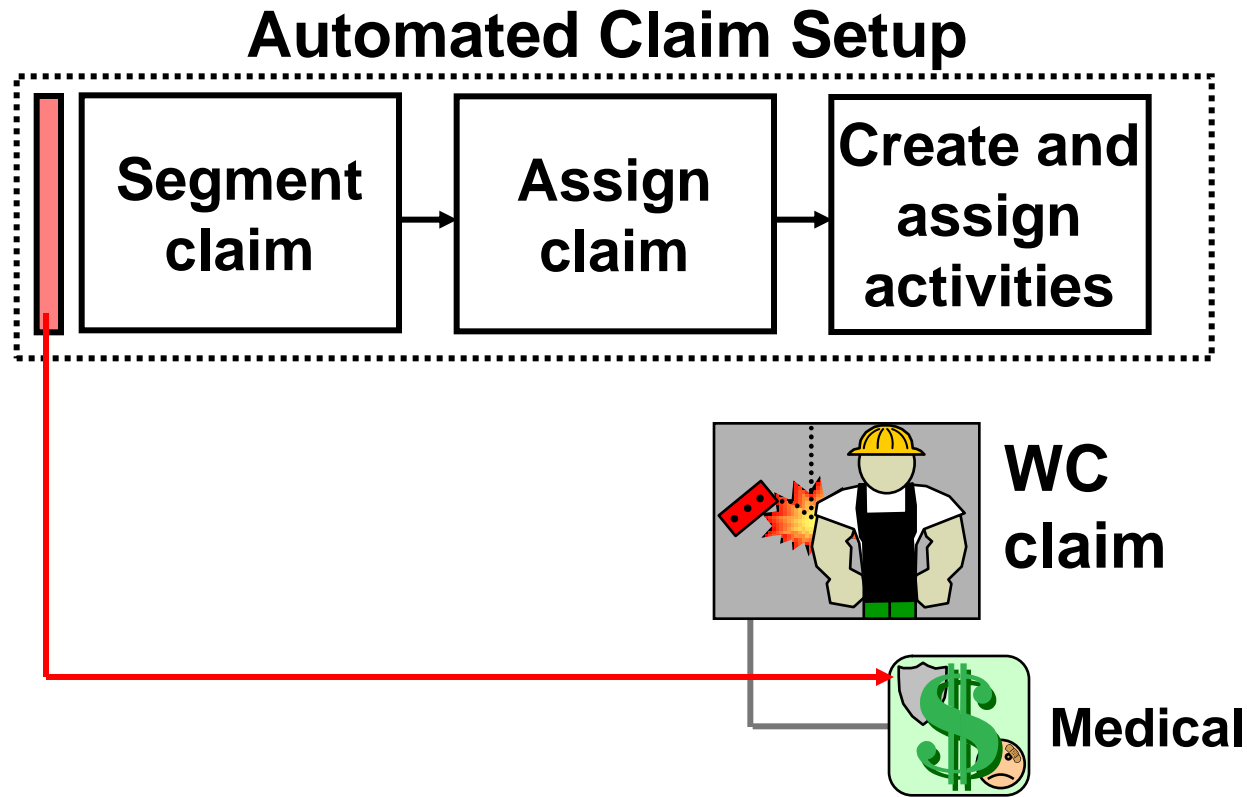


Automated claim setup



- ▶ A series of rules designed to:
 - Execute any work required for the claim that can be done automatically (such as generating a list of activities to complete)
 - Ensure that the claim is ready for adjudication

Pre-setup



- ▶ Pre-setup executes rules needed to run before segmentation, such as the automatic creation of exposures

Pre-setup rules: example

if **job_related injury = TRUE**
 and
 missed_work = FALSE

then **create exposure using medical coverage**

Medical Details

[Edit](#) [Assign](#) [Close Exposure](#) [Create Reserve](#)

[Summary](#) [Details](#) [Medical Case Mgmt](#)

Exposure

Primary Coverage	Workers' comp-medical
Adjuster	Gerald Ickes
Group	Comp - TeamA
Status	Open
Create Date	09/11/2009
Validation Level	Ability to pay
Alternate Contact	

Financials

Remaining Reserves	-
Future Payments	-
Total Paid	-
Total Recoveries	-
Net Total Incurred	-

Coding

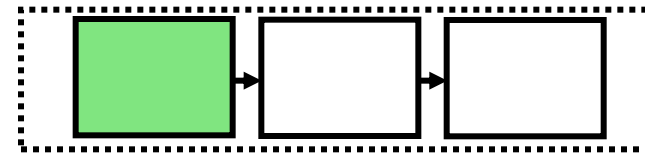
Segment	Workers' Comp - med only
Handling Strategy	Workers' Comp - Fast Track

Nurse Case Manager

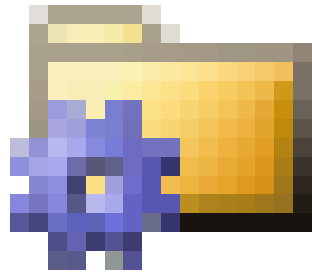
Injury Description Minor sprain to left ankle



Segmentation rules



Segmentation Rules



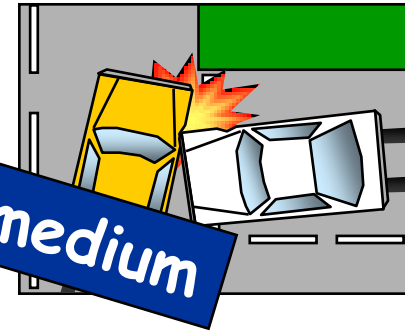
Segment Types

easy

medium

hard

Claim 100-00-000027



- ▶ Assign a segment type value to claim
 - Segment type denotes strategy to be used for claim processing, such as:
 - "low complexity" for an auto claim involving only windshield damage
 - "high complexity" for an auto claim involving a death

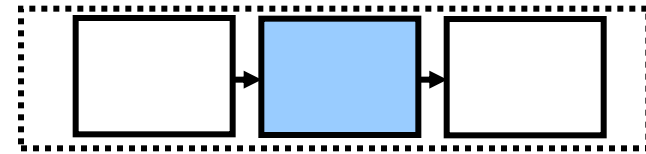
Segmentation rules: example

if loss type is auto AND
 number of vehicles = 1 AND
 injuryOccurred = false

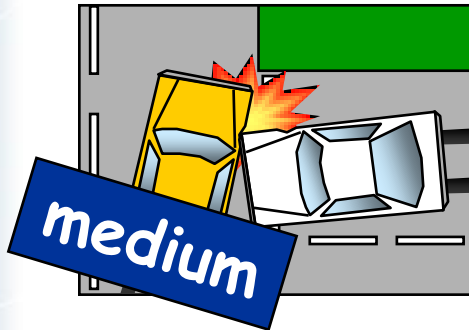
then set segment to "Auto - low complexity"

Claim Status	
Summary Claim Status Claim Health Metrics	
Edit	
General Status	
Loss Type	Auto
Line of Business	Auto
Claim Segment	Auto - low complexity
Claim Strategy	Auto - Fast Track
Incident Only?	No
Claim Status	<input checked="" type="radio"/> Open
Date Reported	05/16/2009 12:00 AM
Create Date	09/11/2009
Days Open	124
Primary Adjuster	Andy Applegate
Primary Group	Auto1 - TeamA
Special Claim Permission	

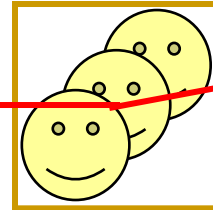
Assignment rules



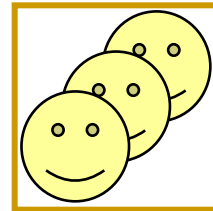
Claim 100-00-000027



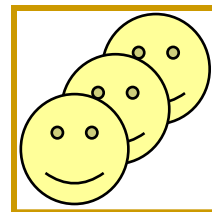
location: California



**Western
Auto Adjusters**



**Western Complex
Auto Adjusters**



**Eastern
Auto Adjusters**



Betty Baker



Dana Evans



Hank Pym



Janet Van Dyne



Bruce Banner



Tony Stark

Assignment rules: example

if segment is “Auto – mid complexity”

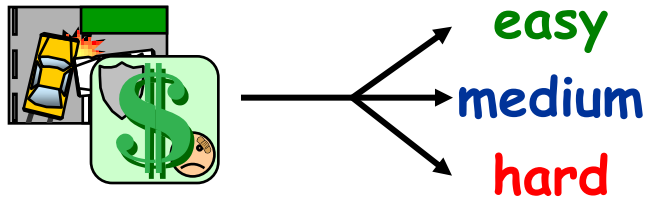
then assign to an auto group in relevant region

AND

assign by round robin to adjuster in that group

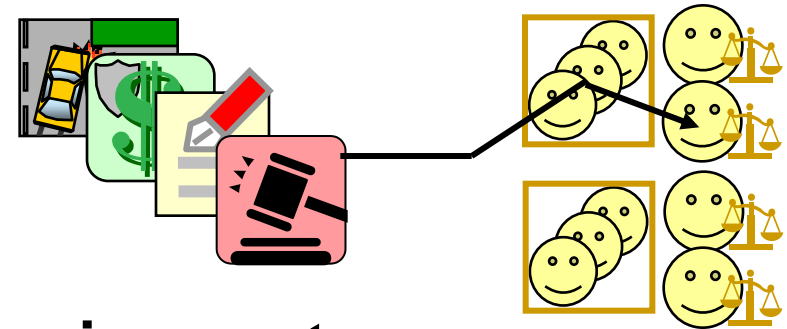
Claim Status	
Summary Claim Status Claim Health Metrics	
<input type="button" value="Edit"/>	
General Status	
Loss Type	Auto
Line of Business	Auto
Claim Segment	Auto - low complexity
Claim Strategy	Auto - Fast Track
Incident Only?	No
Claim Status	<input checked="" type="radio"/> Open
Date Reported	05/16/2009 12:00 AM
Create Date	09/11/2009
Days Open	124
Primary Adjuster	Andy Applegate
Primary Group	Auto1 - TeamA
Special Claim Permission	

Contrasting segmentation and assignment



Segmentation:

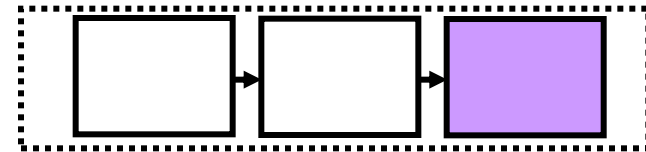
- ▶ Determines the strategy for processing the object
- ▶ Is done only for claims and exposures
- ▶ Sets a single field on the object to a value from a pre-defined list
- ▶ Is only done once for a given object



Assignment:

- ▶ Determines the group and owner of the object
- ▶ Is done for claims, exposures, activities, and matters
- ▶ Associates object to group and user (chosen from existing groups and users)
- ▶ Could occur many times for a given object

Workplan rules



Actions

Summary

Workplan

Loss Details

Exposures

Parties Involved

Policy

Financials

Notes

Documents

Plan of Action

Litigation

History

FNOL Snapshot

Workplan (1 - 6 of 6)

All open activities

Assign

Skip

Complete

Approve

Reject

<input type="checkbox"/>			Due	Priority	Status	Subject	Exposures	External
<input type="checkbox"/>			05/05/2008	Urgent	Open	Make initial contact with insured		No
<input type="checkbox"/>			05/13/2008	High	Open	Send claim acknowledgement letter		No
<input type="checkbox"/>			05/14/2008	Normal	Open	Get a statement from witness		No
<input type="checkbox"/>			05/16/2008	Normal	Open	Get accident scene inspected		No
<input type="checkbox"/>			05/16/2008	Normal	Open	Get vehicle inspected	(1) 1st Party Vehicle - Allen Robertson	No
<input type="checkbox"/>			06/08/2008	Normal	Open	Initial 30 day file review		No

- ▶ The workplan is the list of activities associated to a claim
 - Workplan rules create activities
 - Activity assignment rules assign activities

Claim workplan rules: example

if (always)

**then create claim acknowledgement activity AND
create initial contact activity AND
create 30 day review activity**

Workplan (1 - 6 of 6)						
All open activities			Assign	Skip	Complete	Approve Reject
<input type="checkbox"/>	★		Due	Priority	Status	Subject
<input type="checkbox"/>			05/13/2008	High	Open	Send claim acknowledgement letter
<input type="checkbox"/>			05/05/2008	Urgent	Open	Make initial contact with insured
<input type="checkbox"/>	★		06/08/2008	Normal	Open	Initial 30 day file review
<input type="checkbox"/>	★		05/16/2008	Normal	Open	Get vehicle inspected
<input type="checkbox"/>			05/16/2008	Normal	Open	Get accident scene inspected
<input type="checkbox"/>	★		05/14/2008	Normal	Open	Get a statement from witness
						(1) 1st Party Vehicle - Allen Robertson

Activity assignment rules: example

if activity is claim acknowledgement activity OR
 activity is initial contact activity OR
 activity is 30 day review activity

then assign activity to claim owner

Workplan (1 - 6 of 6)

All open activities

Assign

Skip

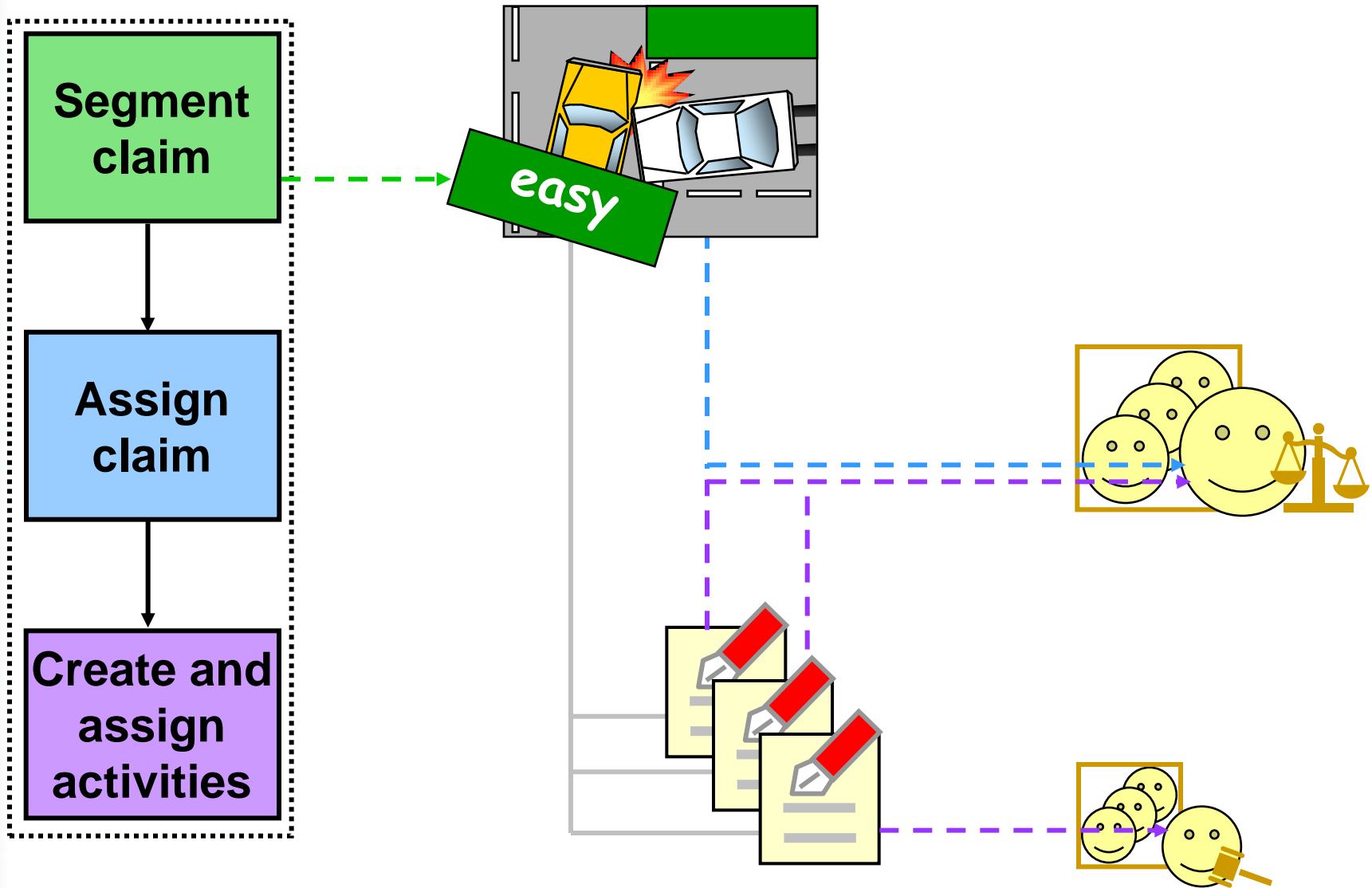
Complete

Approve

Reject

<input type="checkbox"/>			Due	Priority	Status	Subject	Exposures	Assigned To
<input type="checkbox"/>			05/13/2008	High	Open	Send claim acknowledgement letter		Andy Applegate
<input type="checkbox"/>			05/05/2008	Urgent	Open	Make initial contact with insured		Andy Applegate
<input type="checkbox"/>			06/08/2008	Normal	Open	Initial 30 day file review		Andy Applegate

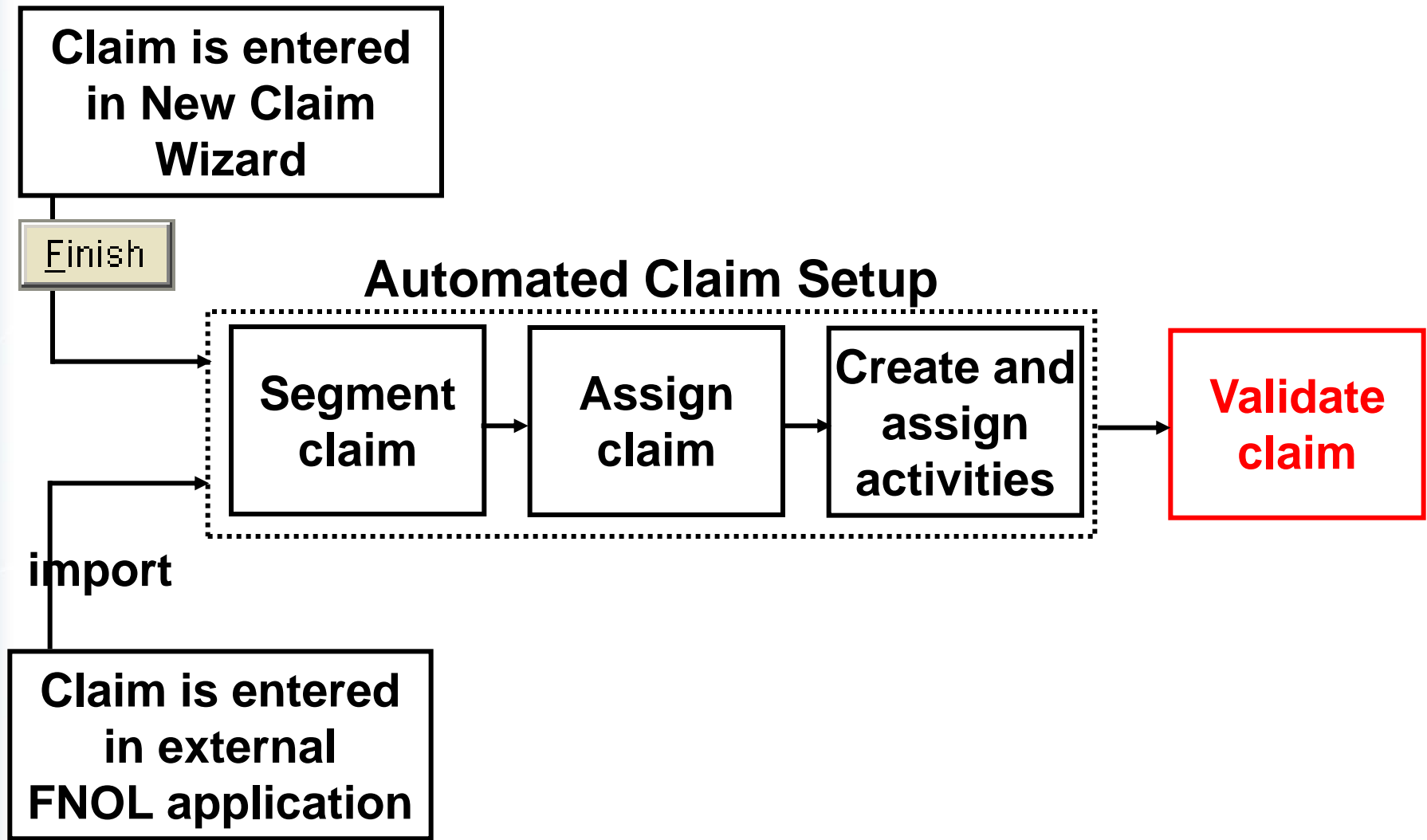
Summary: automated claim setup



Lesson outline

- ▶ The claim intake process
- ▶ Automated claim setup
- ▶ **New claim validation**

The intake process: claim validation



Ensuring completeness of new claim



- ▶ ClaimCenter validation levels measure claim maturity
 - Also used at end of intake to ensure claim is complete enough to begin adjudication

☐ Policy number is valid

☐ Loss date is specified

☐ Driver of vehicle is specified

☐ If insured at fault, fault rating specified

New claim wizard claims

- ▶ New claim wizard claims must meet all conditions at and below "new loss completion"

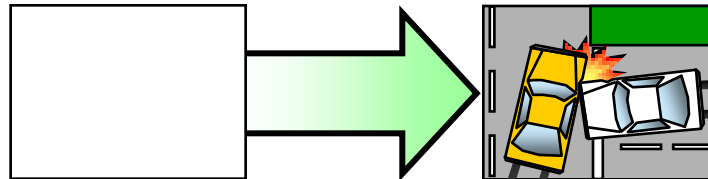


✓ Policy number is valid

✓ Loss date is specified

✓ Driver of vehicle is specified

✓ If insured at fault, fault rating specified



Wizard claim passing new claim validation

New Claim Saved

Claim 000-00-000203 has been successfully saved.

Assigned Group: Auto1 - TeamA

Assigned User: Andy Applegate

You can now:

- [View 000-00-000203, the newly saved claim \(Alt+V\)](#)
- [Create another new claim \(Alt+N\)](#)
- [Add Reserves to the newly saved claim \(Alt+R\)](#)
- [Make Payments on the newly saved claim \(Alt+P\)](#)

Imported FNOL claims



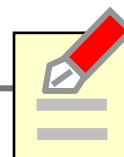
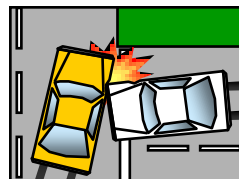
- ▶ Claims imported from an external application must meet all "load save" conditions
 - Those that do not also meet "new loss" typically need user review

☒ **Policy number is valid**

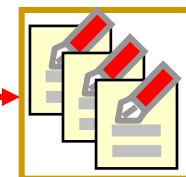
☒ **Loss date is specified**

☐ **Driver of vehicle is specified**

☐ **If insured at fault, fault rating specified**



Review imported FNOL



FNOL Queue

Incomplete imported FNOLs

The screenshot displays a software interface with a top navigation bar containing 'Desktop', 'Search', 'Address Book', 'Claim', and 'Vacation'. On the left, a sidebar lists 'Activities (0)', 'Claims (0)', 'Exposures (0)', 'Queues (3)', 'Calendar', and 'Bulk Invoices'. The main area is titled 'Queued Activities (1 - 3 of 3)' and features a dropdown menu set to 'FNOL - Auto1 - TeamC (3)'. Above the table are buttons for 'Assign Next In Queue To Me', 'Refresh', and 'Print/Export'. The table has columns for 'Queued', 'Due', 'Priority', 'Subject', 'Claim', and 'Insured'. It lists three entries, all with a due date of 05/10/2008 and priority of Urgent. The subjects are 'Review new claim setup'. The claim numbers are 000-00-000103, 000-00-332881, and 345-53-343195. The insured names are Robert Farley and Pry-Way Truck. A second set of controls and buttons is visible at the bottom of the table area.

Queued	Due	Priority	Subject	Claim	Insured
05/10/2008	05/10/2008	Urgent	Review new claim setup	000-00-000103	Robert Farley
05/10/2008	05/10/2008	Urgent	Review new claim setup	000-00-332881	Pry-Way Truck
05/10/2008	05/10/2008	Urgent	Review new claim setup	345-53-343195	Pry-Way Truck

- ▶ Imported FNOLs do not necessarily contain sufficient data to be considered done with intake
 - For incomplete FNOLs, an activity is created and placed in an FNOL queue
 - From the activity, a user can view the FNOL and modify it as needed

Completing incomplete imported FNOLs

Desktop Search Team Dashboard Address Book Claim (345-53-343196) Go to (Alt+)

Pol: 74-123784 | Ins: Trucks-R-Us | DoL: 02/04/2008 | St: Open | Adj: Wendy Gompers (Eastern Auto Group)

Summary
Workplan
Loss Details
Exposures
Parties Involved
Policy
Financials
Notes

Vehicle Incident (Return to Loss Details)
Loss Details | Associations | Special Investigation Details

OK Cancel

Details Assessment

Involved Vehicle
Select vehicle * 2003 Mack CX603 (4542823 / California)
Loss Party Insured's loss
Vehicle Type Limited liability

Damage Description

Validation Results

Clear

Errors on current page:

➤ Damage Description : Provide a description for any vehicles involved in a collision.

Errors on "Loss Details":

➤ Claims involving vehicle collisions must include weather type.

- ▶ To complete the incomplete FNOL, a user must ensure all required information is present

Failing new claim validation

- ▶ For imported FNOLs, claim is not saved
- ▶ For wizard claims, user must fix errors or cancel claim

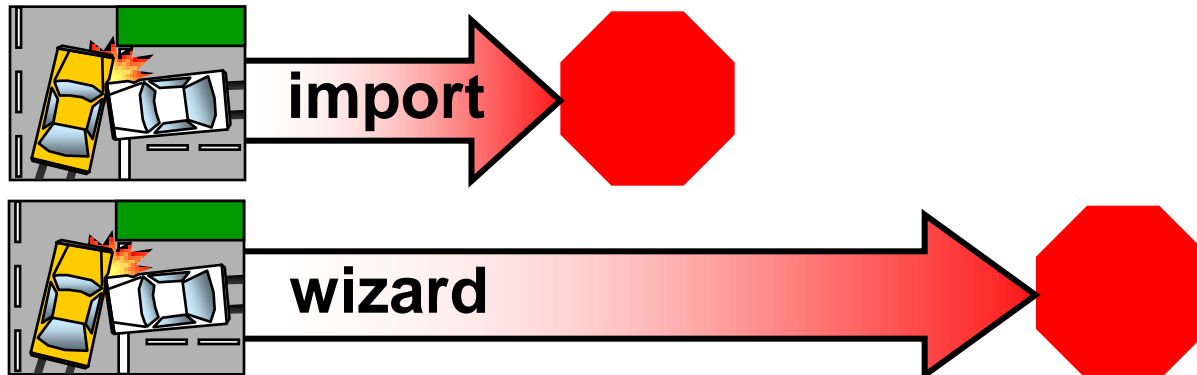


☐ Policy number is valid

☒ Driver of vehicle is specified

☒ Loss date is specified

☐ If insured at fault, fault rating specified



Wizard claim failing new claim validation

Pol: 56-475868 | Ins: Brittany Turner | DoL: 05/01/2008 | St: Draft

Actions ▶

New Claim Wizard

- [Find Policy](#)
- [Basic Info](#)
- [Loss Details](#)
- [Services](#)
- Save & Assign Claim**

Step 5 of 5: Save and Assign Claim

Cancel | < Back | Finish

Assignment

☒ Assign claim and all exposures to: Betty Baker (Auto1 - TeamB)

Exposures

Validation Results

Validation Results

Clear

Errors on "Loss Details": → display screen where error exists

- ⚠ The cause of loss is collision, but the party at fault has not been identified.
- ➡ If a vehicle inspection is required, the vehicle location must be specified.

Lesson objectives review

You should now be able to:

- Define the steps of the claim intake process
- Identify the steps of automated claim setup
- Describe how validation is performed for new claims

Review questions

1. What type of user manages the intake process?
2. What four things are almost always specified about a claim?
3. What information is typically passed to and from ClaimCenter and an FNOL application?
4. What three things are done during the claim setup process?
5. During validation, what happens to a *wizard* claim that:
 - a) Does not meet all "load save" conditions?
 - b) Does not meet all "new loss" conditions?
6. During validation, what happens to an *imported* claim that:
 - a) Does not meet all "load save" conditions?
 - b) Does not meet all "new loss" conditions?

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