

The Claim File

Lesson objectives

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

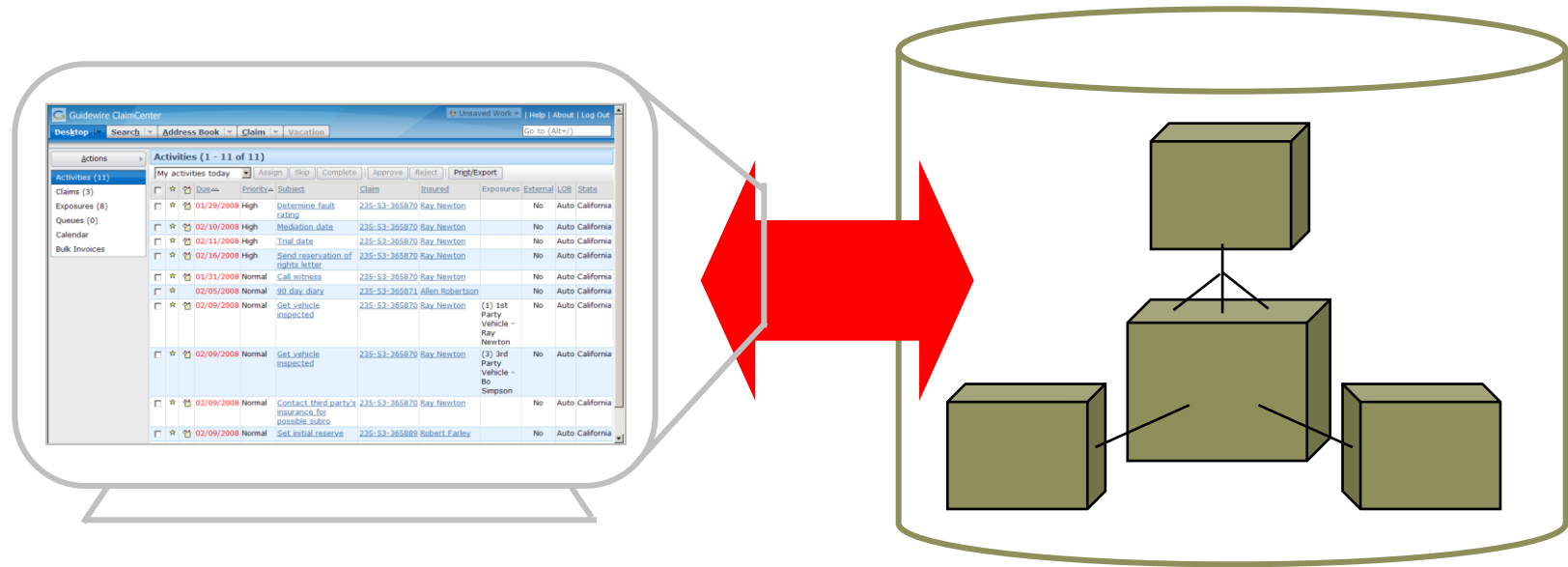
- Define the primary entities of the ClaimCenter data model
- View the primary entities of the claim file

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

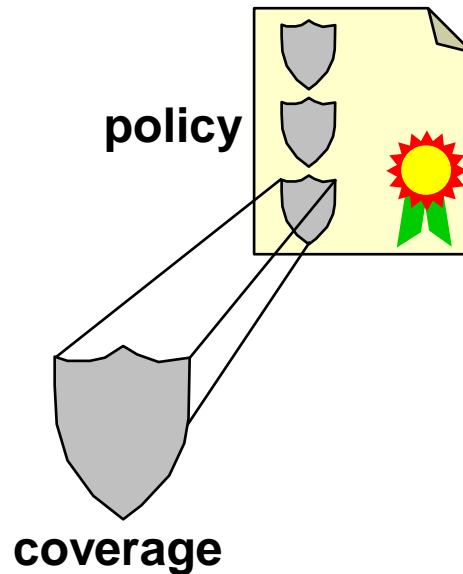
- ▶ The ClaimCenter data model
- ▶ The claim file

The ClaimCenter data model



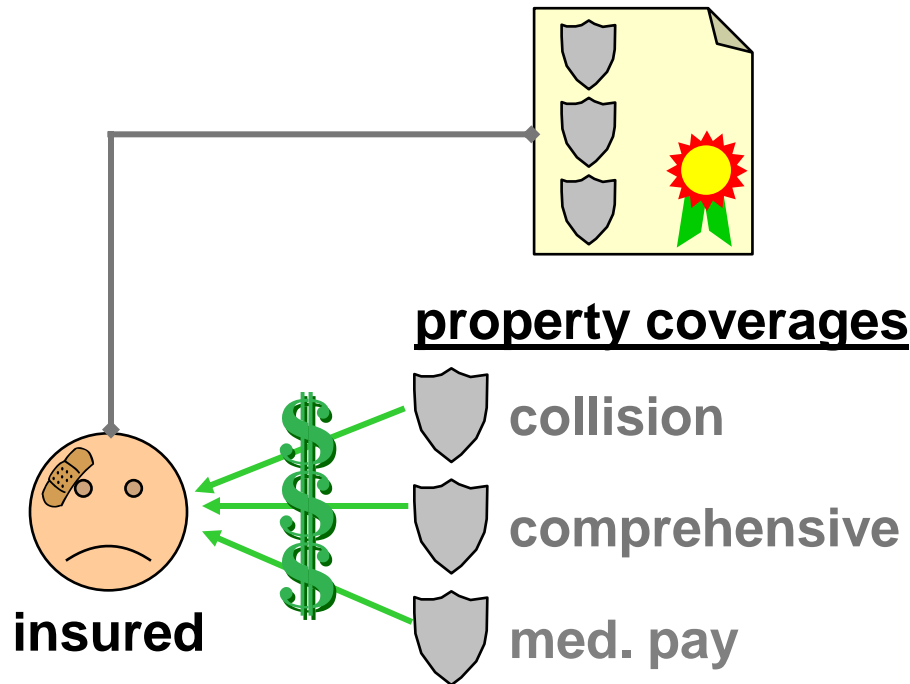
- ▶ An **entity** is a type of object which ClaimCenter needs to create, modify, or otherwise manage
 - Examples: claim, activity, user
- ▶ Base application data model has over 400 entities
 - Only a small number are central to overall process

Policies and coverages



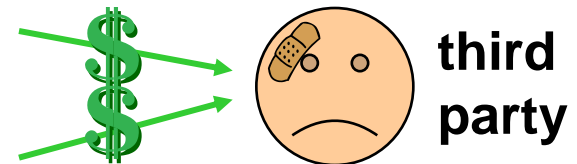
- ▶ A **policy** is a contract between the carrier and the insured in which the carrier promises to cover the insured for specific types of losses
- ▶ A **coverage** is a type of loss that is or can be listed on a policy which the carrier will cover

Policy and coverage terminology



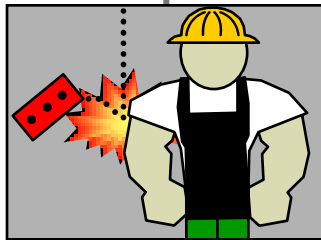
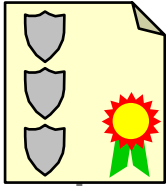
- ▶ **Property coverages** cover tangible assets belonging to the insured, such as a vehicle, home, or the insured's body

- ▶ **Liability coverages** cover the insured's liability when damage is done to a third party



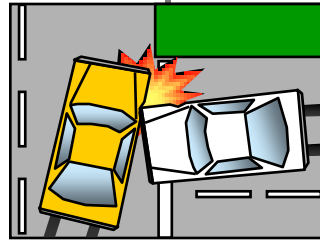
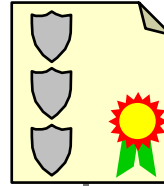
The claim

workers'
comp
policy



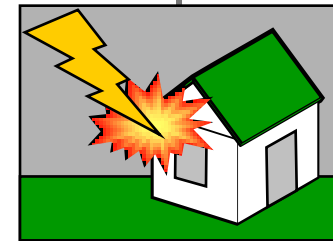
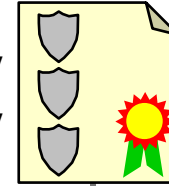
workers' comp
claim

auto
policy



auto
claim

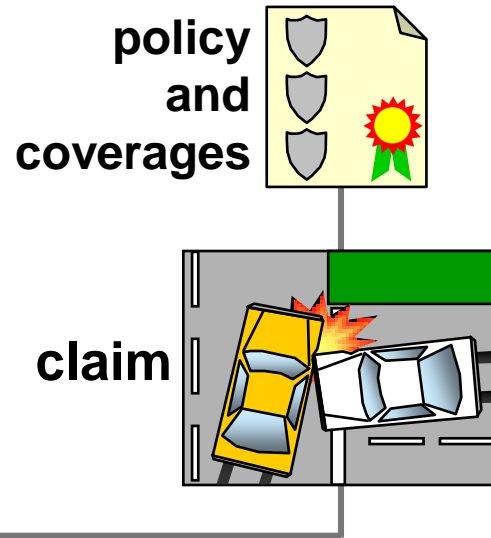
property
policy



property
claim

- ▶ A **claim** is an event in which one or more (potentially) covered losses occurred
 - The policy's line of business determines the claim's line of business

Contacts

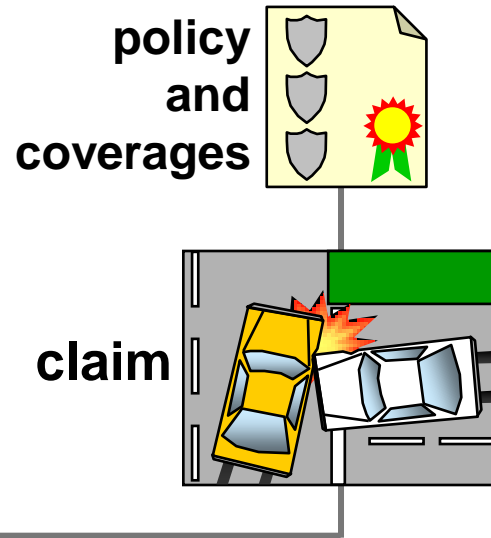


▶ A **contact** is a person or organization who has a relationship to a claim, such as:

- A claimant requesting compensation for a loss
- The reporter of the claim
- A doctor treating an injury

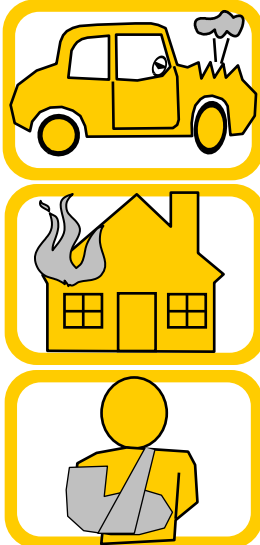
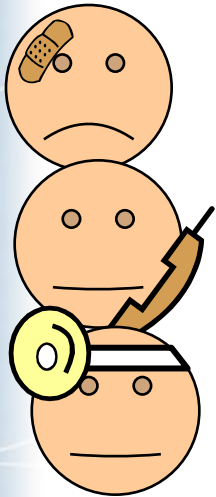
contact

Incidents



contact

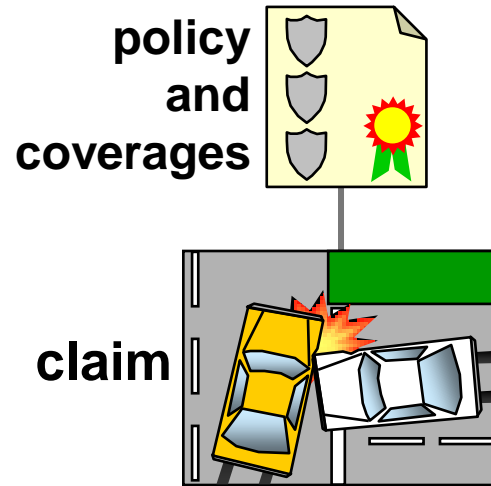
incident



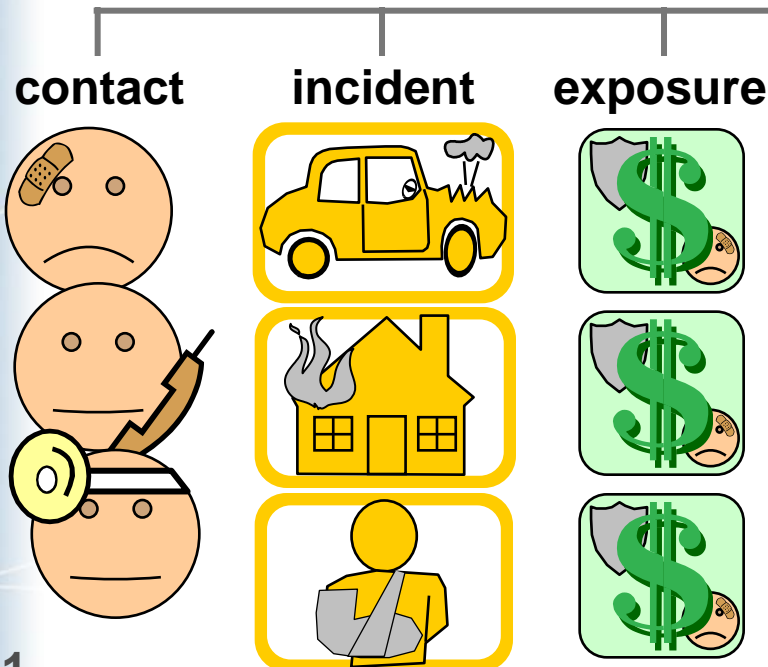
► An **incident** entity is a collection of information about damage. It typically represents an item that was lost or damaged, such as:

- A vehicle
- A property
- A person suffering one or more injuries

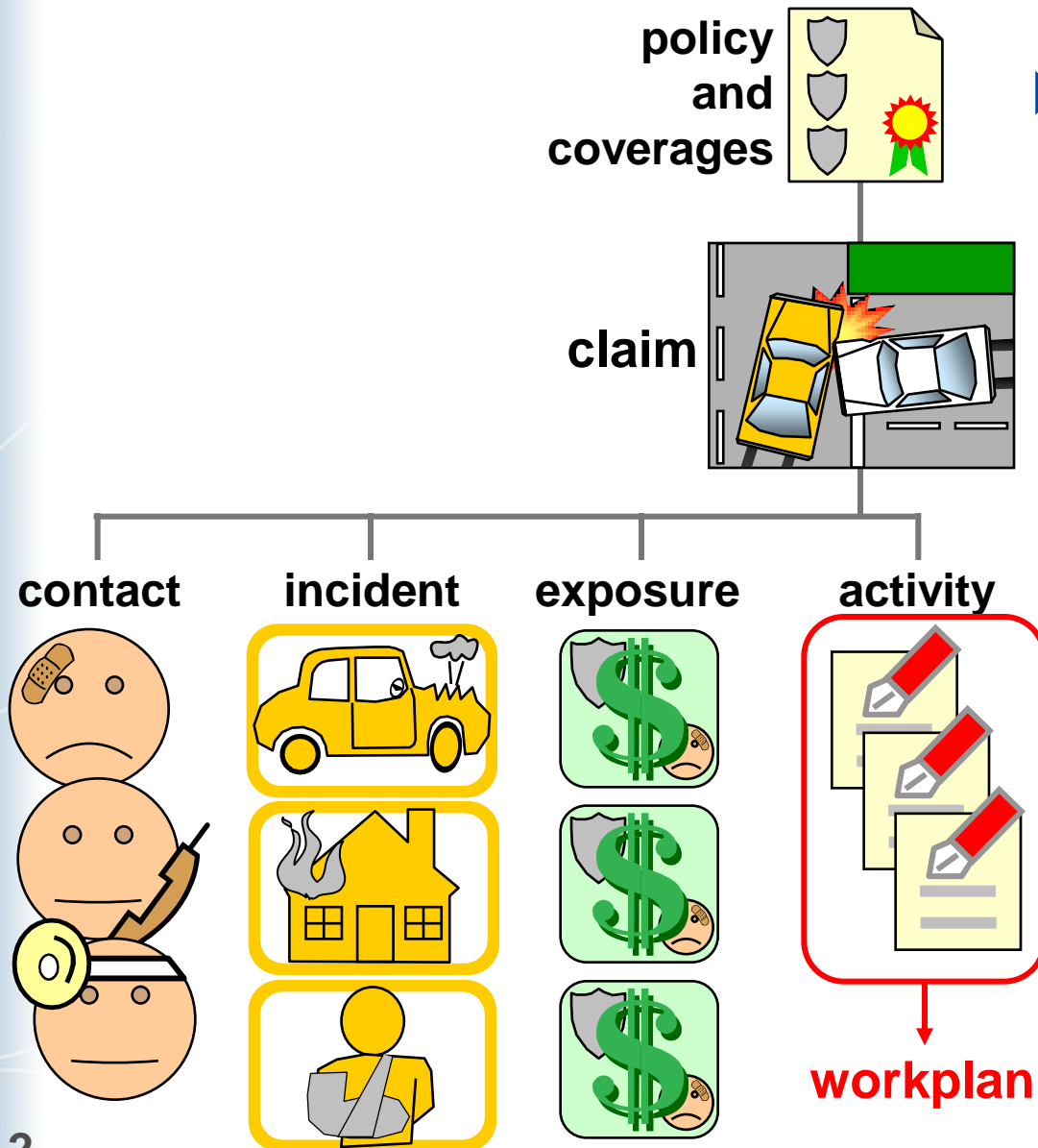
Exposures



- ▶ An **exposure** is a set of data used to track a potential payment from one coverage to one claimant



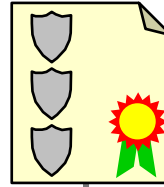
Activities



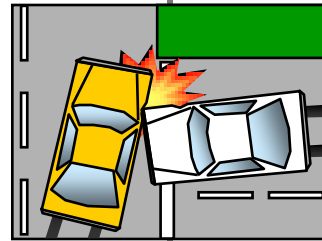
- ▶ An **activity** is a task required to process a claim
 - The set of activities associated to a given claim is often referred to as the claim's "workplan"

Documents

policy
and
coverages

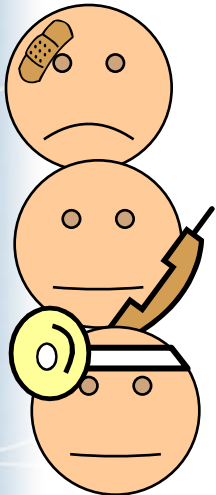


claim

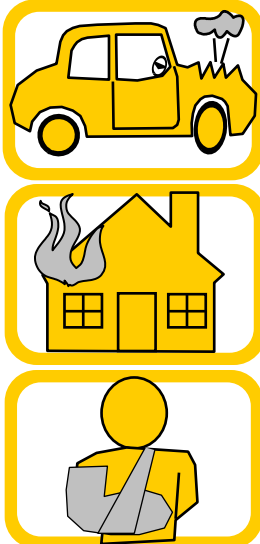


► A **document** is an electronic file or physical piece of paper which contains information relevant to the claim

contact



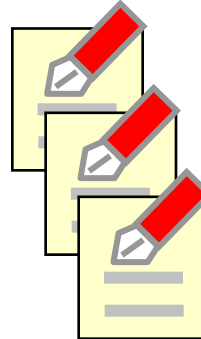
incident



exposure



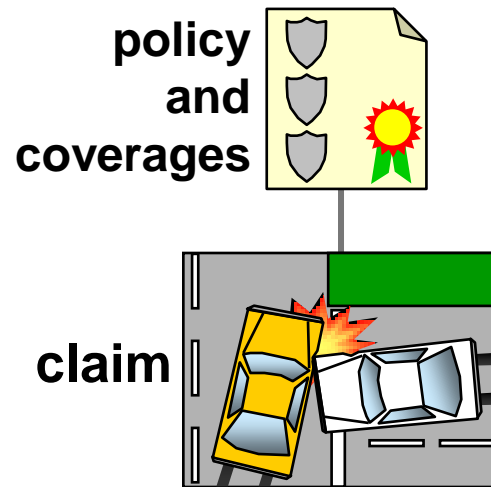
activity



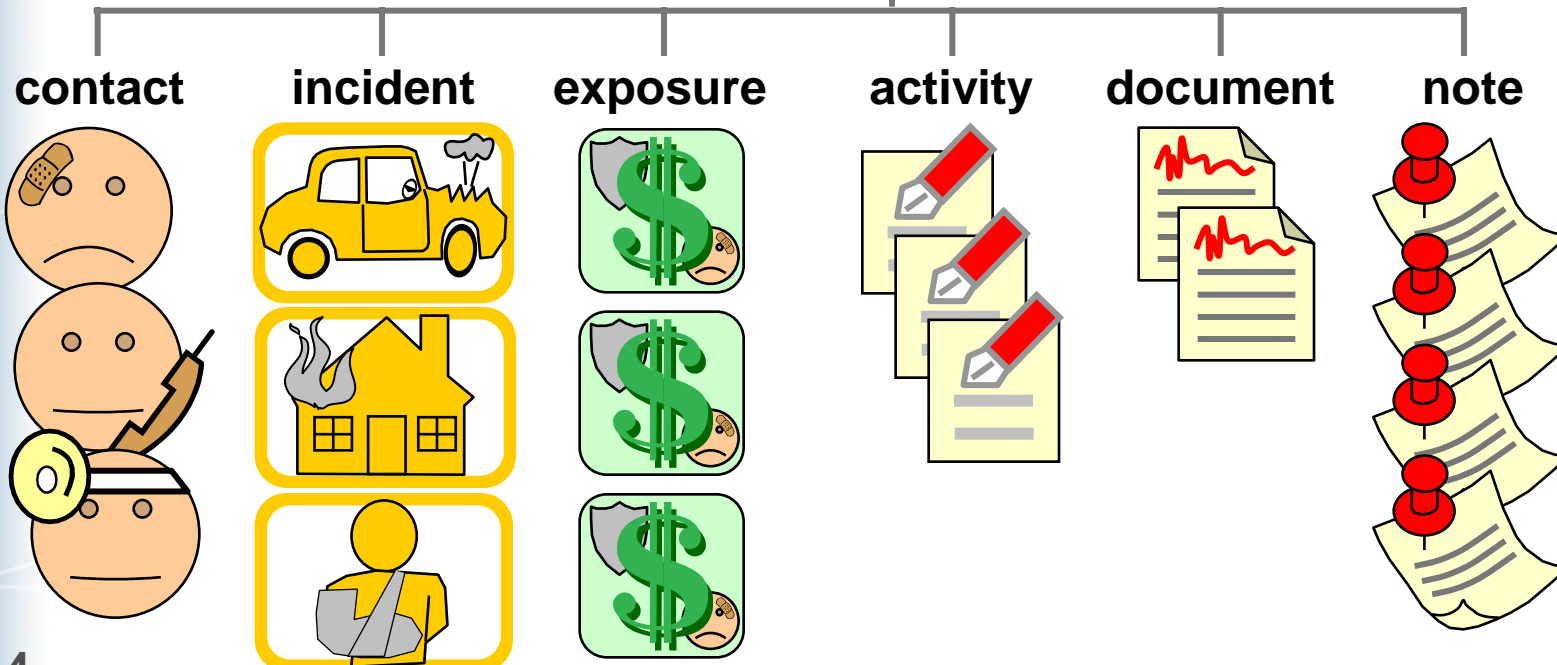
document



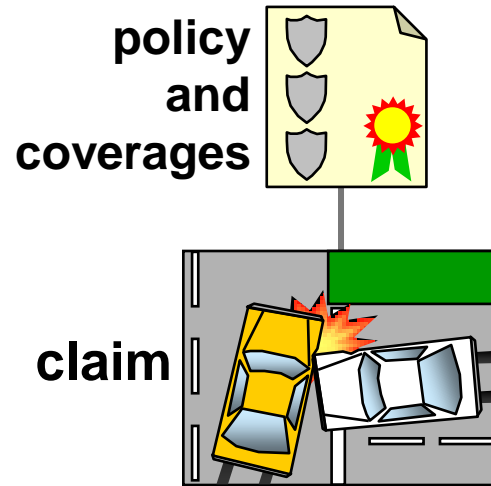
Notes



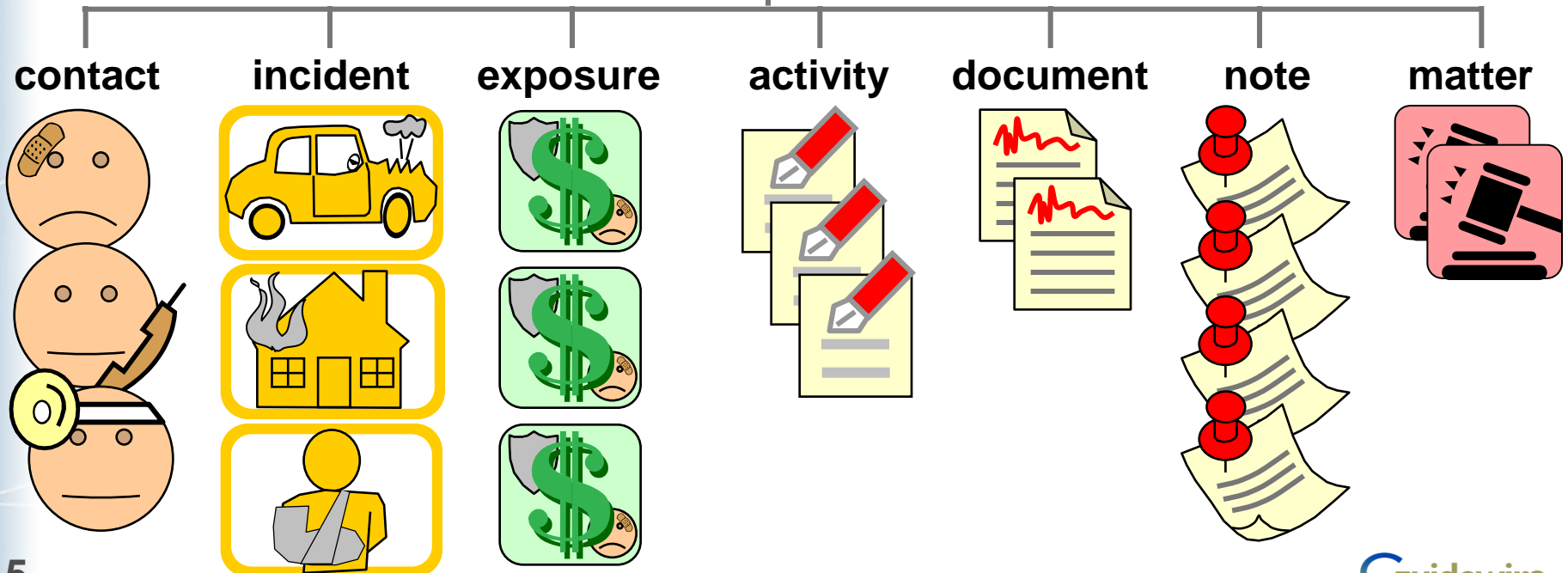
- ▶ A **note** is a text entry which details the events, courses of actions, and/or thinking of a user during the processing of a claim



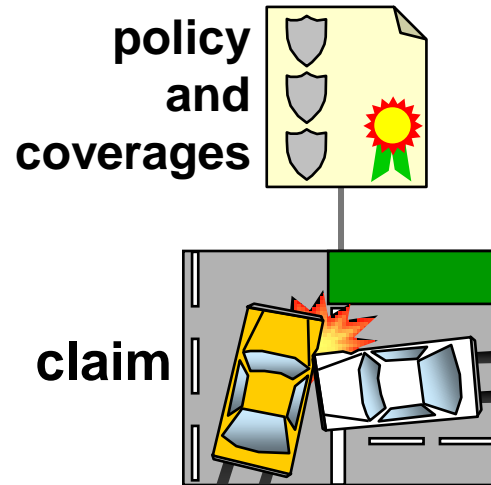
Matters



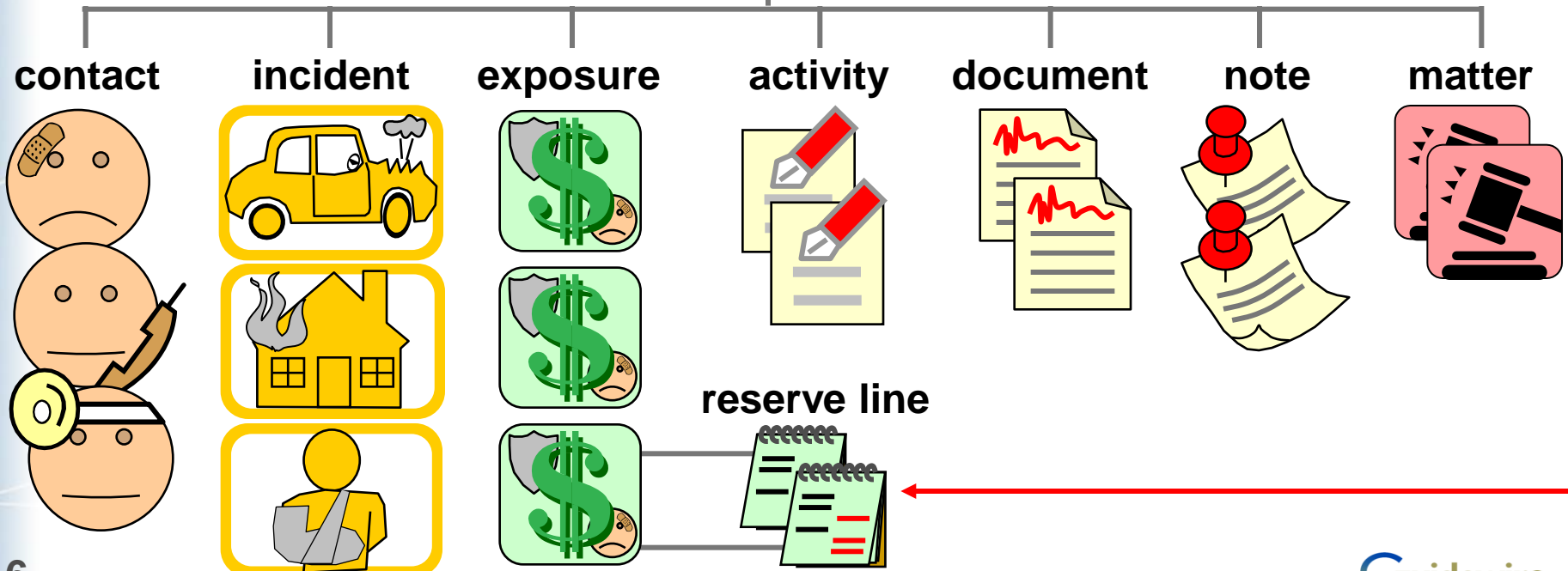
- ▶ A **matter** is a set of data pertaining to a single (potential) lawsuit



Reserve lines

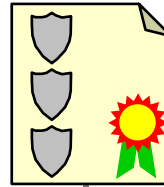


► A **reserve line** is an amount of money set aside for expected payments related to a given exposure

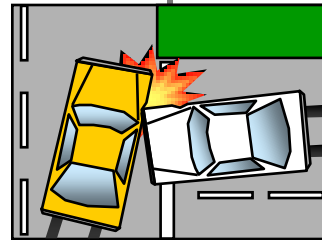


Checks

policy
and
coverages

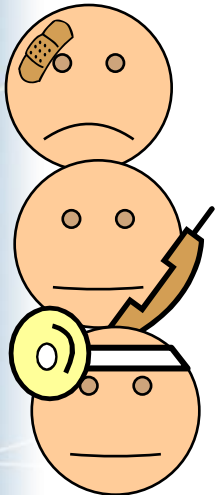


claim

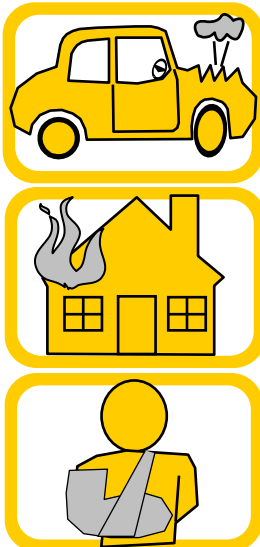


► A **check** is a single transfer of money tracked by an exposure to one or more individuals or organizations

contact



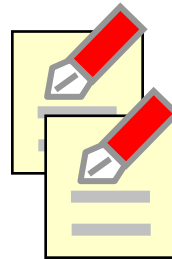
incident



exposure



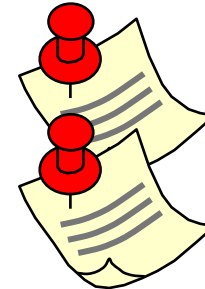
activity



document



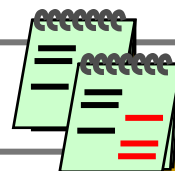
note



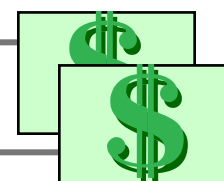
matter



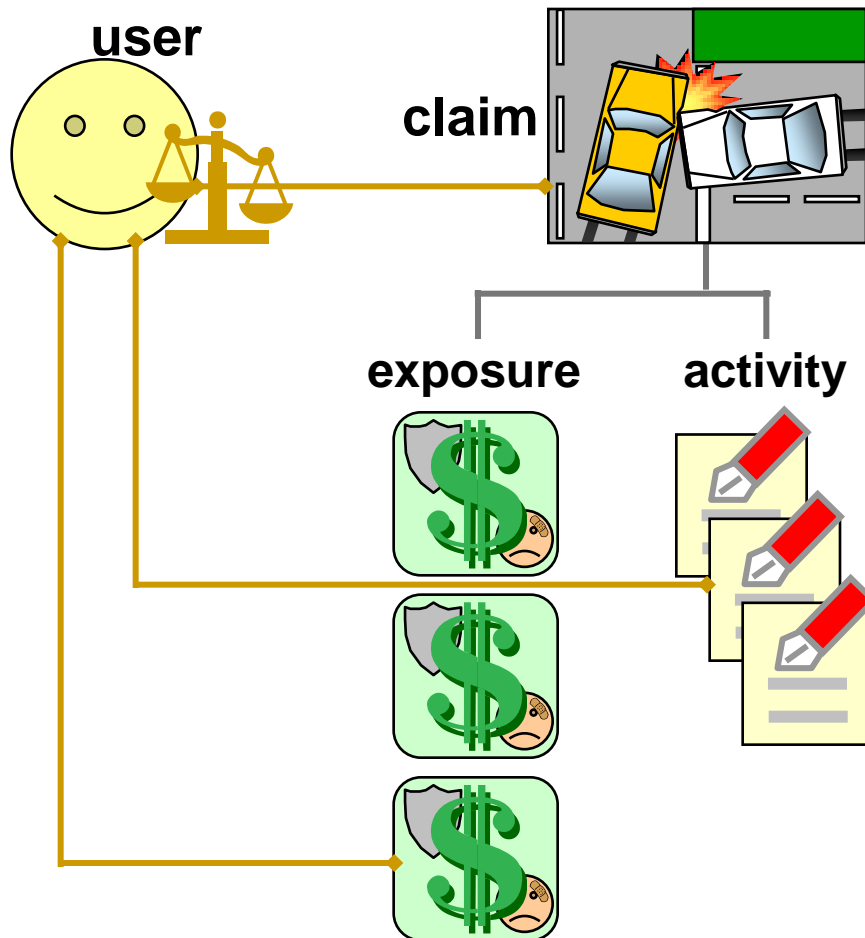
reserve line



check

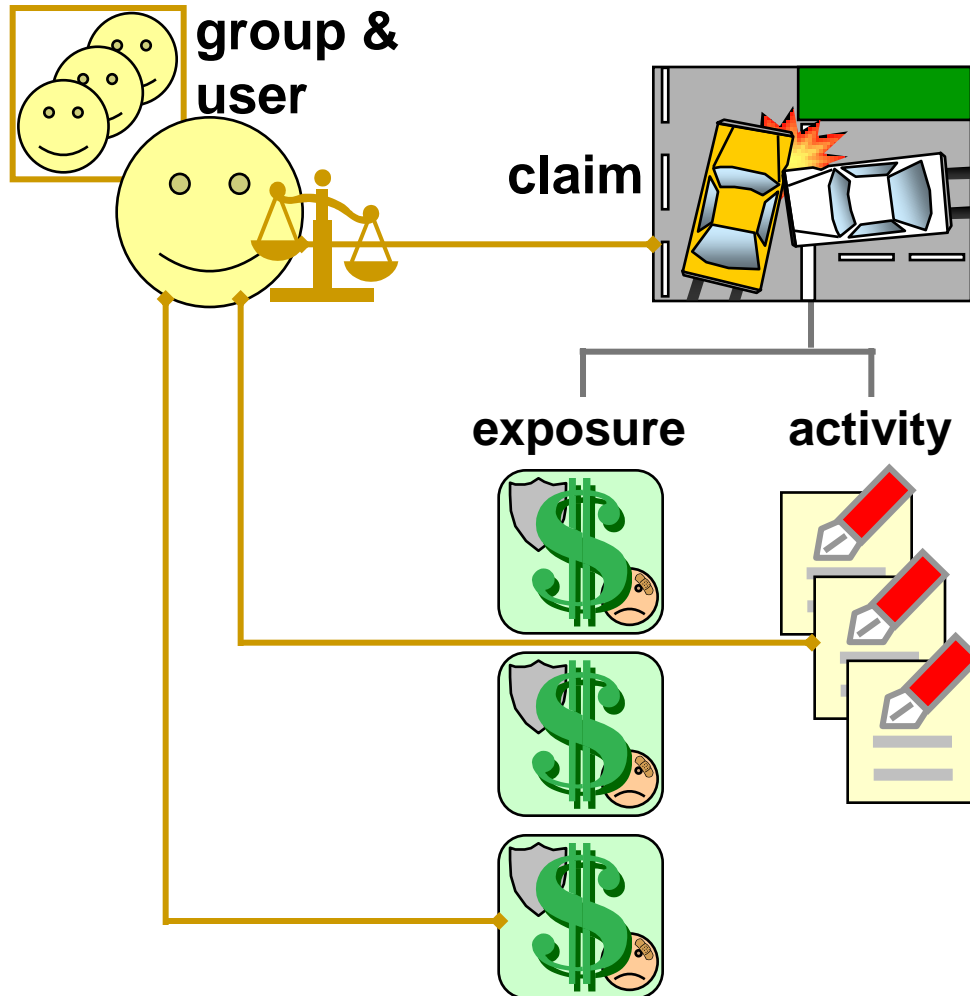


Users



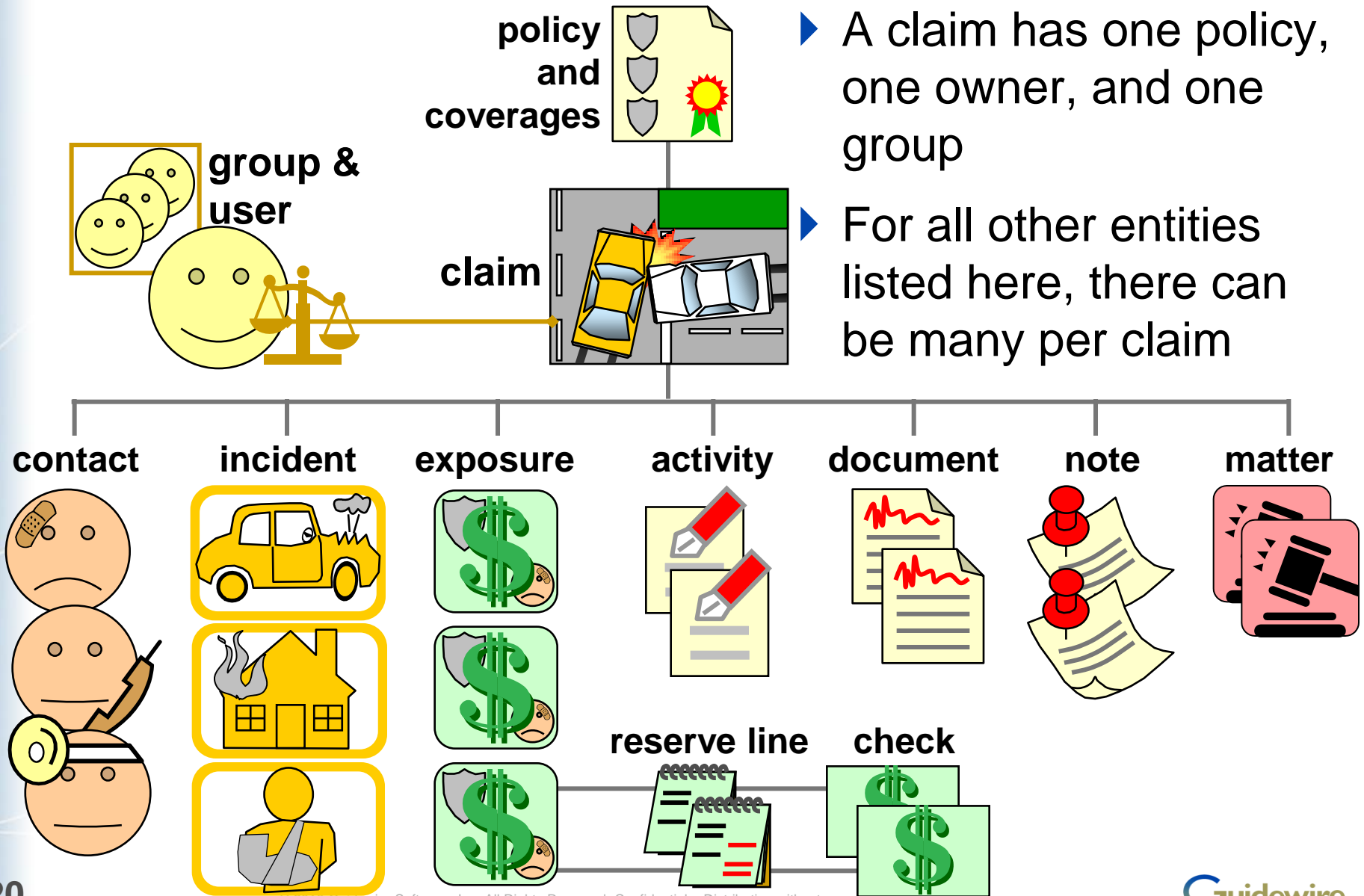
- ▶ Every claim, activity, and exposure is assigned to a user who owns the object
 - The user is responsible for seeing that the object is processed and closed

Groups



- ▶ Every claim, activity, and exposure is also assigned to a group
 - The user who owns the object is a member of that group
- ▶ Group ownership is used to determine:
 - Which user becomes the owner
 - Who can view or edit a given claim and its contents

Summary: primary entities in the data model



Lesson outline

- ▶ The ClaimCenter data model
- ▶ The claim file

The claim file

Claim (235-53-365889) | Search | Address Book | Vacation

4-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (A)

Actions

Summary

Workplan

Loss Details

Exposures

Parties Involved

Policy

Financials

Notes

Documents

Plan of Action

Litigation

History

Calendar

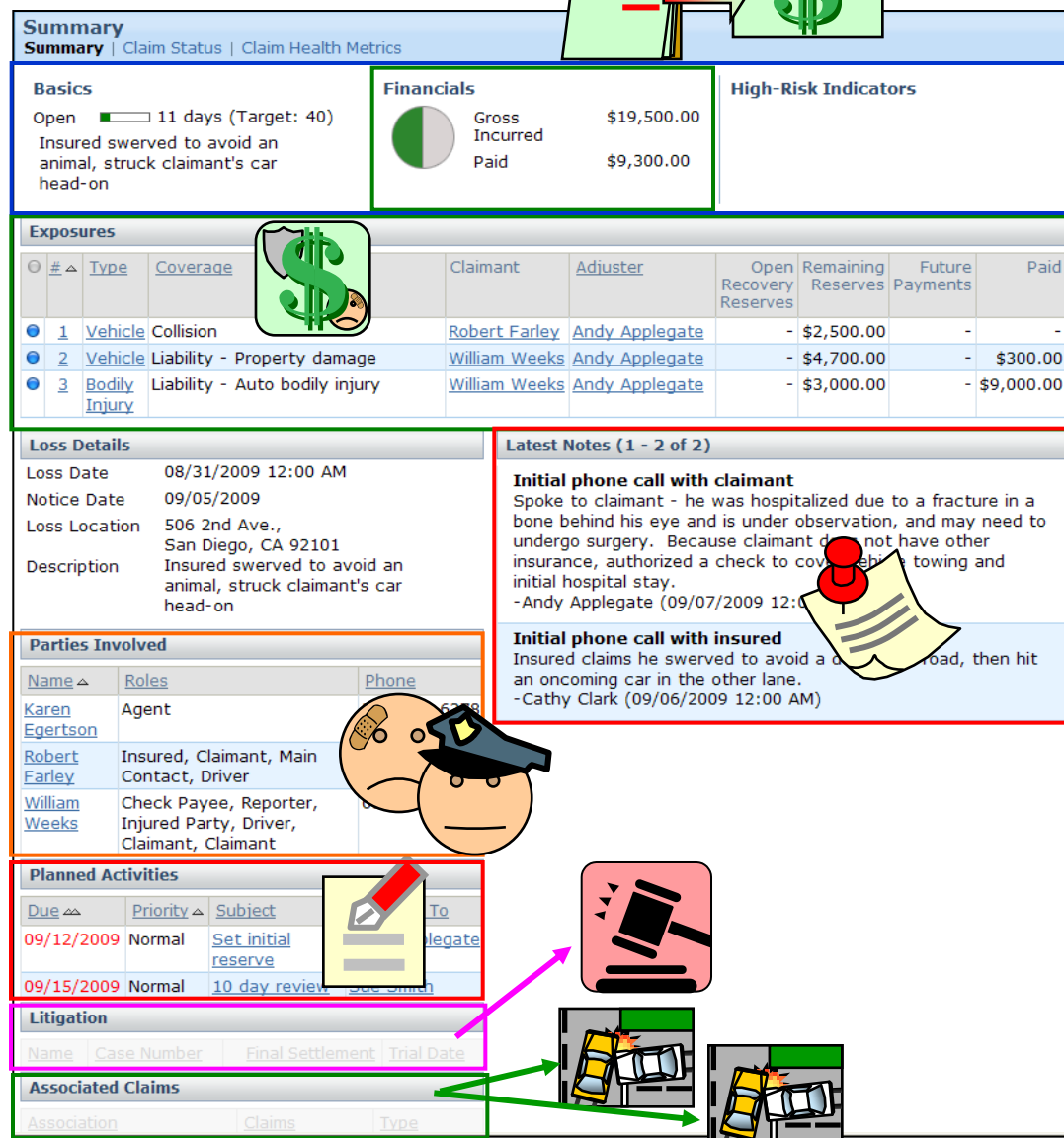
The "claim file" is the complete collection of information about a specific claim and all information related to that claim

- Rendered on the Claim tab


The summary screen


- ▶ The Summary screen is a read-only summary of important claim file elements, including:

- Claim headline information
- Financials
- Exposures
- Parties Involved
- Activities
- Litigation
- Associated Claims
- Notes




Summary
Summary | Claim Status | Claim Health Metrics

Basics
Open  11 days (Target: 40)
Insured swerved to avoid an animal, struck claimant's car head-on


Financials

Gross Incurred \$19,500.00
Paid \$9,300.00

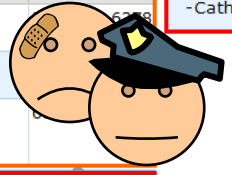
High-Risk Indicators

Exposures



#	Type	Coverage	Claimant	Adjuster	Open Recovery Reserves	Remaining Reserves	Future Payments	Paid
1	Vehicle	Collision	Robert Farley	Andy Applegate	-	\$2,500.00	-	-
2	Vehicle	Liability - Property damage	William Weeks	Andy Applegate	-	\$4,700.00	-	\$300.00
3	Bodily Injury	Liability - Auto bodily injury	William Weeks	Andy Applegate	-	\$3,000.00	-	\$9,000.00

Loss Details
Loss Date 08/31/2009 12:00 AM
Notice Date 09/05/2009
Loss Location 506 2nd Ave., San Diego, CA 92101
Description Insured swerved to avoid an animal, struck claimant's car head-on


Latest Notes (1 - 2 of 2)

Initial phone call with claimant
Spoke to claimant - he was hospitalized due to a fracture in a bone behind his eye and is under observation, and may need to undergo surgery. Because claimant does not have other insurance, authorized a check to cover towing and initial hospital stay.
-Andy Applegate (09/07/2009 12:00 AM)
Initial phone call with insured
Insured claims he swerved to avoid a dog on road, then hit an oncoming car in the other lane.
-Cathy Clark (09/06/2009 12:00 AM)

Parties Involved




Name	Roles	Phone
Karen Egertson	Agent	
Robert Farley	Insured, Claimant, Main Contact, Driver	
William Weeks	Check Payee, Reporter, Injured Party, Driver, Claimant, Claimant	

Planned Activities


Due	Priority	Subject	To
09/12/2009	Normal	Set initial reserve	Andy Applegate
09/15/2009	Normal	10 day review	Andy Applegate

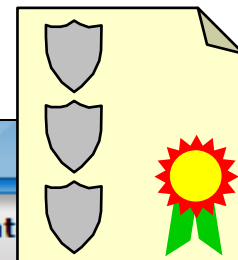
Litigation


Name	Case Number	Final Settlement	Trial Date
------	-------------	------------------	------------

Associated Claims



Association	Claims	Type
-------------	--------	------

Policies and coverages



Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegat

Actions

- Summary
- Workplan
- Loss Details
- Exposures
- Parties Involved
- Policy**
- Financials
- Notes
- Documents
- Plan of Action
- Litigation
- History
- Calendar

Policy: General
[General](#) | [Vehicles](#) | [Endorsements](#) | [Aggregate Limits](#)

[Edit](#) [Refresh Policy](#) [Select Policy](#) ☐ View Policy in Policy System

Basic Information

Policy Number	54-586734
Type	Personal auto
Effective Date	06/10/2009
Expiration Date	06/09/2010
Cancellation Date	09/11/2009
Original Effective Date	09/29/2000
Status	In force

Insured

Name	Robert Farley
Address	503 2nd Ave., San Diego, CA 92101
Account	Account 1

Additional Insured

#	Name

Excluded Parties

#	Name

Agent

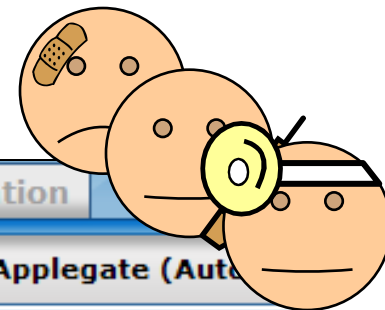
Name
Producer Code

Underwriting

Underwriter
Organization
Group

Other

Contacts



Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (Auto)

Actions

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Contacts
Contacts | Users

All | New Contact | Add Existing

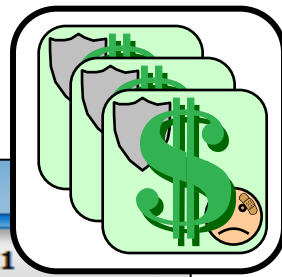
<input type="checkbox"/>	Name ▲	Roles	Contact Prohibited?	Phone	Address
<input type="checkbox"/>	▶ Karen Egertson	Agent	No	213-457-6378	908 Ar Landin
<input type="checkbox"/>	▶ Robert Farley	Insured, Claimant, Main Contact, Driver	No	619-275-2346	503 2r
<input type="checkbox"/>	▶ William Weeks	Check Payee, Reporter, Injured Party, Driver, Claimant, Claimant	No	619-275-5986	345 Fi

Basics | Addresses | Related Contacts

Edit | Link

This contact is not linked to the Address Book

Data common to multiple exposures



Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (Auto1

Actions

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- Parties Involved
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- Litigation**
- History
- Calendar

Loss Details
Loss Details | Associations | Special Investigation Details

Edit Send To ISO Refresh Responses

Details **ISO**

Loss Details

Description Insured swerved to avoid an animal, struck claimant's car head-on

Loss Cause Collision with motor vehicle

Fault Rating

Catastrophe

Weather Clear

In Course of Employment?

Date of Loss 08/31/2009 12:00 AM

Loss Location

Location 506 2nd Ave., San Diego, CA 92101

Location Description

Location Code

Jurisdiction California

Vehicles

Make ^	Model ^	Plate
Mercury	Sable	7FDG749
BMW	355i	2GDH967

Properties

Address

Injuries

Name ^	Severity ^
William Weeks	Major (hospitalization)

Individual exposures



Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (Auto1 - Tea

Actions

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Exposures

All claimants | Assign | Refresh | Close Exposure | Create Reserve | Print

<input type="checkbox"/>	#	Type	Coverage	Claimant	Adjuster	Status	Re
<input type="checkbox"/>	1	Vehicle	Collision	Robert Farley	Andy Applegate	Open	
<input type="checkbox"/>	2	Vehicle	Liability - Property damage	William Weeks	Andy Applegate	Open	
<input type="checkbox"/>	3	Bodily Injury	Liability - Auto bodily injury	William Weeks	Andy Applegate	Open	

Incidents



Desktop
Claim (235-53-365889)
Search
Address Book
Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (Auto1 - TeamA)

Actions
Loss Details
Loss Details | Associations | Special Investigation Details

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Calendar

Vehicles

Make	Model	Plate	State	Loss Party	Driver
Mercury	Sable	7FDG745	California		Robert Farley
BMW	355i	2GDH967	California		William Weeks

Properties

Address	City	State

Injuries

Name	Severity	Description
William Weeks	Major (hospitalization)	Bruises and lacerations to face and neck, broken orbital bone, potential vision loss

Officials

Type	Name	Report #

Plate	State	Loss Party	Driver
7FDG745	California		Robert Farley
2GDH967	California		William Weeks

	Description
(hospitalization)	Bruises and lacerations to face and neck, broken orbital bone, potential vision loss

Name	Report #

Activities



Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (Auto1 - Team)

Actions

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Workplan (1 - 2 of 2)

All open activities | Assign | Skip | Complete | Approve | Reject

<input type="checkbox"/>	★		Due ▲	Priority ▲	Status	Subject	Exposures	External
<input type="checkbox"/>	★		09/12/2009	Normal	Open	Set initial reserve		No
<input type="checkbox"/>			09/15/2009	Normal	Open	10 day review		No

All open activities | Assign | Skip | Complete | Approve | Reject

Documents



Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (Auto1 - TeamA)

Actions

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Documents


Related To: <none selected>

Section: Any

Name or Identifier:

Search Reset

Hide Documents

<input type="checkbox"/>	Name	Actions	Type	Status	Author
<input type="checkbox"/>	 Reservation Rights	View Edit	Letter sent	Draft	Andy App

Status

Author

Include Hidden Documents

Notes



Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (Auto1 - T

Actions

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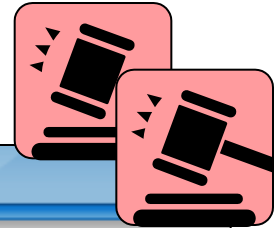
Notes

Find Text:
Author: Any
Related To: Any
Topic: Any
Date Range: ☒ Since Any
☐ From .../.../...
To .../.../...
Search Reset

Notes (1 - 2 of 2)

Edit Delete Print Author Andy Applegate Topic General Related To none (Claim-level)	Sep 7, 2009 Initial phone call with claimant Spoke to claimant - he was hospitalized due to a fall under observation, and may need to undergo surgery. Insurance authorized a check to cover vehicle tow.
Edit Delete Print Author Cathy Clark Topic General Related To none (Claim-level)	Sep 6, 2009 Initial phone call with insured Insured claims he swerved to avoid a dog in the road lane.

Matters



Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (Auto)

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- Calendar

Matters

Assign Refresh Close Matter New Matter Calendar

<input type="checkbox"/>	<u>Name</u> ▲▲	<u>Case Number</u>	<u>Final Settlement</u>
<input type="checkbox"/>	<u>Sample matter</u>		

Reserve lines

Desktop
Claim (235-53-365889)
Search
Address Book

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Ope

Actions

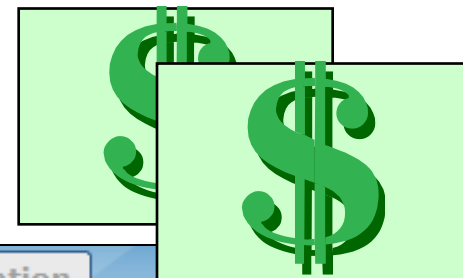
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History
Calendar

Financials (Total Incurred: \$19,500.00): Summary
Summary
Transactions
Checks

Exposure

	Open Recovery Reserves	Remaining Reserves
(1) 1st Party Vehicle - Robert Farley - Collision		<u>\$2,500.00</u>
Claim Cost		<u>\$2,500.00</u>
<input checked="" type="checkbox"/> Auto body		<u>\$2,500.00</u>
(2) 3rd Party Vehicle - William Weeks - Liability - Property damage		<u>\$4,700.00</u>
Claim Cost		<u>\$4,700.00</u>
<input checked="" type="checkbox"/> Auto body		<u>\$4,700.00</u>
(3) 3rd Party Bodily Injury - William Weeks - Liability - Auto bodily injury		<u>\$3,000.00</u>
Claim Cost		<u>\$3,000.00</u>
<input checked="" type="checkbox"/> Medical		<u>\$3,000.00</u>
Claim Total		<u>\$10,200.00</u>

Checks



Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (Auto1 - Team

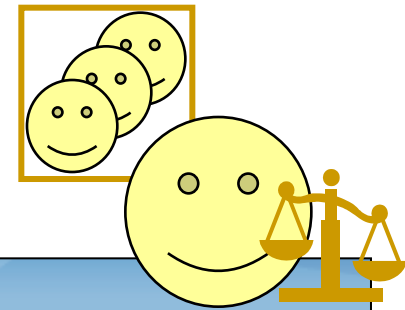
Actions

- Summary
- Workplan
- Loss Details
- Exposures
- Parties Involved
- Policy
- Financials**
- Notes
- Documents
- Plan of Action
- Litigation
- History
- Calendar

Financials (Total Incurred: \$19,500.00): Checks
Summary | Transactions | **Checks**

<u>Check Number</u>	<u>Pay To</u>	<u>Gross Amount</u>	<u>Issue Date</u> ▲▲	<u>Scheduled Send</u>
<u>11059</u>	William Weeks	<u>\$9,300.00</u>	09/02/2009	09/02/2009

Owner and group



Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: **Andy Applegate (Auto1 - TeamA)**

Actions

- Summary
- Workplan
- Loss Details
- Exposures
- Parties Involved
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- Notes
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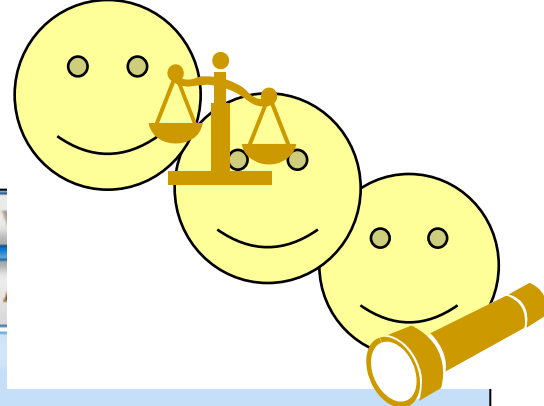
Claim Status

Summary | **Claim Status** | Claim Health Metrics

[Edit](#)

General Status		High-Risk Ind
Loss Type	Auto	Litigation
Line of Business	Auto	Litigation Stat
Claim Segment	Auto - mid complexity	Litigation Ident
Claim Strategy	Auto - Investigate	Days after FNO
Incident Only?	No	First Notice Su
		Next Trial Date
Claim Status	● Open	Fatalities
Date Reported	09/05/2009 12:00 AM	Fatalities?
Create Date	09/11/2009	
Days Open	11	Large Loss
Primary Adjuster	Andy Applegate	Large Loss?
Primary Group	Auto1 - TeamA	Net Total Incu
Special Claim Permission		Coverage in f

Assigned users



Desktop | Claim (235-53-365889) | Search | Address Book

| | Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open

Actions

Summary
Workplan
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Parties Involved
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Users
Contacts | Users

Add User Remove User Roles

<input type="checkbox"/>	Name ^	Group	Assignments	Roles
<input type="checkbox"/>	▶ Andy Applegate	Auto1 - TeamA	Claim, Exposure(3), Activity(4), Matter(1)	
<input type="checkbox"/>	▶ Chris Craft	Auto1 - TeamA		Independent Appraiser
<input type="checkbox"/>	▶ Sue Smith	Auto1 - TeamA	Activity(1)	

User Details: Chris Craft

Edit

Assignments

Type	Name	Status
------	------	--------

Roles

Role	Exposure	Active?	Comments
Independent Appraiser		Yes	

History

Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (Auto1 - TeamA)

Actions

- Summary
- Workplan
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History (1 - 4 of 4)

All Refresh

Type	Related To	User	Event Time Stamp ▾	Description
Litigated	Entire claim	Andy Applegate	09/16/2009 05:58 PM	Claim is now being litigated
Opened	Sample matter	Andy Applegate	09/16/2009 05:58 PM	New matter created
Assigned	Sample matter	Andy Applegate	09/16/2009 05:58 PM	Assigned to user Andy Apple
Viewed	Entire claim	Andy Applegate	09/16/2009 05:26 PM	

Lesson objectives review

You should now be able to:

- Define the primary entities of the ClaimCenter data model
- View the primary entities of the claim file

Review questions

1. Of the primary entities discussed in this lesson (other than claim), which entity:
 - a) Captures information about the item that was lost or damaged?
 - b) Is used to track payment from one coverage to one claimant?
 - c) Is used to create the claim's "workplan"?
 - d) Can be seen from the claim file's "Financials" page link?
(Two possible answers)
 - e) Has a one-to-one relationship with the claim?
 - f) Would be used to store information about the person who is covered by the policy?
2. While a claim is being processed, is there only one ClaimCenter user associated to the claim?

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