

# 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.

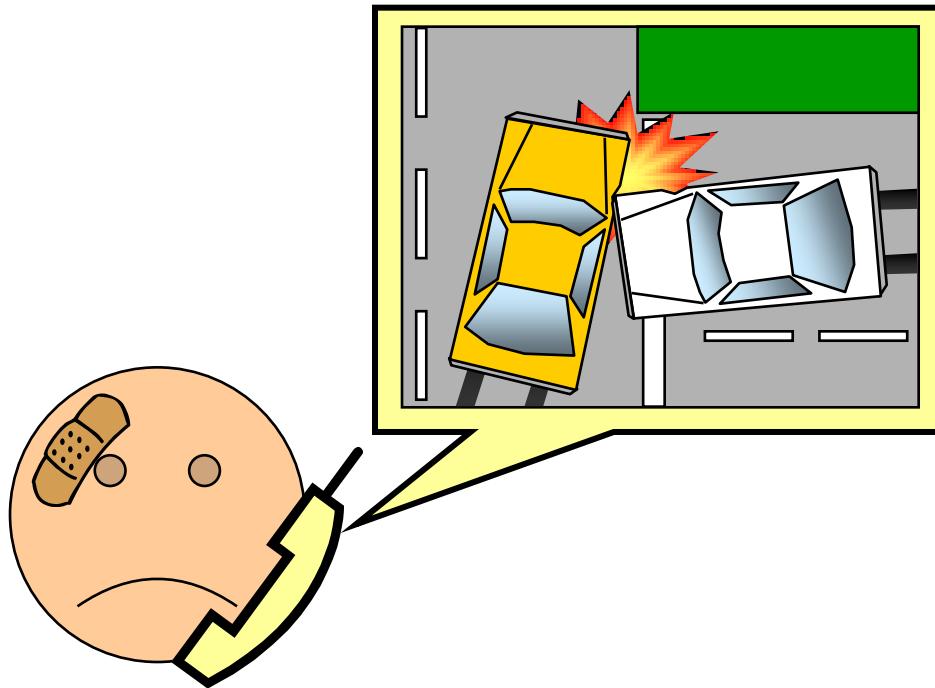
To view the notes in PowerPoint, choose View→Normal or View→Notes Page.

If you choose to print the notes for the lesson, be sure to select “Print hidden slides.”

# Lesson outline

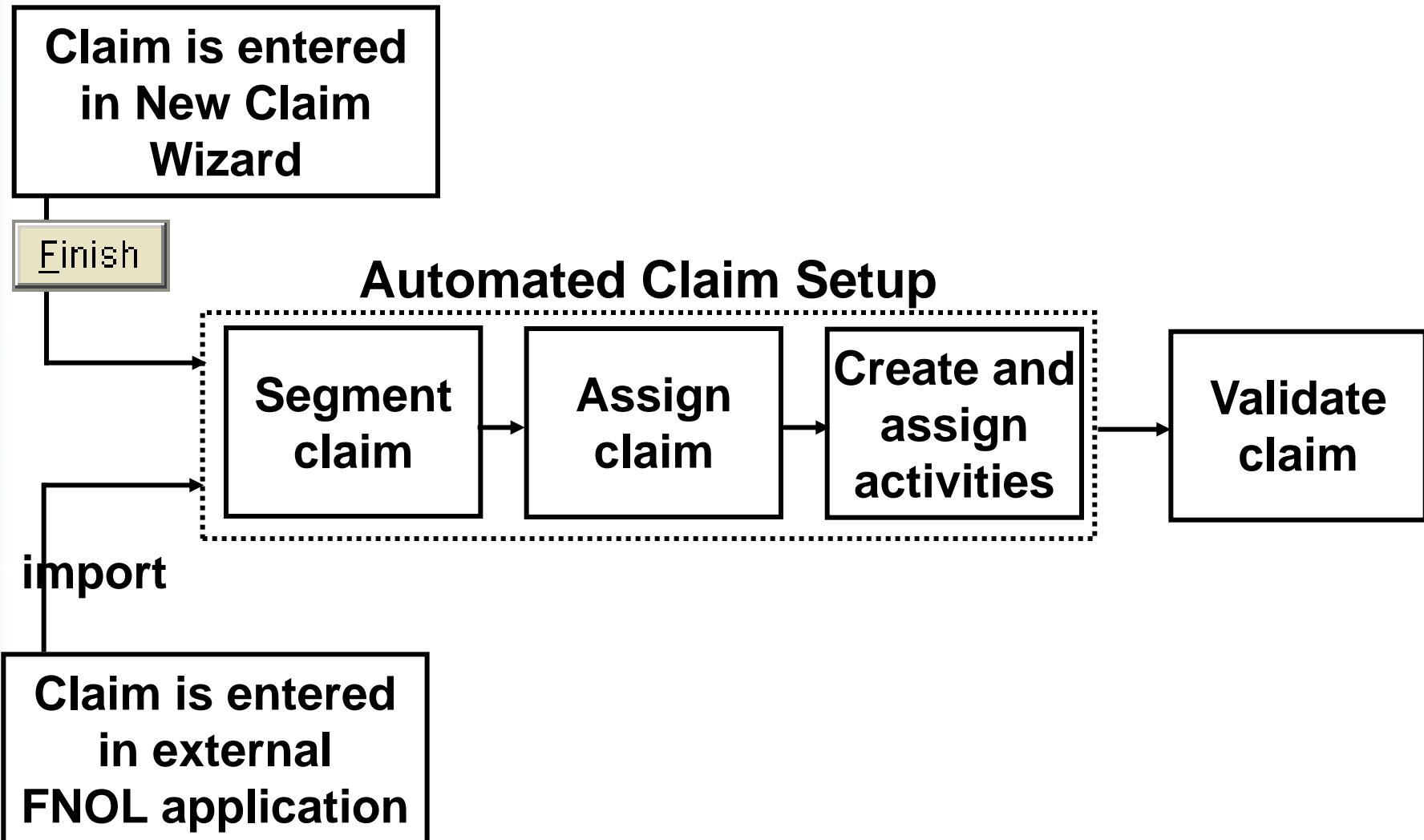
- ▶ The claim intake process
- ▶ Automated claim setup
- ▶ New claim validation

# First notice of loss (FNOL)

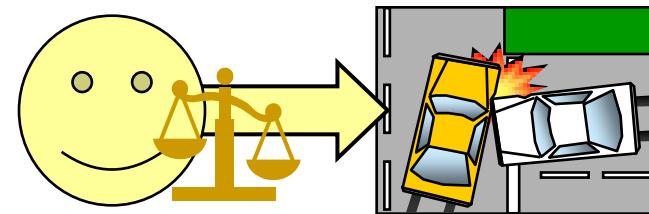
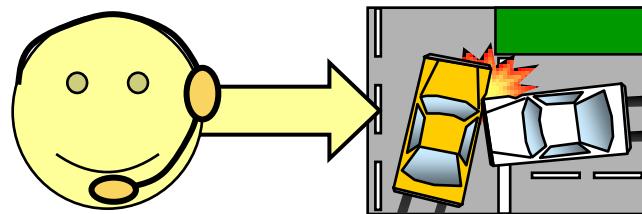
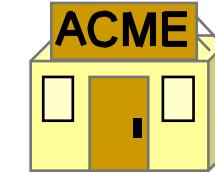
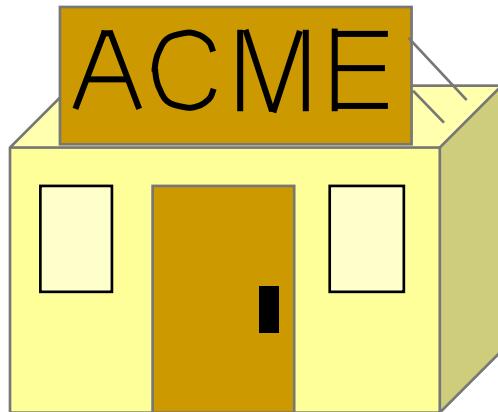


- ▶ First Notice of Loss is the event in which the carrier is informed of a potentially covered loss
  - For workers' comp claims, also known as First Report of Injury (FROI) or First Notice of Injury (F NOI)

# The claim intake process



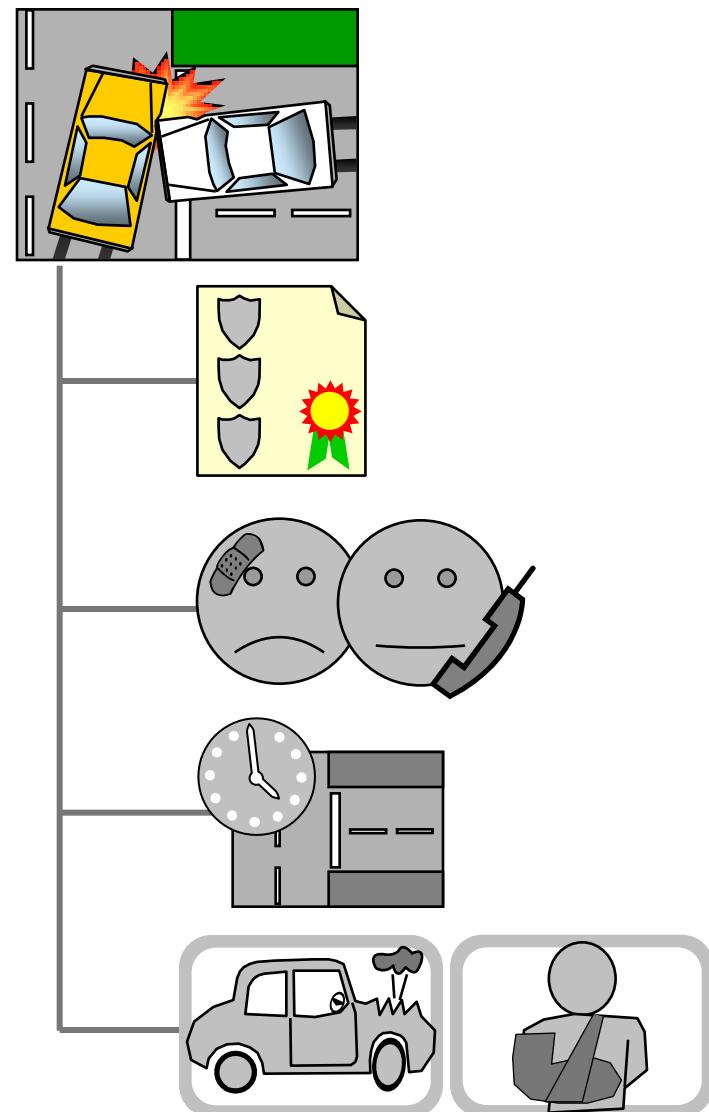
# Who manages the intake process?



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

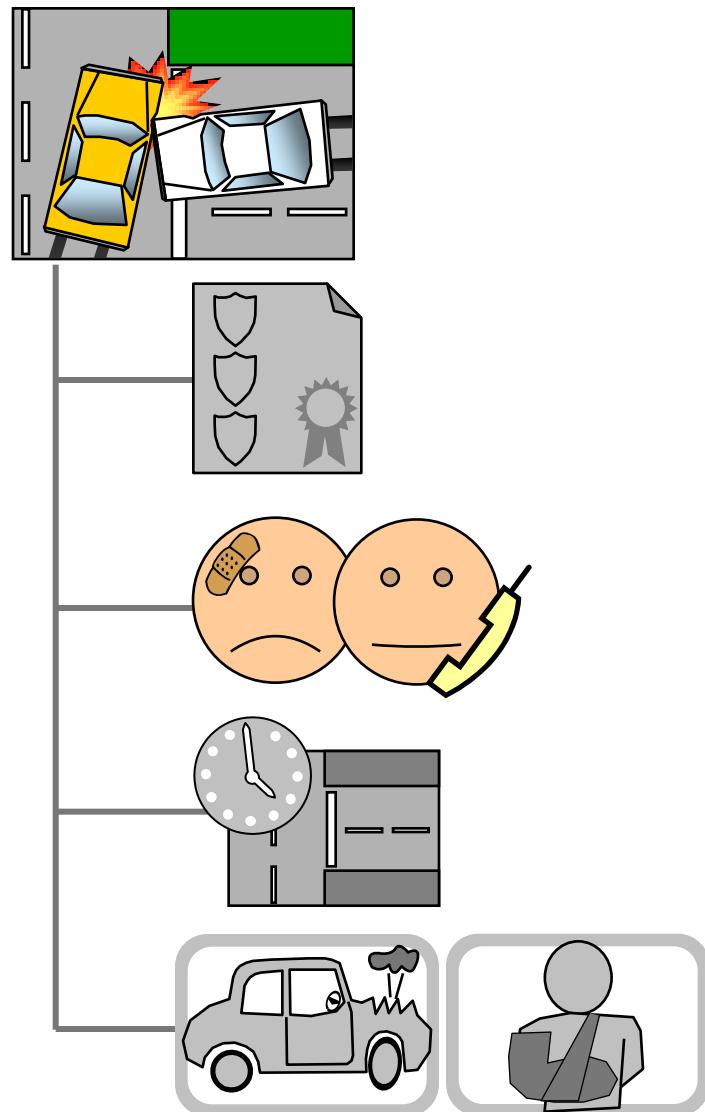
# Commonly specified data: the policy

- ▶ 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



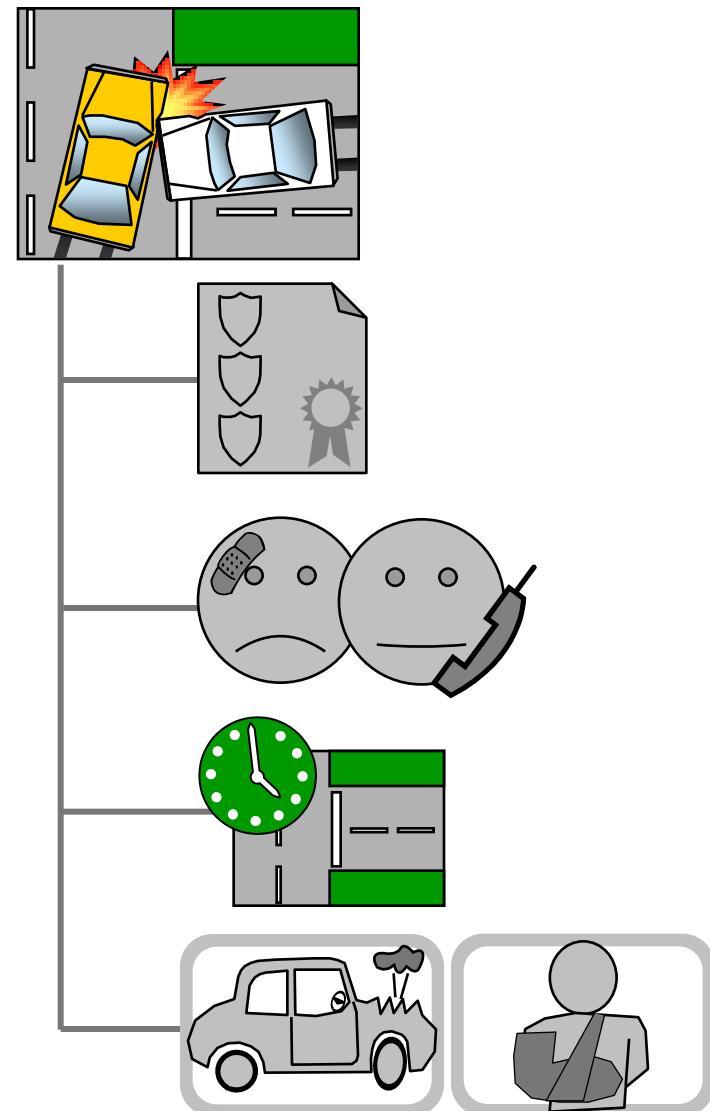
# Commonly specified data: parties involved

- ▶ 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)



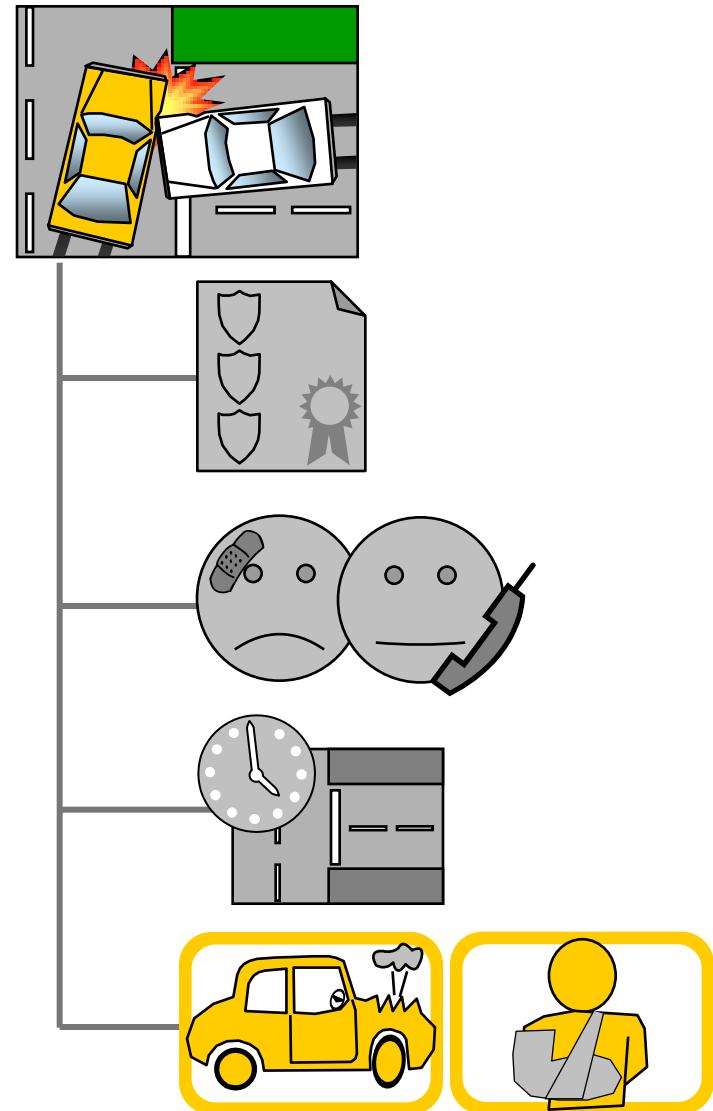
# Commonly specified data: loss event

- ▶ 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)

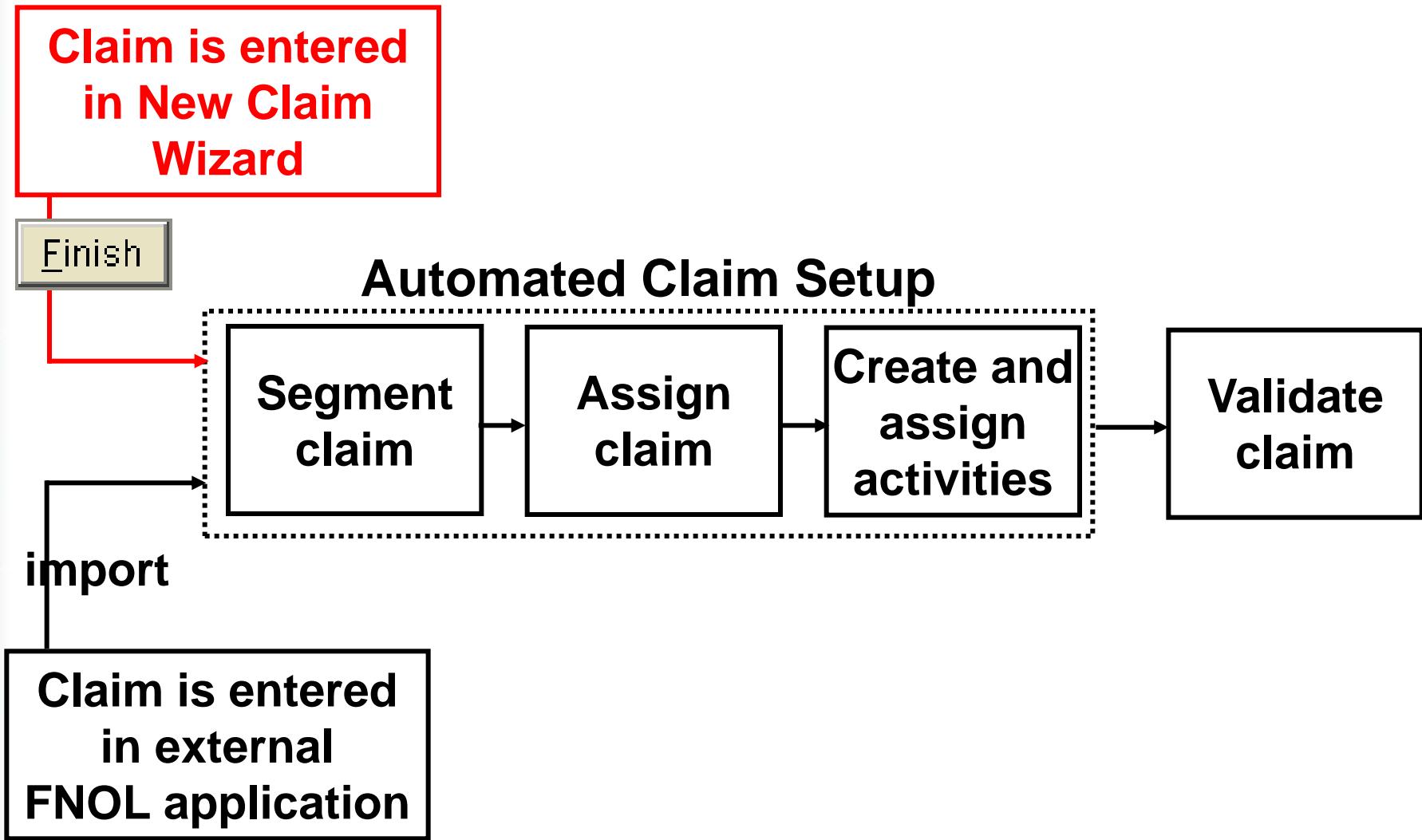


# Commonly specified data: incident(s)

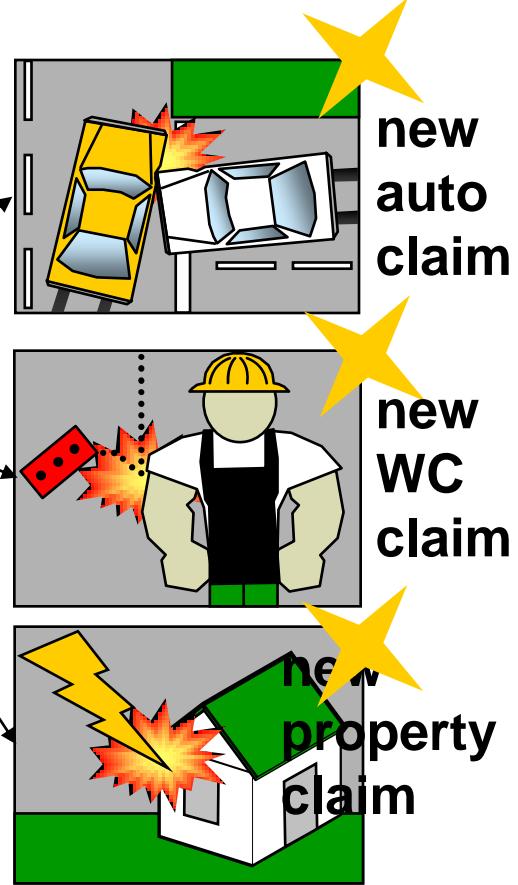
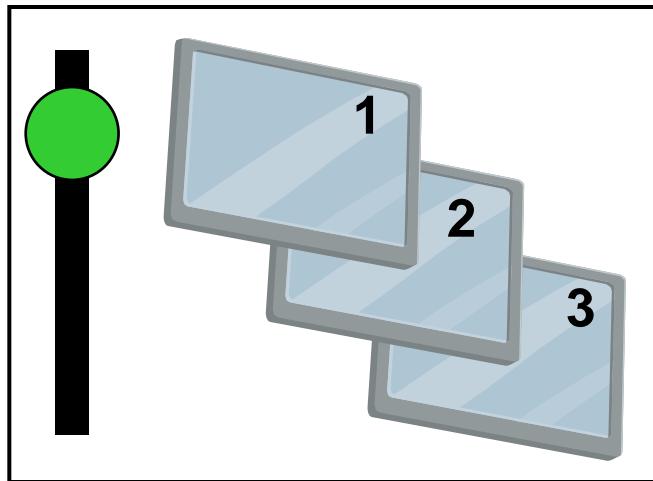
- ▶ Recall that an **incident** entity is a collection of information about damage. It typically represents an item that was lost or damaged.
- ▶ Typically, incidents are identified during intake, such as:
  - A damaged or stolen auto
  - A damaged building
  - An injured person



# 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 >

© Find Policy # First Name Last Name Organization Policy Type Loss Date

Unselect New Claim Date of Loss Time Type of

Inured

Step 2 of 5: Basic information

Cancel < Back Next >

Reported By How Reported Name Relation to Insured Date of Notice Verify Date Date of Birth Confirm Contact 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

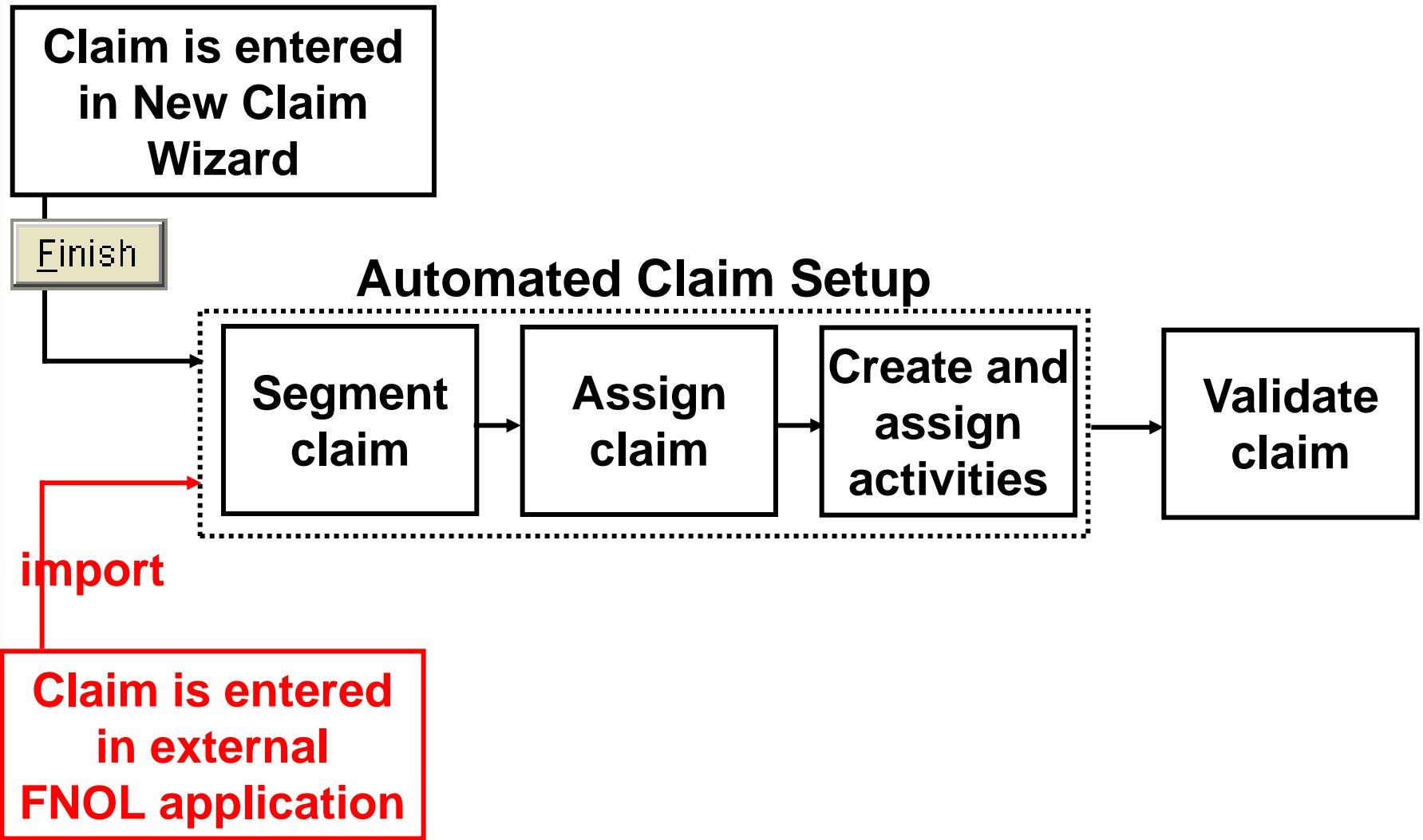
Add Vehicle Add Pedestrian Add Property Damage

 1997 Saturn SL

At the Scene

Witnesses | Add Remove

# The intake process: imported claims



# First notice application integration

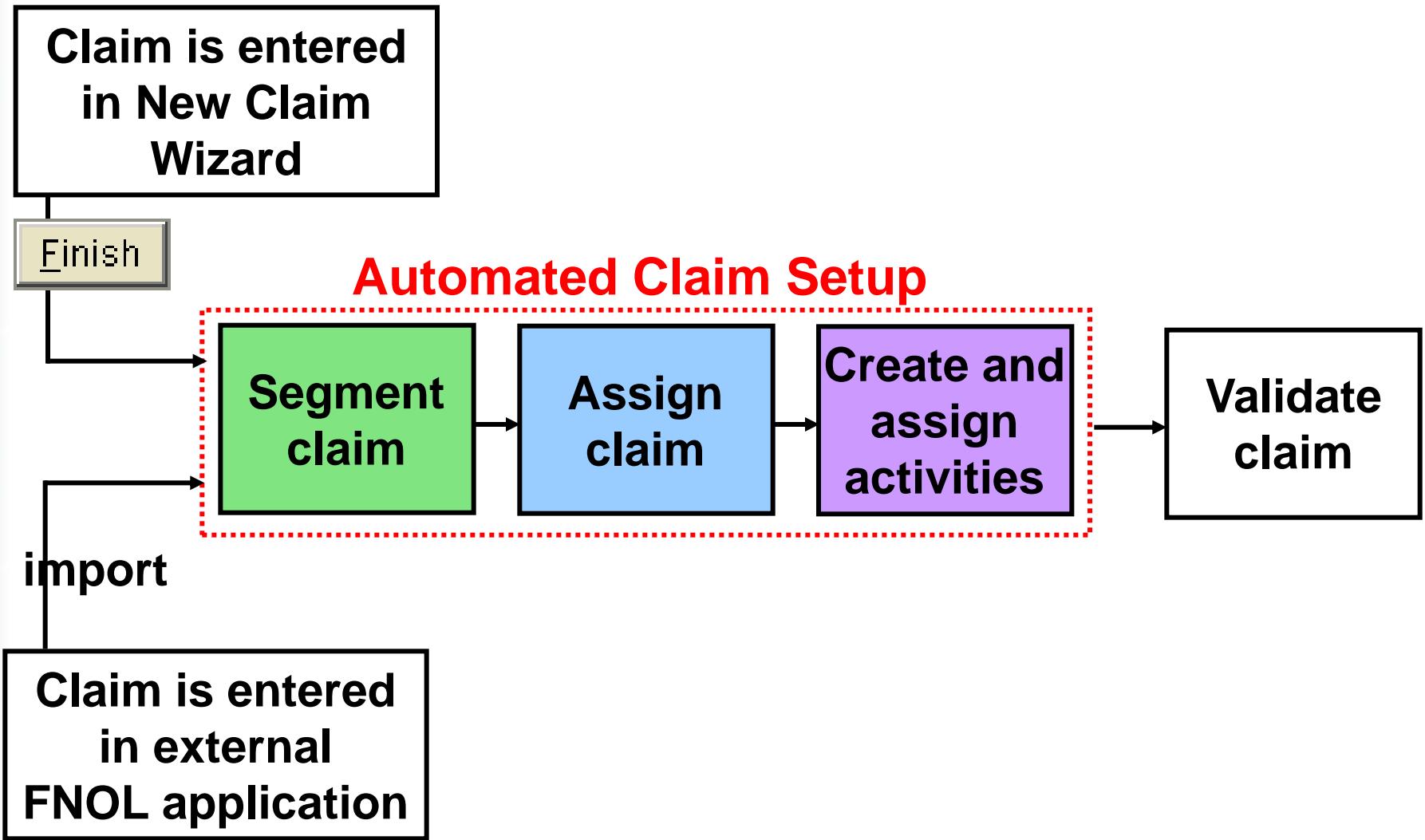


- ▶ Nearly every instance of ClaimCenter has an integration point to a first notice application
  - This application stores First Notice of Loss reports in a standard XML-based file format called ACORD XML
  - It could be hosted by the carrier or by a FNOL service provider

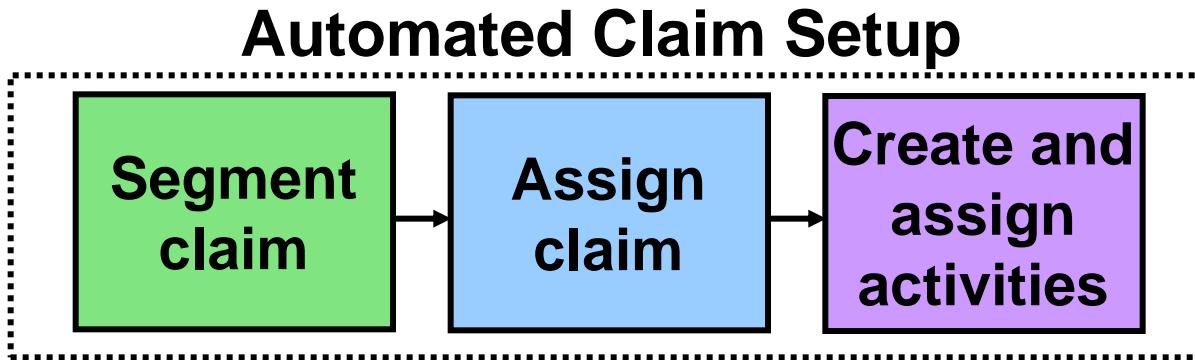
# Lesson outline

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

# The intake process: automated claim setup

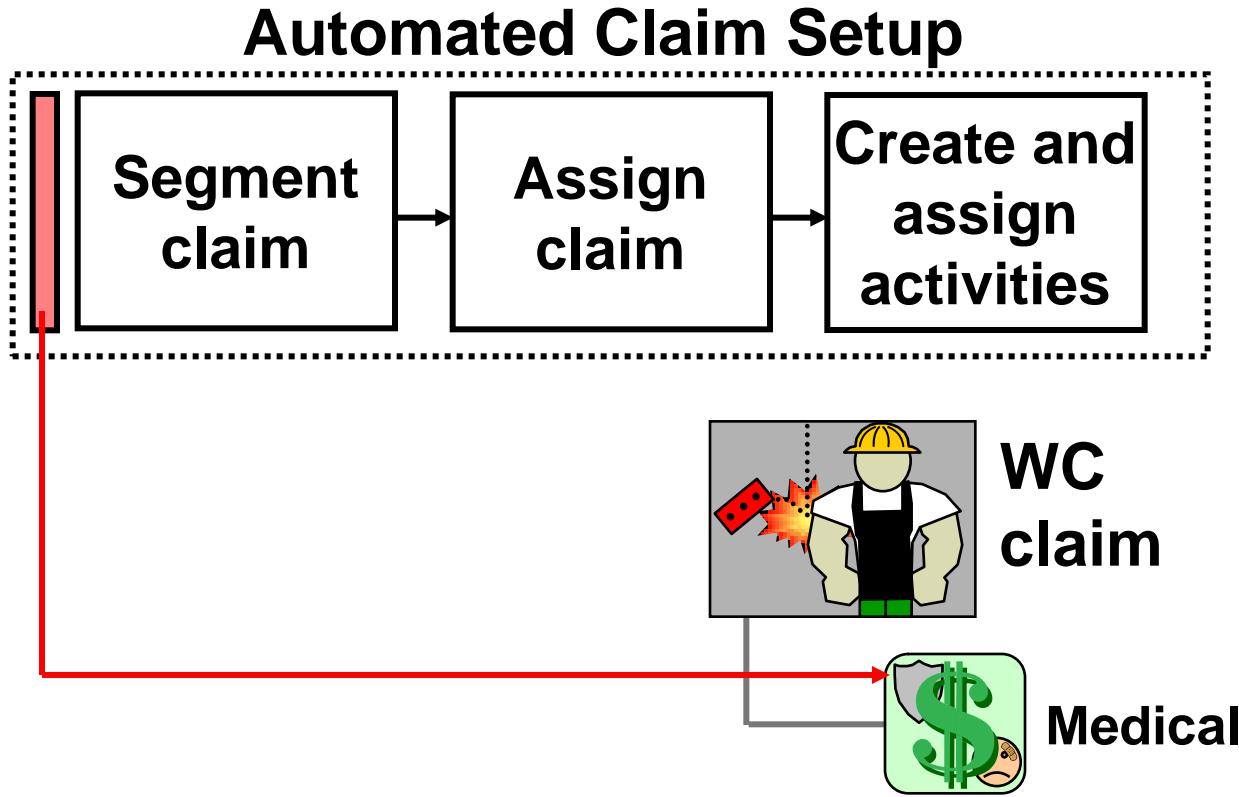


# Automated claim setup



- ▶ 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

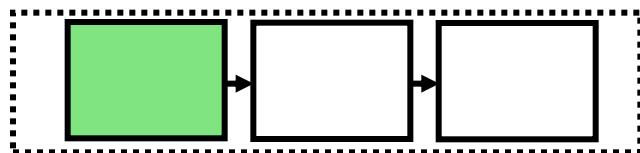
# Pre-setup rules: example

if      job\_related\_injury = TRUE  
and  
missed\_work = FALSE

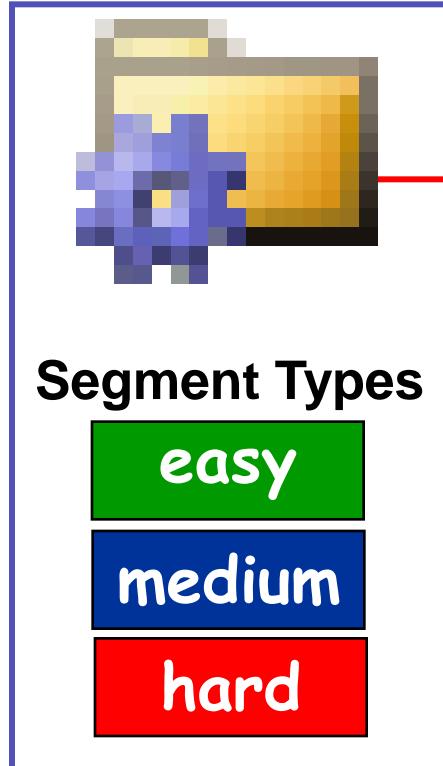
then    create exposure using medical coverage

Medical Details																																																					
<a href="#">Edit</a> <a href="#">Assign</a> <a href="#">Close Exposure</a> <a href="#">Create Reserve</a>																																																					
<a href="#">Summary</a> <a href="#">Details</a> <a href="#">Medical Case Mgmt</a>																																																					
																																																					
<table border="1"><thead><tr><th colspan="2">Exposure</th><th colspan="2">Financials</th></tr></thead><tbody><tr><td>Primary Coverage</td><td>Workers' comp-medical</td><td>Remaining Reserves</td><td>-</td></tr><tr><td>Adjuster</td><td><a href="#">Gerald Ickes</a></td><td>Future Payments</td><td>-</td></tr><tr><td>Group</td><td>Comp - TeamA</td><td>Total Paid</td><td>-</td></tr><tr><td>Status</td><td>Open</td><td>Total Recoveries</td><td>-</td></tr><tr><td>Create Date</td><td>09/11/2009</td><td>Net Total Incurred</td><td>-</td></tr><tr><td>Validation Level</td><td>Ability to pay</td><td colspan="2"><hr/></td></tr><tr><td colspan="2">Alternate Contact</td><td colspan="2"><b>Coding</b></td></tr><tr><td colspan="2"></td><td>Segment</td><td>Workers' Comp - med only</td></tr><tr><td colspan="2"></td><td>Handling Strategy</td><td>Workers' Comp - Fast Track</td></tr><tr><td colspan="2"><hr/></td><td colspan="2"><hr/></td></tr><tr><td>Nurse Case Manager</td><td></td><td colspan="2"></td></tr><tr><td>Injury Description</td><td>Minor sprain to left ankle</td><td colspan="2"></td></tr></tbody></table>		Exposure		Financials		Primary Coverage	Workers' comp-medical	Remaining Reserves	-	Adjuster	<a href="#">Gerald Ickes</a>	Future Payments	-	Group	Comp - TeamA	Total Paid	-	Status	Open	Total Recoveries	-	Create Date	09/11/2009	Net Total Incurred	-	Validation Level	Ability to pay	<hr/>		Alternate Contact		<b>Coding</b>				Segment	Workers' Comp - med only			Handling Strategy	Workers' Comp - Fast Track	<hr/>		<hr/>		Nurse Case Manager				Injury Description	Minor sprain to left ankle		
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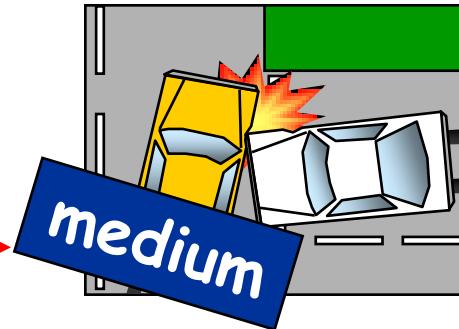
# Segmentation rules



## Segmentation Rules



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

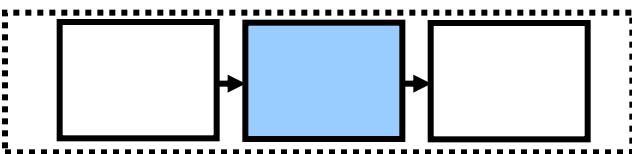
# Segmentation rules: example

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

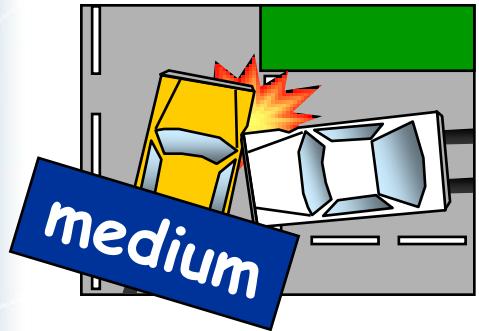
then   **set segment to "Auto - low complexity"**

Claim Status	
Summary   Claim Status   Claim Health Metrics	
<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	<a href="#">Andy Applegate</a>
Primary Group	Auto1 - TeamA
Special Claim Permission	

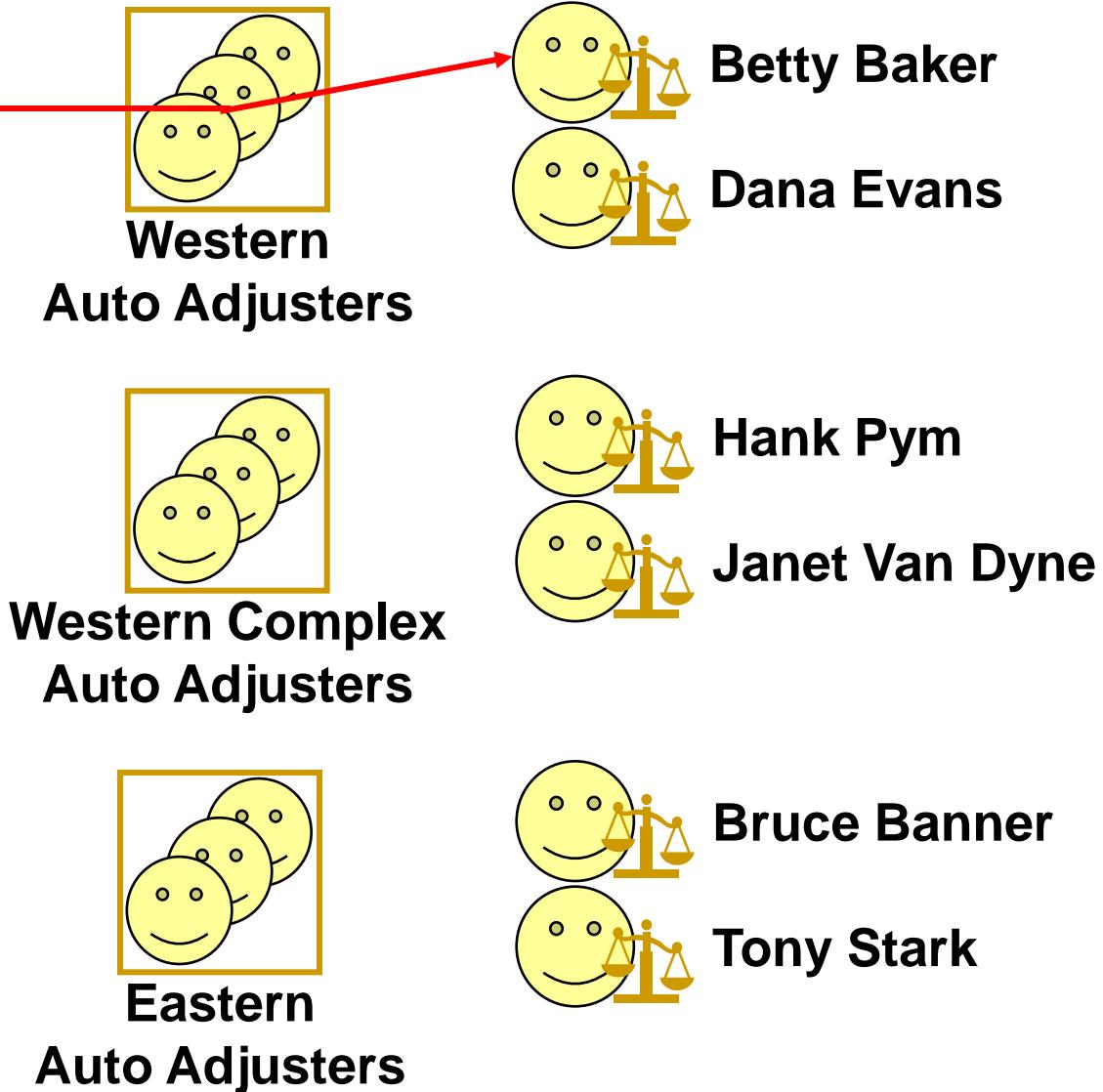
# Assignment rules



Claim 100-00-000027



location: California

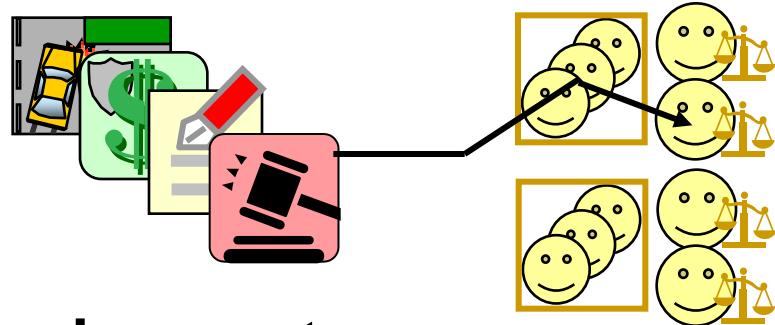
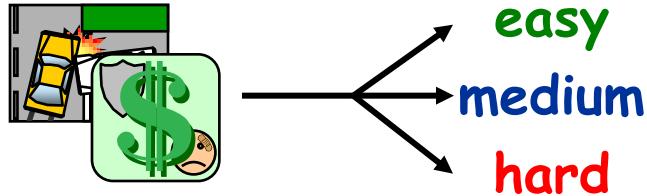


# Assignment rules: example

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   <b>Claim Status</b>   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	
Claim Status	<input checked="" type="radio"/> Open
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Days Open	124
Primary Adjuster <a href="#">Andy Applegate</a>	
Primary Group <a href="#">Auto1 - TeamA</a>	
Special Claim Permission	

# Contrasting segmentation and assignment



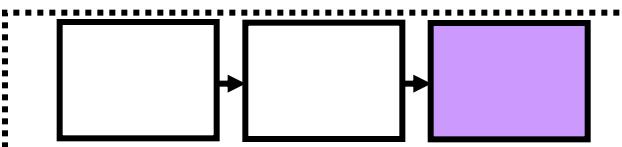
## Segmentation:

- ▶ 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



Workplan (1 - 6 of 6)								
		All open activities		Priority		Status	Subject	Exposures
		Due	Priority	Open	Subject		Exposures	External E
<input type="checkbox"/>			05/05/2008	Urgent	Open	<a href="#">Make initial contact with insured</a>		No
<input type="checkbox"/>			05/13/2008	High	Open	<a href="#">Send claim acknowledgement letter</a>		No
<input type="checkbox"/>			05/14/2008	Normal	Open	<a href="#">Get a statement from witness</a>		No
<input type="checkbox"/>			05/16/2008	Normal	Open	<a href="#">Get accident scene inspected</a>		No
<input type="checkbox"/>			05/16/2008	Normal	Open	<a href="#">Get vehicle inspected</a>	(1) 1st Party Vehicle - Allen Robertson	No
<input type="checkbox"/>			06/08/2008	Normal	Open	<a href="#">Initial 30 day file review</a>		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			Due	Priority	Status	Subject
<input type="checkbox"/>	<span style="color: yellow;">★</span>					Exposures
<input type="checkbox"/>			05/13/2008	High	Open	<a href="#">Send claim acknowledgement letter</a>
<input type="checkbox"/>			05/05/2008	Urgent	Open	<a href="#">Make initial contact with insured</a>
<input type="checkbox"/>	<span style="color: yellow;">★</span>		06/08/2008	Normal	Open	<a href="#">Initial 30 day file review</a>
<input type="checkbox"/>	<span style="color: yellow;">★</span>		05/16/2008	Normal	Open	<a href="#">Get vehicle inspected</a>
<input type="checkbox"/>			05/16/2008	Normal	Open	<a href="#">Get accident scene inspected</a>
<input type="checkbox"/>	<span style="color: yellow;">★</span>		05/14/2008	Normal	Open	<a href="#">Get a statement from witness</a>

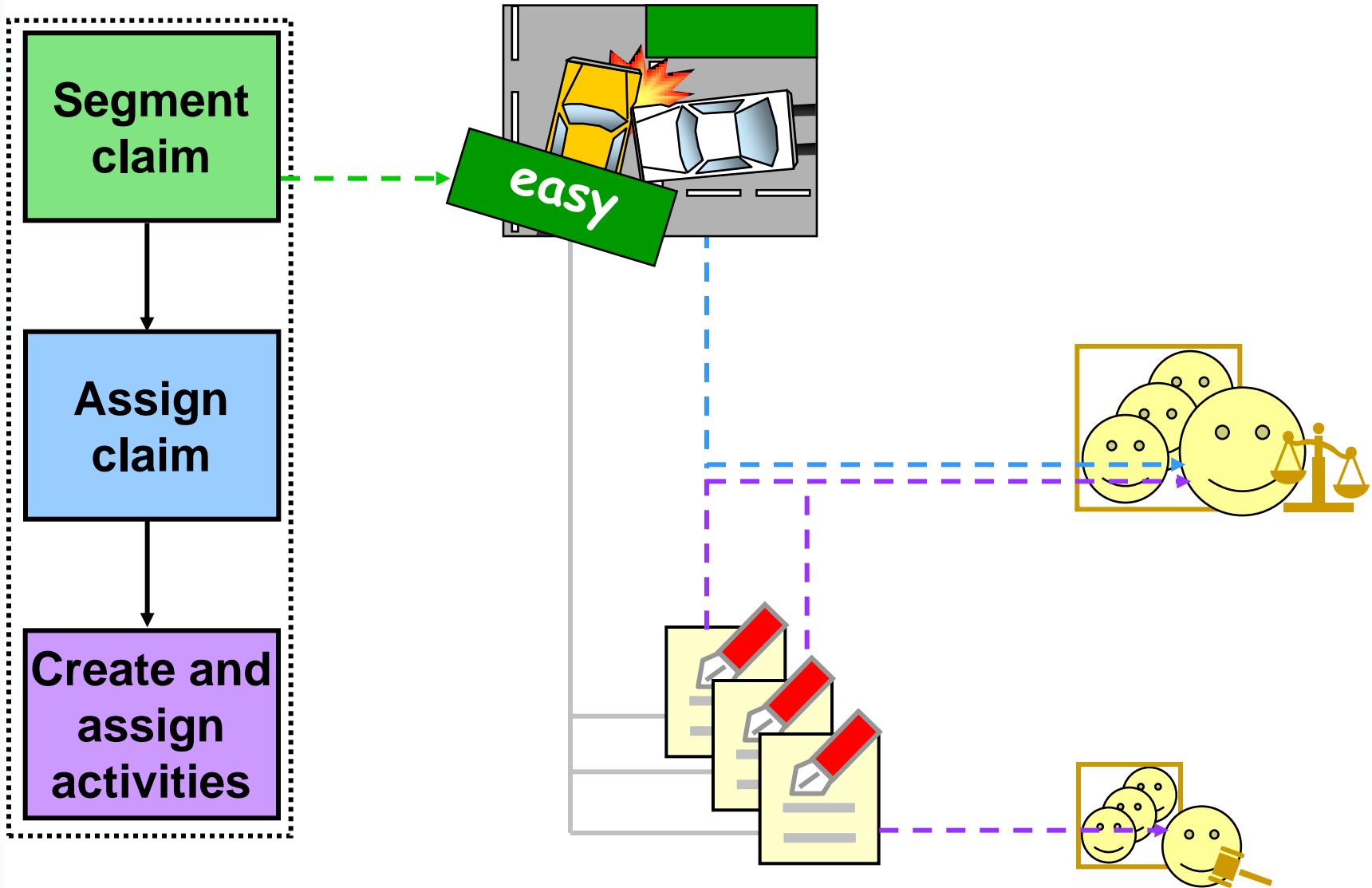
# Activity assignment rules: example

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				Actions		
<input type="checkbox"/>			Due	Priority	Status	Subject
<input type="checkbox"/>			05/13/2008	High	Open	<a href="#">Send claim acknowledgement letter</a>
<input type="checkbox"/>			05/05/2008	Urgent	Open	<a href="#">Make initial contact with insured</a>
<input type="checkbox"/>			06/08/2008	Normal	Open	<a href="#">Initial 30 day file review</a>

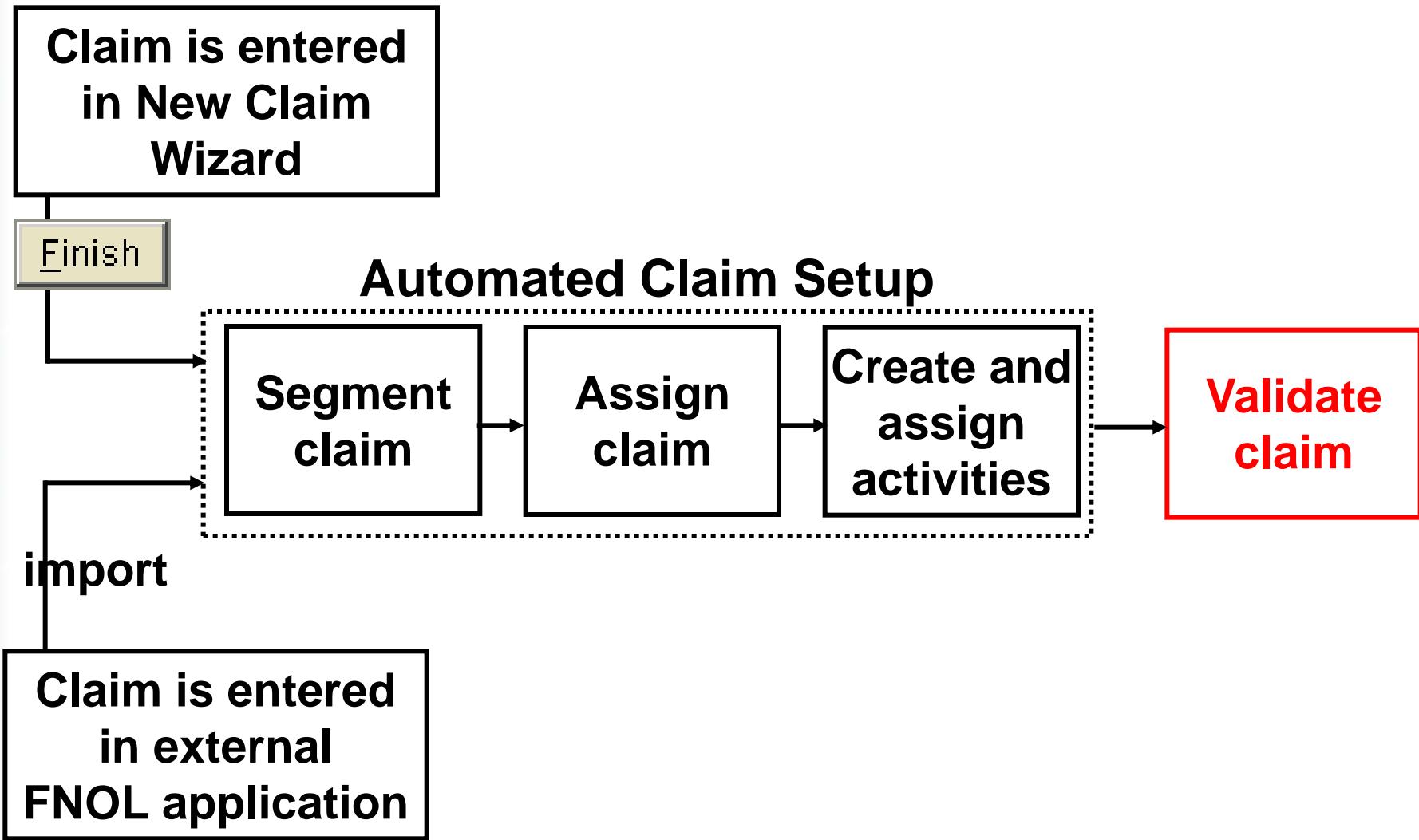
# Summary: automated claim setup



# 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

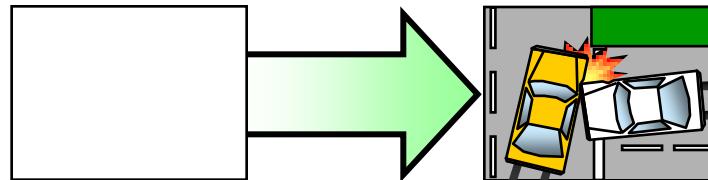
- Policy number is valid
- Loss date is specified
- Driver of vehicle is specified
- If insured at fault, fault rating specified

# 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.**

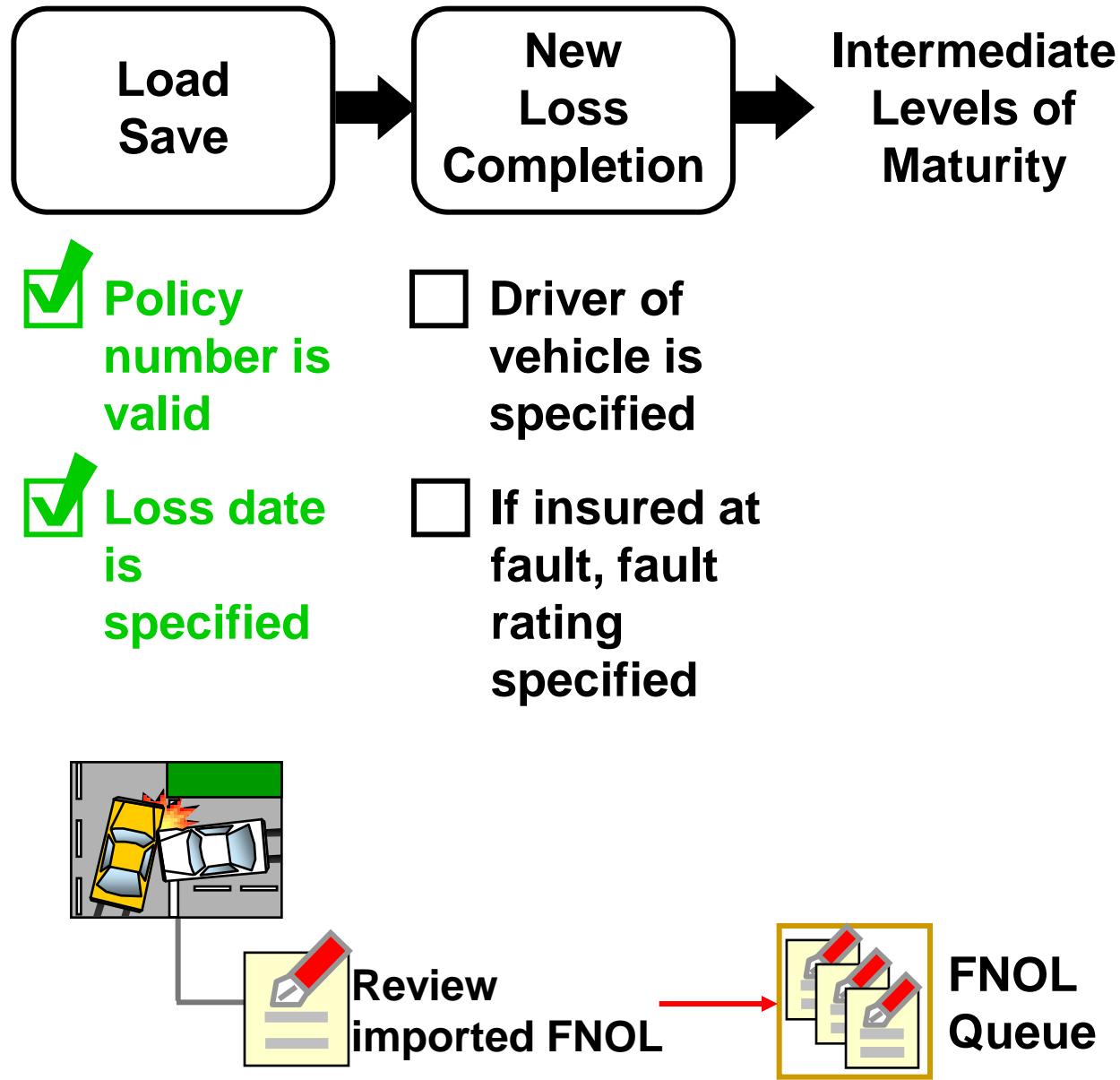
Assigned Group: Auto1 - TeamA

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



# Incomplete imported FNOLs

The screenshot shows a software application window titled "Queued Activities (1 - 3 of 3)". The left sidebar has buttons for Desktop, Search, Address Book, Claim, and Vacation, with "Claim" being the active tab. Under "Claim", there are buttons for Actions, Activities (0), Claims (0), Exposures (0), Queues (3) (which is selected and highlighted in blue), Calendar, and Bulk Invoices. The main pane displays a table of queued activities:

	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

Below the table are buttons for FNOL - Auto1 - TeamC (3), Assign Next In Queue To Me, Refresh, and Print/Export.

- ▶ 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

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

**Vehicle Incident** ([Return to Loss Details](#))  
[Loss Details](#) | [Associations](#) | [Special Investigation Details](#)

**Loss Details**

**Involved Vehicle**

Select vehicle: \* 2003 Mack CX603 (4542823 / California)

Loss Party: Insured's loss

**Damage Description**

**Validation Results**

**Validation Results**

**Clear**

**Errors on current page:**

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

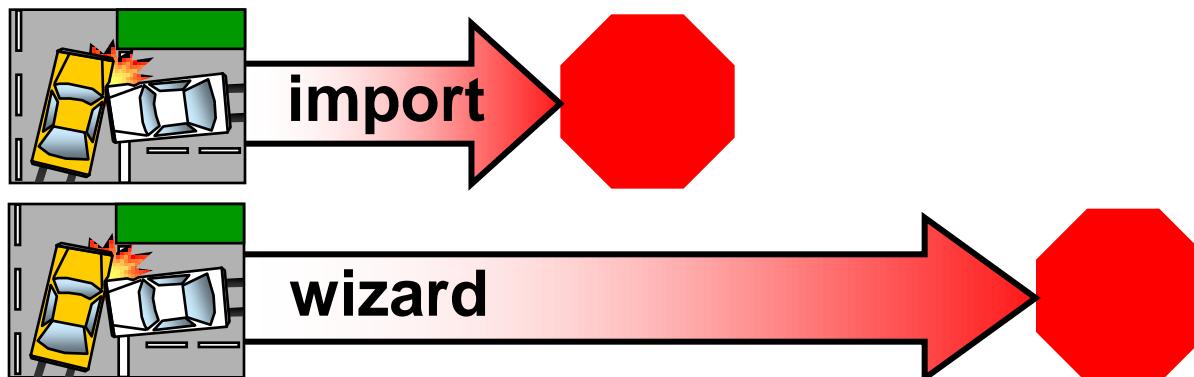
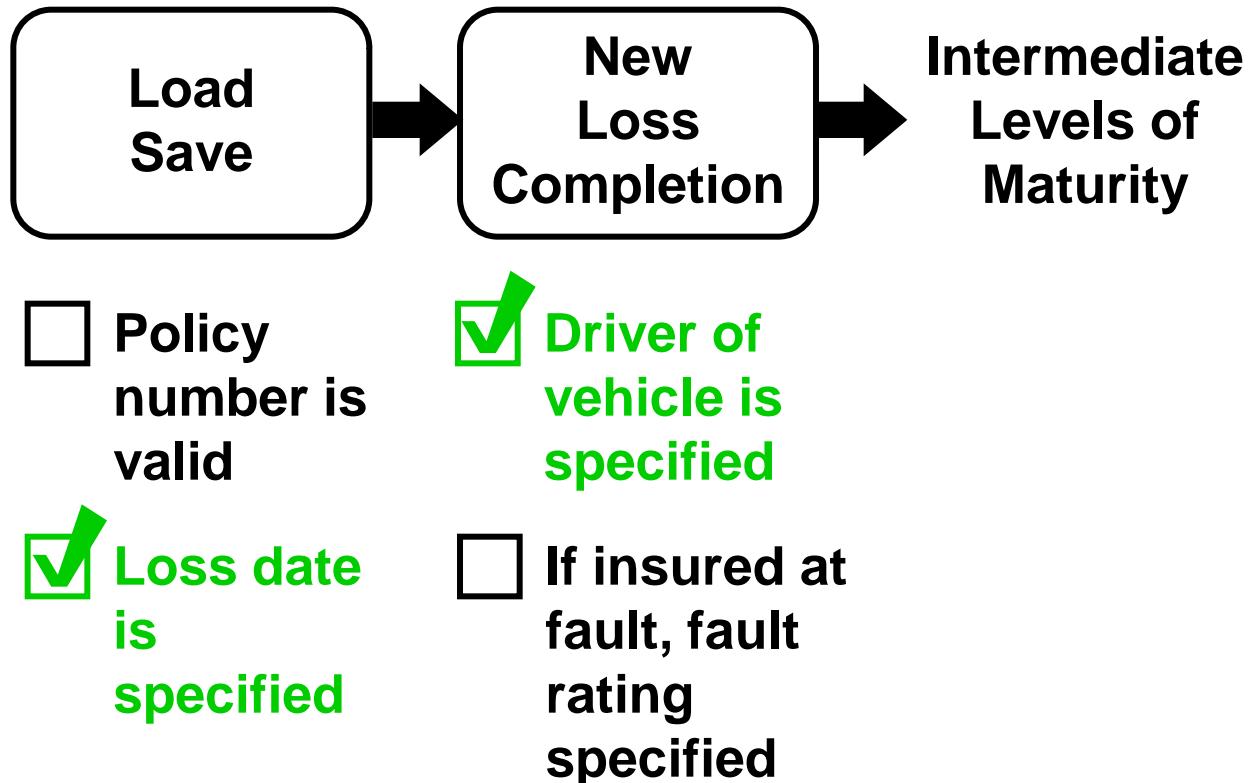
**Errors on "Loss Details":**

- 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



# 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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