



## Closing Claims

6.0

9 November 2009

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## Lesson Objectives

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

- Describe ClaimCenter functionality surrounding the closing of:
  - Activities
  - Exposures
  - Claims
  - Archiving 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.”

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## Lesson Outline

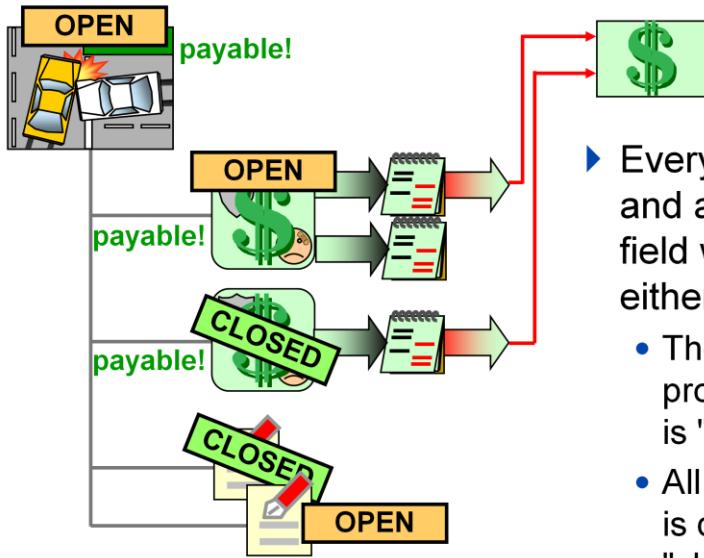
- ▶ The Status Field
- ▶ Closing Activities
- ▶ Closing Exposures
- ▶ Closing Claims
- ▶ Archived Claims

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# The Status Field



- ▶ Every claim, exposure, and activity has a status field which indicates if either:
  - The object is being processed (the object is "open"), or
  - All work on the object is done (the object is "closed")

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The possible values for the "is this in progress" field varies across entities.

- For claims in the base application, status can be set to "draft", "open", or "closed". (It is tracked by a field whose internal name is "state".)
- For exposures in the base application, status can be set to "draft", "open", "closed", or "exception". (It is tracked by a field whose internal name is "state".)
- For activities in the base application, status can be set to "open", "skipped", "complete", or "cancelled". (It is tracked by a field whose internal name is "status".)

In the example above, notice that:

- The second exposure is closed. It has only a single reserve line, but a payment has already been made from that reserve line.
- The first exposure is open. It has two reserve lines, and payments have not been made from the second reserve line. This exposure is presumably still open because another check still needs to be created.
- The claim is open. It is presumably open because it has both an open exposure (the first exposure) and an activity that has not been completed.

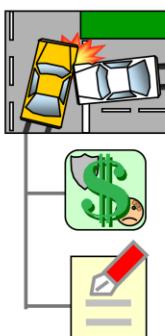
(continued)

## Business Issues Related to Closing Objects

when is it closed automatically?



how does one close it manually?



any actions as a result of the close?

any functionality on closed object?

- ▶ What conditions trigger the automatic closing of the object?
- ▶ Will users need to manually close the object, and if so how?
- ▶ What automatic actions occur when the object is closed?
- ▶ What can be done to the object once it is closed?

ClaimCenter has a file called config.xml which controls certain application-wide behaviors. This file contains two parameters which pertain to closing claims and exposures:

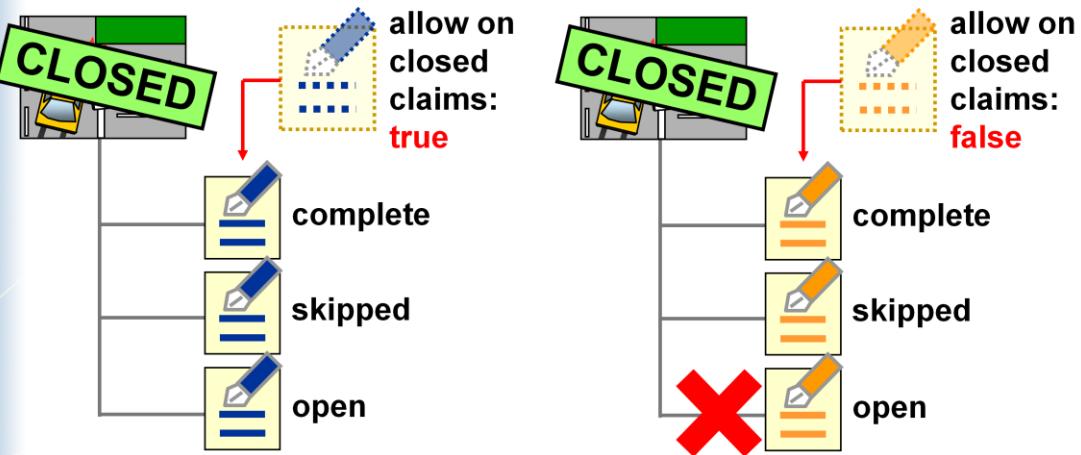
- CloseExposureAfterFinalPayment - Whether to close an exposure automatically after a relevant final payment is made
- CloseClaimAfterFinalPayment - Whether to close a claim automatically if a final payment closes last open exposure

In the base application, both of these parameters are set to true. (Both types of automatic behavior do occur.)

## Lesson Outline

- ▶ The Status Field
- ▶ Closing Activities
- ▶ Closing Exposures
- ▶ Closing Claims
- ▶ Archived Claims

## Open Activities on Closed Claims



- ▶ Activity patterns have an "allow on closed claims" field
  - When set to true, activities created from this pattern can be open on a claim even if the claim is closed
  - When set to false, activities created from this pattern must be closed before the claim can be closed

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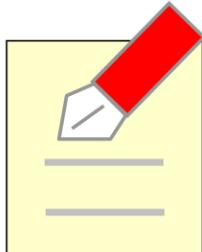
Recall that an activity has two "closed" statuses:

- Complete - The work on the activity is done
- Skipped - The work on the activity is irrelevant

The behavior preventing the closing of a claim based on the "allow on closed claims" is implemented through rules. The base application contains sample rules that enforce this behavior.

## Closing Activities

automatically  
possibly on claim  
closure



manually  
from desktop,  
workplan, or activity  
detail view

- ▶ Under some circumstances, ClaimCenter may close activities automatically when the claim is closed
- ▶ Users can close activities assigned to them from their Desktop, from the claim workplan, or from the activity detail view

The automatic closing of activities on claim closure is discussed in the "Closing Claims" topic within this lesson.

## Closing Activities Manually

The screenshot shows the 'Activity' tab of the 'Activity Detail for Claim 000-00-000611' screen. At the top, there are several buttons: 'Update', 'Complete' (which is highlighted with a red box), 'Skip', 'Assign', 'Link Document', 'Cancel', and 'View Notes'. Below these buttons is a 'Workplan (1 - 3 of 3)' section. This section has a header with buttons for 'Assign', 'Skip', 'Complete', 'Approve', and 'Re'. It lists three activities in a table:

	Due	Priority	Status	Subject	Exposures
<input type="checkbox"/>	06/21/2008	Normal	Open	<a href="#">Initial 30 day file review</a>	
<input type="checkbox"/>	05/29/2008	Normal	Skipped (Betty Baker: 05/28/2008)	<a href="#">Get vehicle inspected</a>	(1) 1st Party Vehicle - Mark Henderson
<input type="checkbox"/>	05/29/2008	Urgent	Complete (Betty Baker: 05/28/2008)	<a href="#">Make initial contact with insured</a>	

At the bottom of the workplan section are buttons for 'All activities', 'Assign', 'Skip', 'Complete', 'Approve', and 'Re'.

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There are two ways you can close a general activity:

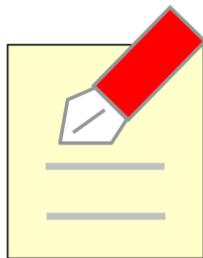
- Complete - This indicates the work for the activity has been done.
- Skip - This indicates that the work for the activity is not done but no longer needs to be done. (For example, if a car was initially believed to be stolen, an "Affidavit of vehicle theft" activity might get created. If it later becomes apparent that the car was towed, the affidavit activity could be skipped.) Skipping is analogous to "logically deleting" the activity. It is still listed inside the database and can still be seen in ClaimCenter, but it has also been flagged as an activity which was ultimately irrelevant to the processing of the claim.

## When and After an Activity Is Closed...

automatically  
possible on claim  
closure

**CLOSED**

manually  
from desktop,  
workplan, or activity  
detail view



on close  
<no action>

after close  
(1) view notes

- ▶ When an activity is closed, ClaimCenter typically does not execute any other automatic action
- ▶ After an activity is closed, a user can:
  - View notes for that activity

The base application also allows you to reassign an activity after it has been closed, but there is no practical business reason for this functionality, and it is typically not allowed in a live implementation of ClaimCenter.

## Lesson Outline

- ▶ The Status Field
- ▶ Closing Activities
- ▶ Closing Exposures
- ▶ Closing Claims
- ▶ Archived Claims

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## Closing Exposures

automatically  
final payment  
from last non-zero  
reserve line

**CLOSED**



manually  
from exposure list  
view or detail view

- ▶ ClaimCenter closes exposure automatically when a final payment is made from the exposure's last remaining non-zero reserve line
- ▶ Users can also close exposures manually from the exposure list view or detail view

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If there is a business need for exposures to be automatically closed under other circumstances, keep in mind that ClaimCenter could also be configured to close exposures automatically under other circumstances as well.

## Closing Exposures Manually

The screenshot illustrates the process of closing an exposure manually. It consists of two main parts:

- Top Window (Exposures View):** A grid showing exposure details. The second row, which has a checked checkbox, represents the exposure being closed. The "Close Exposure" button in the toolbar is highlighted with a red box.
- Bottom Window (Close Exposure Dialog):** A modal dialog titled "Close Exposure (2) 3rd Party Property - Aamco Parking Service". It contains fields for "Note" (with the value "Repair cost is less than deductible") and "Outcome" (with the value "Unnecessary"). The "Update" button is highlighted with a red box.

A red arrow points from the "Update" button in the dialog to the "Close Exposure" button in the main toolbar of the top window, indicating the flow of action.

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In general, the only person who can close an exposure is the exposure owner or a person with appropriate permissions (such as the owner's supervisor). Typically, if a user with insufficient authority attempts to close a given exposure, a warning message is displayed alerting them of this fact. In the base application, an exposure can be closed manually from the exposure detail view, as shown in the screenshot below (which is visible if you view PowerPoint in Notes view (View | Notes Page)).

This screenshot shows the "Exposure" detail view for a specific exposure. The "Close Exposure" button in the toolbar is highlighted with a red box.

Loss Party	Third-party liability
Primary Coverage	Liability - Property damage
Coverage Subtype	Liability - Property Damage - Property
Date Reopened	05/28/2008
Coverage	1998 Jaguar XJ6 (7FDG745 / California)

## When an Exposure Is Closed...

automatically  
final payment  
from last non-zero  
reserve line



manually  
from exposure list  
view or detail view



on close  
zero out reserve  
lines with money

- ▶ When an exposure is closed, ClaimCenter automatically:
  - Creates a reserve transaction for any reserve line with money still in it to zero out the reserve line

ClaimCenter can be configured to execute additional actions on exposure closure.

## Zeroing Out Reserve Lines On Closure

Exposures						
All claimants		Type	Coverage	Claimant	Adjuster	Status
<input type="checkbox"/>	# ▲	<a href="#">Type</a>	<a href="#">Coverage</a>	Mark Henderson	Betty Baker	Open
<input type="checkbox"/>	1	<a href="#">Vehicle</a>	Collision	Aamco Parking Service	Betty Baker	\$3,000.00
<input checked="" type="checkbox"/>	2	<a href="#">Property</a>	Liability - Property damage	Aamco Parking Service	Betty Baker	Open \$500.00

Exposures						
All claimants		Type	Coverage	Claimant	Adjuster	Status
<input type="checkbox"/>	# ▲	<a href="#">Type</a>	<a href="#">Coverage</a>	Mark Henderson	Betty Baker	Open
<input type="checkbox"/>	1	<a href="#">Vehicle</a>	Collision	Aamco Parking Service	Betty Baker	\$3,000.00
<input checked="" type="checkbox"/>	2	<a href="#">Property</a>	Liability - Property damage	Aamco Parking Service	Betty Baker	Closed

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In the example above, an exposure with remaining reserves is closed. The reserve line is automatically zeroed out.

## After an Exposure Is Closed...

automatically  
final payment  
from last non-zero  
reserve line

**CLOSED**

manually  
from exposure list  
view or detail view



on close  
zero out reserve  
lines with money

after close  
**(1) supplemental  
payments**  
**(2) reopen exposure**

- ▶ After an exposure is closed, a user can:
  - Make supplemental payments against the exposure
  - Reopen the exposure

ClaimCenter can be configured to provide different or additional functionality to closed exposures.

A supplemental payment is a payment made against a reserve line after the "final" payment has been made. A supplement payment may be necessary when additional minor bills come in after the claim is closed. Supplemental payments do not create any reserve transactions, but they are included in the "total incurred" calculation.

There are restrictions placed on the transactions you can create on closed exposures. For example, in the base application, you cannot create a payment against a closed exposure with no previous payments. (This rule exists because a payment made against a closed exposure is intended to be a supplemental payment, which is a payment which corrects the amount of a previous payment that was less than what the payment should have been. If there has been no previous payment, then there shouldn't be a supplemental payment. If a first payment is genuinely required, then the exposure should be reopened.)

## Closed Exposure Functionality

The screenshot shows the 'Step 2 of 3: Enter payment information' window. At the top, there are buttons for Cancel, < Back, Next >, Add Payment, and Remove Payment. Below this is a table with columns: Exposure, Coverage, Cost Type, Cost Category, Amount, Payment Type, and Co. A single row is selected, showing '(1) 1st Party Vehicle - Ray Newton' under Exposure, 'Collision' under Coverage, 'Claim Cost' under Cost Type, 'Auto body' under Cost Category, '\$30.00' under Amount, 'Supplement' under Payment Type, and '\$30.00' under Co.

The main area is titled 'Payment Details'. It includes fields for Reserve Line (set to '(1) 1st Party Vehicle - Ray Newton; Claim Cost/Auto body'), Coverage (set to 'Collision'), and Payment Type (set to 'Supplement'). Below these are sections for Available Reserves and Line Items. Under 'Line Items', there is a table with columns: Category, \*Amount. One item is listed: 'Mileage reimbursement' with an amount of '\$ 30.00'.

Red annotations are present: a red arrow points from the text 'supplemental payment' to the 'Payment Type' dropdown; another red arrow points from the text 'reopening the exposure' to the 'Reopen Exposure' button on the toolbar of the 'Exposure' details window.

**(1) 1st Party Vehicle - Ray Newton (Up to Exposures)**

Assign	Reopen Exposure
Details Total Loss Calculator ISO	
Exposure	
Loss Party	Insured's loss
Close Date	05/28/2008
Primary Coverage	Collision
Resolution	
Coverage Subtype	Collision - Vehicle Damage
Coverage	1997 Saturn SL (1HGJ465 / California)

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In the base application, you can make payments against closed exposures, but they must be of type "supplemental".

In the base application, an exposure can be reopened using the "Reopen Exposure" button on the exposure screen's toolbar. Like closing an exposure, the ability to reopen an exposure can be controlled through permissions.

## Lesson Outline

- ▶ The Status Field
- ▶ Closing Activities
- ▶ Closing Exposures
- ▶ Closing Claims
- ▶ Archived Claims

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## Closing Claims

automatically  
when final payment closes

last open exposure

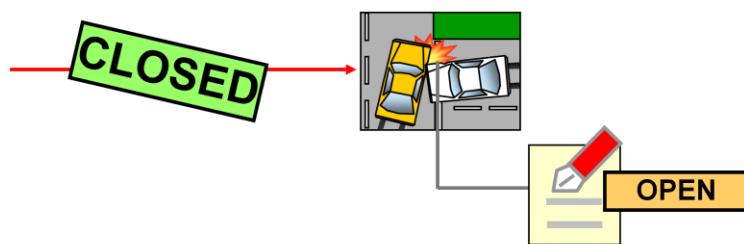


manually  
from Claim Actions  
page action

- ▶ In the base application, ClaimCenter closes a claim automatically if a final payment causes the closure of the last open exposure
- ▶ Users can close claims manually from the Claim Actions menu action

If there is a business need for claims to be automatically under certain circumstances, ClaimCenter could also be configured to do this.

## Claims with Open Activities



- ▶ If a claim has open activities and the system or a user attempts to close it, then for any given open activity there are three approaches that can be taken:
  - The claim cannot be closed and the user must close the activity manually
  - The activity is closed automatically and the claim is closed
  - The claim is closed automatically and the activity remains open on the closed claim

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When ClaimCenter closes an activity automatically, it typically sets the activity to "skipped" (as opposed to "completed"), though this is configurable either way in business rules.

The three options discussed above are independent from one another. Theoretically, you could have ClaimCenter use one of these approaches under all circumstances. (For example, ClaimCenter could always require open activities to be closed manually, or could always automatically close all open activities.) You could also use one approach for one set of activities and another approach for another. (For example, if a user tries to close a claim with open activities that are flagged as "mandatory", the close is prevented and an error message identifies that mandatory activities must be closed manually. If a user tries to close a claim with open activities, but none are flagged as "mandatory", the close is allowed and the remaining open activities are skipped automatically.)

The first two behaviors ("prevent the claim close" and "close the activities automatically") are typically implemented through business rules. The third behavior ("close the claim with open activities") typically doesn't require implementation. The system simply lets the claim be closed.

The latter two behaviors ("close the activities automatically" and "close the claim with open activities") are typically implemented through both warnings and errors. For the second behavior, the system would typically warn the user that activities will be closed automatically, and then if the user clicks the Close button a second time, the relevant activities are skipped. For the third behavior, the system would typically warn the user that some open activities on the claim will remain open and that there is still work to be done even though the claim is being closed. If the user clicks the Close button a second time, the claim is closed.

# Closing Claims Manually

The screenshot illustrates the process of manually closing a claim. It shows two main windows: a 'Claim Actions' dialog box and a 'Close Claim' detail view.

**Claim Actions Dialog:** This window lists actions: 'Assign Claim', 'Close Claim' (which is highlighted with a red box), and 'Print Claim'. A red arrow points from this dialog to the 'Close Claim' detail view.

**Close Claim Detail View:** This modal window has 'Update' and 'Cancel' buttons. It contains a note field with the text: 'All payments have been sent and all processing activity is complete'. The 'Outcome' dropdown is set to 'Completed'. Another red arrow points from this detail view to the main claim summary page.

**Main Claim Summary Page:** The top navigation bar shows 'Claim (000-00-000611)'. The left sidebar lists various tabs: Summary, Workplan, Loss Details, Exposures, Parties Involved, Policy, Financials, Notes, Documents, Plan of Action, Litigation, History, FNOL Snapshot, and Calendar. The 'Summary' tab is selected. The main content area displays claim details: Loss Date (05/18/2008 12:00 AM), Notice Date (05/22/2008), Loss Location (85 Circle Rd, West Lake Village, CA 91145), and Description. To the right, 'Financials' show Remaining Reserves (-), Future Payments (-), and Total Paid (\$2,100.00). Red annotations on this page read: 'status is closed' and 'closing comments added as note'.

**Exposures Table:** Shows two entries: 1 Vehicle (Collision, Mark Henderson, Betty Baker, Closed) and 2 Property (Liability - Property damage, Aamco Parking Service, Betty Baker, Closed).

**Parties Involved Table:** Shows one entry: Aamco Parking (Claimant, Betty Baker).

**Latest Notes:** A table showing the latest note: 'Betty Baker | 05/28/2008 12:27 PM All payments have been sent and all processing activity is complete'.

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**Guidewire Logo:** The Guidewire logo is located in the bottom right corner.

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In the base application, a claim is closed by selecting the Close Claim menu item from the Claim Actions page action. This displays a Close Claim detail view where the user enters an outcome and a note. When this is updated, the claim is closed. The note from the Close Claim detail view is added to the claim file as a note.

# Closing Validation

The screenshot shows the 'Close Claim' dialog box for claim number 000-00-000611. The 'Actions' sidebar on the left includes 'Summary', 'Workplan' (which is selected), 'Loss Details', 'Exposures', and 'Parties Involved'. The main area shows a note: 'All payments have been sent and all processing activity is complete' and an outcome set to 'Completed'. Below this is a 'Validation Results' section with a 'Clear' button. Under 'Validation Results', there is a heading 'Errors on "Loss Details":' followed by three error messages:

- There are still open exposures for this claim. Please close all exposures before closing the claim.
- This claim has open activities. To close the claim, you must first complete or skip all open activities. Please complete or skip these activities before closing the claim.
- CCV00500: The Fault Rating must be determined. Please complete this field before closing the claim.

- ▶ Business rules are executed before the closing of a claim (or exposure or activity) to verify that the object is closable
  - If it is not, the close is prevented and one or more error messages identify the reason

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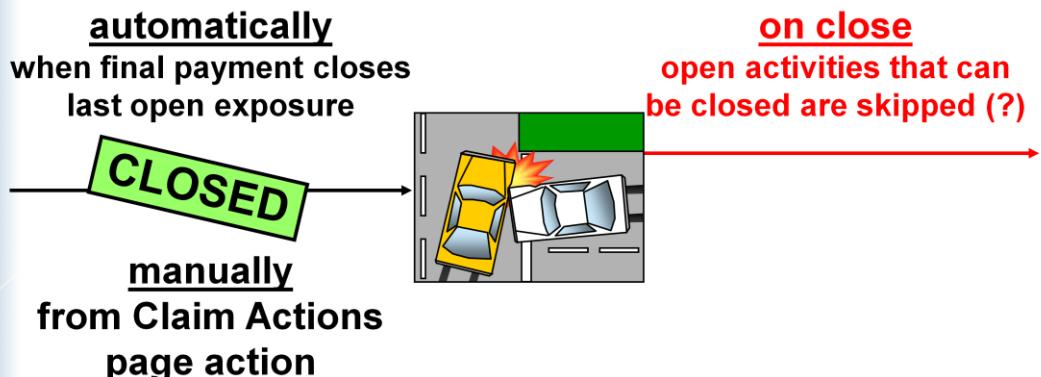
The functionality that prevents claim from being closed is configured entirely within business rules. ClaimCenter can easily be configured to enforce a number of different business scenarios. For example, the base product includes the following logic (as shown in the example above):

The claim cannot be closed because:

- It has open exposures
- The fault of the loss event has not been determined. (In other words, who was at fault for the loss?)
- There is an indication of third-party liability, but the subrogation status is still open. (Subrogation is the process of getting money from the third party's insurance carrier when the third party is at fault for the loss.)

Closing validation technically exists for activities, exposures, and claims. However, the business logic for when you can close an activity or an exposure is typically not as complex as those for when you can close a claim. Consequently, the feature has been discussed in this part of the lesson.

## When a Claim Is Closed...



- ▶ ClaimCenter can be configured to
  - Automatically skip any open activity on the claim that can be skipped
  - Prevent the closing of the claim if there are open activities on the claim that cannot be skipped

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Recall that skipping an activity is logically equivalent to deleting the activity. A status of "skipped" indicates that the activity was not actually completed but also that it is no longer relevant to the claim.

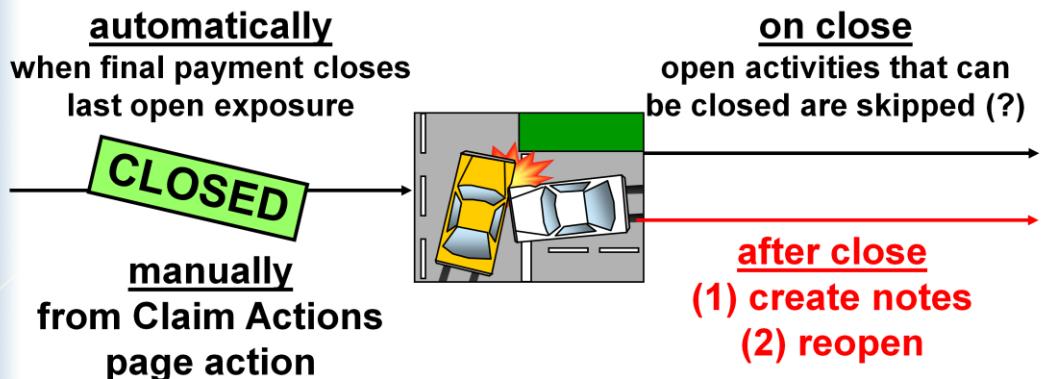
The configuration around closing or skipping activities on closing a claim is defined in business rules. The base configuration does not perform the automatic skipping of skippable claims, but this is a minor configuration.

## Skipping Activities on Claim Closure

Workplan (1 - 2 of 2)							
All activities			Assign	Skip	Complete	Approve	Reject
<input type="checkbox"/>			Due	Priority	Status	Subject	Exposures
<input type="checkbox"/>			05/23/2008	Urgent	Skipped (Betty Baker: 05/28/2008)	<a href="#">Make initial contact with insured</a>	
<input type="checkbox"/>			06/21/2008	Normal	Skipped (Betty Baker: 05/28/2008)	<a href="#">Initial 30 day file review</a>	

At claim closure, all activities that are open and skippable are skipped

## After a Claim Is Closed...



- ▶ After a claim is closed, a user can:
  - Create notes on the claim
  - Create transactions under limited circumstances
  - Create evaluations and negotiations on the claim
  - Reopen the claim

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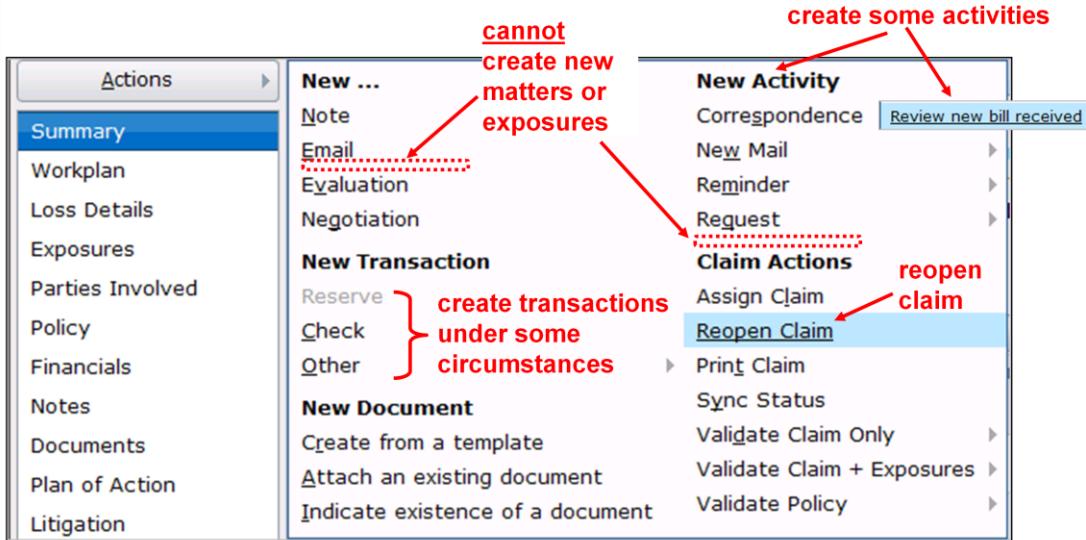
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For a complete discussion of available transaction functionality on closed claims, refer to the ClaimCenter documentation

## Closed Claim Functionality – Creation

- ▶ What you can and cannot create on a closed claim . . .



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In the base application, the page actions and menu items within page actions change as a claim is closed. In particular:

- The “New Exposure” page action is hidden.
- The “New Matter” menu item is hidden.
- The “Close Claim” menu item is replaced by a "Reopen Claim" menu item.

The New Note page action remains unchanged. The New Transaction menu remain unchanged, but there are restrictions placed on the transactions you can create. For example, you cannot create a payment against a closed exposure with no previous payments.

The ability to create activities, documents and notes on closed claims are all configurable as permissions, but the behavior described above is based on the base application permissions assigned to an adjuster.

## Closed Claim Functionality – Editing

most screens in the claim file no longer have an Edit button

The screenshot shows the Guidewire Claims application interface. At the top, there's a navigation bar with links for Desktop, Search, Address Book, Claim (000-00-000611), Vacation, and other status indicators like Pol: 53-263535, Ins: Mark Henderson, DoL: 05/18/2008, St: Closed, and Adj: Betty Baker (Auto1 - TeamA). Below the navigation is a toolbar with icons for Print, Copy, Paste, and others. The main content area has a sidebar on the left with links: Actions, Summary, Workplan, **Loss Details** (which is selected and highlighted in blue), Exposures, Parties Involved, Policy, Financials, and Notes. The main panel is titled "Loss Details" and contains sections for General, Vehicles, and Properties. A red dashed box highlights the "General" section, which includes fields for Loss Type (Auto), Line of Business (Auto), Primary Adjuster (Betty Baker), Primary Group (Auto1 - TeamA), Catastrophe, Claim Segment (Auto - mid complexity), and Claim Strategy (Unknown). To the right, under "Vehicles", there's a table with columns for Make (dropdown) and Model (dropdown), showing entries for Jaguar and XJ6. Under "Properties", there's a table with columns for Address (dropdown), showing an entry for 2000 Monroe Ave.

Once a claim has been closed, most of the business information is "frozen", but with permissions some parts of the claim such as exposures, negotiations and evaluations may be edited on closed claims.

## Lesson Outline

- ▶ The Status Field
- ▶ Closing Activities
- ▶ Closing Exposures
- ▶ Closing Claims
- ▶ Archived Claims

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## Closed Claims Remain in ClaimCenter

Search Claims  
Simple Search | Advanced Search

Specify at least one of the following

Claim #	.....
Policy #	
Search For	Claimant
First Name	
Last Name	Henderson
Organization Name	
Tax ID	

Optional parameters

- Jurisdiction State
- Claim Status
- Line of Business
- Loss Type
- Pending Assignment
- Coverage in Question
- Flagged Type
- Incident Report

Search Results (1 - 2 of 2)

	Assign	Print/Export	Claim	Insured	Policy	Claimant	Loss Date	Adjuster	Status
<input type="checkbox"/>			<a href="#">235-53-373870</a>	Mark Henderson	53-263535	Alecia Cole, Bill Henderson, Richard Jackson	01/26/2008	Betty Baker	Open
<input type="checkbox"/>			<a href="#">000-00-000611</a>	Mark Henderson	53-263535	Aamco Parking Service , Mark Henderson	05/18/2008	Betty Baker	Closed

- ▶ Closed claims remain as a part of the ClaimCenter business data for a period of time and can be retrieved through normal searches

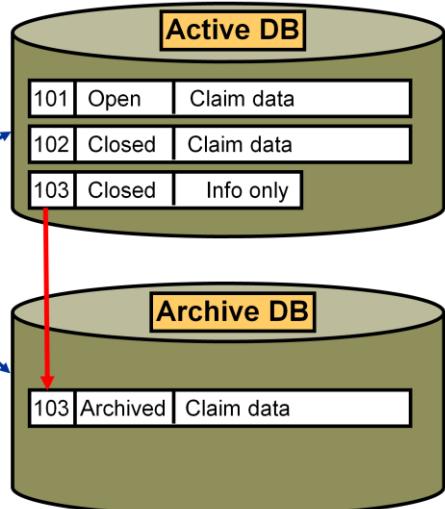
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The search performed uses Advanced Search arguments, but simple search also returns open and closed claims.

## Archiving Claims



- ▶ Claims will automatically be archived after being closed for <n> number of days
- ▶ Related records such as exposures are archived
- ▶ Claims with special circumstance may be excluded from archival
- ▶ Information about an archived claim is retained in the active DB so that searches can still “retrieve” the claim

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Archiving claims helps maintain the operational performance of a system. You may still search for, retrieve and work with archived claims, but while archived, they reduce the size of the primary database. Archiving requires configuration of the base product, such as

- the number of days a claim must be closed before it is archived
- the URL of the archive database

Some claims will not be archived such as those with a Policy that has aggregate limits. Rules can also be written to exclude claims in special circumstances from being archived.

## Searching for Archived Claims

- ▶ A search will notify the user of any archived claims
- ▶ Selecting the archive link will list results of the archive search

The screenshot shows two tabs of a search interface: 'Simple Search' and 'Advanced Search'. The 'Simple Search' tab is active, displaying a message: 'There are archived claims, look for the link below'. Below this message are fields for 'Claim #' and 'Policy #'. At the bottom of this section is a 'Search Results (1 - 1 of 1)' table with one row. The first column contains a checkbox and a red arrow pointing to the 'View 1 in Archive' link. The second column contains the claim number '235-53-365889'. The third column contains the insured name 'Robert Farley'. The fourth column contains the policy number '54-586734'. The fifth column contains the claimant name 'Robert Farley, Willia'. The 'Advanced Search' tab is also visible, showing various search criteria like 'Source: Archive', 'Specify at least one of the following', and a result table with one entry: '000-00-000027'.

Claim #	Policy #	Insured	Policy
235-53-365889	Robert Farley	54-586734	Robert Farley, Willia

Claim #	Insured	Policy
000-00-000027	Robert Farley	54-586734

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## Retrieving Archived Claims

- ▶ Selecting the link to an archived claim will display the claim summary stored in the active database
- ▶ The user may then “retrieve” the claim and its associated data
- ▶ Once retrieved, it is returned to the active database and relationships are restored

Archived Claim Summary	
Retrieve from Archive	
Claim Number	000-00-000027
Loss Date	06/18/2008
Notice Date	06/18/2008
Loss Location	503 2nd Ave., San Diego, CA 92101
Insured	Robert Farley
Policy Number	54-586734
Claimant	
Assigned User	Andy Applegate
Assigned Group	Auto1 - TeamA
Status	Archived
<b>Comments (Reason for retrieving)</b>	
Insured has requested additional coverage	

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By default, it is assigned to the user performing the restore.

## Lesson Objectives Review

You should now be able to:

- Describe ClaimCenter functionality surrounding the closing of:
  - Activities
  - Exposures
  - Claims
  - Archiving Claims

## Review Questions

1. What is a supplemental payment?
2. If a carrier requires that a claim cannot be closed before the claim has been submitted to ISO, how could ClaimCenter enforce this requirement?
3. With regards to the base application:
  - a) Can a closed exposure be reopened? Can a closed claim be reopened?
  - b) Name two things you can do to an open claim that you cannot do to a closed claim.
  - c) What must be true for a closed claim in order for it to appear in claim searches?
4. A claim has one open activity and a user attempts to close the claim. What are the three ways ClaimCenter could react to this situation?

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## Answers

1. A supplemental payment is a payment made after the (so-called) final payment has been made.
2. ClaimCenter could have a close claim validation rule that prevented the claim from being closed if a "submitted to ISO" status is not set to true.
3.
  - a) Yes. Yes.
  - b) Possible answers: An open claim can have new exposures, documents, activities, and matters created. An open claim can be closed. An open claim can have payments made against it.
  - c) Nothing special needs to be true. Closed claims appear in search results in the same manner that open claims do.
4. (1) ClaimCenter could prevent the close until the activity is closed manually. (2) ClaimCenter could close the activity automatically and close the claim. (3) ClaimCenter could close the claim without closing the activity, which means there is an open activity on a closed claim.

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