

# 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.

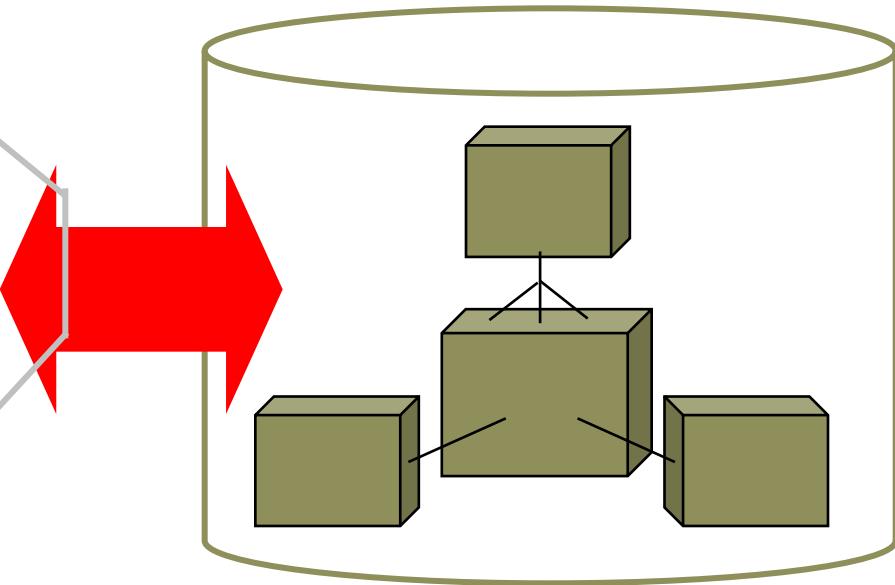
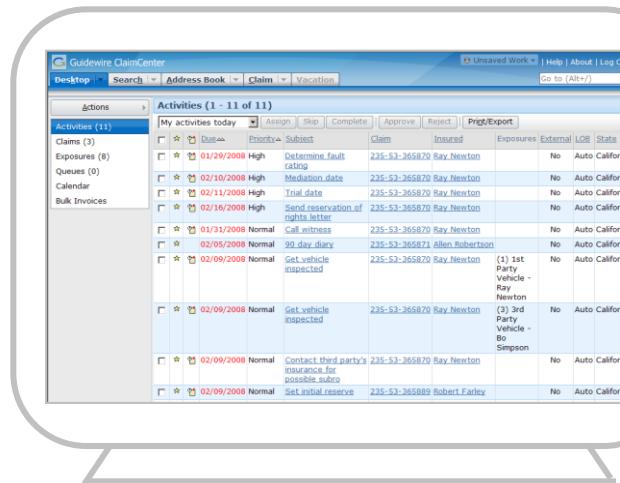
To view the notes in PowerPoint, choose View→Normal or View→Notes Page.

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

# Lesson outline

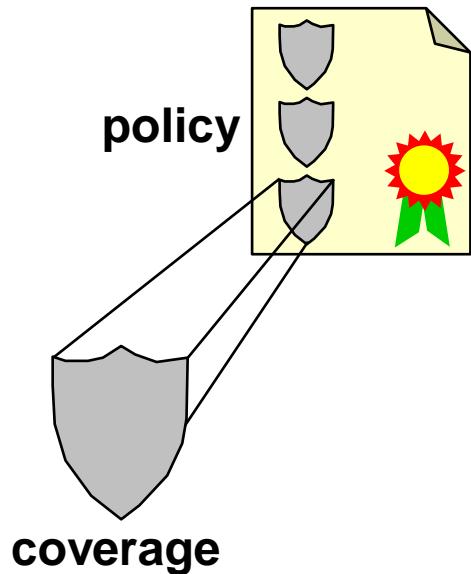
- ▶ The ClaimCenter data model
- ▶ The claim file

# The ClaimCenter data model



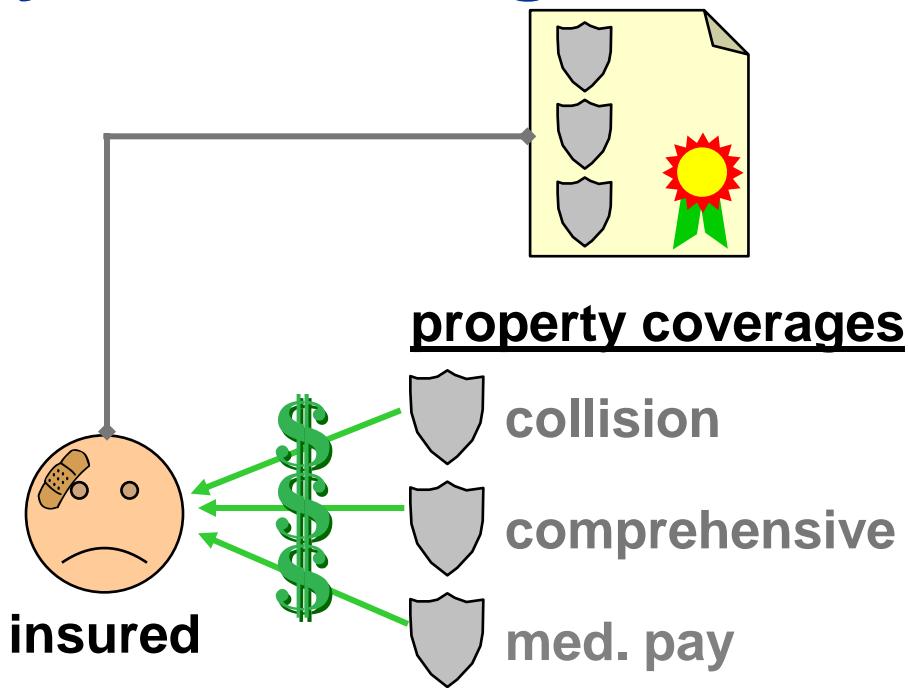
- ▶ An **entity** is a type of object which ClaimCenter needs to create, modify, or otherwise manage
  - Examples: claim, activity, user
- ▶ Base application data model has over 400 entities
  - Only a small number are central to overall process

# Policies and coverages



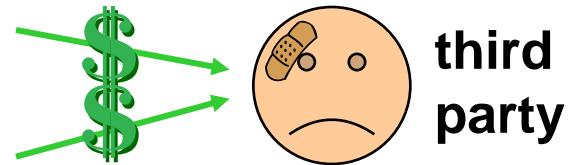
- ▶ A **policy** is a contract between the carrier and the insured in which the carrier promises to cover the insured for specific types of losses
- ▶ A **coverage** is a type of loss that is or can be listed on a policy which the carrier will cover

# Policy and coverage terminology

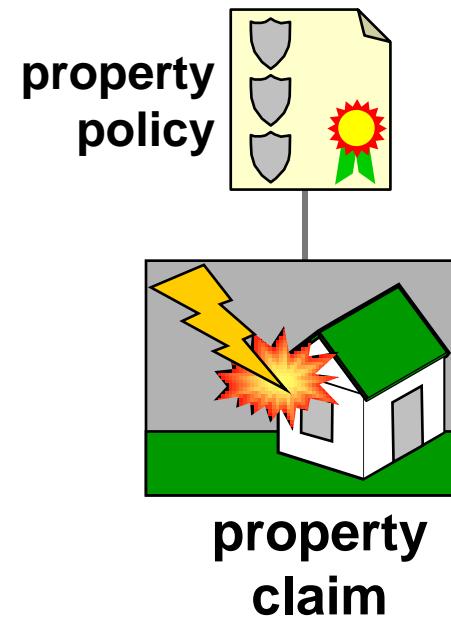
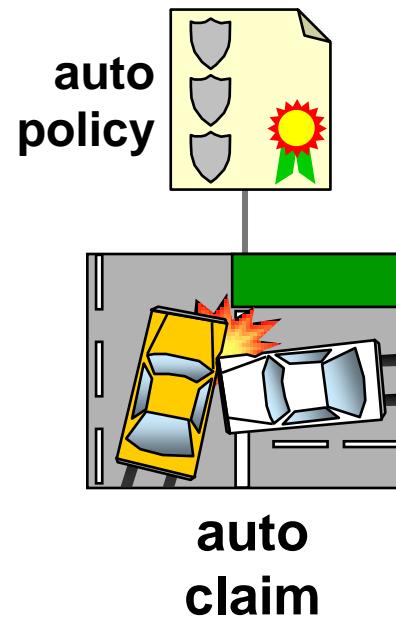
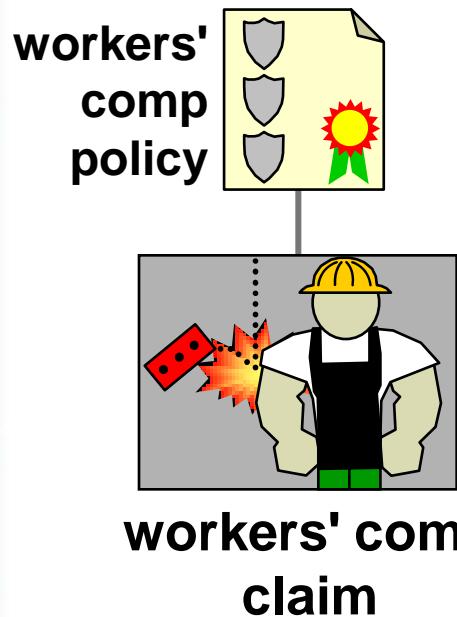


▶ **Property coverages** cover tangible assets belonging to the insured, such as a vehicle, home, or the insured's body

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

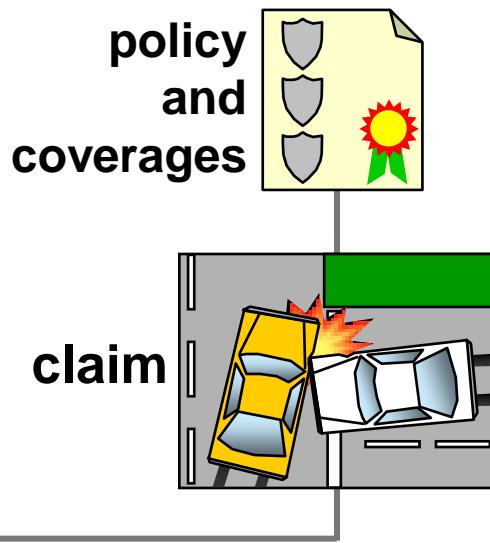


# The claim



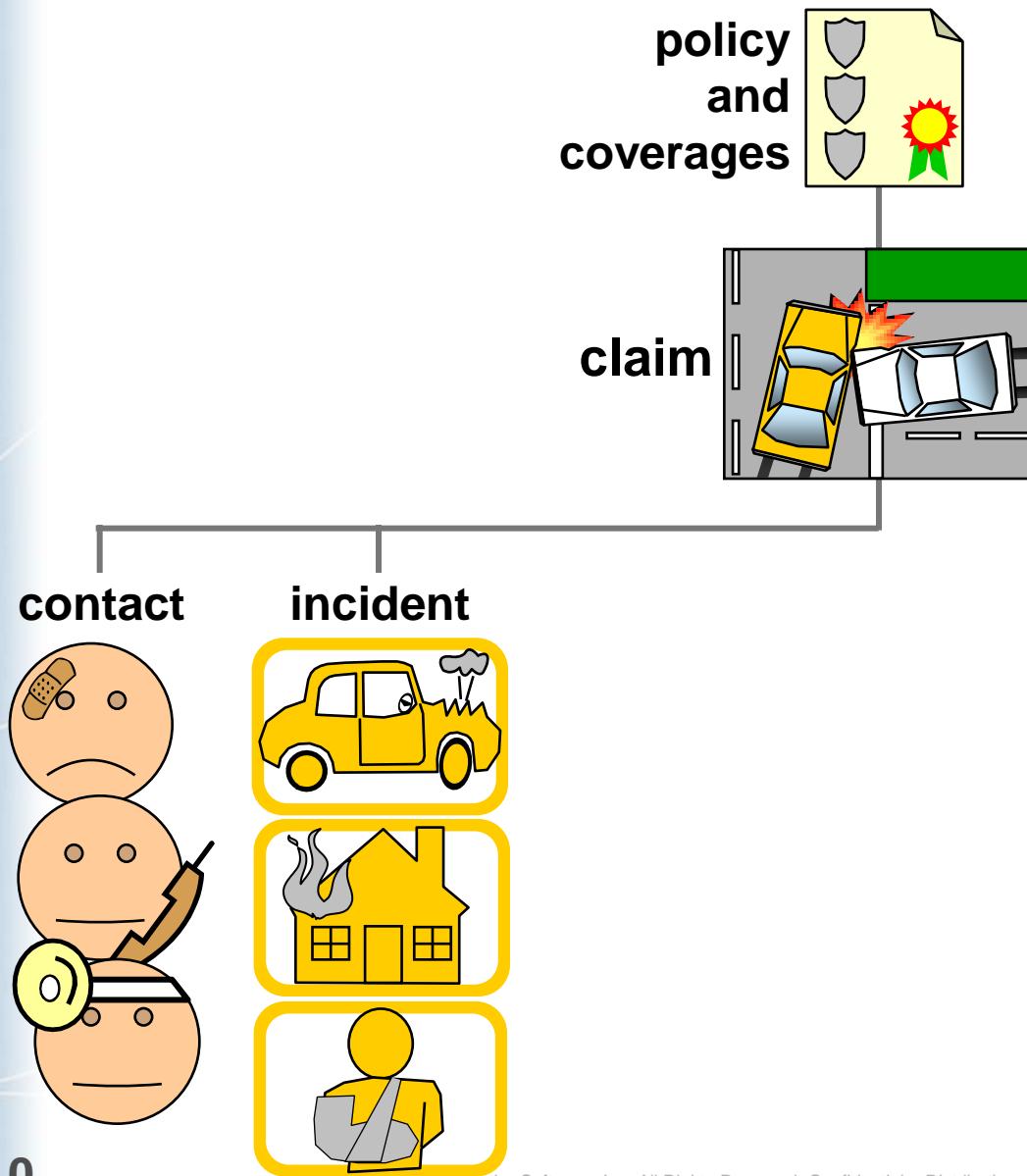
- ▶ A **claim** is an event in which one or more (potentially) covered losses occurred
  - The policy's line of business determines the claim's line of business

# 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

# Incidents

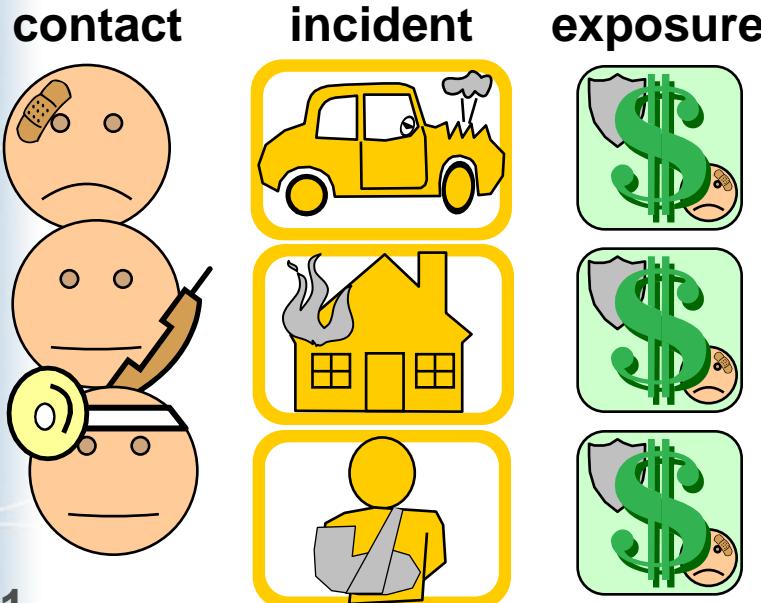


- ▶ An **incident** entity is a collection of information about damage. It typically represents an item that was lost or damaged, such as:
  - A vehicle
  - A property
  - A person suffering one or more injuries

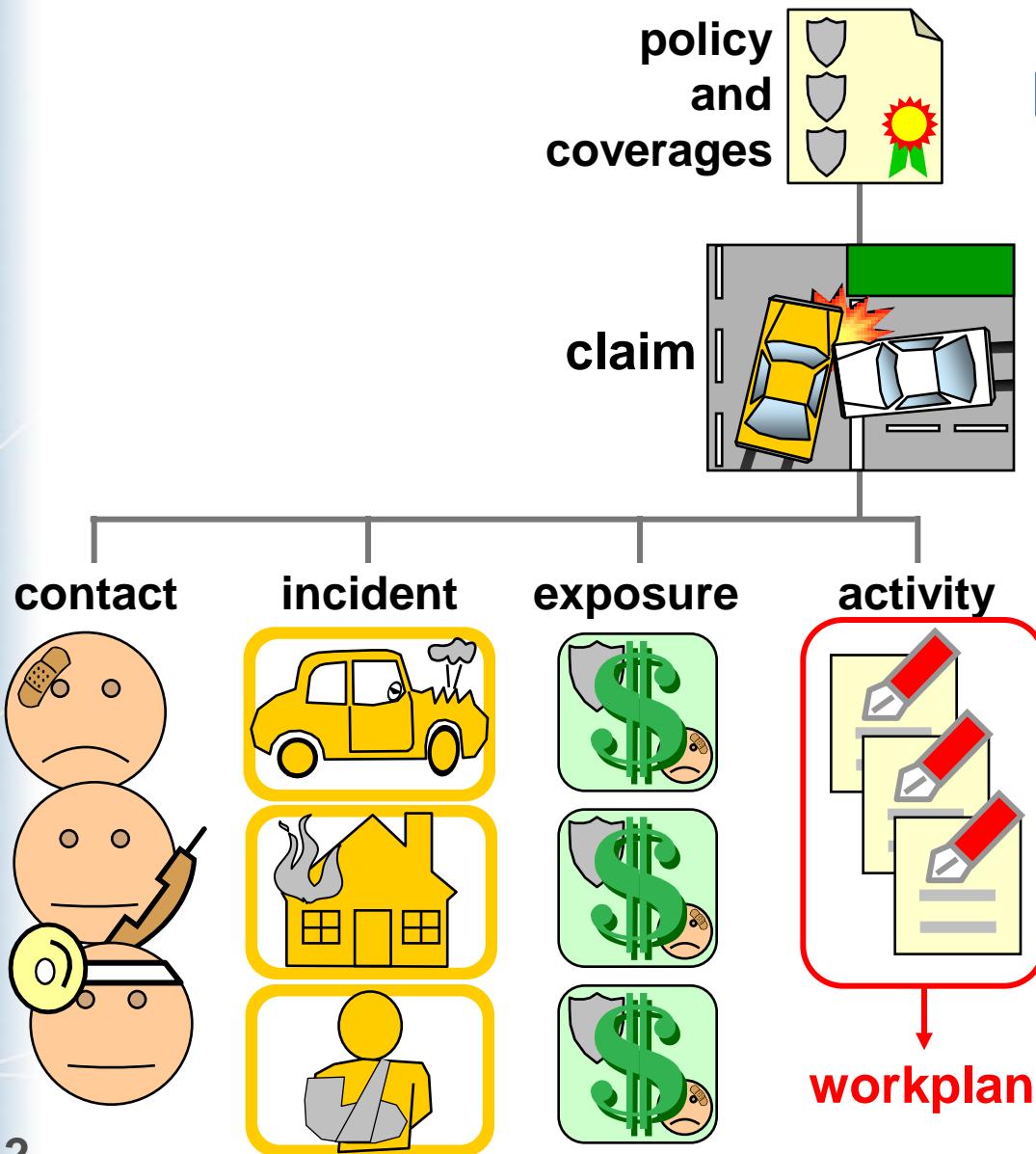
# Exposures



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

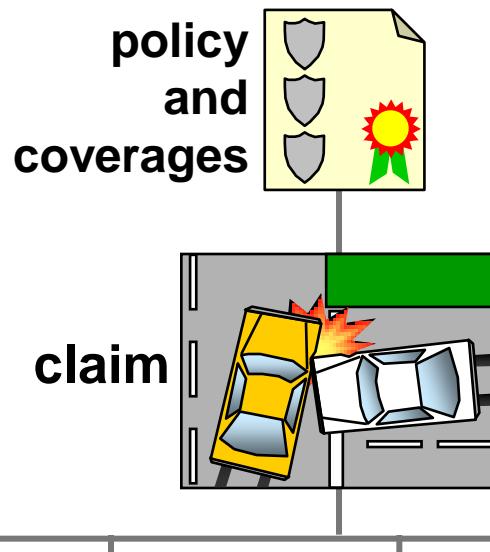


# Activities



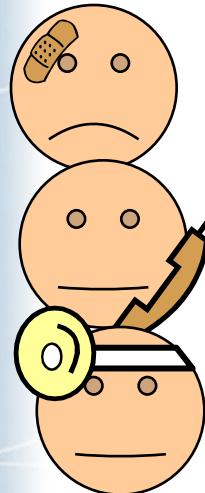
- ▶ An **activity** is a task required to process a claim
  - The set of activities associated to a given claim is often referred to as the claim's "workplan"

# Documents



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

contact



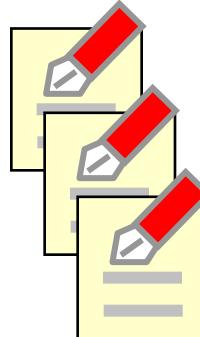
incident



exposure



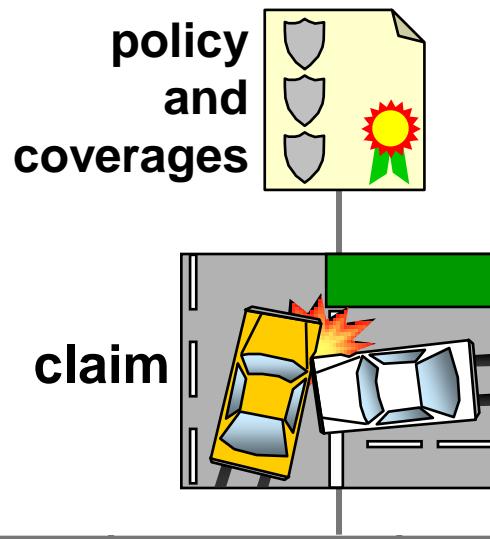
activity



document

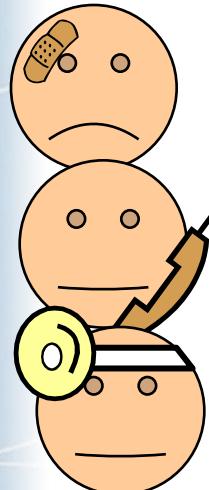


# Notes



- ▶ 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

contact



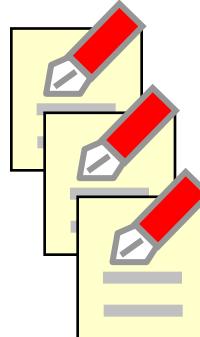
incident



exposure



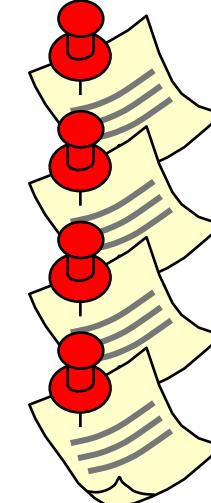
activity



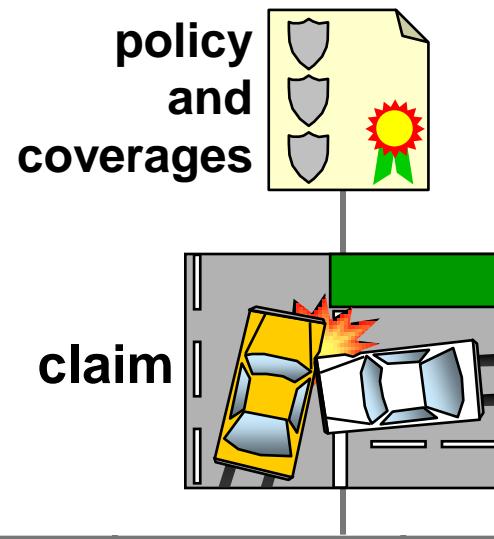
document



note

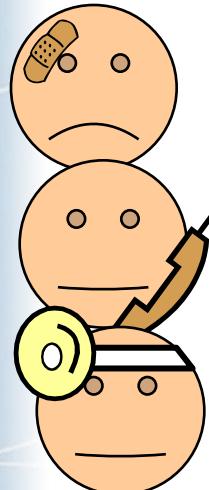


# Matters



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

contact



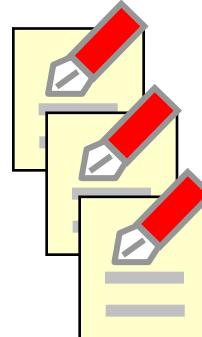
incident



exposure



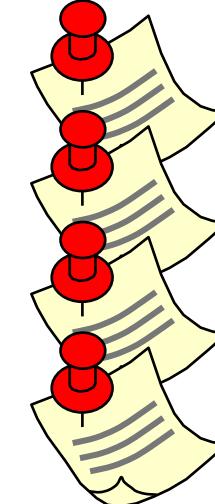
activity



document



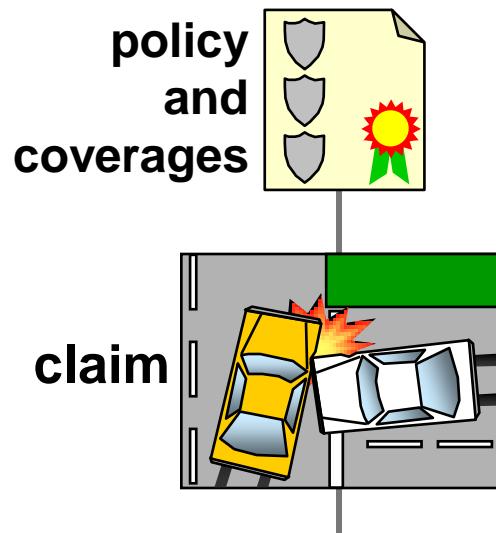
note



matter

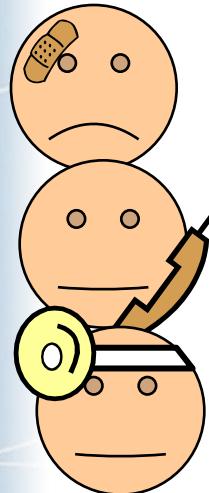


# Reserve lines



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

contact



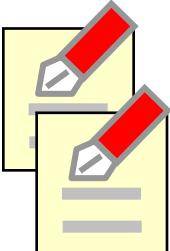
incident



exposure



activity



document



note



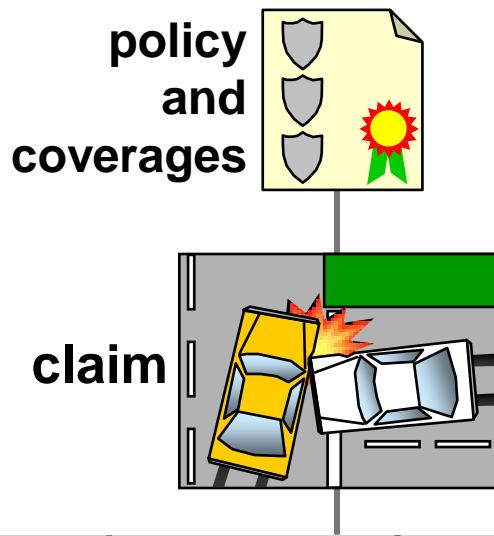
matter



reserve line

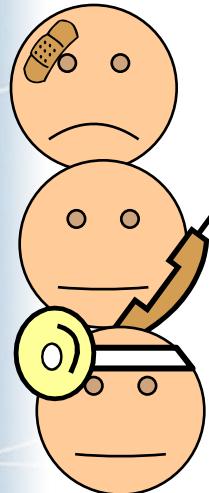


# Checks



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

contact



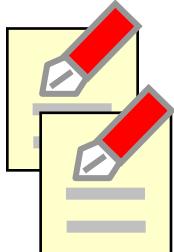
incident



exposure



activity



document



note



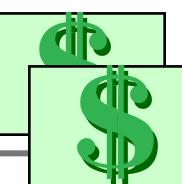
matter



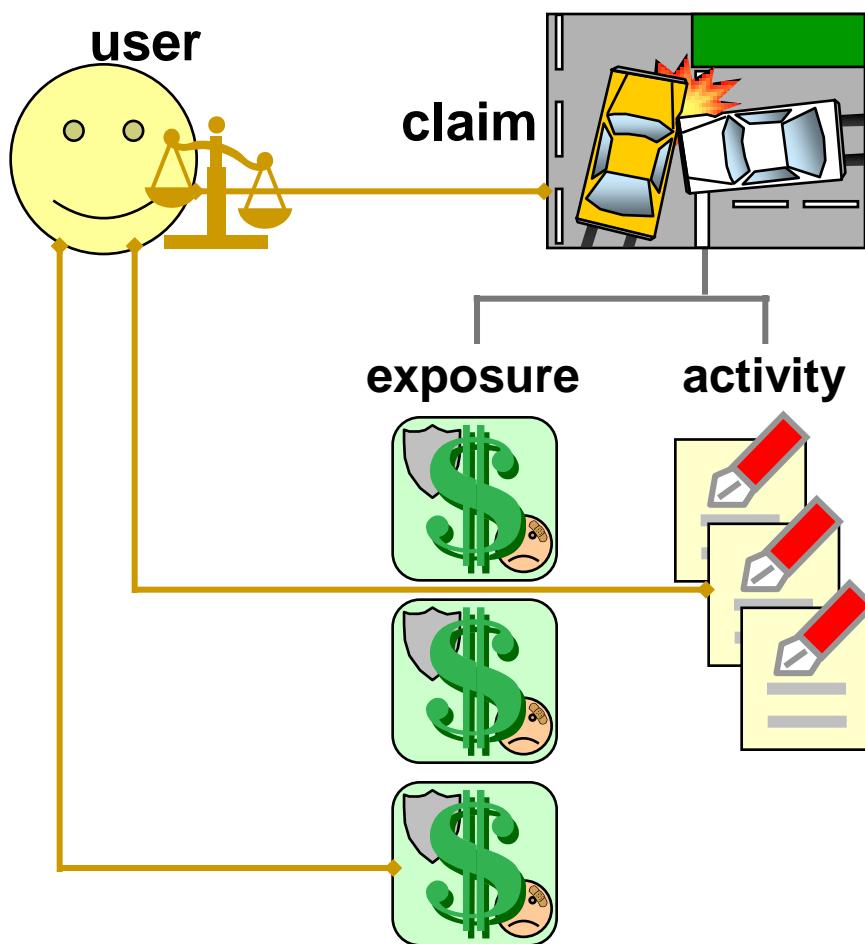
reserve line



check

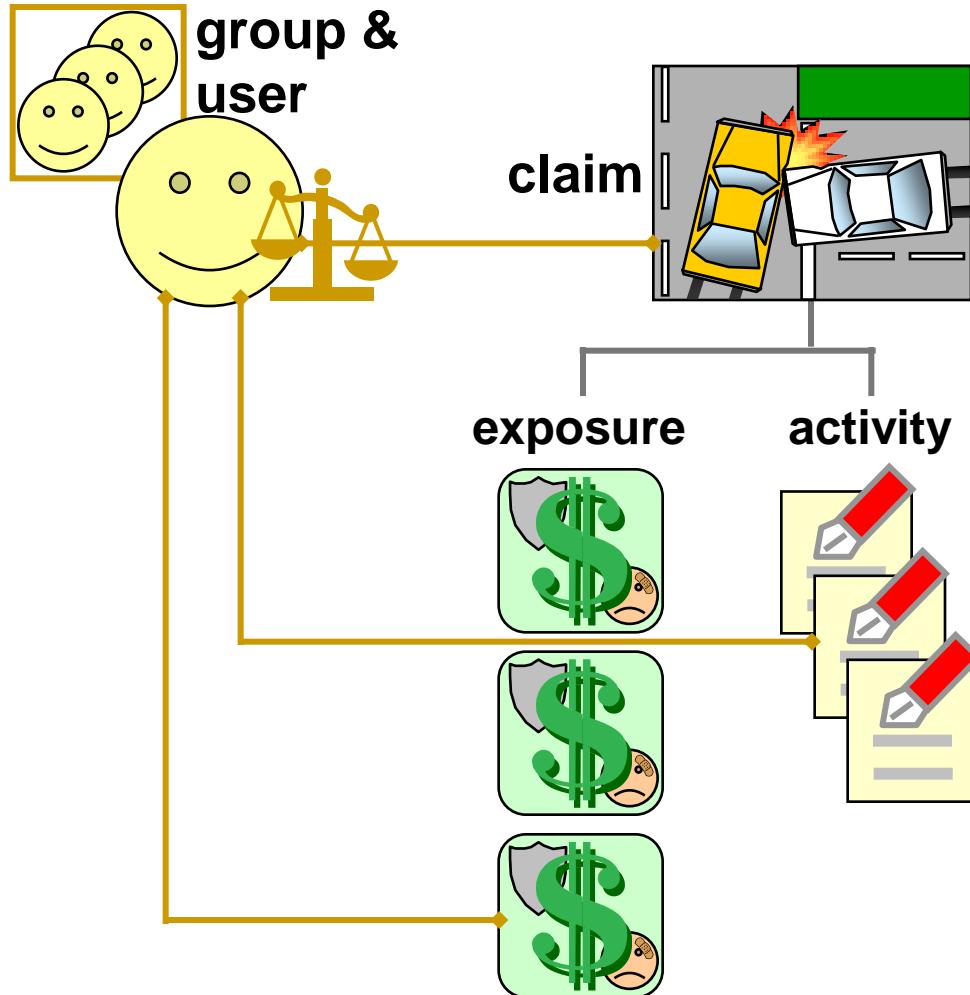


# Users



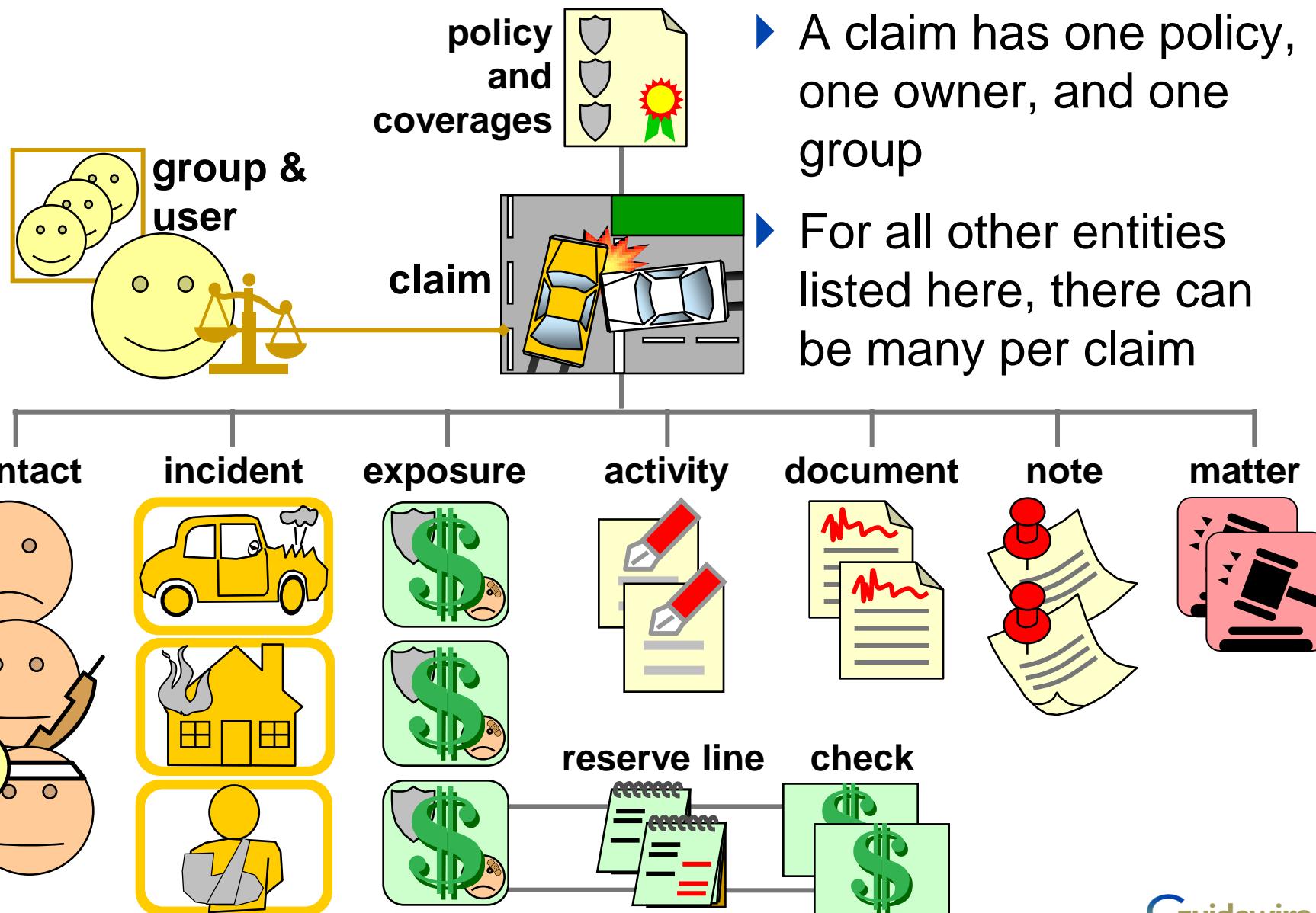
- ▶ Every claim, activity, and exposure is assigned to a user who owns the object
  - The user is responsible for seeing that the object is processed and closed

# 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

A screenshot of a claim management software interface. At the top, there's a header bar with tabs for 'Search', 'Address Book', and 'Vacation'. Below the header, a banner displays 'Claim (235-53-365889)', '4-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (A)'. A yellow folder icon with a car icon inside is highlighted with a red box and a red arrow pointing from the 'Actions' button in the left sidebar. The left sidebar lists several tabs: 'Summary' (selected), 'Workplan', 'Loss Details', 'Exposures', 'Parties Involved', 'Policy', 'Financials', 'Notes', 'Documents', 'Plan of Action', 'Litigation', 'History', and 'Calendar'. The main area is titled 'Summary' and contains a grid of icons representing different claim file components: a shield with a bandage, a sad face, a car with a dent, a house on fire, a person with a bandage, a dollar sign, a pen writing on a document, a document with red marks, a pinned document, a gavel, a person in a seatbelt, a ledger, and a stack of money.

- ▶ 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

The image shows the Guidewire Summary screen with several icons overlaid to illustrate its components:

- Financials:** A green bar chart icon with a dollar sign at the end.
- Exposures:** A shield icon with a dollar sign.
- Loss Details:** A red box highlights the "Latest Notes" section, which contains two entries about phone calls. A yellow sticky note icon is overlaid on this area.
- Parties Involved:** A red box highlights the "Planned Activities" section, which includes tasks like "Set initial reserve" and "10 day review". A police officer icon is overlaid on this area.
- Litigation:** A pink gavel icon is overlaid on the "Litigation" section.
- Associated Claims:** A green car accident icon is overlaid on the "Associated Claims" section.

**Summary Screen Data:**

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

	Gross	Incurred	Paid
	\$19,500.00	\$9,300.00	
- High-Risk Indicators:** (Empty)
- 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	Notice Date	Loss Location	Description
	08/31/2009 12:00 AM	09/05/2009	506 2nd Ave., San Diego, CA 92101	Insured swerved to avoid an animal, struck claimant's car head-on
- Parties Involved:**

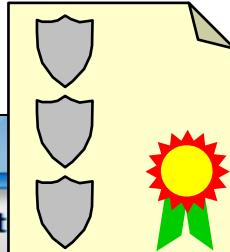
Name	Roles	Phone
Karen Egertson	Agent	555-1234
Robert Farley	Insured, Claimant, Main Contact, Driver	555-5678
William Weeks	Check Payee, Reporter, Injured Party, Driver, Claimant, Claimant	555-9876
- Planned Activities:**

Due	Priority	Subject
09/12/2009	Normal	Set initial reserve
09/15/2009	Normal	10 day review
- Litigation:**

Name	Case Number	Final Settlement	Trial Date
- Associated Claims:**

Association	Claims	Type

# Policies and coverages

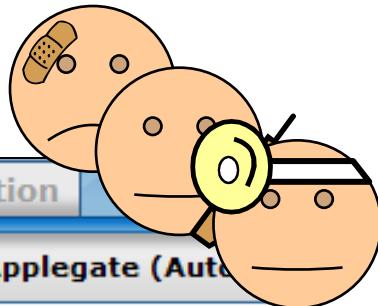


Desktop | Claim (235-53-365889) | Search | Address Book | Vacation

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

<b>Actions</b>	<b>Policy: General</b>		
	<a href="#">General</a>	<a href="#">Vehicles</a>	<a href="#">Endorsements</a>
	<a href="#">Aggregate Limits</a>		
	<a href="#">Edit</a>	<a href="#">Refresh Policy</a>	<a href="#">Select Policy</a>
	<input type="checkbox"/> View Policy in Policy System		
<b>Summary</b>	<b>Basic Information</b>		
<b>Workplan</b>	Policy Number	54-586734	
<b>Loss Details</b>	Type	Personal auto	
<b>Exposures</b>	Effective Date	06/10/2009	
<b>Parties Involved</b>	Expiration Date	06/09/2010	
<b>Policy</b>	Cancellation Date	09/11/2009	
<b>Financials</b>	Original Effective Date	09/29/2000	
<b>Notes</b>	Status	In force	
<b>Documents</b>	<b>Insured</b>		
<b>Plan of Action</b>	Name	Robert Farley	
<b>Litigation</b>	Address	503 2nd Ave., San Diego, CA 92101	
<b>History</b>	Account	Account 1	
<b>Calendar</b>	<b>Additional Insured</b>		
	<b>Excluded Parties</b>		
	<b>Agent</b>		
	Name		
	Producer Code		
	<b>Underwriting</b>		
	Underwriter		
	Organization		
	Group		
	<b>Other</b>		

# 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

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

**Contacts**  
Contacts | Users

All

New Contact | Add Existing

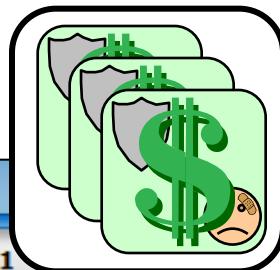
	Name ▲	Roles	Contact Prohibited?	Phone	Address
<input type="checkbox"/>	Karen Egertson	Agent	No	213-457-6378	908 Al Landin
<input type="checkbox"/>	Robert Farley	Insured, Claimant, Main Contact, Driver	No	619-275-2346	503 2r
<input type="checkbox"/>	William Weeks	Check Payee, Reporter, Injured Party,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

Basics Addresses Related Contacts

Edit Ljnk

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

Summary  
Workplan  
**Loss Details**  
Exposures  
Parties Involved  
Policy  
Financials  
Notes  
Documents  
Plan of Action  
**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	7FDG745
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 - Team)

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

Actions

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

# 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](#)

**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

City State

△ 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 ▶

Summary

**Workplan**

Loss Details

Exposures

Parties Involved

Policy

Financials

Notes

Documents

Plan of Action

Litigation

History

Calendar

**Workplan (1 - 2 of 2)**

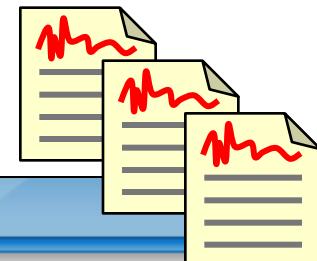
All open activities

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

All open activities

Assign Skip Complete Approve Reject

# Documents



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

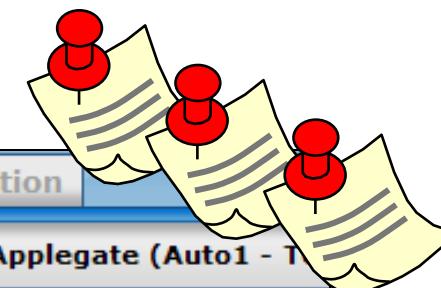
| Pol: 54-586734 | Ins: Robert Farley | DoL: 08/31/2009 | St: Open | Adj: Andy Applegate (Auto1 - TeamA)

Actions		Documents				
Summary	Related To	<none selected>			Status	
Workplan	Section	Any			Author	
Loss Details	Name or Identifier				Include Hidden Documents	
Exposures						
Parties Involved						
Policy						
Financials						
Notes						
Documents						
Plan of Action						
Litigation						
History						
Calendar						

Search Reset Hide Documents

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

# 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)

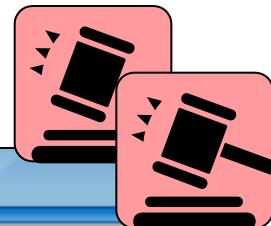
Actions	
Summary	
Workplan	
Loss Details	
Exposures	
Parties Involved	
Policy	
Financials	
<b>Notes</b>	<b>Notes</b>
Documents	
Plan of Action	
Litigation	
History	
Calendar	

Find Text:  Date Range:  Since Any  
Author:   From .../.../  
Related To:  To .../.../  
Topic:

**Notes (1 - 2 of 2)**

<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Print</a> <b>Author</b> Andy Applegate <b>Topic</b> General <b>Related To</b> none (Claim-level)	<b>Sep 7, 2009</b> <b>Initial phone call with claimant</b> Spoke to claimant - he was hospitalized due to a f under observation, and may need to undergo surge insurance, authorized a check to cover vehicle tow
<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Print</a> <b>Author</b> Cathy Clark <b>Topic</b> General <b>Related To</b> none (Claim-level)	<b>Sep 6, 2009</b> <b>Initial phone call with insured</b> Insured claims he swerved to avoid a dog in the ro 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)

**Actions**

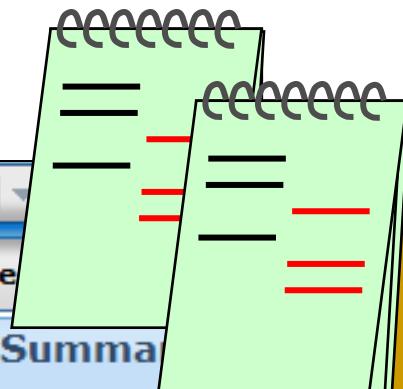
- Summary
- Workplan
- Loss Details
- Exposures
- Parties Involved
- Policy
- Financials
- Notes
- Documents
- Plan of Action
- Litigation**
- History
- Calendar

**Matters**

Assign Refresh Close Matter New Matter Calendar

<input type="checkbox"/> Name	<input type="checkbox"/> Case Number	<input type="checkbox"/> Final Settlement
<a href="#">Sample matter</a>		

# Reserve lines



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

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

Actions

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

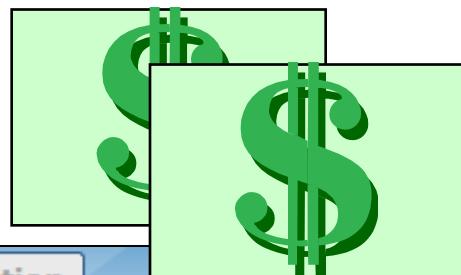
**Financials (Total Incurred: \$19,500.00): Summary**

[Summary](#) | [Transactions](#) | [Checks](#)

Exposure

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

# 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 ►

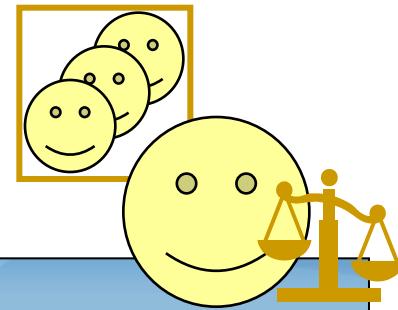
Summary  
Workplan  
Loss Details  
Exposures  
Parties Involved  
Policy  
**Financials**  
Notes  
Documents  
Plan of Action  
Litigation  
History  
Calendar

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

[Summary](#) | [Transactions](#) | [Checks](#)

Check Number	Pay To	Gross Amount	Issue Date	Scheduled Send
<a href="#">11059</a>	William Weeks	\$9,300.00	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  
Policy  
Financials  
Notes  
Documents  
Plan of Action  
Litigation  
History  
Calendar

**Claim Status**

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

**Edit**

**General Status**

Loss Type	Auto	High-Risk Indi
Line of Business	Auto	Litigation
Claim Segment	Auto - mid complexity	Litigation Stat
Claim Strategy	Auto - Investigate	Litigation Iden
Incident Only?	No	Days after FNC
Claim Status	<input checked="" type="radio"/> Open	First Notice Su
Date Reported	09/05/2009 12:00 AM	Next Trial Date
Create Date	09/11/2009	Fatalities
Days Open	11	Fatalities?
Primary Adjuster	<a href="#">Andy Applegate</a>	Large Loss
Primary Group	Auto1 - TeamA	Large Loss?
Special Claim Permission		Net Total Incu
		Coverage in

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

**Users**  
Contacts | **Users**

Add User Remove User Roles

	Name ▲	Group	Assignments	Roles
<input type="checkbox"/>	Andy Applegate	Auto1 - TeamA	Claim, Exposure(3), Activity(4), Matter(1)	
<input checked="" 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

Loss Details

Exposures

Parties Involved

Policy

Financials

Notes

Documents

Plan of Action

Litigation

History

Calendar

## 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 Applegate
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?

# Reservation of rights

**Copyright © 2010 Guidewire Software, Inc. All Rights Reserved.**

This file and the contents herein are the property of Guidewire Software, Inc. Use of this course material is restricted to students officially registered in this specific Guidewire-instructed course. Replication or distribution of this course material electronically or in paper format is prohibited without express permission from Guidewire.

Guidewire, Guidewire Software, Guidewire ClaimCenter, Guidewire PolicyCenter, Guidewire BillingCenter, Guidewire ContactCenter, Guidewire Insurance Suite, Guidewire Education, and the Guidewire logo are trademarks or registered trademarks of Guidewire Software, Inc. All other trademarks are the property of their respective owners.