The Claim File

Guidewire

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."

Guidewire

Lesson outline

▸ The ClaimCenter data model

▸ The claim file

Guidewire

The ClaimCenter data model
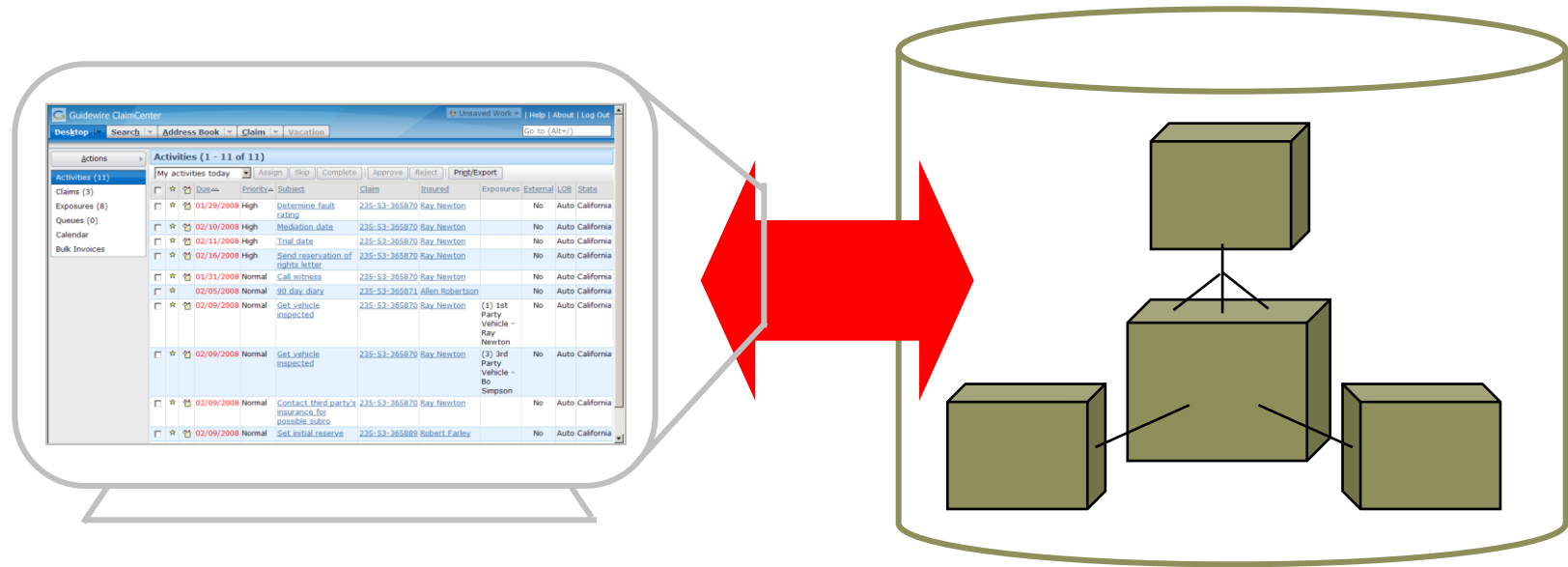

▶ An **entity** is a type of object which ClaimCenter needs to create, modify, or otherwise manage

- Examples: claim, activity, user

▶ Base application data model has over 400 entities

- Only a small number are central to overall process

Policies and coverages
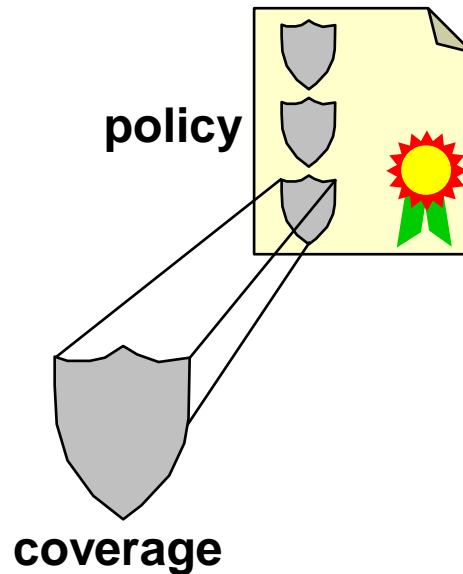
policy

coverage

▶ 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
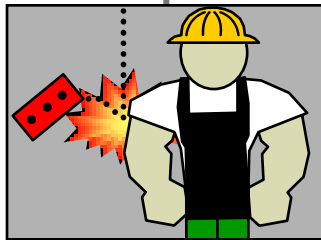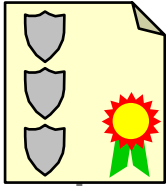
Policy and coverage terminology

property coverages
- collision
- comprehensive
- med. pay
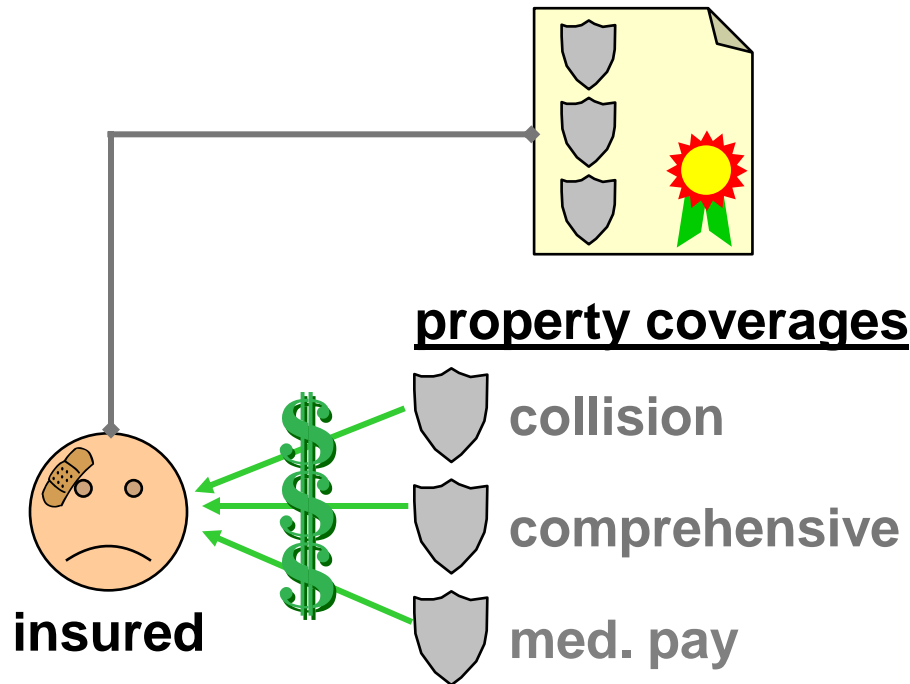
insured

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

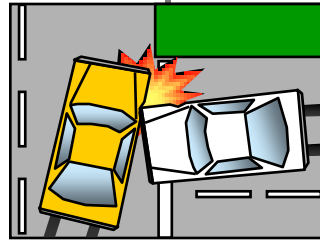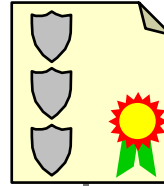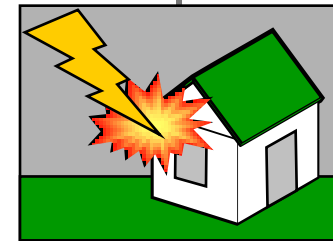▶ **Liability coverages** cover the insured's liability when damage is done to a third party

liability coverages
- liability - vehicle
- liability - injury

third party
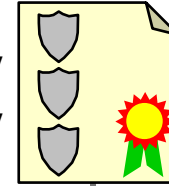
Guidewire
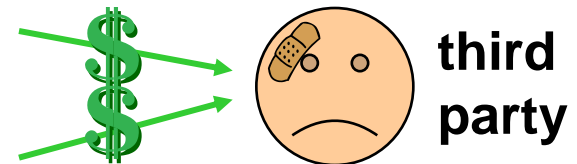
The claim

workers' comp policy — workers' comp claim
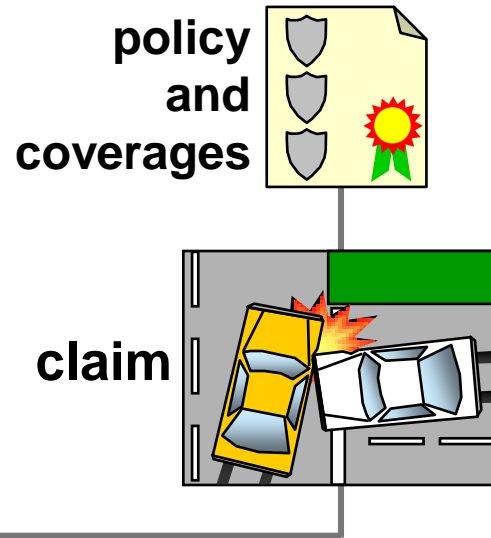
auto policy — auto claim

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

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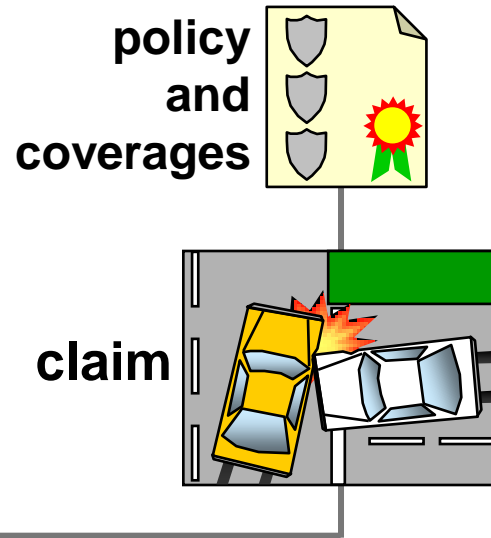
Contacts

policy and coverages

claim

contact

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

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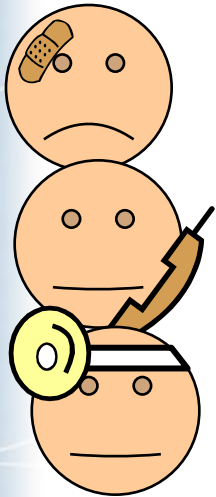- The reporter of the claim
- A doctor treating an injury

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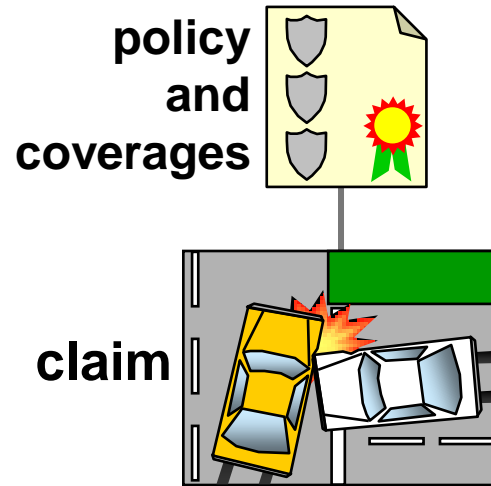# Incidents

policy and coverages

claim

contact
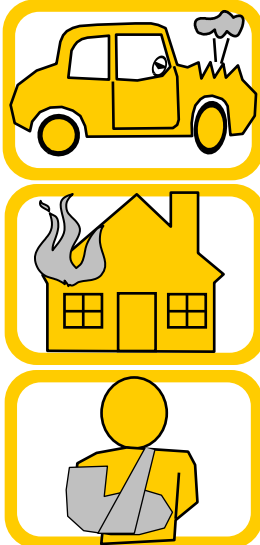
incident

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

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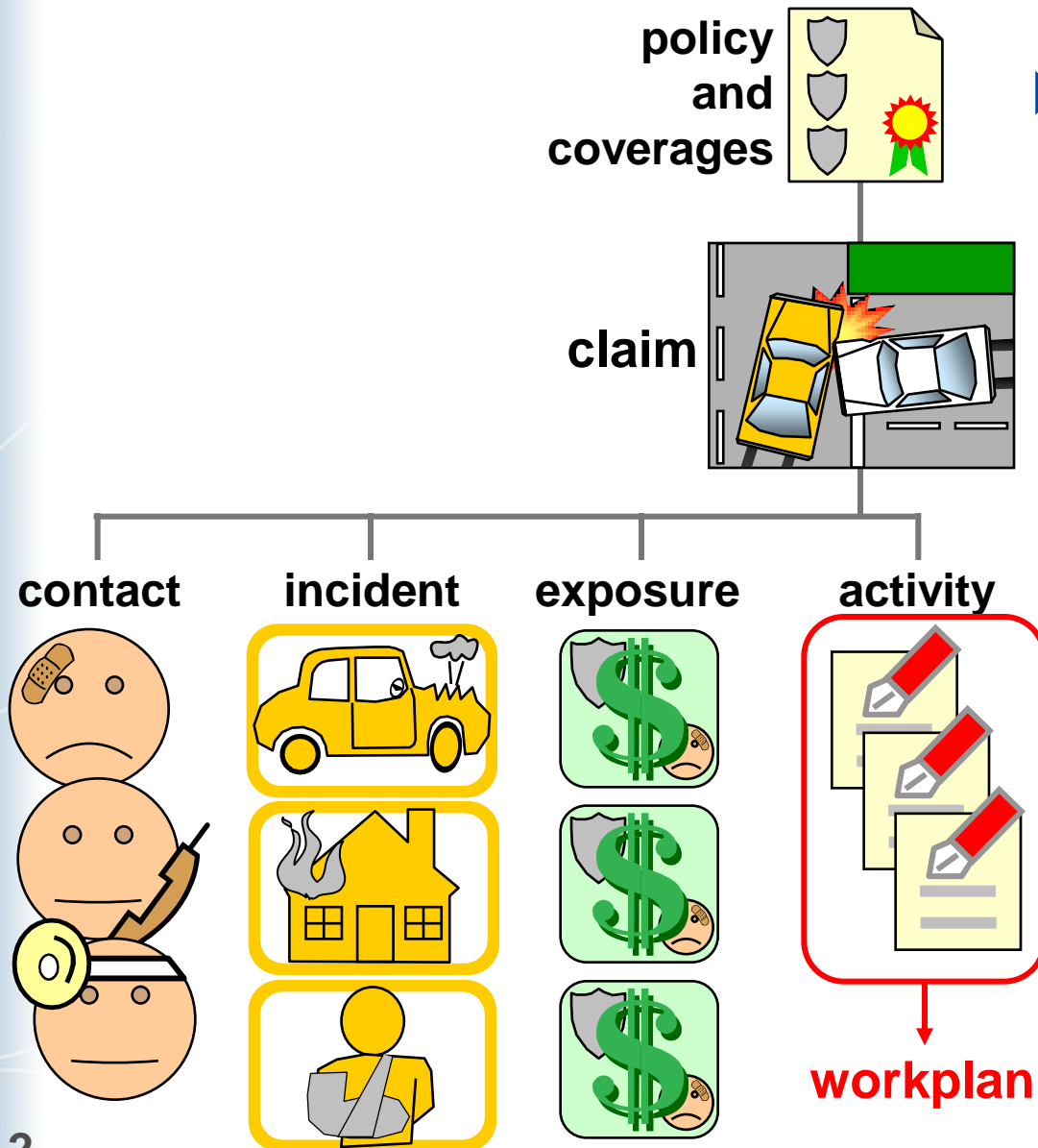- A property
- A person suffering one or more injuries

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Exposures

policy and coverages

claim

contact   incident   exposure

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

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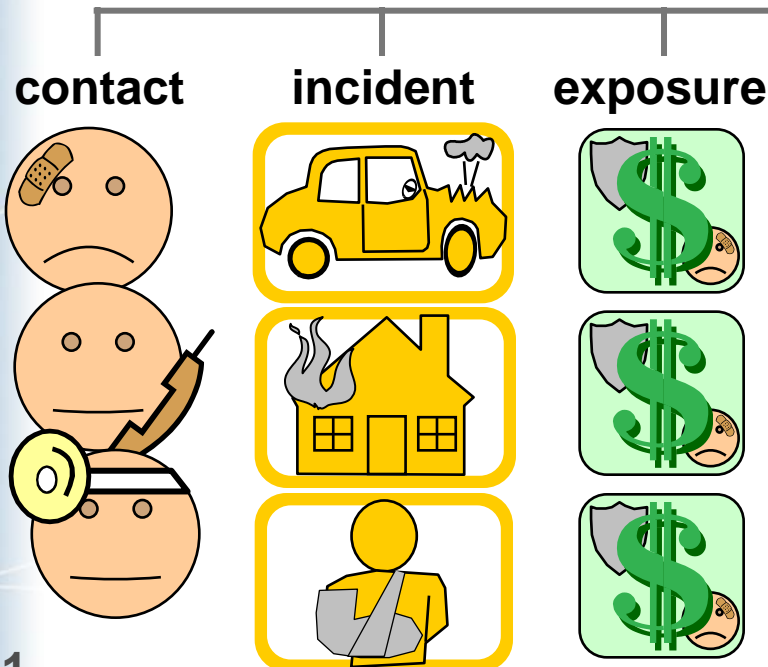
Activities

> ▶ 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"
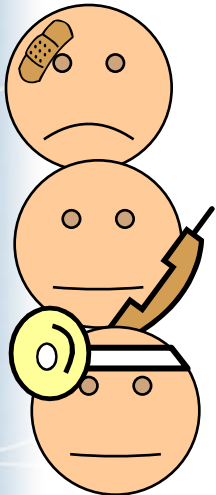
Guidewire

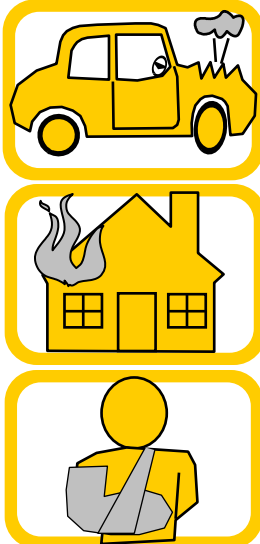# Documents

policy and coverages
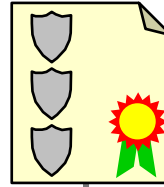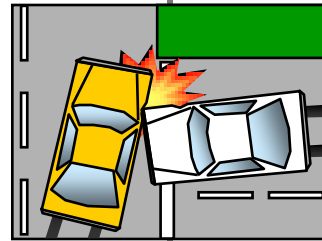
claim

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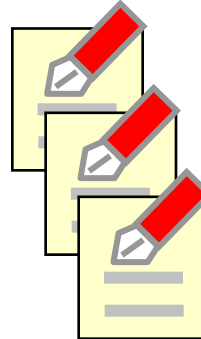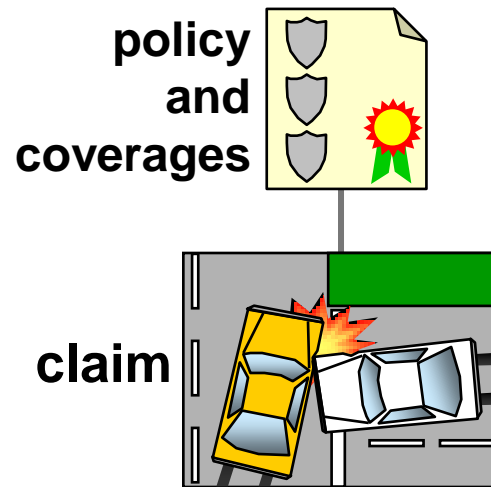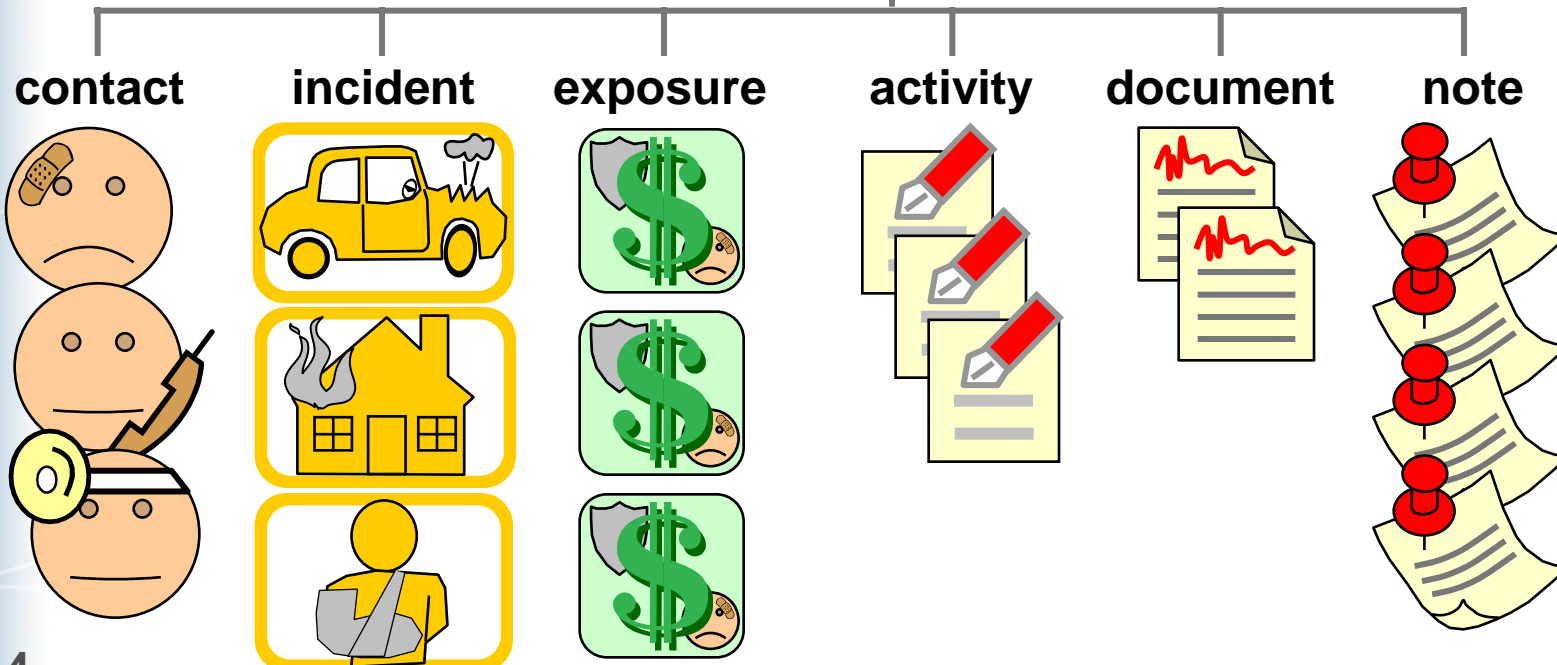
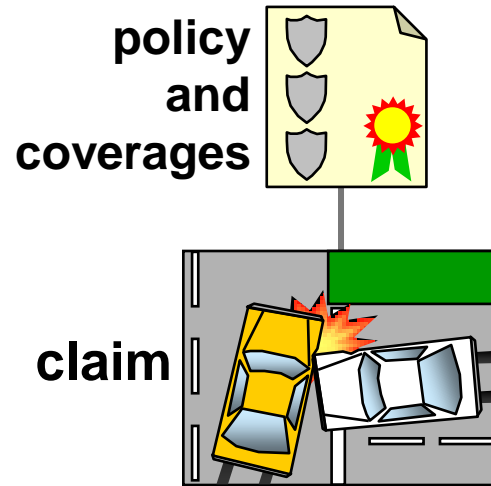contact   incident   exposure   activity   document

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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

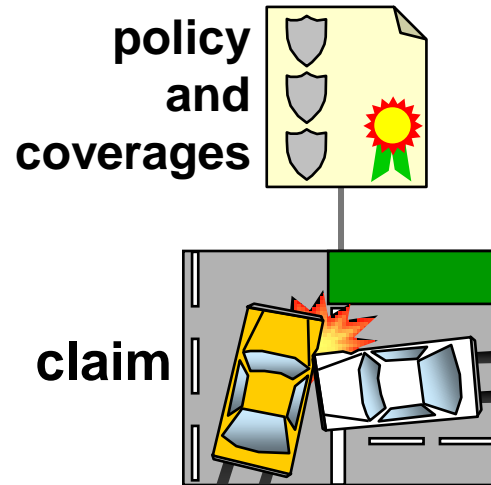Guidewire

Matters

policy and coverages

claim

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

contact   incident   exposure   activity   document   note   matter

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Reserve lines
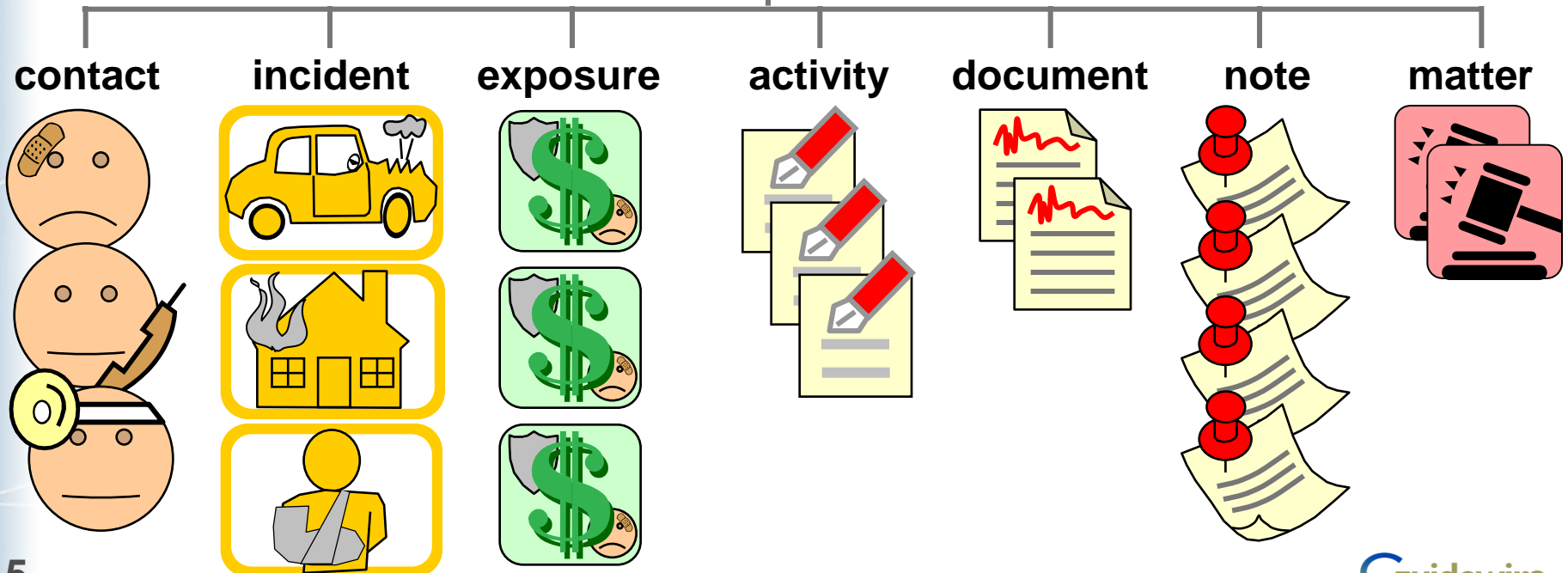
policy and coverages

claim

▸ 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

Guidewire
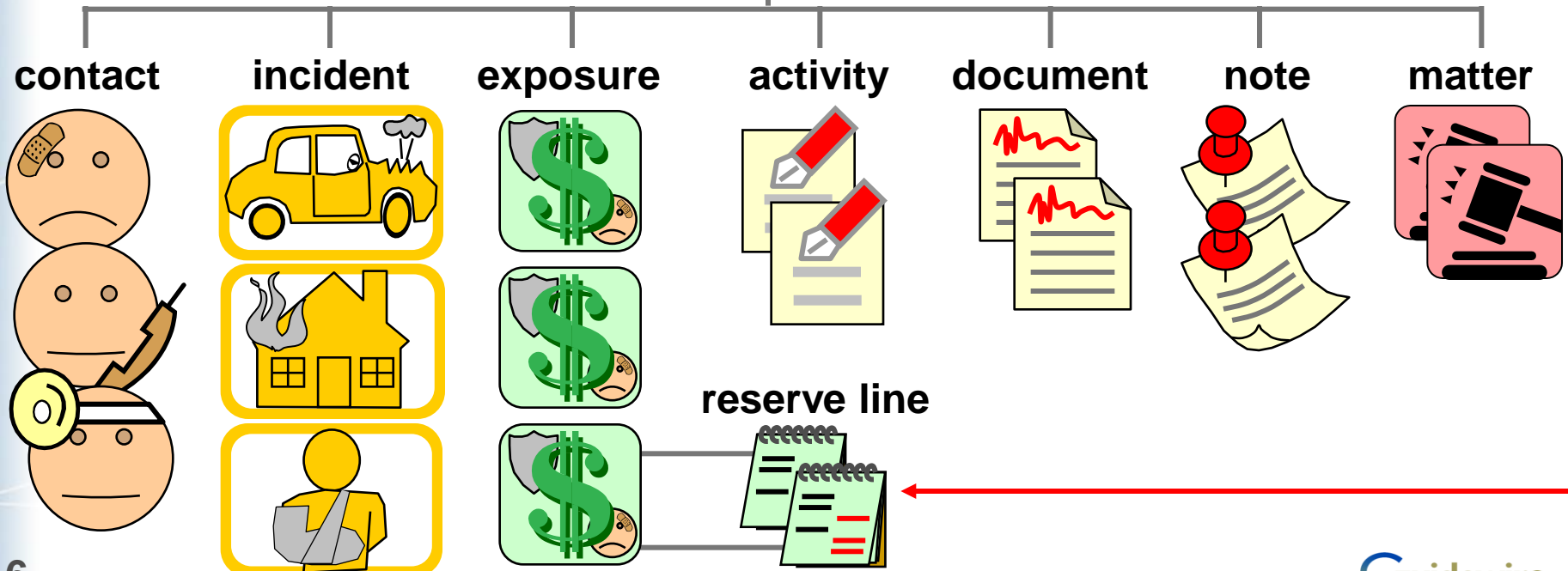
Checks
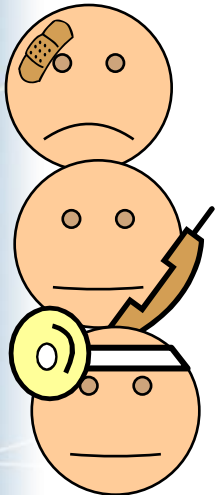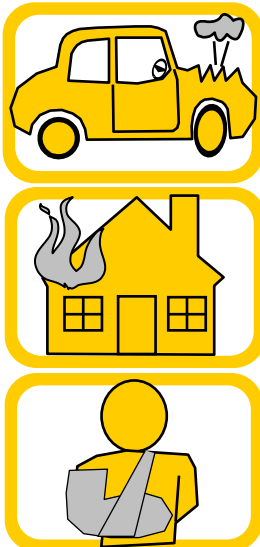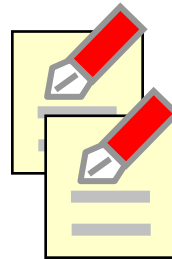

policy and coverages
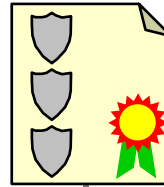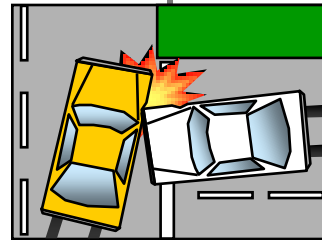
claim

▶ A **check** is a single transfer of money tracked by an exposure to one or more individuals or organizations
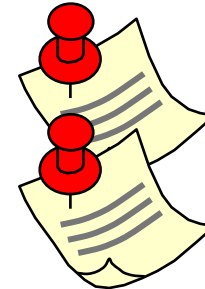
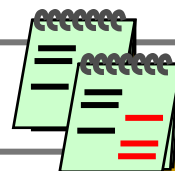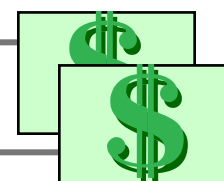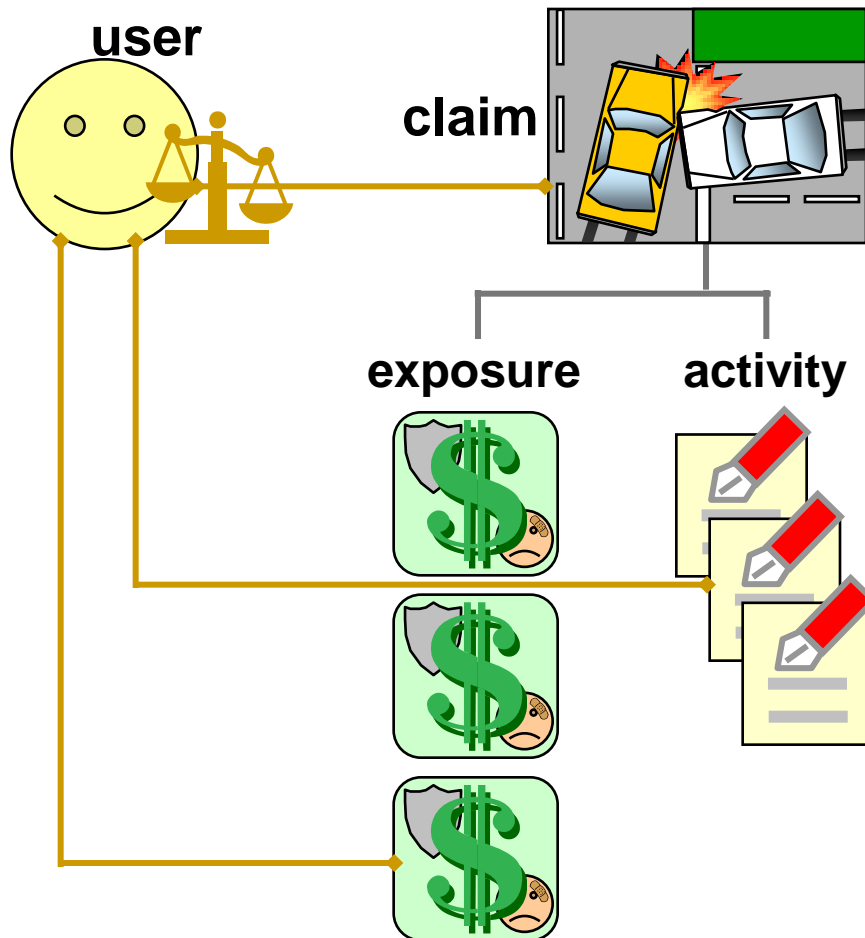contact   incident   exposure   activity   document   note   matter
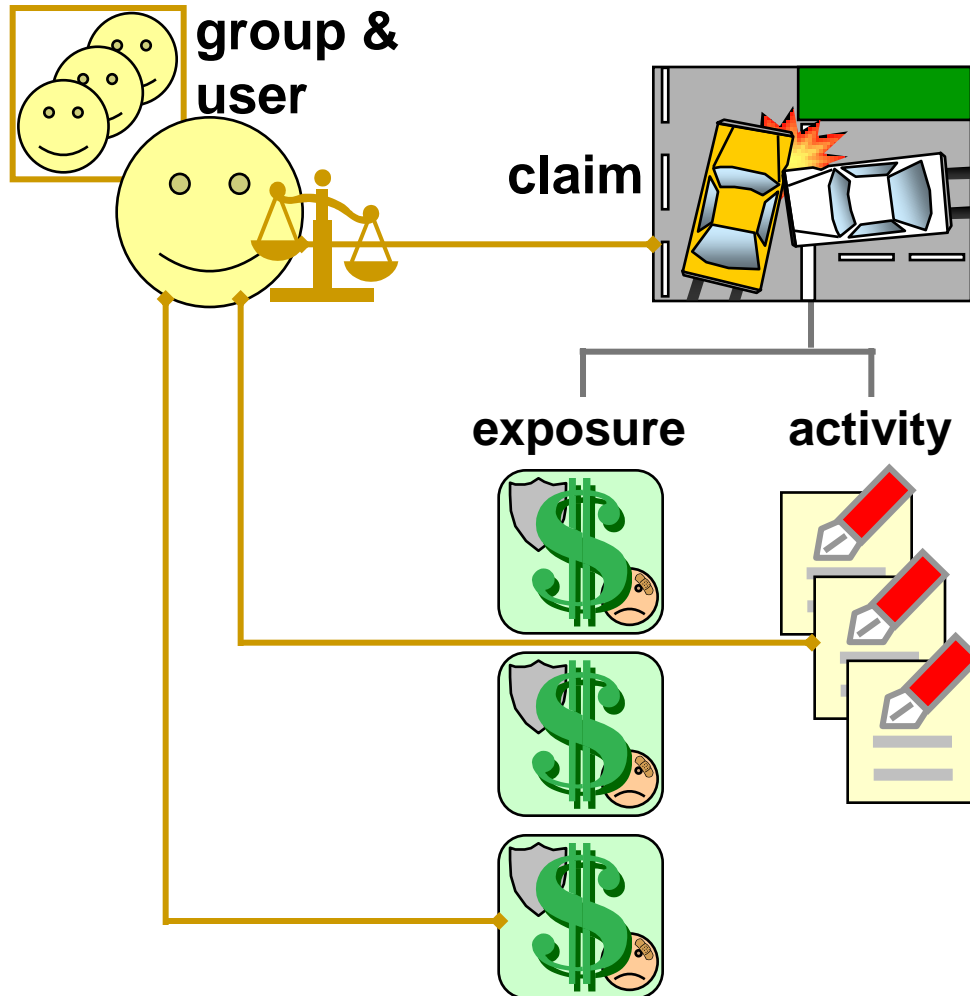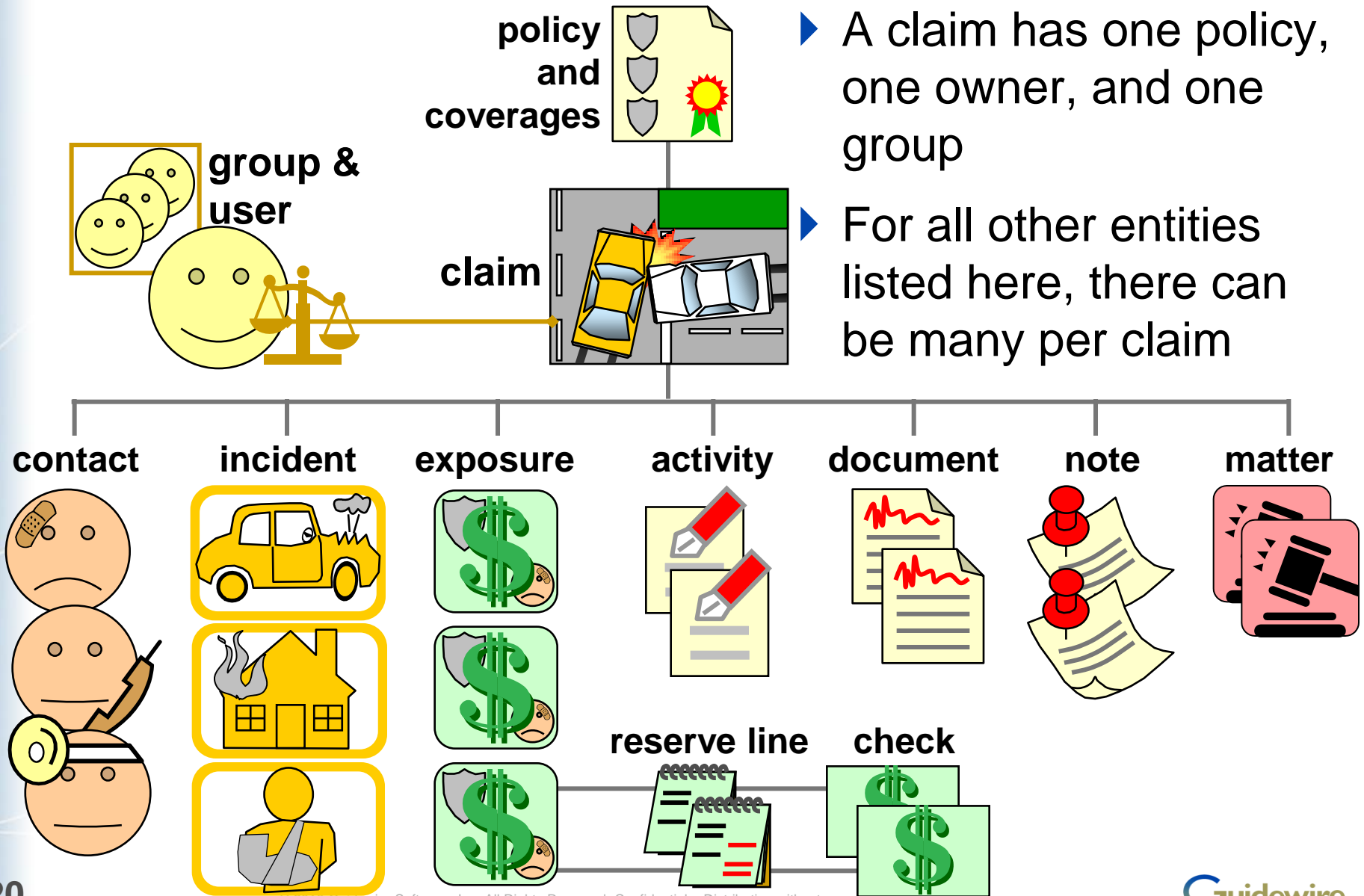
reserve line   check

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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

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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

policy and coverages

group & user

claim

▶ A claim has one policy, one owner, and one group

▶ For all other entities listed here, there can be many per claim

contact   **incident**   **exposure**   **activity**   **document**   **note**   **matter**

reserve line   **check**

Guidewire

Lesson outline

▸ The ClaimCenter data model

▸ The claim file

Guidewire

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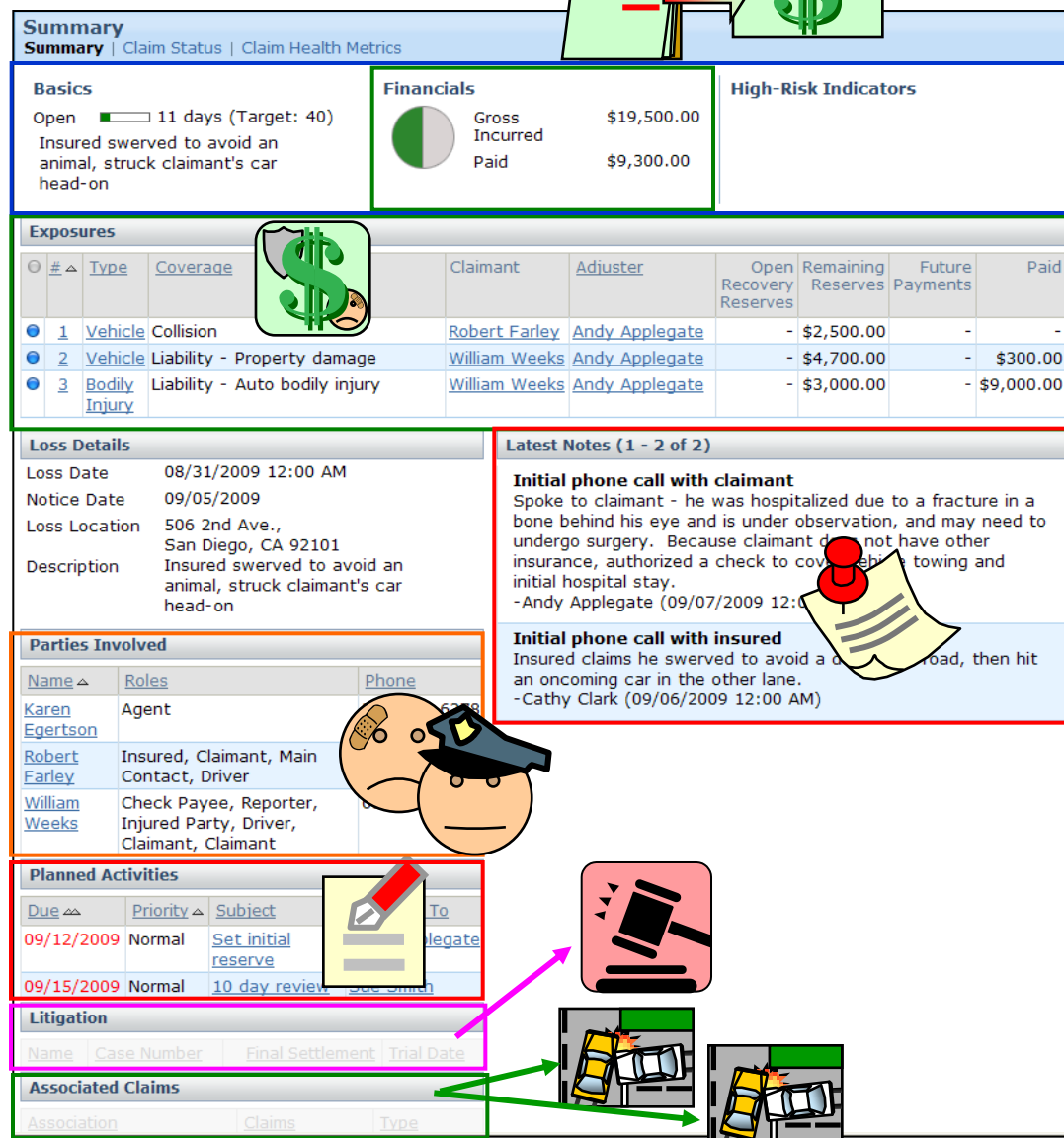
▸ The "**claim file**" is the complete collection of information about a specific claim and all information related to that claim

  • 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

Policies and coverages

⚫ | 🚗 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

Nan

Excluded Parties

#

Agent
Name
Producer Code

Underwriting
Underwriter
Organization

Group

Other

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Contacts

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Data common to multiple exposures
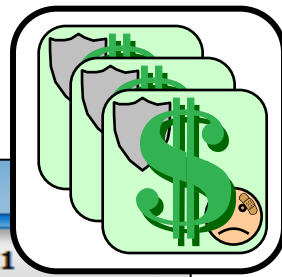
Desktop | ▼ | **Claim (235-53-365889)** | ▼ | **Search** | ▼ | **Address Book** | ▼ | **Vacation**

🔵 | 🚗 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
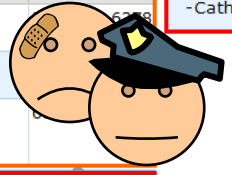
Loss Location

Location	506 2nd Ave., San Diego, CA 92101
Location Description	
Location Code	
Jurisdiction	California

Vehicles

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

Properties

Address

Injuries

Name △	Severity △△
William Weeks	Major (hospitalization)

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Individual exposures

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Incidents

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Activities

Documents

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

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Actions ▸

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

Documents

Related To	<none selected> ▾	Status
Section	Any ▾	Author
Name or Identifier		Include Hidden Documents

[Search] [Reset]

[Hide Documents]

☐		Name	Actions	Type	Status	Author
☐	📄	Reservation Rights	[View] [Edit]	Letter sent	Draft	Andy App

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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
- **Notes**
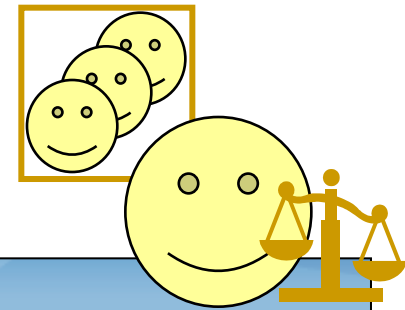- Documents
- Plan of Action
- Litigation
- History
- Calendar

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 f
under observation, and may need to undergo surge
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 ro
lane.

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Matters

Reserve lines

Checks

⬤ | 💼 | 🚗 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
11059	William Weeks	$9,300.00	09/02/2009	09/02/2009

Guidewire

Owner and group

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Assigned users

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History

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

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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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Reservation of rights