Guidewire ClaimCenter®

Guidewire InsuranceSuite Guide

RELEASE 8.0.1

Guidewire
Deliver insurance your way™

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About ClaimCenter Documentation 5
Conventions in This Document 6
Support 6

1 InsuranceSuite Features 7
InsuranceSuite Feature Overview 7
What is InsuranceSuite? 7
Suite Integration Features 10

About ClaimCenter Documentation

The following table lists the documents in ClaimCenter documentation.

Document	Purpose
InsuranceSuite Guide	If you are new to Guidewire InsuranceSuite applications, read the *InsuranceSuite Guide* to understand the architecture of Guidewire InsuranceSuite and application integrations. The intended readers are everyone who works with any Guidewire applications.
Application Guide	If you are new to ClaimCenter or want to understand a feature, read the *Application Guide*. Learn about features from a business perspective with links to other books as needed. The intended readers are everyone who works with ClaimCenter.
Upgrade Guide	Describes how to upgrade ClaimCenter from a previous major version. The intended readers are system administrators and implementation engineers who must merge base application changes into existing ClaimCenter application extensions and integrations.
New and Changed Guide	Describes new features and changes from prior ClaimCenter versions. Intended readers are business users and system administrators who want to understand new features and the upgrade impact for major releases. Consult the “Release Notes Archive” part of this document for changes in prior maintenance releases.
Installation Guide	Describes how to install ClaimCenter. The intended readers are everyone who installs the application for development or for production.
System Administration Guide	Describes how to manage a ClaimCenter system. The intended readers are system administrators responsible for managing security, backups, logging, importing user data, or application monitoring.
Configuration Guide	The primary reference for configuring initial implementation, data model extensions, and user interface (PCF) files. The intended audience is all IT staff and configuration engineers.
Globalization Guide	Describes how to configure ClaimCenter for a global environment. Learn about global locales, languages, date and number formats, names, currencies, addresses, and phone numbers. The intended readers are configuration engineers who work with locales and languages.
Rules Guide	Describes business rule methodology and the rule sets in ClaimCenter Studio. The intended readers are business analysts who define business processes, as well as programmers who write business rules in Gosu.
Contact Management Guide	Describes how each Guidewire InsuranceSuite application uses contacts for client data and vendor data. The intended readers are ClaimCenter implementation engineers and ContactManager administrators.
Best Practices Guide	A reference of recommended design patterns for data model extensions, user interface, business rules, and Gosu programming. The intended readers are configuration engineers.
Integration Guide	Describes the integration architecture, concepts, and procedures for integrating ClaimCenter with external systems and extending application behavior with custom programming code. The intended readers are system architects and the integration programmers who write web services code or plugin code in Gosu or Java.
Gosu Reference Guide	Describes the Gosu programming language. The intended readers are anyone who uses the Gosu language, including for rules and PCF configuration.
Glossary	Industry terminology and technical terms in Guidewire documentation. The intended readers are everyone who works with Guidewire applications.

Conventions in This Document

Text style	Meaning	Examples
italic	Emphasis, special terminology, or a book title.	A *destination* sends messages to an external system.
bold	Strong emphasis within standard text or table text.	You **must** define this property.
narrow bold	The name of a user interface element, such as a button name, a menu item name, or a tab name.	Next, click **Submit**.
`monospaced`	Literal text that you can type into code, computer output, class names, URLs, code examples, parameter names, string literals, and other objects that might appear in programming code. In code blocks, bold formatting highlights relevant sections to notice or to configure.	Get the field from the `Address` object.
`monospaced italic`	Parameter names or other variable placeholder text within URLs or other code snippets.	Use `getName(`*`first, last`*`)`. `http://`*`SERVERNAME`*`/a.html`.

Support

For assistance with this software release, contact Guidewire Customer Support:

- At the Guidewire Resource Portal – `http://guidewire.custhelp.com`
- By email – `support@guidewire.com`
- By phone – +1-650-356-4955

chapter 1

InsuranceSuite Features

Guidewire InsuranceSuite is a set of three core applications that support the three core business functions of property and casualty insurance enterprise: policy management, billing management, and claim management. The three products are:

- PolicyCenter
- BillingCenter
- ClaimCenter

In addition, ContactManager provides contact management capabilities to the core applications of the suite.

InsuranceSuite Feature Overview

What is InsuranceSuite?

InsuranceSuite consists of three Guidewire core applications, each of which is the core system for one of the three main types of data for insurance companies:

- **PolicyCenter** – Create and manage insurance policies. You can design your product definition, manage producers, accounts, and policies. You can create new policies in PolicyCenter, and optionally migrate existing policies on renewal. PolicyCenter supports archiving old policies to a separate external system, ready to be restored into PolicyCenter.
- **BillingCenter** – Manage billing for accounts, producers, and policies.
- **ClaimCenter** – Manage claims on existing policies. ClaimCenter supports archiving old closed claims to a separate external system, ready to be restored into ClaimCenter.

Additionally, ContactManager provides optional contact management for the core applications. ContactManager is included with ClaimCenter for vendor management. For customer data, you can license Client Data Management to use ContactManager with customer data with any Guidewire core application. See “Interactions Between ContactManager and Core Applications” on page 11.

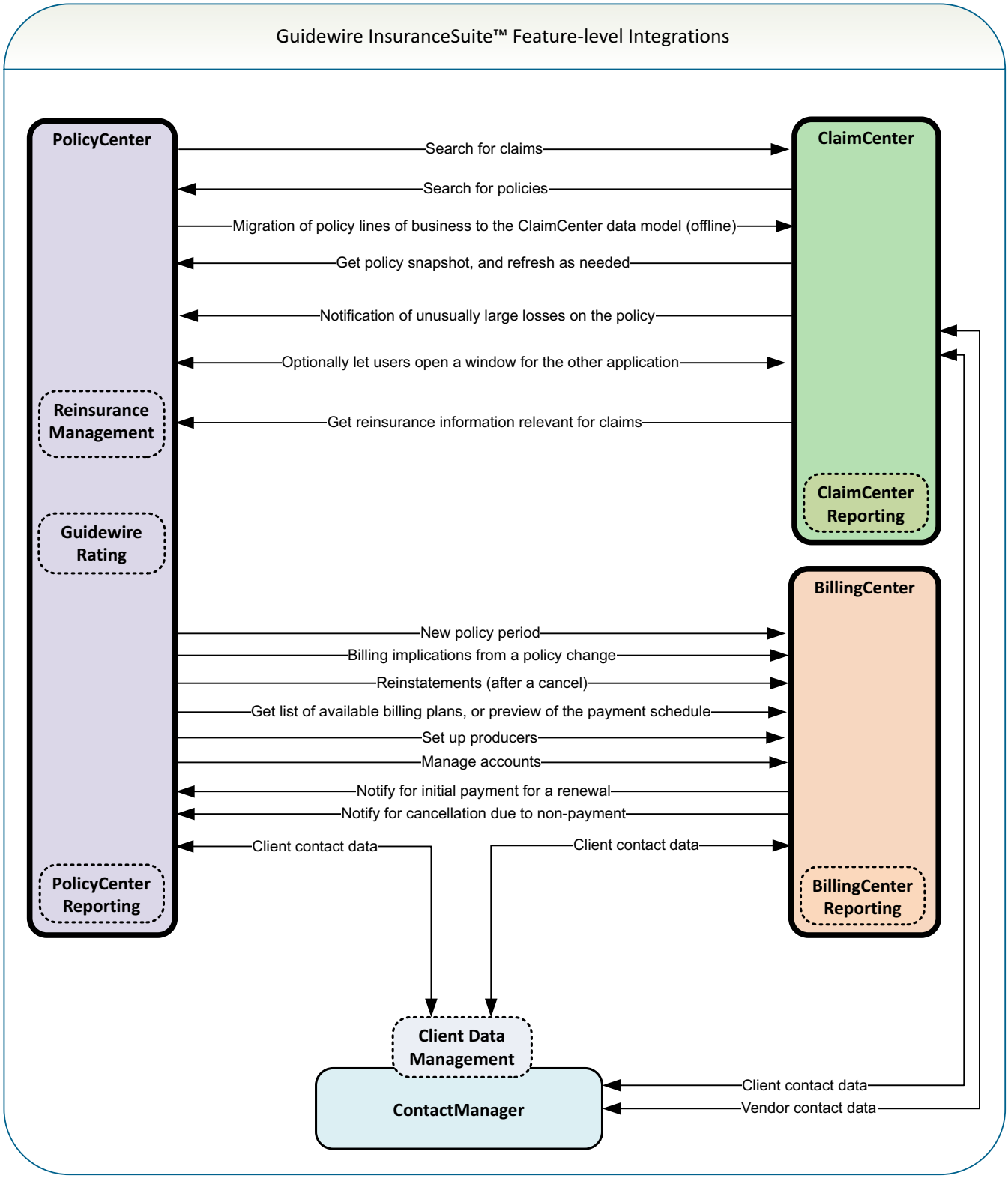
Guidewire InsuranceSuite applications use a shared technology platform. There are built-in integrations between the applications and the ability to extend and configure applications for your needs. By deploying an integrated suite, you reduce costs and leverage common IT skills across the enterprise. Reduce maintenance costs and increase speed and quality of changes for business demand and internal processes. Guidewire InsuranceSuite provides the functional depth and breadth to handle what carriers need for Property and Casualty lines of business, including Workers’ Comp.

Guidewire InsuranceSuite Add-ons

There are additional Guidewire products that add functionality to one or more InsuranceSuite applications:

- **Reporting and data management support for all three core applications** – Integrate the core applications with an external reporting data mart. There are built-in reports for the most common insurance company reports.
- **Rating Management for PolicyCenter** – Built-in advanced rating engine, including configuration user interface.
- **Reinsurance Management** – Both ClaimCenter and PolicyCenter work with reinsurance data. For PolicyCenter, you must license the Reinsurance Management add-on.
- **Client Data Management** – Enables customer contact data management for all Guidewire core applications. See “Interactions Between ContactManager and Core Applications” on page 11.

The following diagram describes the most important feature-level interactions among the core Guidewire applications, ContactManager, and the most common add-ons.



Core Guidewire application | Other Guidewire application | Guidewire add-on

Suite Integration Features

Interactions Between PolicyCenter and ClaimCenter

The following topics briefly summarize each integration feature between PolicyCenter and ClaimCenter.

For more details of the integration between ClaimCenter and PolicyCenter, see “Claim and Policy Integration” on page 509 in the *Integration Guide*.

Policy Search

From within the ClaimCenter application, a user can query PolicyCenter for the policy as of the loss date during the first notice of loss to the carrier.

Policy Snapshots and Policy Refresh

ClaimCenter saves a claim with a snapshot (a copy) of the policy including policy subobjects. ClaimCenter users can examine a policy snapshot to verify coverage information in real time. This workflow eliminates significant effort looking through multiple systems so customer service representatives can focus on customer service and reduce call times.

If needed later, a ClaimCenter user can refresh the policy from PolicyCenter to reflect changes to the policy as of that loss date. Alternatively, if the claim loss date changes, ClaimCenter retrieves a different policy snapshot. The ClaimCenter policy refresh feature is highly configurable. For more information, see “Policy Refresh Overview” on page 536 in the *Integration Guide*.

Policy Location Search

To track catastrophes in ClaimCenter, ClaimCenter searches PolicyCenter for policy locations within a geographic area. Each policy location found includes address, policy number, the insured, and total insured values for risks associated with the location. Policy locations near catastrophes may be eligible for reinsurance.

Large Loss Notification

When there is an unusually large loss on a policy, ClaimCenter can notify PolicyCenter. The rules for notification are configurable by line of business. PolicyCenter can use this information to trigger automatic underwriting rules that determine whether to renew the policy. You can apply consistent automated underwriting rules to evaluate loss, rather than waste time for underwriters in common cases. See “Policy System Notifications” on page 509 in the *Integration Guide*.

PolicyCenter Can Open ClaimCenter in New Browser Window

There are parts of the PolicyCenter user interface that optionally open the ClaimCenter application in a separate browser window. In the new window, the user can directly view and edit claim information.

Product Model Export from PolicyCenter to ClaimCenter

If you use both ClaimCenter and PolicyCenter, you can keep business model data synchronized between the products. PolicyCenter includes the ClaimCenter Typelist Generator tool, which synchronizes your ClaimCenter line of business model with your PolicyCenter product model. See “PolicyCenter Product Model Import into ClaimCenter” on page 521 in the *Integration Guide*.

Interactions Between PolicyCenter and BillingCenter

The following topics briefly summarize each integration feature between PolicyCenter and BillingCenter.

Policy Billing Information

After a PolicyCenter user binds a policy, PolicyCenter sends the billing information for that policy to BillingCenter.

Renewal Flow Management

For renewals, the timing of the flow of billing information in the renewal cycle from PolicyCenter to Billing Center depends on which renewal flow you choose. PolicyCenter supports the following renewal flows: bind-and-cancel, renewal offers, and confirmed renewals.

Delinquent Payment Notification

If a policy holder is delinquent with payments, BillingCenter notifies PolicyCenter to begin cancellation for nonpayment.

Producers and Accounts

PolicyCenter notifies BillingCenter of new or changed producers or accounts.

Interactions Between ContactManager and Core Applications

The following table compares the two types of data that ContactManager supports.

Type of contacts	Example contacts	Affects products	License
Customers	customers and related contacts	ClaimCenter PolicyCenter BillingCenter	Requires the Client Data Management add-on module
Vendors	car repair shops, banks, hospitals, and lawyers	ClaimCenter	Included in the ClaimCenter license

Client Data Management is an optional add-on module that integrates and synchronizes customer contact data across InsuranceSuite. Client Data Management supports a comprehensive view of the customer across core insurance processes through unifying the customer record. Many of the Client Data Management capabilities are supported by the ContactManager application.

In conjunction with InsuranceSuite core systems, Client Data Management enables you to manage customer contact data across underwriting, policy administration, billing, and claims processes. If you license the Client Data Management add-on module, you can install ContactManager and integrate it with PolicyCenter and with other InsuranceSuite core applications. With the applications integrated, Client Data Management supports your customer and agent interactions and can enable you to maintain data integrity across different systems.

Client Contacts

All Guidewire core applications include built-in integrations to exchange customer contact information with ContactManager. The Client Data Management add-on module is required for this type of contact data.

ClaimCenter can receive customer data from PolicyCenter when ClaimCenter requests policy information during claims processing. ClaimCenter also can receive customer data updates from ContactManager when contact information changes in ContactManager. For example, suppose a client notifies a PolicyCenter customer service representative that their address changed. The customer service representative updates the address. PolicyCenter sends the change to ContactManager, which subsequently sends the change to ClaimCenter.

Additionally, an insured might notify a ClaimCenter customer service representative that their phone number and address information changed. The ClaimCenter customer service representative can change that information, which sends the change to ContactManager. ContactManager broadcasts the change to all Guidewire applications that integrate with ContactManager.

ClaimCenter Vendor Data Management

ClaimCenter includes a license for ContactManager to manage vendor contact data. A vendor contact is a person or company that provides services for claims. In ClaimCenter, a vendor contact can be a person like a doctor or

attorney. Additionally, a vendor contact can be a company, such as a repair shop, a bank, or a hospital. You can optionally configure vendor contacts to include frequently referenced geographical locations, such as a legal venue like a court house.