

Applied Systems Client Network

SEMINAR HANDOUT

MANAGING CLAIMS IN TAM

ASCnetTM

Prepared for ASCnet

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Updated By:

Managing Claims in TAM

Objective: How to utilize TAM and available features to effectively and efficiently Manage Claims Handling.

Assumptions: This seminar is based on the following:
TAM Version 8.4

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Claims Management in TAM

There are a wide variety of services that are provided by Insurance Agencies to an Insured such as handling endorsements, providing certificates and service forms. Ultimately though, the purpose of insurance is to indemnify as a result of a loss. The contract is a promise to pay, therefore, a key component of service is Claims Handling.

There are two general Claims scenarios: direct report to the Agency and direct report to the Carrier. Both scenarios are reported through similar methods, but each presents its own set of challenges to managing the Claim and maintaining complete information. Fortunately, TAM provides the tools to provide effective Claims Handling!

Claims Reported Directly to the Agency

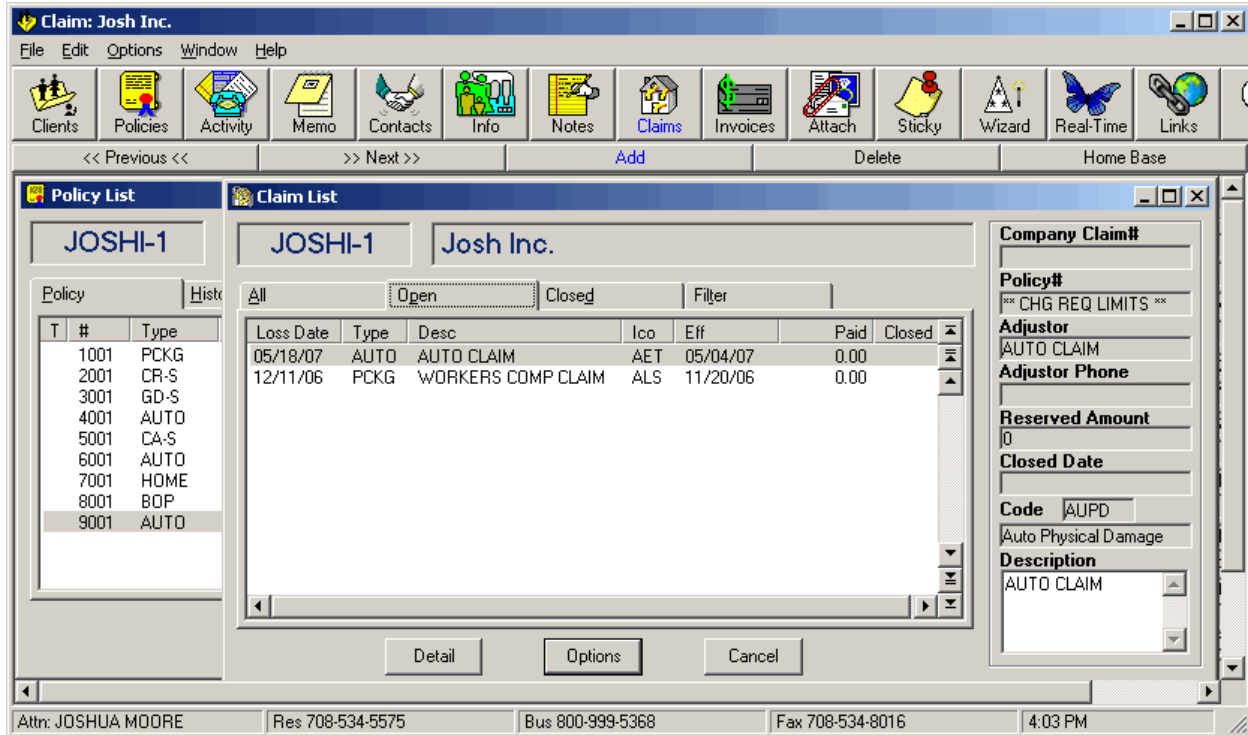
The first step in Managing Claims in TAM is to know that a Claim exists. Claim Notification can be provided to an Agency in a variety of formats such as being reported directly by the Client, reported by a Claimant or through Carrier notification. The handling of Claims then relies on the ability to create a Claim in TAM. Creating a Claim will provide a basic Claim Detail that can be used to enter, track and update the basic information about a Claim. The Claim Detail is linked to a specific policy and will default information from the Billing Detail and will give access to other Claim related items.

These other items are Loss Notices, Claimants, Claim Payments and Claim Notes. Loss Notices default basic information from the policy depending on the type of policy and the type of Loss Notice selected. The number of Claimants and Claim Notes are also tracked in the Claim Detail. Claim Payments can be added as processed and the total paid is updated on the Detail screen.

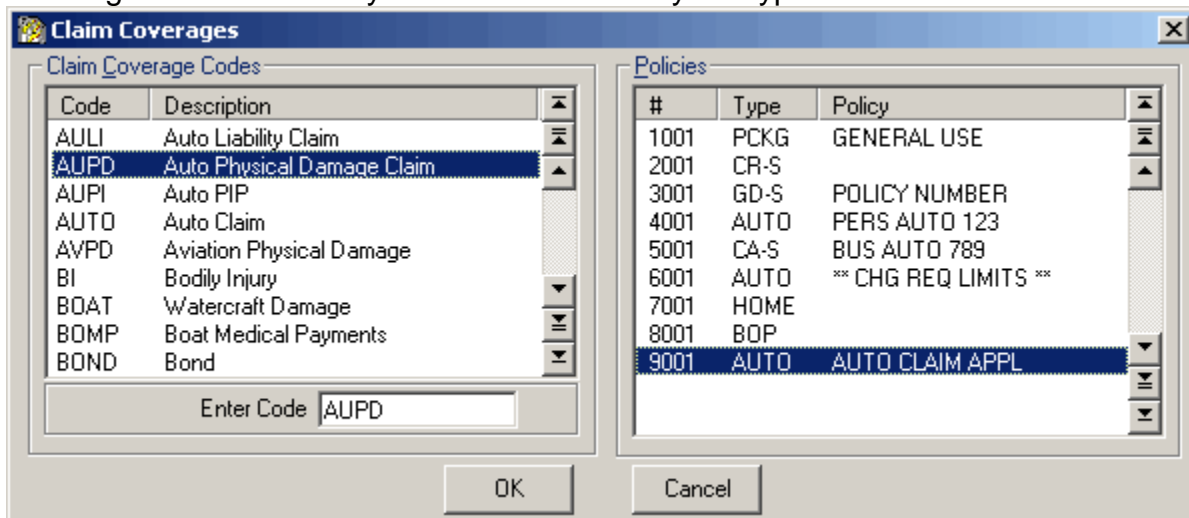
Creating a New Claim

Create a Claim by selecting the Claim List button from either the Customer's Policy List or from the Customer List after the desired Customer has been high-lighted. A Claim List will display with tabs for ALL, OPEN, CLOSED and FILTER. Here you can find, review and revise previously entered Claims and Claim related items. To add a new Claim, select ADD below the Claim List Button.

Managing Claims in TAM



You are then presented with the Claim Coverages screen which provides options for the Coverage Code and Policy to be used to identify the type of Claim.

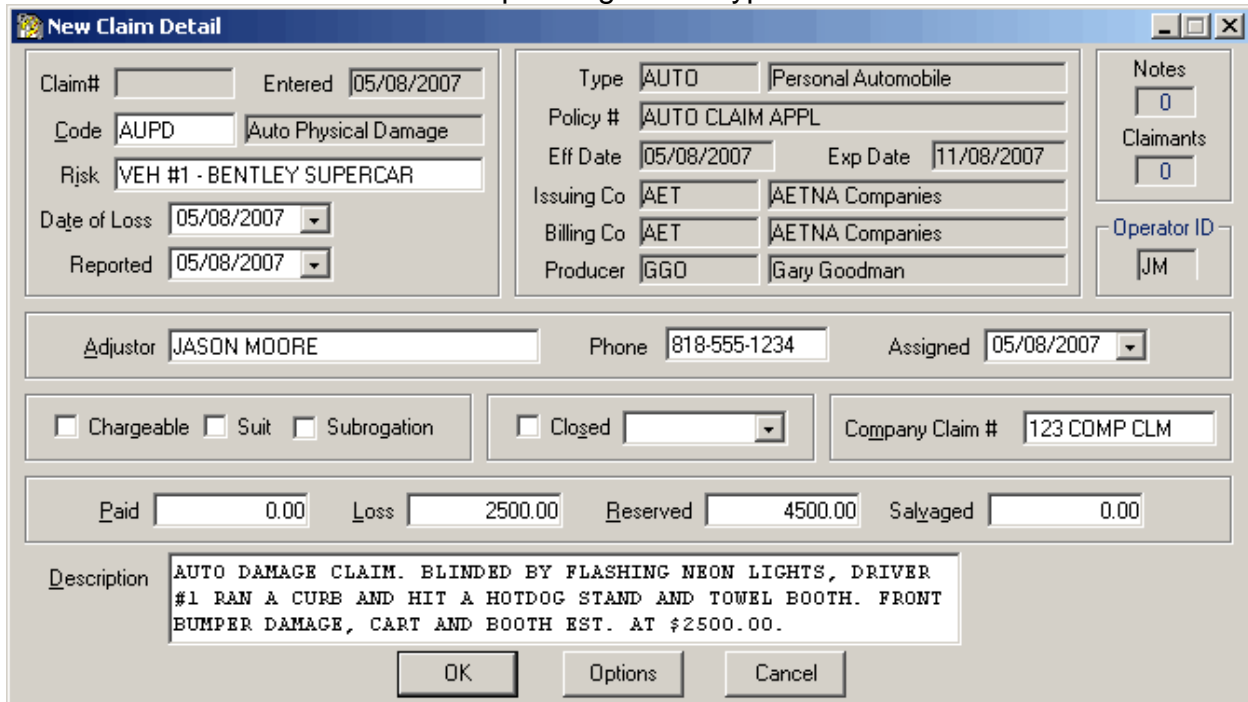


New Claim Detail

After selecting the Coverage Code and Policy the Claim Detail screen appears:

- The Claim# is a TAM generated internal counter.
- The Entered, Code and Reported fields are defaulted from the TAM date and Claim Coverages screens.
- All of the policy information is defaulted from the Billing screen. These fields are inactive.

- The Notes and Claimants counters will track the total numbers of both that have been created from this Claim.
- Policy and Adjustor information, the Company Claim # and Description fields will default into a Loss Notice depending on the type created.



New Claim Detail

Claim#	Entered	05/08/2007	Type	AUTO	Personal Automobile	Notes	0	
Code	AUPD	Auto Physical Damage	Policy #	AUTO CLAIM APPL		Claimants	0	
Risk	VEH #1 - BENTLEY SUPERCAR		Eff Date	05/08/2007	Exp Date	11/08/2007	Operator ID	JM
Date of Loss	05/08/2007		Issuing Co	AET	AETNA Companies			
Reported	05/08/2007		Billing Co	AET	AETNA Companies			
			Producer	GGO	Gary Goodman			
Adjustor	JASON MOORE		Phone	818-555-1234		Assigned	05/08/2007	
<input type="checkbox"/> Chargeable	<input type="checkbox"/> Suit	<input type="checkbox"/> Subrogation	<input type="checkbox"/> Closed		Company Claim #	123 COMP CLM		
Paid	0.00	Loss	2500.00	Reserved	4500.00	Salvaged	0.00	
Description	AUTO DAMAGE CLAIM. BLINDED BY FLASHING NEON LIGHTS, DRIVER #1 RAN A CURB AND HIT A HOTDOG STAND AND TOWEL BOOTH. FRONT BUMPER DAMAGE, CART AND BOOTH EST. AT \$2500.00.							

OK Options Cancel

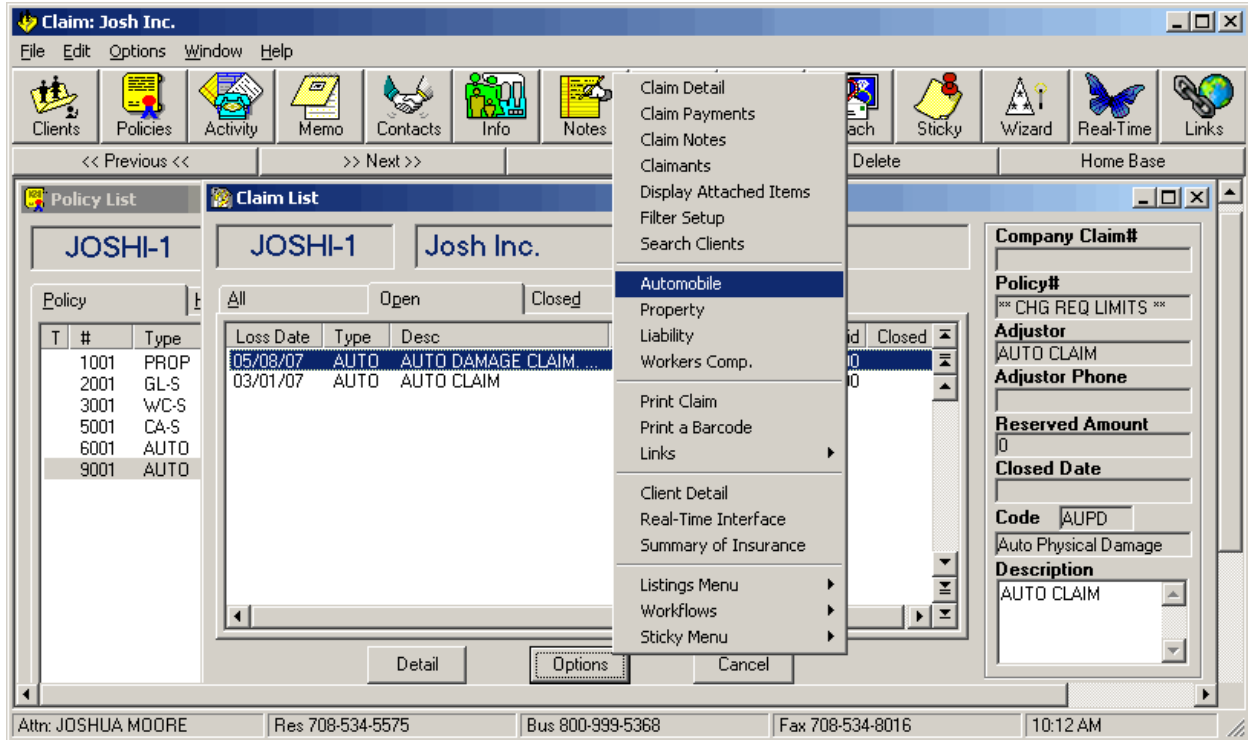
Once the Claim Detail has been created, you have the option to add a Loss Notice to track Claim details or simply select OK to save the Summary Detail.

Claim Related Items

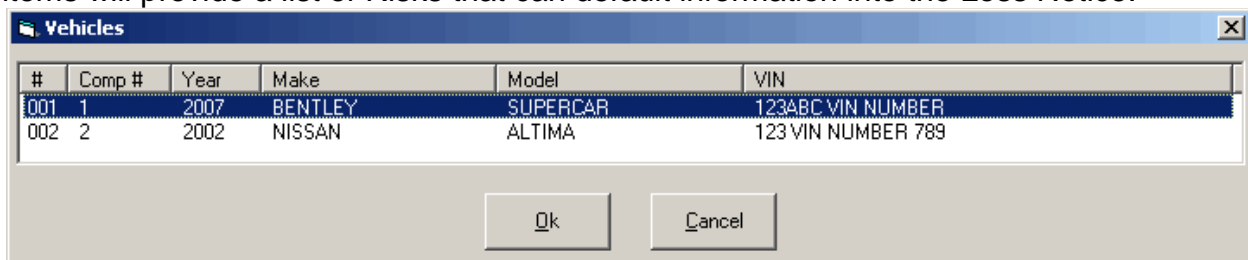
There are four main items which aid in Claims Management within TAM. The first and most important is Loss Notices. These forms provide a means of informing involved parties of a Loss and provide a greater degree of detail. Claimants, Claim Payments and Claim Notes serve as important means of organizing and updating Claim information as it becomes available or changes.

Adding a Loss Notice

Loss Notices are used to track a higher level of detail regarding a Claim and to notify Carriers of a Loss. There are four types of Loss Notices: Automobile, Property, Liability and Workers Compensation. Loss Notices are created by high-lighting the desired Claim and opening the Options Menu. Click on the Loss Notice that corresponds to the type of loss being reported.



Each Loss Notice will default the appropriate information from the Claim Detail and Billing Detail screens. Loss Notices also default information from the Client Detail including Insured Name, Address and Contact information. Policies with Scheduled items will provide a list of Risks that can default information into the Loss Notice.



Coverage amounts, lienholders and other risk data will default into the Loss Notice based upon the information available in the policy. Property Loss Notices provide a list of Lienholders to default into the Loss Notice.

Claimants

The Claimant List is accessed by selecting Claimants from the Claim List Options menu. When the list is accessed, you can Add, Revise or Delete Claimant Details depending upon your Security Manager settings. Claimant Detail is an available choice in the Options menu while the Claimant List screen is active. The number of Claimants added will automatically update the Claimants Counter on the Claim Detail screen.

The screenshot shows a software window titled 'Claimant List'. At the top, there are two tabs: 'JOSHI-1' and 'Josh Inc.'. Below the tabs is a table with columns for Name, Phone, and Loss Amount. The table contains one entry: JOSH INC, 800-500-1234, 500. A 'Claimant Detail' window is open, displaying the following information:

Name	JOSH INC	Res	800-500-1234
Attn	JOSH MOORE	Bus	800-500-4567
Street	123 VEGAS STRIP		
City	Las Vegas	State	NV
Zip	89100	Loss Amount	500.00

Below the form fields is a 'Note' field containing the text: 'MINOR DAMAGE TO FRONT BUMPER.'. At the bottom of the window are three buttons: 'OK', 'Options', and 'Cancel'. On the right side of the main window, there is a summary panel with the following details:

- JOSH INC
- JOSH MOORE
- 123 VEGAS STRIP
- Las Vegas NV
- 89100
- Res: 800-500-1234
- Bus: 800-500-4567
- Fax: 800-500-7890
- Loss Amount: 500
- Description: MINOR DAMAGE TO FRONT BUMPER.

Claim Payments

The Claim Payments List is accessed by selecting Claim Payments from the Claim List Options menu. When the list is accessed, you can Add, Revise or Delete a Claim Payment Detail depending upon your Security Manager settings. Claim Payment Detail is an available choice in the Options menu while the Claim Payment List screen is active. The value entered into the Claim Payment Detail Amount field will automatically update the Claim Detail screen.

Claim Payment List

JOSHI-1 Josh Inc.

Checkno	Date	Desc	Amount
CHECK123	05/10/07	FIRST CHECK TO CLAIMANT	250.00
CHECK456	05/11/07	CHECK FOR BODY SHOP	500.00

Claim Payment Detail

Payment Information

Check# Date of Check

Code Auto Claim

Date Sent Description Amount

Payment Address

Name Attn

Street

City State

Zip

Buttons: OK, Options, Cancel

Summary Panel:

Josh Inc.
 JOSHUA MOORE
 123 O'MOORE ROAD
 Frankfort IL
 60423

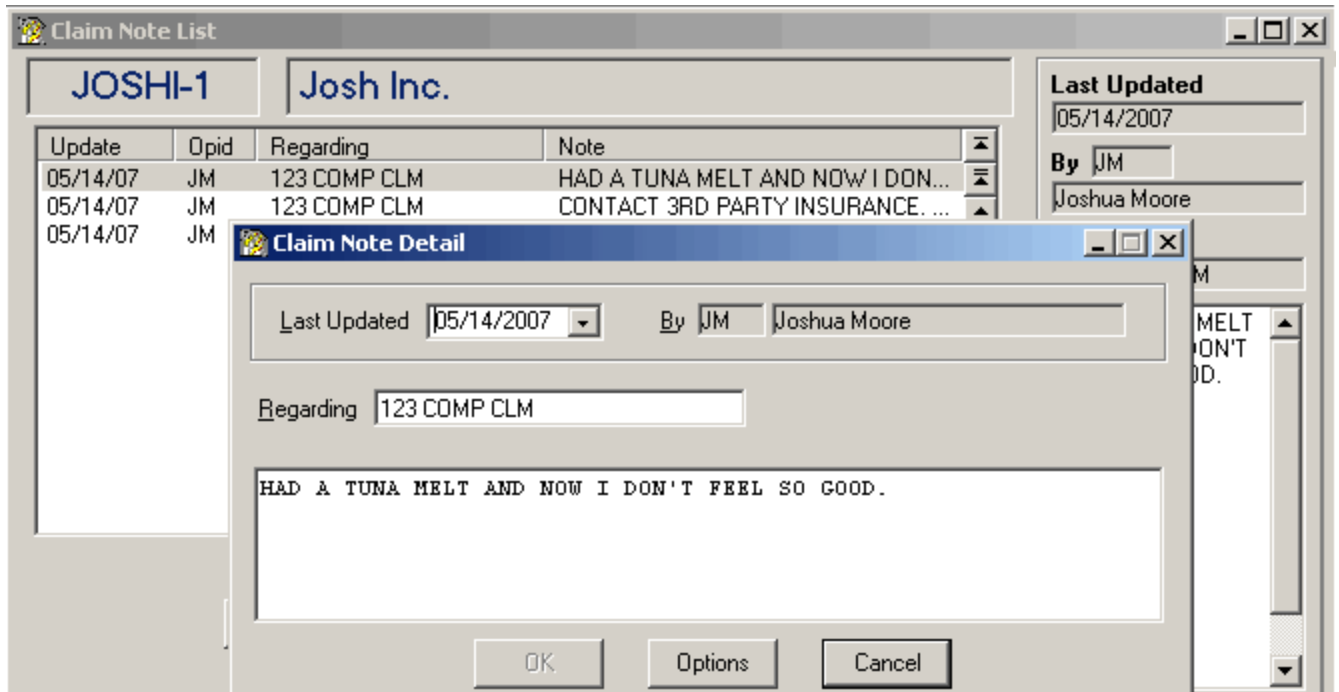
Check# CHECK456
Date of Check 05/11/2007
Code AUTO
 Auto Claim
Date Sent 05/11/2007
Description CHECK FOR BODY SHO
Amount 500.00

On the Claims Detail screen, the Paid amount will be increased and the Reserved amount will be decreased.

BEFORE	Paid <input type="text" value="250.00"/>	Loss <input type="text" value="2500.00"/>	Reserved <input type="text" value="4250.00"/>	Salvaged <input type="text" value="0.00"/>
AFTER	Paid <input type="text" value="750.00"/>	Loss <input type="text" value="2500.00"/>	Reserved <input type="text" value="3750.00"/>	Salvaged <input type="text" value="0.00"/>

Claim Notes

The Claim Notes List is reached by selecting Claim Notes from the Claim List Options menu. When the list is accessed, you can Add, Revise or Delete Claim Note Details depending upon your Security Manager settings. Claim Note Detail is an available choice in the Options menu while the Claim Note List screen is active. The number of Claim notes added will automatically update the Notes Counter on the Claim Detail screen.



Transmitting Claims to the Carrier

Once a Loss has been reported and the Claim Detail has been created, a First Notice of Loss can be created and sent to the Carrier. There are a variety of methods available through TAM to complete this important step in the Claims Management process.

Batch Upload

Like many other Agency and Carrier communications, the First Notice of Loss can be sent to the Carrier in a batch process. Loss Notices can be sent through Batch Upload to those Carriers that support the process. These items are queued for electronic transmission and sent in batch to the proper Carrier.

Transformation Station

Additionally, Loss Notices can be sent via Transformation Station in a real-time environment. This functionality is supported by Carriers identified on the Real-Time Interface Status Report available on the Applied Systems internet site.

In TAM, high-light the Customer with Claims awaiting Carrier notification and click on the Real-Time Butterfly. Select 1st Notice of Loss under Transaction Options, high-light the Loss being reported, select the appropriate Attachment and click GO. Once the First Notice of Loss has been submitted, a notification screen should appear providing the Claim Reference Number assigned. An Activity will be generated to record the submission and then the transaction is complete.

Fax@vantage

For those Carriers who do not support Batch Upload or Transformation Station, Loss Notices can be sent through a fax or email by utilizing Fax@vantage. With Fax@vantage you can take anything that can be printed and distribute the item electronically via a fax or email. Fax@vantage items are converted into .TIF files which are easy to transfer and attach in TAM.

Managing Claims Reported Directly to the Carrier

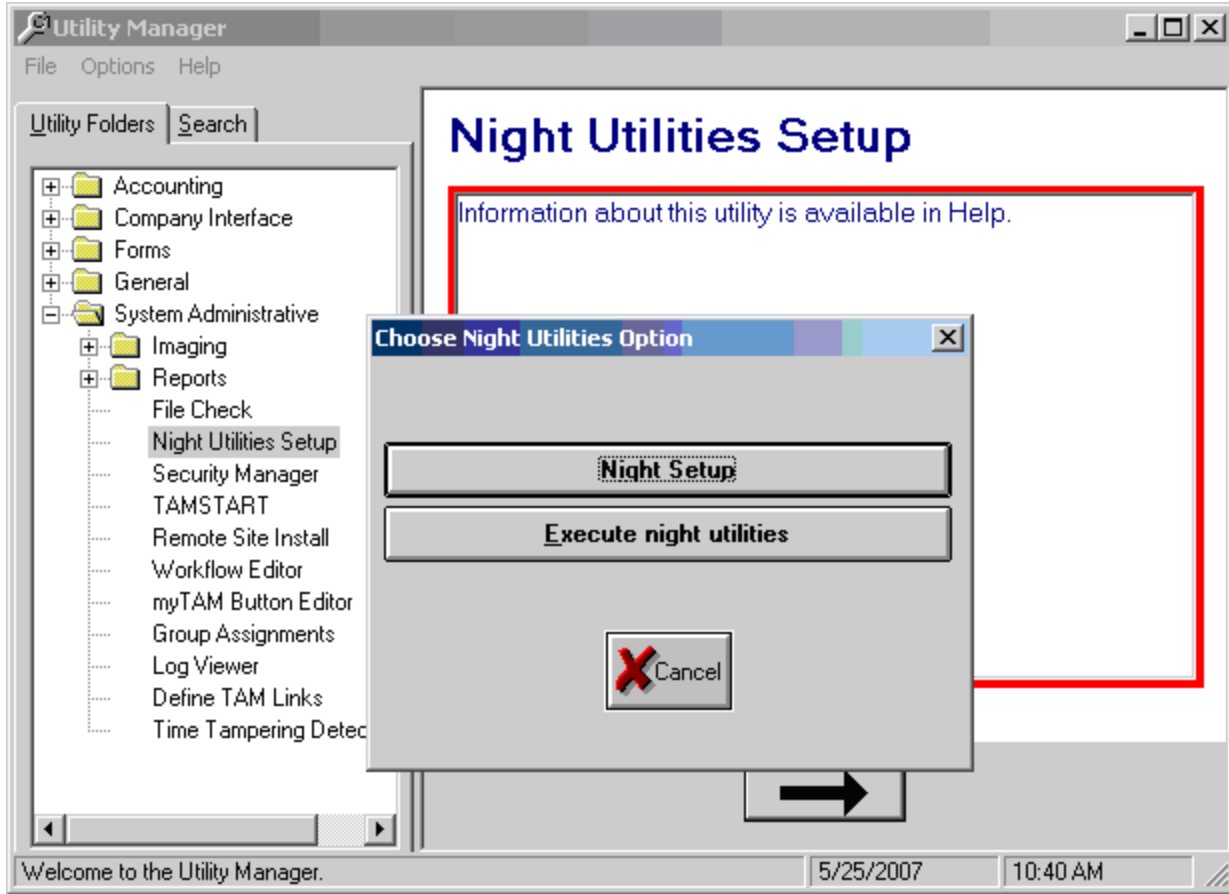
TAM offers many ways to manage Claims, but not all Claims originate within the Agency. In recent years it has become more common for an Insured to report Losses directly to the Carrier. Carrier websites and toll-free numbers have made Loss Reporting faster and more efficient, but tend to leave Agencies out of the initial knowledge loop. This can be further complicated because an Insured will expect the Agency to have in-depth, accurate Claims information available. It is difficult for an Agency to provide adequate service without being well-informed.

Traditionally Claims information is sent through the mail to Agencies. This causes a time delay in notification to the Agency for all Loss and Claim related information. It also requires the manual entry of data into TAM when mail is received. Fortunately there are several available options to manage these issues. Alerts, Claims Inquiry and Loss Runs are valuable tools through Transformation Station and Real-Time to receive Claims notification, information and summaries.

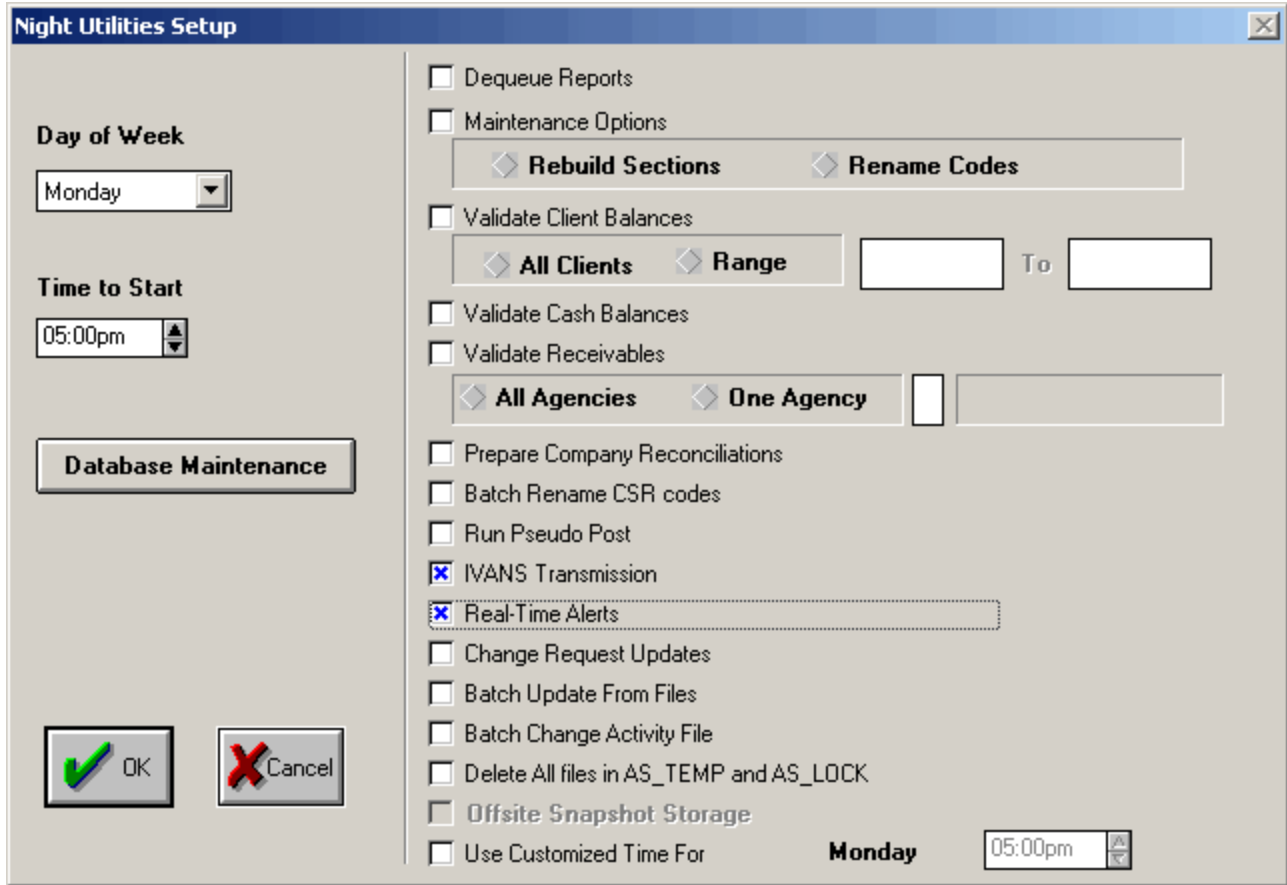
Alerts!

Alerts! are a form of Agent Notification that can be downloaded directly to the Agency without the need of sending regular requests. Alerts! help to keep the Agency in the knowledge loop by automatically providing updates of when activity has occurred on a Claim. In addition to informing, Alerts! notifications are stored in Client History for easy viewing and Alerts! Transactional History is saved which provides E&O protection.

In Real-Time, an Agency Administrator can set-up various aspects of Alerts! under the Administrator section including Alerts! codes. Codes Setup enables the Agency to identify the codes that support its workflow. In TAM, Alerts! are setup in Utility Manager under the System Administrative folder. Select the Night Utilities Setup option; click the ARROW and then Night Setup.



Checking the Real-Time Alerts! box and clicking OK will enable this feature. Alerts! can now be received and enable rapid notification of Claims activity.



Expanded Claims Servicing

Once you are aware of a Carrier Reported Loss, it is important to review the related Claims data available. Claims Inquiry can provide you with information on new Losses or current Claims. Loss Runs provide summaries of past Claims and Payments which can be useful when marketing a Client.

Claims Inquiry

Claims Inquiry is a Real-Time transaction that allows the Agency to search for all information on Claims that have been reported to the Carrier. It can be used to locate new or old Claims, see Claim status, view Adjustor changes, add payments and update totals. In the future, Claims Summary information will be available through Claims Download. Claims Download will transmit Payments, Reserve Amounts, Adjustor information and Claim Status.

Just as with a First Notice of Loss, the appropriate Customer should be high-lighted and then the Real-Time Butterfly should be clicked. Select Claim Inquiry under Inquiry Options, high-light the Claim desired, select the corresponding Carrier and then click GO. The next screen will provide search parameters such as Search By data, Claim Status, timeframe and Agent Group.

The following screen will display search results and provide some information regarding each Claim. Once the Claim(s) have been reviewed, you can return to Real-Time and TAM after completing the Activity Detail.

Loss Runs

Loss Runs provide a summary of Losses and Payments to track past and ongoing Policy activity regarding Claims and to help the Agency in Loss Ratio Analysis. They help determine the number of Claims made by and total amount paid to a Customer. Loss Runs are a Real-Time transaction and follow a similar workflow to what has been described already. On the Real-Time Interface screen, high-light the appropriate Policy, click on Loss Run under Inquiry Options, select the corresponding Carrier and click GO. A summary view will be generated that provides basic Policy and Customer data as well as Loss information. A more detailed view of each Loss will be listed below the summary. There are also options for working with the Loss Run such as printing, saving or attaching the file.

If the file is attached, then a Real-Time Interface Updates screen will appear which will allow the appropriate file to be selected, described through a Category and Subcategory field, saved and the creation of an Activity. Once the Activity has been added, you can return to TAM and the transaction is complete.

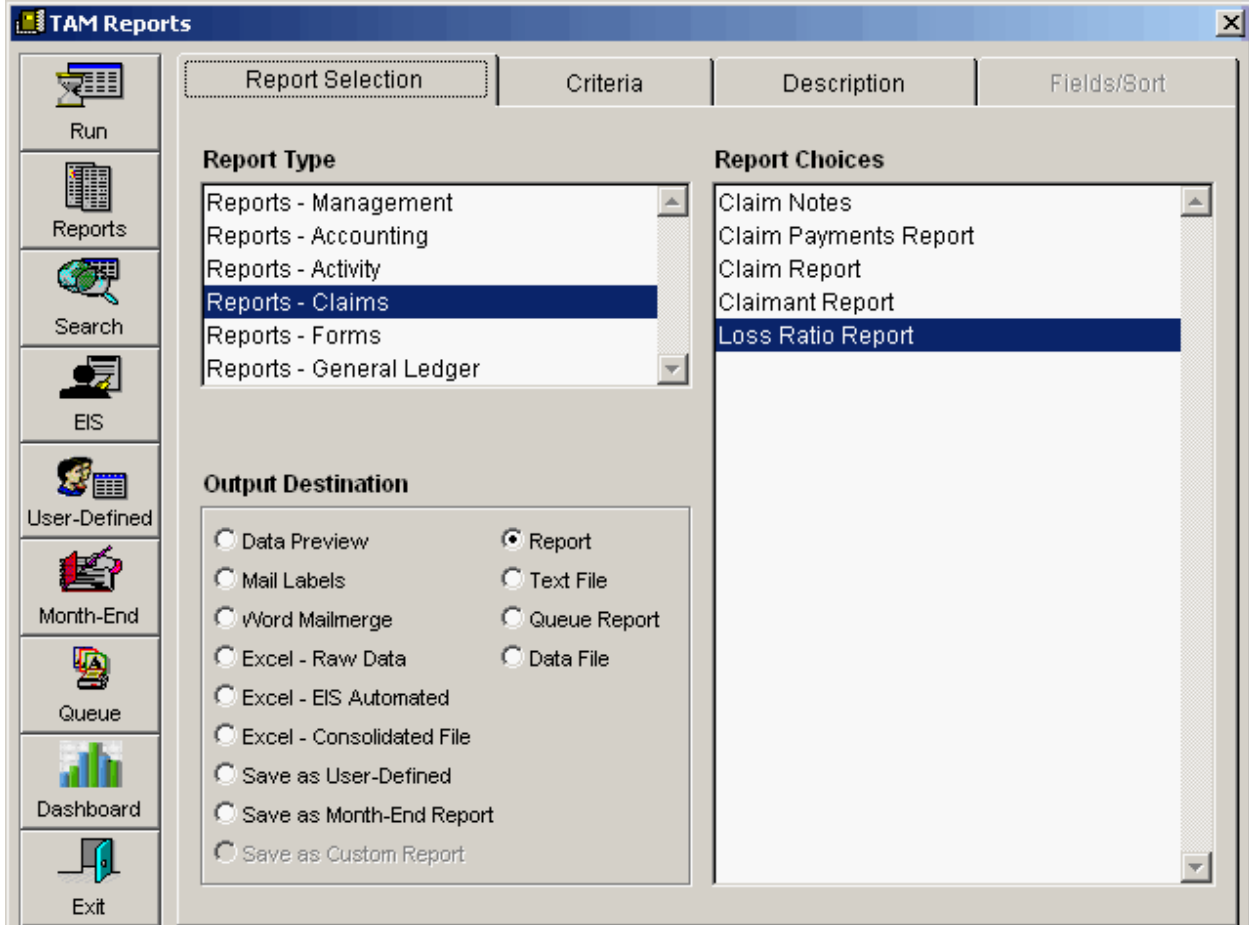
Managing Claims Information using TAM

Claims related information can be summarized and transferred using TAM features. TAM Reports has several Claims related summaries to aid in Agency Management. Barcode Scanning simplifies the process of scanning paper documents into TAM. File Routing enables you to transfer scanned documents and other files to, from and within TAM and the Desktop.

Tam Reports

TAM Reports has default Claim Reports for Notes, Payments, Claims, Claimants and Loss Ratios. The Loss Ratios Report is especially useful in determining the financial losses or gains of business with a particular company, for a line of business or other selected criteria. Together with Real-Time Loss Runs, a clear picture of financial standing from a Claims and Loss perspective can be gained.

At Homebase select Reports, high-light "Claims" as the Report Type and "Loss Ratio Report" as the Report Choice. This screen also gives options for the Output Location. Report is the default setting and this option allows for viewing, printing and saving.



You can modify the Criteria to find the appropriate data. The options allow for very broad or very specific Reports to be generated. The Description tab provides details and can be updated to record further information on User created or unique reports.

Managing Claims in TAM

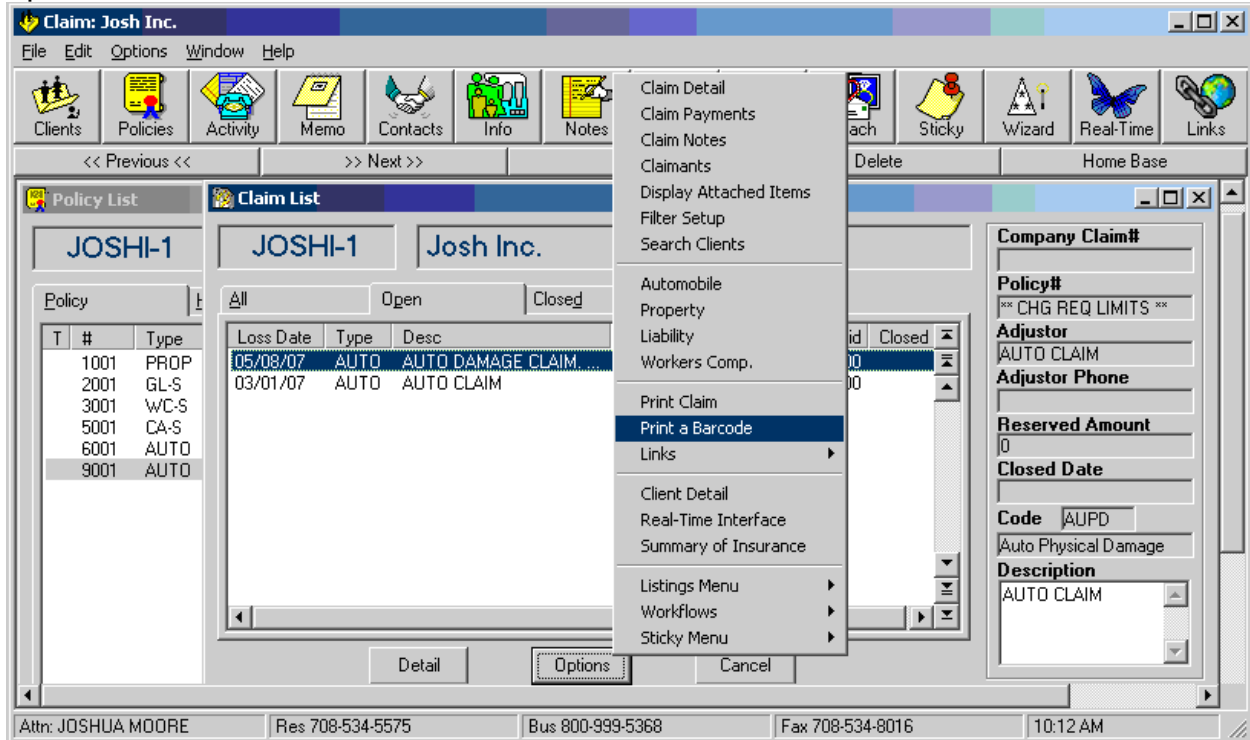
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Once the Report has been run it can be Previewed and Printed, Saved or Exported.

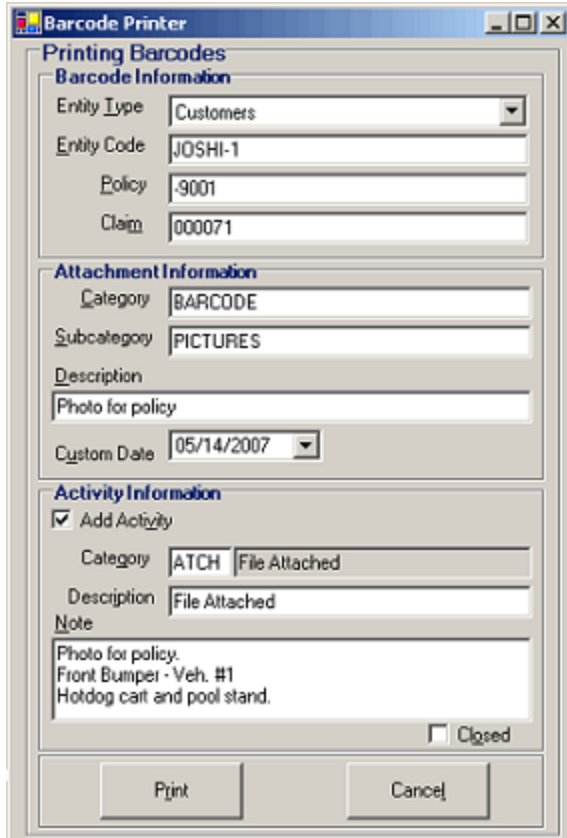
Loss Ratio Report	Loss Ratio Report																																															
Date: 05/18/07 Time: 16:18:09 For: JM00 Agency All Agencies Branch All Branches Department All Departments Billing Companies All Billing Companies Issuing Companies All Issuing Companies Master Companies All Master Companies Effective Date All Dates Policy Type AUTO Personal Automobile Sort Option Operator ID	05/18/07 16:18:09 Page 1																																															
	By Operator <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Type</th> <th colspan="4">Production</th> <th colspan="5">Loss History</th> </tr> <tr> <th>Premium</th> <th>Risks</th> <th>Ave Premium</th> <th>Paid</th> <th># Reserve</th> <th># Ave Loss</th> <th>Loss Ratio</th> </tr> </thead> <tbody> <tr> <td>BB Bart Bailey</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>AUTO</td> <td>12,560.89</td> <td>16</td> <td>785.06</td> <td>100.00</td> <td>1</td> <td>0.00</td> <td>1</td> <td>100.00</td> <td>0.0080</td> </tr> <tr> <td>Totals</td> <td>12,560.89</td> <td>16</td> <td>785.06</td> <td>100.00</td> <td>1</td> <td>0.00</td> <td>1</td> <td>100.00</td> <td>0.0080</td> </tr> </tbody> </table>	Type	Production				Loss History					Premium	Risks	Ave Premium	Paid	# Reserve	# Ave Loss	Loss Ratio	BB Bart Bailey										AUTO	12,560.89	16	785.06	100.00	1	0.00	1	100.00	0.0080	Totals	12,560.89	16	785.06	100.00	1	0.00	1	100.00	0.0080
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Barcode Scanning

Barcode Scanning allows a User to print a Barcode which can be used with a batch scanner to load paper documents into TAM and attach them to a Client, Policy or Claim. Attached documents can then be shared within TAM, transferred to the Desktop or sent throughout a Network using the File Routing feature described in the next section. Barcode Scanning saves time and money by allowing Administrative or Office Assistants to load documents and eliminates the need for individuals to be present during scanning. With the desired Claim high-lighted in the Claim List, select the Options menu and click on Print a Barcode.



- The Barcode Printer screen has sections for Barcode, Attachment and Activity Information. The Barcode Information will default, but can be updated and all fields in this section contain a Look-up option. This section determines to which Claim the file will attach.
- The Attachment Information section provides further detail about the Attachment and contains Look-up fields as well.
- The Activity Information section will determine the type of Activity created and its description. File Attached (ATCH) is defaulted, but any category can be chosen.



The image shows a Windows-style dialog box titled "Barcode Printer". It is divided into three main sections: "Barcode Information", "Attachment Information", and "Activity Information".

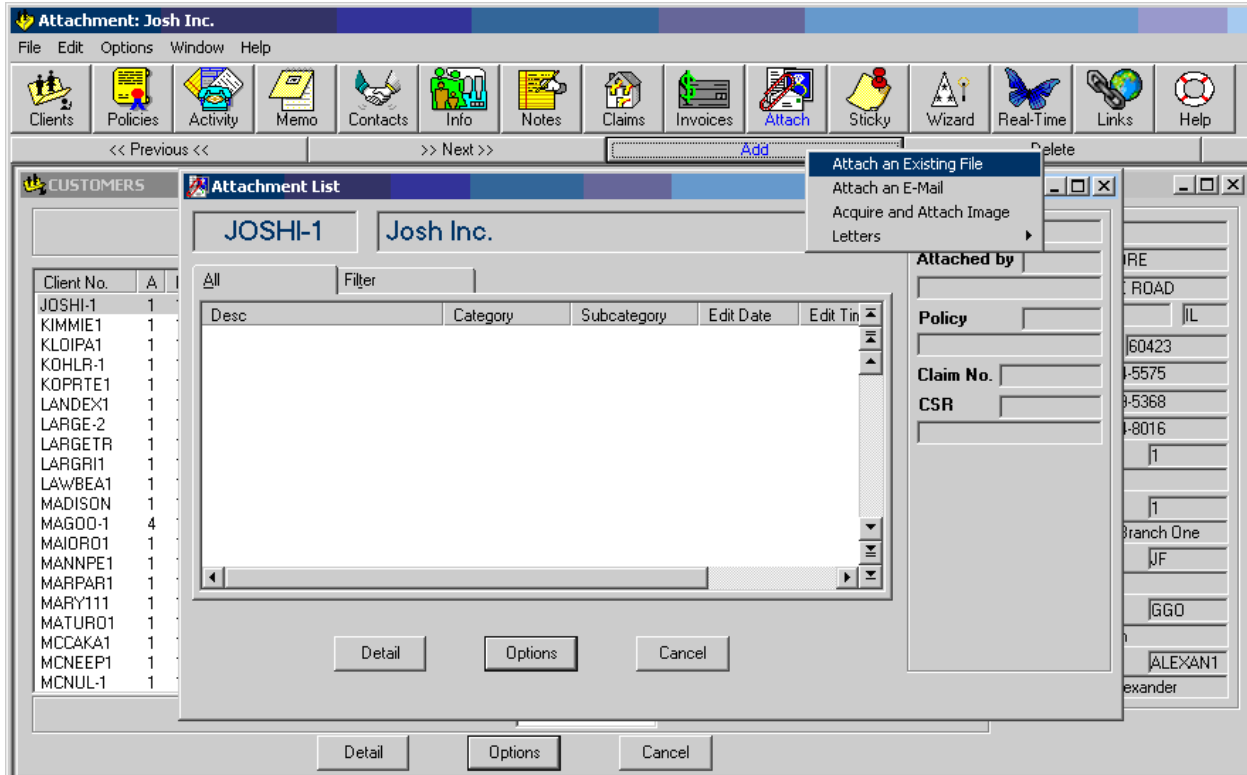
- Barcode Information:** Contains fields for Entity Type (Customers), Entity Code (JOSHI-1), Policy (-9001), and Claim (000071).
- Attachment Information:** Contains fields for Category (BARCODE), Subcategory (PICTURES), Description (Photo for policy), and Custom Date (05/14/2007).
- Activity Information:** Includes a checked "Add Activity" checkbox, Category (ATCH | File Attached), Description (File Attached), and a Note field containing "Photo for policy. Front Bumper - Veh. #1 Hotdog cart and pool stand." There is also a "Closed" checkbox.

At the bottom of the dialog are "Print" and "Cancel" buttons.

File Routing

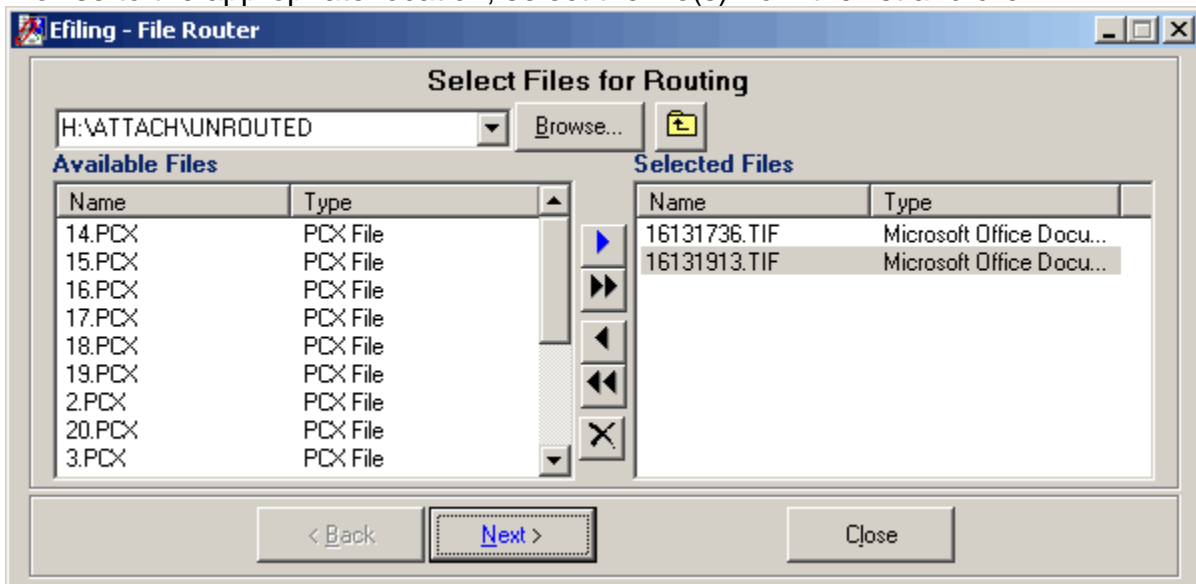
File Routing provides functionality to move files within TAM or transfer files between TAM and a Desktop or a Network. File Routing is accessed through the Attach Button. The Attach Button will open the Attachment List which allows for File Routing. Select ADD and several options appear with which to Acquire or Attach a file including: Existing Files, Emails, Images and Letters.

Managing Claims in TAM



There are several different workflows for File Routing depending on what you want to do and where the file is located. These workflows can be found in TAM Help. A simple workflow might include Attaching an Existing File.

Browse to the appropriate location, select the file(s) from the list and click NEXT.



The Attach To section will determine to which TAM Entity the file(s) attach. The Entity Type and Code default, but can be updated. Look-ups are available for all fields in this section. It is possible to route files individually or as a group.

The Attachment Details section provides further details regarding the attachment(s). The Category and Subcategory fields are User defined, but also feature Look-ups. The Description field will default into the Activity. Once again, these settings can be applied individually or as a group.

The screenshot shows a software window titled "Efilng - File Router" with a sub-dialog titled "Enter Routing Information For Selected Files". The dialog is split into two columns. The left column, "Attach To", contains a "File 1 of 2" indicator, navigation buttons "< Prev" and "Next >", and a "Routing File" field with "16131736.TIF" and an "Open" button. Below this are fields for "Entity Type" (Customers), "Entity Code" (JOSHI-1), "Policy" (-9001), and "Claim" (000071). At the bottom of this column are checkboxes for "Apply settings to all files" and "Group Files". The right column, "Attachment Details", has fields for "Category" (DOCS), "Subcategory" (AUTO CLAIM), "Description" (2 SCANNED PHOTOS FOR AUTO CLAIM.), and "Custom Date" (05/10/2007). It also has checkboxes for "Apply settings to all files" and "Add Activity". At the bottom of the dialog are buttons for "< Back", "Attach Files", and "Close".

Conclusion

The Insurance Contract exchanges the possibility of a loss for the certainty of an insurance premium. Agencies and Carriers are contractually obligated to indemnify an Insured in the case of a Covered Loss, but there is much more to running a business than only doing what is required. TAM enables you to provide superior customer service while maintain accurate records and ensuring all necessary parties are informed of a Loss. TAM also helps you to become and stay informed and eases the workflows associated with a Loss and subsequent Claim. Whether a Loss is Agency or Carrier Reported, TAM enables you to successfully manage Loss Notification, Claims Handling and Financial Reporting.