



ClaimWizard Alerts and Claim Conditions

ClaimWizard helps you to be proactive with your claims. It does this by continuously analyzing your claims and alerting you to any issues of concerns, reminding you of open tasks, or helping to identify claims that have been inactive.

By default, ClaimWizard comes with several pre-configured conditions. These rely on a claim's activity entries to determine whether or not a condition exists. Some examples of conditions are:

- Insurer has not been notified
- Insurer has not acknowledged notification in over 72 hours
- Claim has not been updated in 2 weeks
- Claim is in Appraisal

The full list of default conditions is listed at the end of this document.

How Claim Conditions Work

When ClaimWizard determines whether to alert you of a claim condition, it looks for the existence (or non-existence) of specific claim activity log entries. These are the same activity entries that are added to a claim when updating that claim's status on the Workbench or adding a log entry in the claim's detail

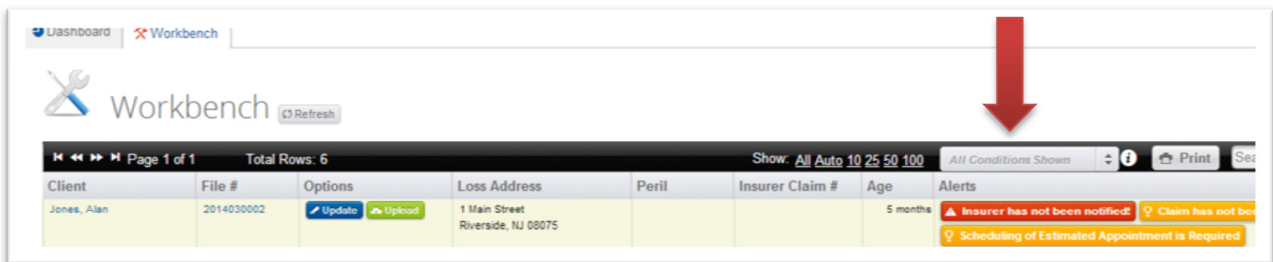
pages. For example, if a claim does not have the activity entry “Notification – Insurer Notified of Loss”, it will display the “Insurer has not been notified” alert.

Some claim condition rules require the presence of one claim activity entry but the absence of another. If the claim activity “Appraisal – Claim Submitted to Appraisal” exists but its counterpart, “Appraisal – Claim Removed from Appraisal” is not present, the claim condition “Claim is in Appraisal” will be displayed.





Claim conditions can have additional rules and qualifications. One option is to indicate that a set amount of time should pass before the claim condition is reported. For example, if the claim activity “Notification – Insurer Notified of Loss” exists but its counterpart, “Notification – Insurer Acknowledged Notification of Loss” is not present, and more than three days have passed since the Insurer was notified, then the alert “Insurer has not acknowledged notification in over 72 hours” will be displayed. However, if the time passed has been less than three days, the alert will not be displayed.

Claim Conditions and the Workbench

When using the Workbench, it may not be desirable to have some claims displayed that may not be of interest to the user. For example, claims that are in active litigation. To help with this situation, the Workbench provides the ability to filter or hide claims from view that have certain claim conditions. You can toggle these claims from view by setting the filters in the Workbench’s toolbar, as shown below.



Clicking on the filter control will provide a list of all claim conditions currently found in the Workbench’s claims. You can then hide or show claims with the desired conditions.

2 Filters Active    Print  Search Workbench

- Hide claims with "Insurer has not been notified!"
- Hide claims with "Insurer has not acknowledged notification in over 72
- Hide claims with "Claim has not been updated in 2 weeks"
- Hide claims with "Scheduling of Estimated Appointment is Required"

Default Claim Conditions

Note: This list is subject to change based on feedback from our clients.

Condition	Alert	Priority
Claim originated in ClaimWizard has occurred and Notification - Insurer Notified of Loss has not occurred and 1 day has passed	Insurer has not been notified!	High
Notification - Insurer Notified of Loss has occurred and Notification - Insurer Acknowledged Notification of Loss has not occurred and 3 days have passed	Insurer has not acknowledged notification in over 72 hours!	High
No recent status update has occurred and 14 days have passed	Claim has not been updated in 2 weeks	Medium
Appraisal - Claim Submitted to Appraisal has occurred and Appraisal - Claim Removed from Appraisal has not occurred	Claim is in Appraisal	Info
Collections - Claim Submitted to Collections has occurred and Collections - Claim Removed from Collections has not occurred	Claim is in Collections	Info
Holdback - Depreciation Holdback added to claim: Holdback - Depreciation Holdback removed from claim has not occurred	Claim is in Holdback	Info
Legal - Claim Submitted to Legal has occurred and Legal - Claim Removed from Legal has not occurred	Claim is in Litigation	Info
Mediation - Claim Submitted to Mediation has occurred and Mediation - Claim Removed from Mediation has not occurred	Claim is in Mediation	Info
Mortgage - Claim Submitted to Mortgage Processing has occurred and Mortgage - Claim Removed from Mortgage Processing has not occurred	Claim is in Mortgage Processing	Info
Settlement - Settlement offer accepted. Awaiting payment has occurred and Settlement - Settlement offer rescinded has not occurred	Claim is in Settlement	Info
Scheduling - Estimating appointment with client set for %date% at %time% has not occurred and Scheduling - Estimating Appointment Not Required has not occurred	Scheduling of Estimated Appointment is Required	Medium

Viewing Claim Condition Rules

If you are the Domain Administrator for your company, you can view all of the available claim conditions in the system. Navigate to the **Admin** section of ClaimWizard and select the **“Claim Alerts and Conditions”** option. This will display a list of all claim conditions and their details. Here is a sample that describes the rule for when an Insurer has not been notified.

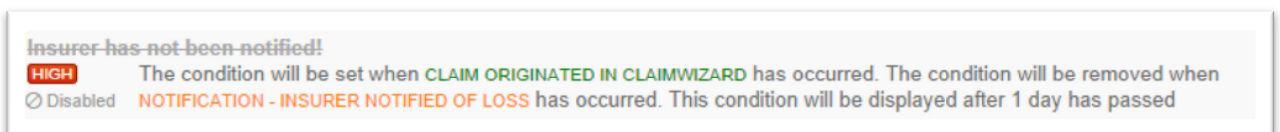


Here we can see three pieces of information: the title, description and severity of the claim condition. The Title is the name of the claim condition, as well as what is displayed in ClaimWizard when the condition exists. The Description is an explanation of how the claim condition works. That is, the rules that are used to determine if a condition exists. The description will color the rules that cause the condition to exist in green. Rules that cause a condition to be removed will be colored in orange.

The Severity indicates the severity level of the condition and the color that is used when the condition is displayed. ClaimWizard provides four levels of severity. The levels and their corresponding colors are:

- High (red)
- Medium (orange)
- Low (blue)
- Info (green)

There are additional bits of information that can be displayed on a claim condition entry to indicate whether the condition is disabled. Having the ability to disable a claim condition allows you to turn rules on and off as needed. When a rule is disabled, its title will be crossed out and an icon will be displayed to indicate that the condition is turned off. Here is an example of the previous condition above when it is disabled.



Creating and Editing Claim Conditions

ClaimWizard's philosophy is that you shouldn't have to change how your company does business just so you can use our software – ClaimWizard should be the one to change how it behaves. To support this, you have the ability to create your own Claim Conditions. By using a drag-and-drop interface, you can specify the rules that determine whether a condition exists on a claim, as well as when that condition can be removed. As you will see in a moment, this is a very easy process.

The Claim Condition Editor

To add a new claim condition, click on the “Add New Condition/Alert” button. To edit a claim condition, simply click on its “Edit” button. Either of these options will display the following screen:

The screenshot shows the Claim Condition Editor interface. At the top, there is a text input field for the message to display (1) and an 'ENABLED' toggle switch set to 'ON' (2). Below this, there are two main columns. The left column contains a list of claim events (3) such as 'Claim has not been updated', 'Appraisal - Claim Removed from Appraisal', and 'Check - Received check for \$%dollar% from Client endorsed'. The right column has two empty boxes for selecting events: 'These claim events will cause the condition to exist:' (4) and 'These claim events will cause the condition to be removed:' (5). Below these boxes are controls for 'DAYS TO DELAY' (6) and 'SEVERITY LEVEL' (7), with options for 'Info', 'Low', 'Medium', and 'High'. At the bottom, there is a 'CLAIM CONDITION PREVIEW' section (8) with a text area for a description. Finally, there is a bottom toolbar (9) with 'Save', 'Preview', and 'Cancel' buttons.

There are several areas to the Claim Condition editor, so let's take a look at them one-by-one.

1. The title of the claim condition. This is the name of the condition as well as what is displayed to the viewer when the condition exists.
2. Enabled. Indicates whether this claim condition is currently active in the system. Setting this value to OFF lets you keep the claim condition in the system but removes it from actual use. This is very useful for temporary rules
3. The list of available claim activity events from which to build the rules that will be used to determine if the claim condition exists

4. The list of claim activity events that have been selected to use as criteria for determining if the condition exists
5. The list of claim activity events that have been selected to use as criteria for determining if the claim condition no longer exists. This removes the claim condition from a claim.
6. Days to Delay. Lets you specify a time delay between when the claim condition exists and when it is applied to a claim.
7. The severity of the condition
8. A plain English description of the rules that will be used to determine how a claim condition behaves.
9. Options to save the condition, preview a list of claims that would be affected by the claim condition, or cancel the editing session. If a claim condition is being edited, an additional option will be displayed to delete it.

Editing the Claim Condition

When you edit a claim condition that already exists, this screen will be populated with the various values and rules that make up that condition. For example, here is the editing screen for the condition “Insurer has not acknowledged notification in over 72 hours”:

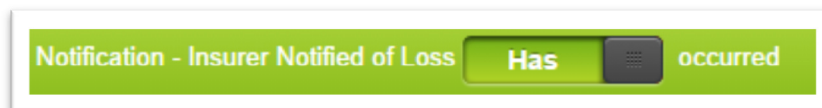
The screenshot displays the 'Editing the Claim Condition' interface. At the top, the 'MESSAGE TO DISPLAY' field (1) contains the text 'Insurer has not acknowledged notification in over 72 hours!'. To its right is an 'ENABLED' toggle (2) set to 'ON'. Below this, the interface is split into two main columns. The left column (3) lists available claim events, including 'Claim has not been updated', 'Appraisal - Claim Removed from Appraisal', 'Appraisal - Claim Submitted to Appraisal', and several 'Check' events related to client and escrow provider notifications. The right column contains two sections: 'These claim events will cause the condition to exist' (4) and 'These claim events will cause the condition to be removed' (5). The 'exist' section contains one event: 'Notification - Insurer Notified of Loss' with a 'Has' operator and 'occurred' status. The 'removed' section contains one event: 'Notification - Insurer Acknowledged Notification of Loss' with a 'Has' operator and 'occurred' status. Below these sections are controls for 'DAYS TO DELAY' (6) set to 3 and 'SEVERITY LEVEL' (7) with buttons for 'Info', 'Low', 'Medium', and 'High'. At the bottom, the 'CLAIM CONDITION PREVIEW' (8) section shows a summary of the condition. At the very bottom are buttons for 'Save' (9), 'Preview', 'Cancel', and 'Delete'.

Here we can see the different parts that go to make up this claim condition:

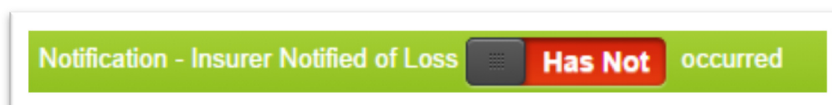
1. The title of the condition is “Insurer has not acknowledged notification in over 72 hours”
2. The rule is enabled so it will be applied to the open claims in the system.
3. The list of available claim activity events in case we want to modify the condition’s rules
4. The list of activity events that have been selected to determine whether this condition exists. In this case, we are looking for when the “Notification – Insurer Notified of Loss” event has occurred.
5. The list of activity events that have been selected to determine whether the condition can be removed from a claim – that is, the condition no longer exists. For this example, the condition is removed from a claim when the activity event “Notification – Insurer Acknowledged Notification of Loss” has occurred.
6. The Days to Delay rule has been set to 3 days. This means that even though the claim condition might exist, the system will wait until it has existed for three days before displaying it on a claim.
7. The severity level of this condition has been set to **High**.
8. An explanation of how ClaimWizard has interpreted the rules for this claim condition

Assigning a claim activity event to the different selection lists is as simple as dragging it from the Available Events list (the one in the screenshot with the blue background) and dropping it in the appropriate Selected Events list. Each of the Selected Events list has a caption that explains its purpose. Using this simple drag-and-drop approach, you can very easy and quickly create conditions with complex rule sets.

In the screenshots above, you may have noticed something about the event entries. When they are in one of the selection lists (the ones with the green or orange background), the description of that event has a toggle switch in it. For example:



This toggle lets you change the rule for the activity event so that you can test for whether an event has occurred or not occurred. Here, we are testing to see whether the event “Notification – Insurer Notified of Loss” has occurred. If, instead, we wanted to create a condition that would exist when this event had not occurred, we would change the toggle to “Has Not”. This is what it looks like when we have reversed this rule:



Previewing – How to Look Before Your Leap

ClaimWizard provides the option to preview a sample list of claims that will have the claim condition applied to them. This allows you to test new conditions and changes to existing ones before making them live. Simply click on the **Preview** button to view the list

Saving the Claim Condition

When you are satisfied with the settings for the Claim Condition, click on the **Save** button. When you do this, two things happen. The first is that the settings for the claim condition are saved. The second is that ClaimWizard will apply the condition to your claims that are currently open. This means that changes to a claim condition are immediately applied. If you want to save a claim condition but do not want the statuses of your claims to be updated, simply set the claim condition's **Enabled** setting to **OFF**.

Reports

At any time, you have the option to view all claims in the system and their conditions statuses by clicking on the **View Claims by Claim Condition** button. This report can also be found in the Claims Reports section, titled "Open Claims by Claim Condition".

Getting Help

Managing Claim Conditions is an advanced topic and may seem a little daunting at first. If you're not sure how to proceed, the ClaimWizard Support Team will be more than happy to help!