Chapter 11

Claims

IN THIS CHAPTER

- Adding a Claim
- Populating the Claim form
- Tracking the Claim
- Delivering the Claim form
- Closing and Reopening the Claim

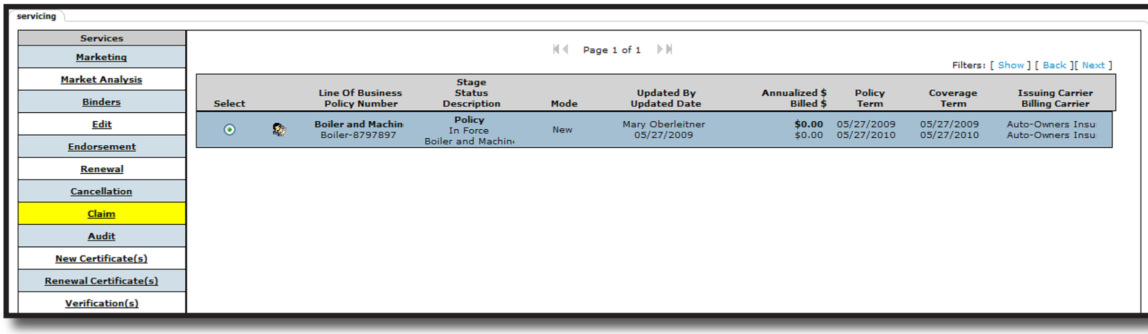
Adding a Claim

When a claim is added in Nexsure, the ACORD claim form, applicable to the claims line of business, is generated. A portion of the claim form can be populated with information contained in the application. The details of the claim however, will need to be entered on the form manually. The claim form can then be submitted to the carrier.

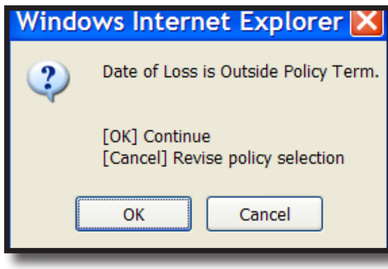
If clients of the branch report claims directly to the carrier, a claim can be created without entering details or as desired for tracking purposes only. The adjustor's name and phone number, along with the claim number and other pertinent claim information can be entered on the **claims** tab for tracking purposes.

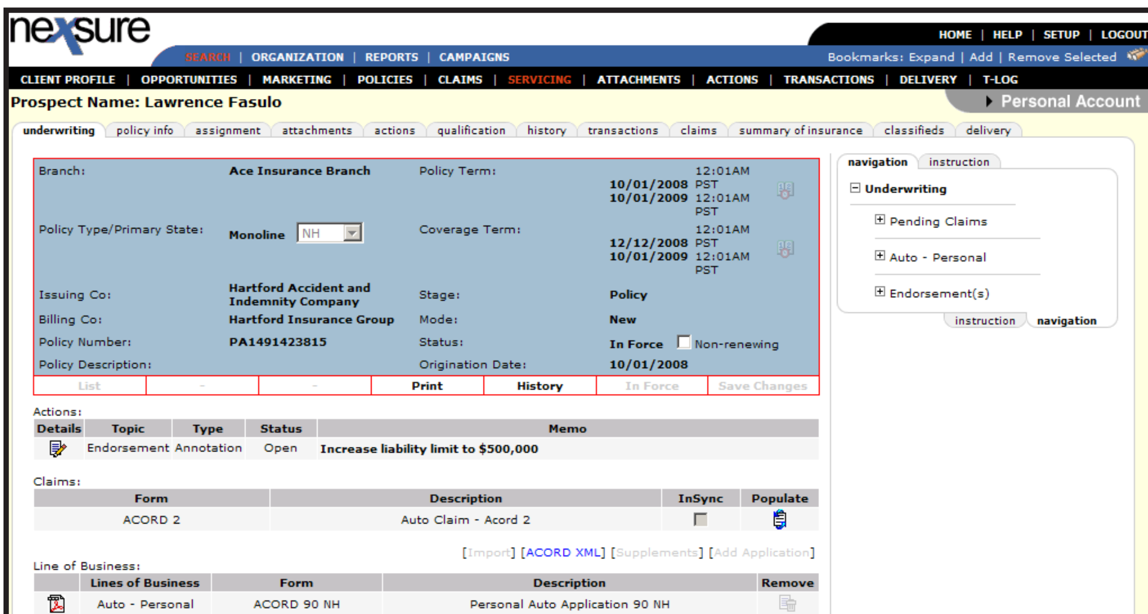
HOW to Add a Claim

- Locate the appropriate client through **SEARCH** and click the **SERVICING** link on the **Client** menu.
- Click the **Claims** option on the **Servicing** screen.
- A **Line of Business** must be selected from the drop-down box provided.
- The description field at the top of the **Servicing** menu defaults with Process Claim. If a description of the claim is desired, highlight the default text and type a new description for the claim being added. The description is displayed in the Memo field of the **Action** created by adding the claim.
- Enter the date of loss for the claim in the **effective date** field to the right of the description field on the Servicing screen. The **Calendar** icon may be used or type the date in using the required format (##/##/####). The date of loss entered here populates the date of loss on the claim form and the date of loss field on the **claims** tab.
- Click the **[Next]** link in the upper right corner of the **Servicing** menu to display the policies meeting the selected criteria.
- The default filter settings include copies of the policy in history that may be applicable to the claim's date of loss.



- Select the applicable policy and click **[Next]** to display the **underwriting** tab. If the date of loss entered on the servicing screen is outside the policy term of the selected policy, a warning will display. The user may click **OK** to continue to the selected policy or click **Cancel** to return to the policy selection list.





- The **underwriting** tab displays the policy header with the normal blue background outlined with a red border.

Note: The underwriting tab of the policy contains the Loss Notice. The claim is tracked and maintained under the claims tab.

Notes

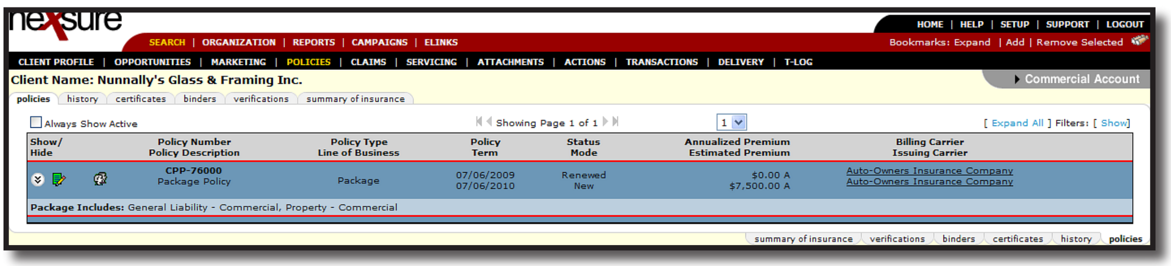
Populating the Claim Form

Open claims are easy to identify visually after clicking the **POLICIES** link on the **Client** menu since they are displayed with a red border. Claim forms may be populated manually or by using the assistance of the population option.

HOW to Populate the Claim Form

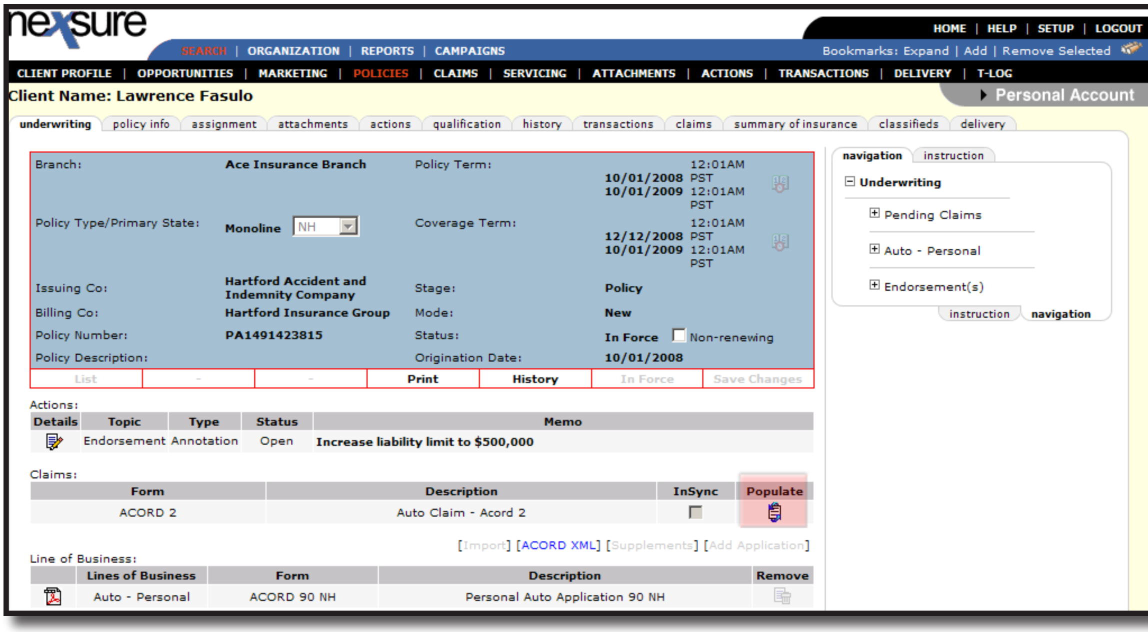
Using the **Populate** icon populates the claim form with the selected applicable information from the line of business application. The details of the claim can then be completed manually using the **navigation** tab on the right hand side of the underwriting screen.

- After adding the claim the underwriting screen is displayed ready to populate the claim form. To access again after interruption, select the client from the **SEARCH** page and click the **POLICIES** link on the **Client** menu. Clicking the **Details** icon of the policy displays the underwriting screen with the pending claim form ready for completion at the top of the **navigation** tab.



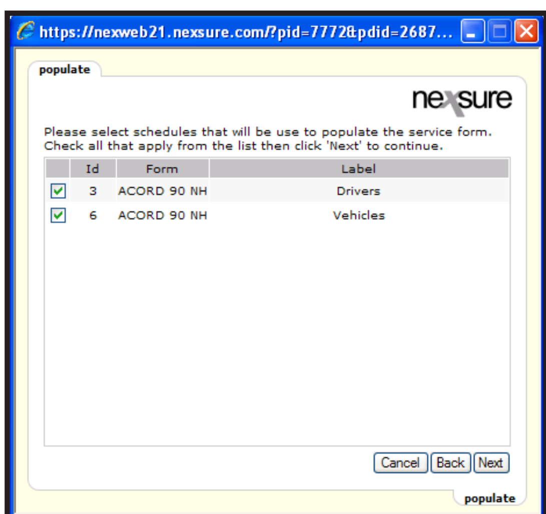
Note: Open claims are displayed with a red border.

- **ACORD 1 – Property Loss Notice**: This form is used for reporting commercial and personal lines property losses.
- **ACORD 2 – Auto Claim**: This form is used for reporting commercial and personal lines auto losses.
- **ACORD 3 – General Liability Notice of Occurrence**: This form is used for reporting commercial and personal liability losses.
- **ACORD 4 – Workers Comp First Report of Injury or Illness**: This form is used for reporting a first notice of a claim for injury or illness by an employee.



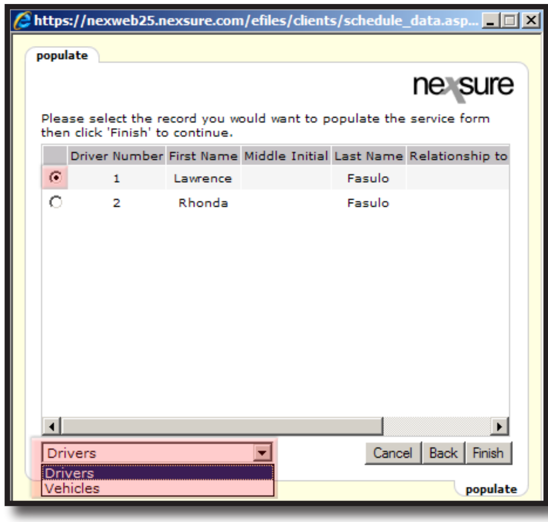
- For assistance in populating the form, click the **Populate** icon on the underwriting screen. An acceptance pop-up is displayed. To accept assistance, click the **Agree** option and click the **Accept** button.

Note: The information in the line of business application(s) must be completed to populate to the claim form and other forms.

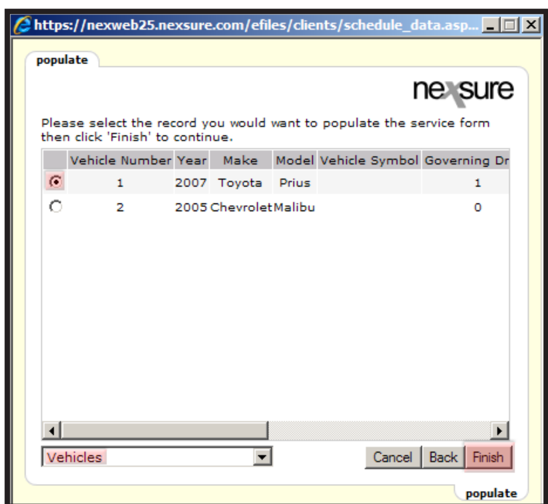


- Click either the **Vehicles** or the **Drivers** check boxes, or click **both** check boxes if the loss pertains to both vehicles and drivers listed on the application.

- Click the **Next** button to continue with the population process. To go back to the previous page select the **Back** or **Cancel** button to abort the populate process.



- All drivers listed on the application display. Select the **Driver** involved in the loss by clicking the appropriate option.
- Before selecting the **Finish** button, make sure to click the drop-down box at the bottom of the pop-up window and make all selections available. In this case Vehicles is selected.



- All vehicles listed on the application display. Select the vehicle involved in loss by clicking the appropriate option.
- Click the **Finish** button. Click **Back** to page back, click **Cancel** to abort.
- The population process has prefilled the vehicle and/or driver information from the line of business application to the claim form.

Note: The population workflow is similar on all claim forms.

HOW to Populate the Manually Entered Claim Details

After using the **Populate** icon to populate the claim form with information contained in the line of business application, the manual claim details can be added by using the **navigation** tab on the right side of the Underwriting screen.

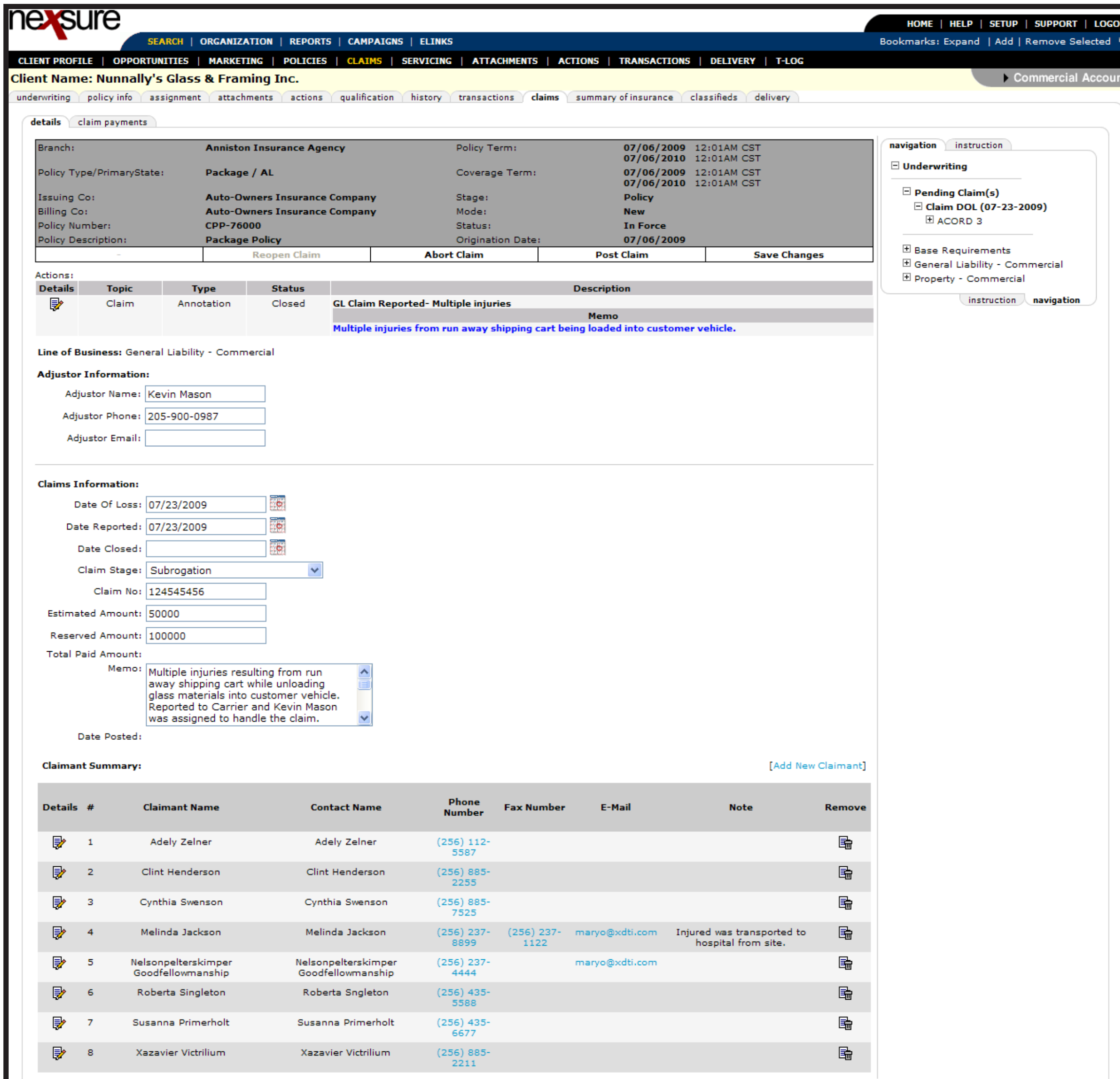
- To manually enter data, click the plus **[+]** in front of the **Pending Claims** form in the **navigation** tab to open the form. The **List** link may be used to quickly enter data, but make certain to click the **Save Form** link to keep entries.
- If entering data by using the **navigation** tab, click on each link in the navigation tree and populate the form as necessary. Make sure to use the previous and next or save changes links to keep changes.
- Once all changes have been made and saved on the applicable claim form, click the **Print** link to preview or print the form. If the form is to be delivered, proceed to the **Delivery** link or to close the form, click the **Underwriting** link in the **navigation** tab to close the form.
- See the **Keeping Track of Open Claims** section in this chapter to track all open claims.

Note: The **Populate** icon remains active and the **Insync** check box will not be checked after manually entering information on the claim form. Do not repopulate, as this will overwrite the manual changes entered on the form.

HOW to Add Adjustor and Claims Information

After an adjustor has been assigned to the claim, enter into Nexsure by accessing the client by searching and then clicking the **CLAIMS** link on the **Client** menu and the **Details** icon of the claim or from **HOME > CLAIMS** by clicking the white **Details** icon to display the claim details.

- The claim detail screen contains basic information about the claim such as the adjustor name, phone number and email address.



Note: An action, with an open status, is created through the Servicing process. Nexsure tracks all open claims on **HOME** > **CLAIMS** and creates an open follow up, stored on the claims tab. Actions will be discussed in a later chapter.

- Type in the **Adjustor Name**, **Adjustor Phone** and **Adjustor Email** assigned to the claim.
- The **Date of Loss** and **Date Reported** prefill from the Date of loss entered on the servicing screen. Use the **Calendar** icon or key the correct date in using the correct formatting if the dates need modification. The **Date Closed** box poplulates to the current date when the claim is closed or if a date is entered prior to closing, that date will remain in the field. Re-opening the claim will remove the closed date from the claim.
- Select the appropriate **Claim Stage** for the claim. Selections in this list are based on those set up by your Nexsure administrator and are unique to each organization.

- Enter the **Claim Number**, **Estimated** and **Reserved Amounts** in their appropriate fields. **Total Paid Amount** is calculated and entered by Nexsure as **claim payments** are added.
- Enter any **Memo** appropriate to the claim.
- The **Date Posted** box automatically populates with the date the claim is closed and cannot be changed by the user. If the claim is re-opened, the posted date is removed.

> **Note**: Use the **navigation** tab on the right to quickly access the **Claim** form.

- Click the **Save Changes** link in the navigation toolbar under the policy header to save the changes prior to adding a claimant. Add a claimant if you are adding payments on the **claim payments** tab.

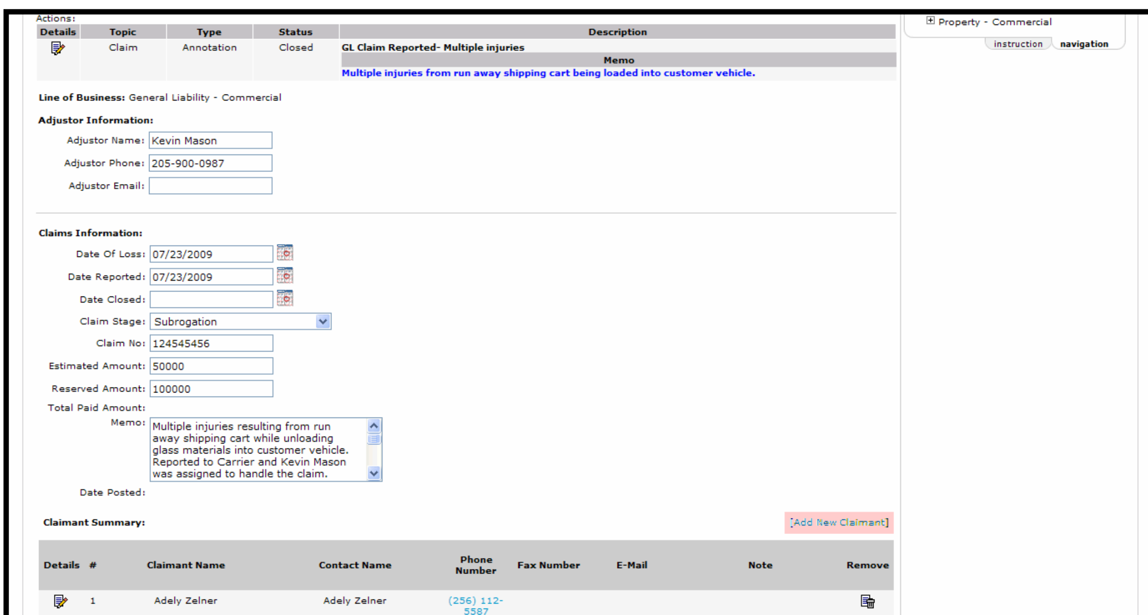
> **Note**: The information on the **claims** tab can be updated on an ongoing basis, remember to click the **Save Changes** link when updating the **claims** tab.

- See the **Keeping Track of Open Claims** section in this chapter to track open claims.

Claimant Summary

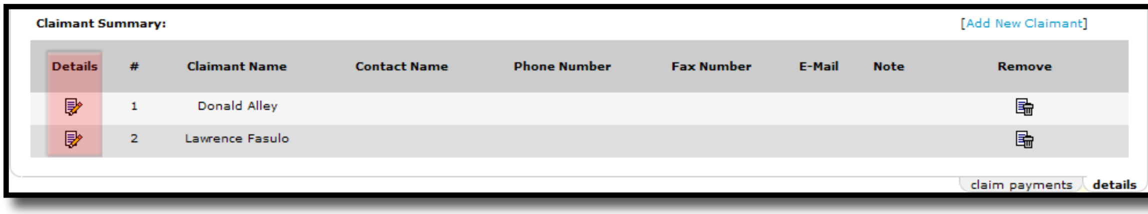
Claimants added to the Claimant Summary will be available to select when you add payments on the claim payments tab. Claimants include the named insured and anyone who will be recorded as receiving a claim payment. The claim payment screen requires selection of a Claimant Name from the field drop-down box. Be certain at least one claimant is added to the claim prior to adding claim payments.

- Click the **[Add New Claimant]** link.



- Enter the **Claimant Name** and other contact information on the **claimant detail** screen.
- Click **[Save]** to add the claimant to the claim and return to the **Claimant Summary**.

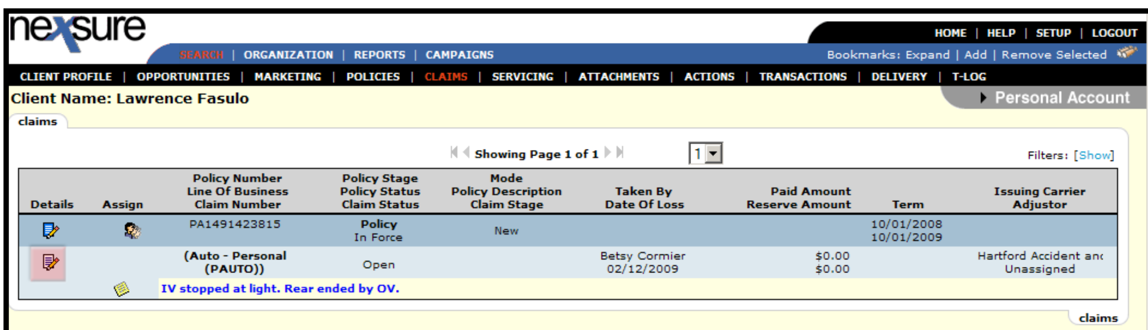
Claimant details may be updated by clicking the **Details** icon, updating information and clicking [**Update**] to save the changes.



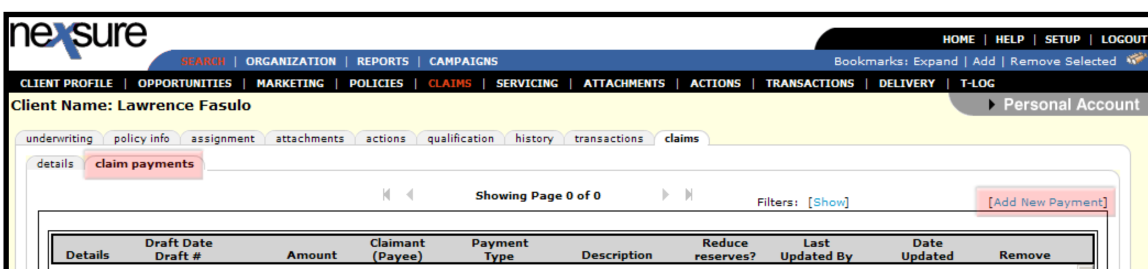
Claimant Names can be used to search for claims from **HOME** > **CLAIMS** and from **Client** menu > **CLAIMS**.

Adding Multiple Claim Payments

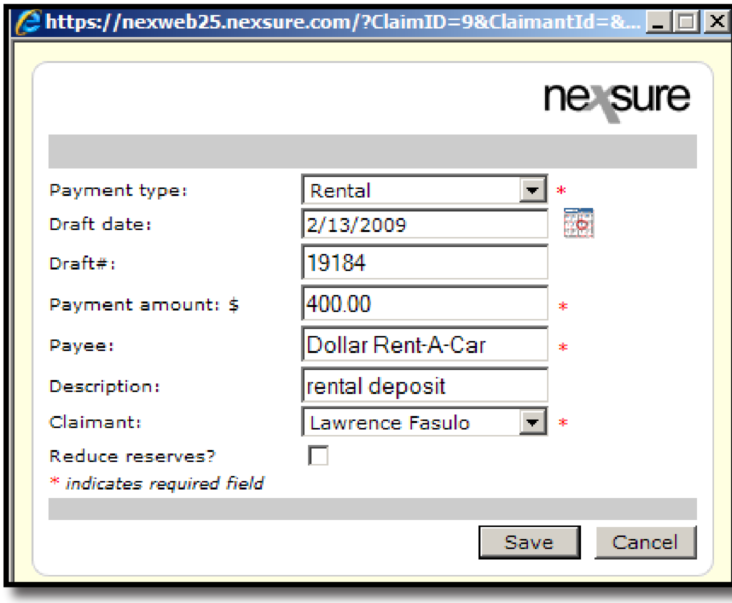
The Total Paid Amount on the Claims Detail screen is only updated by adding payments on the Claim Payments tab. To access the Claim Payments, click the claim details icon on the Client Claims summary page. Then click the Claim Payments tab. It is important to note that once a claim payment exists on the claim, the claim may not be aborted.



Click the [**Add New Payment**] link to add the payment.

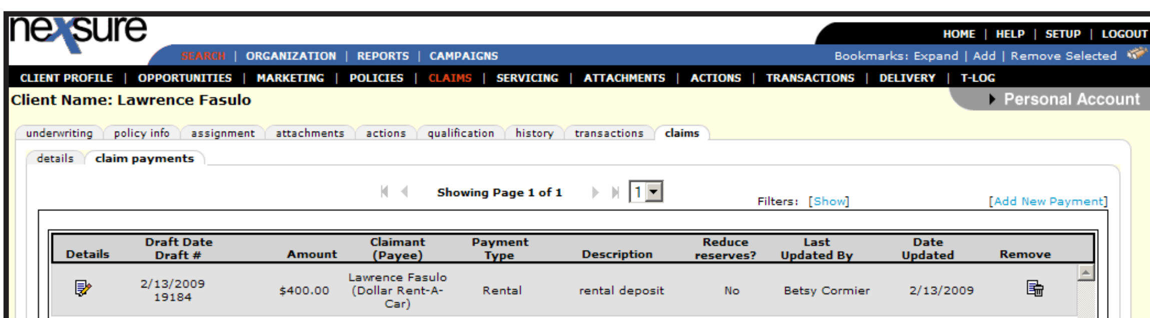


Enter the payment information. All fields with a red * asterisk must be completed to add the payment.



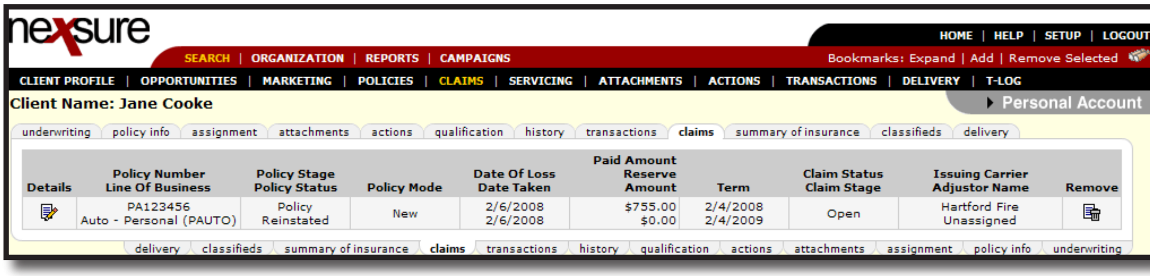
Note: Payment Types are added in **SETUP > Lookup Management** under the **Category of Policy > Claim Payment Types**. These must be added prior to adding payments.

To view the payments that were added, access the **claim payments** tab.



HOW to Use the Claims Tab Summary Screen

The **claims** tab summary view will track both open and closed claims for the client at the policy level. The summary view will give you pertinent information regarding claims on a policy.



- Locate the appropriate client through **SEARCH** and click the **POLICIES** link on the **Client** menu to display all policies. To access the policy underwriting screen, click the **Details** icon of the appropriate policy.
- Click the **claims** tab, a summary view of all claims for the selected policy only.

Heading Label	Description
Policy Number and Line of Business	**The policy number and line of business for this claim.**
Policy Stage, Status and Mode	**This information defines important information about the policy itself.**
Date of Loss and Date Taken	**As long as these dates have been entered on the Claim detail screen, these dates are populated**
Paid and/or Reserve Amount	**If these amounts are entered on the Claim detail screen an amount other than 0.00 is displayed. Enter these amounts as this data is received.**
Policy Term	**The term of the policy is important when identifying claims.**
Claim Status and Claim Stage	**The status shows the claim is either Open or Closed. Claims may only be closed and reopened on the Claims detail screen. Claim Stage is determined by the agency and is an optional selection on the claim details screen.**
Issuing Carrier and Adjustor Name	**The issuing carrier comes from the policy the claim was added to and the Adjustor name only displays if entered on the Claims detail screen.**

Notes

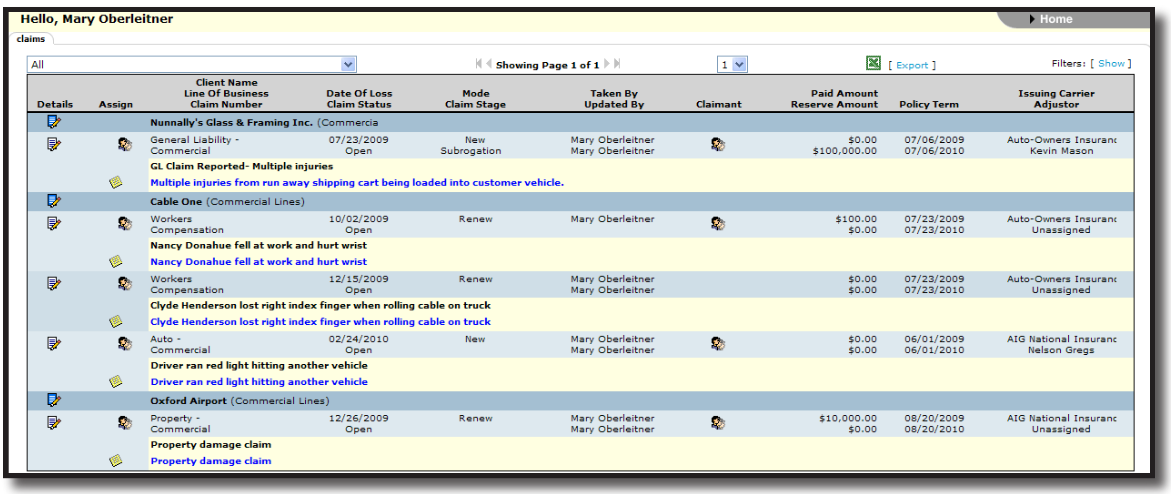
Tracking the Claim

Policies with a claim, in an open or closed status, can be tracked from the **Home** menu or the **Client > CLAIMS** menu. The **HOME > CLAIMS** screen displays (depending on your filter settings) all open and/or closed claims for the agency. The **Client > CLAIMS** menu only displays claims applicable to the selected client.

HOW to Keep Track of Claims from the Home Menu

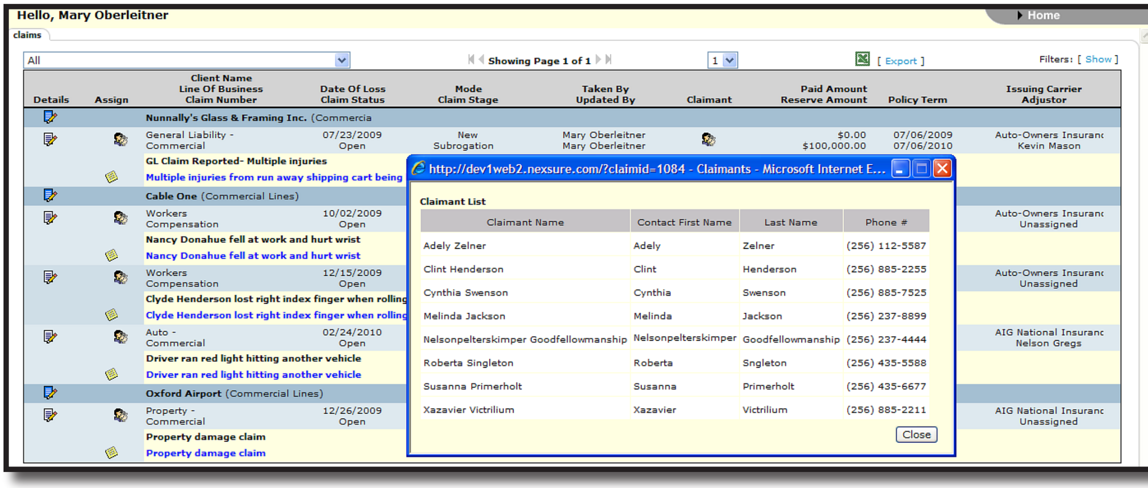
The **HOME > CLAIMS** screen serves as a way to keep track of all policies with an open claim by default, however, closed claims may be displayed as desired by using the filters at the top of the page. The **Home** menu is accessible by clicking on the **HOME** link on the **Utility** menu in the upper right corner of the screen. The **HOME > actions** tab will be the first screen displayed. Click the **CLAIMS** link to display the **claims** tab.

Note: All claims, open or closed can be found on the **HOME > CLAIMS** page. The default setting configured in the **[Show]** filter option determines what is displayed.



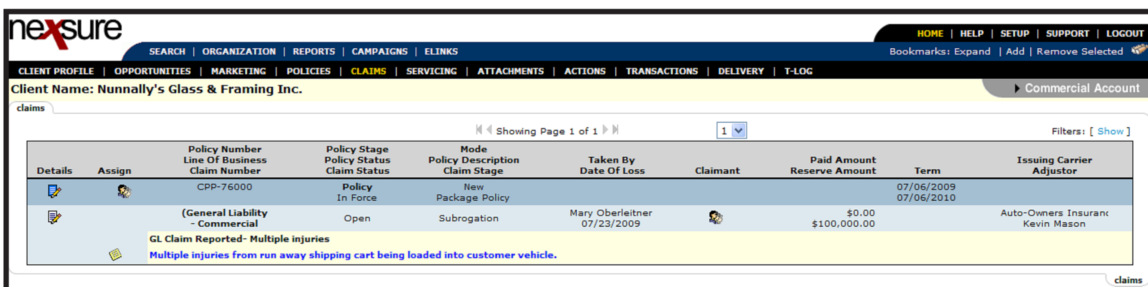
- All claims that meet the search criteria are displayed in a summary view. Each client is displayed with at least two **Details** icons**.** If there is more than one claim, each claim will have its own **Details** icon**.**
  - Clicking the filters **[Show]** link displays the search criteria defaults set by Nexsure or specified by the user. The search results are based off the defaults setup in this filter. The defaults can be changed on an individual basis, or the filter can be saved according to the user's specifications by entering the search criteria and clicking the **Save Filter Settings** check box.
- Clicking the first **Details** icon, with the dark blue border, will display the card file for the client.
- Clicking the second **Details** icon displays the **claims details** for the claim selected.

- Clicking the **Claimant** icon displays the list of claimants added to the claim. If no claimants are added, the icon will not be displayed.



HOW to View Claims from the Client Menu

- Access the appropriate client through **SEARCH.**
- Click the **CLAIMS** link on the **Client** menu. All claims for the client will be displayed. All open and closed claims are displayed when this link is selected.

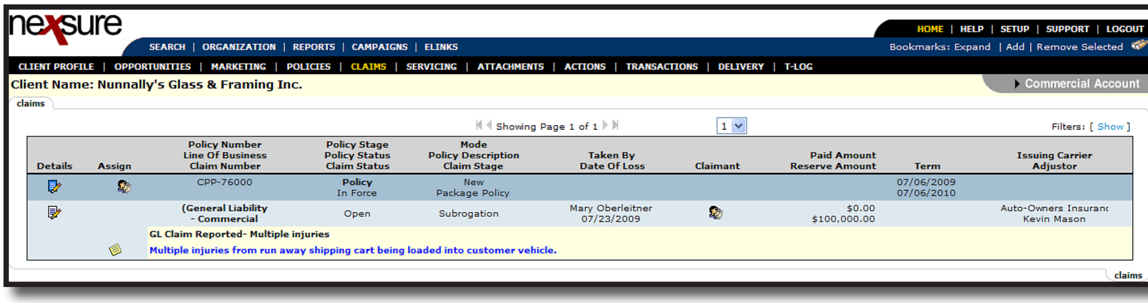


- If the claim is not displayed, click the **[Show]** filter, change the search criteria and click the **Search** button to initiate a new search.
- All claims that meet the search criteria display in a summary view. Each claim is displayed with two **Details** icons.
    - Clicking the filters **[Show]** link displays the search criteria defaults set by Nexsure.
- Clicking the first **Details** icon, with the dark blue border displays the **underwriting** tab for the policy with the claim.
- Clicking the second **Details** icon displays the **claims detail** for the claim selected.

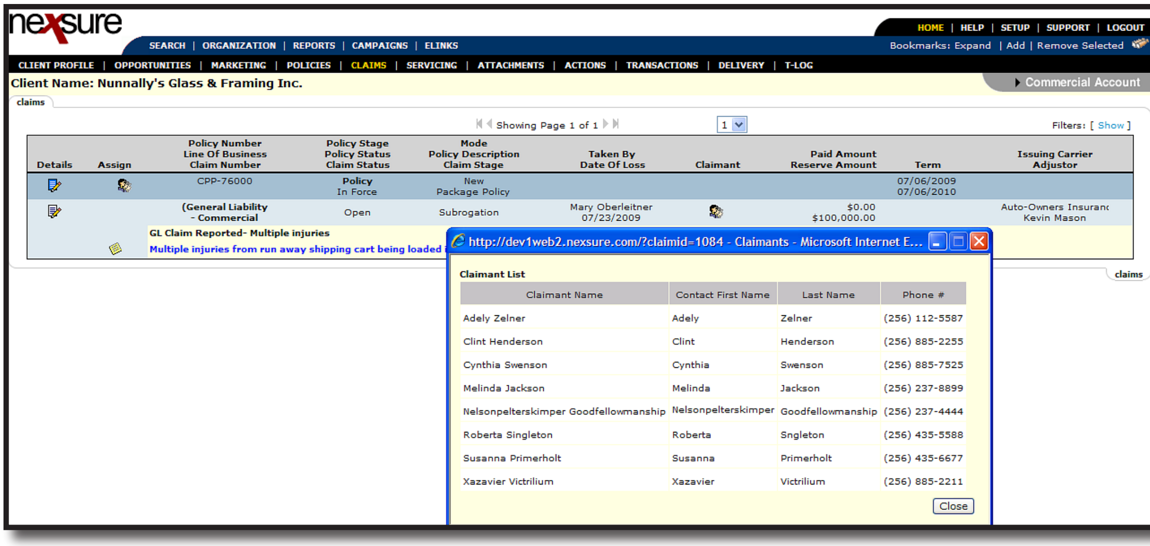
HOW to Use the Claims Summary Screen

There can be numerous claims displayed for a client. The default set up in the **[Show]** filter will determine what is displayed. The summary view will give you pertinent information regarding the claim.

- Access the appropriate client through **SEARCH.**
- Click the **CLAIMS** link on the **Client** menu.



- Clicking the second **Details** icon will display the **claims** tab for the selected claim.
- Holding the cursor over the **Policy Number**, **Line of Business** and **Claim Number** fields will display the information in a larger font for ease of reading. Clicking those items in the summary view will open a display box containing the selected information.
- Holding the cursor over the **Policy Stage**, **Policy Status** and **Claim Status** fields will display the information in a larger font for ease of reading. Clicking those items in the summary view will open a display box containing the selected information. The **Claim Status** is displayed as either **Open** or **Closed**.
- The **Mode** and **Policy Description** pertain to the policy with the claim. **Claims Stage** is determined by the agency and selected on the claim details.
- The **Taken By** will display the name of the person who entered the claim in Nexsure along with the **Date of Loss** entered on the servicing screen.
- Clicking the **Claimant** icon displays the list of Claimants added to the claim. If no claimants are added, the icon will not be displayed.



- The **Paid Amount** will display the dollar amount paid out entered on the **claims** tab.
- The **Reserve Amount** will display the dollar amount set up as a reserve entered on the **claims** tab.
- The **Issuing Carrier** and **Adjustor's Name** display.
- There is no **Remove**  icon for claims in the summary view. An open claim will need to be aborted to remove it from the summary view.

Notes

Delivering the Claim Form from Nexsure

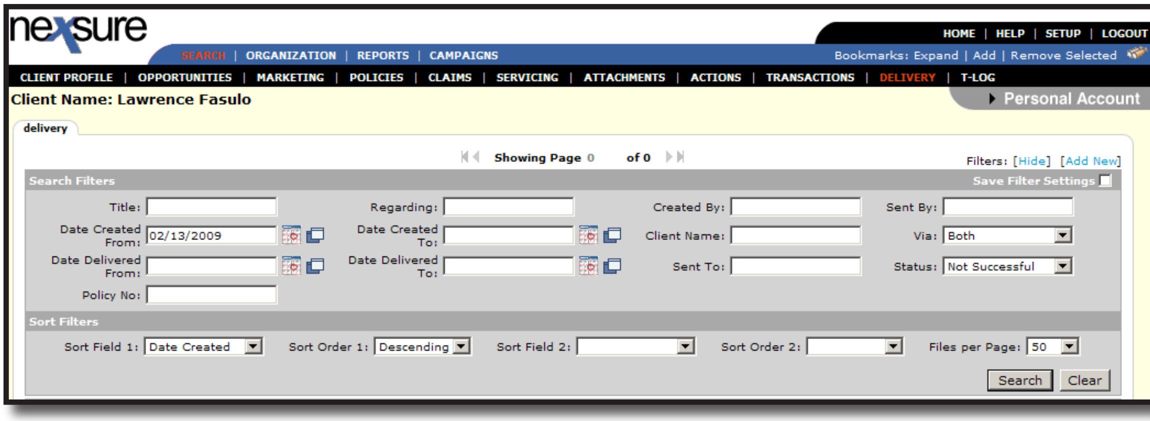
The claim form may be delivered from Nexsure via e-mail or fax. Entering required information and attaching the claim as follows queues the form for delivery and tracking from Nexsure.

Steps for Delivery:

- Locate the appropriate client through **SEARCH** and click the **DELIVERY** link on the **Client** menu. The defaults configured in the **[Show]** filters option will determine what is displayed in the summary view when clicking the **DELIVERY** link. The Nexsure defaults are as follows:

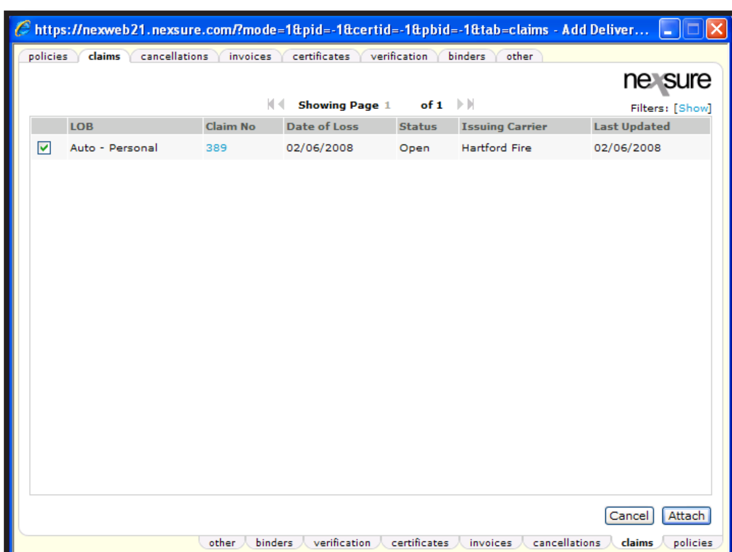
Nexsure Search Filter Defaults	Default
Title	None
Regarding	None
Created By	User logged on
Sent By	None
Date Created From	Current Date
Date Created To	None
Client Name	Client
Via	Both Email and Fax
Date Delivered From	None
Date Delivered To	None
Sent To	None
Status	Not Successful

Nexsure Sort Filter Defaults	Default
Sort Field 1	Date Created
Sort Order 1	Descending
Sort Field 2	None
Sort Order 2	None
Files per Page	50



Note: If the Nexsure default is changed by clicking the **Save Filter Settings** check box and clicking **Search**, the new default settings will be present each time the page is accessed until a new setting is added or the check box is removed and **Search** is selected. Use **Date Variable** icons to set a continuous **date** range to be used with **Save Filter Settings**. Enter + or - and the number of days up to three digits. The **date** will then be + (after) or - (before) the current **date**.

- Click the **[Add New]** link to start the delivery process.
- Since the claim can be sent from Nexsure as an **e-mail** or **fax** make sure to click the appropriate tab. The **e-mail** tab will default but if faxing the claim make sure to click the **fax** tab.
- Complete the required e-mail or fax information on the left side of the screen.
- The right side of the delivery screen is used to attach forms and documents to the e-mail or fax. Click the **Add** link in the gray claims line.
- The Attach Claim pop-up window and **claims** tab is displayed.
- Click the appropriate claim option.



- Click the **Attach** button. Click **Close** to abort.
- The attachment(s) will display, with the total number of items attached, on the right side of the delivery screen.
- Click the **send** link to send the e-mail or fax.
- The Delivery Summary View Screen is displayed with the stage of the e-mail or fax. The stage will update as the screen is refreshed.
- If the e-mail is unsuccessful, the sender will receive an **unsuccessful e-mail** message in their mailbox. If the fax is unsuccessful, the sender will receive a **Delivery Failure Notification** in their mailbox.
- Each delivery will have its own **Details** icon. To view the details, perform the following steps:
    - Click the **Details** icon to display the e-mail or fax information, the forms included, and the total number of attachments.
    - Click the **viewer** tab and each form included in the e-mail or fax is displayed with a **Magnifying Glass** icon.
    - Click the **Magnifying Glass** icon to view the information contained in the form that was sent.

Note: The **Delivery Summary View** screen can be accessed from the **Home** menu, or the **Client** menu. The **Home** menu will display a summary of all deliveries sent by the user. The client level will only display deliveries for the specified client.

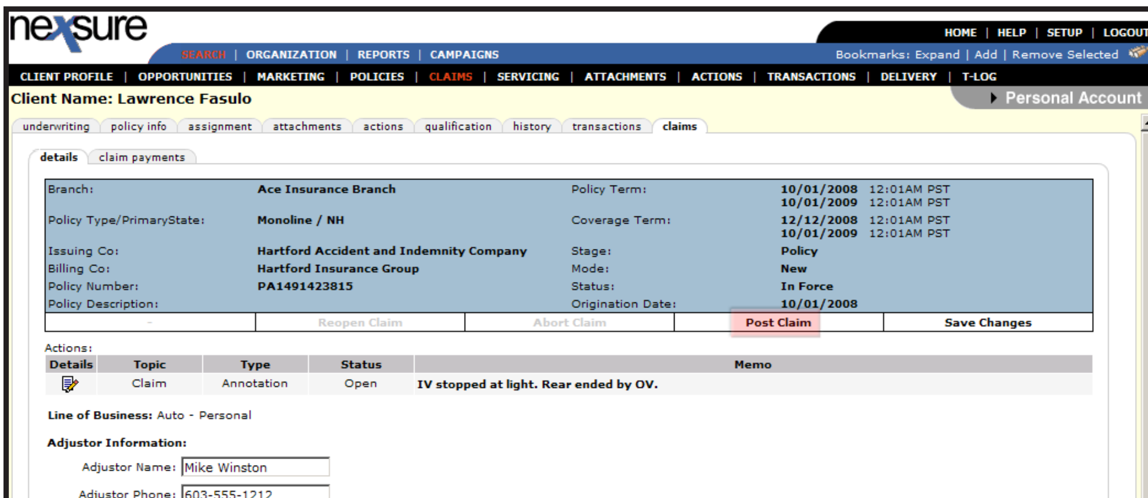
Notes

Closing and Reopening the Claim

A claim should remain open until notified by the carrier it has been closed. Claims are unusual in the fact that they alone, once posted, can still be tracked on the **Home** and **Client** menus depending on how the **[Show]** filter defaults are set up. A closed claim can be reopened if needed.

HOW to Close a Claim

- The open claim can be accessed from the **CLAIMS** link on either the **Home** menu or **Client** menu.
- Click the **CLAIMS** link on the **Home** menu. All claims, which fall within the search criteria, will appear in a summary view. The client is displayed with at least two **Details** icons, if there is more than one claim for the client each claim will have its own **Details** icon.
- Clicking the **Details** icon to the left of the claim to be posted displays the **claims tab** of the open claim.



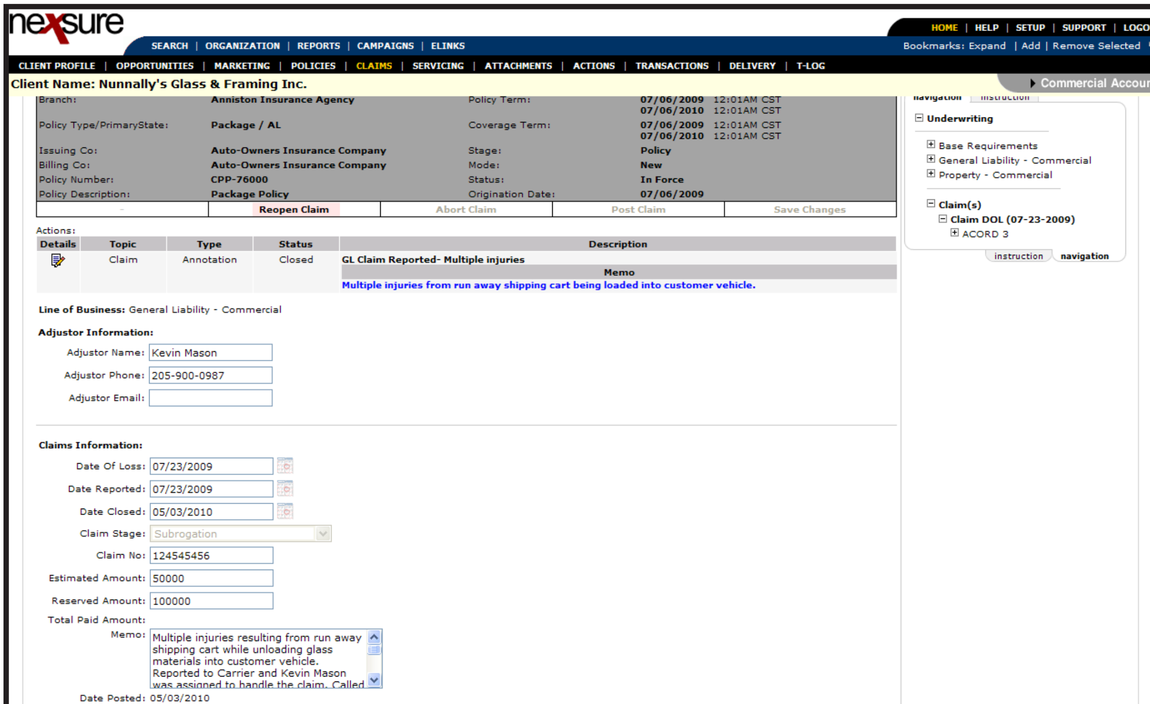
- Click the **Post Claim** link in the navigation toolbar under the header to post.
- To populate the **Date Closed** with the current date, click **OK** in the pop-up window and to enter a date other than the current date, click **Cancel**. Clicking **Cancel**, aborts the posting of the claim to allow the closed date to be entered manually. Enter the date in the **Date Closed** box and then click the **Post Claim** link. The claim will post with the date entered and the **Date Posted** located just below the **Memo** box will populate with the current date. The posted date cannot be modified by the user. This box is used to identify when the claim was posted.
- Once the claim is posted the information in the **claims** tab will be locked, no further changes can be made, nor can the claim be aborted.

Note: The claim's **Action** can be updated at any time on both open and closed claims.

HOW to Reopen a Closed Claim

Once a claim is closed the information in the **claims** tab will be locked, no further changes can be made, nor can the claim be aborted. When the claim is posted, the **Reopen Claim** link will become active.

- The closed claim can be accessed from the **CLAIMS** link on either the **Home** menu or **Client** menu depending on how the **[Show]** filter defaults are set.
- Click the **CLAIMS** link on the **Home** menu. All claims, which fall within the search criteria, will appear in a summary view. If the claim is not displayed, click the **[Show]** filter, change the search criteria and click the **Search** button to initiate a new search.
- Each client will display with at least two **Details** icons, if there is more than one claim each claim will have its own **Details** icon.
- Click the **Details** icon to the left of the closed claim that needs to be reopened.
- The **claims** tab of the closed claim is displayed.



- Click the **Reopen Claim** link in the navigation toolbar under the header to reopen the claim.
- The claim will remain open until closed.
- Both the **Date Closed** and **Date Posted** boxes are cleared when the claim is re-opened. So, if re-opening the claim to modify the screen, make sure to write down the closed date so it can be re-entered when the claim is closed again. Keep in mind that the **Date Posted** box will change to the current date when the **Post Claim** link is clicked.

Note: The information on the **claims** tab can be updated if the claim is reopened, remember to click the **Save Changes** link when updating the **claims** tab.

Notes