



# Reference Manual for XYZ Claims Center

## Claim Examiners

XYZ Insurance Association  
August 2017

### ***Notice***

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# How To Find What You Need

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This book is provided as an Interactive PDF document. There are several features that are helpful in quickly locating the information you need.

If you are viewing this as an electronic document, there are three navigation links provided in the text. On the edges of each page are buttons that will allow you to move back or forward one page on every page on which they appear. These buttons look like grey triangles on the edges of each page.

At the bottom of the page, in the lower right corner, is a link to the *Table of Contents*. At the end of this document is an *Index*. Both of these documents are linked to the referenced content.

References to other parts of this document are linked to the sections to which they refer.

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# Getting Started

## How to Login to XYZ Claims Center

To login to Claim Center, you will need:

- A Web browser such as (Google, Internet Explorer, Safari or Firefox). *Note that Google Chrome is not fully supported; you will have a better experience if you use another browser.*
- The URL for XYZ Claims Center: <https://XYZ/cc/ClaimCenter.do> (Linked in the production folder on your desktop)
- Your Username (case sensitive)
- Your Password (case sensitive)

The home page looks like this:

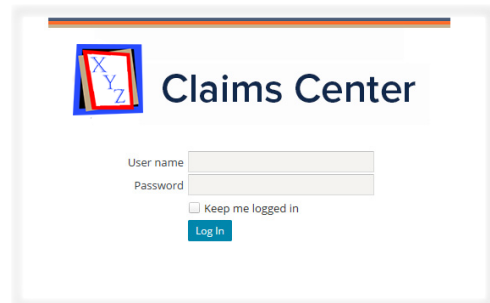


Figure 1. Login page for Claims Center

As you type your password, there is a small icon at the end of the password field that looks like a stylized eye. Select this after you type the password to check your typing before you select the *Log In* link. This will briefly display your password as text so that you may correct it.

## What to Do if You are Locked Out of Claims Center?

If you mistype your login credentials more than three times, you will be locked out of the system and you will see a message asking you to contact a system administrator.

If this is case, please file a ticket using the KACE system requesting that your password be reset.

### How to file a KACE ticket

There are three ways to file a KACE ticket:

1. Click the HelpDesk shortcut button on your desktop
2. Email [itsupport@kbox.XYZ.xxx](mailto:itsupport@kbox.XYZ.xxx)
3. Call 512.637.4040



The HelpDesk shortcut button

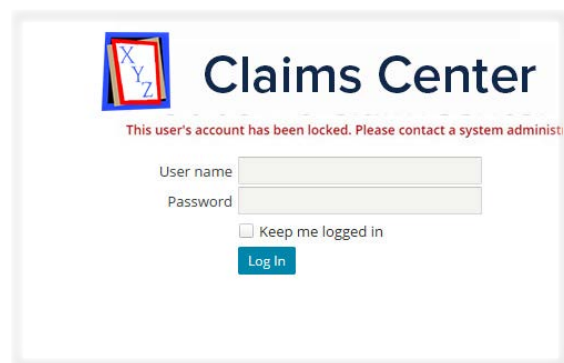


Figure 2. Message when locked out of Claims Center

## Navigating Your Desktop

Your desktop may look slightly different than that of your coworkers since the desktop varies based on your roles and permissions within the system. All desktops have the following areas:

- the tab bar
- the side bar
- the screen area

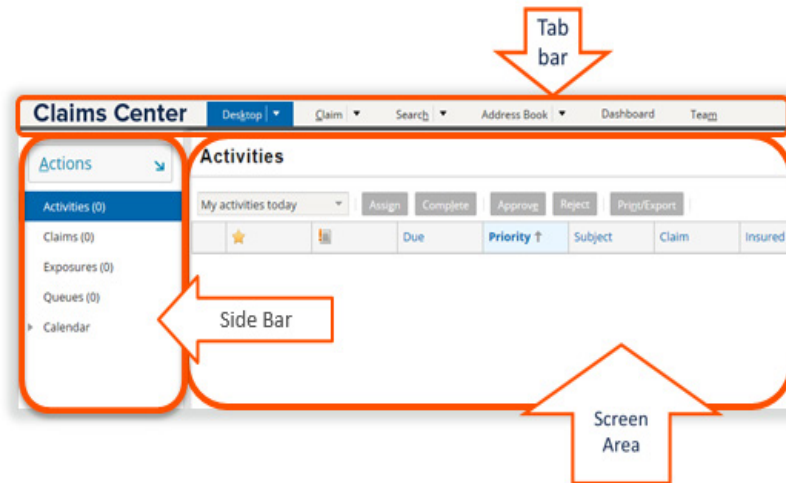


Figure 3. The Screen Layout

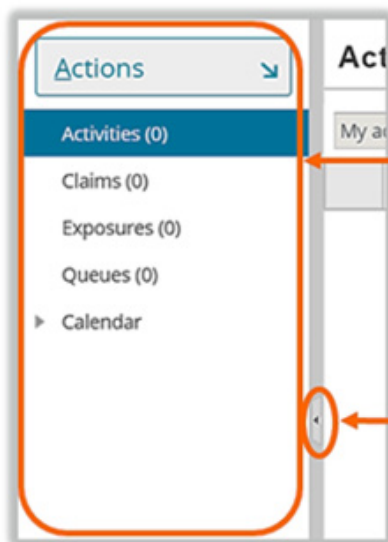
Each of these areas contain *drop down* menus and links that allow you to work with the data in Claims Center. In general, *text items in blue link to other content* within the system.

## Customizing Your Side Bar Menu

The *side bar* menu has three modes that allows the size of this menu to be adjusted:

- Fixed mode
- Collapsed mode
- Floating mode

### Sidebar in floating mode

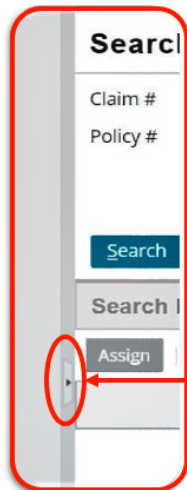


When you open your desktop, the *side bar* is visible to the left of the screen. The options in this menu vary depending on your role and permission levels in the system.

There is a tiny button with an arrow in this menu about halfway down the screen. This allows the *side bar* menu to be collapsed.

Figure 4. Side bar menu begins in fixed mode

## Side bar menu in collapsed mode

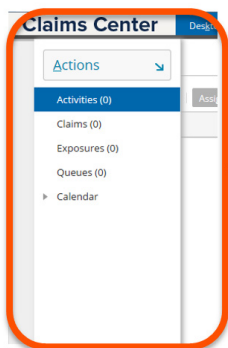


Once you select the tiny button with an arrow, the menu will collapse and will take up less screen space. The menu options are no longer visible.

The arrow has changed direction and is roughly at the same location on the screen.

Figure 5. Side bar menu in collapsed mode

## Side bar menu in floating mode



When the menu is collapsed, if you click within the menu, it will expand as long as the cursor is within the menu area.

Move the cursor outside of the menu area and the menu will collapse again.

Figure 6. Side bar menu in floating mode

## Reset the side bar to fixed mode

Refer to **Figure 7. Side bar menu begins in fixed mode.** In that image the tiny arrow was facing toward the outside of the workspace. When the *side bar* menu is not in fixed mode, the tiny arrow faces toward the center of the workspace.



Figure 7. The side bar menu reset to fixed mode

## Adjusting Columns

### Resizing a column or row

Just as in many other computer applications, the size of a column can be adjusted by selecting the border between the columns and dragging the border to adjust the column size.

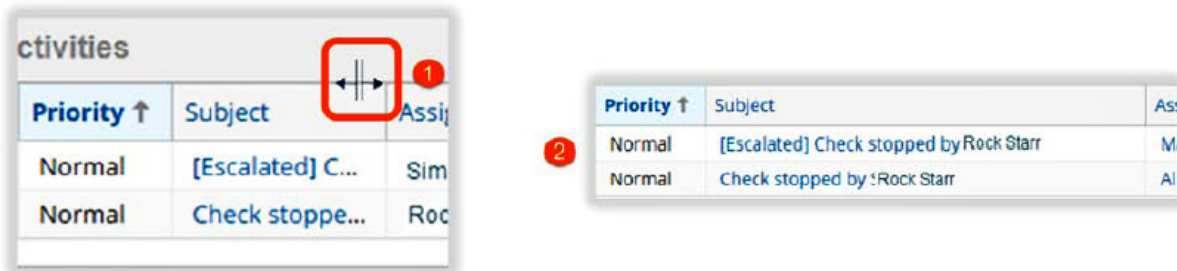


Figure 8. Steps in resizing a column

### Reordering columns

Columns can be reordered in Claims Center by selecting and dragging the column to the new location. Select the column header (the cursor will look like a hand) and drag the column to the new location. In **Figure 9. Moving a column to a new location**, the subject column has been relocated.

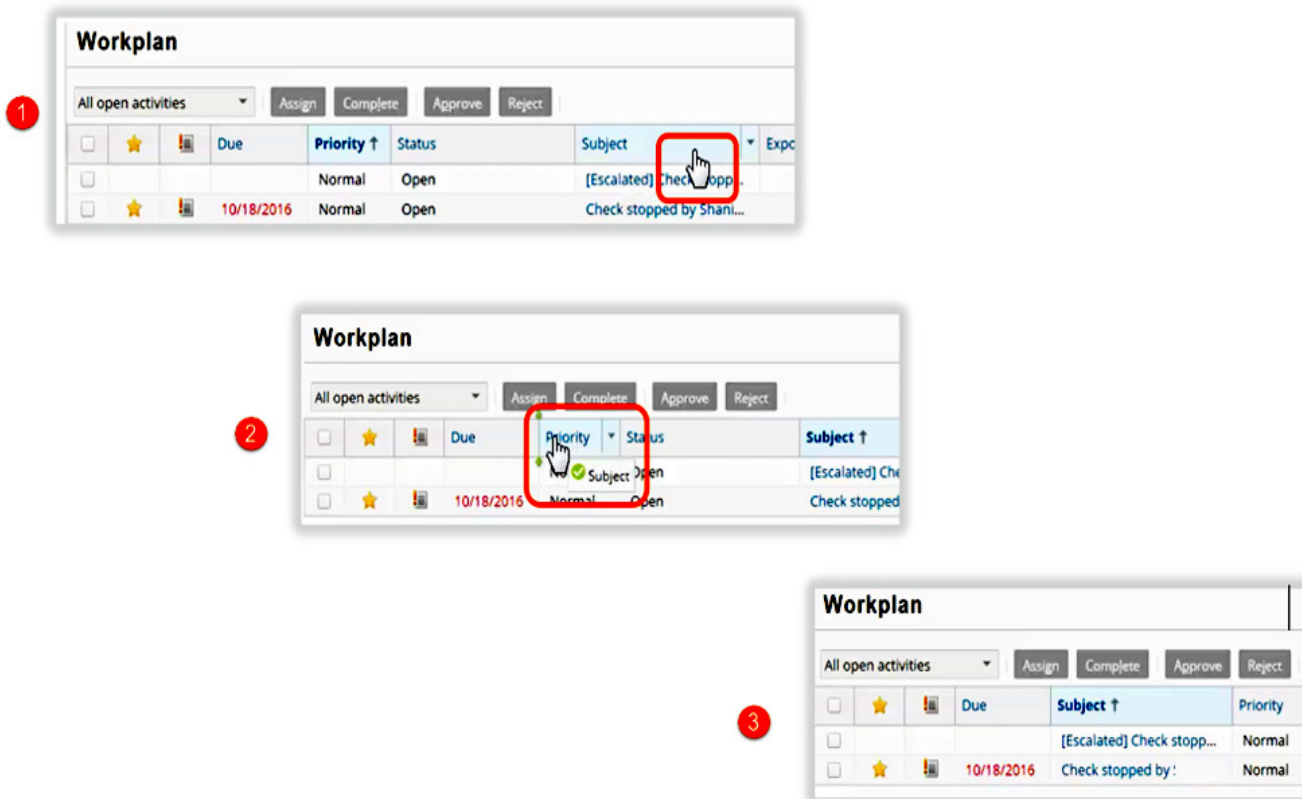
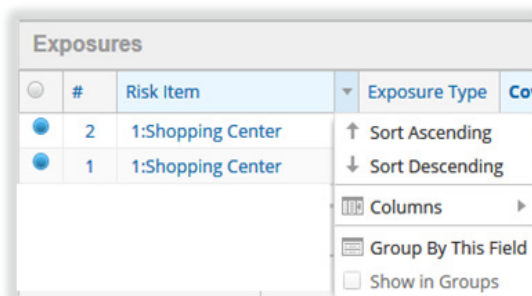


Figure 9. Moving a column to a new location

## Sorting Items

Claims Center allows you to reorder most items that are presented in a table format. Selecting the header of most columns will open a menu that allows the display to be customized. These options include:

- *Sort Ascending* (A-Z order or numeric from smallest to largest value)
- *Sort Descending* (Z-A order of the numeric values from the largest to the smallest value)
- an option to show or hide specific fields displayed in columns
- an option to group entries by a specific field



	#	Risk Item	Exposure Type	Cov
	2	1:Shopping Center		
	1	1:Shopping Center		

Figure 10. Sorting options for columns

## The Workspace

Certain features in Claim Center will open on *tabs* instead of a full *page*. These features often open in the *Workspace* and will need to be expanded before you can work with these items.

The *Workspace* area looks like a small ribbon at the bottom of the page until it is expanded. The *Workspace* provides additional information while preserving the screen area and it is often used when entering notes and when system messages are generated.

Selecting the *small arrow at the middle or end of the ribbon* will expand this area. The content on the tab will then become visible.

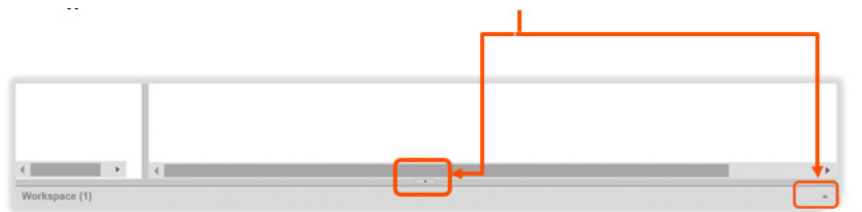


Figure 11. The Workspace collapsed

## Adjusting the Content Window Size

You may want to adjust the window size so that the tab content is fully visible. Move the cursor until it is inside the gray bar that divides the workspaces. When in the correct area, the cursor will look like an equal sign with a two-pointed arrow.

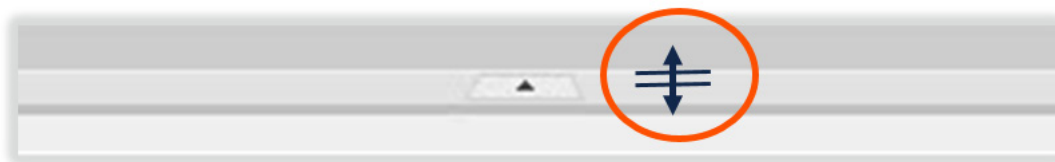


Figure 12. Cursor to adjust window size

Hold the mouse button and drag to expand the *Workspace*.

This is an example of the *Workspace* with expanded tab content. The tab content lays on top of whatever page that was open when you opened the *Workspace*.

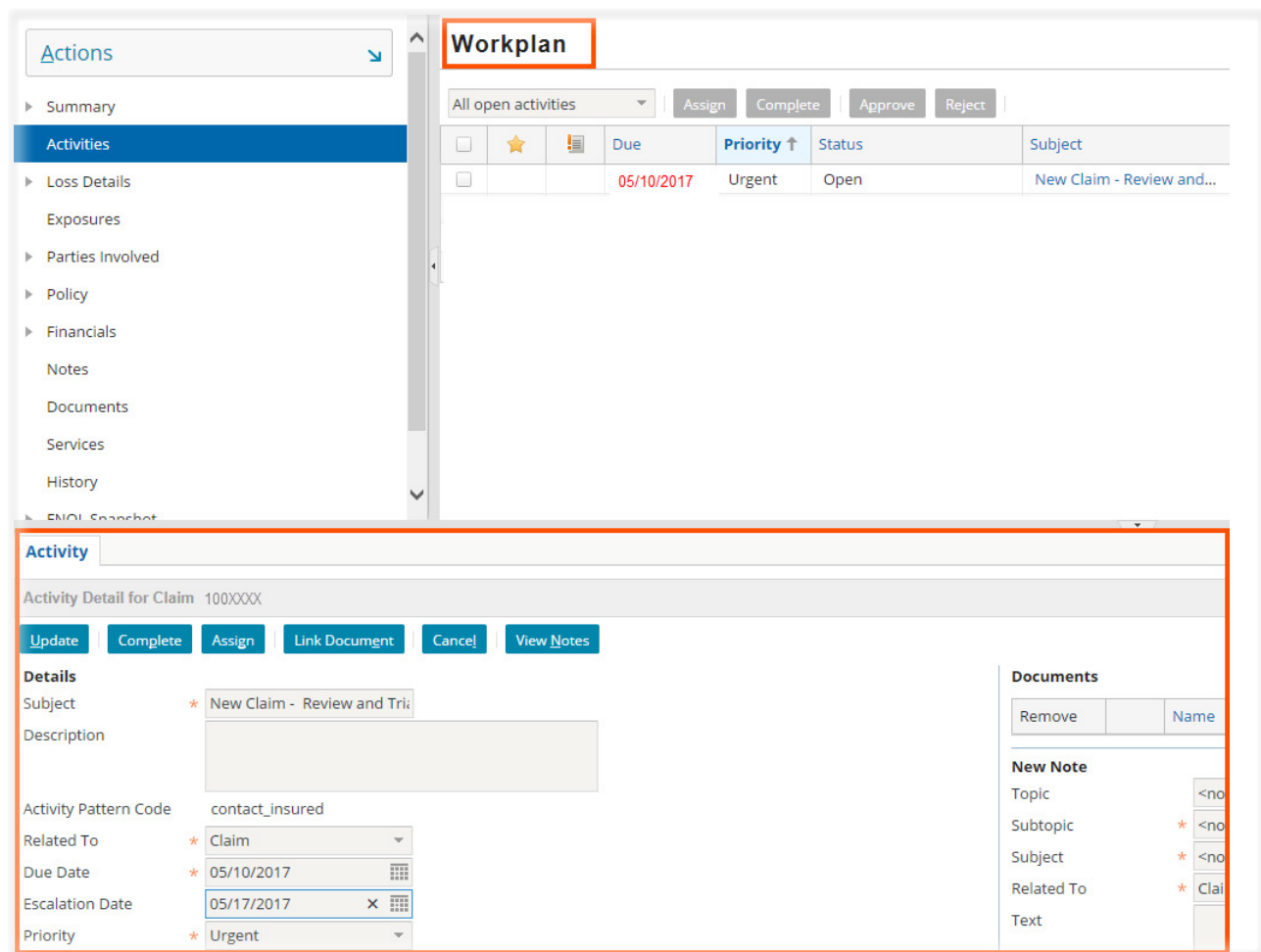


Figure 13. The Workspace expanded

The *Workspace* is also important for system and error messages. If a system message is created by Claims Center, it will often display in the *Workspace*.

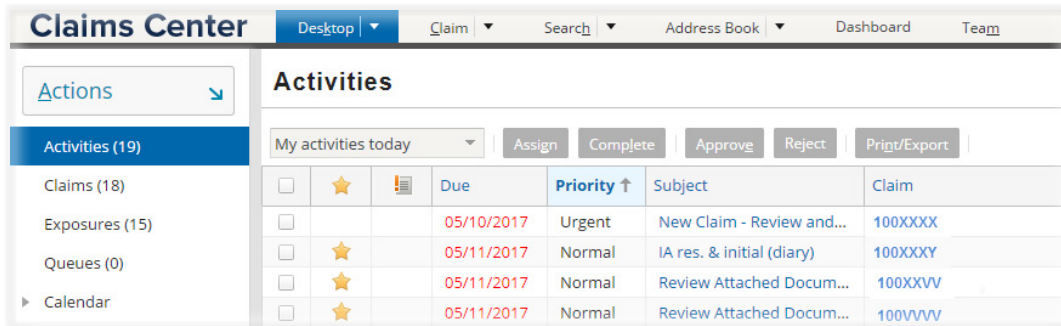
## The Workspace Compared to the Workplan

In Claims Center, two terms are similar enough that they are easily confused. The *Workspace* refers to the collapsible work area that contains presents additional items organized by tabs. (Refer to [The Workspace](#) on page 23). The *Workplan* page provides a listing of activities related to a specific claim regardless of completion status or activity ownership. It does not matter whether they are completed or assigned to a specific user. The *Workplan* can be used as a task list of items that need to be completed for a particular claim. All items in the *Workplan* for a claim are duplicated in the *Desktop Activities* page for a given user.

The *Activities* page for a specific user is opened from the *Desktop* tab; the *Activities* page for a specific claim is opened from within an open claim file.

## The Desktop Tab

The claim file opens on the *Desktop* tab. The *Desktop* tab lists work for which you are responsible. The needed work actions (Activities) are listed on this screen regardless of which claim that work supports. The *Activities* list displays items that need your attention and this listing will help you plan your work flow.



The screenshot shows the 'Claims Center' interface with the 'Desktop' tab selected. On the left is a sidebar with 'Actions' and a list of items: 'Activities (19)', 'Claims (18)', 'Exposures (15)', 'Queues (0)', and 'Calendar'. The main area is titled 'Activities' and contains a table of activities. Above the table are buttons for 'Assign', 'Complete', 'Approve', 'Reject', and 'Print/Export'. The table has columns for checkboxes, stars, due dates, priorities, subjects, and claim numbers.

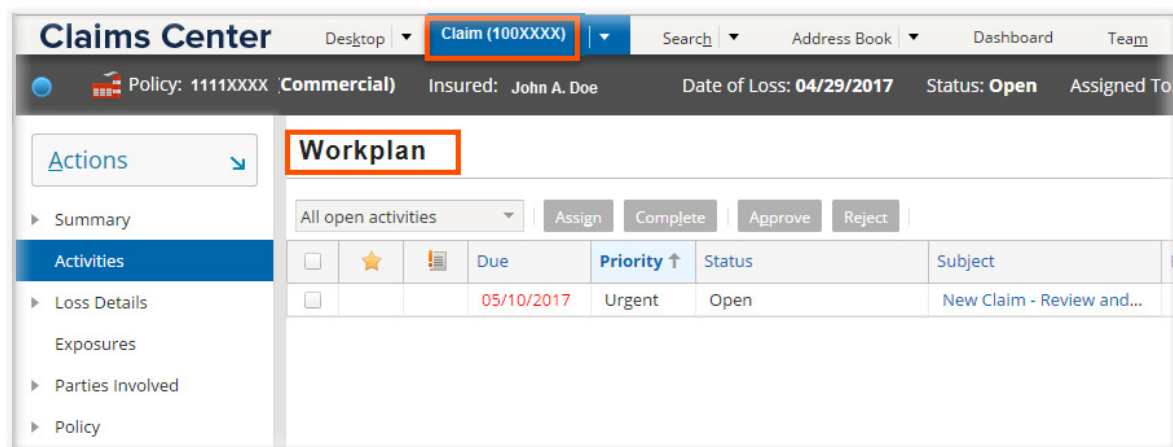
			Due	Priority ↑	Subject	Claim
<input type="checkbox"/>	★		05/10/2017	Urgent	New Claim - Review and...	100XXXX
<input type="checkbox"/>	★		05/11/2017	Normal	IA res. & initial (diary)	100XXXY
<input type="checkbox"/>	★		05/11/2017	Normal	Review Attached Docum...	100XXVV
<input type="checkbox"/>	★		05/11/2017	Normal	Review Attached Docum...	100VVVV

Figure 14. The Activity listing on the Desktop

All claims that have been assigned to you are listed on the *side bar* menu under the *Claims* link. Any open exposures related to these claims are also listed in the *side bar* menu under *Exposures*. Selecting these links opens pages that list the details related to these items.

Once a claim is opened, a different *Activities* page displays only those *Activities* specific to the open claim file. Any items on this page are included in the listing on the *Desktop Activities* page. This title for this page is *Workplan* but the side bar link for this page is *Activities* when you are in an open claim file.

For example, in *Figure 15*, the first claim listed is claim number 100XXXX, with an *Activity* titled *New Claim - Review and Triage*. Once claim 100XXXX is opened, this is the only *Activity* displayed in the *Workplan* since this is the only activity associated with this specific claim.



The screenshot shows the 'Claims Center' interface with the 'Claim (100XXXX)' tab selected. The sidebar on the left has 'Activities' selected. The main area is titled 'Workplan' and contains a table of activities. Above the table are buttons for 'Assign', 'Complete', 'Approve', and 'Reject'. The table has columns for checkboxes, stars, due dates, priorities, statuses, and subjects.

			Due	Priority ↑	Status	Subject
<input type="checkbox"/>	★		05/10/2017	Urgent	Open	New Claim - Review and...

Figure 15. Activity listing on the Workplan page





# Working with Activities

## Managing Your Work Using Activities

Claims Center directs work flows based on *Activities* rather than by individual claim files. Every *Activity* in Claims Center is associated with a specific claim. Managers can modify activity work flow very quickly by modifying the type of activities associated with each role. Once an activity is assigned to a user, it appears on that user's *Desktop*.

Activities allow actions based on ownership permissions. The activity can be viewed and searched by anyone who has permission to view the claim. Activities in a queue that have not yet been assigned can be taken for ownership or simply viewed. Activities can be viewed, modified, reassigned, completed or skipped by their owners if the activity is not mandatory.

The key to meeting claim deadlines is to use *Activities* to manage your work flow and to prevent tasks from being overlooked. There are three types of Activities: (1) *activities that are system generated* based an event within the system, (2) *activities triggered by a deadline*, and (3) *activities that are created by a user* as calendar items. The first step in understanding how to work with activities is to interpret the activity indicators that indicate the stage of the activity.

## The Stages of an Activity

There are five stages in the life of an activity:

1. *New or Updated*
2. *In Progress*- there is no indicator for this stage
3. *Overdue*
4. *Escalated*
5. *Closed* is indicated by a change in status to *Complete* and the activity will no longer appear in the *Activity* listing unless the activity filter is set to *All Activities*.

## The Indicators

A star indicator means that the activity is new or updated.

Workplan

All open activities

Assign

Complete

Approve

Reject

<input type="checkbox"/>			Due	Priority ↑	Status
<input type="checkbox"/>			07/15/2016	Urgent	Open

Figure 16. New Activity Indicator

Once you view the activity, the star no longer appears.

All open activities			Assign	Complete	Approve	Reject
<input type="checkbox"/>	★	📅	Due	Priority ↑	Status	
<input type="checkbox"/>			07/15/2016	Urgent	Open	

Figure 17. A previously viewed activity

Every activity has a due date. Once the due date has passed, *the activity date changes to red text*. These activities need immediate attention to prevent them from being escalated to a supervisor.

All open activities			Assign	Complete	Approve	Reject
<input type="checkbox"/>	★	📅	Due	Priority ↑	Status	Subject
<input type="checkbox"/>			07/13/2016	Urgent	Open	New Claim - Review and Triage...
<input type="checkbox"/>			07/13/2016	High	Open	ISO matches found

Figure 18. Activities marked as past due

Escalated activities are automatically forwarded to a supervisor for his/her attention. Once the overdue date is past, the activity will escalate. The icon for escalation looks like *a notepad with an exclamation point*.

All open activities			Assign	Complete	Approve	Reject
<input type="checkbox"/>	★	📅	Due	Priority ↑	Status	Subject
<input checked="" type="checkbox"/>		📅	07/11/2016	High	Open	ISO matches found

Figure 19. An activity that has been escalated

Once the activity is completed, the item is marked *Completed*, and depending on the filter you have set for the activity listing, it may no longer show in the activities listing. If the filter is set to *All Activities*, all activities are displayed regardless of status.

All activities			Assign	Complete	Approve
<input type="checkbox"/>	★	📅	Due	Priority ↑	Status
<input checked="" type="checkbox"/>			07/11/2016	Urgent	Complete...
<input type="checkbox"/>		📅	07/11/2016	High	Open

Figure 20. Activity Filter set to All Activities

In summary, an activity has five stages in Claims Center:

1. *New* or *Updated* is indicated by a star icon.
2. *In Progress*, there is no indicator for this stage.
3. *Overdue* is indicated by the date being displayed in red text.
4. *Escalated* is indicated by a notepad icon.
5. *Closed* is recorded by a change in *Status* to *Closed* and the activity will no longer appear in the *Activity* listing unless the activity filter is set to *All Activities*.

## Using Activity Filters

*Activities* can be filtered by stage or due dates. This is useful when many activities are displayed and you need to work with specific activities based on these criteria. Often when an activity appears to be missing, a filter setting is preventing the activity from being displayed.

Activity filter options vary depending on which *Activity* page you are viewing. For the *Desktop Activity* page, the options are:

- My activities today
- Due within 7 days
- All open
- Overdue only
- All open external
- Close in the last 30 days

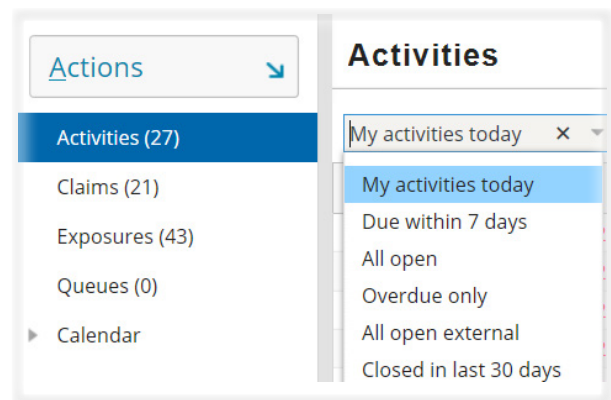


Figure 21. Activities filters available on the Desktop Activities listing

The selection *All open* displays all open activities regardless of the claim with which they are associated. There is no option on the *Desktop Activity* page to filter activities by closed status; the resulting list would be too large to be useful.

Once a claim is open, the *Activity* page, has additional filters to sort activities for a specific claim.

- All open activities
- My open activities
- All activities
- My activities
- My open due next 7 days
- My open due next 14 days
- My open due next 30 days
- All open external activities
- My open external activities

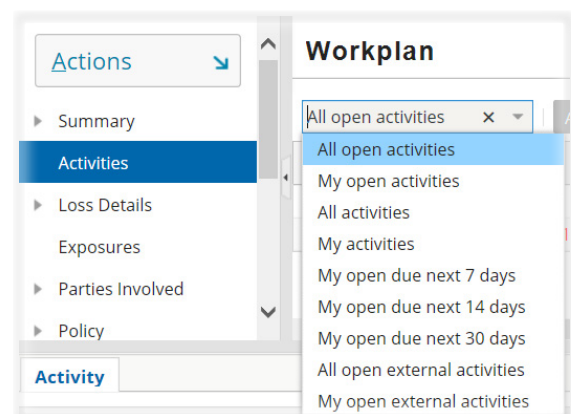


Figure 22. Activities filters available on the Activities page once the file is open

Most of these selections display items as expected based on their descriptions. External activities are activities to be completed by someone who is not employed by XYZ, such as a vendor, and is rarely used. *All Activities* lists completed as well as open activities related to the claim and is useful to verify that an activity has been completed.

## Create a New Activity

In an open claim, you may create a new activity using the *General reminder (diary)* option listed in the cascading menu in the *Actions* menu category *General*.

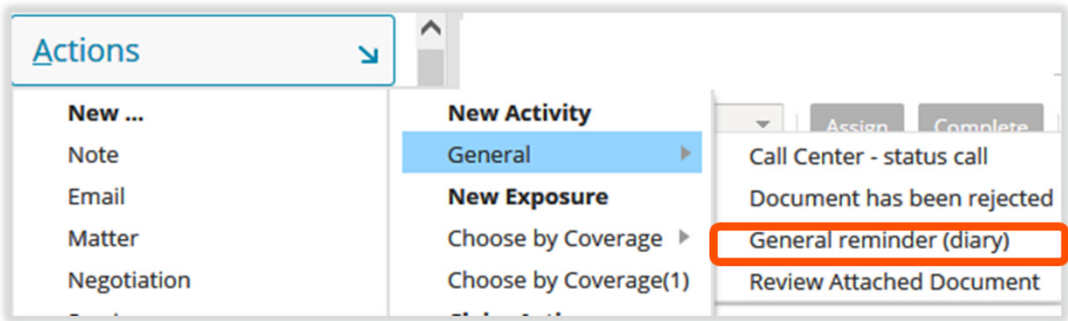


Figure 23. Path to create a General Diary Entry

### New Activity in Claim 100XXXX

UpdateCancelLink Document

Subject

\*

General reminder (diary)

1

Description

Related To

\*

Claim

2

Due Date

\*

MM/dd/yyyy

3

Escalation Date

MM/dd/yyyy

4

Priority

\*

Normal

5

Mandatory

No

Calendar Importance

\*

Medium

6

Recurring

No

Externally Owned

\*

☐ Yes

☒ No

7

External Owner

<none>

Document Template

8

Email Template

9

Assign To

\*

Use automated assignment

10

Documents

Remove	Name	Description	View
--------	------	-------------	------

This will open the *New Activity* page for this specific claim. All items marked with an asterisk must be completed. There are ten steps to be completed.

Figure 24. Creating a New Activity

1. You will need to retitled the *Subject* line for the activity. If you do not do this, the diary entry will be titled *General Reminder (diary)* and it will be difficult keep track of the diary entries. You may also include a description in the *Description* text box for this entry.

**New Activity in Claim 100XXXX**

[Update](#) [Cancel](#) [Link Document](#)

Subject \* General reminder (diary) 1

Description

Figure 25. Change the subject line and add a description

2. From the *drop down* menu, select the party within the claim that is most closely related to the new diary entry. The entries in the *drop down* choices are drawn from information in the claim.

Related To \* Claim x 2

Claim

Jane B. Doe

Ridley Wood Agency

XYZ Bank

Super Claims Service

Figure 26. Select the most related party

3. There is a similar option to set an *escalation date* for this activity using a *drop down* calendar. This is *not* a mandatory setting.

Due Date \* MM/dd/yyyy 3

Escalation Date \* 4

Priority \*

Mandatory

Calendar Importance \*

Recurring

Externally Owned \*

External Owner

Document Template

Today

Figure 27. Select the due date

4. There is a similar option to set an *escalation date* for this activity using a *drop down* calendar. This is *not* a mandatory setting.

Escalation Date \* 4

Priority \*

Mandatory

Calendar Importance \*

Recurring

Externally Owned \*

External Owner

Document Template

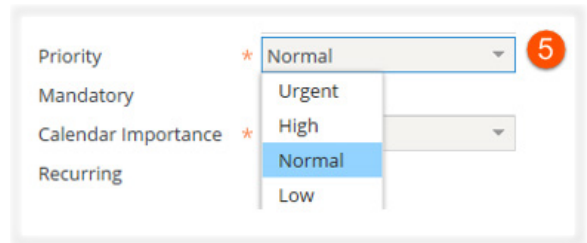
Email Template

Today

Figure 28. Set the escalation date

If you decide to set an escalation date, *be certain that the escalation date is after the activity due date* or the activity will escalate before the due date.

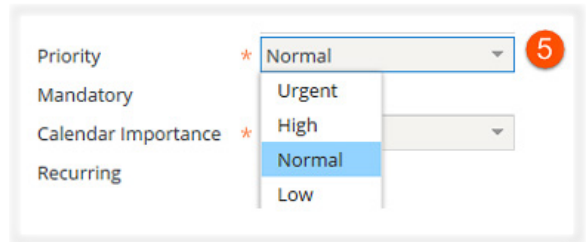
5. Select the *Priority* from the choices in the *drop down* menu.



A screenshot of a form with four fields: Priority, Mandatory, Calendar Importance, and Recurring. The Priority dropdown menu is open, showing options: Urgent, High, Normal (selected), and Low. A red circle with the number 5 is in the top right corner.

Figure 29. Select the Priority

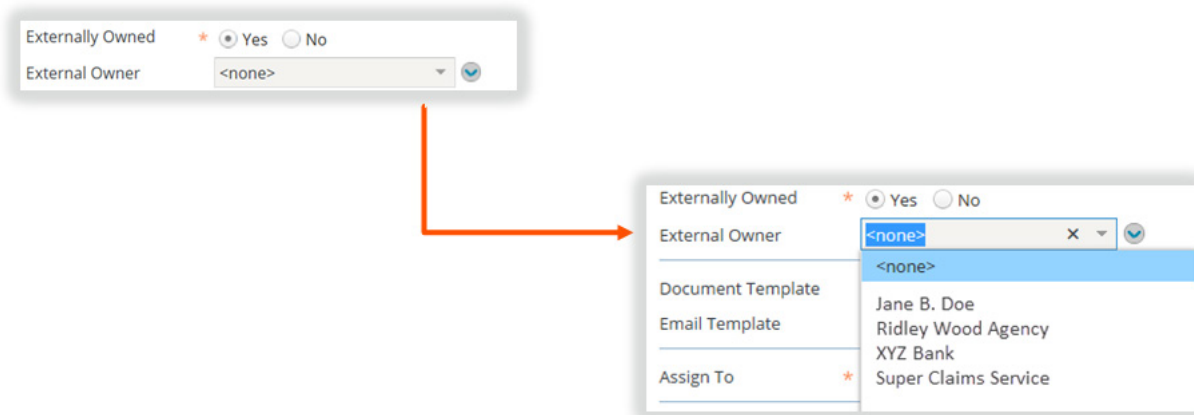
6. Select the *Calendar Importance* from the choices in the *drop down* menu.



A screenshot of a form with four fields: Priority, Mandatory, Calendar Importance, and Recurring. The Calendar Importance dropdown menu is open, showing options: Urgent, High, Normal (selected), and Low. A red circle with the number 5 is in the top right corner.

Figure 30. Select Calendar Importance

7. If the activity is externally owned, select the *Yes* radio button, then the appropriate party from the *drop down* menu. This menu will populate.



A screenshot of a form with two sections. The top section is 'Externally Owned' with a red asterisk, containing a 'Yes' radio button (selected) and a 'No' radio button. Below it is the 'External Owner' dropdown menu, which is open and shows a list of options: <none>, Jane B. Doe, Ridley Wood Agency, XYZ Bank, and Super Claims Service. An orange arrow points from the 'External Owner' dropdown in the top section to the 'External Owner' dropdown in the bottom section.

Figure 31. Select an external owner

If you wish to add a contact to the file, the *drop down menu button* will allow you to complete that task. Additional information on how to complete this task is provided in the section, [Adding Contacts in a Specific Claim](#), page 246y .

8. The *Document Template* drop down menu allows you to select a document template and to link that template to the activity. This is an optional selection. Additional information regarding creating and working with documents is provided in the section [Attaching Documents to the Letter Template](#) page 289.

Pages 32 -  
60 have  
been  
omitted  
from this  
sample file

# Process Phase I: The Claim Process: When You Are Assigned a Claim

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## *The Timeline*

When you have been assigned a new claim, begin reviewing in Claims Center the information that you need prior to making initial contact with the insured. Over time, you will develop your own variation on the workflow for this activity. Depending on your claim workload, you may choose to delay certain tasks until after you have made initial contact with the insured.

Claim examiners are expected to make initial contact with the insured, or the insured's representative, on the same day they receive the assignment. If the claim was received after 4:00pm, initial contact with the insured or their representative should be made as soon as possible but *no later than 24 hours* after the receipt of the assignment. The exception is when claims are part of the Managed Claim Model (MCM) system, for these claims initial contact is made by the field adjuster instead of the claim examiner (desk adjuster).

- Initial contact is considered to be direct voice to voice contact.
- Voicemails do not count as "contacts." If a voicemail is left, an Activity should be created for a follow-up contact attempt the next day. Two attempts on two different days require that a contact letter be sent to the insured.
- In the event of a catastrophic event, every effort should be made to contact the insured or their representative as soon as circumstances allow.
- All contacts, including attempted contacts and voicemails, must be documented in the claim file with *Notes*. Include which number was called and with whom contact was made.

The purpose of the initial contact is to let the insured know that you are here to guide them through the claim process and to provide the insured with needed information including:

- Claim number
- Field Adjuster's name and contact information, if available
- Claim Examiner's contact information
- XYZ central email address (XYZ.special@XYZ.xxx)
- Information regarding the policy holder website

In addition to providing the insured with information, the claim examiner should confirm the following information and facts related to the loss during the initial contact phone call. This includes:

- The date of loss (DOL)
- The mortgagee/lien holder information. If there is an error in this information, advise the insured that they need to contact their agent to update this information.



- Correct contact information and verification of the preferred method of contact.
- The reported scope of damages along with details on repairs made so far.
- Their contractor's information, if they have one.
- Information regarding the completion of past repairs related to any prior claims.
- Review of Additional Living Expenses and/or advance claim payments if needed (and if applicable).

Other topics that need to be included and explained to the insured are:

- The responsibility to mitigate their damages – the need for temporary repairs to prevent further damages are required, if it is possible to make such repairs.
- The importance of not making permanent repairs until after the property has been inspected.
- The claims handling process and anticipated timelines.
- How to provide any invoices, expenses, photos, estimates, etc. to the adjuster. Encourage the use of the agent and insured website.
- How the insured can follow progress on their claim using the policyholder website for Claims Center.

## *How Claims Center Supports Initial Claim Review*

To support the claim process, Claim Center provides information on the claim and stores the needed documentation in a center location. It also records the contact and policy information for the insured.

There are fourteen (14) steps in completing the Review Claim and Triage Needed activity. Refer to [Appendix A: Claim Summary Review Checklist](#), page 409. These can be summarized as:

1. Open the New Claim
2. Review the FNOL
3. Check for Prior Claims
4. Check for Images
5. Upload Images and Documents
6. Create Additional Notes
7. Review the Claim using Summary Overview
8. Review the Policy
9. Review Reports
10. Create any Needed Exposures and Related Reserve lines for Services
11. Review and Assign any Needed Services
12. If warranted, refer to SIU
13. Initial Contact with the Insured (if not a Managed Claim Model (MCM) claim)
14. Complete the Review Claim Activity and Include a Note

Each of these steps and the processes needed to complete them are explained in detail in the following chapters.

# Step 1: Open the New Claim

To view new claims assigned to you, view the *Activities* listing. To reach this listing, open the *Desktop* from the top ribbon and then select *Activities* from the side bar menu.

Begin by viewing the claim file. Claims Center will send you a link to the new file with the subject line *New Claim – Review and Triage Needed* when you have been assigned a new claim. Until you view the file, a gold star, will be next to the file row. Select the file with which you intent to work by selecting the subject line, *New Claim – Review and Triage Needed*, in the row for that claim.

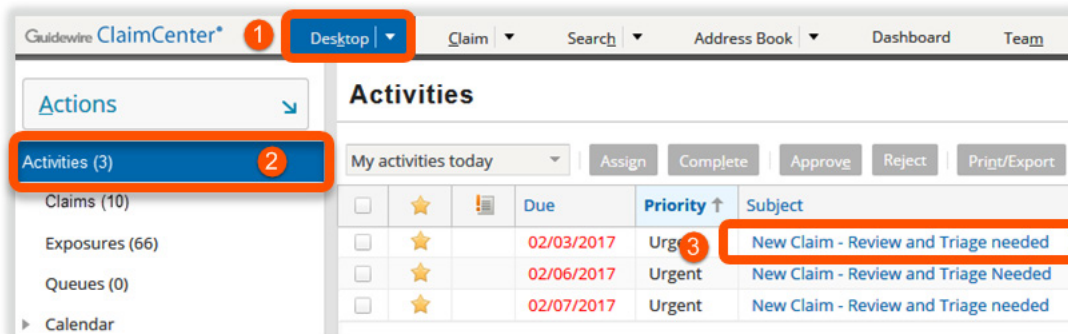


Figure 87. Select the subject to open the claim

## Contact Information for the Insured

Once you open the claim, select *Summary*, then *Overview* from the *side bar* menu and scroll down to the *Parties Involved* section.

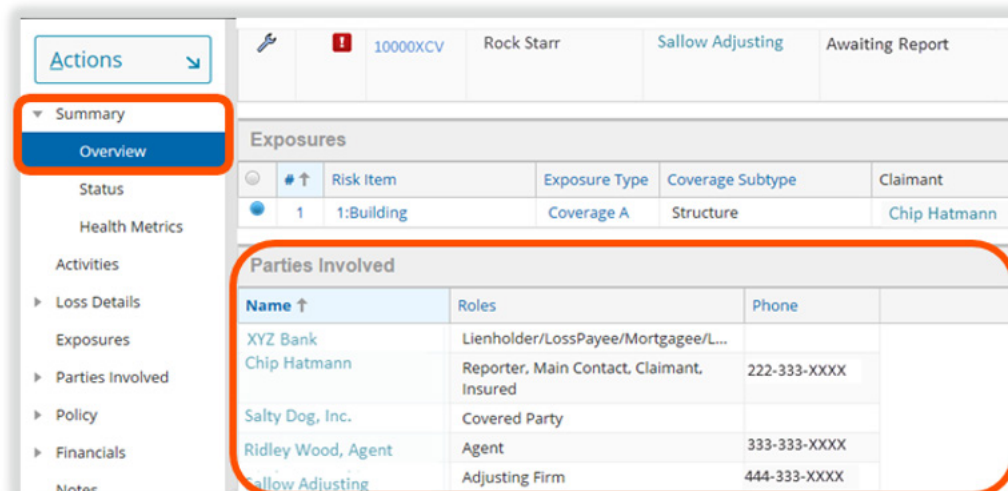


Figure 88. The Parties Involved Section on the Claim Summary Overview page

In the *Parties Involved* section, selecting the name of any party will open a *Contacts* page for that party. The *Contacts* page provides detailed contact information for this person or entity. It also provides a *link to edit* this information. Refer to the section, [Editing Contacts](#), page 241, in this document for additional information on editing contact information and for instructions regarding adding new contacts to the claim file.

**Contacts** < > [Up to Contacts](#)

**Basics** | [Addresses](#) | [Related Contacts](#)

[Edit](#) | [Link](#)

This contact is not linked to the Address Book

Related To	Role	Comments
81066503	Insured	
1000441	Reporter	
1000441	Main Contact	
(1) - Structure - Ang...	Claimant	

**Person**

Name: Chip Hatmann

Prefix:

First Name: Chip

Middle Name:

Last Name: Hatmann

Suffix:

Preferred Method of Communication: Phone

Preferred Method of Correspondence: Mail

Preferred Language: English

**Phone**

Primary Phone: Mobile

Contact Prohibited?: No

Work: 333-555-XXXX

Home:

Mobile: 222-333-XXXX

Fax:

**E-mail**

Main: chatmann@fakemail.ccc

Alternate:

**Primary Address**

Location: 12 Blue Bay Barziza, TX XZY02

Address Type: Mailing

Location Description:

Valid until:

Address Validation: Validated

Status:

**Notes**

Figure 89. Example of a *Contacts* page

This page should include the phone number address and email address for this contact. If the information is missing, you can locate this information by contacting the agent of the insured. The agent should also be listed in the *Parties Involved* section on the *Summary Overview* page

Note the name and address for the insured. You will need this information to search for prior policies.

## Review Policy Locations

It is possible for a single policy to coverage losses at multiple locations. Since in large claims, information regarding additional locations may not be included at the time of the FNOL, it is useful to review the locations covered by the policy. To review this information from within the claim, navigate to the *side bar* menu and select *Loss Details: General*. The address for all policy locations is listed at the top of this page in the section *Loss Location*.

**Loss Details**

[Edit](#) [Send To ISO](#) [Refresh Responses](#)

**Details** **ISO**

What Happened? HAIL DAMAGE TO ROOF

Loss Date 04/13/2016 12:01 AM

Loss Cause Wind

Catastrophe

**Notification and Contact**

First Notice Suit?

Through what method is the claim being reported? Internet

**Loss Location**

Primary	#	Address
X	6	120 Clear Landing Unit 10, Barziza, TX 787XX
	6	120 Clear Landing Unit 20, Barziza, TX 787XX
	6	120 Clear Landing Unit 30, Barziza, TX 787XX
	6	120 Clear Landing Unit 40, Barziza, TX 787XX

Description HAIL DAMAGE TO ROOF

Figure 90. Loss Locations listed on the Loss Details: General page

A partial list of this information is also displayed on the *Summary: Overview* page.

**Summary**

**Basics**

Open  7 days (Target: 45)

Wind

**Financials**

Gross Incurred \$9,918.10

Paid \$1,776.14

**High-Risk Indicators**

**Loss Details**

Loss Date 04/13/2016 12:01 AM

Date Reported 09/30/2016

**Loss Location**

Primary	#	Address
X	6	120 Clear Landing Unit 10, Barziza, TX 787XX
	6	120 Clear Landing Unit 20, Barziza, TX 787XX
	6	120 Clear Landing Unit 30, Barziza, TX 787XX
	6	120 Clear Landing Unit 40, Barziza, TX 787XX

Description HAIL DAMAGE TO ROOF

Figure 91. Loss Location listing on the Claims Summary Overview page

## Finding the Policy Number

At the top the page, in the black bar in Claims Center, there are icons that indicate the type of policy that is associated with the claim.

- For commercial policies, this will look like a tiny factory.



- For residential policies, this will look like a tiny house.



Next to this icon is the policy number for this claim. (Note that all policy numbers in this document are imaginary numbers; actual policy numbers do not have any alphabetical characters.)



Make a note of this policy number so that you may use it to search for prior claims.



## Step 2: Review the FNOL

The First Notice of Loss (FNOL) is provided for your review in Claims Center. Although similar information is included in the *Summary Overview*, *Loss Details*, and in other locations in Claims Center, you might find it helpful to review the FNOL for the claim. Information gathered at the time of the FNOL is static; this information will not update over the life of the claim so this section in Claims Center is named *FNOL Snapshot* to remind you of the fixed nature of this information. This section does not change as work on the claim progresses.

There are multiple pages of the *FNOL Snapshot*, many of which have similar names to other pages in Claims Center that update over the life of the claim. For that reason, in this document, these pages are prefaced with the term *FNOL Snapshot* to differentiate them from similarly named pages in Claims Center and to match the *side bar* menu listing. All pages of the *FNOL Snapshot* are accessed through the *side bar* listing. As work progresses, the primary pages in Claims Center have additional details not located in the *FNOL Snapshot* sections since the primary pages are updated.

Primary pages display current status information.

Snapshot pages contain information that was current at the time of the FNOL. These pages provide a basis to compare current information in the claim file with information that was provided when the claim was reported. For this reason, content on these pages never updates when changes are made in the claim file.

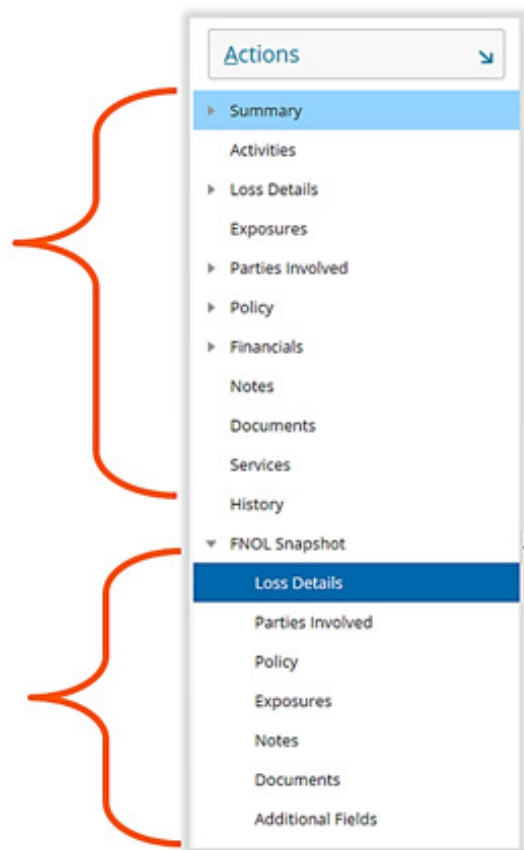


Figure 92. Side bar menu with FNOL: Snapshot pages

### The FNOL Snapshot: Loss Details Page

This page is the first page in the *FNOL: Snapshot*. It provides a summary of the loss including the loss description, some loss details, information on who reported the claim, and the loss location indicated at the time that the claim was reported. This page may or may not appear complete depending on what information was collected at the time of the FNOL.

Since Claims Center collects information from the policy to populate some of the information, such as contact information and addresses, other pages in Claims Center may have additional details that were collected from these sources.

Loss Details and Loss Description

How the loss was reported and by whom

Snapshot: Loss Details

General

Line of BusinessProperty

Loss TypeProperty

Catastrophe

Special Claim

Permission

Description

Wind damage to the roof. There is water leaking in the master bathroom that is damaging the ceiling.

Loss Details

Loss CauseWind

Fault Rating

Date of Loss06/18/2016 12:01 AM

Notification and Contact

Reported ByJohn A. Doe

Main Contact

Relationship to InsuredSelf

Date Reported01/04/2017

First Notice Suit?No

Through what method is the claim being reported?Call Center

Incident Only?No

Coverage in Question?

Metropolitan Reports

Properties

AddressCityState

Loss Location

Location12 Blue Bay, Barziza, TX 708XZ

Address Type

Valid until

Location Code

Jurisdiction

Vehicles

MakeModelPlateS

Injuries

InjuriesSeverityDescription

Officials

TypeNameReport #

Claim Status

Create Date01/24/2017 9:23 AM

Validation LevelNew loss completion

Loss Location

This section is not in use by TWIA. TWIA does not insure vehicles

Figure 93. FNOL Snapshot: Loss Details page

## The FNOL Snapshot: Parties Involved Page

The *FNOL Snapshot: Parties Involved* page lists the contact information for the parties involved at the time of the loss. The completeness of this page depends on what information was provided at the time the loss was reported. At least one contact method should be included on this screen.

Selecting the row for a party listed at the top of this page opens a tab for that party. In the example in [Figure 94. FNOL Snapshot: Parties Involved page](#), *John A. Doe* is highlighted so the information displayed is his information. To view information related to another party, selecting the row for that party displays that parties' information.

Page 66

To TOC

Snapshot: Parties Involved

Name ↑	Roles	Contact Prohibited?	Phone	Address	City	State
XYZ Bank	Additional Interest	No		112 Main Street	Sallow	Texas
John A. Doe	Insured, Reporter	No	xxx-xxx-xxxx	12 Blue Bay	Barziza	Texas
Jane Doe	Covered Party	No		12 Blue Bay	Barziza	Texas
SBA	Additional Interest	No		134 Recovery	Sallow	Texas
Ridley Wood	Agent	No	xxx-xxx-xxxx	123 Main	Barziza	Texas

John A. Doe

Claim Roles

Role	Owner	Active	Comments
Insured	000XXXXYY011	Yes	
Reporter		Yes	

Name

Name

John A. Doe

Former Name

Phone

Primary Phone

Home

Work

Home

2812225772

Mobile

Fax

E-mail

Main

Alternate

Primary Address

Address

12 Blue Bay, Barziza, TX 787XZ

Type

Description

Valid until

Organization Info

Occupation

Organization

Additional Info

Tax ID (SSN)

Filing Status

Date of Birth

Figure 94. FNOL Snapshot: Parties Involved page

## The FNOL Snapshot: Policy Page

There are three tabs of information displayed on the *FNOL Snapshot: Policy* page: (1) *FNOL Snapshot: Policy General* tab, (2) *FNOL Snapshot Policy: Locations* tab, and (3) *FNOL Snapshot: Policy Endorsements* tab. When the *FNOL Snapshot: Policy* page is opened, it opens on the *FNOL Snapshot: Policy General* tab.

### The FNOL Snapshot: Policy page - General Tab

The *FNOL Snapshot: Policy General* tab provides information on:

- the policy number
- effective date
- expiration date
- cancellation dates
- status of the policy on the date of loss
- the address and name of the insured
- information on any additional insured parties
- agent information



## Snapshot: Policy

**General**
Locations
Endorsements

**Basic Information**

Policy Number	000XXXXYY-01
Type	Residential
Effective Date	06/14/2016 12:01 AM
Expiration Date	06/14/2017 12:01 AM
Cancellation Date	
Original Effective Date	
Status	In force

**Insured**

Name	John A Doe
Address	12 Blue Bay, Barziza, TX 787XZ
Account	000XXXXYY
Service Tier	

**Additional Insured**

Name	Type
Jame Doe	

**Excluded Parties**

Name
------

**Agent**

Name	Ridley Wood
Producer Code	XXXXX

**Underwriting**

Underwriter	
Organization	
Group	

**Other**

Verified Policy	Yes
Foreign Coverage	No
Other Financial Interests	XYZ Bank, SBA
Notes	

**Policy-level Coverages**

Type	Deductible	Exposure Limit	Incident Limit	Notes
------	------------	----------------	----------------	-------

**Coverage Terms**

Subject ↑	Applicable To	Amount	Per
-----------	---------------	--------	-----

Figure 95. FNOL Snapshot: Policy page Policy General tab

The *FNOL Snapshot: Policy* page also lists the underwriter and may include information on policy level coverage and coverage terms at the time of the FNOL.

Pages 69- 98  
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omitted from  
this sample  
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# Step 10: Review and Assign Any Needed Services

Once the needed exposure and reserve lines have been created, a service can be assigned. In Claims Center, there are two paths to assign a service:

1. Services can be assigned automatically through XactAnalysis.
2. Services are assigned manually (only the progress is recorded in Claims Center).

All services can be created in Claims Center so that payments can be made to the vendor when services are completed, even services that are not assigned through XactAnalysis.

## Services Can Be Assigned Automatically Through XactAnalysis

At the time that the claim is created, independent adjuster (IA) services may be automatically assigned through XactAnalysis. This assignment is based on the complexity of the claim and variables set by management in the system. In general, all medium complexity claims are automatically assigned to an independent adjuster through XactAnalysis. This can change since this setting can be altered by management. All other services will be entered manually.

To review what services have automatically been assigned to the claim, begin with the *Summary Overview* page. If a service has been assigned, it will be listed in this section. If no service has been assigned, this area will be blank.

Services										
Type	Status	Service #	Assigned To	Independent Adjuster	Next Action	Action Owner	Relates To	Services	Vendor ↑	Quote

Figure 144. Example of a service listing prior to a service assignment

If the service has been automatically assigned, the next action is noted as *Agree to perform service*. This means that the service has been requested of the vendor.

Pol: 1234567X-01 (Residential) Ins: Gastrell Fernsby DoL: 02/18/2016 St: Open Adj: Rock Starr (Residential-2 Medium Complexity) TWIA

Summary

Basics

Open 

0 days (Target: 10)

Hail

Financials

Gross Incurred \$3,575.00

Paid \$0.00

High-Risk Ind

Loss Details

Loss Date 02/18/2016 12:01 AM

Date Reported 07/02/2016

Loss Location

Primary # Address

X 2 : 12 Blue Bay, Sallow, Texas 78561

Description Hail

Services

Type	Status	Service #	Assigned To	Independent Adjuster	Next Action	Action Owner	Relates To	Services	Vendor ↑	Quote
Dwelling: Hail										
		10000XYZ	Rock Starr		Agree to perform service	Sallow Adjusting	Dwelling: Hail	Standard Indepe...	Sallow Adjusting	

Figure 145. Example of a service that has already been assigned to a vendor. The next status would note when the work has been accepted.

Select the *Service Number* to view the service details. This will open the *Services* page. An alternate path to reach this page is to select *Services* from the *side bar* menu.



Type	Status	Service #	Assigned To	Independent Adjuster	Next Action
Dwelling: Hal					
		10000XYZ	Rock Starr		Agree to perform service

Figure 146. Select the Service number to view details on the service

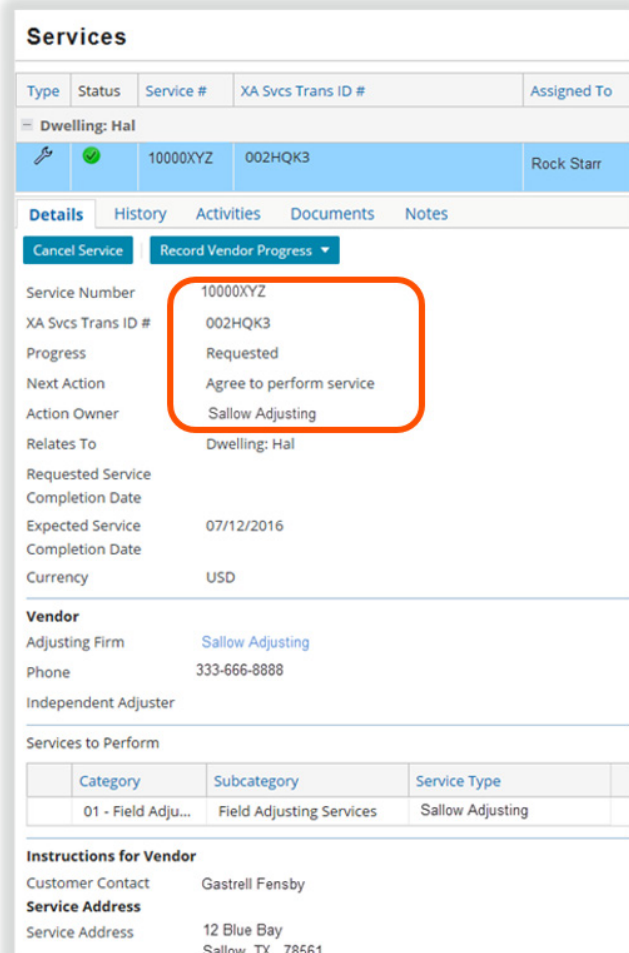
The *Services* page lists the details of the service that was requested. Note that the status is *Requested*, so you do not need to take any action regarding this service at this time. This means that you are waiting for a response from the vendor indicating that they have accepted the service assignment.

Since the *XA Service Transaction Number* has appeared, the service has been sent to XactAnalysis for assignment. The adjusting firm that has been assigned to this claim is *Sallow Adjusting* (an imaginary company).

The progress status of *Requested* is listed.

Although the *History* tab will record this service request, you may want to add a note for this action. Refer to the section [Create Additional Notes](#) page 80, for additional information on this task.

Any document that you would like to share with XactAnalysis can be sent using the *Service Document* tab. Refer to the section, [Creating a Note in Services \(to share with IA/XactAnalysis\)](#), page 78, for more information on this action.



Services

Type	Status	Service #	XA Svcs Trans ID #	Assigned To
		10000XYZ	002HQB3	Rock Starr

Details History Activities Documents Notes

Cancel Service

Record Vendor Progress

Service Number

XA Svcs Trans ID #

Progress

Next Action

Action Owner

Relates To

Requested Service

Completion Date

Expected Service Completion Date

Currency

10000XYZ

002HQB3

Requested

Agree to perform service

Sallow Adjusting

Dwelling: Hal

07/12/2016

USD

Vendor

Adjusting Firm

Phone

Independent Adjuster

Sallow Adjusting

333-666-8888

Services to Perform

Category	Subcategory	Service Type
01 - Field Adju...	Field Adjusting Services	Sallow Adjusting

Instructions for Vendor

Customer Contact

Service Address

Service Address

Gastrell Fensby

12 Blue Bay

Sallow, TX 78561

Figure 147. Viewing service details on the Services page

## Work Pattern for Specific Services Not In XactAnalysis (Building Consultant; Engineer)

Prior to assigning a service that is not in XactAnalysis, you should create an *Activity* for your supervisor requesting a vendor recommendation for the specific services designated by your supervisor. If the request is for a consultant engineer, include the reason for the request, such as there is conflicting information between the assessment of the independent adjuster and the contractor.

The work pattern is:

1. Determine the need for the service.
2. Send an **Activity** to your supervisor requesting approval and a vendor for the service.
3. The supervisor will send you an **Activity**, approving the request and recommending a vendor.
4. Create the service request for the vendor.

Instructions on how create an activity for your supervisor are provided in the sections, [Assigning an Activity to Your Supervisor](#), page 33, and in [Using an Activity to Send a Document for Approval to Your Supervisor](#), page 33.

## Requesting a Service - Not in XactAnalysis

Unlike a service that can be requested through XactAnalysis, for non-XactAnalysis services, the vendors are not contacted through Claims Center. You will still need to contact the vendor outside of Claim Center as you work with the service. For these services, vendor information is recorded as service progresses. This is needed so that payments can be issued to these vendors when the work is complete.

A service request begins on the **Actions** menu by selecting **Service**.

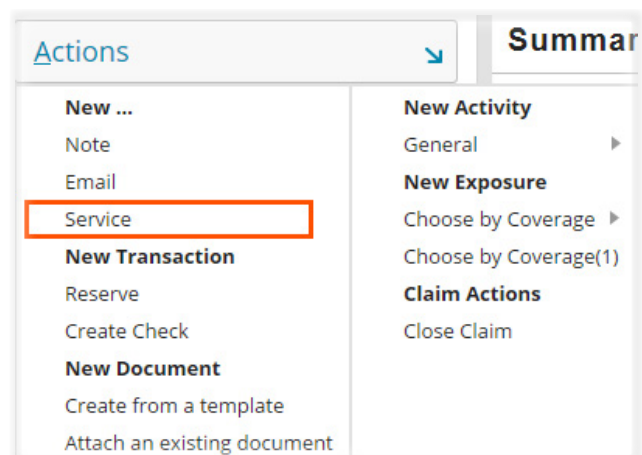


Figure 148. Create a new service assignment from the Actions menu

On the **Create Service** page, select the **drop down** arrow to select the related risk time for the service.

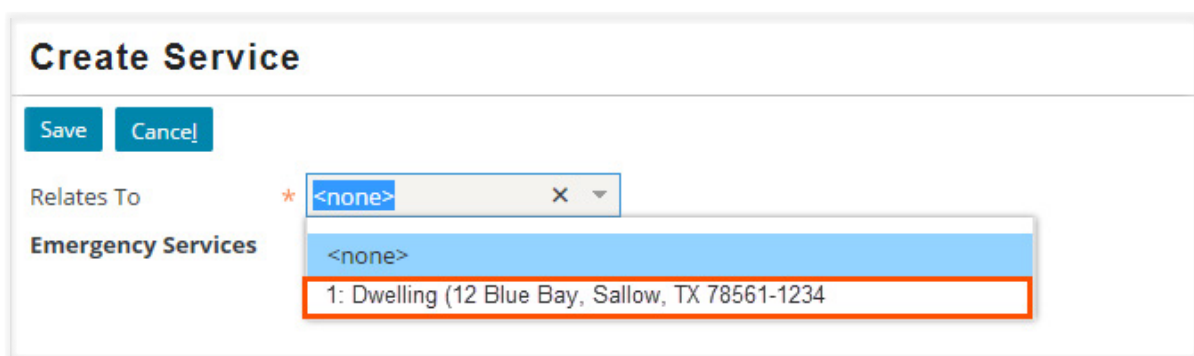


Figure 149. Selecting the risk item

A new section of the page will open that allows the service to be added. Select the **Add** link.

**Create Service**

Save Cancel

Relates To ★ 1: Dwelling (12 Blue B)

Address 12 Blue Bay, Sallow, TX 78661-1234  
Dwelling

Emergency Services ☐ Yes ☒ No

Services to Perform

Add Remove

Category	Subcategory	Service Type	
----------	-------------	--------------	--

Figure 150. Select the Add link to Create a Service assignment

A list will open of available services. You will need to scroll to view the entire listing.

**Select Services to Add** [Return to Create Service](#)

Add Cancel Reset

Showing services available for: 1: 12 Blue Bay, Sallow, TX 78561-1234

Emergency Services ☐ Yes ☒ No

Services

- 01 - Field Adjusting Services (Xact)
  - Field Adjusting Services
    - Executive General Adjusting Services
    - General Adjusting Services
    - Standard Independent Adjusting Services
  - Reinspection Services
- 02 - Emergency Services
  - Board Up Services
  - Mitigation Services
  - Roof / Tarp Services
  - Temporary Roof Services
  - Tree Removal Services
  - Utility Failure Services
  - Water Mitigation Services
- 03 - Expert
  - Building Consultant
  - Engineer Services
  - HVAC / Mechanical Services
  - Salvage Services
  - Storage Tank Consultant

The first section lists field adjusting services. If the field adjustor has been assigned by XactAnalysis, and the work was accepted and is progressing, you will not need to select any vendors from the first category in this listing

Figure 151. The Selection page for Services

For all vendors, the listing is organized by type of service. Only approved vendors are in the system for each service type. It is important to review the service selected in the system to be certain that you have selected the correct vendor.

In this example, an engineering service is needed. **Engineer Services** is selected from the listing, then the **Add** link at the top of the page is selected to add the service.

03 - Expert

- ☐ Building Consultant
- ☒ Engineer Services
- ☐ HVAC / Mechanical Services
- ☐ Salvage Services
- ☐ Storage Tank Consultant
- ☐ Subrogation Services

Figure 152. Selecting the vendor category

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# Process Phase II: The Investigation Phase of the Claim

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During *Process Phase II: The Investigation Phase for Claim*, information about the claim will be collected and reviewed, monies will be set aside and adjusted to support the investigation of the claim. Payments may be made to the insured and to related parties to the claim. There are six major activities in this phase:

15. Create any Needed Exposures and Related Reserve Lines
16. Updating Loss and Policy Details
17. Editing Contacts
18. Updating Vendor Progress
19. Sending Letters and Documents
20. Updating existing reserve lines

## *A Brief Overview and Review – Coverages, Exposures and Reserve Lines*

This section briefly reviews coverage types provided by XYZ and how Claims Center structures these coverages. If you are an experienced claims examiner at XYZ, you may not need to review this content.

### *Claims Center Terminology*

**Coverages** - Policy coverages describe the obligations of the company toward making the insured whole after a loss. These are defined in the policy- a contractual agreement between the insured and the insurance company.

**Endorsements** - Endorsements increase the coverage limits on a policy. Example endorsements in Claims Center include Additional Living Expenses, Increased Cost of Construction and Off-Premise Power Loss. Not all endorsements at XYZ require an additional fee.

**Exposures**- An exposure is the potential for loss. Any item that is covered by insurance represents a potential for loss for the insurance company. If that item is lost or damaged, the insurance company will need to pay the appropriate benefits to the policyholder. Exposures are used to track potential payments from a claim. Every exposure is linked to one coverage and one claimant. The purpose of an exposure is to track payments and the reserves set aside for each risk item. This ensures that payments are within the stated limits for each item.

**Reserve** - A reserve is an amount that is set aside to pay a potential loss. This amount is limited by the policy coverage. Reserves should be set for the most likely outcome of the claim disposition.

**Reserve line**- The amount of funds set aside for a particular cost type within an exposure. Each reserve line is uniquely defined by the exposure, cost type and cost category. You cannot have two reserve lines on the same exposure with the same cost type and cost category.



**Risk Item** – A risk item in Claim Center represents a potential exposure. These are the items that can be damaged and create a risk for the insurance company.

**Sub-limits** – Amounts that are set aside for possible risks that are sub-categories of a larger exposure.

## Conceptually – Coverages

### Conceptually – Exposure and Reserves

In brief, the relationships in Claims Center are:

- The policy defines the **coverages**.
- The coverages protect the insured against specific types of loss. The items at risk of being damaged are the **risk items**.
- The amount of money needed to repair or replace these items if damaged is an **exposure**. Exposures represent **potential** financial risk; only when there is a loss will an exposure need to be created.
- A **reserve** is the money set aside to make payments to cover a reported loss (the exposure). Reserves are organized by coverages.

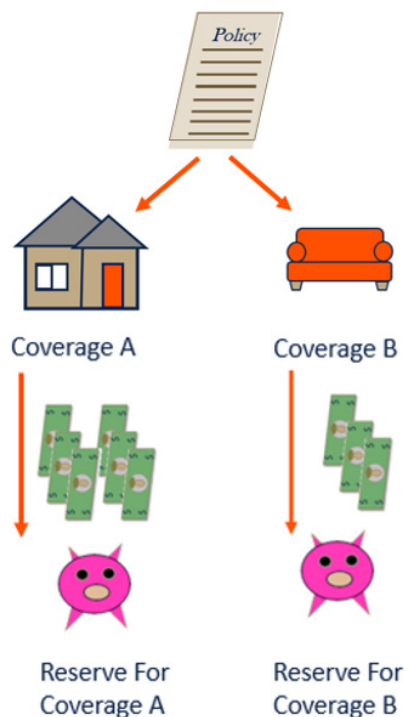


Figure 215. Conceptually - Exposures and Reserves

Although it is possible for every item covered by a policy to be lost or destroyed in a catastrophic storm, in most claims not everything covered by the policy has been damaged. Since the primary purpose of exposures is to track payments, exposures are not opened for risk items that have not been damaged. Since there is no need to make payments if there is no damage, no reserves would set aside for an exposure unless the related risk items have been damaged or experienced a loss.

## Coverage A and Coverage B

In a very broad sense, at XYZ, for residential policies, there are two coverages:

- **Coverage A** which covers the dwelling including structures attached to the dwelling.
- **Coverage B** which covers personal property at the covered location.

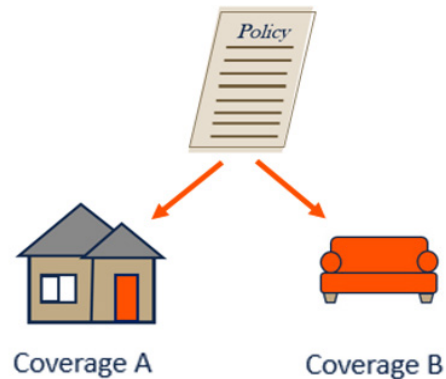


Figure 216. Diagram of coverage types

Coverage A which covers the dwelling also includes structures attached to the dwelling. Within a coverage, there may be provisions that limit the amount of funds that may be used for certain types of damage. These are called *sub-limits* and for residential policies at XYZ, two of these sub-limits are for *Materials and Supplies* and *Unscheduled Other Structures*.

- *Materials and Supplies* – This is coverage for up to 10% of the amount covered for the building for materials and supplies and intended to be used to construct or repair the dwelling.
- This is limited to 10% of the Coverage A amount for the dwelling
- This amount is part of the Coverage A amount – it is not in addition to the amount of coverage provided by Coverage A.
- *Unscheduled Other Structures* coverage is for is also limited to 10% of Coverage A.
- This is not additional coverage but included in the amount of coverage provided for Coverage A.

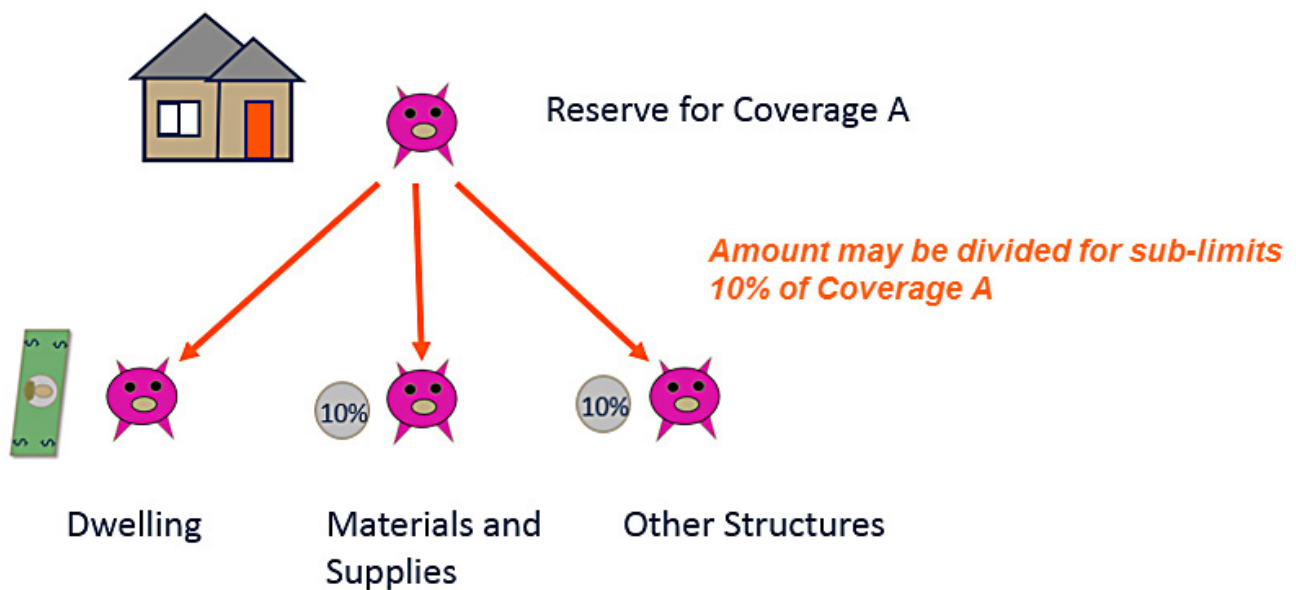


Figure 217. Conceptual diagram of sub-limits

## Conceptually – Endorsements

Endorsements increase the coverage limits on a policy. In some cases, endorsements may modify the terms of the policy serving the same purpose as a codicil in a will. When used for this purpose there is a form attached to policy that modifies the terms of the policy but there is no change in cost to the policyholder. For other endorsements, an additional fee is collected from the policyholder to add this additional coverage. Only the endorsements that represent potential risks are tracked in Claims Center.

Example endorsements include such potential risk items as:

- Additional Living Expenses
- Off-Premise Power Loss
- Increased Cost of Construction

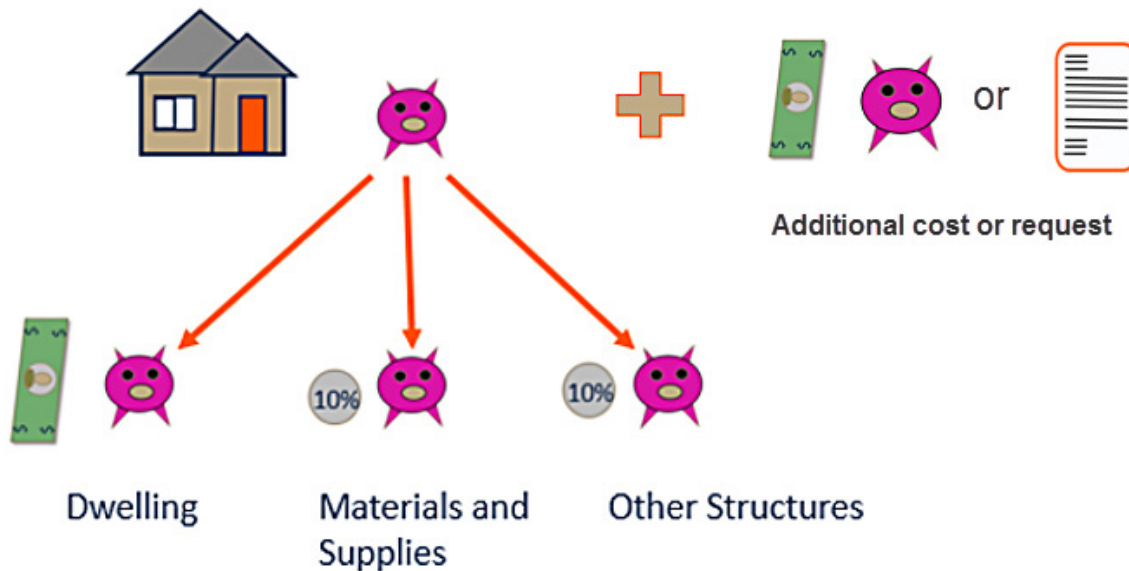


Figure 218. Conceptual Diagram of Endorsements

## Coverages at XYZ

**It is important to remember that policies provided by XYZ are subject to change. You should always refer to the policy for current coverage information. This content is included to illustrate how the coverages are organized in Claims Center. You should always refer to the current policies linked in the Claim Document Index.**

There are three basic policy types at XYZ:

1. Residential policies
2. Manufactured Home policies
3. Commercial policies

Each of these policy types and their related exposures are described in the following sections.

# Residential policies at XYZ

---

In a very broad sense, at XYZ, for residential policies, there are two coverages:

1. *Coverage A* which covers the dwelling including structures attached to the dwelling
2. *Coverage B* which covers personal property on the covered location.

## *Coverage A – Residential*

Coverage A for Residential policies provides protection for losses related to the structure. Since this is a residential policy, the structure is referred to as a *dwelling* in the policy documents and in Claims Center. This is a structure which is used as a home or residence.

As part of Coverage A there are two sub-coverage areas; (1) *Materials and Supplies* and (2) *Unscheduled Other Structures*. Each of these sub-coverages are limited 10% of the amount provided for Coverage A. This amount is included in Coverage A and is not an additional coverage amount.

*Materials and Supplies* allows coverage for up to 10% of the amount covered for the building for materials and supplies intended to be used to construct or repair the dwelling located at or near the described location. An example item for this sub-coverage might be new windows that were delivered to the home for installation but were not yet installed prior to the onset of a storm and these items were then damaged or destroyed during the storm event.

- This is limited to 10% of the Coverage A amount for the dwelling.
- This amount is part of the Coverage A amount – it is not in addition to the amount of coverage provided by Coverage A.

*Unscheduled Other Structures* allows coverage for up to 10% of Coverage A for structures at the same location that are separate from the main structure or connected to the main structure only a fence utility line or similar connection. An example of this type of structure would be a detached garage.

- This is limited to 10% of the Coverage A amount for the dwelling.
- This is not additional coverage but included in the amount of coverage provided for Coverage A.

## *Coverage A Residential Policy: How this looks in Claims Center*

In Claims Center, Coverage A exposures are provided in either a cascading menu or in a hierarchical menu. *The items listed are drawn from the policy and so the menu listings can vary.*

To navigate to the cascading menu, open the claim and select *Choose by Coverage* from the *Actions* menu.

Pages 138 -  
164 have  
been omitted  
from this  
sample file

# Manufactured Home Policies at XYZ

Manufactured home policies at XYZ are similar to residential policies. For manufactured homes, there are two coverages:

- 1. Coverage A which covers the manufactured home.
- 2. Coverage B which covers personal property on the covered location.

## Coverage A – Manufactured Home

Coverage A for losses related to the manufactured homes are similar to residential home claims. Since manufactured homes are considered residential structures, the structure is referred to as a *dwelling* in the policy documents and Claims Center. This is a structure which is used as a home or residence. Unlike residential policies, there are no sub-coverages for a manufactured home.

### Coverage A: Manufactured Home: How this looks in Claims Center

In Claims Center, *Coverage A* exposures are provided in either a cascading menu or in a hierarchical menu. *These items listed are drawn from the policy and so the menu listings can vary.* To navigate to cascading menu, open the claim and select *Choose by Coverage* from the *Actions* menu. Note that in this menu, the selection is *Mobile Home*; however, once created, this will be listed with a coverage subtype of *Dwelling* while *Mobile Home* will be listed as the risk item.

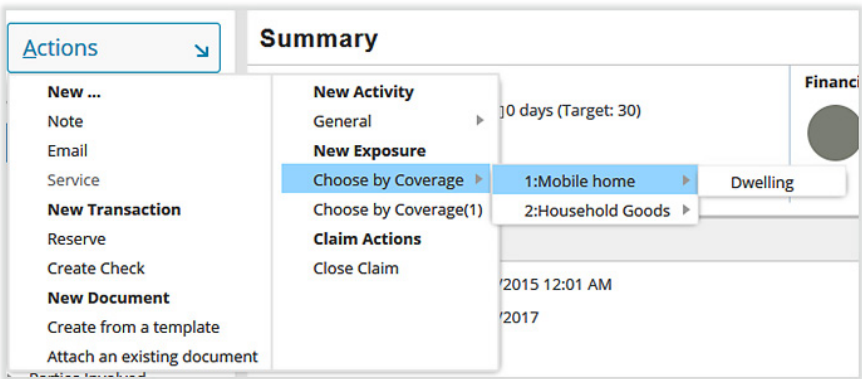


Figure 267. Coverage A - Manufactured Home policy for XYZ - Cascading menu

The same options are provided in hierarchical menu. To navigate to the hierarchical listing, open the claim and select *Choose by Coverage (1)*. The number after this phrase will always be one for a manufactured home policy.

You may want to expand the column to read the full headings. Expand the folder listing to view all the items.

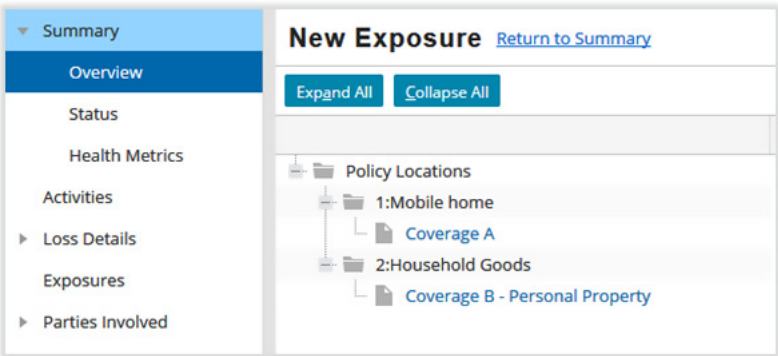


Figure 268. Choose by Coverage (1) Manufactured Home Policy Hierarchical menu

On the *Exposures* page, *Mobile Home* appears as the *risk item 1*, the coverage subtype *Dwelling* is not displayed.

On the *Set Reserves* page, *Mobile Home* is listed as the risk item and *Dwelling* is the coverage subtype. To set reserves, reserve lines and funds will be added for each needed exposure. The following image illustrates what the *Set Reserves* page would look like in the very unlikely event that all possible reserve lines were created for *Coverage A*.

Set Reserves

SaveCancelAddRemoveShow GroupShow AllLink Document

All line items added or changed below will be submitted as a group. Any line item with no change will not be saved. Any line item those Pending Approval reserves deleted. Comments are saved only when another field on the line has changed.

Filtered by: Exposure

<input type="checkbox"/>	* Exposure Res...	Exposure Type	Coverage Subtype	Risk Item	* Cost Type ↑	* Cost Category
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Expense - A&O	Field Adjusting Serv...
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Expense - A&O	ADR
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Expense - A&O	Claim Evaluation
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Expense - A&O	Coverage Attorneys
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Expense - A&O	Experts
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Expense - A&O	Subrogation Attorn...
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Expense - D&CC	ADR
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Expense - D&CC	Defense Attorneys
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Expense - D&CC	Defense Experts
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Indemnity	Man Home Repairs
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Indemnity	Emergency Services
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	Indemnity	RCC
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	ULAE	Extra Contractual
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	ULAE	Other E&O
<input type="checkbox"/>	(2) - Dwelling...	Coverage A	Dwelling	1:Mobile home	ULAE	Prompt Pay
Sum:						

Figure 269. Set Reserves page if all possible reserve lines were created for Coverage A – Manufactured Home

Coverage B: Manufactured Home - Personal Property

In Claims Center, Coverage B exposures are provided in either a cascading menu or in a hierarchical menu. To navigate to cascading menu, open the claim and select *Choose by Coverage* from the *Actions* menu. Note that on this menu, the selection is *Household Goods*; however, once created this will be listed with a coverage subtype of *Personal Property* while *Household Goods* will be listed as the risk item.

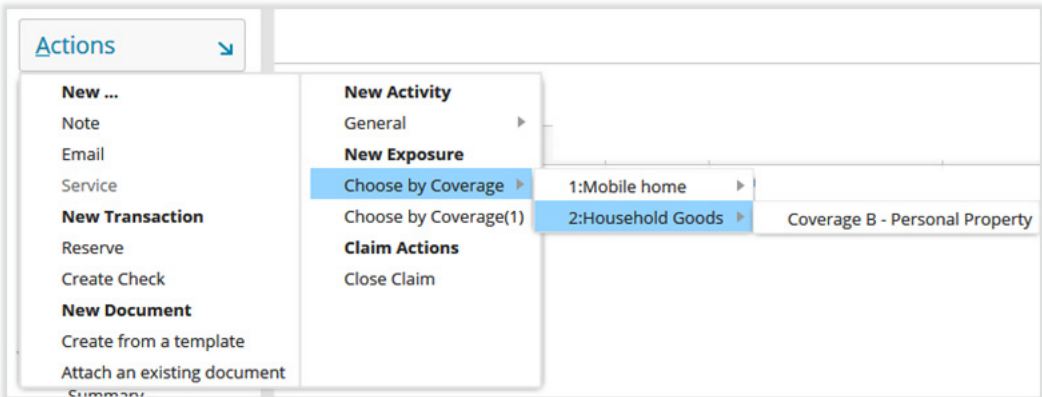


Figure 270. Manufactured Home - Coverage B: Personal Property - Cascading menu



These options are also provided in a hierarchical menu. To navigate to the hierarchical listing, open the claim and select *Choose by Coverage (1)*.

You may want to expand the column to read the full headings. Expand the folder listing to view all the items. There are two risk items displayed, *1: Mobile Home* and *2: Household Goods*.

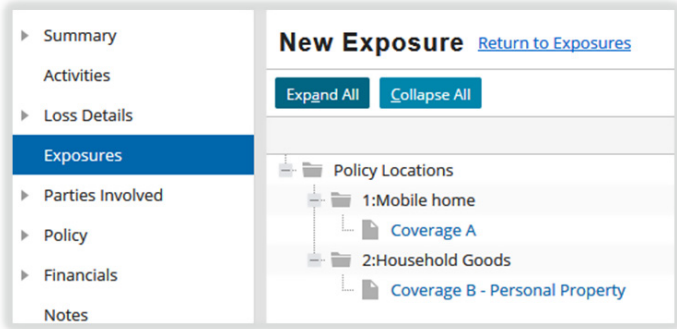


Figure 271. Manufactured home - Coverage B - Hierarchical menu

On the *Exposures* page, *Household Goods* appears as the risk item and *Personal Property* is the coverage subtype.

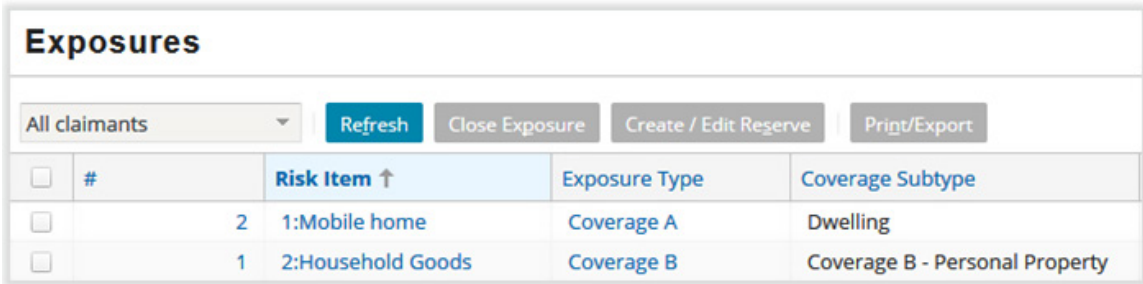


Figure 272. Exposure page for a manufactured home claim

To complete the creation of the reserve lines and funds will need to be added for each needed exposure by scrolling to the right and adding the needed amount in New Available Reserves column. For more information on how to set a reserve amount, refer to section [Update Existing Reserve Lines](#), page 315, in this document.

The following image illustrates what the *Set Reserves* page would look like in the very unlikely event that all possible reserve lines were created for *Coverage B*.

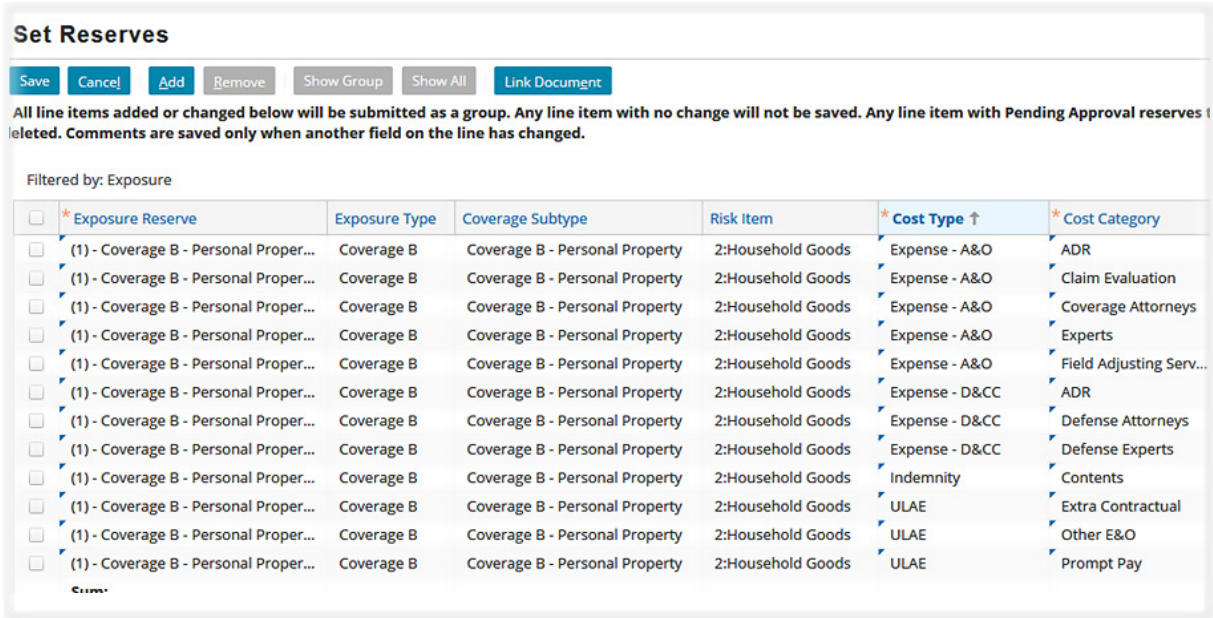


Figure 273. Set Reserves page for Coverage B if all reserve lines are created



Pages 168 - 173  
have been  
omitted from  
this sample file

The screenshot shows the 'Summary Overview' page. On the left is a navigation menu with options like Summary, Overview (selected), Status, Health Metrics, Activities, Loss Details, Exposures, Parties Involved, Policy, Financials, Notes, Documents, Services, History, FNOL Snapshot, and Calendar. The main content area is divided into sections: 'Summary' with 'Basics' (Open, 0 days (Target: 45), Wind) and 'Financials' (Gross Incurred: \$9,200.00, Paid: \$0.00); 'Loss Details' with 'Loss Date' (05/09/2017 12:01 AM) and 'Date Reported' (06/08/2017); 'Loss Location' with a table showing 'Primary' location '6, 100 Bubbles, Barziza, TX 787XX' and 'Description' 'Damage due to high wind'; 'Services' table; and 'Exposures' table. The 'Exposures' table has columns: Risk Item, Exposure Type, Coverage Subtype, Claimant, Adjuster, Outstanding Reser..., and Paid. One exposure is listed: '1:Carwash' under Risk Item, 'Coverage A' under Exposure Type, 'Structure' under Coverage Subtype, 'Bubbles & Shine ...' under Claimant, 'Rock Starr' under Adjuster, and '\$9,200.00' under Paid. Below the exposures table is a 'Parties Involved' section and a 'Latest Notes' section.

Figure 281. Check for existing exposures on the Summary Overview page

## Commercial Policy - Single Structure - Examples 1 & 2

A commercial policy for a single structure will have a single loss location. There will be only one selection for the risk item when creating the exposure for the **Structure**. To create this exposure using the cascading menu option, select **Actions** then **Choose by Coverage**. The label for the second menu selection varies depending on how the **Structure** is identified in the policy. *The following example highlights this difference by comparing two claims, one for a church and one for a carwash.*

In Figure 282, is an example menu for **Choose by Coverage** for a policy for a church. The risk item is identified as a **church**.

The screenshot shows the 'Actions' menu. The 'New Exposure' section is expanded, showing 'Choose by Coverage' (selected), 'Choose by Coverage(1)', and 'Claim Actions'. The 'Choose by Coverage' option has a cascading menu open, showing '1:Church' (selected) and 'Structure'. The 'Structure' option has a cascading menu open, showing 'Increased Cost of Const' and 'Materials and Supplies (

Figure 282. Example of a structure labeled as a church

In Figure 283, is an example menu for *Choose by Coverage* for a policy for a carwash. The risk item is identified as a *carwash*.

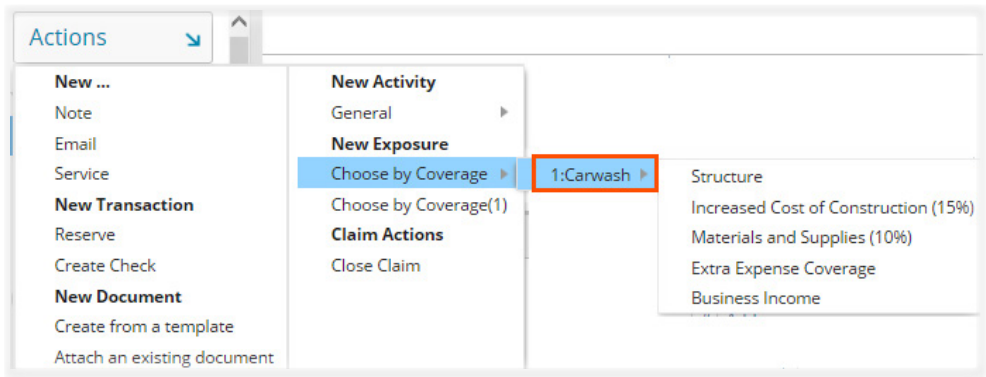


Figure 283. Example of a structure labeled as a carwash

When creating an exposure using the hierarchical menu, the same options and labels display in a folder listing. Select *Choose by Coverage (1)* to work with these selections using a hierarchal menu. You may need to expand the folders to view all available selections for this claim.

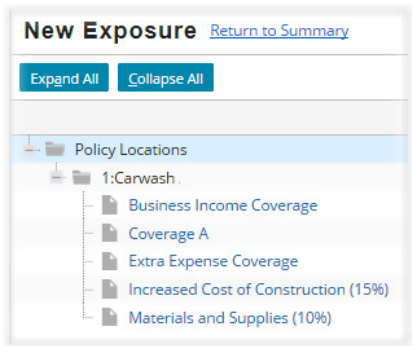


Figure 284. Example hierarchical listing for a policy providing coverages on a carwash

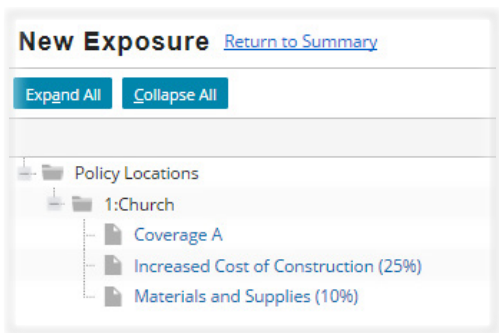


Figure 285. Example hierarchical listing for a policy providing coverages on a church

Once *Coverage A* is selected for the specific risk item, a *New Exposure* page opens for that item. The risk item related to the exposure is listed on this page.

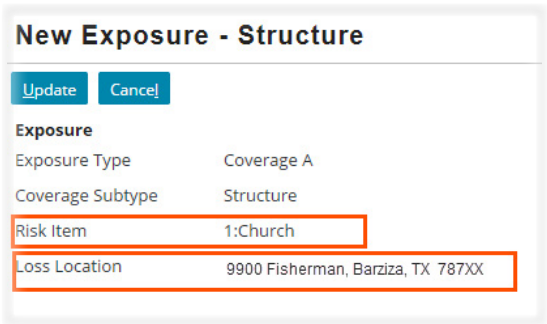


Figure 286. The risk item, 1:Church, is listed on the New Exposure page

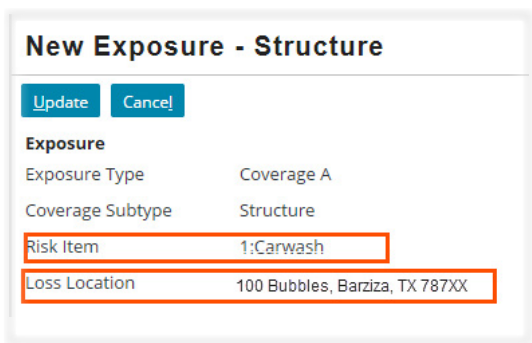


Figure 287. The risk item, 1:Carwash, is listed on the New Exposure page

In both claims, the *Coverage Subtype* is *Structure* and the *Exposure Type* is *Coverage A*. The only items that differ are the notations for the risk item and the loss location.

For *Coverage A*, an *incident overview* is usually created when the claim is created. This is selected from a *drop down menu* that opens by selecting the *arrow* within the *Coverage A* text box. If a new incident is needed, one can be created. On the *New Exposure* page, select or create an incident for this item using the *drop down menu button* to open the *Incident* page

**New Exposure - Structure**


[Update](#) [Cancel](#)

**Exposure**

Exposure Type Coverage A

Coverage Subtype Structure

**Incident Overview**

Coverage A \* <none> 

[New Incident...](#)

Figure 288. Select the drop down menu to add a new incident

On the *Incident* page, complete all items with an asterisk to create the new incident. When finished, select the *OK* link at the top of this page to save your work and return to the *New Exposure* page

**Coverage A Incident** [Return to New Exposure - Structure](#)

[OK](#) [Cancel](#)

**Details**

**Damage**

Loss Location \* <none>

Damage Description \*

Loss Estimate \$

**Property Info**

**Occupancy Details**

Safety Risk? <none>

**Related Exposures**

#	↑	Exposure
---	---	----------

**Repair Status**

Estimate Received? No

Already Repaired? ☐ Yes ☒ No

**Services**

Type	Status	Service #	Assigned To	Next Action	Action Owner	Relates To	Services
------	--------	-----------	-------------	-------------	--------------	------------	----------

Figure 289. Complete the Incident page to create a new incident

On the *New Exposure* page, select the *Update* link once an incident has been selected. If an incident had been already available on this page, selected the text box under the *Incident Overview* opens the *drop down* menu of existing incidents

**New Exposure - Structure**

[Update](#) [Cancel](#)

**Exposure**

Exposure Type	Coverage A
Coverage Subtype	Structure
Risk Item	1:Church
Loss Location	9900 Fisherman, Barziza, TX 787XX

**Incident Overview**

Coverage A \* Wind damage

Figure 290. Example New Exposure page for a church

**New Exposure - Structure**

[Update](#) [Cancel](#)

**Exposure**

Exposure Type	Coverage A
Coverage Subtype	Structure
Risk Item	1:Carwash
Loss Location	100 Bubbles, Barziza, TX 787XX

**Incident Overview**

Coverage A \* Damage due to high wind

Figure 291. Example New Exposure page for a carwash

Once the *Update* link is selected, the new exposure is listed on the *Exposures* page. This list displays the *Risk item*, *Exposure Type* and *Coverage Subtype* for the exposure.

**Exposures**

All claimants [Refresh](#) [Close Exposure](#) [Create / Edit Reserve](#) [Print/Export](#)

<input type="checkbox"/>	#	Risk Item ↑	Exposure Type	Coverage Subtype	Claimant
<input type="checkbox"/>	1	1:Carwash	Coverage A	Structure	Bubbles and Shine, Inc.

Figure 292. The new exposure is listed on the Exposures page for the carwash claim

Exposures					
All claimants ▾		<a href="#">Refresh</a>	<a href="#">Close Exposure</a>	<a href="#">Create / Edit Reserve</a>	<a href="#">Print/Export</a>
<input type="checkbox"/>	#	Risk Item ↑	Exposure Type	Coverage Subtype	Claimant
<input type="checkbox"/>	1	1: Church	Coverage A	Structure	Church of the Fishermen

Figure 293. The new exposure is listed on the Exposures page for the church claim

Selecting the *Exposure Type* (in this example, *Coverage A*) opens the *Exposure Details* page for this *risk item*.

On the *Exposures Details* page, select the *Create/Edit Reserve* link.

**(1) - Structure - Church of the Fisherman**
[Up to Exposures](#)

[Edit](#)
[Close Exposure](#)
[Create / Edit Reserve](#)

**Details**

**Exposure**

Exposure Type	Coverage A
Coverage Subtype	Structure
Risk Item	1: Church
Loss Location	9900 Fisherman, Barziza, TX 787XX
Claim Representative	<a href="#">Rock Starr</a>
ClaimTeam	Commercial
Status	Open
Create Date	05/30/2017
Validation Level	Ability to pay

**Incident Overview**

Coverage A	Wind damage
------------	-------------

**Segmentation**

Segment	Commercial High Complexity
---------	----------------------------

Figure 294. Exposure Details page for (1) Structure - Church of the Fisherman claim

**(1) - Structure - Bubbles and Shine, Inc.** < > [Up to Exposures](#)

[Edit](#)
[Close Exposure](#)
[Create / Edit Reserve](#)

**Details**

Exposure		Incident Overview	
Exposure Type	Coverage A	Coverage A	Damage due to high wind
Coverage Subtype	Structure		
Risk Item	1:Carwash		
Loss Location	100 Bubbles, Barziza, TX 787XX		
Claim Representative	Rock Starr		
ClaimTeam	Commercial		
Status	Open		
Create Date	05/30/2017		
Validation Level	Ability to pay		

Segmentation	
Segment	Commercial High Complexity

Figure 295. Exposure Details page for (1) Structure - Bubbles and Shine, Inc., the carwash claim

The *Set Reserves* page opens for this claim. On this page, selections are made for *Cost Type* and *Cost Category* using *drop down* menu choices and the needed amount for the reserve is added in the *New Available Reserve* column. These selections are made in order: ① *Cost Type*, ② *Cost Category* and then the *New Available Reserve* ③ amount is added.

If a second reserve line is needed for this *Coverage Subtype*, selecting the *Add* link allows that reserve line to be created following these same steps. In this example, two reserve lines have been created, one for *expense A&O* and one for *Indemnity*. The final step is to select the ④ *Save* link to save and create the reserve line or lines.

**Set Reserves**

[Save](#)
[Cancel](#)
[Add](#)
[Remove](#)
[Show Group](#)
[Show All](#)
[Link Document](#)

④ All line items added or changed below will be submitted as a group. Any line item with no change will not be saved. Any line item with Pending Approval reserves that has its New Available Reserve reserves will have those Pending Approval reserves deleted. Comments are saved only when another field on the line has changed.

Filtered by: Exposure

	* Exposure Rese#v...	Exposure Type	Coverage Subtype	Risk Item	* Cost Type	* Cost Category	Outstanding R...	Pending Appr...	* New Available Res...	Cl
	(1) - Structure - Chur...	Coverage A	Structure	1:Church	Expense - A&O	Field Adjusting S...	\$2,200.00	-	\$2,200.00	
	(1) - Structure - Chur...	Coverage A	Structure	1:Church	Indemnity	Structure Repairs	\$7,000.00	-	\$7,000.00	
	Sum:						\$9,200.00	-	\$9,200.00	

Figure 296. Add the reserve line to finish creating the exposure

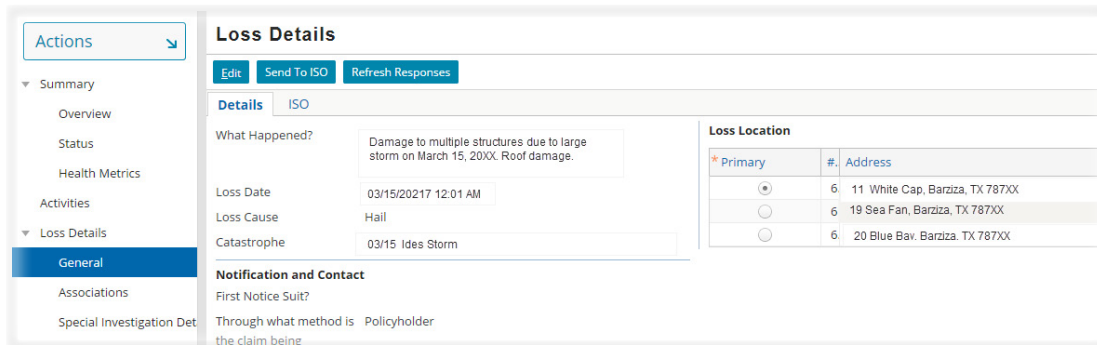
Additional information on working with exposures and reserve line is provided in sections, [Step 9: Create any Needed Exposures and Related Reserve lines for Services](#), page 97, and in the section, [Step 20: Update Existing Reserve Lines](#), page 317, in this document.

Pages 180 - 238  
have been  
omitted from  
this sample file



## Step 16: Update Loss and Policy Details

As work progresses on the claim, it may be necessary to update some of the information in the claim file. The majority of these changes can be made on the [Loss Details](#) page in Claims Center. Once these changes are made the policy, is refreshed to verify the changes. To edit the loss details, select [Loss Details](#) from the side bar menu to open the [Loss Details General](#) page. Select the [Edit](#) link to edit items on this page.



**Loss Details**

[Edit](#) [Send To ISO](#) [Refresh Responses](#)

**Details** **ISO**

What Happened? Damage to multiple structures due to large storm on March 15, 20XX. Roof damage.

Loss Date 03/15/2021 12:01 AM

Loss Cause Hail

Catastrophe 03/15 Ides Storm

**Notification and Contact**

First Notice Suit?

Through what method is the claim being reported? Policyholder

**Loss Location**

* Primary	#.	Address
<input checked="" type="radio"/>	6	11 White Cap, Barziza, TX 787XX
<input type="radio"/>	6	19 Sea Fan, Barziza, TX 787XX
<input type="radio"/>	6	20 Blue Bay, Barziza, TX 787XX

Figure 419. The Loss Details page

The [Loss Details edit](#) page opens. Nearly every item on this page can be edited.



**Loss Details**

[Update](#) [Cancel](#)

**Details** **ISO**

What Happened? \* Damage to multiple structures due to large storm on March 15, 20XX. Roof damage.

Loss Date 03/15/2021 12:01 AM

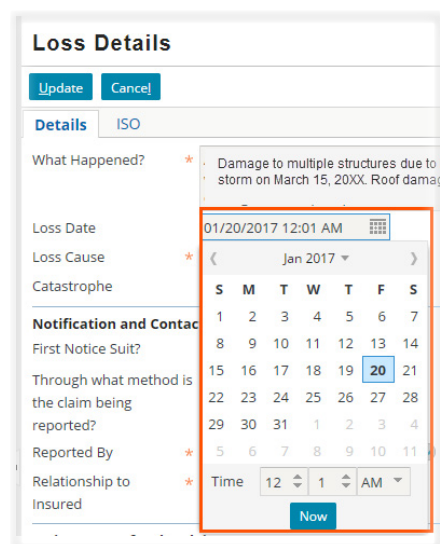
Loss Cause \* Hail

**Loss Location**

* Primary	#.	Address
<input checked="" type="radio"/>	6	11 White Cap, Barziza, TX 787XX
<input type="radio"/>	6	19 Sea Fan, Barziza, TX 787XX

Figure 420. The Loss Details Edit page

### Information Commonly Edited on This Page



**Loss Details**

[Update](#) [Cancel](#)

**Details** **ISO**

What Happened? \* Damage to multiple structures due to large storm on March 15, 20XX. Roof damage.

Loss Date 01/20/2017 12:01 AM

Loss Cause \* Hail

Catastrophe

**Notification and Contact**

First Notice Suit?

Through what method is the claim being reported?

Reported By \*

Relationship to Insured \*

Time 12 1 AM

[Now](#)

Figure 421. Select a new date of loss

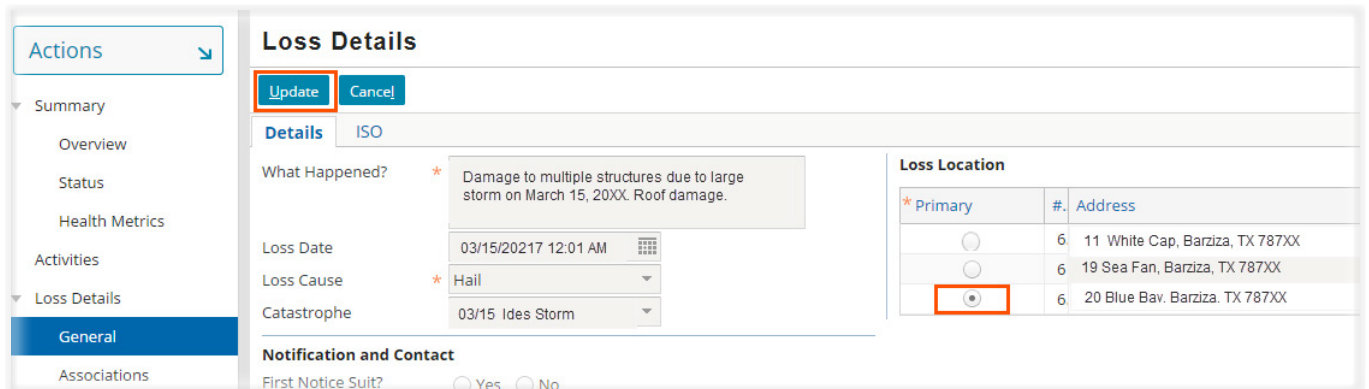
### Date of Loss

The date of loss can be changed using the [drop down calendar](#) or by typing in a new date in the [Loss Date](#) field.

Changing the loss date will change the policy to an unverified policy claim. The policy must be refreshed to complete this task once the [Update](#) link has been selected.

## Editing the Primary Loss Location

For policies that cover multiple locations, the reported address may not be the primary location of the loss but may be another location on the policy. In the **Loss Location** area of this page, select the radio button for the loss location that should have been selected as the primary loss location. This task is sometimes needed to clear an error message in the **Payment Wizard**.



The screenshot shows the 'Loss Details' page. On the left is a sidebar with 'Actions' and a menu including 'Summary', 'Overview', 'Status', 'Health Metrics', 'Activities', 'Loss Details', 'General' (selected), and 'Associations'. The main content area has 'Update' and 'Cancel' buttons at the top. Below are tabs for 'Details' and 'ISO'. The 'Details' tab shows fields for 'What Happened?' (Damage to multiple structures due to large storm on March 15, 20XX. Roof damage.), 'Loss Date' (03/15/2021 12:01 AM), 'Loss Cause' (Hail), and 'Catastrophe' (03/15 Ides Storm). At the bottom is a 'Notification and Contact' section with a 'First Notice Suit?' field set to 'Yes'. On the right is the 'Loss Location' section with a table:

*Primary	#	Address
<input type="radio"/>	6	11 White Cap, Barziza, TX 787XX
<input type="radio"/>	6	19 Sea Fan, Barziza, TX 787XX
<input checked="" type="radio"/>	6	20 Blue Bav. Barziza, TX 787XX

Figure 422. Select the radio button to change the primary loss location

## Change Policy Information (Mortgage Company, Insured Parties)

Policy information cannot be changed in Claims Center. To make a change in the policy, the insured must contact their agent to make the changes to the policy and this request should be made in writing. The steps in this process are:

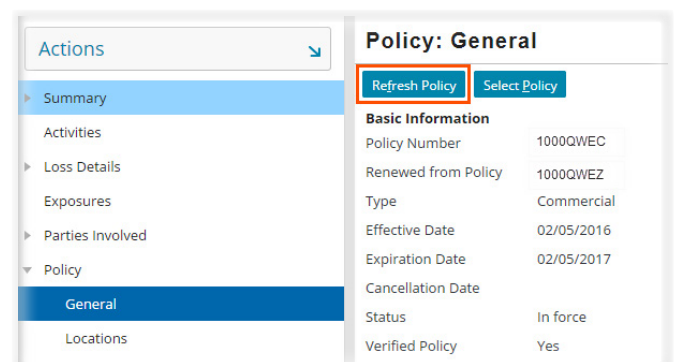
- Explain to insured that they need to contact their agent or the underwriting department either by email or by phone to make a change to their policy.
- Create a **Note** to document this request.
- Contact the underwriting department requesting that you be notified once this change has been made by sending an email to [uwsupervisor@XYZ.xxx](mailto:uwsupervisor@XYZ.xxx)

Once underwriting has accomplished this task, you will refresh the policy in Claims Center to update the policy information for the claim.

## To Refresh the Policy

Select **Policy General** from the **side bar** menu. This opens the **Policy General** page. Selecting the Refresh Policy link is at the top of this page will update the policy details and contact details in Claims Center.

Note that changes in the policy can change the claim to an unverified policy claim, so this action may be needed to verify coverage so that payments can be made on the claim.



The screenshot shows the 'Policy: General' page. On the left is a sidebar with 'Actions' and a menu including 'Summary', 'Activities', 'Loss Details', 'Exposures', 'Parties Involved', 'Policy', 'General' (selected), and 'Locations'. The main content area has 'Refresh Policy' and 'Select Policy' buttons at the top. Below is the 'Basic Information' section with the following details:

Basic Information	
Policy Number	1000QWEC
Renewed from Policy	1000QWEZ
Type	Commercial
Effective Date	02/05/2016
Expiration Date	02/05/2017
Cancellation Date	
Status	In force
Verified Policy	Yes

Figure 423. Select the Policy Refresh link

# Step 17: Editing Contacts

---

## Types of Contacts

A contact is a person or organization who has a relationship or interest in the claim. Examples include service providers, claimants, an insured party, attorneys, investigative services, and lien holders.

Claims Center stores contact information in two places *(1) in the claim file* for contacts related to a specific claim and *(2) in the Address Book* for contacts that are potentially involved with more than several claims. At XYZ, vendors contacts are stored in the address book can potentially be categorized as a *Vendor Company* or a *Vendor Person*.

## Contacts that Exist Only in a Claim

Initial contacts that exist only in a claim are created at the time of the FNOL (First Notice Of Loss). This information is drawn from information provided in the FNOL and in the policy information. Additional parties may be added to a claim as the need arises.

Each contact in Claims Center has its own *Contact* page. Each contact page allows the contact information to be viewed in detail, and in many cases, a link is provided to edit this information. When textboxes are provided that allow a contact to be selected from a *drop down menu*, there is often a *drop down menu button* that is linked to the related page for both businesses and persons who are listed as contacts.

## Navigate to a Contact Page

There are three general paths to reach a contact page:

1. Using a link provided by a *drop down menu* at or near a textbox for a contact
2. From *linked text* (blue text) in the *Parties Involved page* on the *Summary Overview* page.
3. From a link on the *Parties Involved - Contacts* page in the *side bar* menu

### From a drop down menu link

At many points in Claim Center, contact information can be edited from a *drop down menu* link. In all cases the link will open the contact page for the specific contact. In nearly all instances, the link will read *View Contact Details* with the *Edit* link appearing at the top of the contact page.

### Example: From a drop down menu link in the Payment Wizard

On *Step 1 of 3* of the *Payment Wizard*, there is a textbox for a payee that is completed using a *drop down menu* of contacts drawn from the claim. The *drop down menu button* has an option that allow you to *View Contact Details* for the contact (payee)

**Step 1 of 3: Enter payee information**

Cancel Next >

Primary	Pay To 1	Deduction Type	Delivery Method	Check Portion
	Sandra Smith		Standard	

**Check Details**

Payment Method: Check

**Primary Payee**

Name: Sandra Smith (dropdown menu highlighted with red circle)

Type: Insured

Add Joint Payees

Pay To The Order Of: Sandra Smith

**Mail To**

Recipient: Sandra Smith

Mailing Address: 12 Candy Lane, Sugar Valley, TX 77480

Email Address:

**Check Issuance**

Bank Account: XYZ Bank

**Mailing Address**

Country: United States

Address 1: 12 Candy Lane

Address 2:

Address 3:

City: Sugar Valley

County: Brazoria

State: Texas

ZIP Code: 77480

Address Type: Mailing

Location Description:

Valid until: MM/dd/yyyy

Address Validation: Not Validated

Status:

Validate Address

**View Contact Details**

Figure 426. Select the View Contact Details link

## Editing a Contact from the Payment Wizard

Selecting the *drop down menu button* next to the name field allows you to edit the payee information. Select the *View Contact Details* link to open the contact page for this party.

This opens the *contact page for the specific party* that was selected in the textbox. To edit the contact details and address, select the *Edit* link.

**Sandra Smith** [Return to Step 1 of 3: Enter payee information](#)

Basics Addresses Related Contacts

**Edit** **Link**

This contact is not linked to the Address Book

**Person**

Name: Sandra Smith

Figure 427. The Edit link on the contact page

The *Edit Contact* page opens on the *Basics tab*. All fields with dialog box on this page can be edited.

**Sandra Smith, M.D.** [Return to Step 1 of 3: Enter payee information](#)

Basics Addresses Related Contacts

OK Cancel

This contact is not linked to the Address Book

**Person**

Prefix:

First Name: Sandra

Middle Name: Indra

Last Name: Smith

Suffix: M.D.

Preferred Method of Communication: Email

Preferred Method of Correspondence: Mail

Preferred Language: English

**Phone**

Primary Phone: Home

Contact Prohibited? ☐ Yes ☒ No

Work: 222-222-2222

Home:

Mobile: 333-333-3333

Fax:

**E-mail**

Main: S15@gmail.com

Alternate:

**Primary Address**

Country: United States

Address 1: 12 Candy Lane

Address 2:

Address 3:

City: Sugar Valley

County: Brazoria

State: Texas

ZIP Code: 77480

Address Type: Home

Location Description:

Valid until: MM/dd/yyyy

Address Validation: Not Validated

Status:

Validate Address

**Notes**

Figure 428. The Edit Contact details page for this party

A common edit is to update the address. If the address is changed, validate it before leaving this page.

Select the **Validate Address** link on the **right** side of the page to open the **Verify Address Details** page

The **Verify Address Details** page may suggest alternate forms of the address that are more acceptable to the postal service. You should review the selections and select the one that is most appropriate.

If the address cannot be verified, it may be that the address is incorrect. Review the address for errors.

After you have made your selection, select **OK** to return to the **Edit Contact** page.

The 'Primary Address' form contains the following fields: Country (United States), Address 1 (12 Candy Lane), Address 2, Address 3, City (Sugar Valley), County (Brazoria), State (Texas), ZIP Code (778480), Address Type (Home), Location Description, Valid until (MM/dd/yyyy), Address Validation (Not Validated), Status, and a Notes section. A red box highlights the 'Validate Address' button at the bottom right.

Figure 429. Select the link to validate the address if changes were made to the address

The 'Verify Address Details' page shows a list of 'Address Suggestions' with one suggestion: '12 Candy Land, Sugar Valley, TX 77840-1234'. At the top left, there are 'OK' and 'Cancel' buttons, with 'OK' highlighted by a red box. A link 'Return to Step 1 of 3: Enter payee information' is at the top right.

Figure 430. Verify the address details

On the **Edit Contact** page, the address validation status has been changed to **Validated**.

The 'Mailing Address' form contains the following fields: Country (United States), Address 1 (12 Candy Cane), Address 2, Address 3, City (Sugar Valley), County (Brazoria), State (Texas), ZIP Code (78480 - 1234), Address Type (Home), Location Description, Valid until (MM/dd/yyyy), Address Validation (Validated), Status, and a 'Validate Address' button. A red box highlights the 'Validated' status in the Address Validation field.

Figure 431. The address has been validated

The 'Edit Contact' page for 'Sandra Smith, M.D.' shows tabs for 'Resides', 'Addresses', and 'Related Contacts'. Below the tabs are 'OK' and 'Cancel' buttons, with 'OK' highlighted by a red box. A message states 'This contact is not linked to the Address Book'. Below this is a 'Person' section with a 'Prefix' field containing 'Sandra'.

Figure 432. Select the Update link to save your changes

Correct and update any fields that need to be corrected, then select **OK** at to submit.

This will return you to the page you were on when you selected the *View Contact Details* link. In this example, that page was *Step 1 of 3: Enter payee information* page of the *Payment Wizard*.

From the Summary Overview page

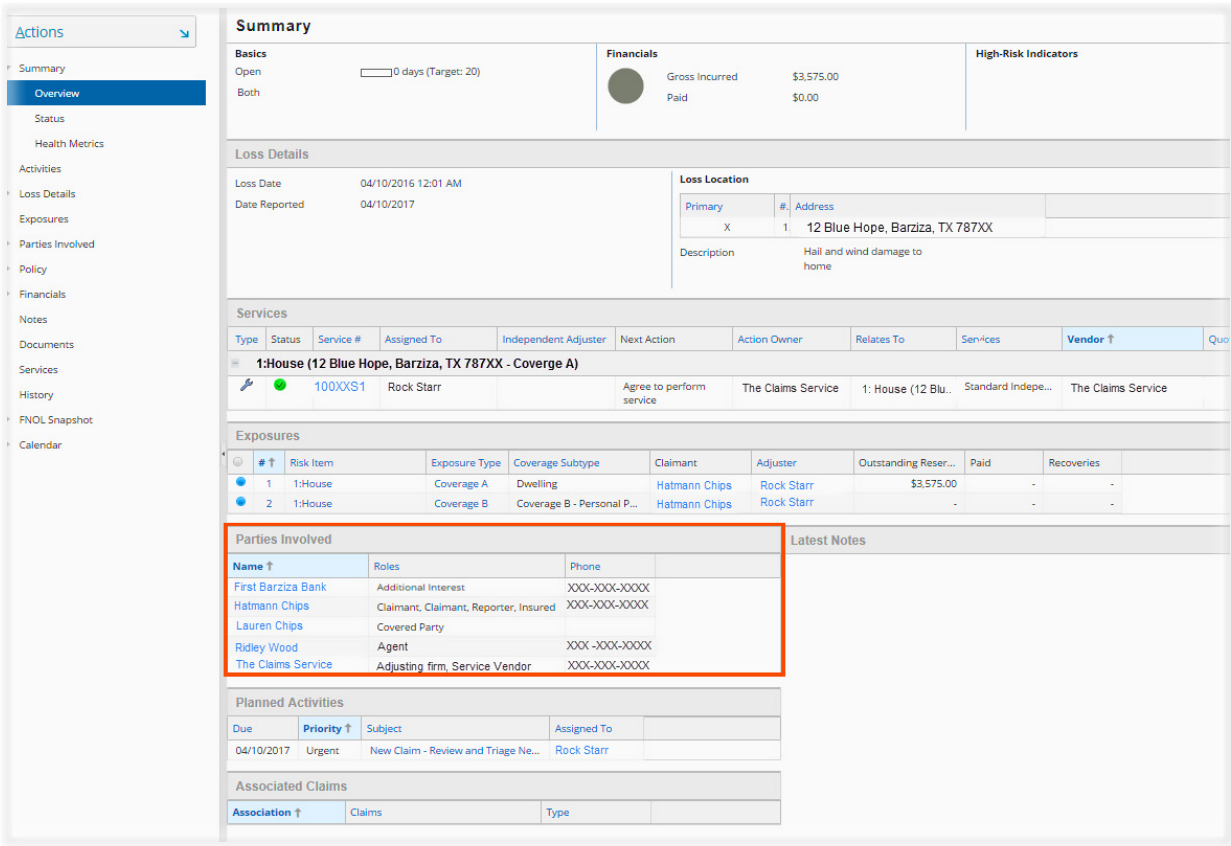


Figure 433. The Parties Involved Section on the Summary Overview page

From within the claim, select the *Summary Overview* from the *side bar* menu. Just below the middle of the page, the *Parties Involved Section* displays the contacts related to the claim.

Selecting the *name* of any of the contacts displayed *in blue text* opens the *contact page* for that contact. Refer to the next section, *From the Parties Involved- Contact page*, for the remaining steps to complete the editing process.

From the Parties Involved - Contacts Page

From within a claim, on the *side bar* menu, select *Parties Involved*, then *Contacts*. On this page, additional details are provided for every contact associated with the claim. The table at the top of this page displays the contacts individually when the selected contact is highlighted in blue.

Additional details for the selected contact display in the lower section of this page. There are three tabs of information that can be displayed:

- Basics
- Addresses
- Related Contacts



## The Basics tab

The Basics tab displays information about the selected contact that includes:

1. Role
2. Name
3. Preferred Method of Communication
4. Preferred Method of Correspondence
5. Phone Numbers
6. Email Addresses

If any of this information needs to be edited, selecting the *Edit* link will open a page that allows this information to be changed.

The Basics tab displays information about the selected contact. The interface includes tabs for Basics, Addresses, and Related Contacts. The Basics tab is active, showing the contact's role, name, preferred method of communication, preferred method of correspondence, phone numbers, and email addresses. Red circles with numbers 1 through 6 highlight the following fields:

- 1. Role: Covered Party
- 2. Name: Lauren Chips
- 3. Preferred Method of Communication: Phone
- 4. Preferred Method of Correspondence: Mail
- 5. Phone Numbers: Mobile
- 6. Email Addresses: lachips@fakemail.cc

Figure 435. The Basics tab

## The Address Details tab

This tab lists address information for the contact. Most of this information is also displayed on the *Basics* tab.

If any of this information needs to be edited, selecting the *Edit* link opens a page that allows this information to be updated.

The Address tab displays address information for the contact. The interface includes tabs for Basics, Addresses, and Related Contacts. The Addresses tab is active, showing a table of addresses. The first address is '12 Blue Hope, Barziza, TX'. Below the table, the Address Detail section provides more information about the selected address, including Country, Address 1, Address 2, Address 3, City, County, State, ZIP Code, Address Type, Location Description, Valid until, Address Validation Status, and Validated.

Figure 434. The Address tab

## The Related Contacts tab

Although it is possible to indicate a relationship between contacts in Claims Center, at XYZ this feature is rarely used. This is not a required activity in Claims Center.

If you are interested in this feature, refer to the section on the [Related Contacts tab](#) in the next section on page 247.

## Adding Contacts in a Specific Claim

There are two paths for adding a new contact to Claims Center. The first path uses a drop down menu option. Although this option is offered numerous points in Claims Center, the entered content is linked to [Loss Details](#) page. The second path begins on the [Parties Involved](#) page and the contact information is added using links on that page.

### Using a drop down menu button

Whenever a contact name is requested, a [drop down](#) menu button next to the textbox provides an option to add a [New Person](#) or [New Business](#).

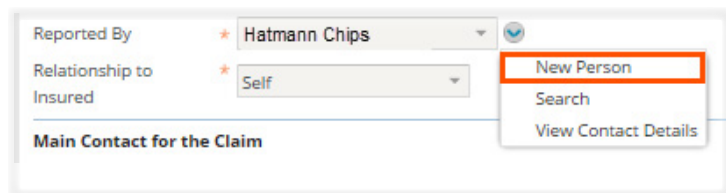
A screenshot of a web form. The 'Reported By' field has a dropdown menu open. The dropdown menu has three options: 'New Person' (highlighted with a red box), 'Search', and 'View Contact Details'. The 'Relationship to Insured' field below it has a dropdown menu with 'Self' selected. The text 'Main Contact for the Claim' is visible below the dropdown menu.

Figure 436. An example drop down menu with an option to add a new contact to the file

Selecting this link will open the [New Person](#) page which allows you to add the person to the file. There are three tabs on this page; (1) [Basics](#) (2) [Addressees](#) and (3) [Related Contacts](#).

The page opens on the [Basics tab](#) and completing the required fields on this page will create a new contact. Only the last name is required for this page.

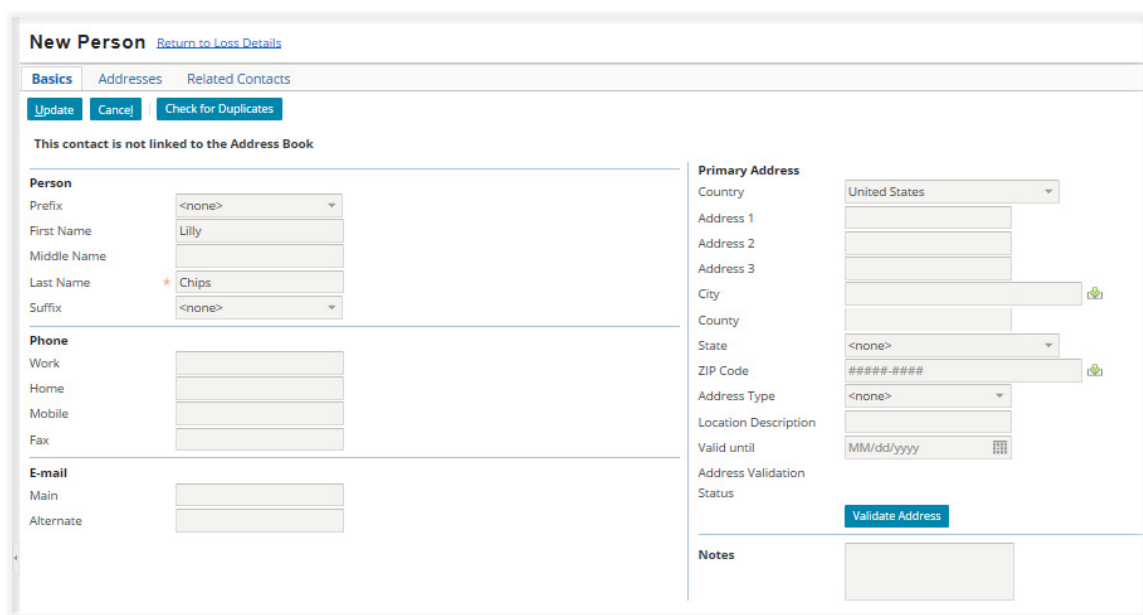
A screenshot of the 'New Person' page. The page has three tabs: 'Basics', 'Addresses', and 'Related Contacts'. The 'Basics' tab is active. There are three buttons: 'Update', 'Cancel', and 'Check for Duplicates'. A message states 'This contact is not linked to the Address Book'. The 'Person' section has fields for Prefix, First Name (Lilly), Middle Name, Last Name (Chips), and Suffix. The 'Phone' section has fields for Work, Home, Mobile, and Fax. The 'E-mail' section has fields for Main and Alternate. The 'Primary Address' section has fields for Country (United States), Address 1, Address 2, Address 3, City, County, State, ZIP Code, Address Type, Location Description, Valid until, and Address Validation Status. There is a 'Validate Address' button. A 'Notes' section is at the bottom.

Figure 437. The New Person page



Pages 247 -  
324 have  
been omitted  
from this  
sample file

# Overview of the Check Process

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## Conditions for Payments

### Validation levels

To make payments, the claim must be associated with a verified policy.

- The claim and the exposure must be at the *Ability to Pay* level. This means the reserves are available and approved for any payments.
- There is a verified, valid policy associated with the claim.
- There is a validated address associated with the claim.

### Coverage limits

Coverage limits also affect the ability to make payments:

- The damage reported on the claim must be caused by a peril covered under the policy.
- The damages must not exceed the amount covered by the policy.

### Authority limits

The person requesting the payment must have the authority to make a payment for the needed amount. If this is not true, the payment go through an approval process prior to being completed.

## Types of Payments

Broadly, there are two categories of payments at XYZ:

- Indemnity payments
- Expense payments

*Indemnity* payments are only made to insured parties and their legal representatives. Indemnity payments cannot be made to other parties associated with the claim such as vendors unless these vendors are paid on behalf of the insured. *Expense* payments can be made to experts, vendors, attorneys, or other parties that service the claim. Expense payments are not made to insured parties.

## Payment Terminology

Several terms have specific meanings when working with payment and financial transactions.

*Check* - a check is a transfer of funds from one party to another. It may be an electronic or paper transaction.

*Checkset* - Each time the payment wizard is completed, a *checkset* is created.

**Payee**- The payee is the party who is receiving the funds. There may be more than one payee on a payment. Multiple payees on a single check are called joint payees.

**Payment**- A payment is a transaction that is applied against a given reserve line. There may be more than one payment in a check.

**Payment Transaction** - A payment transaction reduces the available funds from the reserve line that is set aside for the exposure.

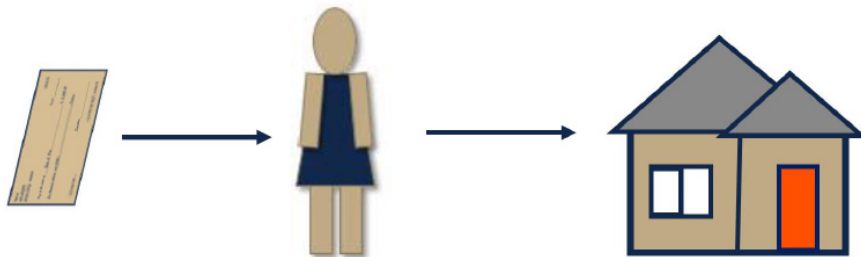
**Payment Wizard** - The payment wizard is a set of steps that guide you through the creation of a payment.

## Example Payment and Payee Combinations

### Example: Single Payee - Single Payment

*Jill Jones receives a single check to cover hail damage to her roof.*

One payment – one payee – one coverage (dwelling)



*Figure 597. Single payment - one payee*

This check has one payment for Coverage A (Dwelling Repairs) made to a single party. This check will be applied to by the payee (Jill Jones) for the cost of the repair. The reserve line for coverage A is reduced by the amount of this payment.

### Example: Single Payee - Multiple Payments

*Jill Jones receives a single check to cover hail damage to her roof and resulting water damage to her sofa.*

There are two payments in this check; one for the roof repair (Coverage A) and one for personal property (Coverage B). The amount will be totaled and sent as a single check to the payee. The reserve line for both Coverage A and Coverage B is reduced by the amount of each respective payments.

#### One payee – two payments – two coverages

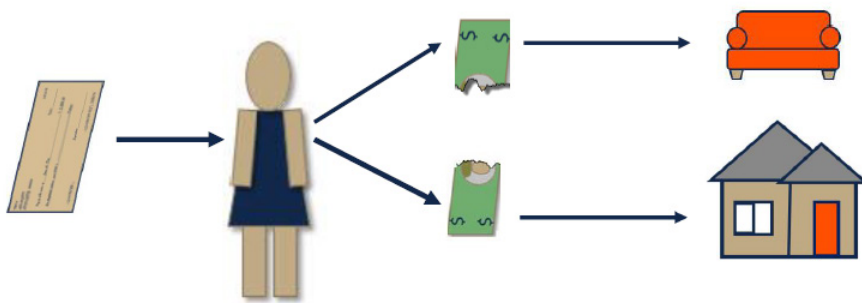


Figure 598. Single payee - Multiple payments

### Example: Multiple Payee - Single Payments

Often there is more than one payee on a check. There may be more one party listed as insured on the policy such as a mortgagor and mortgagee, or the property may be jointly owned. In such cases, the insured receives a check for damages that is written to the insured and the mortgage holder (joint payees). The insured will bring the check to the mortgage holder and may receive funds for the repairs as the repairs progress.

#### Two payees - single payment

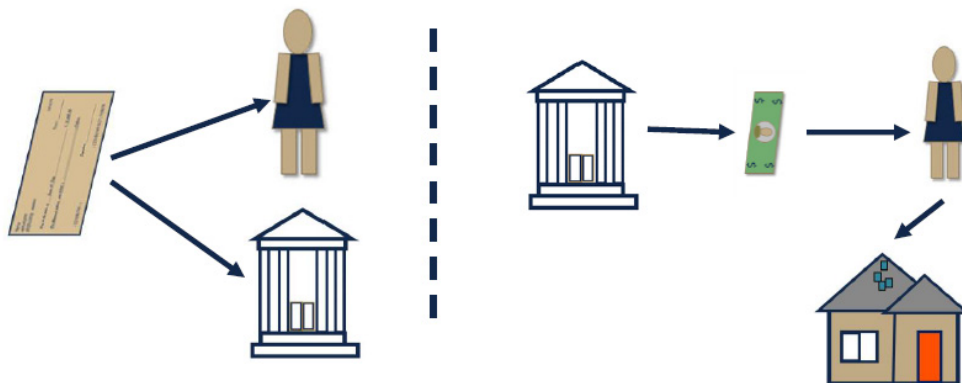


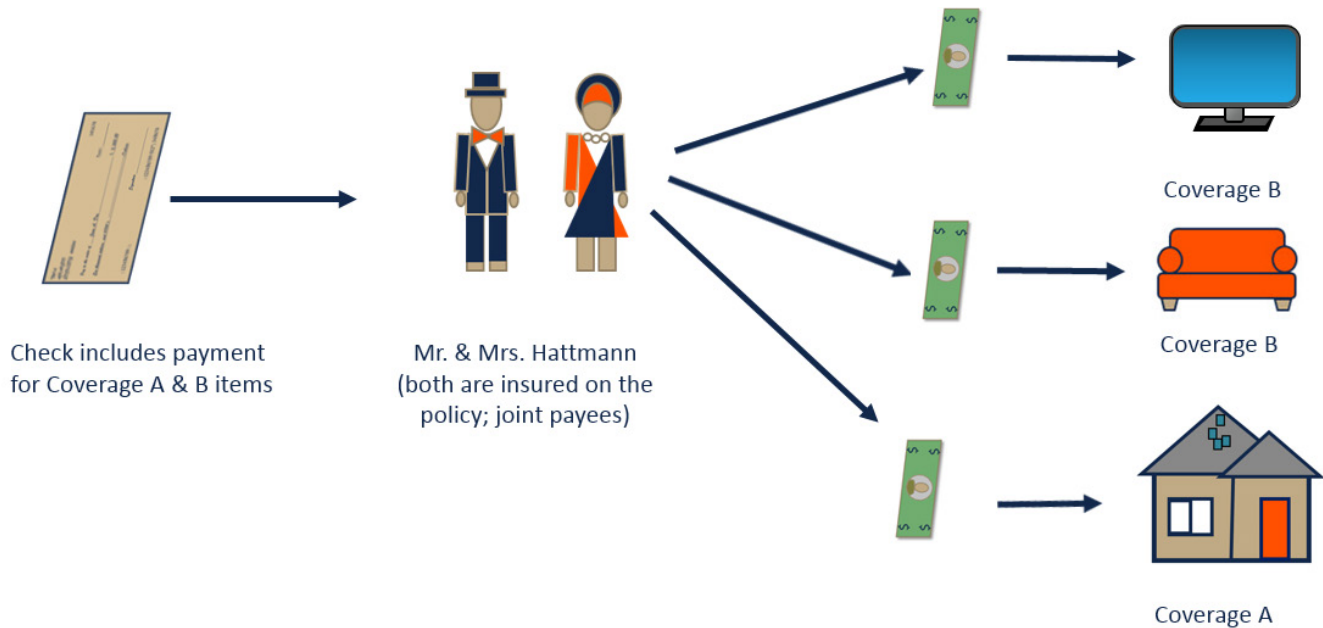
Figure 599. Multiple payees - single payment

These basic combinations can be used to create a variety of check types containing multiple payments to multiple payees as needed.

### *When a Single Check is Needed.*

In general, if the payment is being made to the same parties, the payment can be made in a single check.

- If multiple payments are drawn from separate reserve lines and the payments are for the multiple parties (joint payees), a single check is created that includes several payments.
- It does not matter if the payments are from different coverage types.



*Figure 600. A single check for joint payees with payments from more than one reserve line*

### *When separate checks are needed*

If there are multiple payments needed but the joint payees for these payments are different parties, separate checks will be needed. An example would be payments owed for a mortgaged property and personal property damage. This means that a payee may receive more than one check to complete the payment on the claim, one for the joint payees and the mortgage company and a second check for the joint payees for the personal property damage.

### Example: Multiple Payee - Multiple Payments

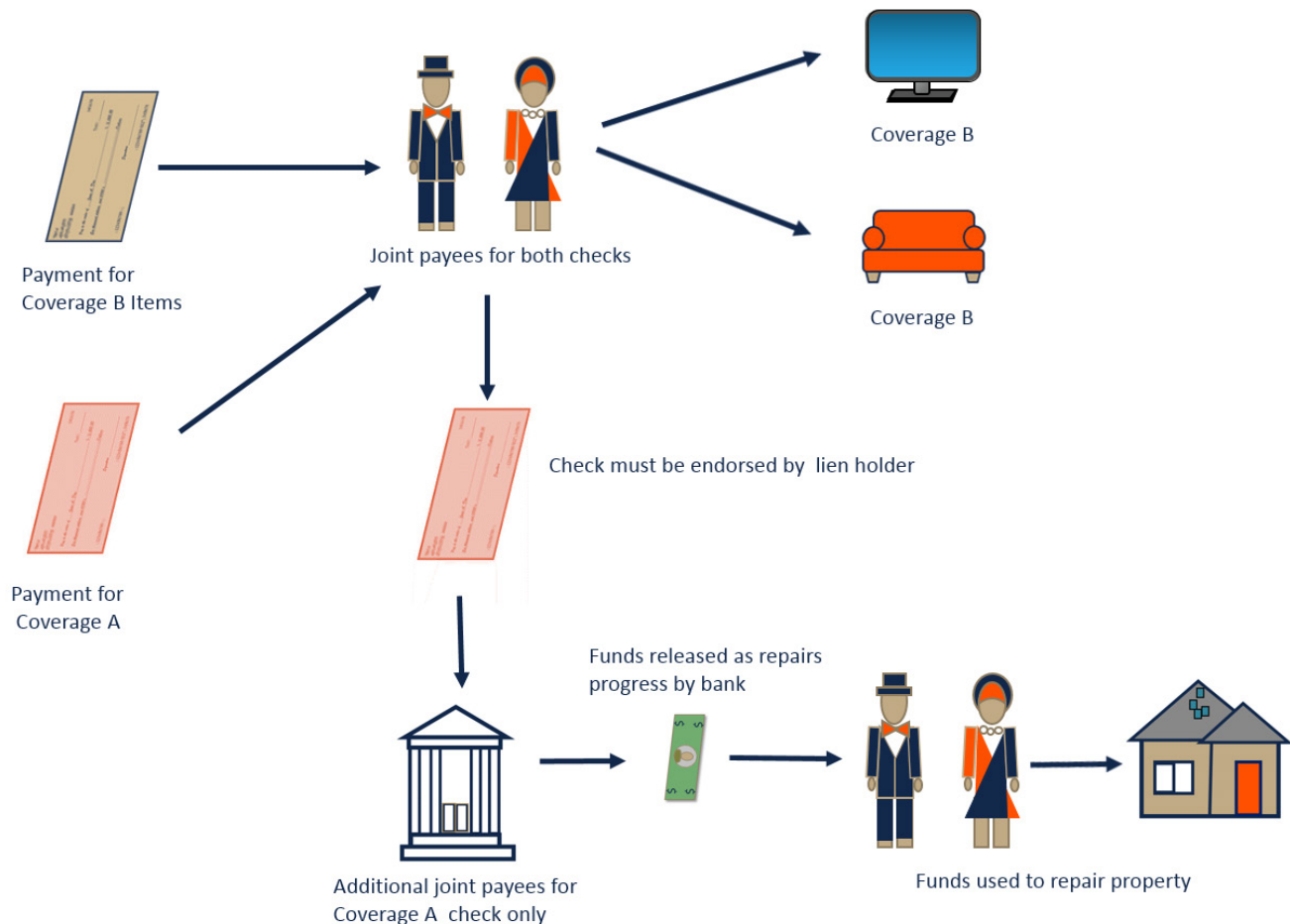


Figure 601. Example payments that require separate checks

## Partial and Full Payments in Claims Center

In all claims the objective is to make accurate and complete payments as quickly as possible. In some unusual cases, a partial payment may be made with intention to follow with second payment as soon as possible. Two examples are:

- In a catastrophic event, an advance payment for additional living expenses or emergency service might be made to help the insured begin recovery quickly.
- In the case of rare or valuable items such as fine art or historical architectural details, it may be necessary to estimate the damage and provide a partial payment to begin restoration.

In such cases, it is possible that a second payment will be made on the loss in a supplemental check once the full extent of the loss is determined.

The majority of payments made in Claim Center are full payments; however, payments in Claims Center are coded as partial or final payments. The type of payment affects the funding in the related reserve line.

- Partial payments allow the remaining funds in the reserve line to still be held in reserve until the reserve line is closed. There will still be funds remaining after the payment has been made from the reserve line.
- A final payment is the last payment made on the related reserve line. A final payment will bring the reserve amount to zero
- Even if the final payment will not deplete the reserve amount, Claims Center will create a transaction to zero out the amount and effectively close the reserve line.
- Although the reserve line is effectively closed, reserve lines are never truly closed until the exposure has closed, you could manually add funds to a reserve line after it has been zeroed out if needed if the exposure is still open.

## Can a Payment be Made?

Three conditions must be present for a check to be issued:

- The claim must be at the *Ability to Pay* level to make payments, the claim must be associated with a verified policy. Unverified policy claims are only validated at the *New Loss* level not at the *Ability to Pay* Level so payments cannot be made on these claims until they have been verified.
- The claim address should be validated.
- There must be enough reserve funds to cover the amount of the check. The *exposure* must be at the *Ability to Pay* level (the must be funds in the related reserve line).

## Review the Claim Status – Ability to Pay

To review the claim status, select the *Status* option on the *side bar* menu from within the claim. The *Claim Validation Level* is located in the last section of this page. This should read *Ability to Pay*.

The screenshot shows the 'Claim Status' page. The left sidebar has a menu with 'Status' highlighted. The main content area displays 'Claim Status' with an 'Edit' button. Below this is a 'General Status' section with fields for Loss Type, Line of Business, Claim Segment, Claim Status, Date Reported, Create Date, Days Open, Primary Adjuster, Primary Group, Special Claim, and Permission. At the bottom, a section contains 'Claim Validation Level' (set to 'Ability to pay'), 'Subrogation Status', and 'Salvage Status'. A red box highlights the 'Claim Validation Level' field, and a callout box points to it with the text 'Ability to pay'.

Figure 602. Verify that the claim status is Ability to Pay

## Review the reserve line

To view an exposure, select *Exposures* from the side bar menu. There needs to be enough funds in outstanding reserves to support the payment. This reserve line has \$3,575.00 dollars left until depletion.

Exposures									
<div> All claimants Refresh Close Exposure Create / Edit Reserve Print/Export </div>									
#	Risk Item ↑	Exposure Type	Coverage Subtype	Claimant	Adjuster	Status	Outstanding Reser...	aid	
1	1:Building	Coverage A	Dwelling	Sandra Smith	Rock Starr	Open	\$3,575.00	-	

Outstanding Reser...	Paid
\$3,575.00	

Figure 603. Review the reserve line

## Life cycle of a check

Claims Center is integrated to a check processing system and updates the check status (*Awaiting Submission*, *Requested*, *Issued*, *Voided* or *Stopped*, *Cleared*) as checks move through these stages on the path to a completed payment.

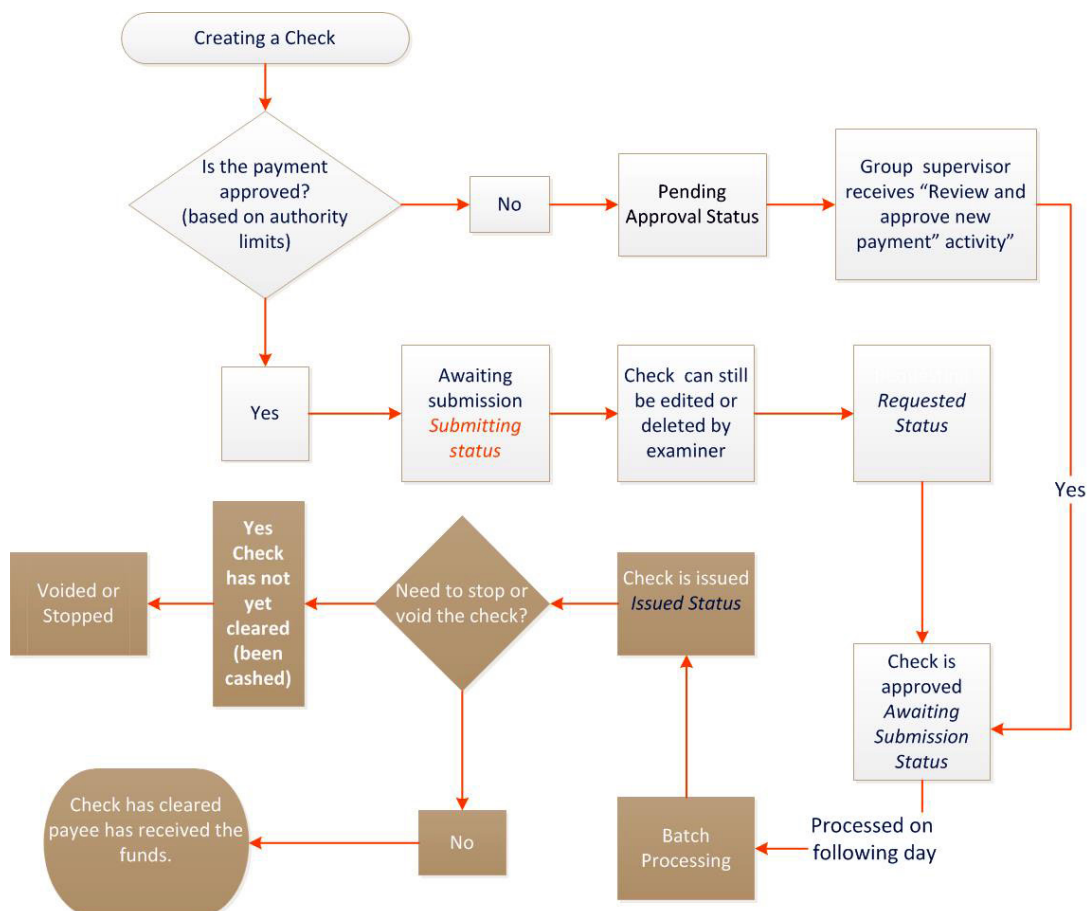


Figure 604. Life of a Check



The check progresses through several stages:

- *Awaiting submission* – Submitted for payment (can still be edited or deleted by the claims examiner at this stage).
- *Requesting* (check cannot be edited at this stage).
- *Issued* – Check may be stopped or voided at this stage.
- *Cleared* – The payment has transferred to the recipient's account.

## Creating a Check

Checks and payments are created using the *Payment Wizard*. One method to starting the payment wizard is to begin on the *Actions* menu.

From within the claim, select the *Actions* menu. Then under *New Transactions* select *Create Check*.

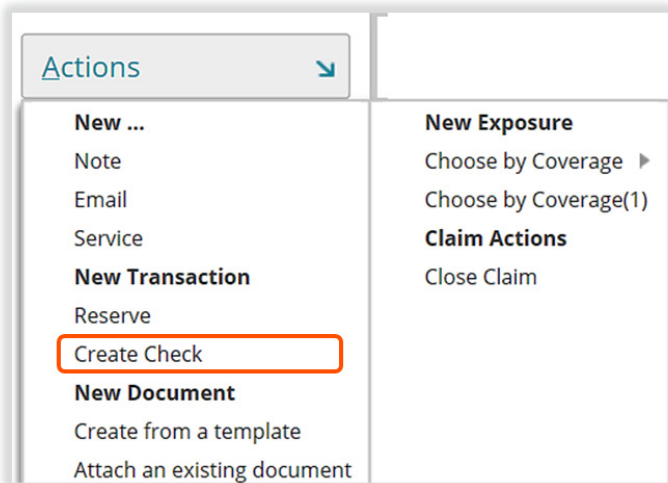


Figure 605. The Create Check link from the Actions menu

### Step 1 of 3: Enter payee information

In *Step 1*, all the items with *asterisks* must be completed.

A screenshot of a web form titled 'Step 1 of 3: Enter payee information'. The form has a 'Cancel' button and a 'Next >' button. Below these are tabs for 'Primary' (selected) and 'Pay To ↑'. There are columns for 'Deduction Type', 'Delivery Method' (set to 'Standard'), and 'Check Portion'. The 'Check Details' section includes 'Payment Method' (set to 'Check') and 'Primary Payee' information. The 'Primary Payee' section has a 'Name' field with a dropdown menu showing '<none>' (highlighted with a red rectangle) and an 'Other' option. Below this is an 'Add Joint Payees' button. The 'Pay To The Order Of' field is also highlighted with a red rectangle. The 'Mail To' section includes 'Recipient', 'Mailing Address' (highlighted with a red rectangle), and 'Email Address' fields. The 'Check Issuance' section shows 'Bank Account' set to 'XYZ Bank'.

Figure 606. Step 1 of 3 - Enter payee information

Pages 333 - 356  
have been  
omitted from  
this sample file

In the *Line Item* section of this page, the line category items for the payments in this check are listed. The respective reserve line for these items has been reduced by this amount.

**Payment Details** [Up to Financials \(Total Incurred: \\$4,375.00\); Transactions](#)

[Edit](#) [Delete](#) [View Check](#)

Details		Check Details	
Exposure	(1) - Dwelling - Mason Welbelove	Status	Awaiting submission
Coverage	Coverage A	Pay To	Mason Welbelove
Cost Type	Indemnity	Net Amount	\$500.00
Cost Category	Emergency Services	Scheduled Send Date	04/27/2017
Payment Type	Final	Issue Date	
Comments		Check Number	
Open Reserves	-	Bank Account	Chase
Amount	\$500.00	Payment Method	Check
Line Items		Invoice Number	

Category	Comments	Amount
Roof Tarp Services		\$200.00
Board Up Services		\$300.00

**Tracking**

Status: Awaiting submission  
Created By: [Rock Starr](#)  
Created On: 04/27/2017

**Approval History**

Date ↓	User	Action	Issue	Rationale
--------	------	--------	-------	-----------

Figure 653. The Payment Details

## Joint Payees (Multiple Payees)

The process for adding additional payees to a check is part of *Step 1 of 3: Enter Payee Information* in the *Payment Wizard*. All payees must be *contacts* in the claim file before they can be included as a payee. These parties were:

- Part of the file that was created from the policy information, such as additional insured parties.
- Added during the life of the claim such as a vendor service.
- Added during the FNOL.

If you need to add a party to a check that is not in the claim, you will need to exit the *Payment Wizard* to add them to the system. Refer to the section, Adding contacts in a specific claim, page 244, for more information on performing this task.

**Step 1 of 3: Enter payee information**

[Cancel](#) [Next >](#)

Primary	Pay To ↑	Deduction Type	Delivery Method	Check Portion
<input checked="" type="checkbox"/>	John A. Doe		Standard	

**Check Details**

Payment Method: Check

**Primary Payee**

Name:  [x](#) [+](#)

Type:  [Add Joint Payees](#)

**Pay To The Order Of** John A. Doe

**Mail To**

Recipient: John A. Doe

Mailing Address: 12 Blue Bay  
Sestown, TX 123456X

Email Address:

**Check Issuance**

Bank Account: Chase

In *Step 1 of 3: Enter payee information*, in the *Payment Wizard*, select the *Primary Payee* from the *drop down* menu.

Add the joint payee or payees by selecting the *Joint Payee* link.

Figure 654. Select the Joint Payee link

The joint payee should be listed in the name *drop down* menu. Select the name of the additional payee.

Step 1 of 3: Enter payee information

Cancel

Next >

☐

Primary

Pay To

↑

Deduction Type

▼

Delivery Method

Check Portion

☐

★

John A. Doe & Jane B. Doe

Standard

Check Details

Payment Method

Check

Joint Payees

Add

Remove

☐

★

Name

★

Type

☐

John A. Doe

▼

Insured

☐

Jane B. Doe

▼

Insured

Pay To The Order Of

John A. Doe  
Jane B. Doe

Mailing Address

Country  
Address 1  
Address 2  
Address 3  
City  
County  
State  
ZIP Code  
Address Type

Figure 655. Select the name of the additional payee

Select the correct *Type* in the *drop down* menu for this additional party.

Step 1 of 3: Enter payee information

Cancel

Next >

☐

Primary

Pay To

↑

Deduction Type

▼

Deliv

☐

★

John A. Doe & Jane B. Doe

Star

Check Details

Payment Method

Check

Joint Payees

Add

Remove

☐

★

Name

★

Type

☐

John A. Doe

▼

Insured

☐

Jane B. Doe

▼

Insured

Pay To The Order Of

John A. Doe  
Jane B. Doe

Mail To

Recipient  
Mailing Address  
Email Address

John A Doe  
Jane B. Doe  
12 Blue Bay Drive, Seatown, TX 1223456X

Check Issuance

Bank Account

Chase

Figure 656. Select the correct Type in the drop down menu for this party

*Validate* the address of the additional payee if needed. If you are finished adding payees to check, select the *Next* link to continue.

**Step 1 of 3: Enter payee information**

[Cancel](#) [Next >](#)

<input type="checkbox"/>	Primary	Pay To ↑	Deduction Type ▾	Delivery Method	Check Portion
<input type="checkbox"/>		John A. Doe & Jane B. Doe		Standard	

**Check Details**

Payment Method: Check

**Joint Payees**

[Add](#) [Remove](#)

<input type="checkbox"/>	* Name	* Type
<input type="checkbox"/>	John A. Doe	Insured
<input type="checkbox"/>	Jane B. Doe	Insured

**Pay To The Order Of** John A. Doe  
Jane B. Doe

**Mail To**

Recipient: John A. Doe  
Jane B. Doe

Mailing Address: 12 Blue Bay Drive, Seatown, TX 123456X

Email Address: 12 Blue Bay Drive, Seatown, TX 123456X

**Check Issuance**

Bank Account: Chase

**Mailing Address**

Country: United States

Address 1: 12 Blue Bay Drive

Address 2:

Address 3:

City: Seatown

County: Nueces

State: Texas

ZIP Code: 123456X

Address Type: Mailing ▾

Location Description:

Valid until: MM/dd/yyyy

Address Validation Status: Validated

[Validate Address](#)

Figure 657. Validate the address of the additional payee if needed.

The *Add* link allows you to add additional payees to the check. If more than two parties need to be added, repeat this procedure to add these additional parties prior to selecting the *Next* link.

From this point on, the process is identical to the path outlined in the previous examples and will be dependent on the number payments and related reserve lines needed to complete the check.

### Single Payee – Multiple Payments- Different Reserve Lines

When you have multiple payments on different reserve lines that need to be sent to the same party, the payment amounts can be allocated to the related reserve line.

*Mason Welbelove, will receive a partial payment for Dwelling Repairs of \$500.00 and a partial payment for Contents of \$200.00.*

On the *Financials: Summary* page, verify that there are reserves available for these payments. If this was not the case, the reserve line should be edited to increase the reserve amount. Refer to Step 20: Update Reserve Lines, page 316, for additional information on performing this task.

Once you have confirmed that there are enough reserves to create the payment, you are ready to create the check.

Financials: Summary		
View <span>★</span> Coverage <span>✕</span> <span>▼</span>		
	Outstanding Reser...	Total Paid
Coverage A	\$2,000.00	\$3,575.00
(1) - Dwelling - Adriel Perales - C...	\$2,000.00	\$3,575.00
Expense - A&O Field Adjusting...	-	\$575.00
Indemnity Dwelling Repairs	\$2,000.00	\$3,000.00
Coverage B - Personal Property	\$750.00	\$1,500.00
(2) - Coverage B - Personal Prop...	\$750.00	\$1,500.00
Indemnity Contents	\$750.00	\$1,500.00
Claim Total	\$2,750.00	\$5,075.00

Figure 658. Verify the available reserve lines and amounts

Actions ▶

New ...

Note

Email

Service

New Transaction

Reserve

Create Check

New Document

Create from a template

Attach an existing document

New Activity

General

New Exposure

Choose by Coverage

Choose by Coverage(1)

Claim Actions

Close Claim

Sync Status

Begin from within the claim, on the *Actions* menu, select the *Create Check* link.

Figure 659. Select the Create Check link

Select the *Primary Payee*, Mason Welbelove, from the *drop down* menu. To complete this page, select the address type and review the address. If any changes in the address were made, *validate* the address.

Step 1 of 3: Enter payee information

Cancel

Next >

<input type="checkbox"/>	Primary <span>★</span>	Pay To ↑	Deduction Type	Delivery Method	Check Portion
<input checked="" type="checkbox"/>	<span>★</span>	Mason Welbelove		Standard	

Check Details

Payment Method

Check

Primary Payee

Name

Mason Welbelove

Type

Insured

Add Joint Payees

Pay To The Order Of

Mason Welbelove

Mail To

Recipient

Mason Welbelove

Mailing Address

12 Shooting Star, Barziza, TX 78123

Email Address

Check Issuance

Bank Account

Chase

Mailing Address

Country

United States

Address 1

12 Shooting Star

Address 2

Address 3

City

Barziza

County

Nueces

State

Texas

ZIP Code

78123-1234

Address Type

Mailing

Location Description

Valid until

MM/dd/yyyy

Address Validation

Validated

Status

Validate Address

Figure 660. Select the payee and verify the address

On the *Step 2 of 3: Enter payment information* page, select the reserve line for the first payment.

In this example, the *Indemnity/Dwelling Repairs* line is selected.

Select the *line category*.

Step 2 of 3: Enter payment information

Cancel < Back Next > Add Payment Remove Payment

Exposure Reserve	Exposure Type	Risk Item	Cost Type	Co
<input checked="" type="checkbox"/>				

Payment Details

Exposure Reserve \* <none> x Claim

Coverage Type <none>

Payment Type \* (1) - Dwelling - / Mason Welbelove: Indemnity/Dwelling Repairs

Comments (2) - Coverage B - Personal Property - Mason Welbelove: Indemnity/Contents

Line Items (3) - Coverage B - Off-Premises Personal Property - Mason Welbelove: Indemnity/Contents

Category	* Amount
<input checked="" type="checkbox"/>	<none>

Figure 661. Select the reserve line for the first payment

Select the appropriate *Payment Type* and add the payment *amount* of \$500.00 for this item.

Step 2 of 3: Enter payment information

Cancel < Back Next > Add Payment Remove Payment

Exposure Reserve	Exposure Type	Risk Item
<input checked="" type="checkbox"/>	(1) - Dwelling - / Mason We	Coverage A
		1: 12 Shooti

Payment Details

Exposure Reserve \* (1) - Dwelling - / Mason Welbelove; Indemnity/Dwe

Coverage Type Coverage A

Payment Type Partial

Available Reserves \$2,000.00

Comments

Line Items

Add Item Remove

Category	* Amount
<input checked="" type="checkbox"/>	Dwelling Repairs - ...
	\$500.00
	\$500.00

Figure 662. Select the payment type and add the amount

Step 2 of 3: Enter payment information

Cancel < Back Next > Add Payment Remove Payment

Exposure Reserve	Exposure Type	Risk Item
<input checked="" type="checkbox"/>	(1) - Dwelling - / Mason We	Coverage A
		1: 12 Shooti

Payment Details

Exposure Reserve \* (1) - Dwelling - / Mason Welbelove; Indemnity/Dwe

Coverage Type Coverage A

Payment Type \* Partial

Available Reserves \$2,000.00

Comments

Line Items

Add Item Remove

Category	* Amount
<input checked="" type="checkbox"/>	Dwelling Repairs - ...
	\$500.00
	\$500.00

Figure 663. Select the Add Payment link

To add the second payment to be drawn from the contents exposure (a different reserve line), select the *Add Payment* link.



A *Payment Details* tab opens so that details can be added to for this second payment.

Exposure Reserve	Exposure Type	Risk Item	Cost Type	Cost Category	Amount	Payment Type	Comments
(1) - Dwelling - Mason We	Coverage A	1: 12 Shooting Star	Indemnity	Dwelling Repairs	\$500.00	Partial	
					\$500.00		

**Payment Details**  
Exposure Reserve: \* <none>  
Coverage Type: \* <none>  
Payment Type: \* <none>  
Comments:  
Line Items:  

Category	* Amount
<none>	

**Claim Payment Calculator**  
Replacement Cost Value (RCV): \$0  
Less Recoverable Depreciation: \$0  
Less Non-Recoverable Depreciation: \$0  
Actual Cash Value (ACV): \$0  
Less Deductible: \$0  
Less Advance Payments: \$0  
Payment Due: \$0

Figure 664. The *Payment Details* tab for the second payment

Select the *Exposure Reserve* line against which the second payment needs to be made.

Select the Line *Category* and type in the *Amount* needed for this payment (in this example, the amount is \$200.00).

Exposure Reserve	Exposure Type	Risk Item	Cost Type
(1) - Dwelling - Mason We	Coverage A	1: 12 Shooting Star	Indemnity

**Payment Details**  
Exposure Reserve: \* <none>  
Coverage Type: \* <none>  
Payment Type: \* (1) - Dwelling - Adriel Perales; Indemnity/Dwelling Repairs  
Comments:  
Line Items:  

Category	* Amount
<none>	

**Claim Payment Calculator**  
Replacement Cost Value (RCV): \$0  
Less Recoverable Depreciation: \$0  
Less Non-Recoverable Depreciation: \$0  
Actual Cash Value (ACV): \$0  
Less Deductible: \$0  
Less Advance Payments: \$0  
Payment Due: \$0

Figure 665. Select the reserve line and line category for the second payment

Exposure Reserve	Exposure Type	Risk Item	Cost Type
(1) - Dwelling - Mason We	Coverage A	1: 12 Shooting Star, Barziz	Indemnity
(2) - Coverage B - Mason We	Coverage B	1: 12 Shooting Star, Barziz	Indemnity

**Payment Details**  
Exposure Reserve: \* (2) - Coverage B - Personal Property - Mason Welbelove; Indemnity/Contents  
Coverage Type: \* Coverage B - Personal Property  
Payment Type: \* Partial  
Comments:  
Line Items:  

Category	* Amount
Replacement-RCV	\$200.00
	\$200.00

**Claim Payment Calculator**  
Replacement Cost Value (RCV): \$200.00  
Less Recoverable Depreciation: \$0  
Less Non-Recoverable Depreciation: \$0  
Actual Cash Value (ACV): \$0  
Less Deductible: \$0  
Less Advance Payments: \$0  
Payment Due: \$0

Figure 666. Select the *Payment Type*

Select the *Payment Type* using the *drop down* menu.

Since there are no additional payments to be included on this check, select the *Next* link to advance to the next step.



Review the information on this page and use the [Back](#) link if you need to make a correction.

- Add an [Invoice Number](#), if this is appropriate.
- Add content for [Memo 2](#), if desired.
- Select the appropriate [Check Delivery](#) method from the [drop down](#) menu.
- Select the [Finish](#) link when you have completed this page.

Checks that are over \$25,000 will be sent automatically sent to XYZ for review

**Step 3 of 3: Set check instructions**

Cancel! **< Back** Finish Link Document

Pay To The Order Of Mason Welbelove

Mail To 12 Shooting Star, Barziza, Texas 78123-1234

Net Amount \$700.00

Claimant Mason Welbelove

Invoice Number

Memo 1 Payment explanation sent separately.

Memo 2

Instructions

Payment Method Check

Check Delivery

Figure 667. Review the information for the second payment

## Review the Check

Once [Finish](#) is selected, the check will be displayed on the [Financial: Checks](#) page. In this example, the total amount of the check is \$700.00.

Financials: Checks					
Check Number	Pay To	Gross Amount	Issue Date	Scheduled Send D...	Status
	Mason Welbelove	\$1,500.00		07/13/2016	Requested
	Mason Welbelove	\$3,000.00		07/13/2016	Requested
	XYZ Claims	\$575.00		07/13/2016	Requested
	Mason Welbelove	<b>\$700.00</b>		07/21/2016	Awaiting submission

Figure 668. The check displays on the Financial Checks - the amount is the total for all payments in the check

Selecting the check amount will open the [Check Details](#) page. The gross or total amount for the check was drawn is listed in center of this page as \$700.00.

**Check Details** [Up to Financials: Checks](#)

Edit Delete Clone

**Check**

Pay To The Order Of Mason Welbelove

Mailing Address 12 Shooting Star, Barziza, TX 78123 -1234

Memo 1 Payment explanation sent separately.

Memo 2

**Payment Details**

Gross Amount **\$700.00**

Tax Reporting Not reportable

**Details**

Check Number

Bank Account Chase

Invoice Number

Bulk Invoice

**Instructions**

Recipient Mason Welbelove

Payment Method Check

Check Delivery Standard

**Tracking**

Status Awaiting submission

Issue Date

Cleared Date

When To Pay 07/21/2016

Created By Rock Starr

Created On 07/21/2016

**Approval History**

Date ↓	User	Action
--------	------	--------

Figure 669. The Check Details page

On the lower section of *Check Details* page, in the *Payments* section, the check amount is displayed by the payment amounts that were applied to each reserve line. This shows that there was a payment in this check for *Coverage A - Dwelling Repairs* for \$500.00 and a second payment in for *Coverage B -Contents* for \$200.00. These amounts have been deducted from the related reserve lines.

Payments

Scheduled Send D...	Amount	Exposure	Coverage	Cost Type	Cost Category
07/21/2016	\$500.00	1	Coverage A	Indemnity	Dwelling Repairs
07/21/2016	\$200.00	2	Coverage B - Perso...	Indemnity	Contents

Documents Linked to Checks

--	--	--	--	--	--

Figure 670. The Payments section displays the individual payments included in the check

## Payments to Attorneys

Creating a payment to an attorney requires that four items have been completed:

- The drafting instructions for the payment have been reviewed.
- Any needed contacts for the payment have been added to the claim file with the correct role.
- The reserve line has been created for the payment.
- The needed reserve amount is available for the payment.

Refer to the section, *Attorney Contacts in Claims Center*, page 252, for information on adding attorney contacts to the claim file as contact or as a service. Information on creating the needed reserve lines for these payments is provide in the section *Creating Reserve Lines for Attorneys*, page 227

### Payment for a defense attorney

Once the defense attorney has been added to the claim file as service, payments can be made to the attorney or law firm following the same path that would be used for any other vendor. A reserve line is needed for this expense. In this example, since the payment is for a *Defense Attorney* the *Cost Type* is *Expense D&CC* and the *Cost Category* is *Defense Attorney*. Refer to the section *Creating Reserve Lines for Attorneys*, page 225, for additional information on the creation of reserve lines for attorneys in this document.

From the *side bar* menu, select *Exposures*. On the Exposures page select the *Exposure Type* for *Coverage A* for the first risk item that has this coverage.

If there is no *Coverage A*, select the first risk item for *Coverage B*.

Actions		Exposures			
Summary		All claimants Refresh Close Exposure Create / Edit Reserve Print/Exp			
Activities					
Loss Details					
Exposures					
Parties Involved					
#	Risk Item ↑	Exposure Type	Coverage Subtype		
1	1:Building	Coverage A	Dwelling		

Figure 671. On the Exposures page, select exposure type for the first risk item

On the *Exposure Details* page, select the *Create/Edit Reserve* link.



Figure 672. Select the *Create/Edit Reserve* link

Create the reserve line.

- 1 Select the *Cost Type* of *Expense - D&CC* using the *drop down* menu.
- 2 Select the *Cost Category* of *Defense Attorney* using the *drop down* menu.
- 3 Add the needed reserve amount to *New Available Reserves*.
- 4 Select the *Save* link.

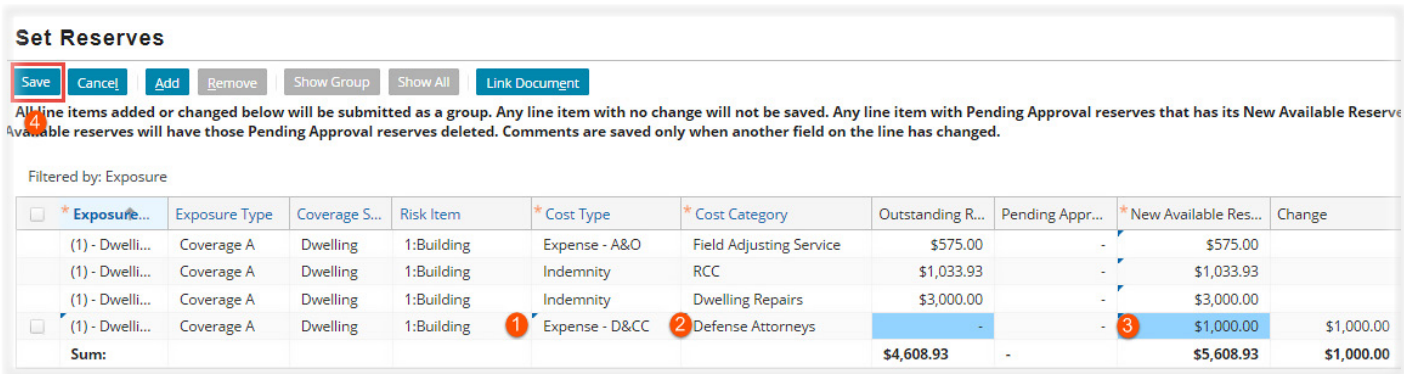


Figure 673. Create the reserve line

Once the funds are available, create the check using the *Payment Wizard*.

From the *Actions* menu, select *Create Check*.

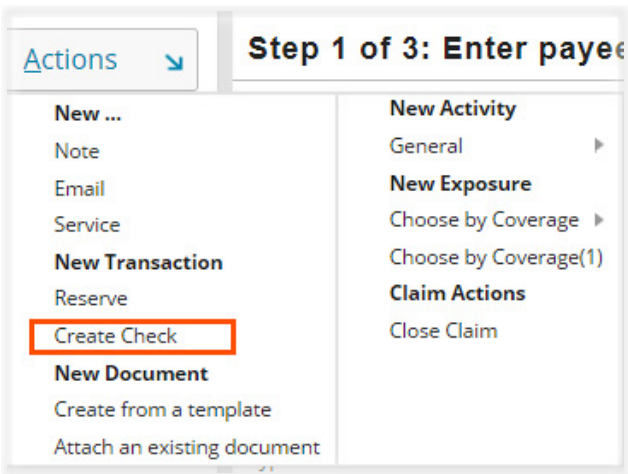


Figure 674. Select *Create Check*

On the *Step 1 of 3: Enter payee information* page, select the attorney or law firm that you previously added to the file as a defense attorney or firm from the drop down menu. This contact will be listed as a vendor. In this example, the firm is *Sallow & Sallow, LLC*.

Step 1 of 3: Enter payee information

Cancel

Next >

<input type="checkbox"/>	Primary	Pay To	Deduction Type	D
<input checked="" type="checkbox"/>	<div>★</div>	Sallow & Sallow, LLC		S

Check Details

Payment Method

Check

Primary Payee

Name

★ Sallow & Sallow, LLC

Type

Vendor

Add Joint Payees

Pay To The Order Of

Sallow & Sallow, LLC

Mail To

Recipient

Sallow & Sallow, LLC

Mailing Address

101 Candlewick, Barziza, TX 787XX

Email Address

Check Issuance

Bank Account

Chase

Figure 675. Select the attorney or law firm that was added as a service

On *Step 2 of 3: Enter payment information* page, Select the exposure reserve line needed for this payment. In this example, the reserve line reads, *(1:Building) - Dwelling - Glen Fernsby; Expense - D&CC/Defense Attorneys*. The *line category* is *Legal Fees*. These items are selected from *drop down* menu choices.

The amount for the payment is added to the textbox provided for the *Amount*. In this example, the payment amount is \$1,000.00.

Step 2 of 3: Enter payment information

Cancel

< Back

Next >

Add Payment

Remove Payment

<input type="checkbox"/>	Exposure Reserve	Risk Item	Exposure Type	Coverage Subtype	Cost Type	Cost Category
<input checked="" type="checkbox"/>	(1) Dwelling - Glen Fernsby	1:Building	Coverage A	Dwelling	Expense D&CC	Defense Attorneys

Payment Details

Exposure Reserve

★ (1:Building) - Dwelling - Glen Fernsby; Expense - D&CC/Defense Attorney

Coverage Type

Coverage A

Payment Type

★ Partial

Available Reserves

\$1,000.00

Comments

Line Items

Add Item

Remove

<input type="checkbox"/>	Category	★ Amount
<input checked="" type="checkbox"/>	Legal Fees	1,000.00

Claim Payment Calculator

Replacement Cost Value (RCV)

\$ 0

Less Recoverable Depreciation

\$ 0

Less Non-Recoverable Depreciation

\$ 0

Actual Cash Value (ACV)

-

Less Deductible

\$ 0

Less Advance Payments

\$ 0

Payment Due

-

Figure 676. Complete the Step 2 of 3: Enter payment information page

At this point completing the final step of the *Payment Wizard* is identical to completing any other payment. When completed the check is displayed on the *Financial: Checks* page.

## Payment for a plaintiff attorney

Once the plaintiff attorney or law firm has been added to the claim file with the correct role and the correct reserve line exists with adequate reserves for the payment, a payment can be made to the plaintiff attorney and another payee such as the insured or mortgage company. .

Once the funds are available, create the check for these payments. From the *Financials Summary* page, select the *menu button* next to *Dwelling Repairs* to open the *Create Check* link. This path automatically selects the correct reserve line for the payment.

Financials (Total Incurred: \$15,436.08): S		
View *	Exposure	
	Outstanding Reser...	Total Paid
(1) - Dwelling - Ashley M...	\$15,000.00	\$436.08
Expense - A&O	-	\$436.08
Field Adjusting Service	-	\$436.08
Indemnity	\$15,000.00	
Dwelling Repairs	\$15,000.00	
Claim Total		\$436.08
	Edit Reserve 100.00	
	Create Check	

Figure 677. Select the Create Check link

On *Step 1 of 3: Enter payee information* in the *Payment Wizard*. Select the insured as the first payee. The check will be mailed to the address on this page unless you edit this address.

Actions

Payees

Payments

Instructions

Step 1 of 3: Enter payee information

CancelNext >

<input type="checkbox"/>	Primary	Pay To	Deduction Type	Delivery Method	Check Portion
<input checked="" type="checkbox"/>	★	Mason Welbelove		Standard	

Check Details

Payment Method

Check

Primary Payee

Name

Mason Welbelove

Type

Insured

Add Joint Payees

Pay To The Order Of

Mason Welbelove

Mail To

Recipient

Mason Welbelove

Mailing Address

20 Blue Heron, Barziza, TX 787XX

Email Address

Check Issuance

Bank Account

Chase

Mailing Address

Country

United States

Address 1

20 Blue Heron

Address 2

Address 3

City

Barziza

County

Brazoria

State

Texas

ZIP Code

787XX

Address Type

<none>

Location Description

Valid until

MM/dd/yyyy

Address Validation

Validated

Status

Validate Address

Figure 678. Select the insured as the first payee

Add the plaintiff attorney as the second payee. Since they have been added to file, they will appear on the *drop down* menu.

**Step 1 of 3: Enter payee information**

Cancel Next >

<input type="checkbox"/>	Primary	Pay To ↑	Deduction Type	Delivery Method
<input type="checkbox"/>		Mason Welbelove		Standard

**Check Details**

Payment Method: Check

**Joint Payees**

Add Remove

<input type="checkbox"/>	* Name	* Type
<input type="checkbox"/>	Ashley Ma...	Insured
<input type="checkbox"/>	<none>	<none>

Pay To: XYZ Claims

Mail To: J.A. Doe

Recipient: Dankworth & Chips

Mailing Address: Mason Welbelove

Email Address:

Figure 679. Add the attorney as the second payee

The attorney will display in the joint payees table with a *type* of *vendor*.

*The drafting instructions determine the address for the check,* Most commonly, the check is made out to the plaintiff attorney and the insured but the check is mailed to the defense attorney, who will distribute the payment.

In this the situation, a temporary address can be added in the address section of the payment wizard on this page.

**Step 1 of 3: Enter payee information**

Cancel Next >

<input type="checkbox"/>	Primary	Pay To ↑	Deduction Type	Delivery Method
<input type="checkbox"/>		Mason Welbelove & Da...		Standard

**Check Details**

Payment Method: Check

**Joint Payees**

Add Remove

<input type="checkbox"/>	* Name	* Type
<input type="checkbox"/>	Mason W...	Insured
<input type="checkbox"/>	Dankwor...	Vendor

Pay To The Order Of: Mason Welbelove and Dankworth & Chips

Mail To:

Recipient: Mason Welbelove

Mailing Address: 20 Blue Heron, Barziza, TX 787XX

Email Address:

**Check Issuance**

Bank Account: Chase

Figure 680. The payee type for the attorney is vendor. The check is made out to both parties.

If you change this address for a temporary address, once the *Payment Wizard* is completed, return to the *Parties Involved Contact* page to review the address. If the address has been unintentionally updated, edit the address so that the correct address permanent address is displayed in the *Contacts* section for the claim.



On the *Step 2 of 3: Enter Payment Information* page, the *Exposure Reserve* line selected is an *indemnity* line. In this example the *Line Category* needed is for *Dwelling Repairs - RCV* and the amount is \$15,000.00. If this is the final payment, selecting *Final* as the payment type will reduce the reserve line to zero (0).

### Step 2 of 3: Enter payment information

Cancel
< Back
Next >
Add Payment
Remove Payment

<input type="checkbox"/>	Exposure Reserve	Risk Item	Exposure Type	Coverage Subtype
<input checked="" type="checkbox"/>	(1) - Dwelling - Mason ...	1:Building	Coverage A	Dwelling

#### Payment Details

Exposure Reserve

\*
(1:Building) - Dwelling - Mason Welbelove; Indemnity/Dwelling Repairs

Coverage Type

Coverage A

Payment Type

\*
Partial

Available Reserves

\$15,000.00

Comments

Line Items

Add Item
Remove

<input type="checkbox"/>	Category	* Amount
<input checked="" type="checkbox"/>	Dwelling Repairs - ...	\$15,000.00
		<b>\$15,000.00</b>

Figure 681. The selected reserve line should be an indemnity line

Once this page is completed, advancing through the *Payment Wizard* completes the check just as it would for any other check created in Claims Center. Refer to the sections, **Overview of the Check Process**, page and for additional information on working with payments.

## Creating Indemnity Payments to Vendors

Payments that provide a benefit to the insured that pay vendors on the behalf of the insured are *indemnity* payments to vendors. These vendors are added to the claim as contacts with a specific role. The process is identical to the process used to create a contact for plaintiff attorney role. Information on creating the needed reserve lines for these payments is provide in the section and example payments for defense and plaintiff attorneys are provided in the section Contacts for Indemnity Payments to Vendors, page 361.

- Any needed contacts for the payment have been added to the claim file with the correct role.
- The reserve line has been created for the payment.
- The needed reserve amount is available for the payment.

In this example, a payment is needed for a *Temporary Housing* vendor, *Happy Huts*, that has provided housing to the insured, *Glen Fernsby*. *Happy Huts* has been added to the claim file in the role of Temporary Housing Vendor. For information on how to add a contact in a specific role, refer to *Contacts for Indemnity Payments to Vendors*, page 369

From the *side bar* menu, select the *Parties Involve Contacts* page to verify that the vendor has been added to the file in the needed role.

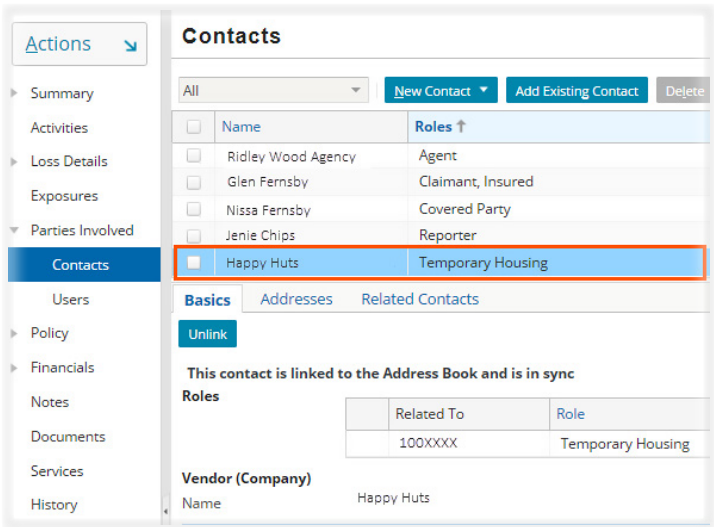
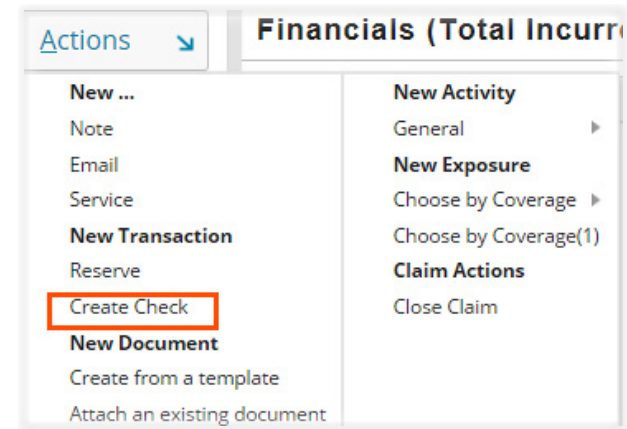


Figure 682. The vendor has been added to the file in the needed role

On the *Exposures* page, verify that a reserve line exists for *Additional Living Expenses*. This *exposure type* should be *Endorsement*, the *coverage subtype* is *Additional Living Expenses* and the reserves should be adequate to cover the payment.

Exposures								
All claimants <span>Refresh</span> <span>Close Exposure</span> <span>Create / Edit Reserve</span> <span>Print/Export</span>								
<input type="checkbox"/>	#	Risk Item ↑	Exposure Type	Coverage Subtype	Claimant	Adjuster	Status	Outstanding Reser...
<input checked="" type="checkbox"/>	2	1:Building	Endorsement	Additional Living Expe...	Glen Fernsby	Rock Starr	Open	\$500.00
<input type="checkbox"/>	1	1:Building	Coverage A	Dwelling	Glen Fernsby	Rock Starr	Open	\$4,608.93

Figure 683. Review the needed exposure and reserve line



Select the *Create Check* link from the *Actions* menu.

Figure 684. Select Create Check from the Actions menu



The check is to be made to *Happy Huts*, (a fictional company), which in this example is an approved, contracted housing vendor for XYZ. For this vendor, payments are made directly to the vendor on behalf of the insured. The insured will not be a joint payee on this check. Since this is not always the case, you should check with your supervisor or manager if you are uncertain about whom should be included as a payee on a temporary housing payment.

On *Step 1 of 3: Enter payee information* page, select the vendor from the *drop down menu*. This menu opens when the text box is selected for the *Primary Payee*.

**Step 1 of 3: Enter payee information**

Cancel Next >

<input type="checkbox"/>	Primary★	Pay To ↑	Deduction Type	De
<input type="checkbox"/>	★	Happy Huts		St

**Check Details**

**Payment Method** Check

**Primary Payee**

Name Happy Huts ▼

Type Vendor

Add Joint Payees

**Pay To The Order Of** Happy Huts

**Mail To**

Recipient Happy Huts

Mailing Address 70 Palm Way, Barziza, TX 787XX

Email Address

**Check Issuance**

Bank Account Chase

Figure 685. Select the vendor from the drop down menu

Select the reserve line for this risk item from the Expense Reserve *drop down* menu. The *Cost Type* is *Indemnity* and the *Exposure Type* is *Endorsement*. In the line category *drop down* menu, *Category*, *Temporary Housing* is one of the choices and can be selected.

**Step 2 of 3: Enter payment information**

Cancel < Back Next > Add Payment Remove Payment

<input type="checkbox"/>	Exposure Reserve	Risk Item	Exposure Type	Coverage Subtype	Cost Type	Cost Category
<input type="checkbox"/>	(1) - Dwelling - Ian Robson	1:Building	Endorsement	Additional Living Expenses	Indemnity	Additional Living Expense

**Payment Details**

Exposure Reserve ★ (1:Building) - Dwelling - Glen Fernsby: Endorsement/ Additional Living Expense ▼

Coverage Type Endorsement

Payment Type ★ Full ▼

Available Reserves \$500.00

Comments

Line Items

Add Item Remove

<input type="checkbox"/>	Category	★ Amount
<input type="checkbox"/>	Temporary Housing	\$500.00

**Claim Payment Calculator**

Replacement Cost Value (RCV)	\$ 0
Less Recoverable Depreciation	\$ 0
Less Non-Recoverable Depreciation	\$ 0
Actual Cash Value (ACV)	-
Less Deductible	\$ 0
Less Advance Payments	\$ 0
Payment Due	-

Figure 686. Complete Step 2 of 3 of the Payment Wizard

Once the amount of the payment has been added, the *Payment Wizard* can be advanced to next page to set the delivery instructions for this check. Select the *Finish* link on that page will create this check.

## Summary of Payments

Prior to making a payment:

- Any needed contacts for the payment have been added to the claim file in an appropriate role for the payment.
- The needed reserve line has been created and is adequately funded.
- If related to a service, the vendor status has been advanced to a stage that allows a payment to be made.
- Any instructions regarding the payment have been reviewed.
- Any documents that you may want to link to the payment have been uploaded to Claims Center.
- If an alternate mailing address has been requested, that address has been added to the Contact as a secondary mailing address.

In the *Payment Wizard*

- *Step 1 of 3: Enter payee information* - Add *payees, joint payees*, enter the payee or payees information, modify and/or *verify the mailing address* for the check.
- *Step 2 of 3: Add the payment details* - Select the *correct exposure reserve line, payment type* (full or partial) and select the *line category (Category)* and add the amount.
  - If the line category choices seem inappropriate, check to see if you have selected the correct reserve line.
  - If the reserve line is not correct, quit the *Payment Wizard* and create the needed reserve line or add funding to an existing line.
- *Step 3 of 3: Set Check Instructions* - Review the check details, add the invoice number, if appropriate and select the check delivery method. Link a document to the payment if you wish to do so.
  - Select the *Finish* link to create the check.
  - Review the check after you have created it on the *Financials: Check* page.

If you need to modify a check after you have created it, refer to the section, *Modifying Payments*, page 373, for instructions on how to complete that task.

# Modifying Payments

## Processing deadlines

Depending on the progress status, a check can be edited until it has been received for batch processing. Checks are processed based on the following schedule for XYZ payments:

Schedule of Check Dates for Claims Center

Payment Request Approved before 5pm	Check Printed*	Check Date	Payment Request Approved between 5pm and 7pm	Check Printed*	Check Date	Payment Request Approved after 7pm	Check Printed*	Check Date
Mon	Tues	Mon	Mon	Tues	Tues	Mon	Wed	Tues
Tues	Wed	Tues	Tues	Wed	Wed	Tues	Thurs	Wed
Wed	Thurs	Wed	Wed	Thurs	Thurs	Wed	Fri	Thur
Thurs	Fri	Thurs	Thurs	Fri	Fri	Thurs	Mon	Fri
Fri	Mon	Fri	Fri	Mon	Mon	Fri	Mon	Sat
Sat	Mon	Sat	Sat	Mon	Sat	Sat	Mon	Sun
Sun	Mon	Sun	Sun	Mon	Sun	Sun	Tues	Mon

\* Check print date

- Print date is 1 day later if it falls on a bank holiday.
- Assumes the file was submitted by IT on schedule with no errors (by 10:30am on check print day).
- Assumes there is no print delay due to an OFAC Pending Investigation.

\*\* Claims Center check print date and check date are dependent on approval time.

This means that checks can only be edited on before 5:00 pm on the date on which they are created.

## Edit a Check

### Editing a check - Single payee - Single reserve line

To edit a recently submitted check, under the *Financial* listing the *side bar* menu, select the link for the *Checks* page.

Financials (Total Incurred: \$9,979.36): Checks						
Check Number	Pay To	Gross Amount	Issue Date	Scheduled Send D...	Status	
X0000YYYY	XYZ Claims Service	\$557.02	10/21/2016	10/21/2016	Cleared	
X0000XXXX	Reves Fernby Engineer	\$3,922.34	02/14/2017	02/14/2017	Issued	
	Avertime Consulting	\$500.00		04/28/2017	Awaiting submission	

Figure 687. Review the Check Status

In this example, only one check in this listing can still be edited, the check for *Avertine Consulting* since it has a status of *Awaiting submission*. To edit this check, select the *amount* in of the check.

This opens the *Check Details* page for this check. At the top of this page are three links:

- *Edit* opens a page that allows you to edit the check.
- *Delete* cancels the check.
- *Clone* duplicates the check and allows you to create a second check to the same payees on the reserve line.

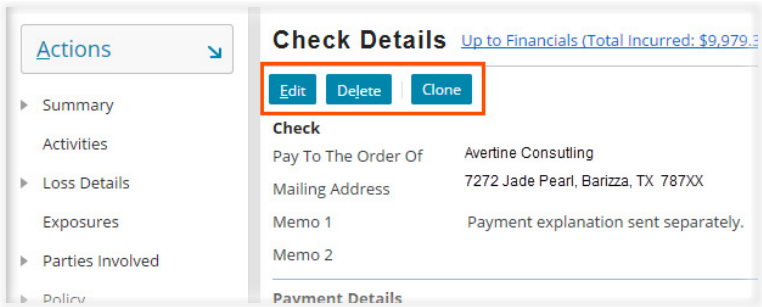


Figure 688. Select the needed link from the top of the page

To edit the check, select the *Edit* link. This opens the *Payment Wizard* for the check. Proceed through the *Payment Wizard* to change the original selections made for this check.

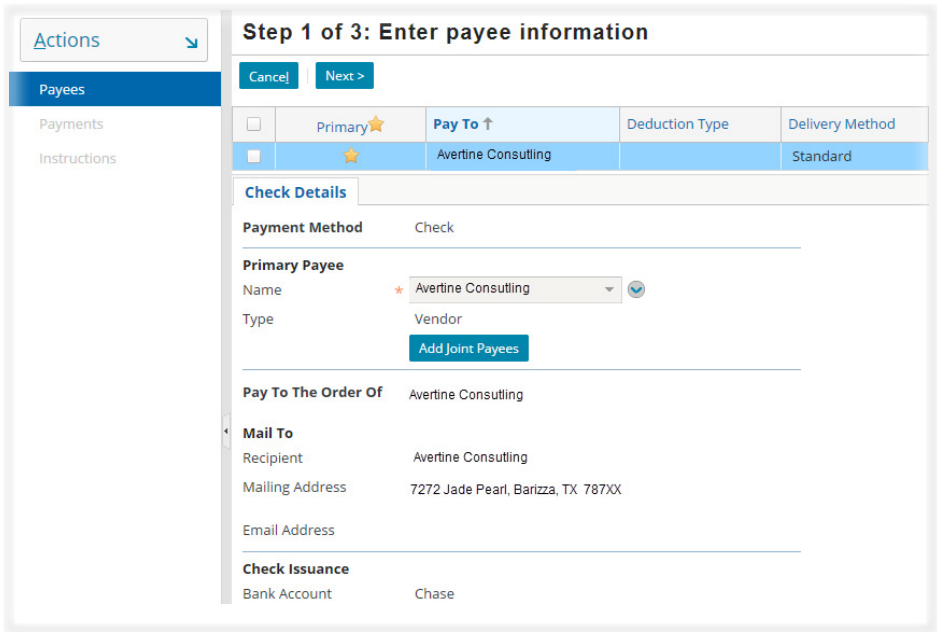


Figure 689. The Payment Wizard reopens for this check

In this example, the payment is being reduced due to a error in creating the original check. Since the payment is for a vendor and this is a reportable amount, a warning message will appear.

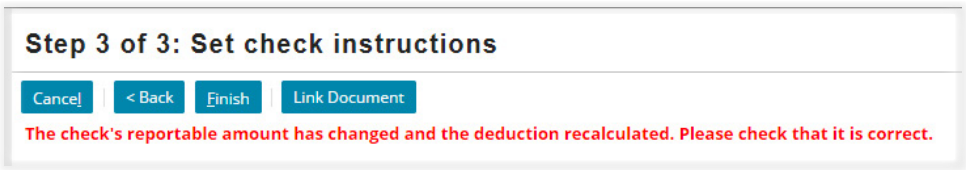


Figure 690. Warning message for payment reduction

If you are certain that you want to make this change, and you are finished with this page, select the *Finish* link.

The check amount has been updated on the *Financials: Check* page. It has been reduced from \$500.00 to \$440.00

Financials (Total Incurred: \$9,979.36): Checks			
Check Number	Pay To	Gross Amount	Issue Date
300002055	XYZ Claims Service	\$557.02	10/21/2016
300005427	Reves Fernby Engineer	\$3,922.34	02/14/2017
	Avertime Consulting	\$440.00	

Figure 691. The check amount has been updated

This change is recorded on the *History* page of the claim. Select the *History* page from the *side bar* menu to view this listing. It should be the first item in the listing unless the display has been filtered.

Actions		History				
Summary		All	Refresh	Page 1 of 7		
Activities		Type	Related To	User	Event Time Stamp ↓	Description
Loss Details		Check Edited	1:Building	Rock Star	04/28/2017 11:09 AM	Check request for : Expense - A&O, Expert:

Figure 692. History page listing for the editing the check

You may need to scroll and expand the column to read the full note which is in the *Description* column.

Event Time Stamp ↓	Description
04/28/2017 11:09 AM	Check request for : Expense - A&O, Experts, 440.00 usd was edited [ReportableAmount] ( Scheduled Send Date: 2017-04-28, Gross: 440.00 usd, PayTo: Avertime ...

Figure 693. Example note for check request on the History page

### Editing a check - Multiple Payee - Multiple reserve lines

In this example, the check was created with several items that need to be edited:

- Both Mason and Martha Welbelove should be payees on the check.
- The amount for *Dwelling Repairs* should have been \$1,000.00 instead of \$2,000.00.
- The amount for *Mitigation Services* for *Coverage B* should have been \$509.00 instead of \$59.00.

From the *side bar* menu, select the *Financials: Checks* page. Locate the payment that needs to be edited and select the payment amount.

Financials (Total Incurred: \$10,578.36): Checks					
Check Number	Pay To	Gross Amount	Issue Date	Scheduled Send D...	Status
AAABBB123	XYZ Claim Service	\$557.02	10/21/2016	10/21/2016	Cleared
AAABBB190	Reves Fernby Engineer	\$3,922.34	02/14/2017	02/14/2017	Issued
	Mason Welbelove	\$2,099.00		04/28/2017	Awaiting submission

Figure 694. On the Financials: Check page, select the check amount

This opens the *Check Details* page. Select the *Edit* link at the top of this page.

Check Details

[Up to Financials \(Total Incurred: \\$10,578.36\): Checks](#)

Edit

Delete

Clone

Check

Figure 695. Select the Edit link on the Check Details page

The *Joint Payees* link on the *Step 1 of 3: Enter payee information* page opens a table so that additional payees can be added to the check. Use the *drop down* menu to add the need party. Once the additional payee is selected, the *Type* field will auto-fill and the payee information on this page will update.

On the *right* side of the page is a section to add a mailing address. Unlike adding a second address in *Contacts*, this section allows you to add a mailing address that may not be needed again. If the mailing address is for longer term use, consider adding it on the *Contacts* page. Refer to the section, [Add an additional address](#), page 250, for more information on how to complete this task.

Just as for any other address added to Claims Center, the mailing address added to this section will need to be validated to proceed in the *Payment Wizard*. Select the *Validate Address* link to complete this task. Refer to the section, [Editing a Contact from the Payment Wizard](#), page 240, for additional information on competing this task.

Any mailing address entered in this section is a mailing address only; changes in this section do not affect the primary location address or other addresses associated with the claim.

Step 1 of 3: Enter payee information

Cancel

Next >

<input type="checkbox"/>	Primary	Pay To	Deduction Type	Delivery Method	Check Portion
<input type="checkbox"/>	★	Mason Welbelove		Standard	

Check Details

Payment Method

Check

Primary Payee

Name

★ Mason Welbelove

Type

Other

Add Joint Payees

Pay To The Order Of

Mason Welbelove

Mail To

Recipient

Mason Welbelove

Mailing Address

9897 Mermaid's Comb, Barziza, Texas 787XX

Email Address

Check Issuance

Bank Account

Chase

Mailing Address

Country

United States

Address 1

157 Pointe Deep

Address 2

Address 3

City

Barziza

County

Brazoria

State

Texas

ZIP Code

7787XX

Address Type

Other

Location Description

Brother's home

Valid until

10/14/2017

Address Validation

Validated

Status

Validate Address

Figure 696. Add an alternate mailing address for the check on the right side of this page

Page 376

To TOC



### Step 1 of 3: Enter payee information

Cancel Next >

<input type="checkbox"/>	Primary <span>★</span>	Pay To ↑	Deduction Type	Del...
<input type="checkbox"/>	<span>★</span>	Mason Welbelove & Martha ...		Sta

Check Details

Payment Method Check

Joint Payees

Add Remove

<input type="checkbox"/>	* Name	* Type
<input type="checkbox"/>	Mason Welbelove	Insured
<input type="checkbox"/>	Martha Welbelove	Other

Pay To The Order Of Mason Welbelove & Martha Welbelove

Selecting the *Joint Payee* link opens a table that allows you to add additional payees to the check.

Select the additional payee from the *drop down* menu and the payee details for the payment will update.

In this example, Martha Welbelove has been added as a payee to this check.

Figure 697. Adding a Joint Payee to the check

Selecting the *Next* link opens *Step 2 of 3* of the *Payment Wizard* and allows the *amounts* of the payments to be edited.

The reserve line highlighted in blue is the selected reserve line. The *line categories* at the bottom of this page are drawn from that reserve line. In this example, the amount for *Mitigation Services* is incorrect and needs to be changed. Selecting the original amount allows a new amount to be typed over the old original value for this payment. In this example, the payment for \$59.00 was replaced with a payment of \$509.00.

### Step 2 of 3: Enter payment information

Cancel < Back Next > Add Payment Remove Payment

<input type="checkbox"/>	Exposure Rese...	Risk Item	Exposure Type	Coverage Subtype
<input type="checkbox"/>	(2) - Coverage...	1:Building	Coverage B	Coverage B - Personal P...
<input type="checkbox"/>	(1) - Dwelling -...	1:Building	Coverage A	Dwelling

Payment Details

Exposure Reserve ★ (2) -Coverage B - Personal Property - Mason Welbelove: Indemnity/ Contents

Coverage Type Coverage B - Personal Property

Payment Type ★ Full

Available Reserves \$500.00

Comments

Line Items

Add Item Remove

<input type="checkbox"/>	Category	* Amount
<input type="checkbox"/>	Mitigation Services	\$59.00
<input type="checkbox"/>	Repair Services	\$40.00
		<b>\$99.00</b>

Add Item Remove

<input type="checkbox"/>	Category	* Amount
<input type="checkbox"/>	Mitigation Services	\$509.00
<input type="checkbox"/>	Repair Services	\$40.00
		<b>\$549.00</b>

Figure 698. Select the original payment amount and type over it to change the payment amount

Selecting the second reserve line allows you to edit the *line category* payment for *Dwelling Repairs*.

Step 2 of 3: Enter payment information

Cancel

< Back

Next >

Add Payment

Remove Payment

<input type="checkbox"/>	Exposure Rese...	Risk Item	Exposure Type	Coverage Subtype	Co
<input type="checkbox"/>	(2) - Coverage...	1:Building	Coverage B	Coverage B - Personal P...	In
<input checked="" type="checkbox"/>	(1) - Dwelling -...	1:Building	Coverage A	Dwelling	In

Payment Details

Exposure Reserve

\*

(1) - Dwelling -- Mason Welbelove: Indemnity/Dwelling Repairs

Coverage Type

Coverage A

Payment Type

\*

Partial

Available Reserves

\$3,000.00

Comments

Line Items

Add Item

Remove

<input type="checkbox"/>	Category	* Amount	
<input type="checkbox"/>	Dwelling Repairs -...	\$2,000.00	
		\$2,000.00	

Figure 699. Select the reserve line for Dwelling Repairs

Type over the *amount* for *Dwelling Repairs* to change this payment. The amount will update to the new amount. In this example, the amount has been changed from \$2,000.00 to \$1,000.00.

Step 2 of 3: Enter payment information

Cancel

< Back

Next >

Add Payment

Remove Payment

<input type="checkbox"/>	Exposure Rese...	Risk Item	Exposure Type	Coverage Subtype	Co
<input type="checkbox"/>	(2) - Coverage...	1:Building	Coverage B	Coverage B - Personal P...	In
<input checked="" type="checkbox"/>	(1) - Dwelling -...	1:Building	Coverage A	Dwelling	In

Payment Details

Exposure Reserve

\*

(1) - Dwelling -- Mason Welbelove: Indemnity/Dwelling Repairs

Coverage Type

Coverage A

Payment Type

\*

Partial

Available Reserves

\$3,000.00

Comments

Line Items

Add Item

Remove

<input type="checkbox"/>	Category	* Amount	
<input type="checkbox"/>	Dwelling Repairs -...	\$2,000.00	
		\$2,000.00	

Add Item

Remove

<input type="checkbox"/>	Category	* Amount	
<input type="checkbox"/>	Dwelling Repairs -...	\$1,000.00	
		\$1,000.00	

Figure 700. Change the payment amount by selecting it and typing over the original amount



Once you have completed editing the payment amounts, select the [Next](#) link to move to [Step 3 of 3: Set Check Instructions](#).

**Step 2 of 3: Enter payment information**

Buttons: Cancel, < Back, **Next >**, Add Payment, Remove Payment

	Exposure Rese...	Risk Item	Exposure Type	Coverage Subtype
<input type="checkbox"/>	(2) - Coverage...	1:Building	Coverage B	Coverage B - Personal P...
<input checked="" type="checkbox"/>	(1) - Dwelling -...	1:Building	Coverage A	Dwelling

Figure 701. Select the Next link after you have reviewed the page

The changes that were made in the mailing address are displayed on this page. Selecting the [Finish](#) link updates the payment and opens the [Financials: Checks](#) page.

**Step 3 of 3: Set check instructions**

Buttons: Cancel, < Back, **Finish**, Link Document

**Pay To The Order Of** Mason Welbelove & Martha Welbelove

**Mail To** 157 Pointe Deep, Baziza, TX 7787XX

**Net Amount** \$1,549.00

**Claimant** Mason Welbelove

**Invoice Number**

**Memo 1** Payment explanation sent separately.

**Memo 2**

---

**Instructions**

**Payment Method** Check

**Check Delivery** Standard

Figure 702. The Step 3 of 3 page reflects the updated address and check total

On the [Financials: Checks](#) page, select the amount of the check. This opens the [Check Details](#) page.

**Financials (Total Incurred: \$10,578.36): Checks**

Check Number	Pay To	Gross Amount	Issue Date	Scheduled Send D...
300002055	US Adjusting Services	\$557.02	10/21/2016	10/21/2016
300005427	Haag Engineering Co.	\$3,922.34	02/14/2017	02/14/2017
	Mason Welbelove & Martha Welbe...	<b>\$1,549.00</b>		04/28/2017

Figure 703. Select the amount to open the Check Details page

Near the bottom of the [Check Details](#) page is the [Payments](#) section. Selecting the [amount](#) of one of the payments will open the [Payment Details](#) page for that payment.

Scheduled Send D...	Amount	Exposure	Risk Item ↑	Exposure Type	Coverage Subtype
04/28/2017	<b>\$549.00</b>	2	1:Building	Coverage B	Coverage B - Personal P...
04/28/2017	\$1,000.00	1	1:Building	Coverage A	Dwelling

Documents Linked to Checks

Figure 704. Select the payment amount in the payment section

Pages 380 - 430  
have been  
omitted from  
this sample file

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