

# **Visualized ClaimDirector<sup>SM</sup>**

## **User Guide**

### **Customizer Overview**

**April 10, 2018**



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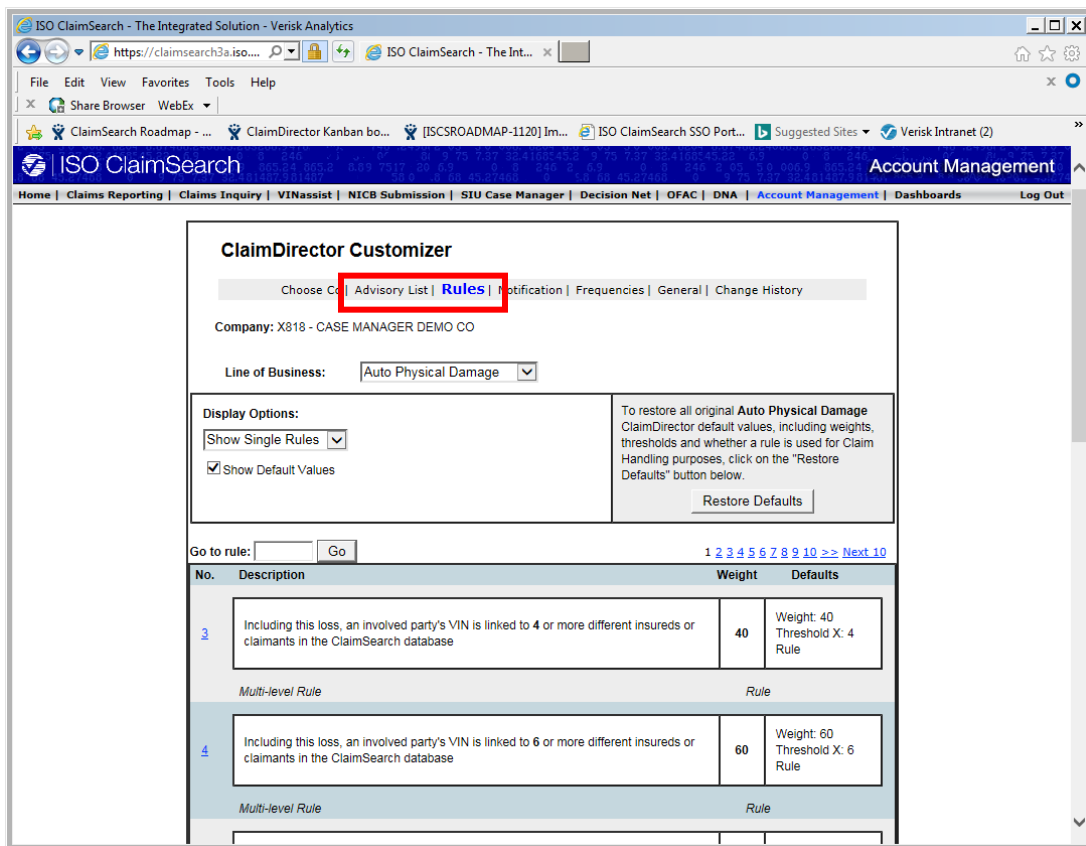
## Customizer Overview

The ClaimDirector Customizer provides the ability to modify ClaimDirector settings, including adjusting rule thresholds and maintaining carrier-specific advisory lists. Settings in the Customizer also control what rule information is populated into third party claims systems such as Guidewire. Administrative access to the Customizer is limited to several key decision makers within your organization. Any changes made by your company will affect all its scoring results for future claims.

### Accessing the Customizer

To access the Customizer:

1. Log onto ClaimSearch.
2. Select the Dashboards Tile.
3. Select the ClaimDirector Customizer Tile.



### Rules Tab Overview

The Rules tab is organized by ClaimDirector Line of Business. Use the Line of Business drop down listing at the top of tab to select the desired set of rules.

**To view a specific rule:**

1. Select the Rules tab.
2. Select the appropriate Line of Business.
3. Enter the rule number in the Go To Rule field and select the Go button.
4. Click on the rule number hyperlink to see the rule settings plus the associated rules.

**Rules settings consist of multiple features:**

- Rule Thresholds
- Rule Weights
- Associated Multi-Level Rules
- Combination Rules
- Claim Characteristics

### ClaimDirector Customizer

Choose Co | Advisory List | **Rules** | Notification | Frequencies | General | Change History

Company: X818 - CASE MANAGER DEMO CO

---

**Rule 24:**  
 Enable  Disable

Rule Description:	Weight
Including this loss, this involved party's SSN, {SSN}, is linked to <input type="text" value="2"/> (X) or more involved parties in the ClaimSearch database	<input type="text" value="90"/> (60-300)

Use:  
 as Rule  
 as Claims Handling

**Default values:**  
 Threshold X: 2  
 Weight: 90  
 Rule

[Restore Rule 24 Defaults](#)

OK Apply Cancel

← Rule and Claim Characteristic Settings

---

**Rule 136:**  
 Enable

Rule Description:	Weight
Including this loss, this involved party's SSN, {SSN}, is linked to <input type="text" value="3"/> (X) or more involved parties in the ClaimSearch database	<input type="text" value="200"/> (60-300)

Use:  
 as Rule  
 as Claims Handling

**Default values:**  
 Threshold X: 3  
 Weight: 200  
 Rule  
 Claim Handling

[Restore Rule 136 Defaults](#)

OK Apply Cancel

← Associated Multi Level Rule

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The following are combo rules associated with multi-level Rules 24, 136:

No.	Description	Combo Weight Adjustment	Total Combo Weight										
<a href="#">5263</a>	<table border="1"> <thead> <tr> <th>Number</th> <th>Description</th> <th>Weight</th> </tr> </thead> <tbody> <tr> <td>Rule 24:</td> <td>Including this loss, this involved party's SSN, {SSN}, is linked to 2 or more involved parties in the ClaimSearch database</td> <td>90</td> </tr> </tbody> </table>	Number	Description	Weight	Rule 24:	Including this loss, this involved party's SSN, {SSN}, is linked to 2 or more involved parties in the ClaimSearch database	90	35 (Default: 35)	125 (Default: 125)				
	Number	Description	Weight										
Rule 24:	Including this loss, this involved party's SSN, {SSN}, is linked to 2 or more involved parties in the ClaimSearch database	90											
<i>Rule</i>													
<a href="#">5258</a>	<table border="1"> <thead> <tr> <th>Number</th> <th>Description</th> <th>Weight</th> </tr> </thead> <tbody> <tr> <td>Rule 24:</td> <td>Including this loss, this involved party's SSN, {SSN}, is linked to 2 or more involved parties in the ClaimSearch database</td> <td>90</td> </tr> <tr> <td>Rule 25:</td> <td>This involved party's SSN, {SSN}, in this loss failed the edit</td> <td>200</td> </tr> </tbody> </table>	Number	Description	Weight	Rule 24:	Including this loss, this involved party's SSN, {SSN}, is linked to 2 or more involved parties in the ClaimSearch database	90	Rule 25:	This involved party's SSN, {SSN}, in this loss failed the edit	200	<div style="border: 2px solid blue; padding: 5px; display: inline-block;"> <b>Combination Rule</b> </div>	110 (Default: 110)	400 (Default: 400)
	Number	Description	Weight										
	Rule 24:	Including this loss, this involved party's SSN, {SSN}, is linked to 2 or more involved parties in the ClaimSearch database	90										
Rule 25:	This involved party's SSN, {SSN}, in this loss failed the edit	200											
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Number	Description	Weight											
Rule 25:	This involved party's SSN, {SSN}, in this loss failed the edit	200											
Rule 136:	Including this loss, this involved party's SSN, {SSN}, is linked to 3 or more involved parties in the ClaimSearch database	200											
<i>Rule</i>													
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Rule 136:	Including this loss, this involved party's SSN, {SSN}, is linked to 3 or more involved parties in the ClaimSearch database	200											

## Rule Thresholds

The rule thresholds are the levels that particular data points must meet or exceed to trigger the firing of a ClaimDirector rule. The ability to customize the rule thresholds allows your company to decide when rules should fire and be included in your results. Customizing rule thresholds can be illustrated with the following examples:

1. A rule may state "Insured linked to X or more addresses in the ClaimSearch database". The value that replaces X is the rule threshold for this rule. ClaimDirector may default this rule threshold to 3 so that the rule would logically state "Insured linked to 3 or more addresses in the ClaimSearch database".

Your company may, at its discretion, loosen or tighten the rule threshold by replacing the default rule threshold with another value. In the above example, your company may choose to replace X with a value of 5. In this case, the rule would then logically state "Insured linked to 5 or more addresses in the ClaimSearch database".

2. A rule may state "A claimant's estimated bodily injury loss is greater than \$X but the vehicle has no physical damage". The value that replaces X is the rule threshold for this rule. ClaimDirector may default this rule threshold to \$5,000 so that the rule would logically state "A claimant's estimated bodily injury loss is greater than \$5,000 but the vehicle has no physical damage".

Your company may, at its discretion, loosen or tighten the rule threshold by replacing the default rule threshold with another value. In the above example, your company may choose to replace X with a value of \$2,000. In this case, the rule would then logically state "A claimant's estimated bodily injury loss is greater than \$2,000 but the vehicle has no physical damage".

When a rule analyzes claim attributes to provide a score, the initiating or replacement claim information is always included in the evaluation. For example, for the rule "Insured VIN has 3 or more license plates" to fire, ClaimDirector will count the license plate in the initiating or replacement claim as one occurrence and would need to locate only two other occurrences outside the initiating claim.

## ***Rules Weights***

A Rule Weight is the value assigned to a rule that ClaimDirector adds to or subtracts from the ClaimDirector Score when a rule fires. Your company may change the rule weights associated with individual rules, within a predefined range.

## ***Multi-Level Rules***

Multi-Level Rules allow ClaimDirector to apply different weights to the score, for the same rule, if the claim exceeds different thresholds. For example, the following rule has multi-levels (levels 1, 2, and 3): "Including this occurrence, an involved party's Vehicle Identification Number (VIN) is linked to X or more different insureds or claimants in the ClaimSearch database".

- For level 1, a default weight of 40 may be applied if the threshold exceeds 6.
- For level 2, a default weight of 60 may be applied if the threshold exceeds 8.
- For level 3, a default weight of 80 may be applied if the threshold exceeds 10. Therefore, if an involved party's VIN is linked to 11 or more different insureds or claimants in the ClaimSearch database, a weight of 80 would apply (level 3).

In Multi-Level Rule groups, only the highest applicable weight is applied to the ClaimDirector Score. As indicated in the previous example, a weight of 80 (level 3) is applied, rather than a weight of 40 (level 1), 60 (level 2), or all three weights.

## ***Combo Rule Weights***

When more than one rule applies to associated information in a claim or rules have a relationship, the true impact of the rules firing may not be reflected by the independent weights of the rules. Combo Rules provide a mechanism for changing the weights of the rules by linking together two or more rules as a combination. Combo Rules may add to or subtract from the Claim Rules Score or Involved Party Rules Score when a Combo Rule fires. For example, if the following rules fire together, a Combo Rule will be applied: "The insured vehicle has X or more injured claimants in this occurrence " and "The involved party's telephone number (excluding business phone number) is linked to X or more claimants or insureds with different last names in the database." Although the first rule, when fired independently, has a default weight of 60 and the second rule, when fired

independently, has a default weight of 50, the true impact of both rules firing in the same claim is not reflected by a score of 110. Therefore, a Combo Rule weight of 140 is added to the score. If both rules fire, the score is increased by an additional 140. In this instance, the total weight for both rules when fired, in the same claim, equals a score of 250 (60 for the first rule+ 50 for the second rule + 140 for the Combo Rule weight = score of 250). Your company may change the Combo Rule weights associated with specific rule combinations, within a predefined range.

## ***Claim Handling Characteristics***

ClaimDirector assists with providing loss assignment and claim-handling functionality by indicating the presence of certain claim-handling characteristics. Claim-handling characteristics are elements of a claim that your company may use to begin an investigation or to more efficiently route the claim to appropriate claim handlers. Your company can pinpoint and identify important aspects of the claim in the ClaimDirector Result Report, which indicates the presence of these indicators. Some examples of claim handling characteristics are:

- The indication of whether a pedestrian or minor was involved in the claim
- The presence of entities in the Customer Maintained Advisory List (e.g. names, addresses, SSNs, etc.)
- Claim loss amounts greater than “X” (a customizable value)
- Social Security Number not issued
- Social Security Number of a decedent
- Social Security Number failed edit
- Social Security Number issued prior to the date of birth
- Vehicle Identification Number invalid

Some Claim-handling characteristics may not add any weights to the score but will appear in the Alerts listing on the claim with a zero value. **Note: To be included in the visualized ClaimDirector claim, all Rule Numbers designated with claim characteristics must also be designated as rules.**

## ***Guidewire Integration***

Carriers utilizing Guidewire as their claim system can configure ClaimDirector to feed specified claim alerts into a carrier’s claim files. Rule Numbers setup as both Rules and Claim Characteristics will appear as alerts in the carrier’s claim files.

To specify whether a rule should be used as a rule only (to add weight to the score), a claim-handling characteristic, or both, complete the following steps.

1. Select the Line of Business.
2. Use the Go To search field to enter the Rule Number and select the Go To button.
3. Click on the hyperlinked rule number, which is located to the left of the Rule Description. The page that allows you to customize the claim appears.
4. Locate the two check boxes labeled “as Rule” and “as Claims Handling,” respectively.



**Rule 60:**  
 Enable  Disable

Rule Description:	Weight
This involved party reported a Mail Drop or Hotel as his/her address	40 (0-999)

**Default values:**  
 Weight: 40  
 Rule  
 Claim Handling  
[Restore Rule 60 Defaults](#)

**Use:**  
 as Rule  
 as Claims Handling

OK Apply Cancel

5. If the rule will be used solely as a rule (to add weight to the score), put a check mark in the “as Rule” check box. Uncheck the “as Claims Handling” box if it already contains a check mark.
6. If the rule will be used solely as a claims-handling characteristic, put a check mark in the “as Claims Handling” check box. Uncheck the “as Rule” box if it already contains a check mark.
7. If the rule will be used as both a rule and a claims-handling characteristic, put a check mark in the “as Rule” and “as Claims Handling” check boxes. NOTE: It is required that you fill in at least one of the check boxes if the rule is enabled.
8. Click on the Apply button to finalize the change. NOTE: Once any changes are made within the customization page, the Apply button will no longer be grayed out.

## ***Elimination of Rules***

Your company also has the option of turning off a rule in ClaimDirector if they do not want that rule to apply in scoring their claims. If a rule is eliminated, the corresponding combo rules will not fire.

## Customer Maintained Advisory Lists

The Customer Maintained Advisory List is a collection of information (e.g., name, address, SSN, etc.) maintained and managed by your company that ClaimDirector will search against to fire specific Rules and/or Claim Characteristics for scored claims. Use this advisory list as a sort of “watch list” of entities that your organization wishes to keep a closer eye on.

ClaimDirector will provide notification in the Alerts section of the Visual Claim Results Report when information in the claim (e.g. provider, involved party, address) matches on information contained in the Advisory List. For example, if a name appears on an Advisory List and matches the name in the scored claim, then the applicable claim-handling characteristic or rule will apply.

ISO ClaimSearch | Search: cdvpac100

Do you find this new report helpful? [Thumbs Up/Down]

**CDVPAC100** has ClaimDirector Score **999** | SUMMARY | VIEW HISTORY | PRINT CLAIM

**CDVPAC100** | SIU TRIAGE: ACCEPTED

**LOCATION OF LOSS ADDRESS**  
RT. 44 AND RAVENNA ROAD PAINESVILLE OH 44077

**INSURED DRIVER**  
JEFFREY ALLEN

**2007 FORD EXPEDITION**  
1FMFU15507LA69848

**SERVICE PROVIDER**  
PATRICK MICHAEL LLC

**SERVICE PROVIDER**  
JOHN HAYDEN CHIROPRACTIC LLC

**SERVICE PROVIDER**  
ECF RADIOLOGY

**CLAIMANT PASSENGER**  
MICHAEL WALTERS

**CLAIMANT PASSENGER**  
ANNE MACKIN

**Personal Auto** | Date of Loss: 01/02/2017

DO NOT CHANGE

**Alerts**

999	THIS INVOLVED PARTY'S SSN, 081424442, IN THIS LOSS IS ASSIGNED TO A DECEASED INDIVIDUAL	Rule 27
800	THIS INVOLVED PARTY'S MEDICAL PROVIDER AND LEGAL REPRESENTATIVE APPEAR TO MATCH ENTITIES ON YOUR COMPANY'S ADVISORY LIST	Rule 588
200	THE INVOLVED PARTY'S INJURIES ARE SUBJECTIVE AND HE/SHE ALSO HAS MORE THAN 2 PRIOR SOFT TISSUE OR SUBJECTIVE INJURIES IN THE DATABASE	Rule 494

You can manage your company’s Advisory List against which ClaimDirector will search. Using the ClaimDirector Customizer, you can add, update, and delete items on your company’s Advisory List. You can place these items into categories to filter and view them by category type. You may also define roles for the items on the Advisory List. ClaimDirector will indicate that information in the scored claim is a match on the Advisory List if their name or address, etc. and role types are the same.

The Customer Maintained Advisory List will include the following information:

- Category (provides an ability to filter data by category type)
- Name [Business or Person (First, Middle, and Last Name)]
- Address, City, State, Zip Code
- DOB (Date of Birth)
- SSN
- TIN
- Passport
- Medical License
- Home Phone
- Business Phone
- Cell Phone
- Pager
- Pager PIN
- VIN
- Driver's License
- Driver's License State
- License Plate
- License Plate State
- Match only on Role Type (only matches if the role type in the initiating claim is the same as the role type on the Advisory List)
- Claim Number
- Comments

You have the option of choosing the information that an Advisory List record will consist of. The amount of information added for each entry will most likely vary in consistency; for example, you may have one record with just an SSN, one record with a name, address, and phone number, and one record with a business name, TIN, and business phone number. This flexibility is beneficial since you can tailor each record to include exactly what you need to have on your Advisory List. For instance, if you only need a Social Security Number to appear on the list, and you do not want to add a name, address, etc. along with that Social Security Number, you may do so.

To view information on the Advisory List by category, complete the following steps:

1. Select the Advisory List tab.
2. Click on the Category drop down menu and select a category.

## ***Adding Records to the Advisory List***

Individual records can be added manually to the advisory list. There is also the option to upload multiple records using an import process.

To manually add a record to the Advisory List:

1. Click on the Add button. This will bring you into the page below, where you can enter information to be added to the Advisory List. You may enter a single piece of information (e.g. an SSN) or multiple pieces of information that are associated with each other.
2. You can place information added to the Advisory List into specific categories, to filter and view the information by category type. If you would like to categorize your information, click on the Category.

3. Enter any information that you would like to add to the Advisory List. When entering information into certain fields, you may be required to populate other related fields. If you have entered information in one field and try to add the information to the Advisory List without entering the other required fields, you will receive a pop-up message indicating which additional fields should be completed.
4. If you would like to assign a role to the information being added to the Advisory List, click on the “Match only on Role Type” drop down menu and choose one of the available options, which are listed below. The default selection is All Role Types, in which case, the information will not be assigned a specific role type. When a role is defined, ClaimDirector will indicate that the information in a scored claim is a match on the Advisory List if their name or address, etc. and their role types match.
5. You may also enter the claim number and any comments associated with this record. These are optional fields and they are not required to add a record to your advisory list. However, these fields provide you with the ability to document any further information on this record for reference purposes.
6. After you have entered the information that you wish to add and assigned a category and role type, click on the OK button to add the information to the Advisory List.

The screenshot displays the 'ClaimDirector Customizer' interface. At the top, there is a navigation bar with tabs: 'Choose Co', 'Advisory List' (highlighted), 'Rules', 'Notification', 'Frequencies', 'General', and 'Change History'. Below this, the company name is 'X818 - CASE MANAGER DEMO CO'. There are 'OK' and 'Cancel' buttons in the top right corner. The main form area is divided into several sections:

- Category:** A dropdown menu currently set to 'General'.
- Business:** A text input field.
- OR---** A separator line.
- Last Name:** A text input field.
- First Name:** A text input field.
- Middle Name:** A text input field.
- Address:** A text input field.
- Address 2:** A text input field.
- City:** A text input field.
- State:** A dropdown menu.
- Zip Code:** A text input field.
- DOB:** A text input field.
- SSN:** A text input field.
- TIN:** A text input field.
- Passport:** A text input field.
- Medical License:** A text input field.
- Home Phone:** A text input field.
- Business Phone:** A text input field.
- Cell Phone:** A text input field.
- Pager:** A text input field.
- Pager PIN:** A text input field.
- VIN:** A text input field.
- Driver's License:** A text input field.
- Driver's License State:** A dropdown menu.
- License Plate:** A text input field.
- License Plate State:** A dropdown menu.
- Policy Number:** A text input field.
- Match only on Role Type:** A dropdown menu currently set to 'All Role Types'.

At the bottom of the form, there are two additional fields:

- Claim Number:** A text input field.
- Comments:** A large text area for entering notes.

## Import and Export Advisory List Records

The Customizer provides the functionality to maintain the Advisory List by importing or exporting more than one entity at a time. The import function allows you to import data from an Excel spreadsheet into the Advisory List. You can choose to append current information, replace all entries, or replace selected categories in the current Advisory List. You may also export all entries or export selected categories from the current Advisory List into an Excel spreadsheet. For detailed instructions on how to use the import feature, refer to the Customizer User Guide or the Customizer Advisory List Quick Reference Guide v.1.0.

## Customer Service

We hope you find the guide useful and we look forward to hearing your feedback. If you have any questions or comments, please contact us at [NJSupport@iso.com](mailto:NJSupport@iso.com) or call 800-888-4476.