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DXC Assure Claims

Meet consumer expectations and optimize processes with a flexible, scalable, and configurable claims management system.

The Life Claim LOB

Release version 24.3
September 2024

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All questions regarding this documentation should be routed through customer assistance, Blythewood, SC

Phone: 877-275-3676
Email: risksupp@dxc.com

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Implementing the Life Claim LOB

With the intent to address the growing claim processing & management needs of its customers, DXC Assure Claims broadens its ambit of service offering by introducing a new claim category – Life Claim.

DXC Assure Claims | Release: v.24.3 | September 2024

Enabling and Accessing Life Claims

Once the preliminary setting for enabling Life Claim module for a user have been executed, the Life Claim module becomes available in the Document dropdown menu in the Claim zone.

The Life Claim screen contains all basic controls available under General Claim except for the Life Claim specific fields which have been added anew.

Preliminary settings for enabling Life Claim

Users must perform the following step to enable the Life Claim module:

- Select the “Use Life Claim” checkbox under Configuration Manager (zone) > General System Parameters (screen) > Claims Module (tab) > Line of Businesses (section).
- A license key will be needed to enable this feature.

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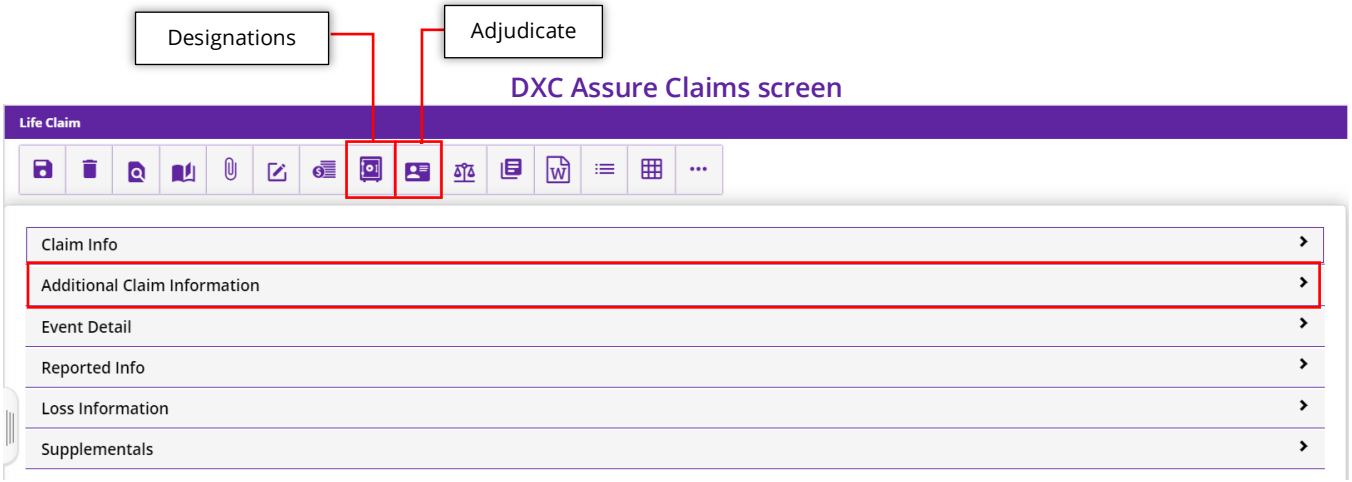
Using the Life Claims LOB

The new module – Life Claim, can be accessed from the Documents dropdown menu present on the primary toolbar in the Claim zone.



[Fig. 1]

The Life Claim screen contains all basic controls like that of a General Claim except for the following newly added toolbar buttons, new fields, and a whole new accordion. [Fig. 1]

Toolbar Buttons

The following Life Claim specific new toolbar buttons have been added:

- Designations
- Adjudicate

(The details of Designations and Adjudicate have been dealt with further in the document).

Claim Info Accordion

The following new fields [Fig. 2] have been added to the Claim Info accordion:

- Processing Site
- Notification Method
- Special Event
- Manner of Death
- Secure Claim
- Country of Death

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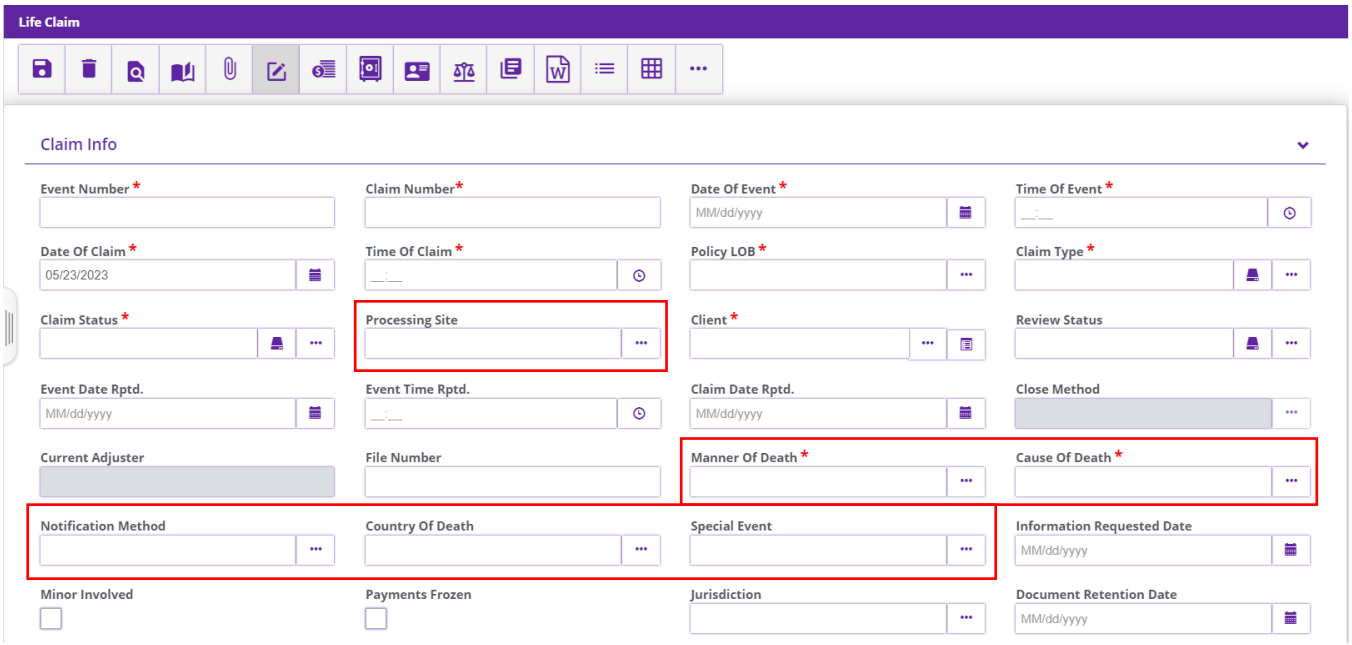
DXC Assure Claims screen



[Fig. 2]

Note

- The process of creating and editing a new Life Claim will remain the same as that of any other Claim.
- The Date of Event will be considered as the Date of Death.

This accordion of the Life Claim screen includes three fields: **Claim Gross Amount**, **Claim Net Amount**, and **Claim Remaining Amount**, each defined as follows:

- **Claim Gross Amount**: This represents the total calculated gross Claim Amount. That is,
  - **Claim Gross Amount (Annuity) = DOD (Date of Death) Amount + Credit**
  - **Claim Gross Amount (Non-Annuity) = Face Amount + Paid-Up Adds + Dividends + Accidental Death Benefits + Credit**

- **Claim Net Amount**: This denotes the amount disbursed to the beneficiary. This implies,
  - **Claim Net Amount = Claim Gross Amount – Debit Amount**

- **Claim Remaining Amount**: It signifies the remaining claim amount after beneficiary payment, reflecting the balance once the check has been issued. That is,
  - **Claim Remaining Amount = Claim Net Amount – Paid Amount (Amount of Printed Check)**

These existing fields have undergone enhancements to incorporate additional aspects such as **Claim Amount Item Type** in their value computation. That is, the figures displayed in these fields will be impacted by the business conducted in the additional screens.

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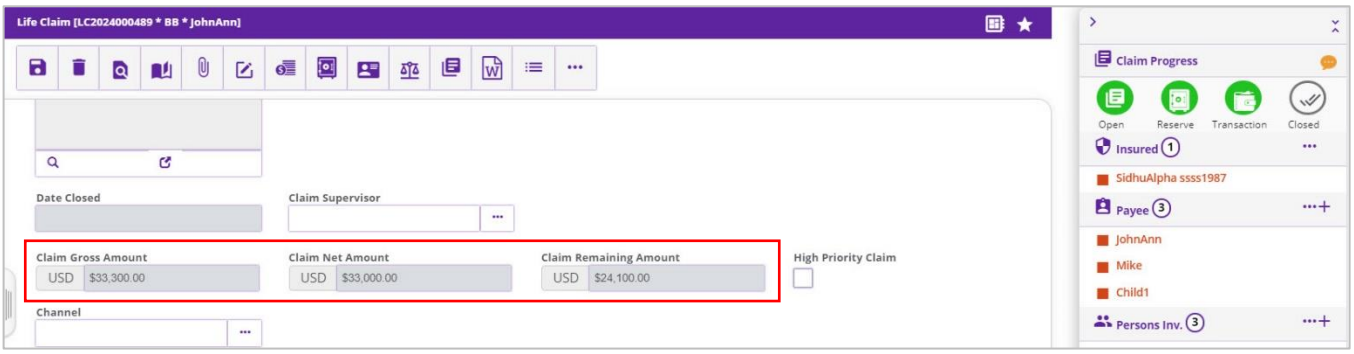
DXC Assure Claims screen



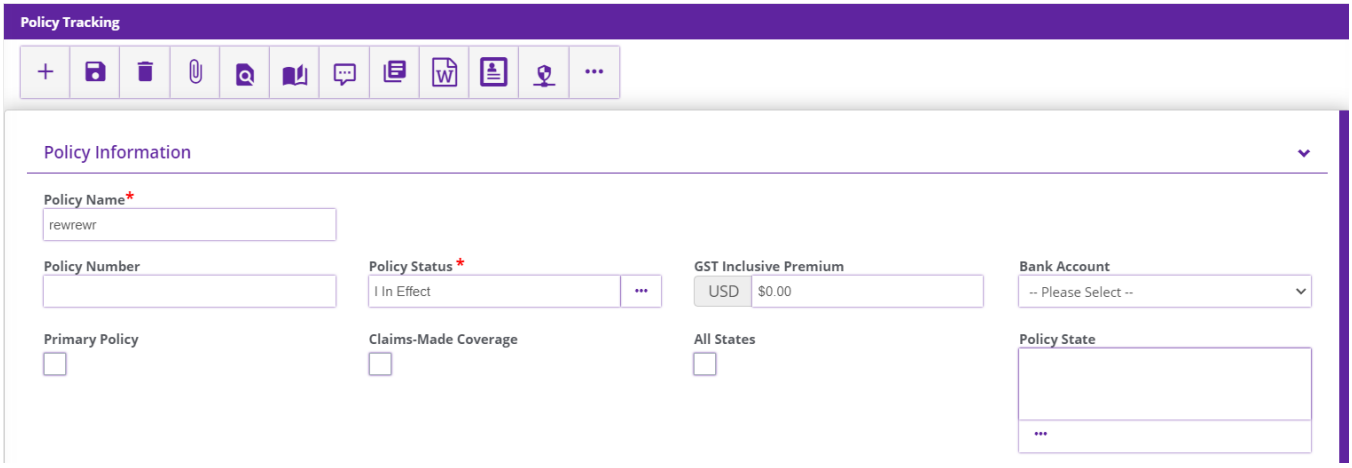
[Fig. 3]

Additional Claim Information

The "Addition Claim Information" accordion [Fig. 4] has been newly added to capture Life Claim specific information. The new fields on this new accordion are:

- Deceased's Marital Status (mandatory)
- Spouse Living?
- Beneficiary Name
- Additional Policies
- Spouse's Name
- Spouse's DOD (Date Of Death)
- Deceased's Children Names
- Notification Comments
- Beneficiary Known By Caller?
- Estate Probated (mandatory)
- POE Claim? (Proof Of Existence)

DXC Assure Claims Screen



[Fig. 4]

Policy Tracking screen

Upon downloading a Policy, navigate to the Policy Tracking screen that features the **Coverage Details** button in the toolbar menu. Select the same to move to the Coverage Details screen. [Fig. 5]

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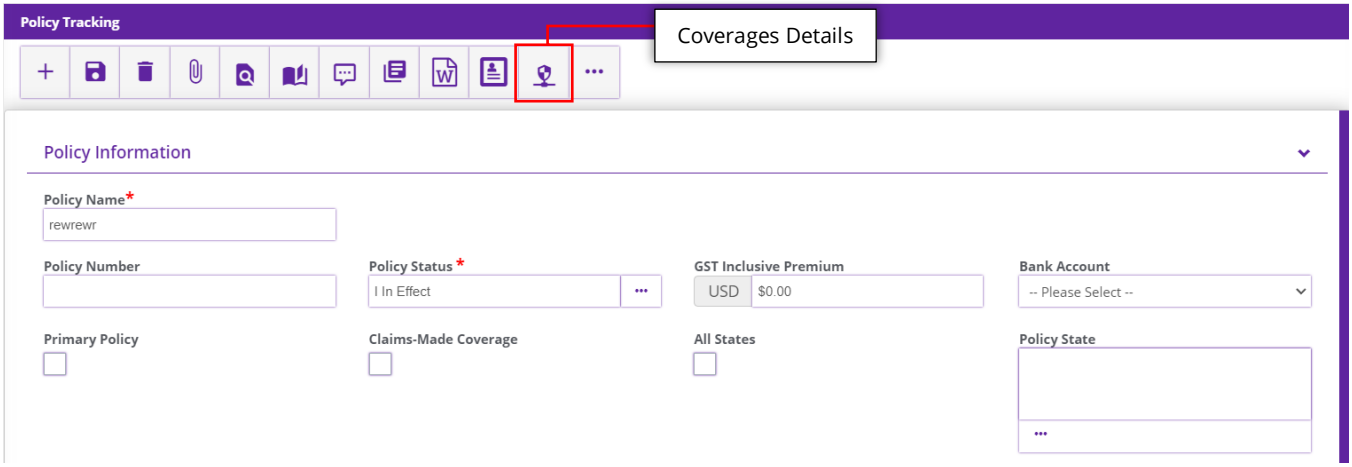
DXC Assure Claims screen

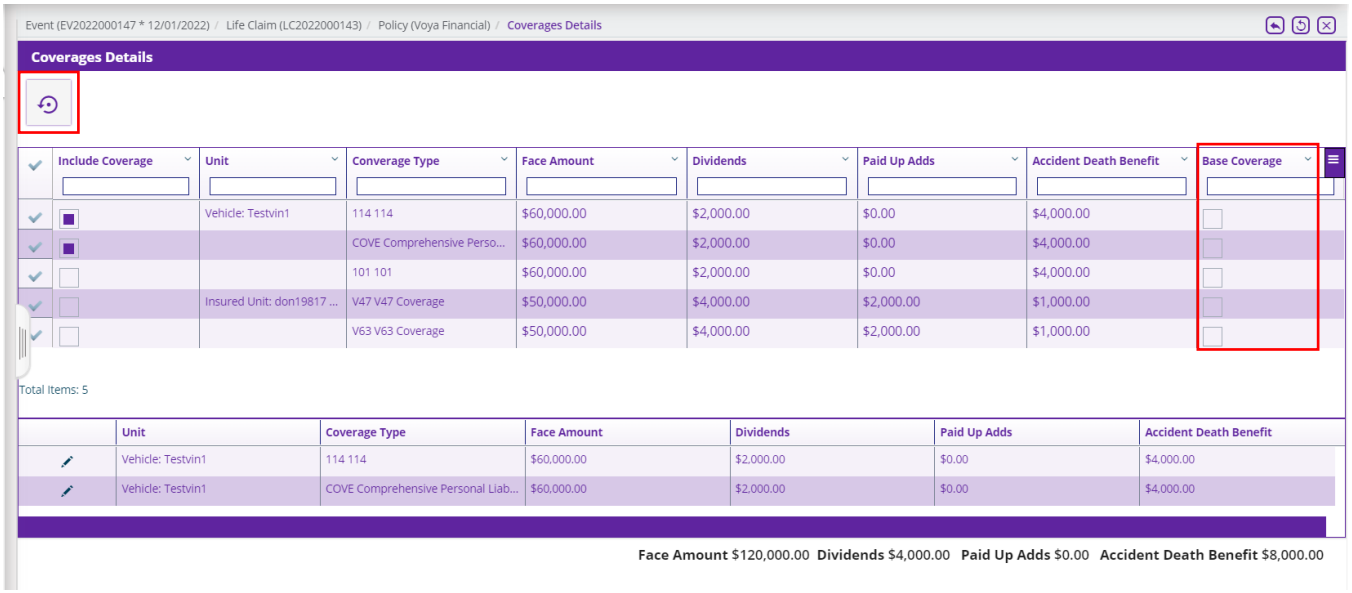


[Fig. 5]

Addition of a new column labeled 'Base Coverage' on the 'Coverage Details' screen

A new column labeled Base Coverage along with a checkbox for each row have been added on the Coverage Details screen. [Fig. 6]

DXC Assure Claims screen



[Fig. 6]

When there are multiple Coverages on a Policy, selecting the Base Coverage checkbox for a selected Coverage designates it as the **Base Coverage**. [Fig. 7]

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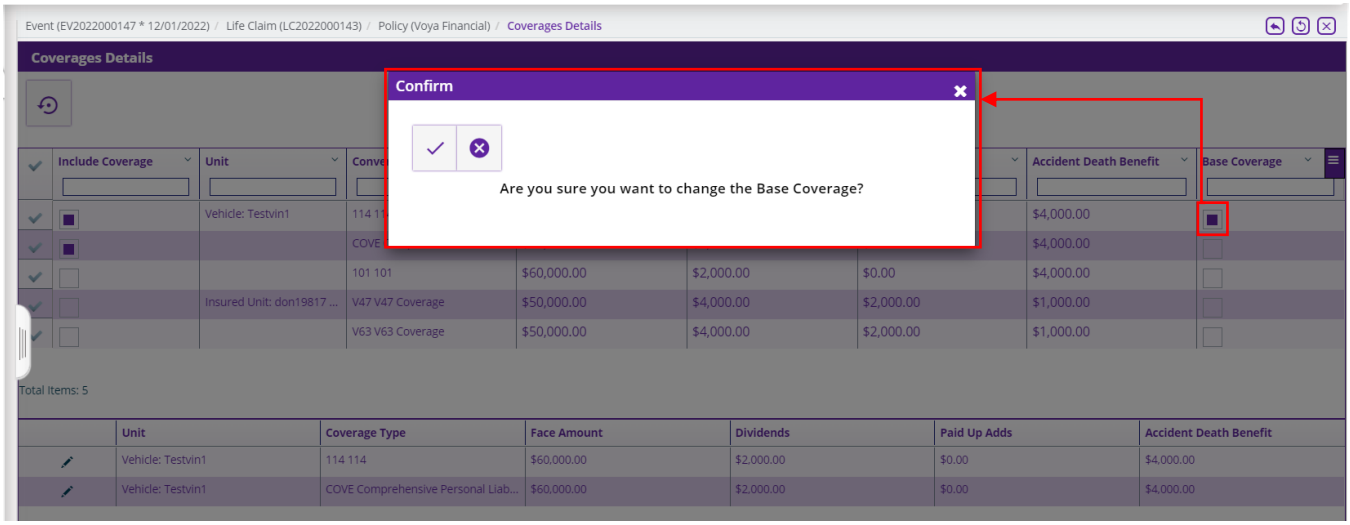
DXC Assure Claims screen



[Fig. 7]

Note

- Selecting a checkbox in the Base Coverage column displays a confirmatory popup message prior to designating the Coverage as the Base Coverage
- There can be only 1 Base Coverage at a time
- Other Coverages will be riders
- Once selected, a Base Coverage cannot be deselected. However, another Coverage can be marked as the Base Coverage.

Availability of a new command button 'Reset Coverage Amount' on the Coverages screen

A new button '**Reset Coverage Amount**' becomes available when the Coverage(s) have been selected for inclusion at the Policy level on the Coverage Details screen. [Fig. 8]

When one or more amount values in the selected Coverages is/are erroneously edited, they can be reverted to the original amounts as in the Policy Coverage(s) at the click of this new button. [Fig. 9]

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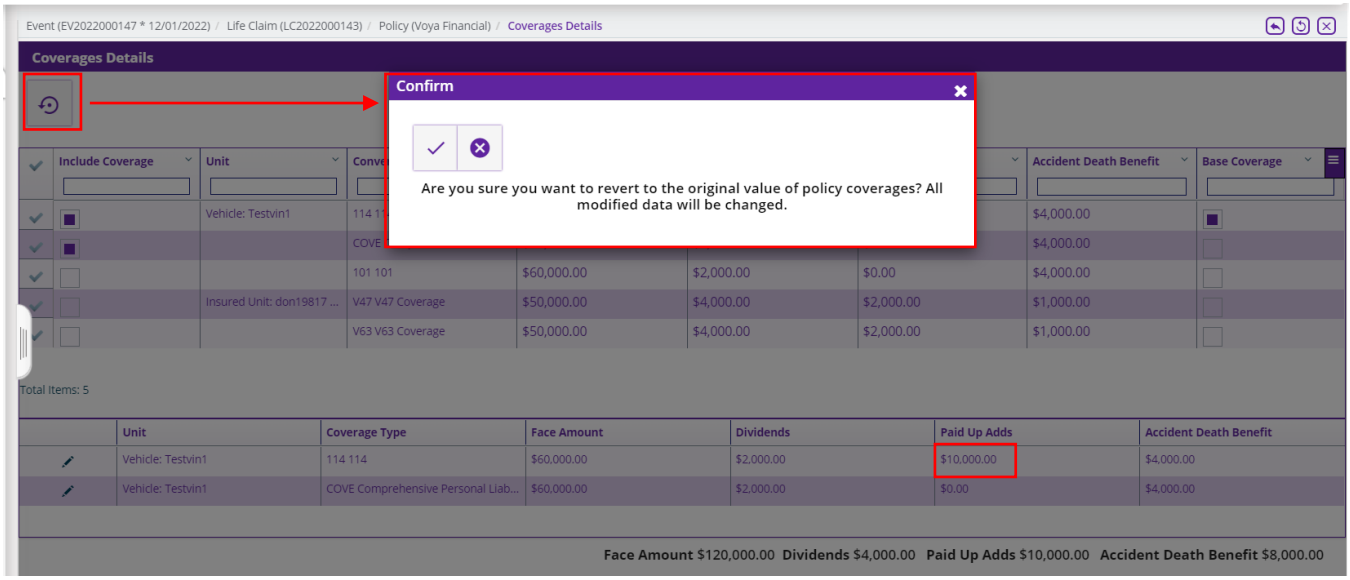
DXC Assure Claims screen



[Fig. 8]

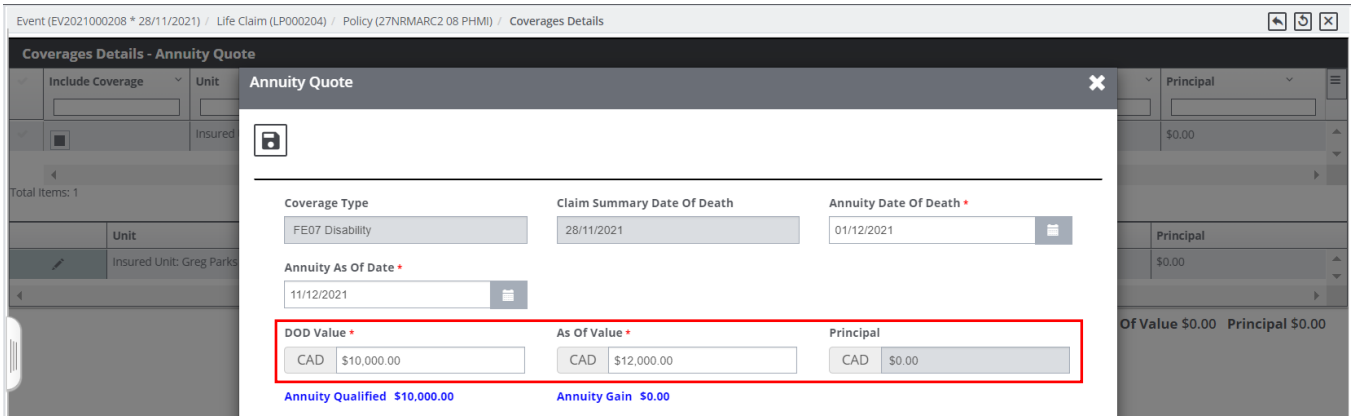
Note

- The Reset Coverage Amount button becomes unavailable when all selected Coverages for Policy inclusion are deselected

Annuity Quote Screen

The Annuity Quote screen facilitates updating the amount of Annuity. The screen now includes the Coverages from Policy Tracking. The DOD Value, As of Value and Principal can be edited via this screen. [Fig. 8]

DXC Assure Claims screen



[Fig. 9]

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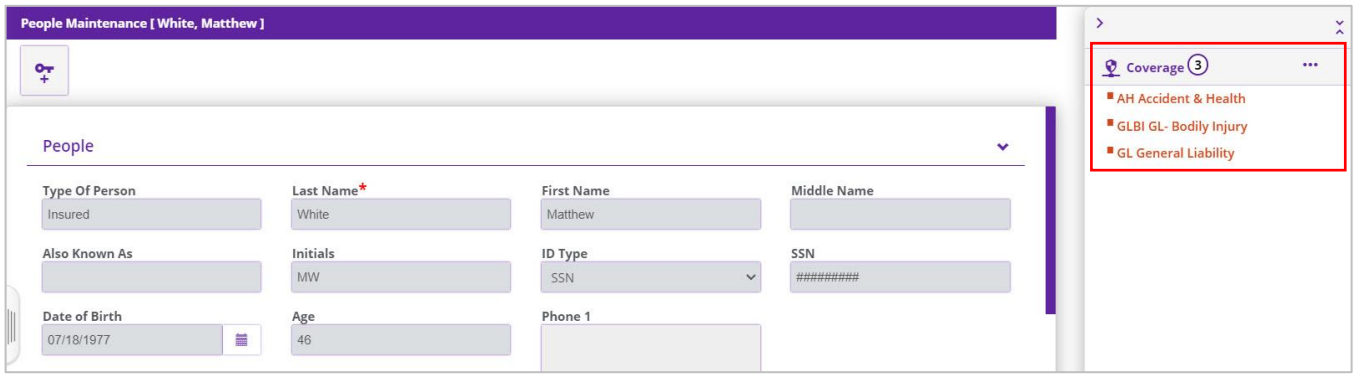
Ability to Track Life Claim Coverage from the Policy Insured screen

A new child node has been introduced in the right-hand pane labeled, **Coverages** has been introduced in the **People Maintenance** screen, simplifying the tracking of details related to Life Claim Coverages. To avail the enhancement, open the **Policy Tracking** screen of a **Life Claim** for which the Policy and Coverage has been downloaded. Next, select the **Policy Insured** option from the right-hand pane to open the **People Maintenance** screen. The downloaded **Coverages** can be viewed in the right-hand pane of the screen. **[Fig. 10]**

DXC Assure Claims screen



[Fig. 10]

Here, all downloaded coverages will be visible. Select an option to be redirected to the respective Policy Coverage screen, to view the detailed information about the coverage.

The **Policy Coverage** screen corresponding to the Life Claims Line of Business has undergone improvements to **show the essential fields only**, omitting any unused and unnecessary ones from display. Furthermore, these fields will now be in the non-editable or read-only mode.

The Policy Coverage screens for the **Annuity** and **Non-annuity Policy Types** respectively are shown below. **[Fig. 11], [Fig. 12]**

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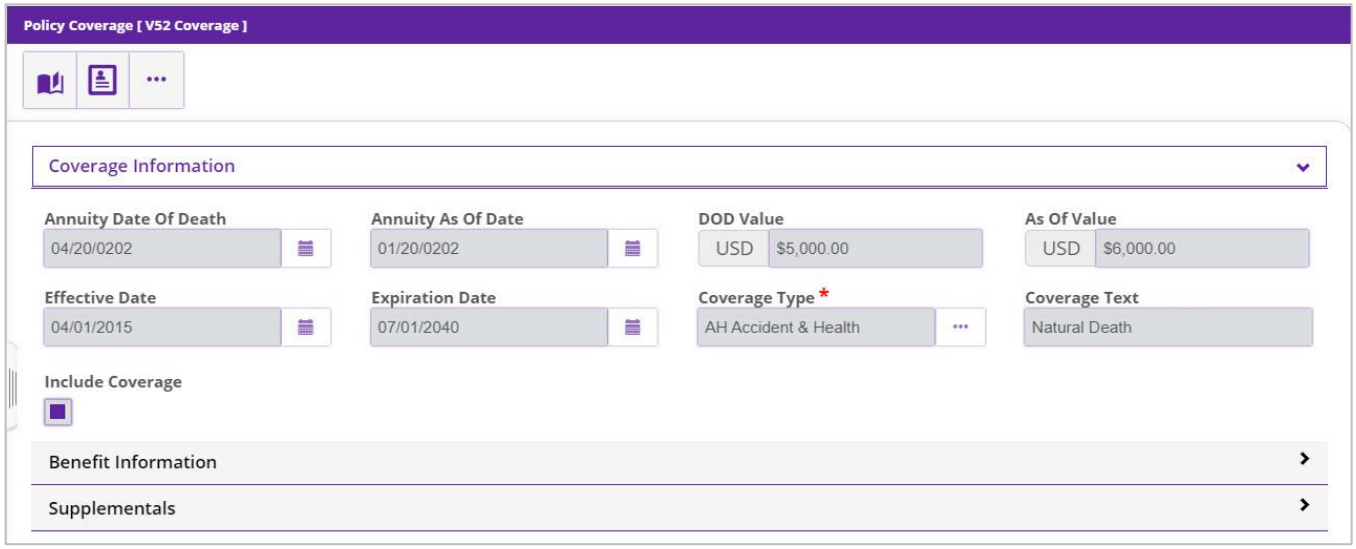
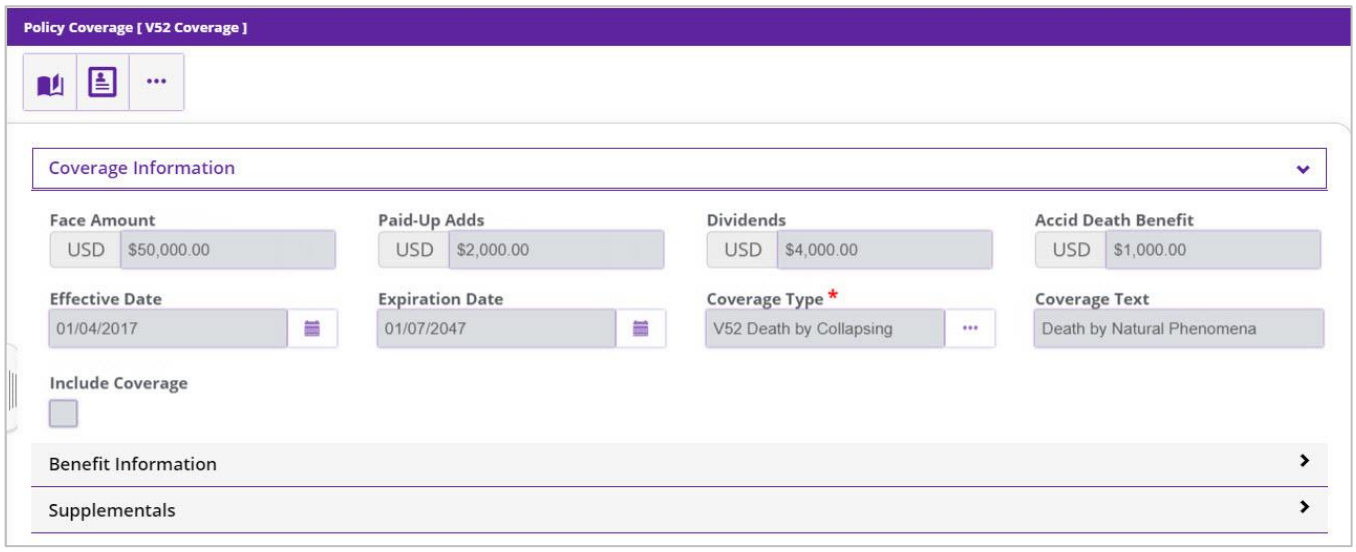
DXC Assure Claims screen



[Fig. 11]

DXC Assure Claims screen



[Fig. 12]

Please Note:

- Following the modifications made to the Policy Coverage screen, the **Powerview** has also been updated accordingly. Consequently, only the necessary fields of Policy Coverage will now be accessible in the Powerview.

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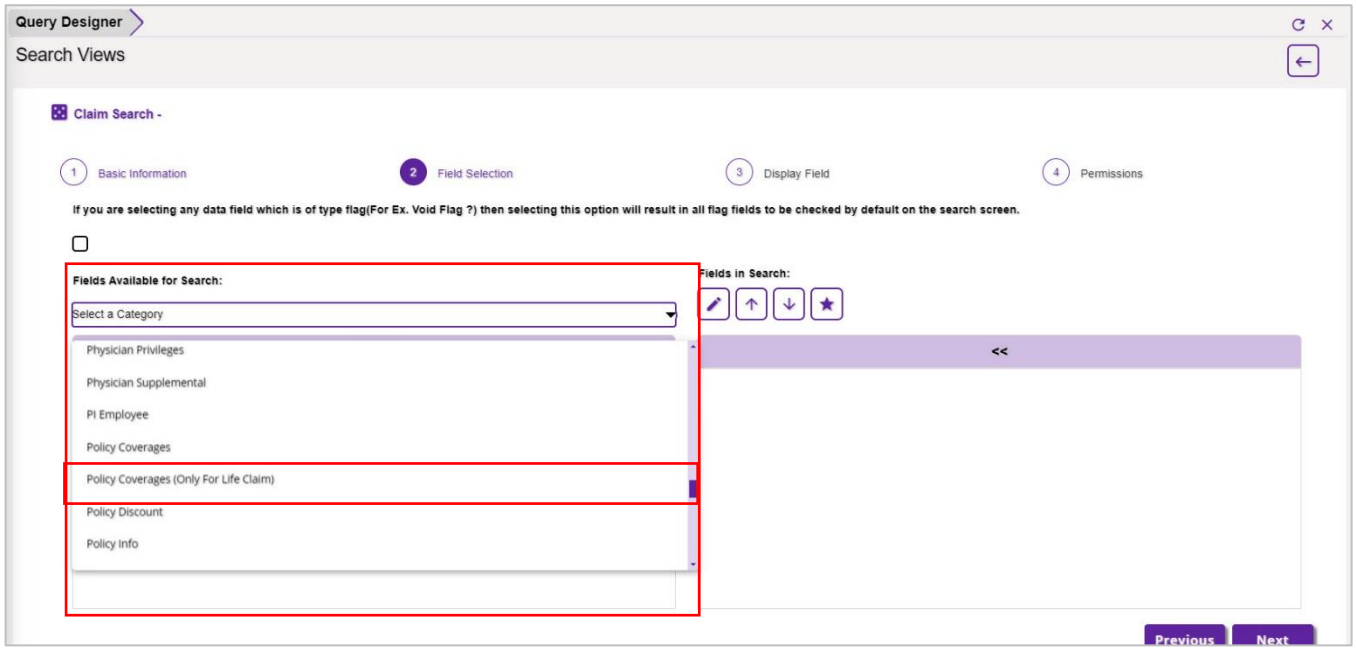
Inclusion of Policy Coverage fields in Query Designer and Localization Setup

Based on the enhancements made to the Policy Coverage screen, similar improvements have been implemented in the Query Designer and Localization Setup screen within the **Configuration Manager** zone.

Consequently, the Claim Search option in the Query Designer module now offers a new selection: Policy Coverage (Only For Life Claim) under the Fields available for Search section. Selecting this option will exclusively display fields relevant to Policy Coverage for the Life Claim Line of Business (LOB).

DXC Assure Claims screen



[Fig. 13]

Likewise, the option to select Policy Coverage fields specific to the Life Claim LOB has been integrated into the Localization Setup screen. Select the newly introduced option, policycoveragelc.aspx in the Available Pages dropdown menu of the Page Specific Resources section of the screen and the required details will be displayed accordingly.

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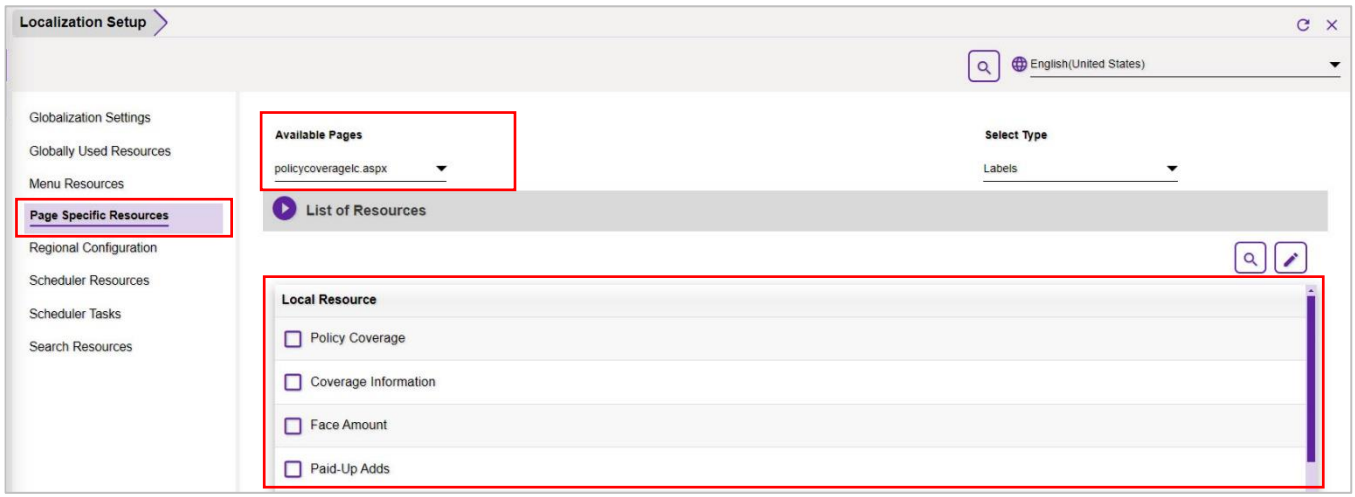
DXC Assure Claims screen



[Fig. 14]

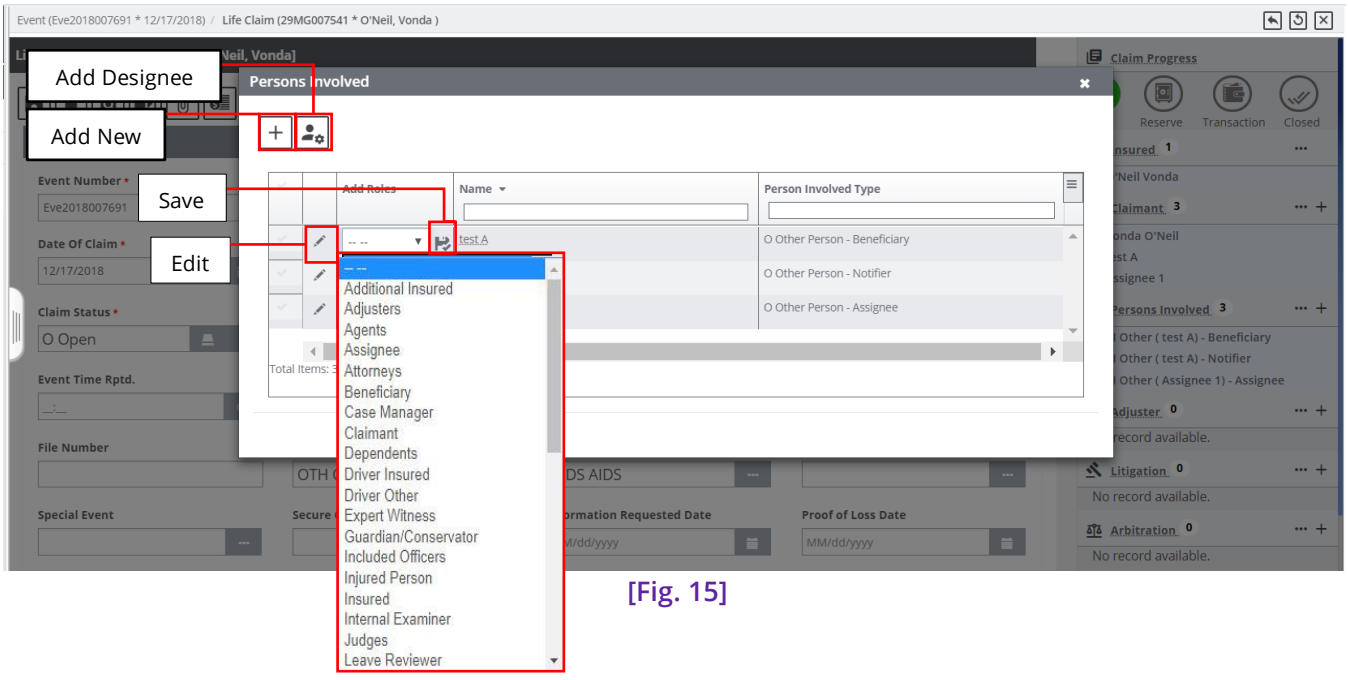
Person Involved Screen

The purpose of this new screen [Fig. 15] is to enable the addition of a “New Role” to an Existing Payee or Party involved. New Roles can be assigned by selecting the “Edit” button against the “Person Involved” and then choosing an appropriate role from the dropdown menu. A confirmatory message is displayed upon selecting the “Save” button.

Note

- User will be able to make payments to Party Involved added as Beneficiary or Assignee.

DXC Assure Claims Screen



[Fig. 15]

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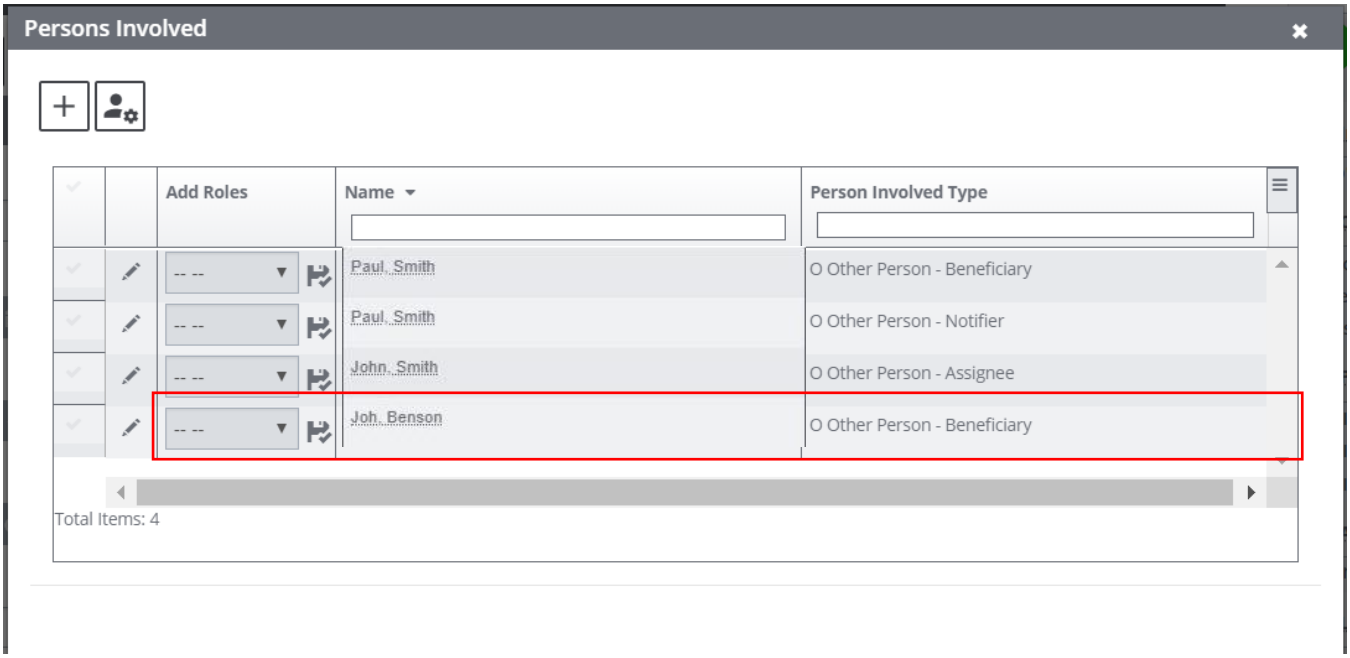
A “New Entity” is created when a “New Role” is assigned to an Existing Person Involved. [Fig. 16]

DXC Assure Claims Screen



[Fig. 16]

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Designations and Adjudication List Screens

This section of the document lists out the enhancements made in the designations and the adjudication features.

DXC Assure Claims | Release: v.24.3 | September 2024

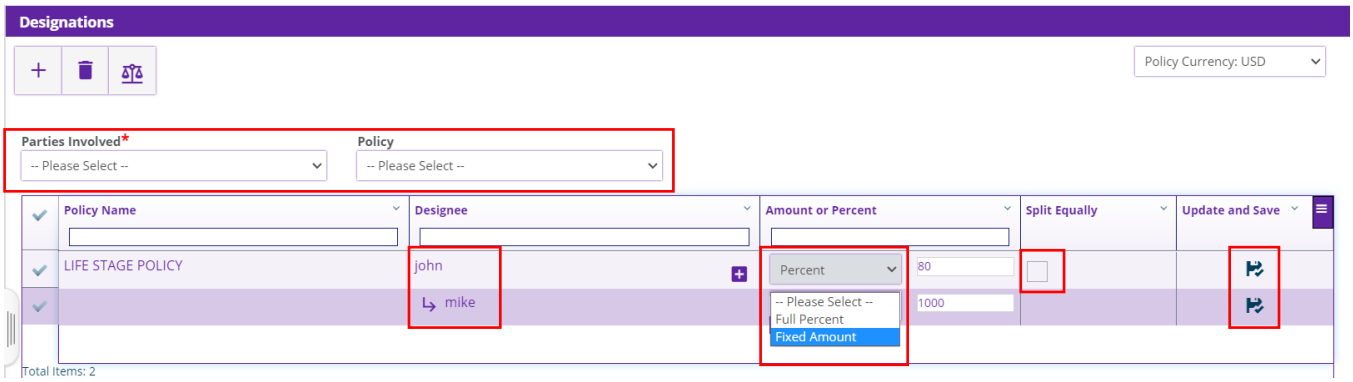
Designations screen

The “Designations” screen can be accessed from the main Life Claim screen (via the Designations toolbar button).

Designations Icon

A “Designee” can be understood as a person who receives the “Claim Benefit Amount”. On this screen, users can assign a percentage of the “Policy Net Amount” which is to be allocated to a “Designee”.

DXC Assure Claims Screen



[Fig. 17]

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Description

- While downloading a Policy for a Life Claim, the “Face Amount” from the Coverage(s) attached is to the selected Policy is received.
- Post downloading the Policy, the Designation page can be accessed by selecting the Designation toolbar button. It is here that the “Claim Benefit Amount” can be allocated as a percentage of the total amount.
- The Person Involved (Only Beneficiary and Assignee) on the Designation screen can either be at the Parent Level (also referred to as Zero Level) or at the Child Level (also referred to as the First Level).
- For Child designee, user can allocate some Fixed Amount the parent Designee or Full percentage of the Parent Designee.
- Allocation of the “Face Amount” between 0-100% (Claim Benefit Amount) can be done at the Zero Level.
- There is also the option to Split the said amount equally.
- The data entered in the Designation screen can be updated and saved by selecting the “Update and Save” button.

Accessing the Adjudication List screen

The **Adjudication List** screen can be accessed from the main **Life Claim screen** (via the Adjudicate toolbar button), the **Adjudication** screen and the **Reserve Listing** screens.

Adjudication Icon

The **Adjudication List** screen consists of a clickable grid. **[Fig. 18]**

Update Adjudication functionality introduced at the Policy Level

The **Adjudication** functionality can now be updated at the **Policy level** with a marked reduction in the number of clicks, making navigation conducive to the workflow. To make this possible, the **Adjudication List** screen now features a **clickable Policy Name** column. **[Fig. 19]**

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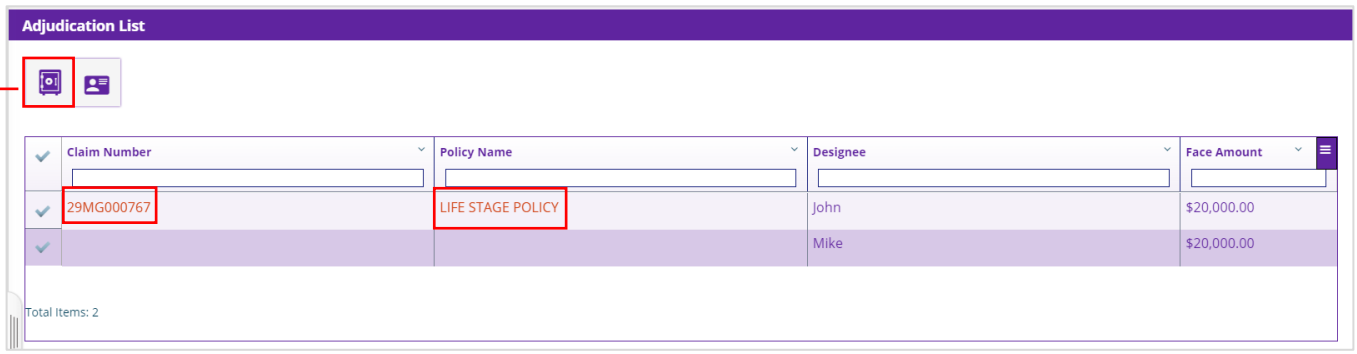
Go to Reserve Listing

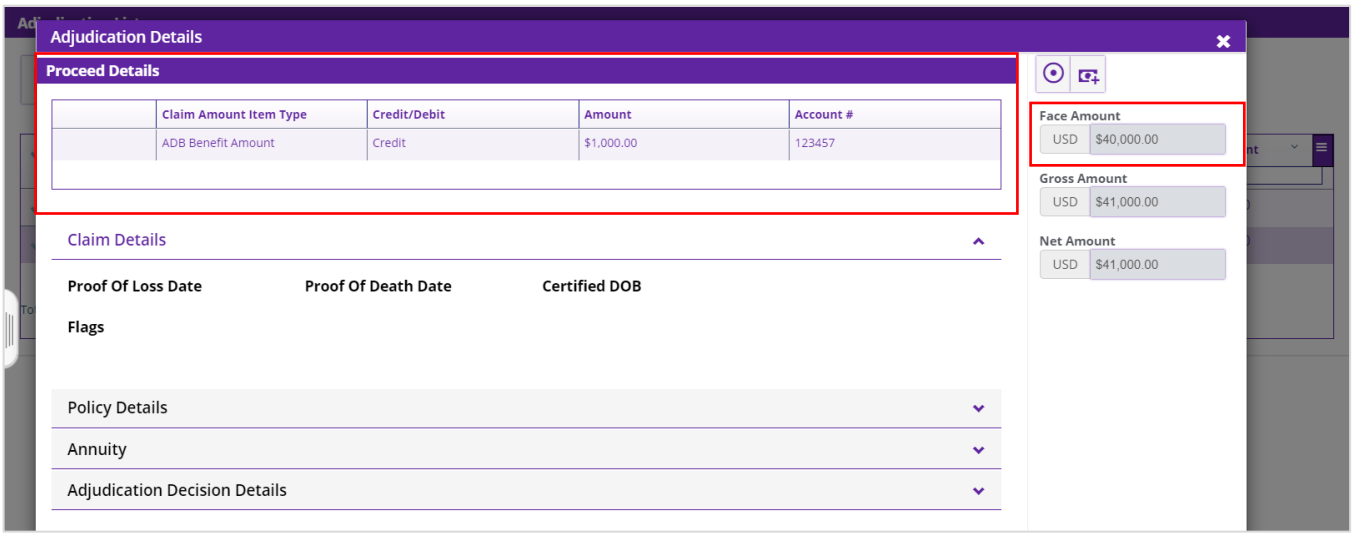
DXC Assure Claims screen



[Fig. 19]

Select the clickable policy link to get navigated to the **Adjudication Details** screen. Since, the adjustment is being done at the Policy level, the **Face Amount** will display the combined amount of the Claim. Unlike earlier, when it displayed the amount allotted to each **Designee**. [Fig. 20]

DXC Assure Claims screen



[Fig. 20]

On similar line, the Claim amount and Annuity details will be displayed as per the total included Policy amount. Earlier, these details were calculated and displayed as per the details of each designee.

The **Adjudication** process enables the arbiter to review evidence and arguments better. New **flags** representing different business conditions and other information are available on the screen that further improve adjudication and reduce the chances of fraud.

The **Adjudication List** grid displays **Claim Number**, **Policy Name**, **Designee** and **Face Amount** details. Of these the first 2 are clickable.

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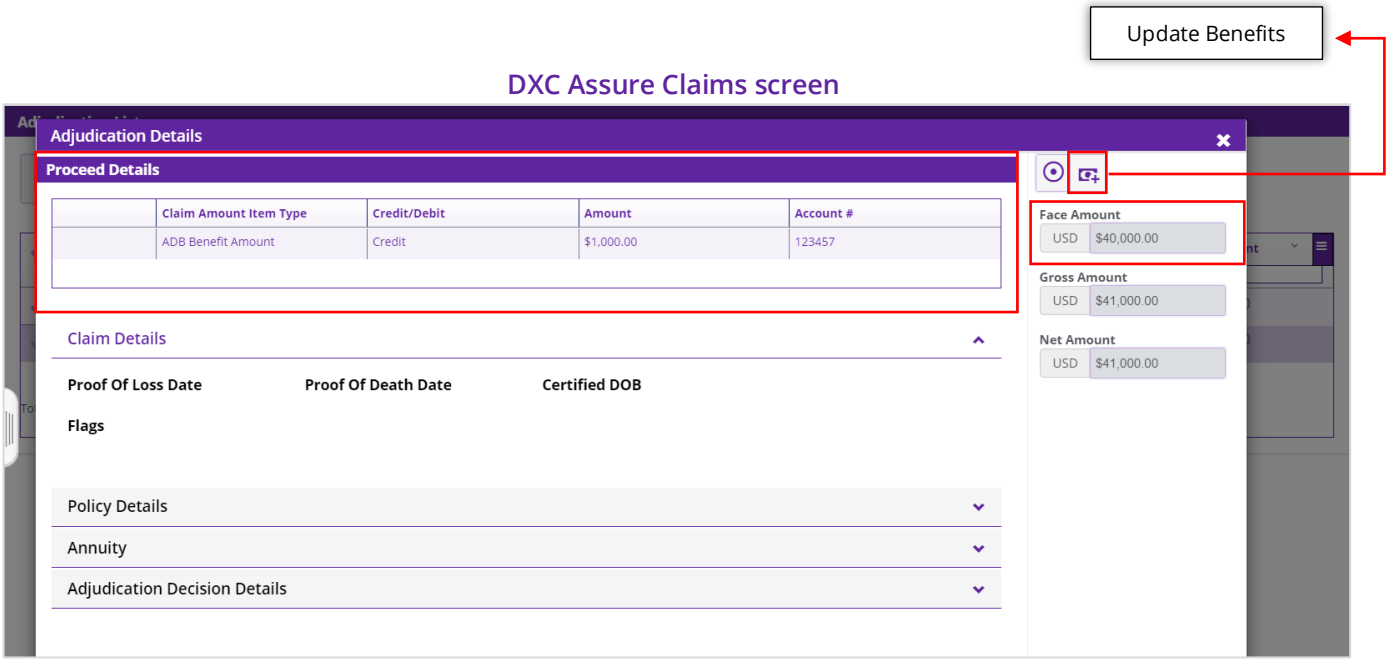
Option to Edit the Coverage Details via the Update Benefits button

The **Annuity Quote** button on the **Adjudication** screen has been replaced with **Update Benefits** and made available for both Annuity and Non-annuity.

Up until the previous release, the **Annuity Quote** window offered the option to edit one coverage at-a-time. The need to reduce the time consumed in the process has been addressed. The **Coverage Details – Annuity Quotes** window now displays the entire Coverage Detail screen instead of the annuity quote of one coverage. Thus, enabling the users to edit any coverage detail from a single screen. **[Fig. 21]**



[Fig. 21]

Furthermore, the **Update Benefits** button on the **Adjudication Details** screen has also been made available for the **Non-annuity**. So, the user can edit coverage details of non-annuity from the same screen without navigating back to the Policy screen.

On similar line, all the coverages associated to a Claim need not be approved one-by-one. All the Coverages can **Approved** or **Cancelled** at the same time.

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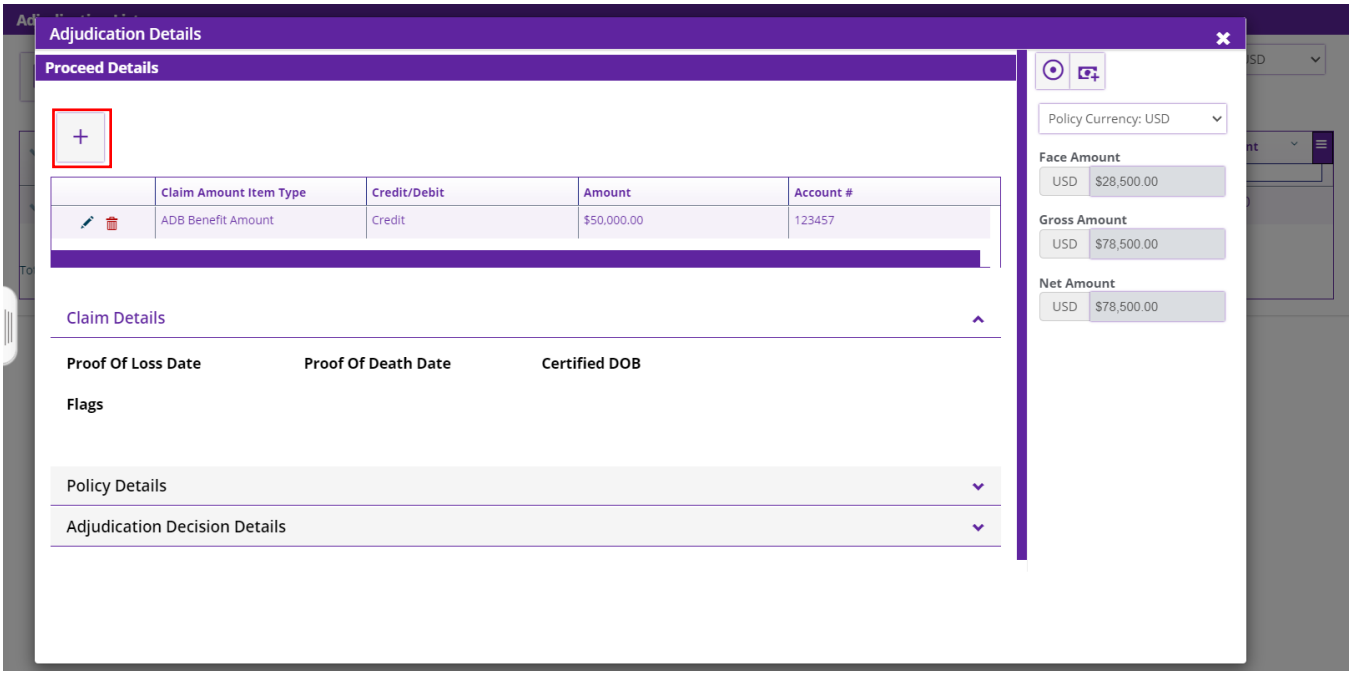
Ability to add a Bank Account number via Amount Item Account (AIA) Mapping with DXC Assure Product (formerly called VPMS)/Riskmaster Rule Engine

A **Bank Account Number** can be associated with the Claim during **Proceed Details Calculations**. This account number will be populated based on the preconfigured **Claim Amount Item Type** and **Account Mapping**.

Select the Adjudicate button on the Claim screen to open the Adjudication List **[Fig. 17]** screen. Select a **Policy** to open the **Adjudication Details** popup window. **[Fig. 22]**

On the **Proceed Details** section, select the **Add New** button to open the **Enter Proceed Detail** window. **[Fig. 22]**

DXC Assure Claims screen



[Fig. 22]

On the **Enter Proceed Details** window, select the lookup to open the Claim Amount Item Type window. **[Fig. 23]** Select an option to proceed.

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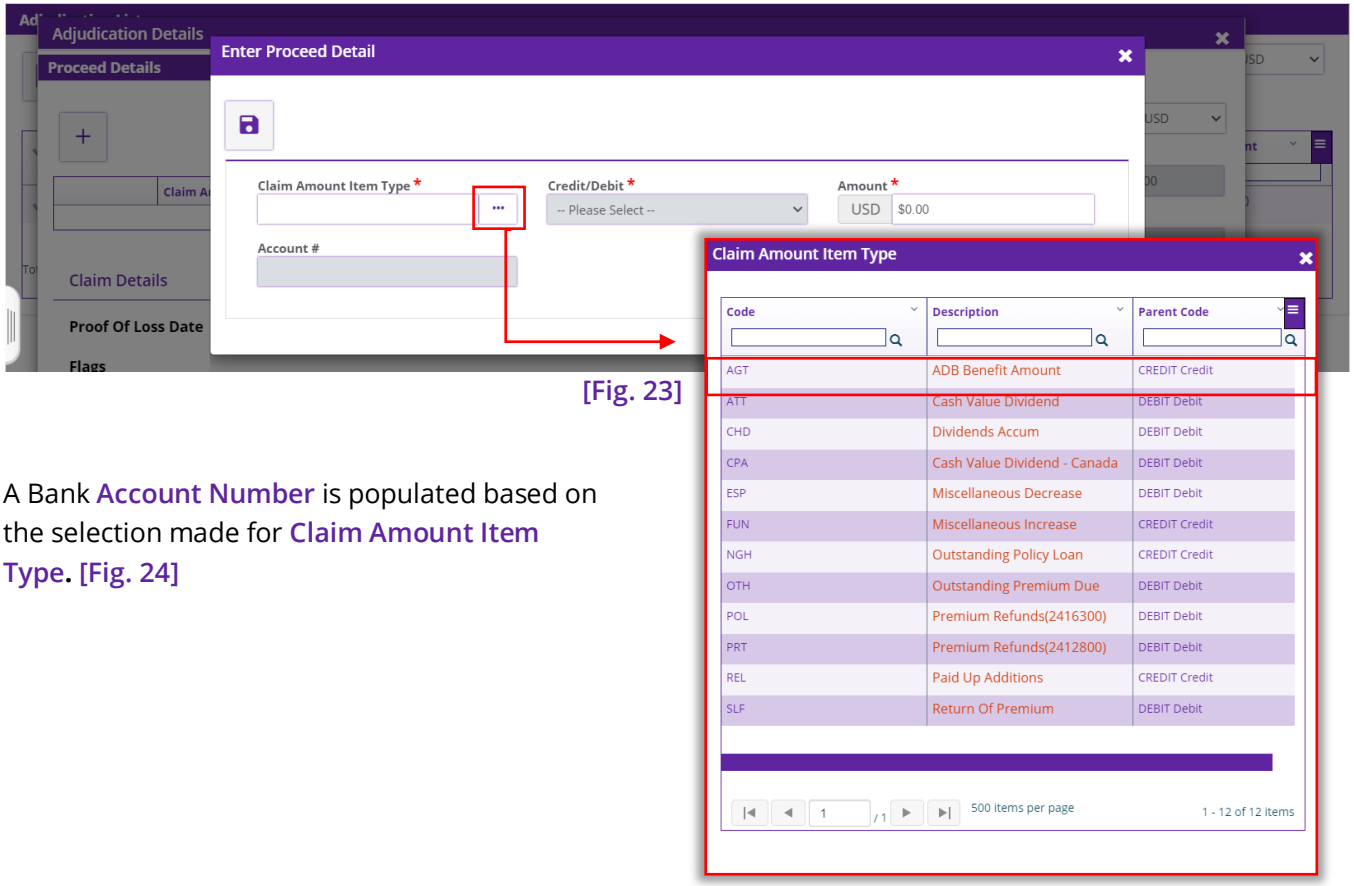
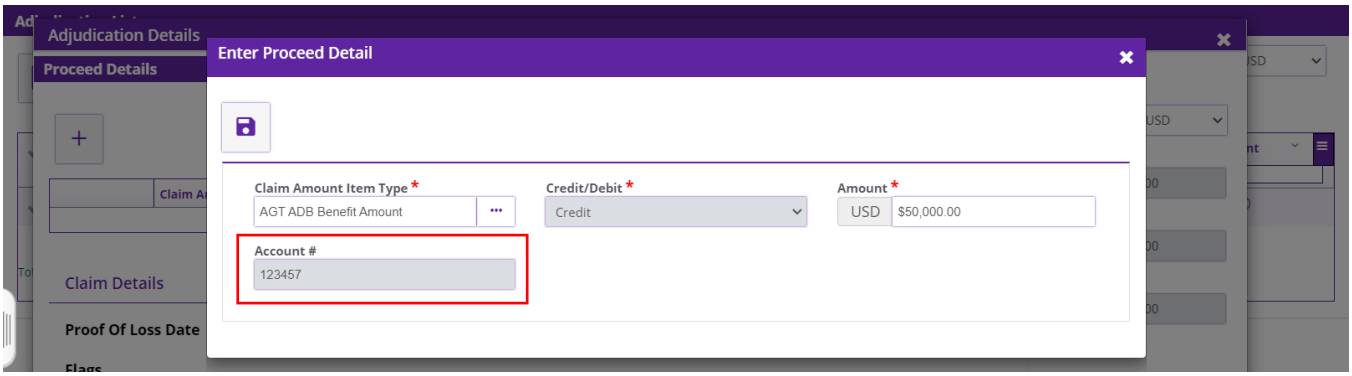
DXC Assure Claims screen



[Fig. 23]

A Bank **Account Number** is populated based on the selection made for **Claim Amount Item Type**. [Fig. 24]

DXC Assure Claims screen



[Fig. 24]

Preliminary Settings

The Account # is displayed based on new mapping introduced in the Utilities zone under Rule Engine Mapping where a new functionality – **AIA (Amount Item Account)** is introduced which can be mapped either with VPMS or the Riskmaster Rule Engine. [Fig. 25]

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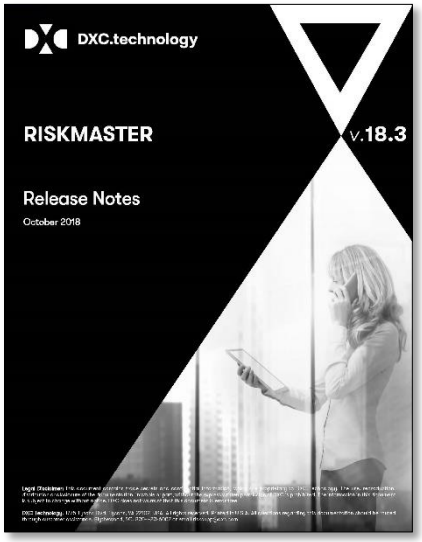
Note

- If AIA is mapped with DXC Assure Product (formerly known as VPMS), then the account number will be picked from VPMS.
- If AIA is mapped with Riskmaster Rule Engine, then the Account number will be picked from the Rule Engine script
- The AIA.PKG file will need to be downloaded and imported into the system for this functionality to work.
- Click the button below to download the AIA package.

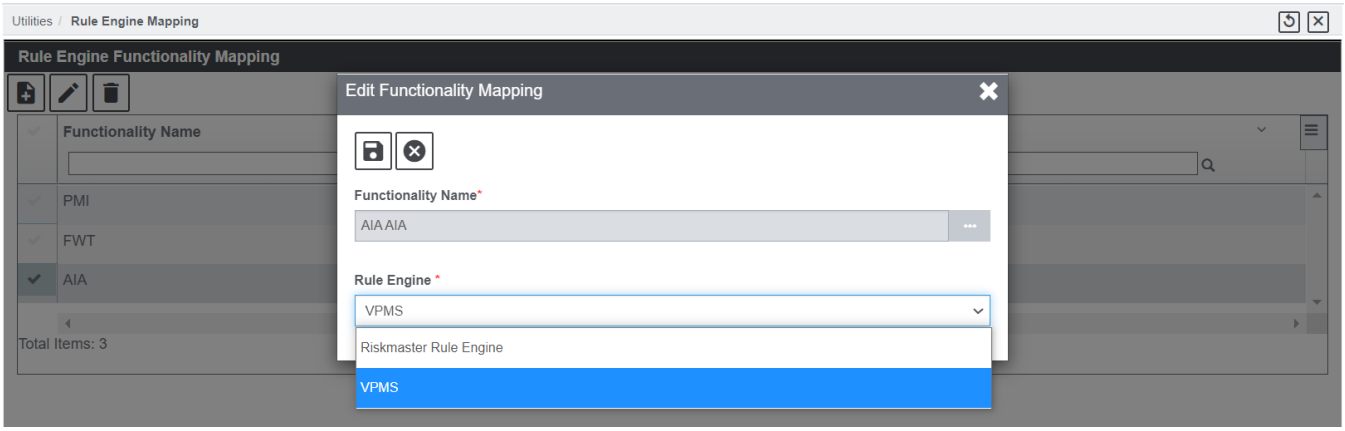
DOWNLOAD AIA.PKG

DOWNLOADABLE "PACKAGES" WERE FIRST INTRODUCED IN RELEASE VERSION 18.3.

To know more about PACKAGE download and their import into DXC Assure Claims (formerly RISKMASTER Accelerator/DXC Insurance RISKMASTER™), please click on the adjoining Release Notes document and refer to pages 15 and 22 for details.



DXC Assure Claims screen



[Fig. 25]

Once the Package import for AIA has run via the Task Manager, the AIA script becomes available on the Riskmaster Business Rule Engine [Fig. 26] screen. However, scripts can be added manually as well.

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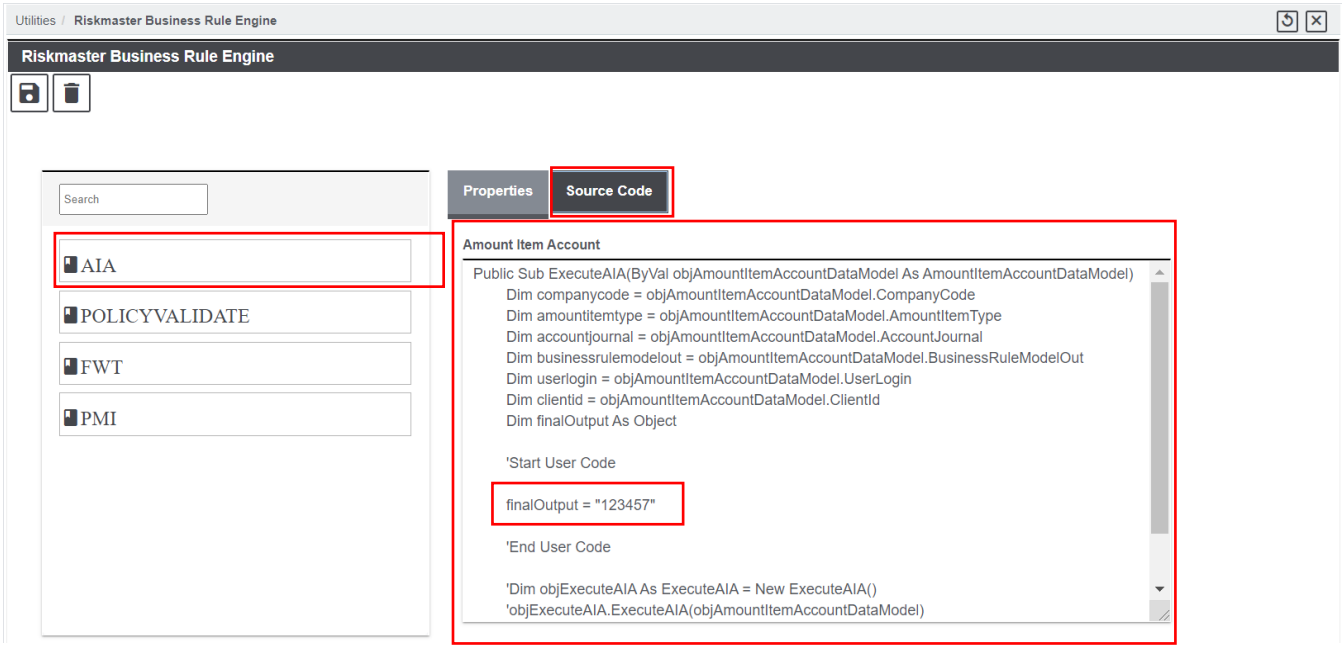
DXC Assure Claims screen



[Fig. 26]

Final Output highlighted in Riskmaster Business Rule Engine [Fig. 26] is the Account Number which will get populated on the Enter Proceed Detail window if the AIA mapping is done Riskmaster Rule Engine.

The Amount will be distributed to all the assigned Designees based on their Designation Percentage.

Adjudication continues...

The Claim and the Flag Details are displayed on the window. Select the checkboxes of the flag details and save. The various details like, and the flags selected in this window will be displayed in the Claim Details accordion of the Adjudication Details window. [Fig. 27]

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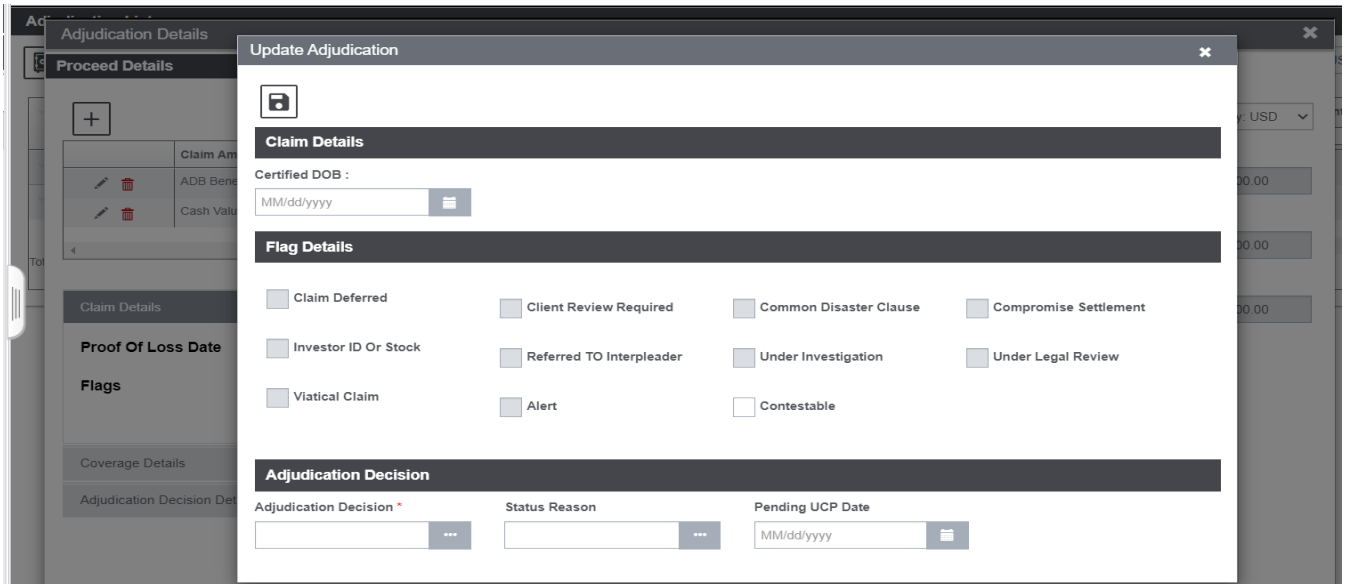
DXC Assure Claims screen



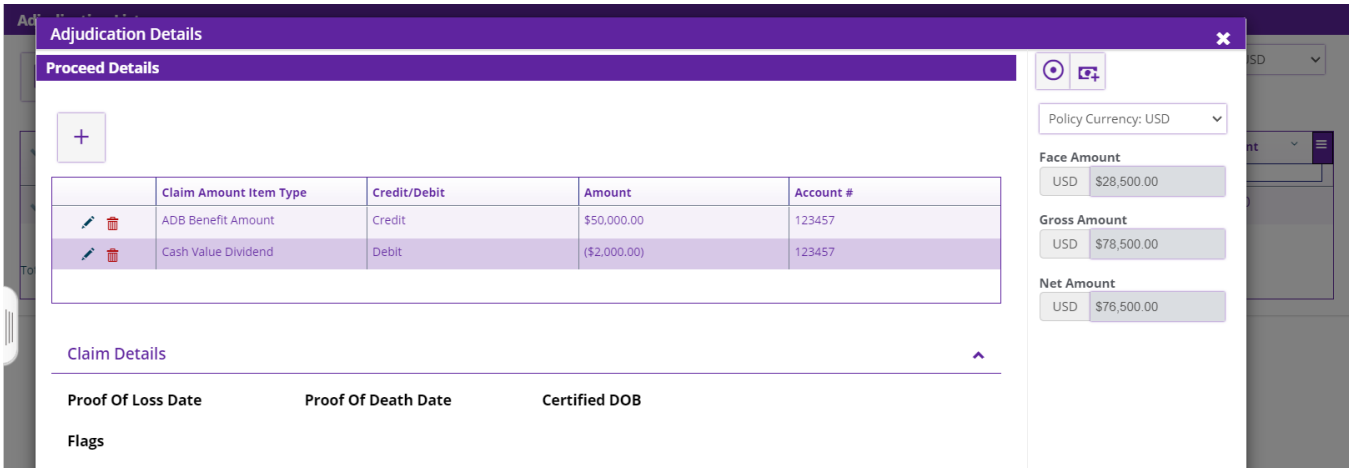
[Fig. 27]

Similarly, select the clickable **Policy Name** on the **Adjudication List** screen to open a new Adjudication Details window that showcases the Proceed, Claim, Coverage and Adjudication Decision Details accordions.

Description

- Operations, i.e., change of "Gross Amount" and "Net Amount", can be performed on the "Claim Amount Item Type" on this window.
- After inputting appropriate values, and selecting the "Update" toolbar button, a Reserve of a "Net Amount" is created.
- A mapping for Payment Coverage to Reserve Type can be done under Configuration Manager > Code Relationships Screen. This will be used in creating Reserves automatically from Adjudication Details using the Create Financials button.

DXC Assure Claims Screen



[Fig. 28]

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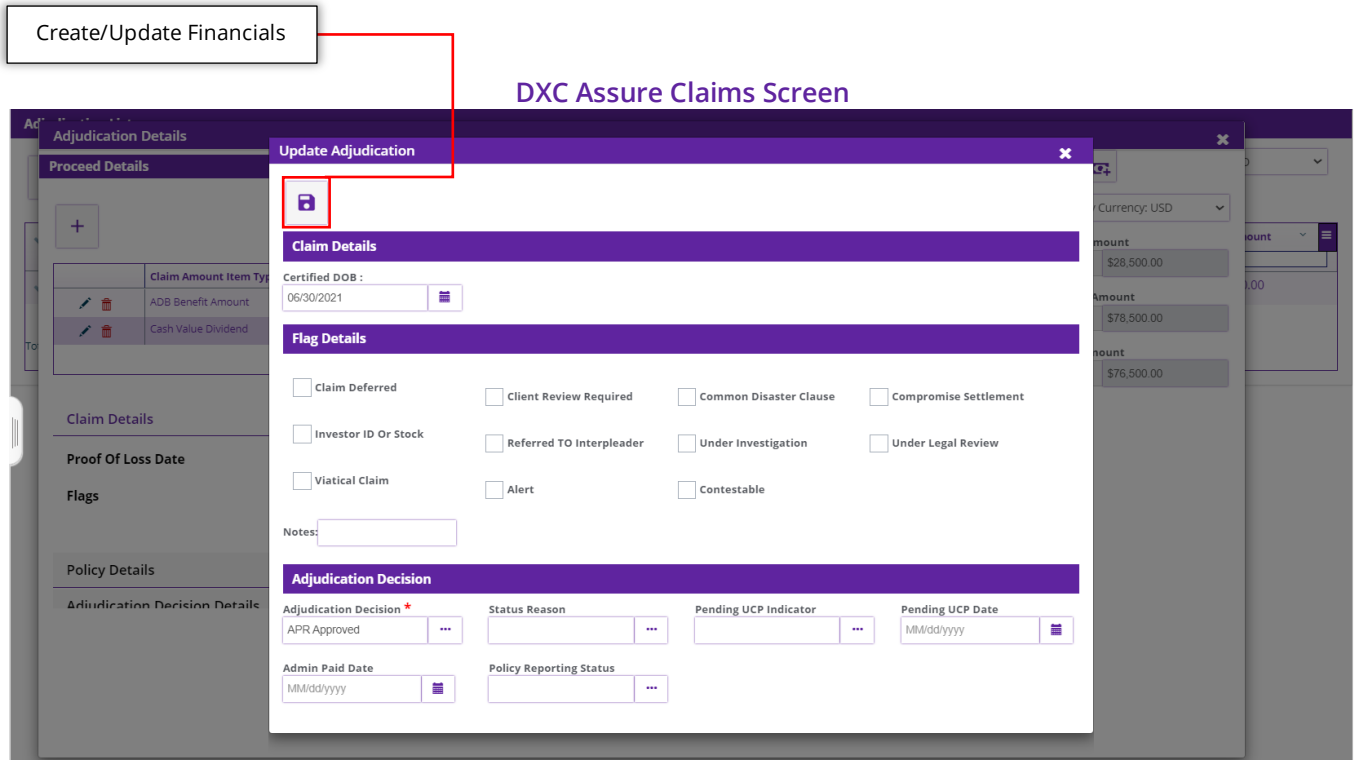
Select the **Update Adjudication** button to get redirected to the Update Adjudication window.

At the Claim level, **Update Adjudication** window has the **Claim** and **Flag Details** accordion. However, at the **Policy** level, this window has an additional **Adjudication Decision** accordion and a **Create Financials** button. **[Fig. 29]**

> **Note**
>
> - Reserves can be created only from the Policy level.



[Fig. 29]

Following fields are there in the Adjudication Decision accordion:

- Adjudication Decision: Select the Adjudication Decision from the lookup table.
- Status Reason: Select the option that best describes the reason for which a particular Adjudication Decision was selected in the previous point.
- Pending UCP Indicator: Select the status of Pending Un-claimed Property (UCP).
- Pending UCP Date: Enter the due date for the pending un-claimed property before which the property is to be claimed.
- Admin Paid Date: Select the date from the calendar on which the payment was received by the Admin.
- Policy Reporting Status: Select the status of Policy Reporting in this field.

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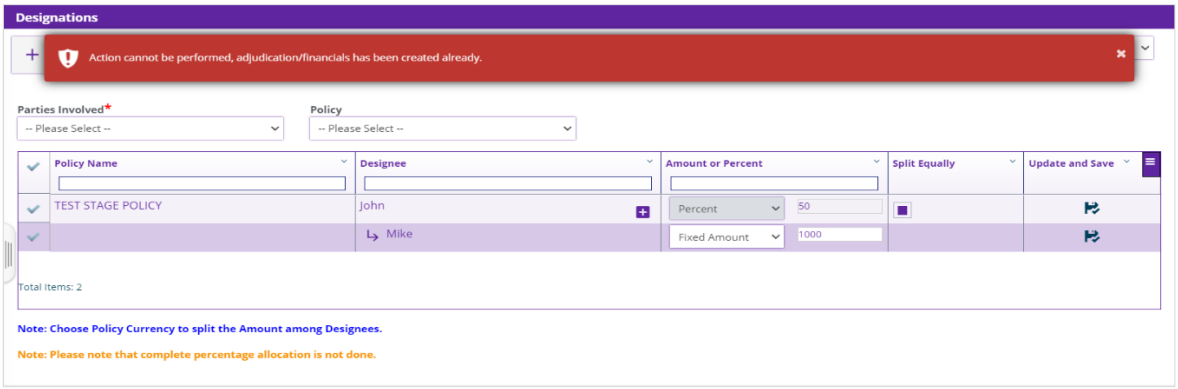
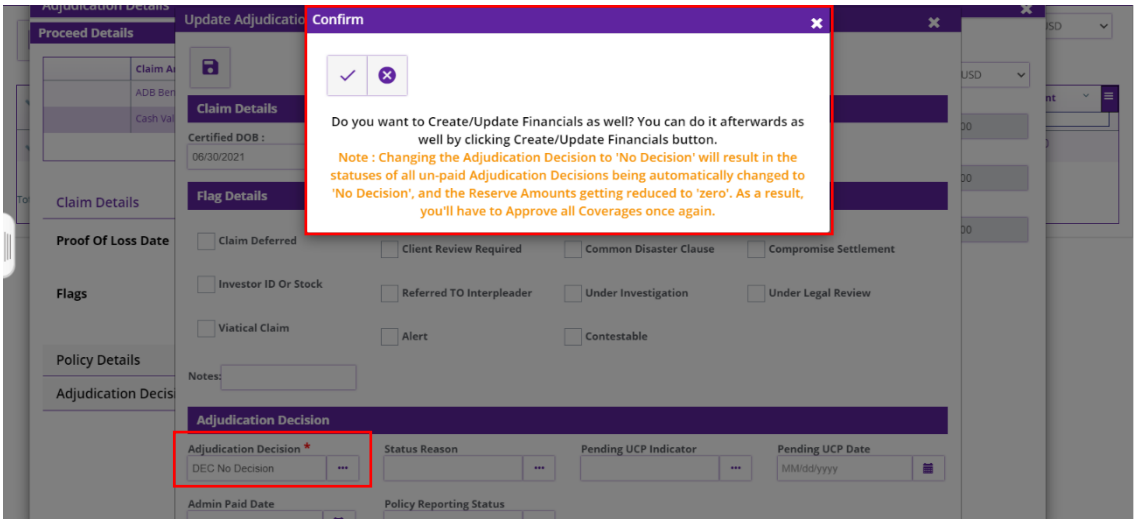
Note

- The Create Financials option will only be enabled if the Adjudication Decision is marked as Approved.
- If the Adjudication Decision is anything other than “Approved”, then, Create Financials button will not be displayed in the toolbar.
- Once an Adjudication is Approved, any attempt to change the Amount/Percentage for a Designee will result in the display of a message – Action cannot be performed. Adjudication/Financials has already been created.



1. Choose Policy Currency to split the amount among Designees.
2. Please note that complete percentage allocation is not done.
   (If the allocation percentage is not complete then, message # 2 above will be displayed on the Designations screen)

- When the Policy is approved, then the Update Annuity Quote function cannot be performed.
- The Designation screen again becomes editable when the Adjudication Decision is changed to “No Decision”.
- When multiple Designees are involved/approved, then the following new note is displayed in the popup window when any one of the Adjudication Decision is changed to “No Decision”.



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Note: Changing the Adjudication to 'No Decision' will result in the statuses of all un-paid Adjudication Decisions being automatically changed to 'No Decision', and the Reserve Amounts getting reduced to 'zero'. As a result, you'll have to Approve all Coverages once again.

- When the Designation screen becomes editable, it is possible to update the percentage allocation of an existing added Designee, add a new Designee or delete an existing Designee.
- The newly added Designee will be available on the Adjudication List screen.
- Once a Designee is deleted, it is automatically deleted from the Adjudication List screen as well.
- The Paid transactions of other Designees remain unaffected by the change in Adjudication decision for one Designee to No Decision.
- When we do a No Decision, the Claim Amount Item Type rows are deleted from Adjudication Screen.
- When a Designee is re-approved, the Claim Amount Item Type rows need to be added again.
- When we do a No Decision, it will be possible to update the Annuity Quote.
- Changing the Adjudication to 'No Decision' will result in the statuses of all un-paid Adjudication Decisions being automatically changed to 'No Decision', and the Reserve Amounts getting reduced to 'zero'. As a result, you'll have to do the adjudication again and mark the Adjudication Decision as Approved.

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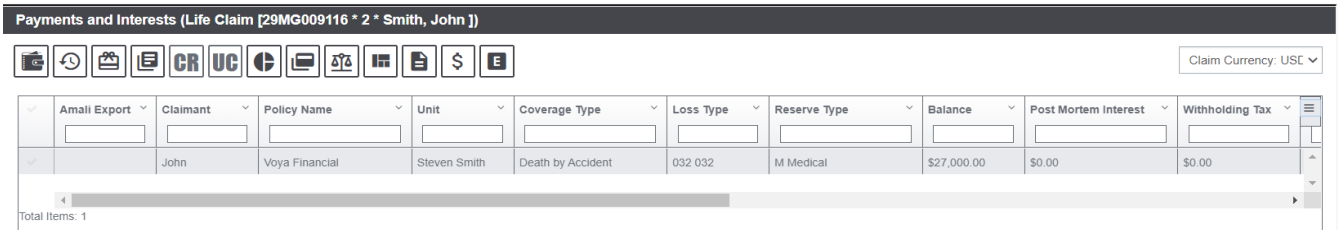
Payments and Interests & Post-Mortem Interest (PMI) screens

THIS SECTION CAPTURES DETAILS OF THE RESERVE LISTING AND POST-MORTEM INTEREST CALCULATION.

Payments and Interests screen

The Financials thus created now becomes available on the **Payments and Interests** screen. This screen can be navigated to via the **Adjudication List** window. **[Fig. 30]**

DXC Assure Claims Screen



[Fig. 30]

Note

- When we do a No Decision the already calculated PMI and Tax Withholding amount on Payments and Interests screen are reduced to '0' zero.
- When the Adjudication Decision is changed back to Approved, then, the updated amounts on the Payments and Interests screen in turn will be used to calculate PMI and Tax Withholding amounts.

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As part of the ongoing enhancement of existing modules in Assure Claims, the Life Claim LOB has been enhanced to streamline business operations. Several data fields/columns, that weren't pertinent to the business, have been removed from the interface specially to avoid screen clutter and confusion, if any. Data columns like Policy Name, Unit, Coverage, and Loss Type have been removed from the Payments and Interests, Transaction History, Policy, Unit, Coverage, and Financial Detail History grids/screens.

Postmortem Interest (PMI Details) Popup Window

The Postmortem Interest window can be accessed by selecting a Reserve row followed by the “PMI Details” toolbar button on the Reserve Listing screen.

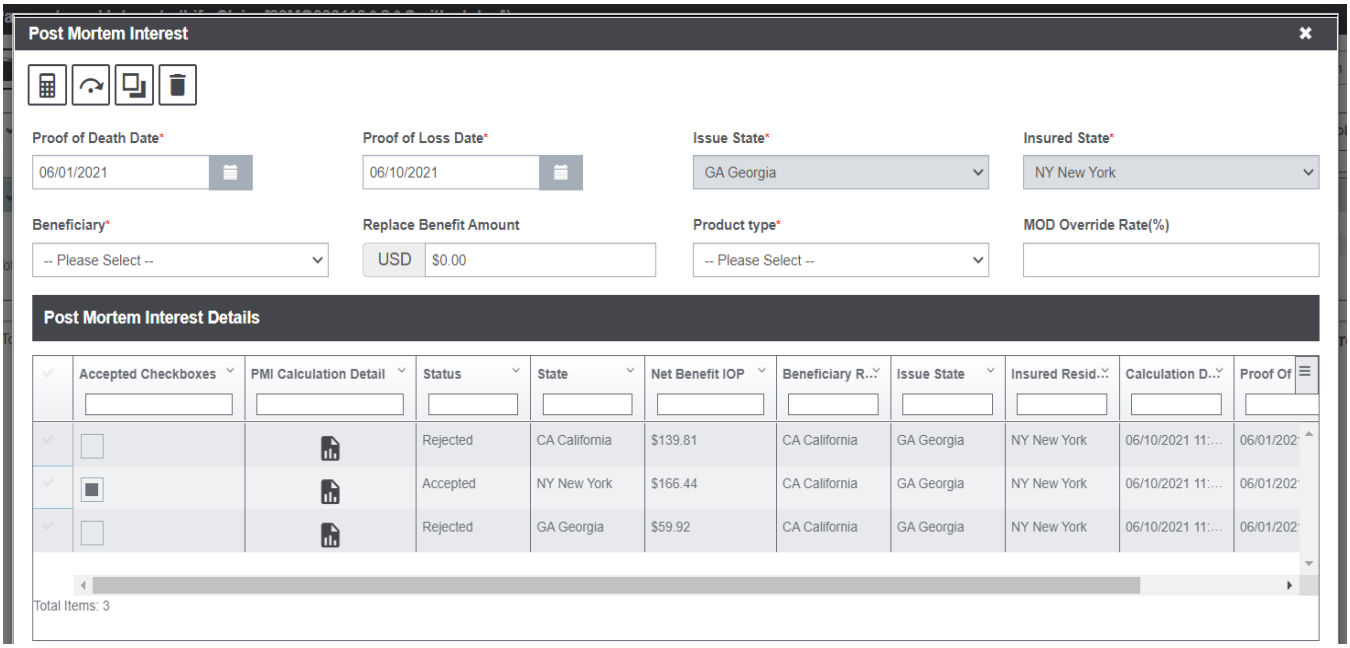
On this screen [Fig. 31], the Postmortem Interest amount can be calculated based on:

- Beneficiary State Rate
- Proof of Loss
- Proof of Death

Mandatory Fields

- Proof of Death Date
- Proof of Loss Date
- Issue Date
- Insured State
- Beneficiary
- Product Type

DXC Assure Claims Screen



[Fig. 31]

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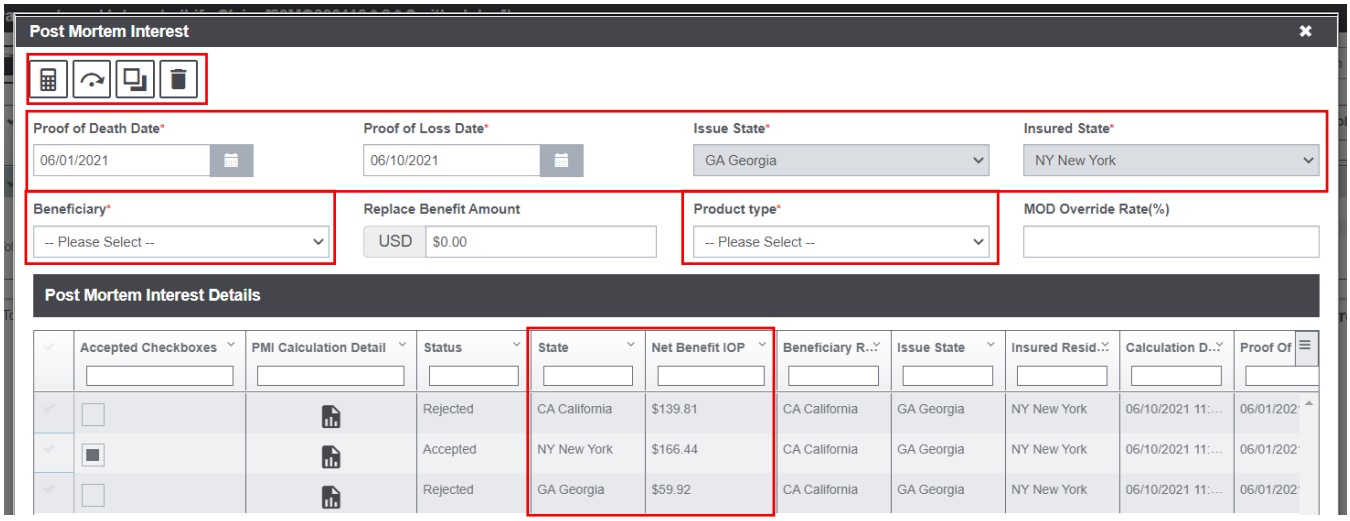
Postmortem Interest can be described as a federal statutory interest rate levied on the proceeds of a Life Claim which is calculated from the document submission date till the document approval date. as insurance companies delay approvals, so they're liable to pay an interest amount.

DXC Assure Claims screen



[Fig. 32]

Calculate PM | Override Accepted PMI | Override PMI | Delete

Calculating Postmortem Interest

Postmortem Interest on a Life Claim can be calculated in the following ways:

- Calculating PMI using Standard Method
- Calculating PMI using "Replace Benefit Amount"
- Calculating PMI using "MOD Override Rate %"
- Calculating PMI using "Replace Benefit Amount" and "MOD Override Rate (%)"
- Calculating PMI by Overriding Accepted PMI
- Calculating PMI by Overriding PMI

Calculating PMI using Standard Method

Input requisite data in all mandatory fields and select the "Calculate PMI" toolbar button. The system calculates the applicable PMI and the value is populated under the "Net Benefit IOP" column in the Postmortem Interest Details section. [Fig. 33]

> **Note**
>
> - The highest amount is automatically accepted

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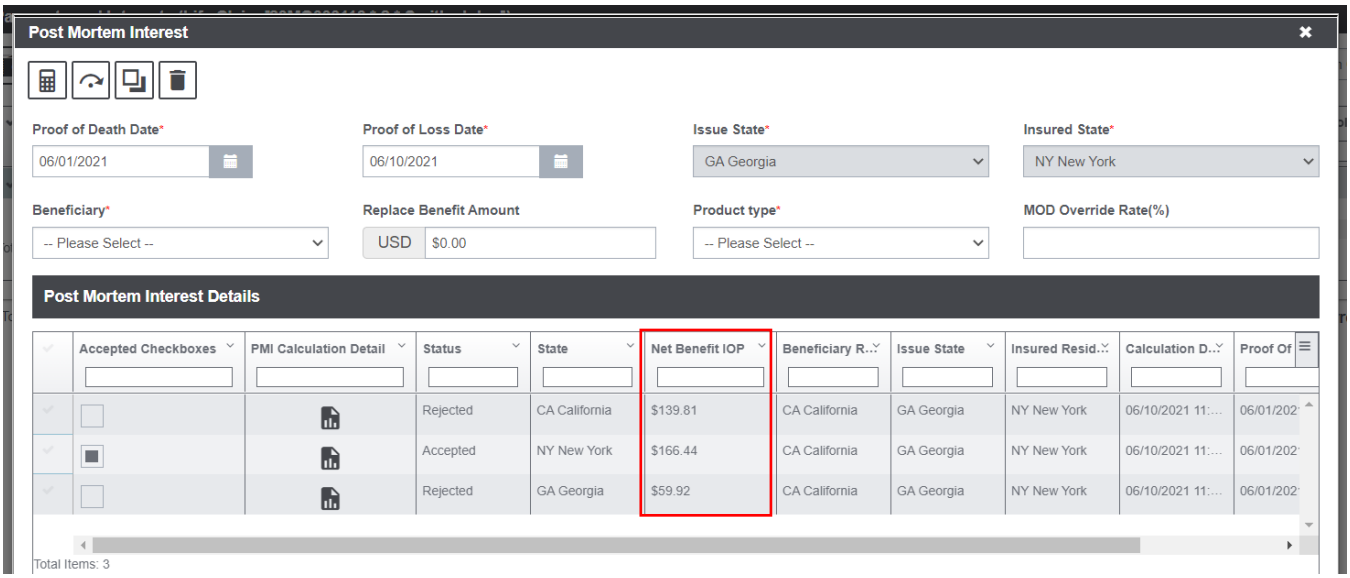
DXC Assure Claims Screen

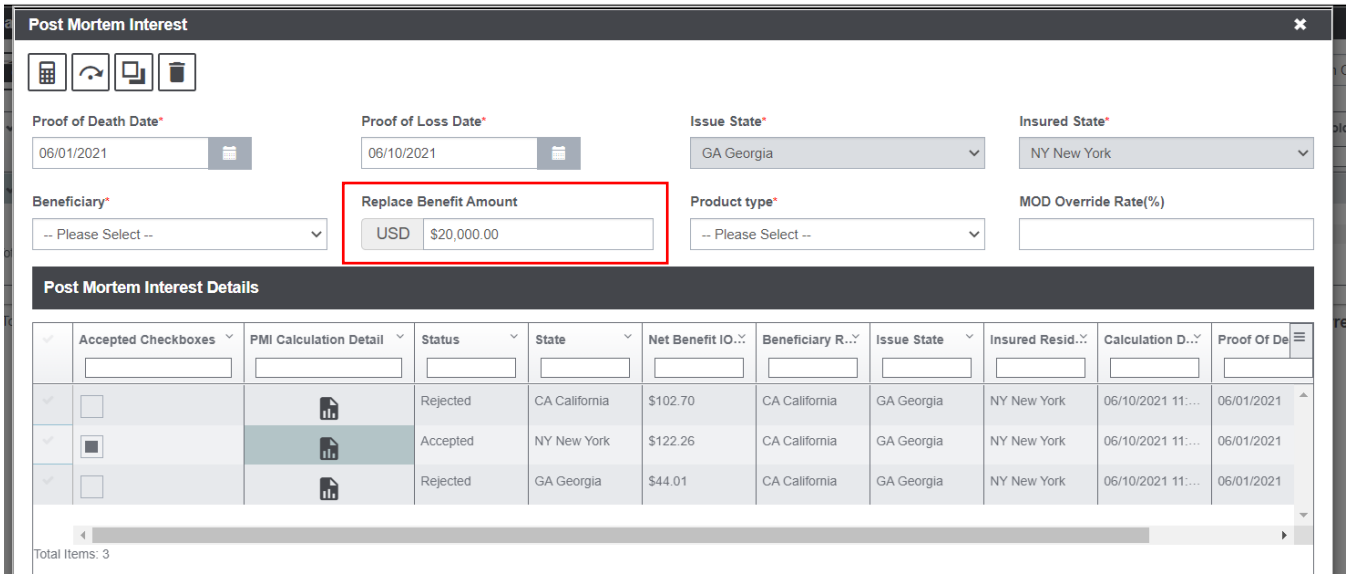


[Fig. 33]

Calculate PMI using "Replace Benefit Amount"

Input requisite data in all mandatory fields and add a value in the **Replace Benefit Amount** field and select the **Calculate PMI** toolbar button. The system now calculates the applicable PMI based on the value entered in the "Replace Benefit Amount" field. [Fig. 34]

DXC Assure Claims Screen



[Fig. 34]

After PMI calculation, a new row is added in the **Post Mortem Interest Details** section and a new **Net Benefit IOP** is reflected.

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Calculate PMI using "MOD Override Rate (%)"

When calculating PMI using **MOD Override Rate (%)**, the default PMI rate for the selected **Beneficiary (State Rate)** can be overridden by manually entering a % value in the **MOD Override Rate (%)** field while keeping values in all other mandatory fields constant.

The system calculates the **Net Benefit IOP** amount basis the new percentage rate entered in the **MOD Override Rate (%)** field applicable on the **Net Benefit Amount** for the duration between **Proof of Death Date** and **Proof of Loss Date**.

Calculate PMI using Replace Benefit Amount and MOD Override Rate

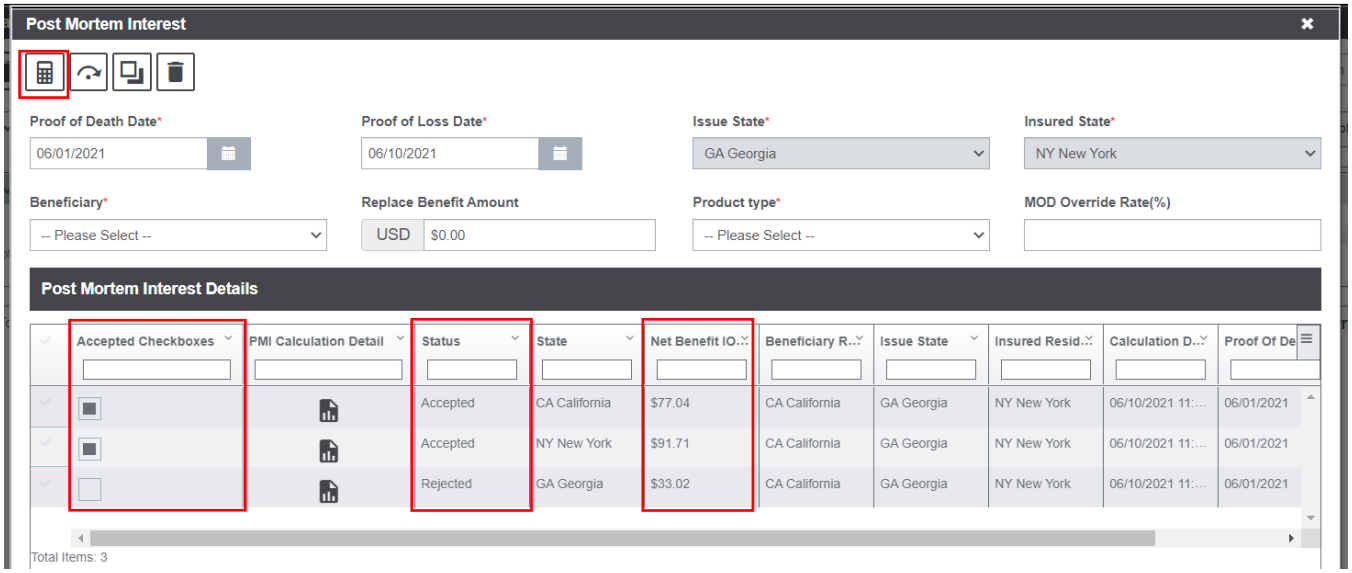
This is a unique scenario when PMI is calculated using both the **Replace Benefit Amount** and the **Mod Override Rate**.

Inputting all requisite data in the mandatory fields and adding values in the **Replace Benefit Amount** and **MOD Override Rate** fields followed by selecting the **Calculate PMI** toolbar button computes the applicable PMI.

Calculating PMI by Overriding Accepted PMI

When there are multiple PMIs applied to a Claim for different time durations, the system calculates the **Net Benefit Amount** by adding the sum of multiple PMIs and applying them to the **Net Benefit Amount**. **[Fig. 35]**

DXC Assure Claims Screen



[Fig. 35]

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The **Override Accepted PMI** toolbar button is used to calculate the sum of multiple PMIs which adds the **Net Benefit IOP** amounts to the **Net Benefit Amount**.

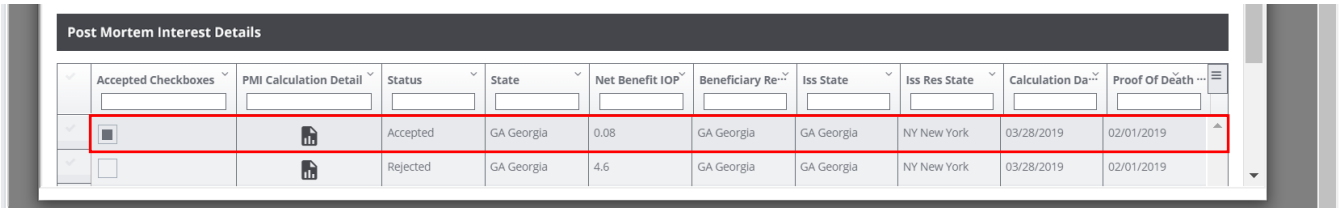
After calculation, the status of all selected PMIs changes to **Accepted**.

Deleting Accepted PMI & its Impact

When one of the multiple PMIs in accepted state is deleted **[Fig. 36]**, then the system subtracts the **Net Benefit IOP** amount for the deleted PMI from the **Net Benefit Amount**.

When the only accepted PMI is deleted, the PMI (in rejected state) with the maximum **Net Benefit IOP** amount becomes the accepted applicable PMI.

DXC Assure Claims Screen



[Fig. 36]

Calculating Override PMI

Following are two ways of calculating PMI using the Override PMI functionality:

- Define Override Interest Rate
- Define Override Interest Amount

Selecting the **Override PMI** toolbar button opens the **Interest Override Details** popup window. This provides the option to override the previously calculated PMIs with interest rate, interest amount or both. If user enters both then Override Interest Rate is preferred.

Calculating Override PMI with Override Interest Rate

The data in **"Override Interest Rate**, **Interest Rate From** and **Interest Rate To** fields can be defined as required for the system to calculate the Net Benefit IOP on the preexisting **Net Benefit Amount**. **[Fig. 33]**

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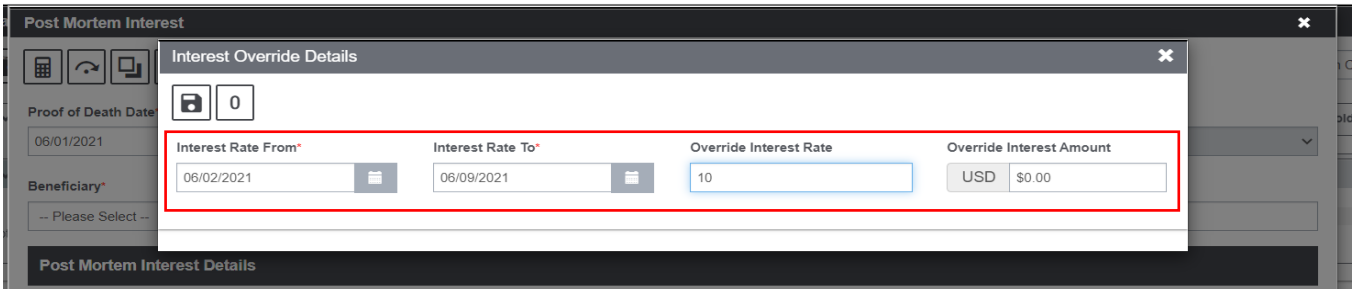
DXC Assure Claims Screen

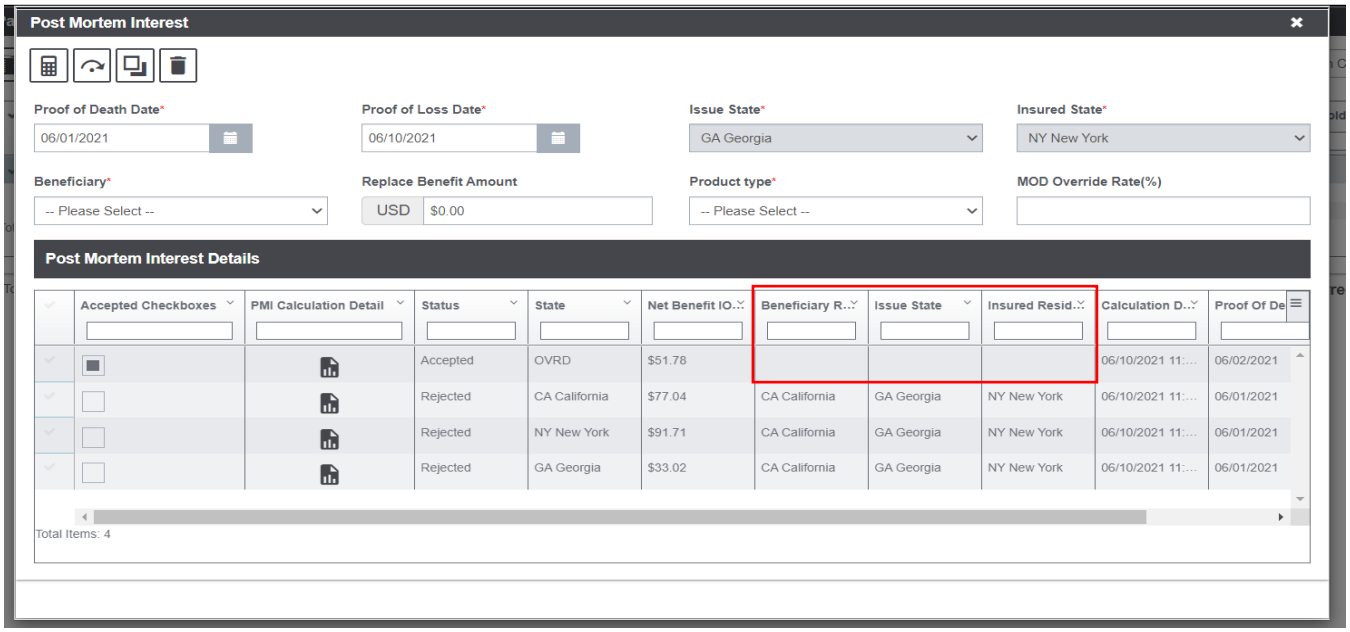


[Fig. 37]

Once the system completes the **Override PMI** function, a new row gets added in the **Postmortem Interest Details** section which shows the **State** for the new PMI as **OVRD** denoting that the State defined standard PMI rate was overridden.

Now, no value is displayed in the **Beneficiary State**, **Issue State** and **Insured Resident State** columns when the Override PMI function is performed. **[Fig. 38]**

DXC Assure Claims Screen



[Fig. 39]

Calculating Override PMI with Override Interest Amount

The other scenario for calculating PMI using the **Override PMI** functionality is by defining the **Override Interest Amount** for a given number of days. **[Fig. 40]**

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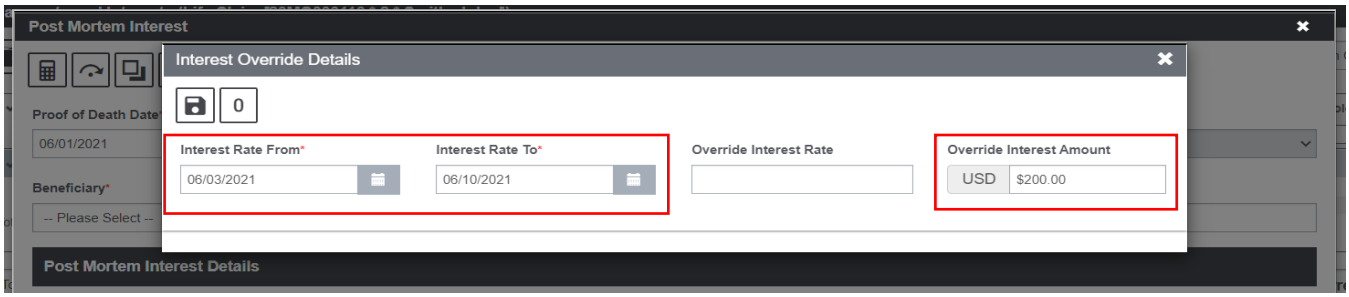
DXC Assure Claims Screen

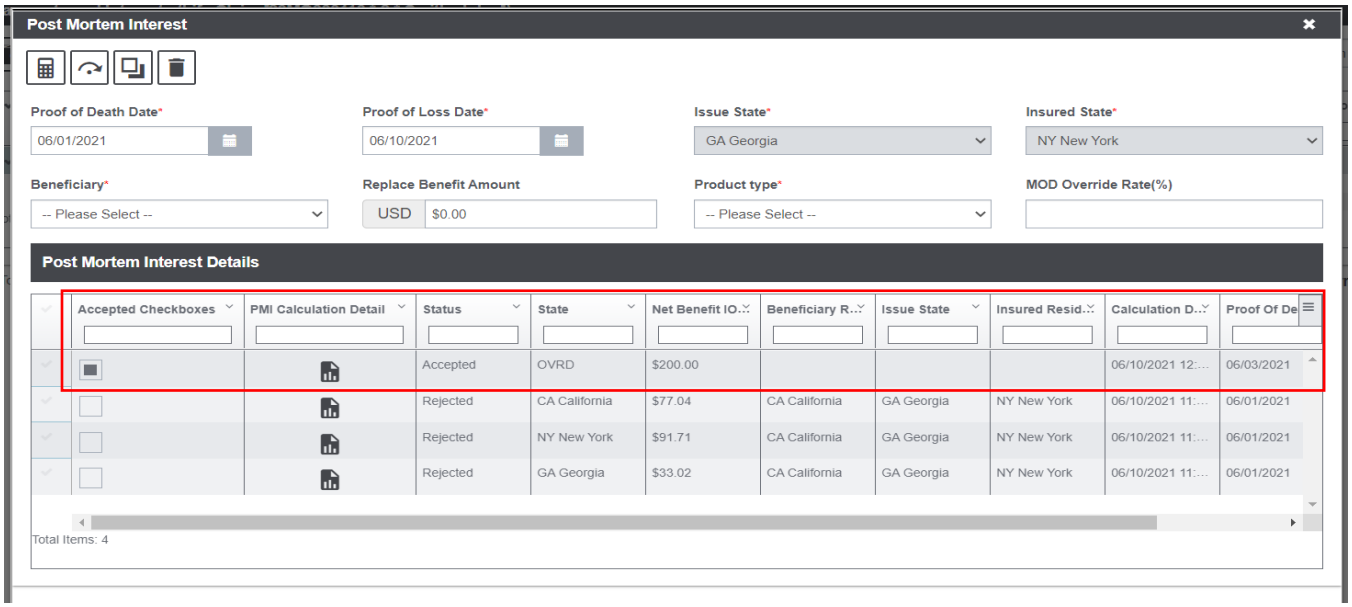


[Fig. 40]

Once the system completes the Override PMI function, a new row gets added in the Post Mortem Interest Details section which shows the State for the new PMI as OVRD denoting that the State defined standard PMI rate was overridden.

Now, no value is displayed in the Beneficiary Resident State, Issue State, and Insured Resident State columns when the Override PMI function is performed.

DXC Assure Claims Screen



[Fig. 41]

In this case, the Override Interest Amount becomes the Net Benefit IOP amount.

Introducing DXC Assure Product (formerly called VP/MS) for calculating Post-mortem Interest (PMI)

DXC Assure Product (formerly called VP/MS) rules engine is now available for the calculation of Post-mortem Interest (PMI).

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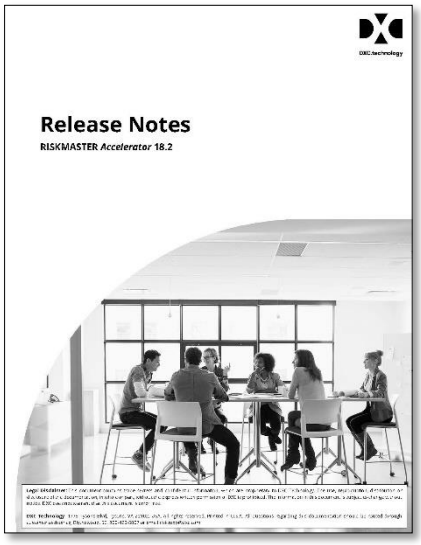
Software Requirement:

As of the current release, VP/MS Workplace version **Y2019R1_0-06** is being used that requires **OpenJDK Java 8**.

VP/MS WAS FIRST INTRODUCED IN RISKMASTER ACCELERATOR V.18.2

To know about VP/MS and its implementation and configuration in DXC Assure Claims, please click on the adjoining Release Notes document and refer to pages 45-50 for details.



The introduction of DXC Assure Product (formerly VPMS) implies that it will now be possible to define custom rules for calculating PMI across the system for the Life Claims LOB. Few one-time settings need to be performed for a flawless functioning of the feature. These preliminary settings are discussed below:

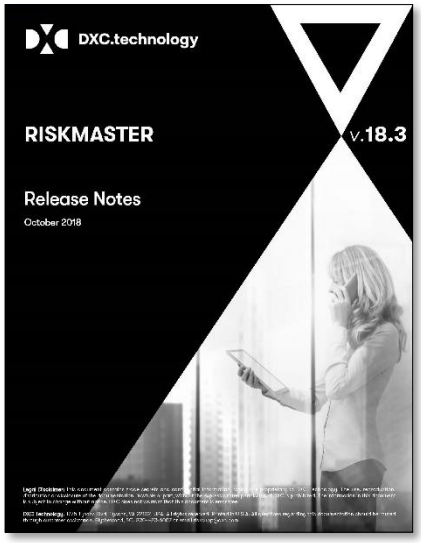
Preliminary Setting 1: Package Download and Import

The PMI package can be incorporated into the Assure Claims by running a Package import task via the Task Manager in the Utilities zone.

DOWNLOAD PMI.PKG

DOWNLOADABLE "PACKAGES" WERE FIRST INTRODUCED IN RELEASE VERSION 18.3.

To know more about PACKAGE download and their import into DXC Assure Claims (formerly RISKMASTER Accelerator/DXC Insurance RISKMASTER™), please click on the adjoining Release Notes document and refer to pages 15 and 22 for details.



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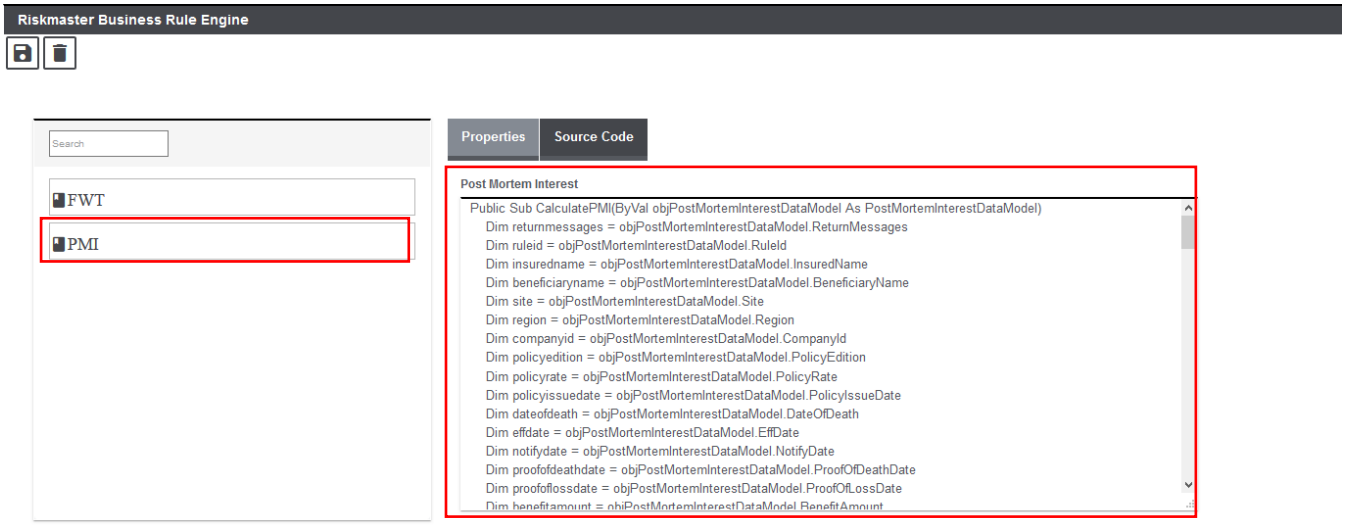
Once the Package import for PMI has run via the Task Manager, the PMI script becomes available on the Riskmaster Business Rule Engine. Alternately, the scripts can be added manually by copy pasting the same in the Source Code tab of the screen.

DXC Assure Claims screen

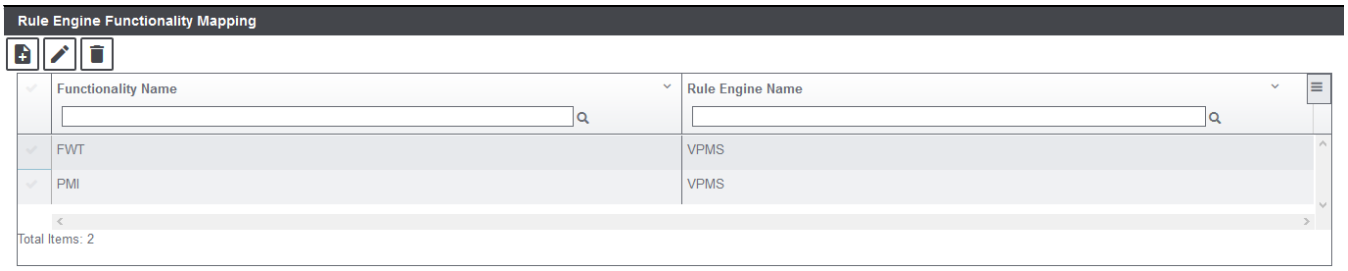


[Fig. 42]

Preliminary Setting 2: Rule Engine Functionality Mapping

Once package import is done, the second prerequisite setting is mapping PMI with VPMS via the **Rule Engine Mapping** screen of the Utilities zone. [Fig. 43]

DXC Assure Claims screen



[Fig. 43]

Once these settings are aligned in place, VPMS can be used for PMI calculation. The process of PMI calculation remains same. However, the data used for the calculation of the same will now be retrieved from VPMS instead of Assure Claims. Hence, the calculated amount will be obtained from VPMS' end. Enter relevant data on the Post-Mortem Interest screen and select the Calculate PMI button. The interest details for each state as per the defined VPMS rules will be displayed in the grid below. [Fig. 44]

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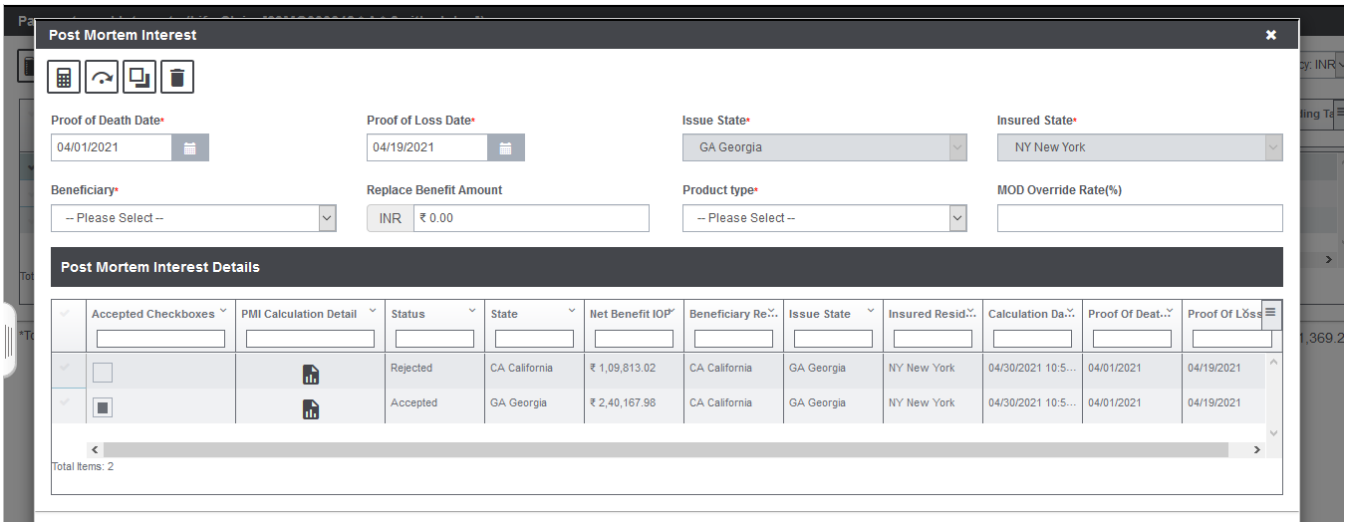
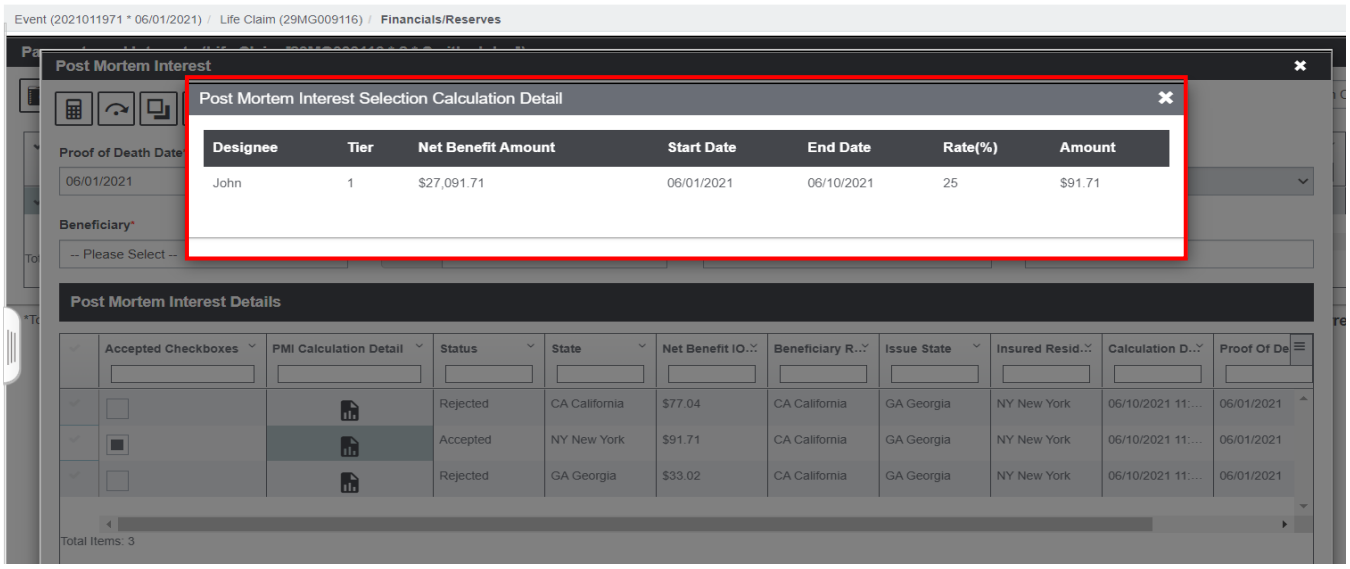
DXC Assure Claims screen



[Fig. 44]

Select the PMI Calculation Details corresponding the state to pop open the Post Mortem Interest Selection Calculation Detail and view the calculation details.

DXC Assure Claims screen



[Fig. 45]

Note

- The integration will work for both Annuity and Non-annuity Policies.
- It supports multi-currency compatibility.

The **Proof of Death Date** and **Proof of Loss Date** fields, though mandatory, are not prepopulated. These must be filled in manually for the calculation of PMI.

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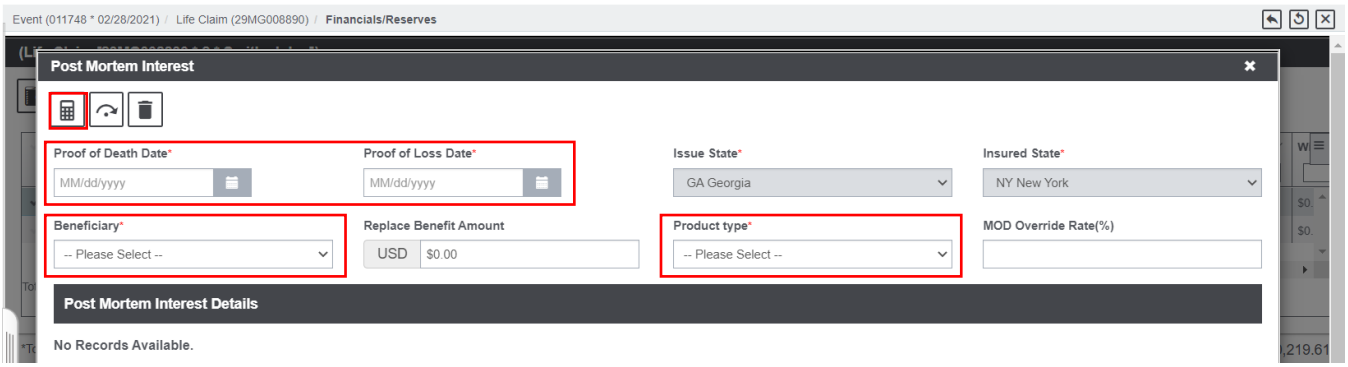
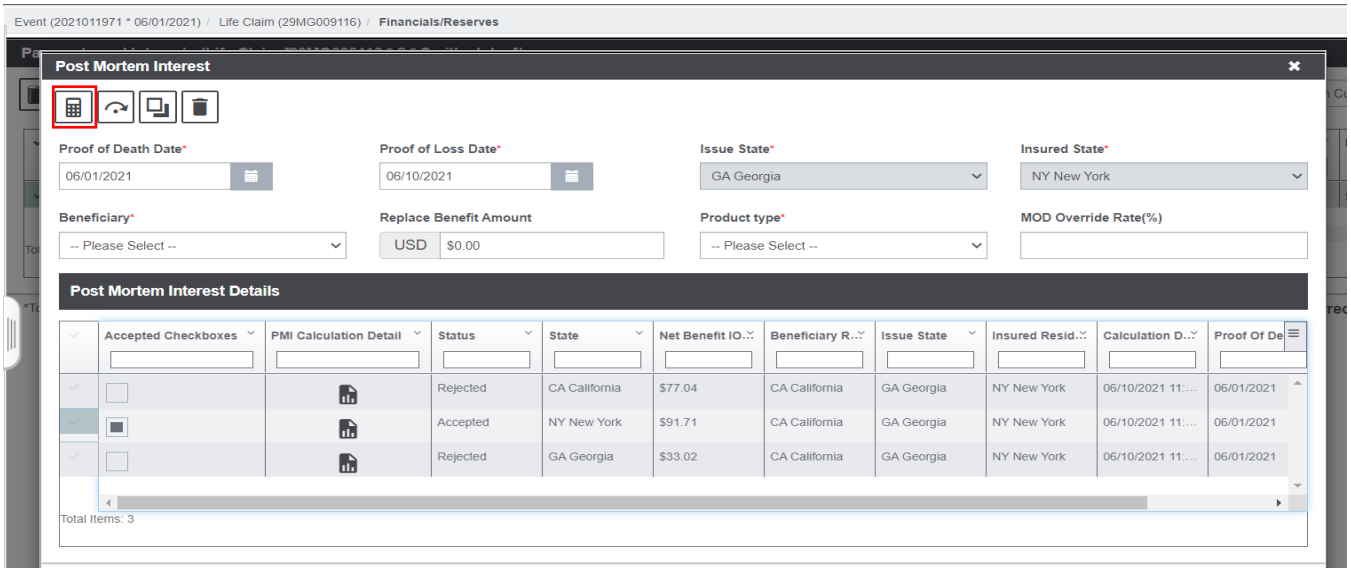
DXC Assure Claims screen



[Fig. 46]

Select an appropriate **Beneficiary** followed by selecting the **Product Type** and then select the **Calculate** button. This makes the **Override PMI** button to become available. [Fig. 47]

DXC Assure Claims screen



[Fig. 47]

- Selecting the **Override PMI** button opens the **Interest Override Details** popup window.
- Selecting a row in the **Post Mortem Interest Details** section displays the associated Post Mortem Interest Caculation Details. [Fig. 48]

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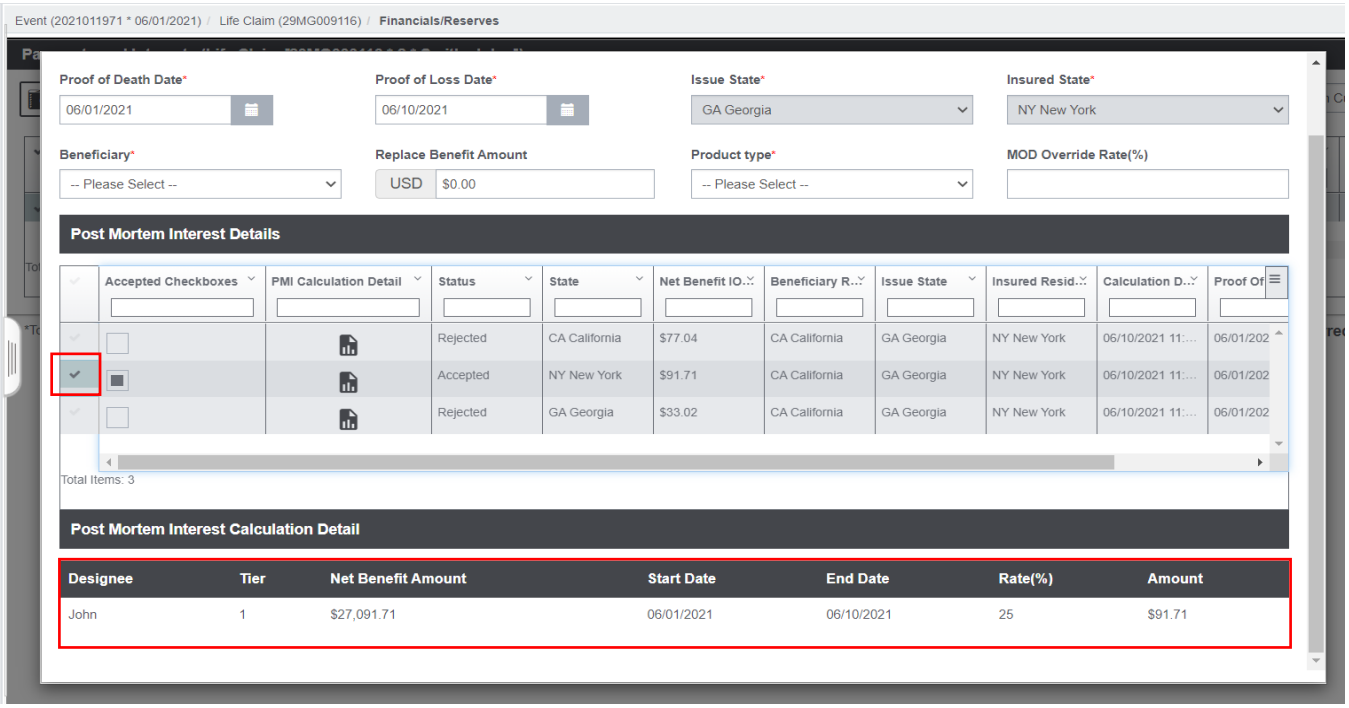
DXC Assure Claims screen



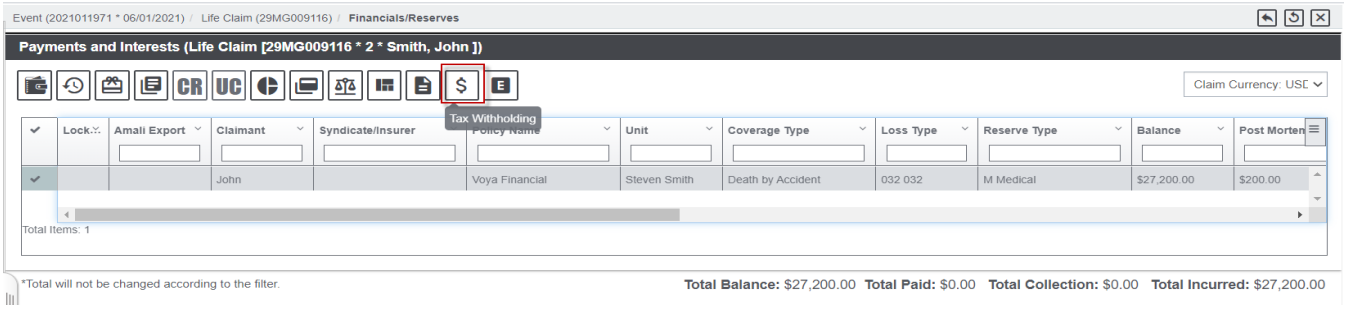
[Fig. 48]

The **PMI** screen for a particular beneficiary can now be accessed in **view-only mode** even after the **Tax Withholding Calculation** and **completing the payment process**. For more details, refer to page no. 61 and [Fig. 80].

Tax Withholding Popup Window

Tax Withholding popup screen can be navigated to from the **Reserve Listing** screen itself by selecting the Tax Withholding toolbar button. A Reserve row can be selected for calculating the Federal Withholding Tax and State Withholding Tax. [Fig. 49]

DXC Assure Claims screen



[Fig. 49]

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Introducing DXC Assure Product (formerly called VP/MS) for calculating Federal Withholding Tax (FWT)

DXC Assure Claims v.21.1 further enhances the existing Life Claims LOB by introducing the Visual Product Modeling System (VP/MS) rules engine for the calculation of Federal Withholding Tax (FWT).

This implies that it will now be possible to define custom rules for calculating FWT across the system for the Life Claims LOB.

Preliminary Settings

Preliminary settings involve the following:

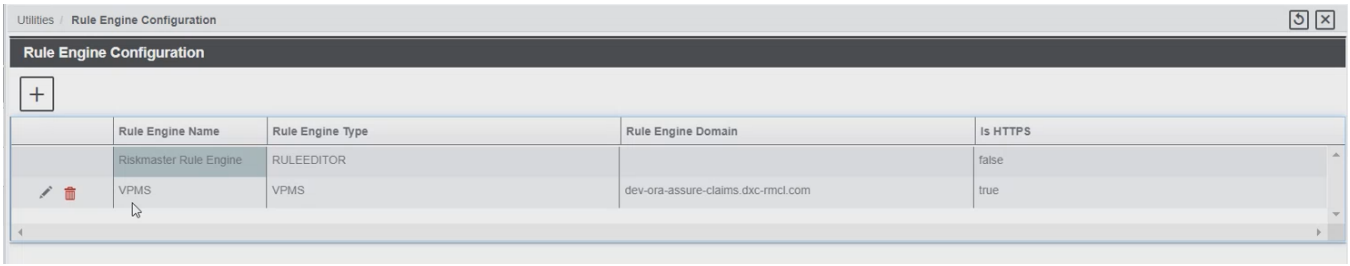
- FWT (VPMS) Package download and import
- Rule Engine Functionality Mapping

Package Download and Import

The VP/MS rule engine package for the calculation of Federal Withholding Tax (FWT) can be incorporated into the Assure Claims by running a Package import task via the Task Manager in the Utilities zone.

DOWNLOAD FWT.PKG

DXC Assure Claims screen



[Fig. 50]

Once the VP/MS Package import for FWT has run via the Task Manager, the FWT script becomes available on the Riskmaster Business Rule Engine. [Fig. 51] However, scripts can be added manually as well.

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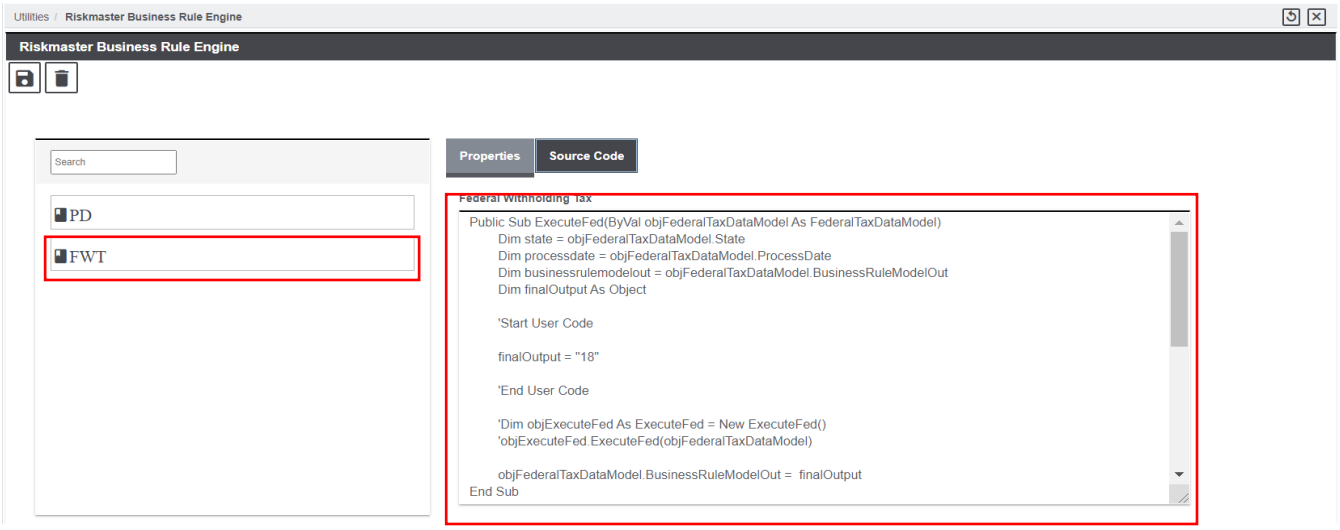
DXC Assure Claims screen

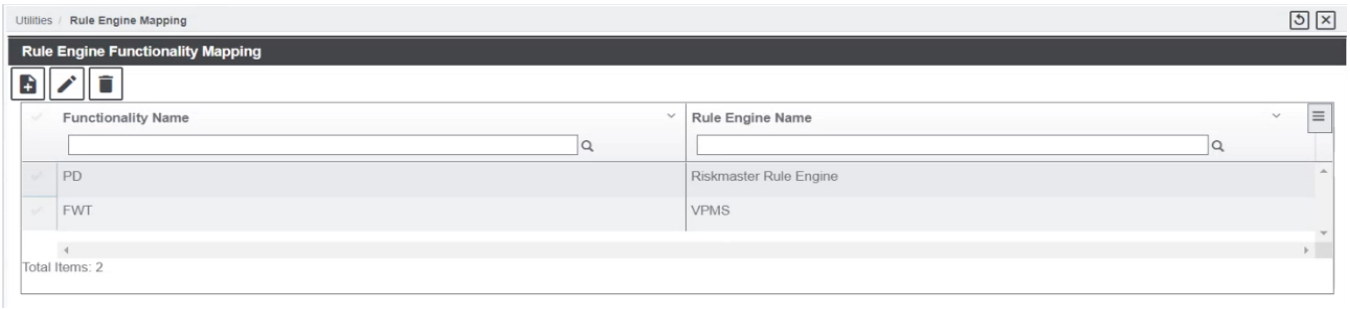


[Fig. 51]

Rule Engine Functionality Mapping

The second prerequisite setting is mapping FWT with VPMS.

DXC Assure Claims screen



[Fig. 52]

- The Tax Withholding popup window opens. [Fig. 53]

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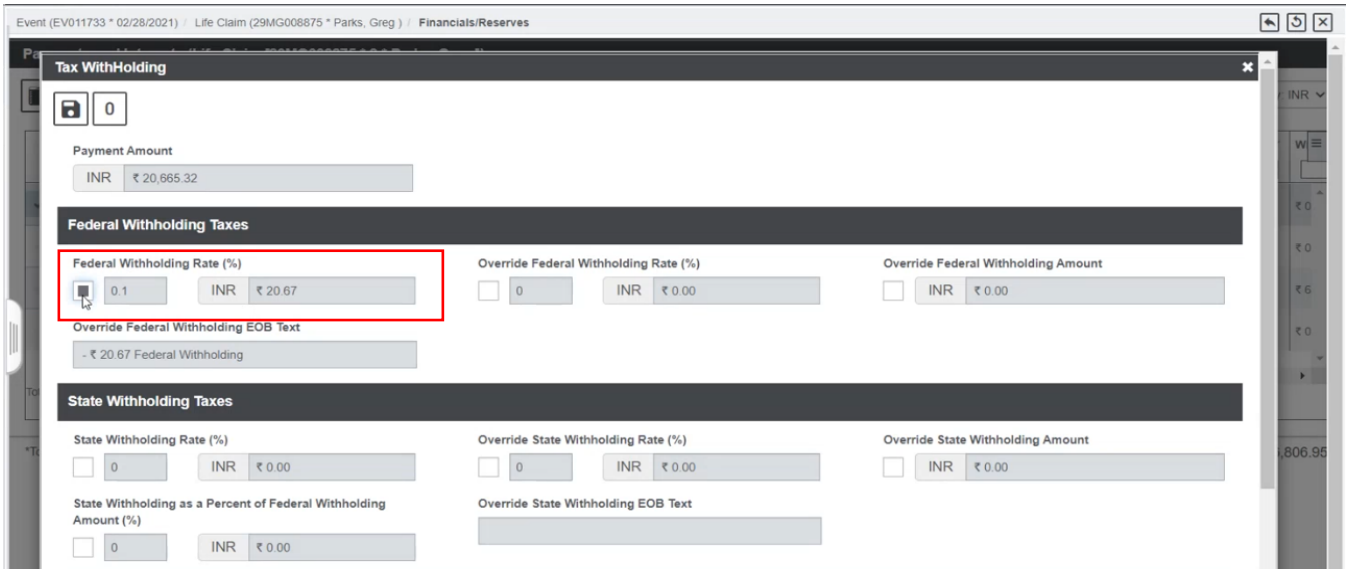
DXC Assure Claims screen



[Fig. 53]

- If VP/MS is mapped with FWT on the Rule Engine Functionality Mapping screen in Utilities, then the **Federal Withholding Rate (%)** and Amount displayed in the Federal Withholding Taxes section will be is driven by VP/MS.
- Similarly, if the Riskmaster Rule Engine is mapped with FWT on the Rule Engine Functionality Mapping screen in Utilities, then the **Federal Withholding Rate (%)** and Amount displayed in the Federal Withholding Taxes section will be is driven by the Riskmaster Rules Engine.
- The **Federal Withholding Tax (%)** whether driven by VP/MS or Riskmaster Rules Engine, is a read only field.
- The field **Override Federal Withholding EOB Text** is a read only field and the amount populated in it is based on the selection made.
- Selecting the checkbox against **Override Federal Withholding Rate (%)** field disables the **Federal Withholding Tax (%)** field and enables the **Override Federal Withholding Rate (%).**
- An appropriate % value can be entered in the **Override Federal Withholding Rate (%)** field and tabbing out will auto-populate the Amount field.
- Similarly, if the checkbox against the field – **Override Federal Withholding Amount** is checked, previous selections will get disabled, and an appropriate Amount can be manually entered in the **Override Federal Withholding Amount** field.
- The same behavior is applicable to the fields in the **State Withholding Taxes** section.
- Selecting the checkbox **State Withholding as a Percent of Federal Withholding Amount** auto-calculates and populated the State Withholding Amount based on the percentage entered.
- After entering appropriate percentages/amounts, select the save button and navigate to the Adjudication screen.

Note

- At a time only one checkbox, in Federal Withholding Tax and State Withholding Tax can be selected.

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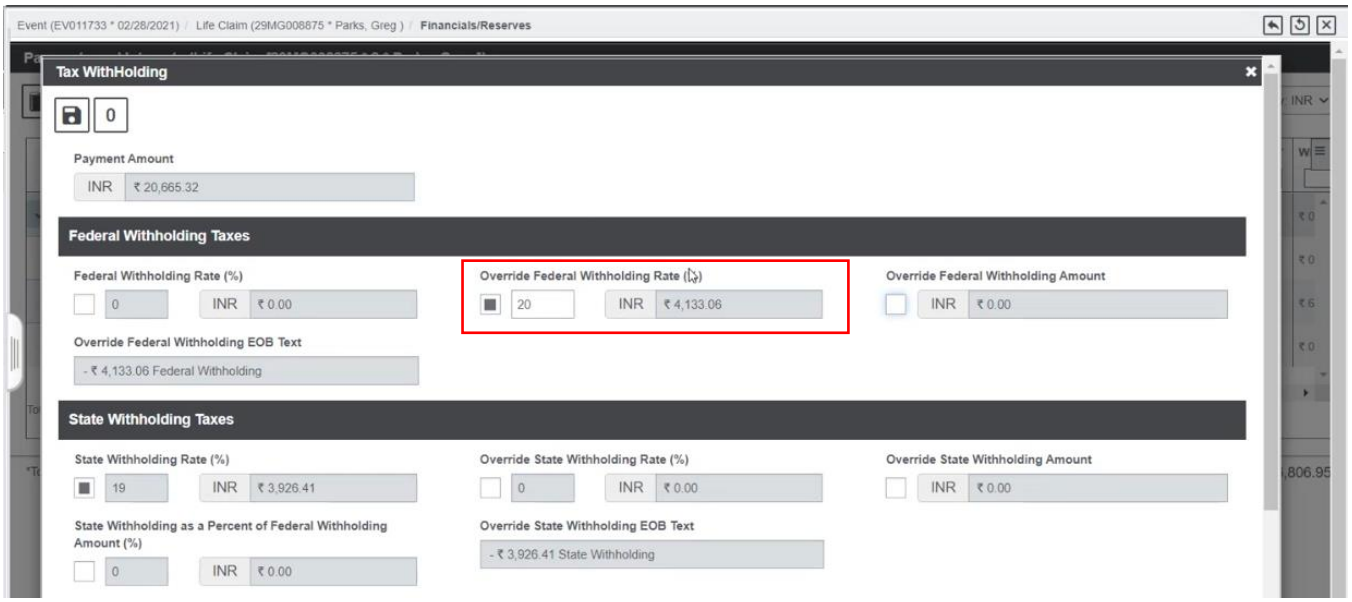
DXC Assure Claims screen

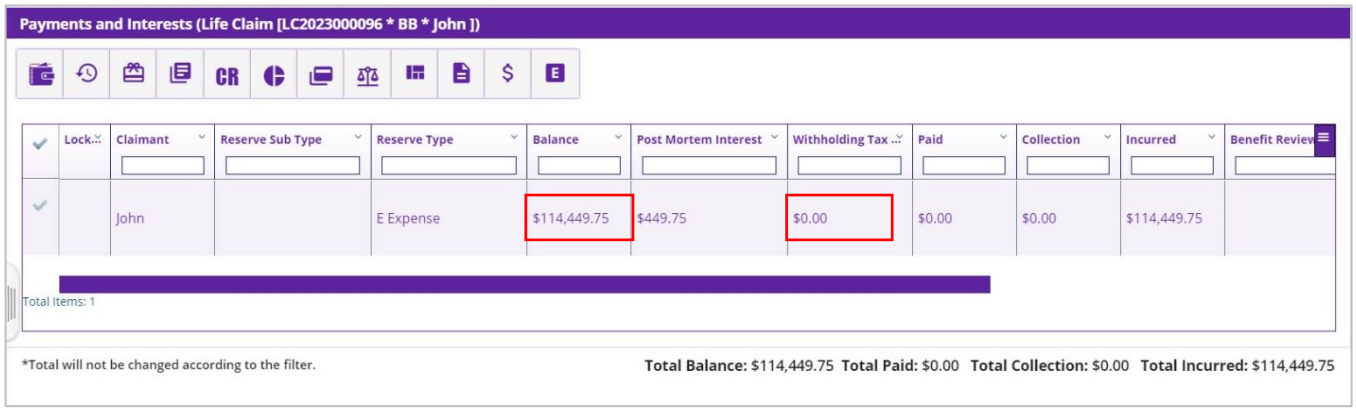


[Fig. 54]

The payment process is equipped to include the calculated Tax Withholding amount in the Balance Amount on the Payments and Interests screen. Additionally, the Transaction Details accordion of the Transaction screen and Transaction History screen, has been updated accordingly.

To explore these updates, create a Life Claim, proceed with Adjudication, and calculate PMI. Upon completion, observe that the calculated PMI amount ($449.75) is now part of the Balance Amount ($114,449.75) on the **Payments and Interests** screen. [Fig. 55]

DXC Assure Claims Screen



[Fig. 55]

Next, conduct the Tax Withholding calculation and notice that the calculated Tax Withholding amount ($53.97) is not only displayed in its designated column but is also be added in the overall Balance Amount. Prior to executing this calculation, the Balance Amount stood at $114,449.75, and subsequent to the calculation, it now reflects $114,503.72. [Fig. 56]

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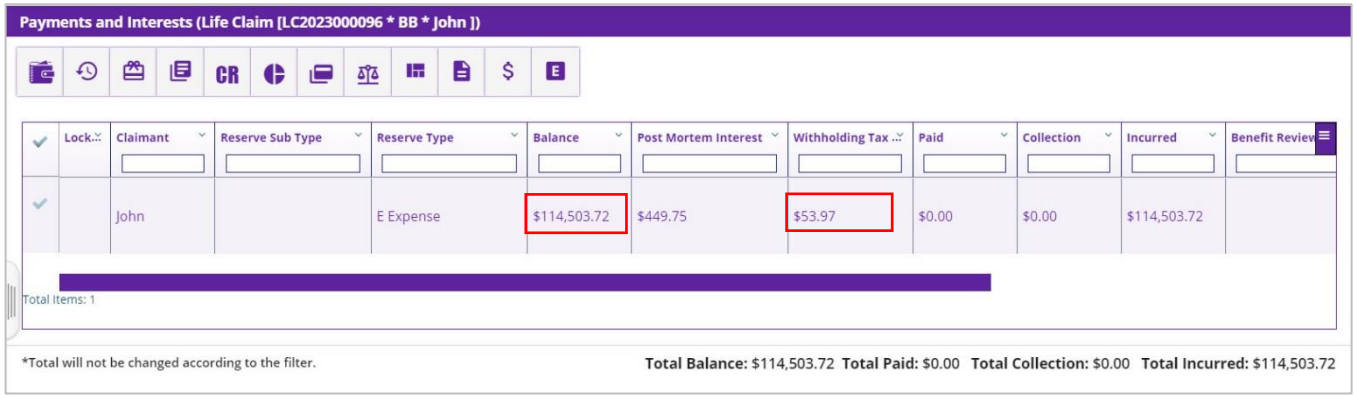
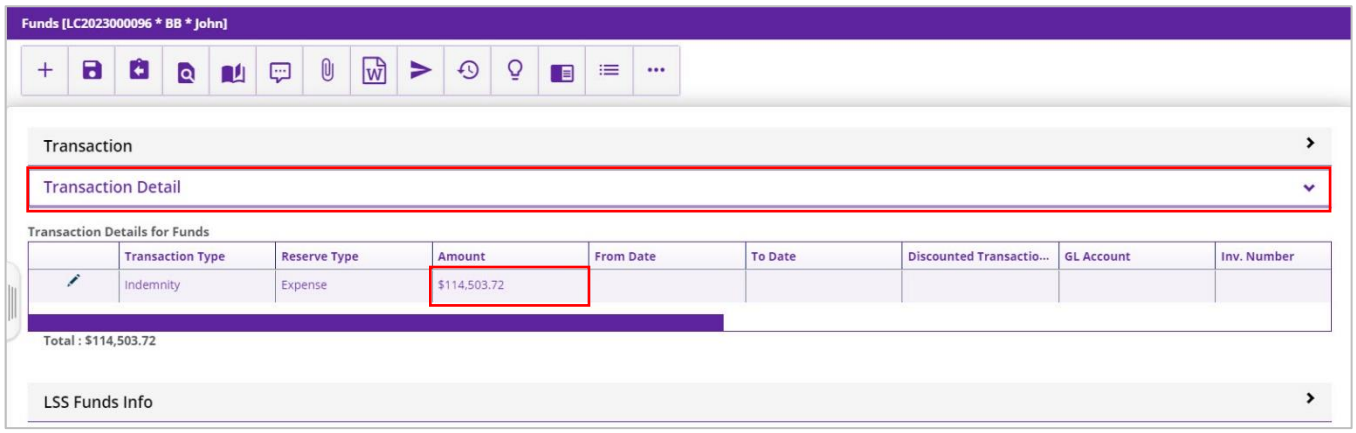
DXC Assure Claims Screen



[Fig. 56]

Next, proceed to make the payment by selecting the Make a New Payment button from the toolbar menu. In the Transaction Details accordion of the screen, the Amount column within the Transaction Details for Funds grid now reflects the previously calculated Balance Amount, which includes the Tax Withholding amount. Previously, the Tax Withholding amount was presented in a separate row. Once the payment is complete, the transaction can be viewed on the Transaction History screen. [Fig. 57]

DXC Assure Claims Screen



[Fig. 57]

In the Transaction History window, notable changes have been made along similar lines. For the **Released Payments**, the **Balance Amount, combined with the Tax Withholding Amount**, will now be consolidated into a single row under the Split Amount column. This current setup attributes the Split Amount to the Payee. [Fig. 58]

As of the previous layout, these two amounts were displayed in different rows. Subsequently, the main Balance amount was received by the Payee while the Tax Withholding amount was received by the Tax Withholding Entity.

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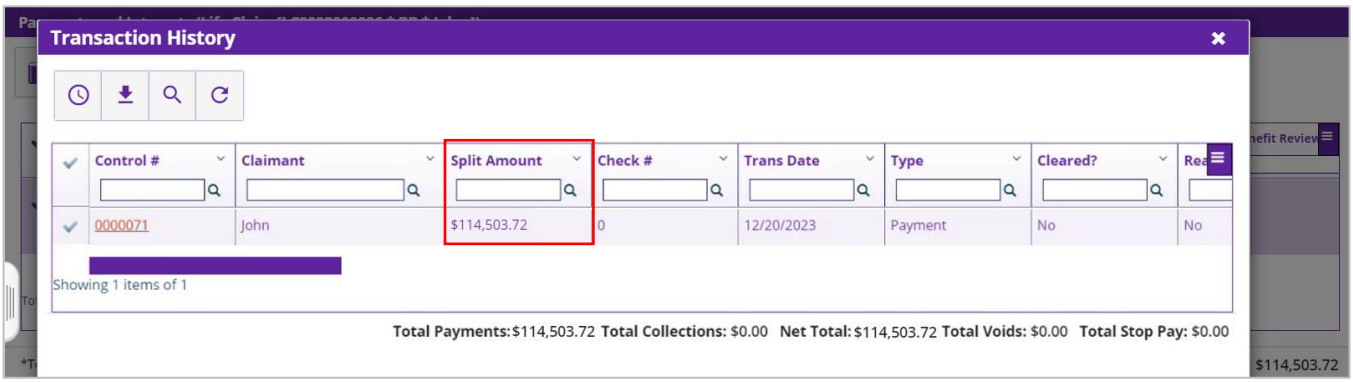
DXC Assure Claims Screen

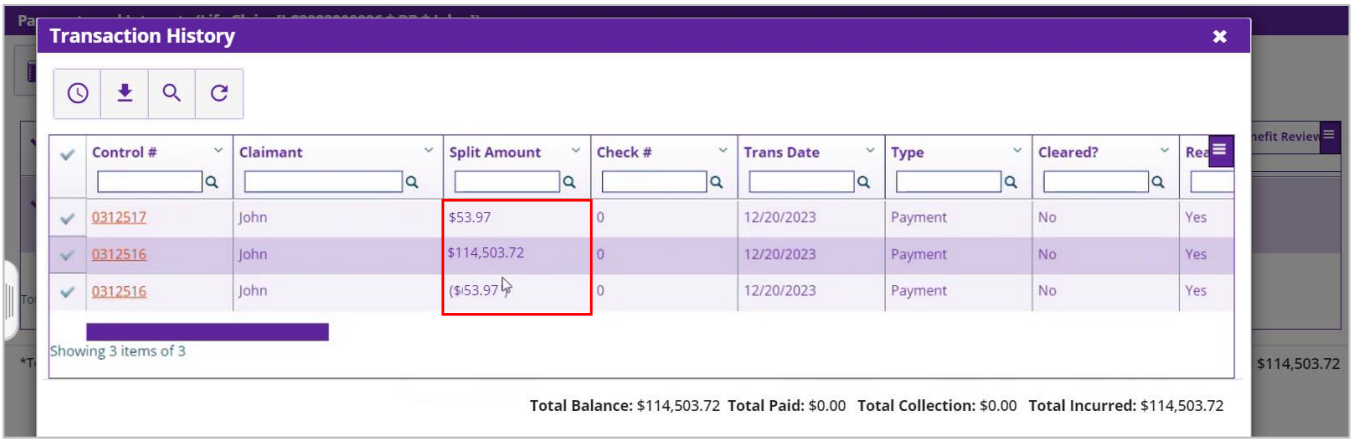


[Fig. 58]

Upon updating the **Check Status** of the payment to **Printed**, a message will appear indicating, "**Payment amount is going to be reduced due to withholding.**"

Additionally, the **Transaction History** window will now exhibit three rows, showcasing the **Total Balance Amount (inclusive of the Tax Withholding amount)** paid to the **Payee**, the **Tax Withholding** amount allocated to the **Tax Withholding Entity**, and the **negative Tax Withholding** amount, denoting the reduction from the main amount. [Fig. 59]

DXC Assure Claims Screen



[Fig. 59]

Please Note:

- The enhancement has no impact on functionalities such as **Void**, **Clear**, **Unclear** and **Stop Pay**.

- All changes done on the Tax Withholding window, will be reflected on the **Adjudication Details** window. [Fig. 60]

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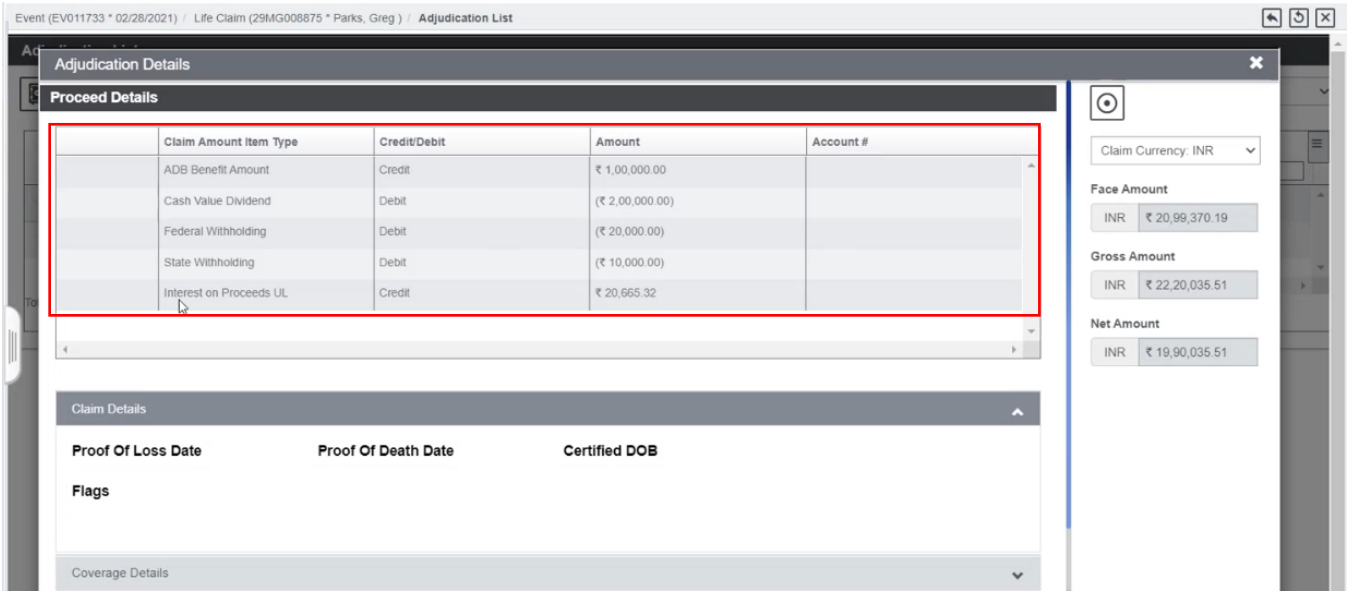
- All details on the Adjudication Details window are read-only.

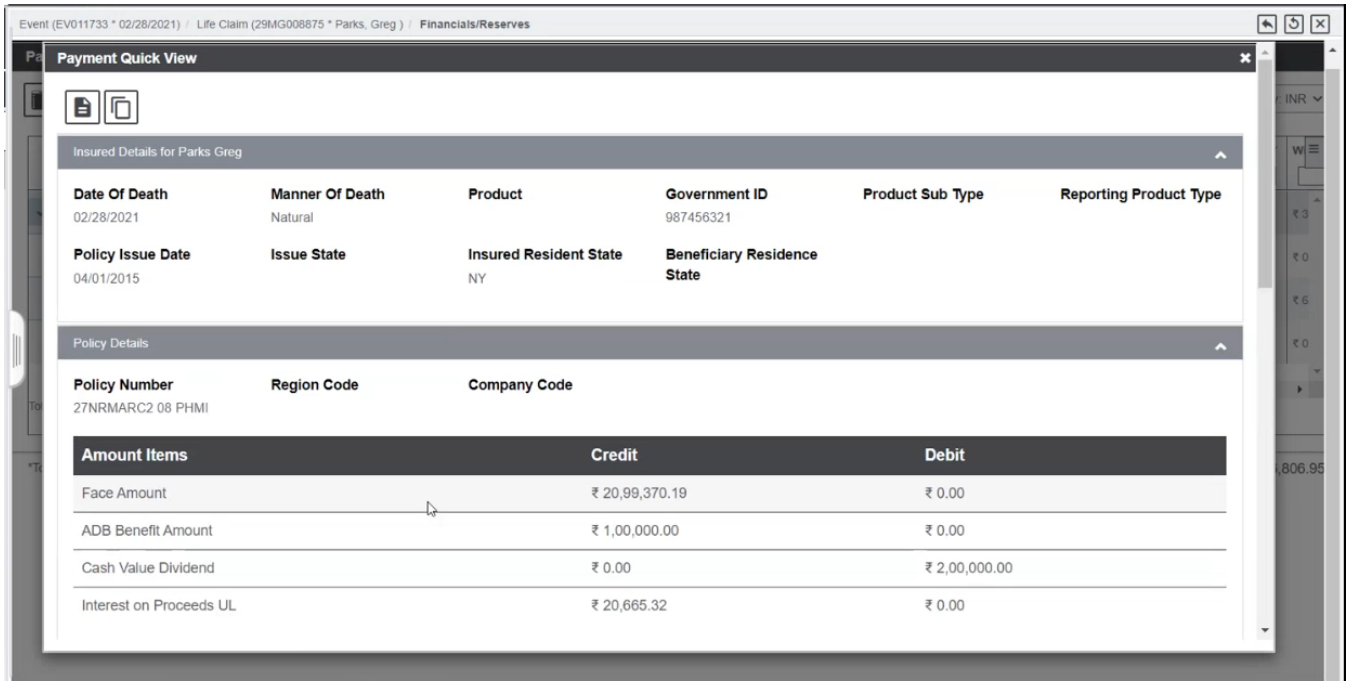
DXC Assure Claims screen



[Fig. 60]

- Selecting the **Payment Quick View** button on the on the Payments and Interests screen, opens the **Payment Quick View** popup window which displays the various Amounts and Tax Withholding details. [Fig. 61]

DXC Assure Claims screen



[Fig. 61]

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When the **Annuity Type** is marked as **Qual Type**, the Payment Amount will be the sum of total **Reserve Amount** and **Post-Mortem Interest**. Similarly, if it is **Non-qual Type**, then, the Payment Amount will be the sum of **Annuity gain Amount** and **Post-Mortem Interest**. Accordingly, the respective taxes will be created.

Transaction

Information on Life Claim transaction required.

1. Every transaction is a Final Payment.
2. Only one transaction is allowed on single reserve with complete reserve amount.
3. If Tax Withholding is applicable, then a separate transaction is created automatically to pay Tax Withholding entity. In this case, three transactions will be created.
    - First transaction: To the payee with full reserve amount.
    - Second transaction: Tax withholding amount will be deducted in this transaction and control number is same as first transaction.
    - Third transaction: Payment to a Tax Withholding Entity with new control number.
4. User cannot make changes in Payee and Transaction split.
5. Payment currency cannot be changed. (If multicurrency is enabled)
6. Without calculating PMI payments cannot be made

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Multicurrency Support

The Life Claim LOB enables processing of financials in multiple currencies while considering their exchange rates. The system will now allow selecting different currency types as the base currency, claim currency, and policy currency.

DXC Assure Claims | Release: v.24.3 | September 2024

The Life Claim LOB now enables processing of financials in multiple currencies while considering their exchange rates. The system will now allow selecting different currency types as the **Base Currency**, **Claim Currency**, and **Policy Currency**. Thus, the amount values on various financial screens can be viewed in either **Base**/**Claim**/**Policy Currency** as desired. These amounts displayed in different currencies are calculated based on the **Exchange Rate Setup** in the **Utilities** zone.

For the ease of this illustration the following are the selected currency types:

- **Base Currency:** **EUR**
- **Claim Currency:** **USD**
- **Policy Currency:** **CAD**

Impact of multicurrency support implementation across different screens

The following screens are impacted owing to Multicurrency implementation:

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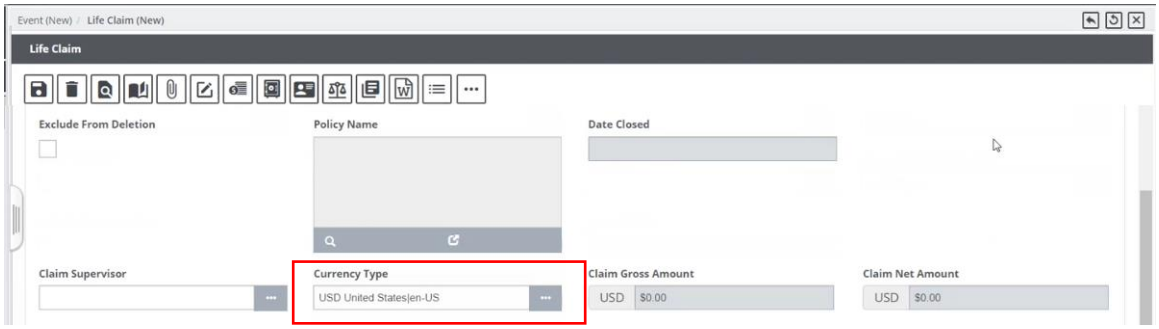
Life Claim screen

When Multicurrency is ON, then, the Claim's currency can be selected directly from the lookup table of the Currency Type field. Once it is done, the transaction amounts like Claim Gross Amount, Claim Net Amount etc. will be populated in the selected currency.

When multicurrency is ON, then the Base Currency is displayed by default as the Claim Currency in the Currency Type field. The default Currency Type displayed on the Claim (Base Currency) screen can be changed to any other currency (Claim Currency) as desired. (Changed in this case from EUR → USD) [Fig. 62]

DXC Assure Claims screen



[Fig. 62]

> **Note**
>
> - Multicurrency setting can be enabled by selecting the checkbox labelled Use Multi Currency in the Globalization Settings tab of the General System Parameter Setup screen. A desired Base Currency can be selected via the Select Base Currency lookup field on the same screen.
> - When Multicurrency is OFF, the Currency Type field is an un-editable field and will display the Base Currency.
> - It is now possible to download a Policy with a Currency Type different from that of the Claim Currency.
> - When Multicurrency is ON, if a downloaded Policy does not have a Currency Type setup, then, its Currency Type will be defaulted to the Base Currency.
> - When Multicurrency is OFF, then the Base Currency is defaulted to USD.

Policy Tracking screen

Upon downloading a Policy and navigating to the Policy Tracking screen, it is observed that the Currency Type field on the Policy Information accordion is always disabled. [Fig. 63]

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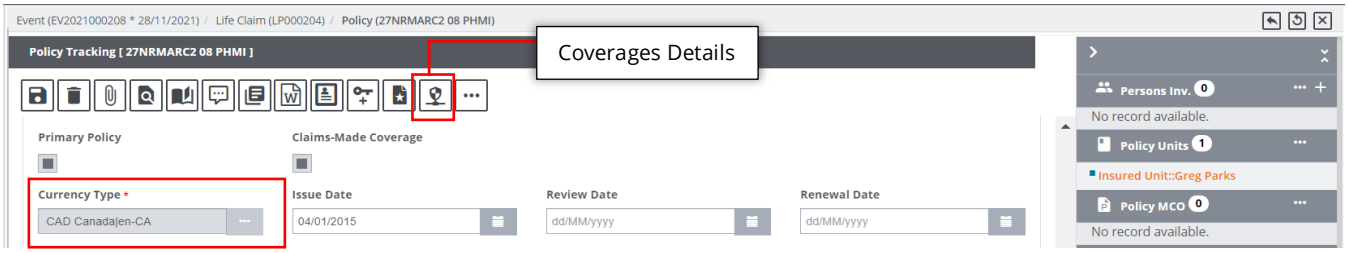
DXC Assure Claims screen



[Fig. 63]

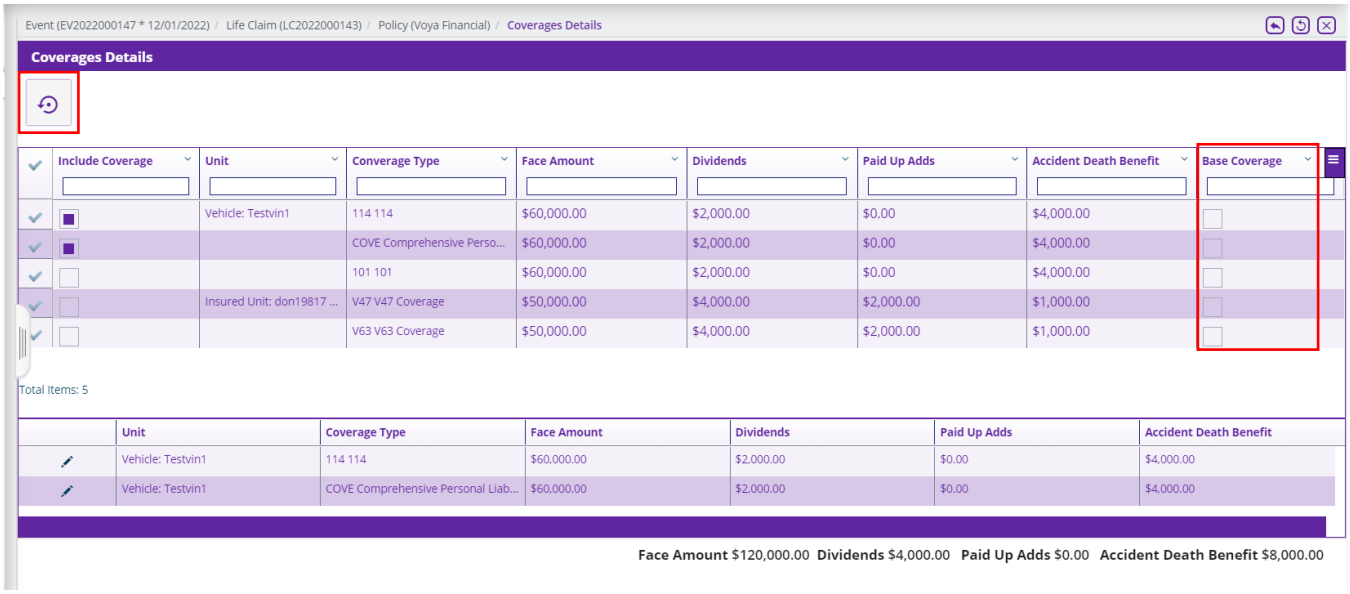
Note

- When multicurrency is ON, for Policy Coverage Inclusion to Reserve Creation, the following is the currency conversion path:
  - Policy Currency → Claim Currency, and then, Claim Currency → Base Currency
- Whenever the amounts are entered, the amounts are accepted in Policy Currency only.
- When we select the Currency Type dropdown as Claim Currency then the amounts are displayed in Claim Currency by applying the exchange rate conversion from Policy to Claim.

Addition of a new column labeled 'Base Coverage' on the 'Coverage Details' screen

A new column labeled Base Coverage along with a checkbox for each row have been added on the Coverage Details screen. [Fig. 64]

DXC Assure Claims screen



[Fig. 64]

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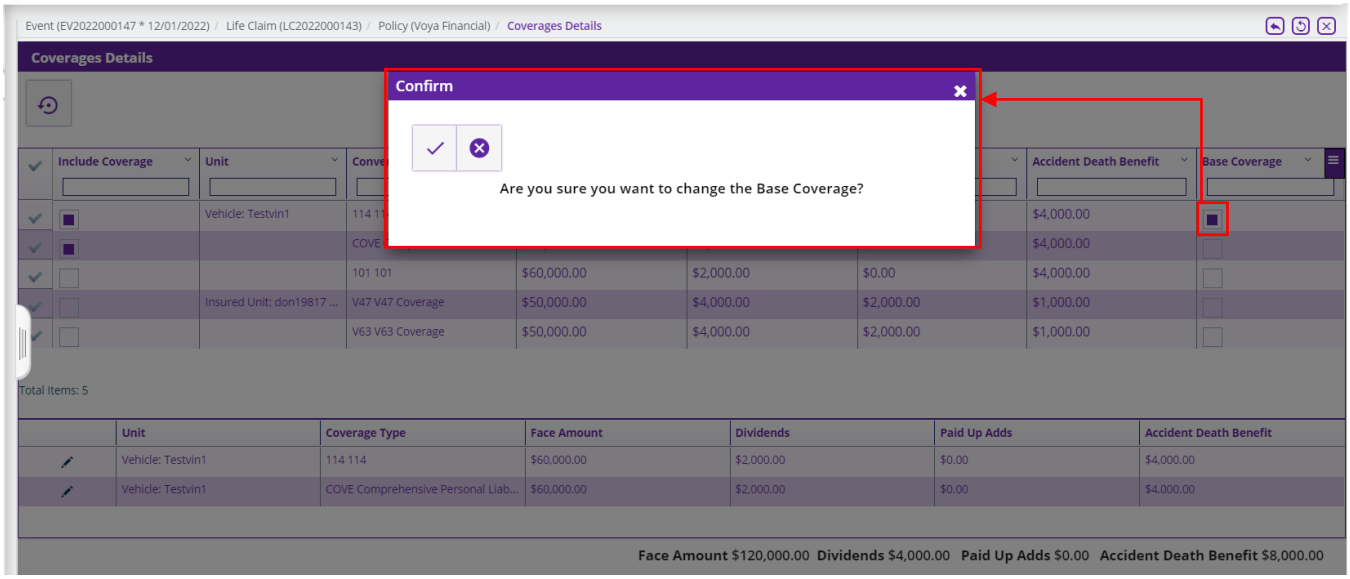
When there are multiple Coverages on a Policy, selecting the **Base Coverage** checkbox for a selected Coverage designates it as the **Base Coverage**. [Fig. 65]

DXC Assure Claims screen



[Fig. 65]

Note

- Selecting a checkbox in the Base Coverage column displays a confirmatory popup message prior to designating the Coverage as the Base Coverage
- There can be only 1 Base Coverage at a time
- Other Coverages will be riders
- Once selected, a Base Coverage cannot be deselected. However, another Coverage can be marked as the Base Coverage.

Availability of a new command button 'Reset Coverage Amount' on the Coverages screen

A new button '**Reset Coverage Amount**' becomes available when the Coverage(s) have been selected for inclusion at the Policy level on the Coverage Details screen. [Fig. 66]

When one or more amount values in the selected Coverages is/are erroneously edited, they can be reverted to the original amounts as in the Policy Coverage(s) at the click of this new button. [Fig. 66]

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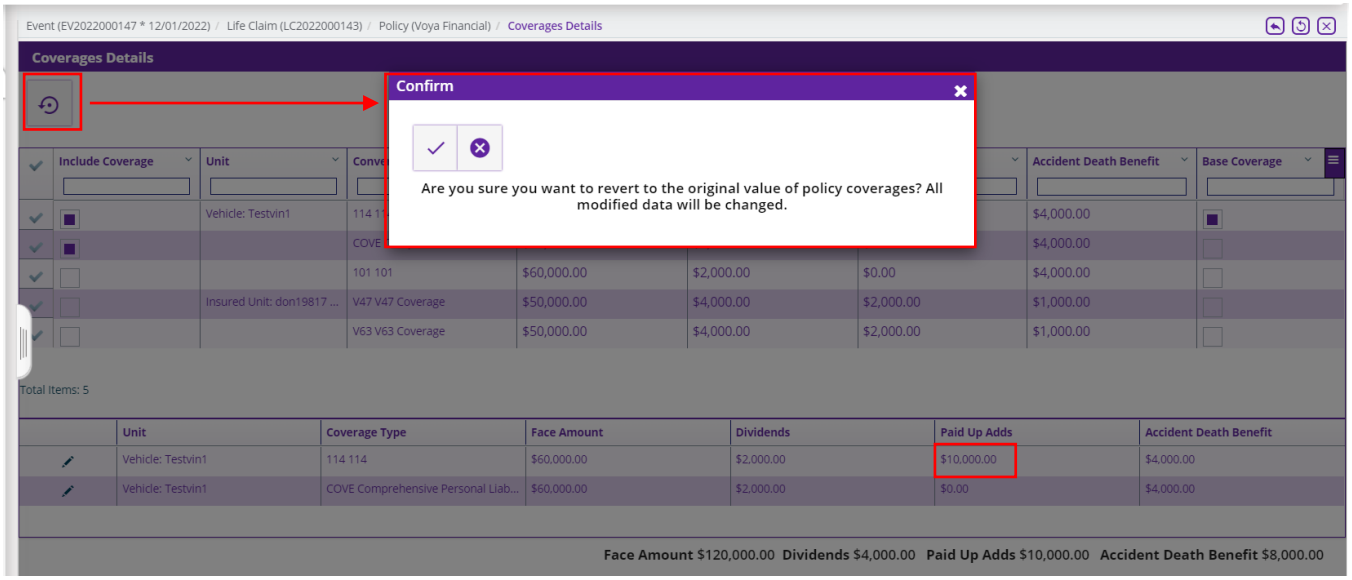
DXC Assure Claims screen



[Fig. 66]

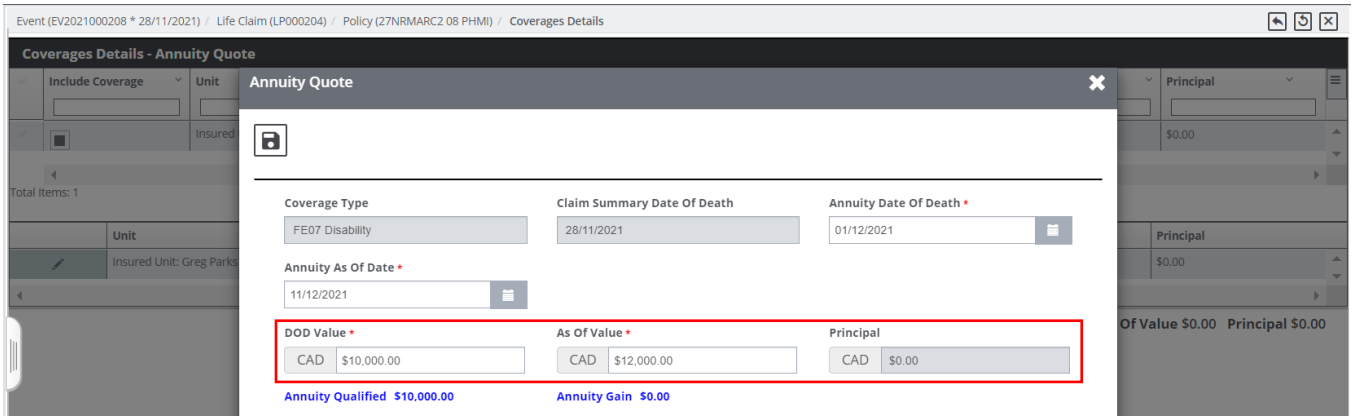
> **Note**
>
> - The Reset Coverage Amount button becomes unavailable when all selected Coverages for Policy inclusion are deselected

Annuity Quote Screen

Now, include the Coverages from Policy Tracking. As mentioned above the amounts are accepted in Policy Currency i.e., CAD

As can be seen in the screenshot [Fig. 67] below, the Currency values are all displayed in the Policy Currency.

DXC Assure Claims screen



[Fig. 67]

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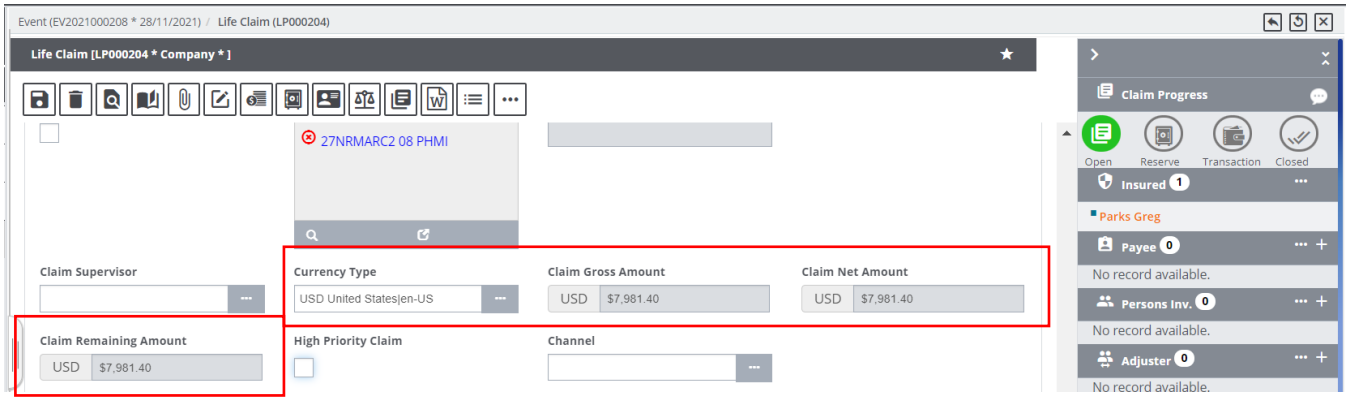
The values of the Coverage entered on the Annuity Quote window in (Policy Currency CAD) are displayed on the main Claim screen in the Claim Currency USD. [Fig. 68]

DXC Assure Claims screen



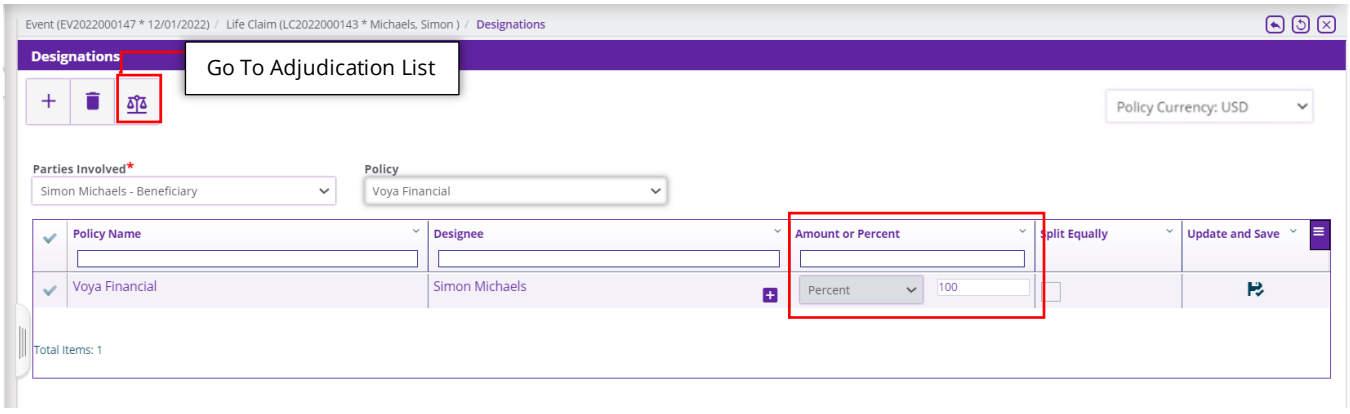
[Fig. 68]

Updated Designation Screen

Add a Person Involved, say a Beneficiary, and then select the Designation button on the Claim screen to open its corresponding screen. Here, select the Beneficiary (PI) as the Designee, followed by the Add button and assign the Amount or Percent. [Fig. 69]

> **Note**
>
> - The Currency Type dropdown will be shown as defaulted to Policy Currency.

DXC Assure Claims screen



[Fig. 69]

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The Designation process will be done at the click of a button as irrespective of the number of Coverages downloaded on a Policy, the system will club their values into a single '**Payment Coverage**'.

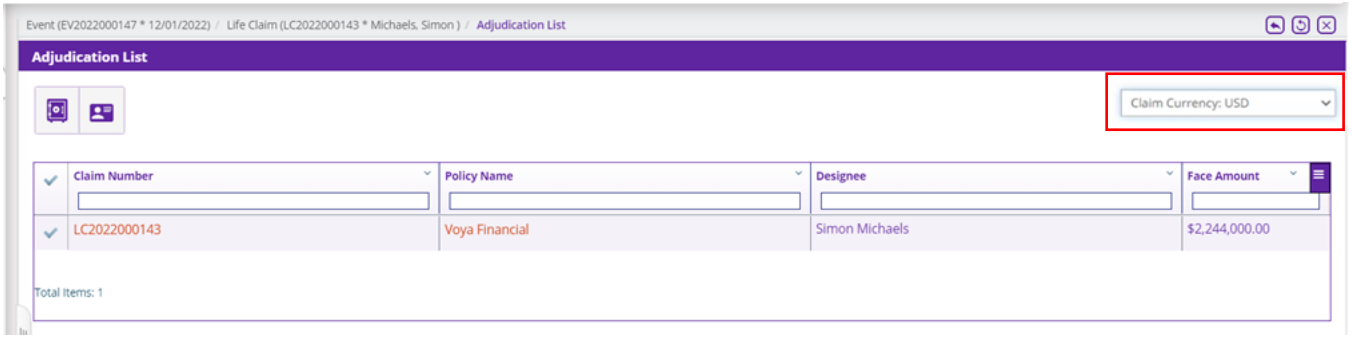
Designation is dependent on **Parties Involved** and **Policy**.

Once Designation is complete, it will be possible to go back to the **Coverage Details** screen and make changes to any of the amount values.

Adjudication List screen

The Face Amount has been defaulted to Policy Currency. Selecting an option from the dropdown will change the value of the Face Currency based on the Exchange Rate set.

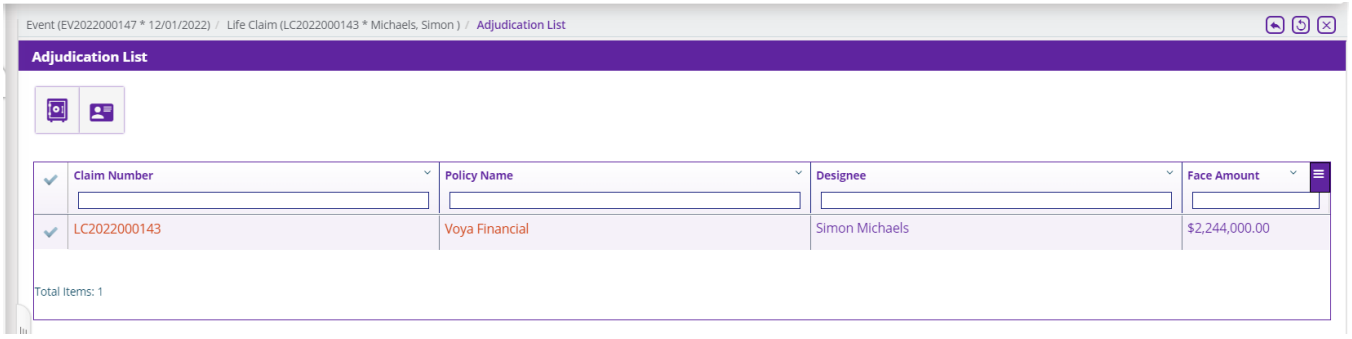
DXC Assure Claims screen



[Fig. 70]

Please note the Designee is not hyperlinked. The Update Adjudication process will be handles via the Policy hyperlink for all Coverages collectively.

DXC Assure Claims screen



[Fig. 71]

Clicking the **Policy Name** opens the **Adjudication Details** popup window where a new '**Add New**' button and a **new grid table** have been added under the **Proceed Details** section. **[Fig. 72]**

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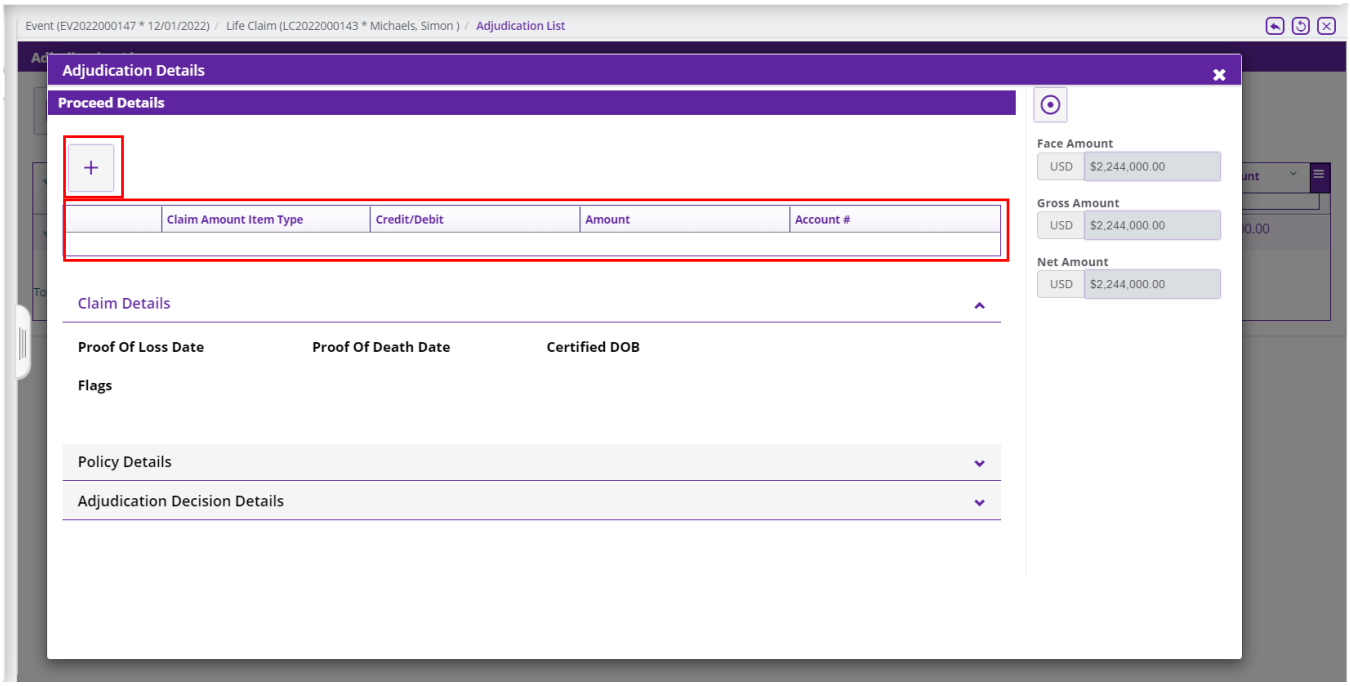
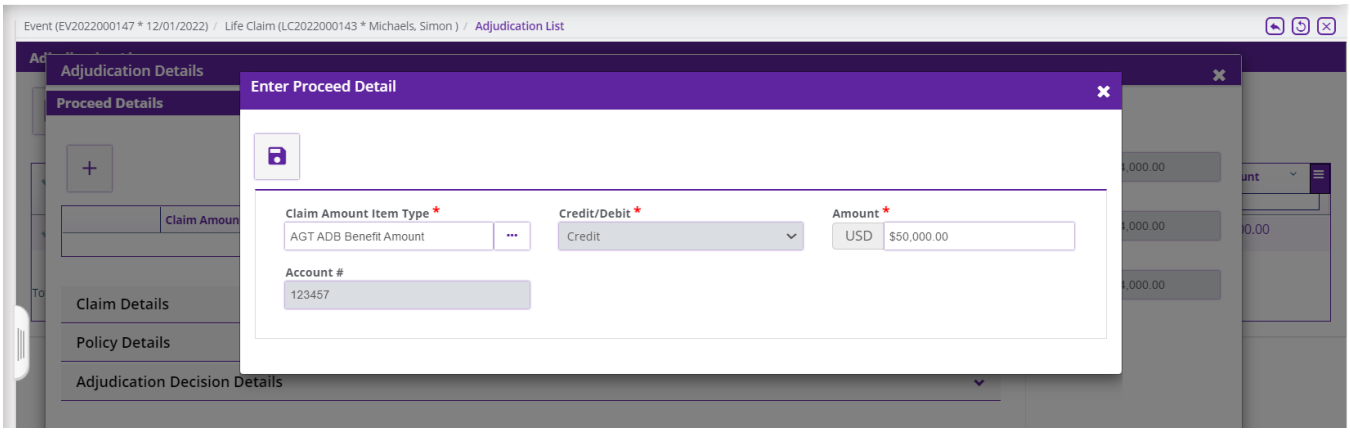
DXC Assure Claims screen



[Fig. 72]

Amount Item Types can be added via the 'Add New' button.

DXC Assure Claims screen



[Fig. 73]

Functionalities that were previously available at the **Coverage** level have now been moved to the **Policy** level. These include:

- Amount Item Type
- Update Adjudication (for Adjudication Decision)

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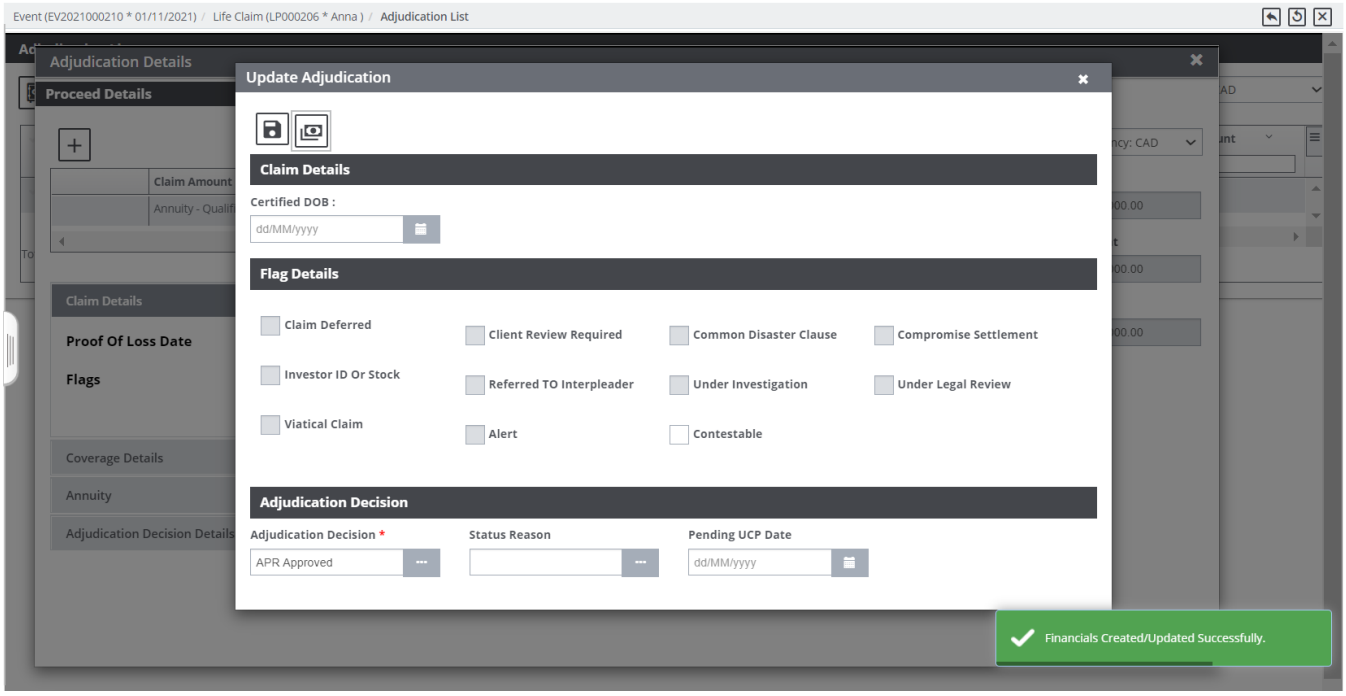
Various Adjudication Screens

There are **no changes pertaining to multicurrency** on the Adjudication Details, Update Adjudication and Adjudication Decision screens. Once the Adjudication is approved, Financials are created. **[Fig. 74]**

DXC Assure Claims screen

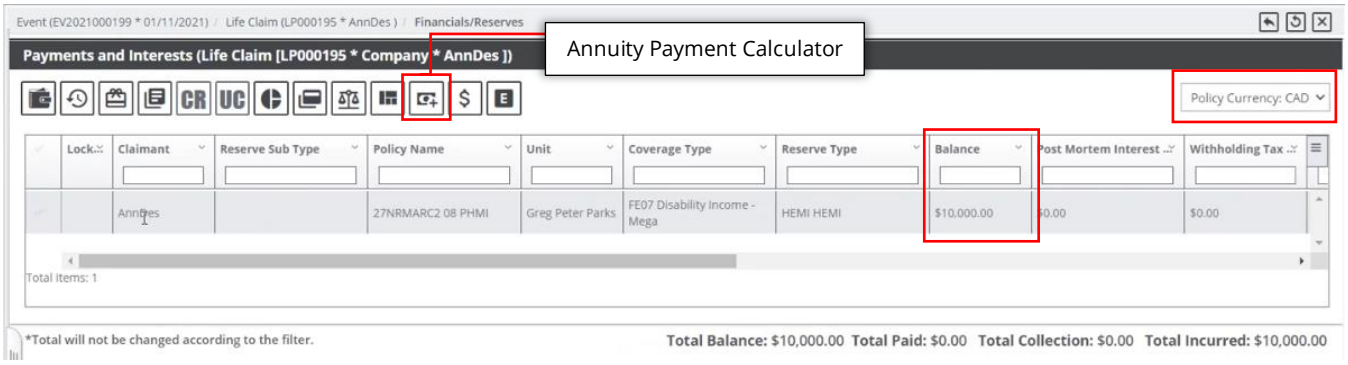


[Fig. 74]

Payments are Interests (Financials) Screen

Select the Financials/Reserves on the main Claim screen to access the Payments and Interests screen. On the Payments and Interests screen as well, the Balance Amount displayed is defaulted to the Policy Currency.

DXC Assure Claims screen



[Fig. 75]

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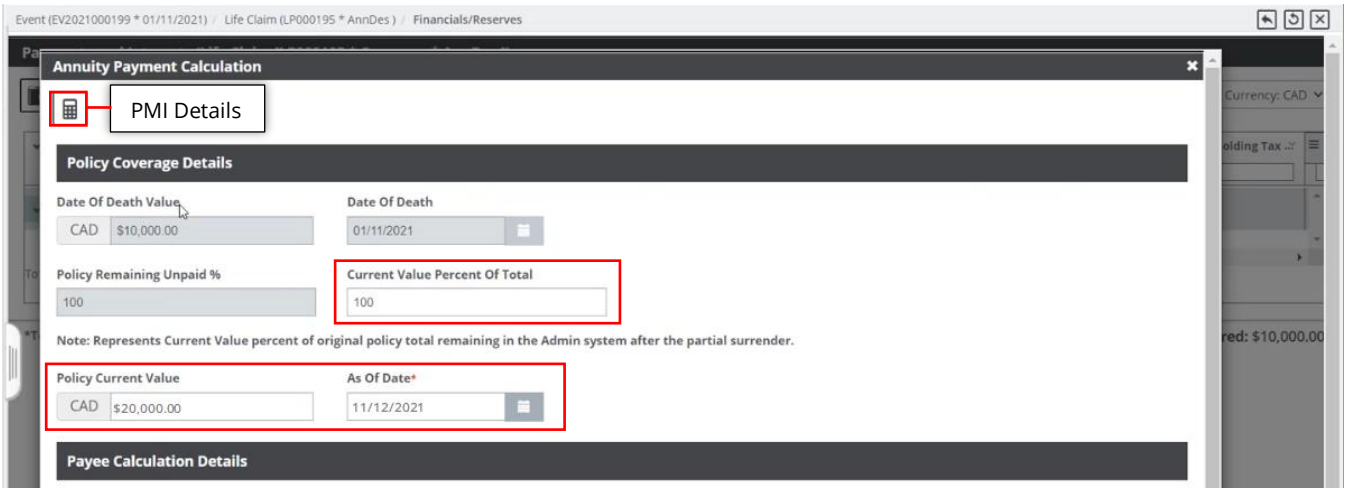
Post-Mortem Interest screen

Select the Payments and Interests row followed by the Annuity Payment Calculator button to open its Annuity Payment Calculation popup window. [Fig. 76]

DXC Assure Claims screen



[Fig. 76]

Since only **one Designee** was selected the **Date of Death Value** field displays the complete amount of CAD $10,000 in the Policy Coverage section.

The **Policy Current Value** field is an editable field where the present market value of the Policy is manually entered.

The **Current Value Percent of Total** field is an editable field where the value entered denotes the percentage of the Date of Death Value which is to be paid.

Once all values are entered, select the **PMI Details** button and fill requisite information on the following window and then select the **Calculate PMI** button. The Net Benefit Amount is calculated as $273.97. [Fig. 77]

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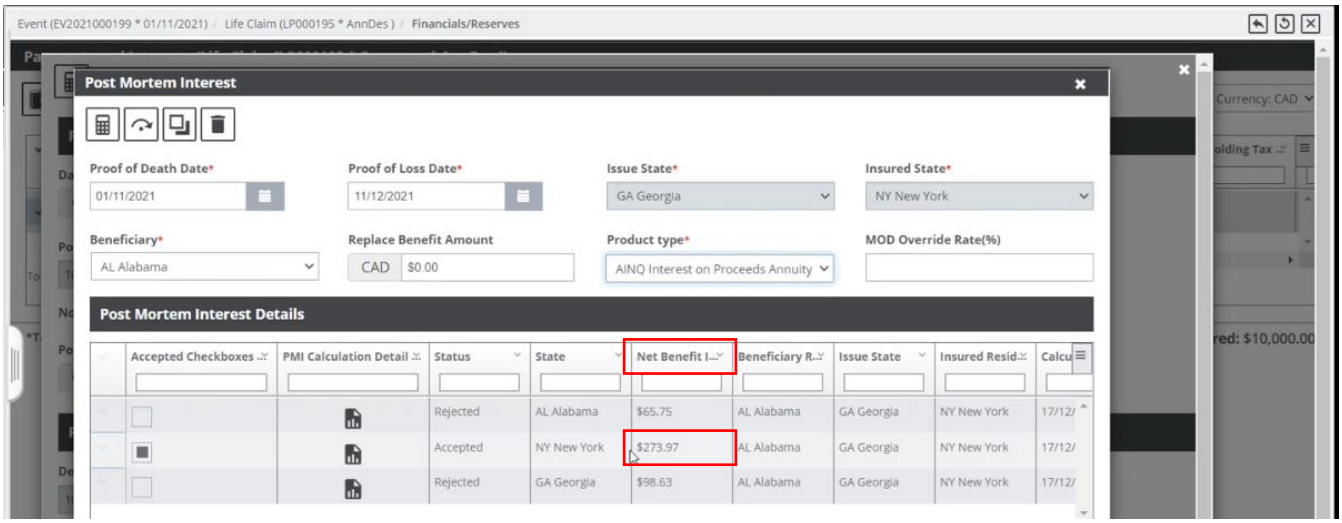
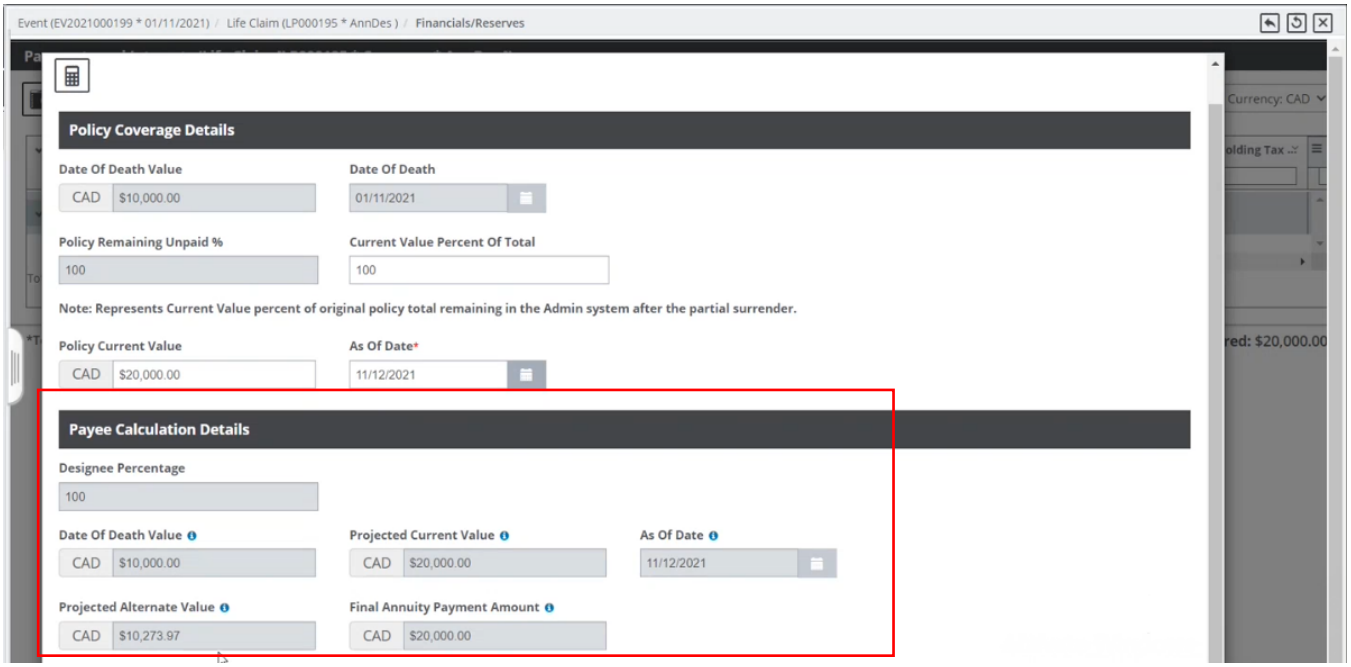
DXC Assure Claims screen



[Fig. 77]

The Payee Calculation Details section of the Annuity Payment Calculation screen now gets auto updated. [Fig. 78]

DXC Assure Claims screen



[Fig. 78]

Note

- The Projected Alternate Value is the sum of Date of Death Value and the Net Benefit Amount (PMI).
- Since the Policy Current Value (CAD $20,000.00) is more than the Projected Alternate Value (CAD $,10,273.97), the Final Payment Amount will be CAD $20,000.00.

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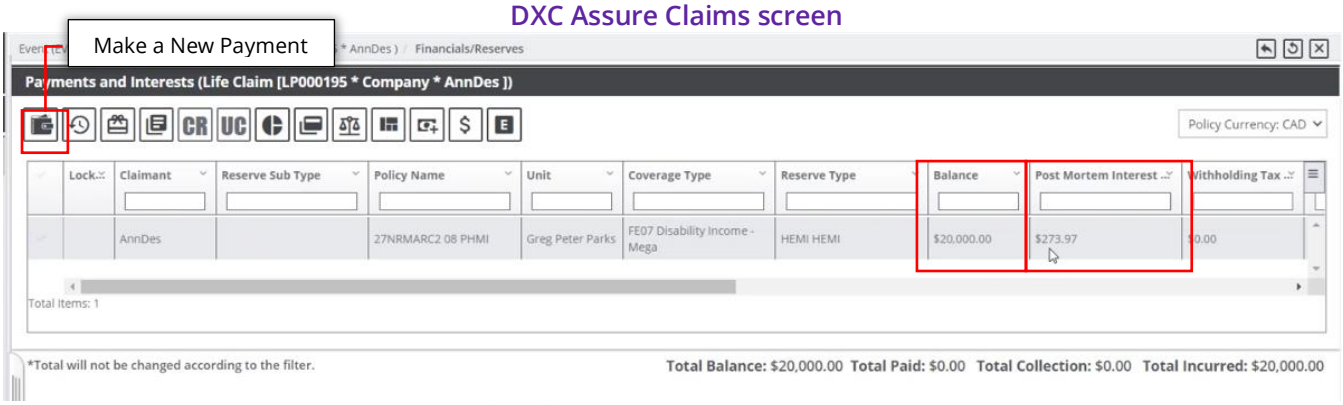
- The system selects the higher of the 2 amounts (Date of Death Value and Projected Alternate Value) as the Final Payment Value.

This Final Payment Amount becomes the new updated Reserve Balance (CAD $20,000.00) on the Payments and Interests screen. [Fig. 79]

DXC Assure Claims screen



[Fig. 79]

The Payments and Interests screen also shows the Net Benefit Amount value calculated earlier as the Post Mortem Interest value (CAD $273.97)

Option to access the PMI screen in View-only Mode after the Payment is done

The PMI screen for a particular beneficiary can now be accessed in view-only mode even after the **Tax Withholding Calculation** and **completing the payment process**.

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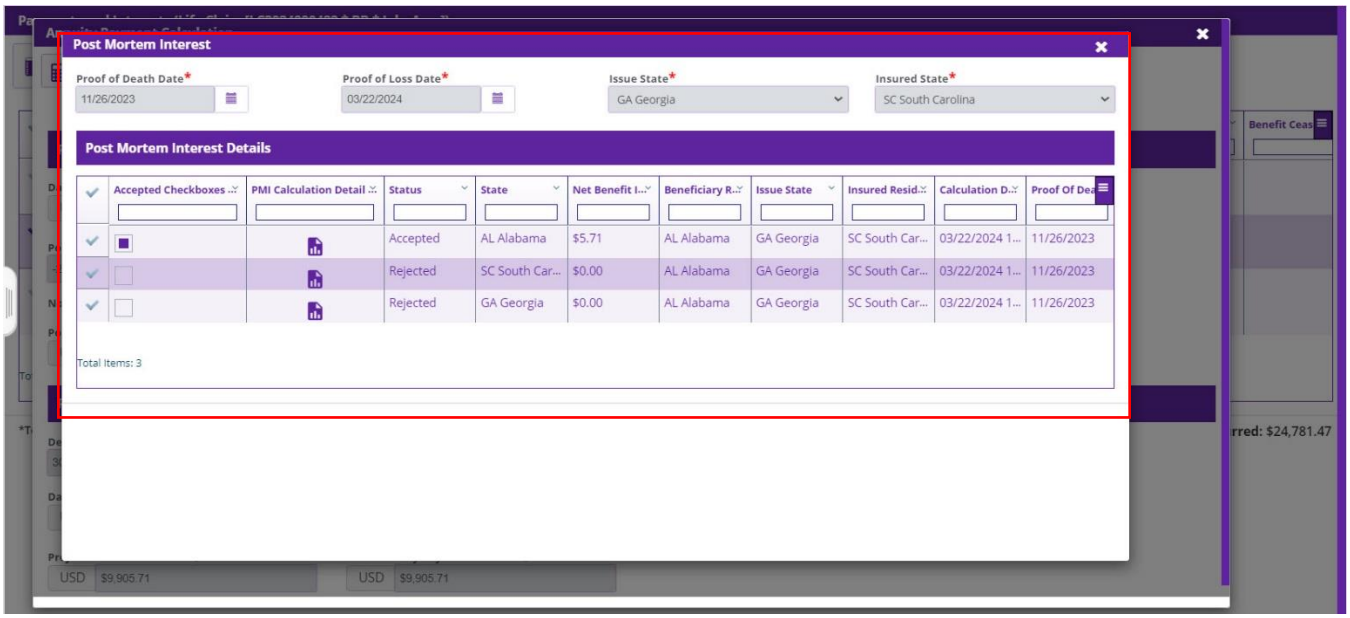
DXC Assure Claims screen



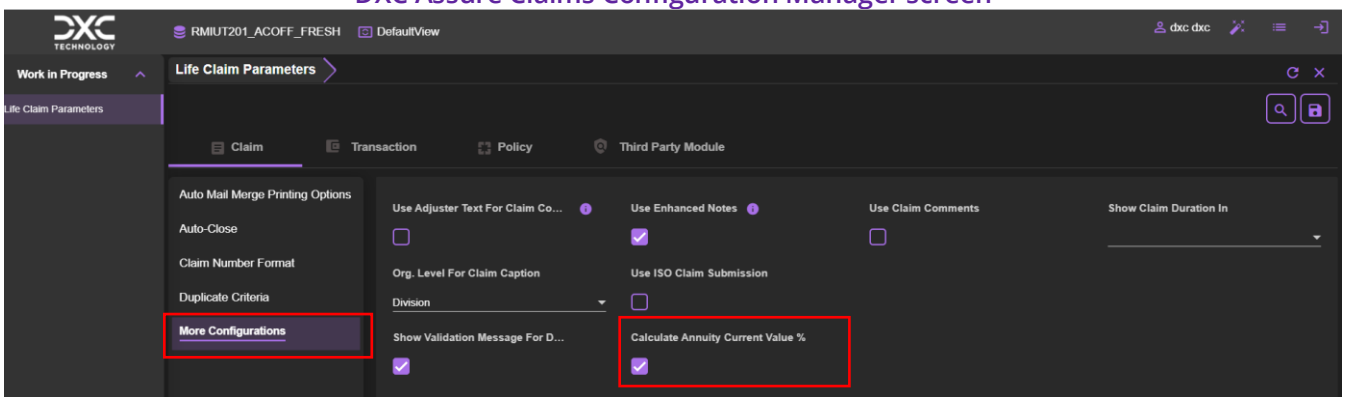
[Fig. 80]

New Config. Manager/Utilities zone setting

A new checkbox **Calculate Annuity Current Value %** has been added in the **Line of Business Parameter Setup** screen for Life Claims in the Configuration Manager/legacy Utilities zone. [Fig. 81 & Fig. 82]

Configuration Manager > Line of Business Parameter Setup > Life Claim Parameters > Claim tab > More Configuration section

DXC Assure Claims Configuration Manager screen



[Fig. 81]

Utilities → Line of Business Parameter Setup → Life Claim → Claim Options tab

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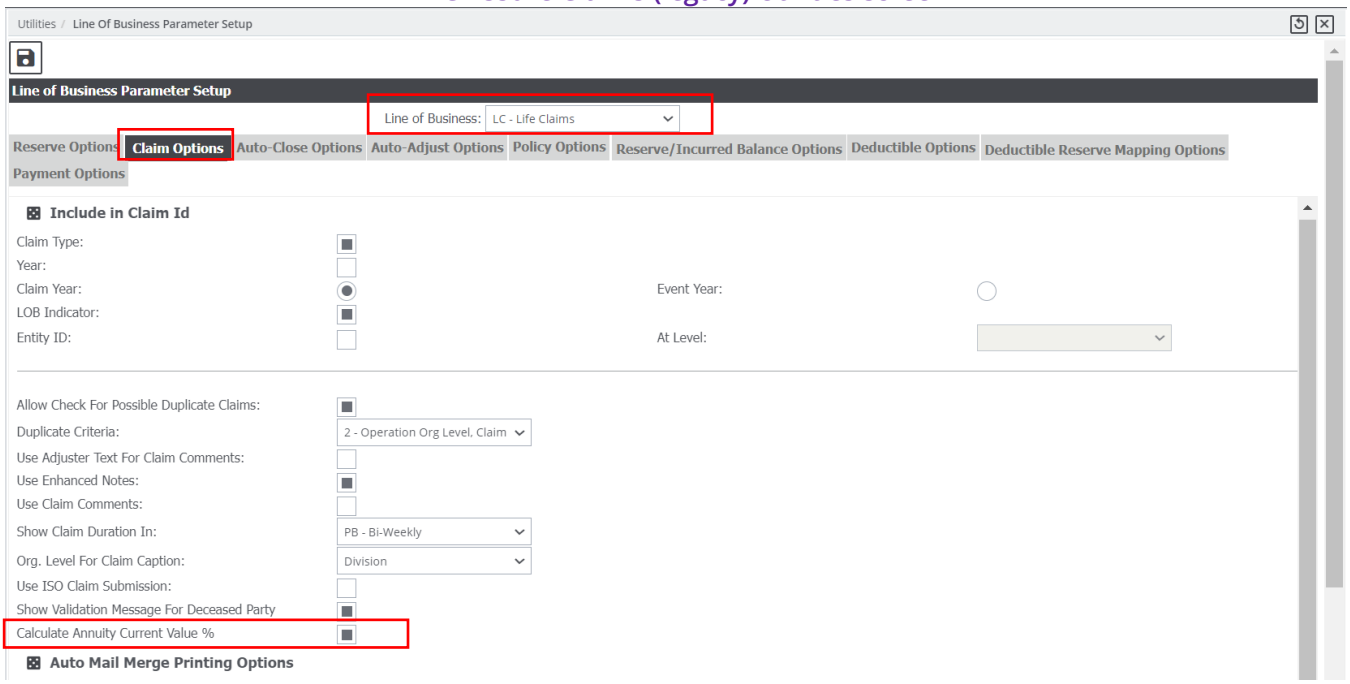
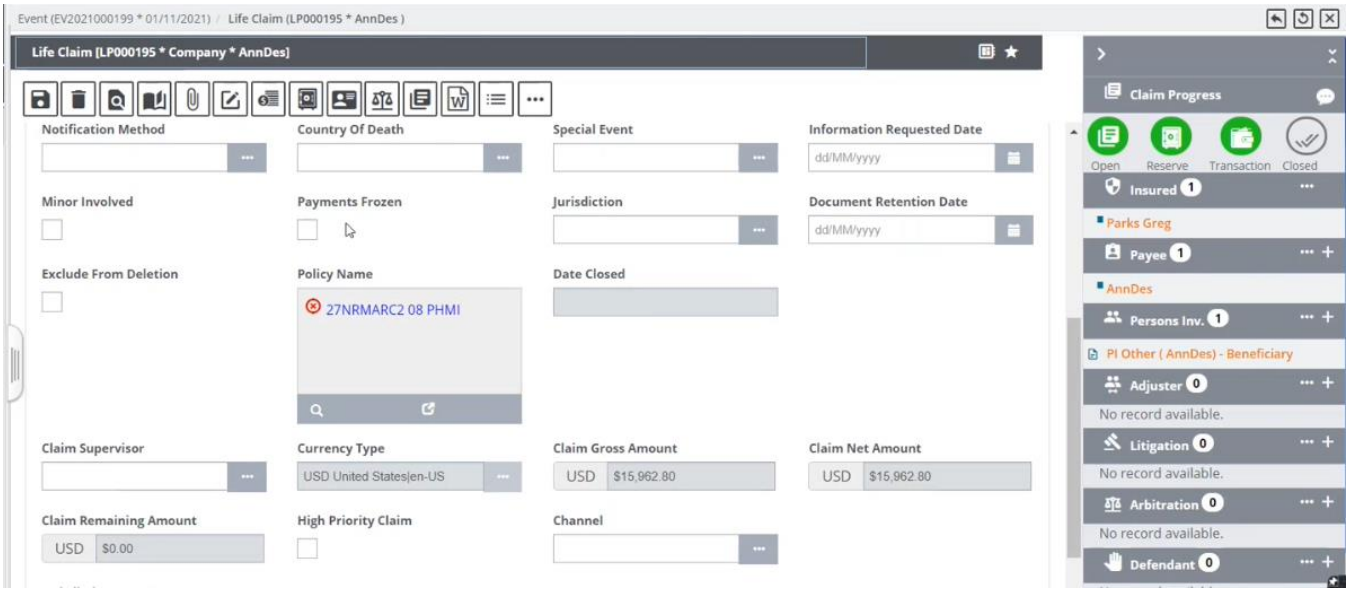
DXC Assure Claims (legacy) Utilities screen



[Fig. 82]

When this setting is turned ON, the Payments of the Designees will be considered only when the Payments Printed for the Designees are done at-least a day prior. [Fig. 83]

DXC Assure Claims screen



[Fig. 83]

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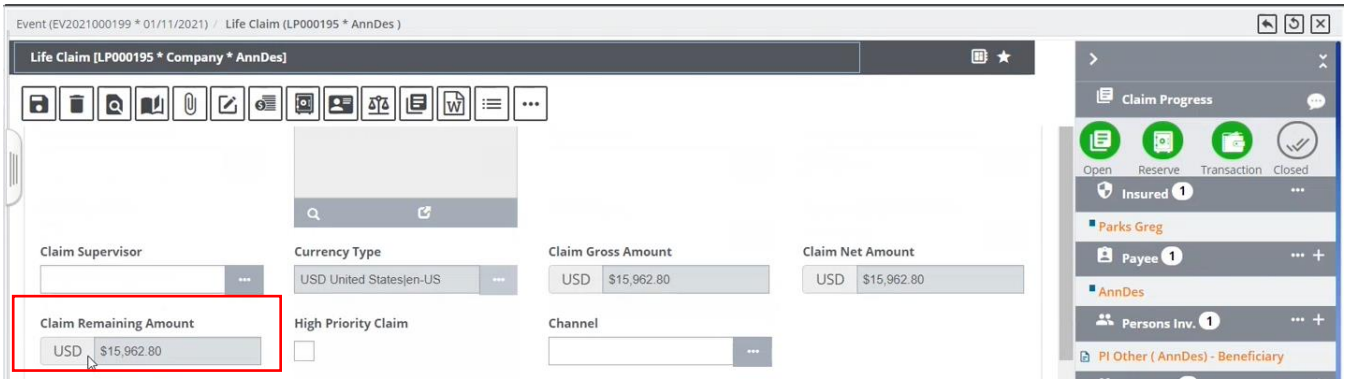
When this setting is turned OFF, the **Current Value Percent Of Total** displays the Percentage remaining to be paid. Here, the date of payments printed are not checked. [Fig. 84]

DXC Assure Claims screen



[Fig. 84]

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Re-Adjudication

This section describes the process of re-adjudication of pre-existing adjudication decisions in DXC Assure Claims.

DXC Assure Claims | Release: v.24.3 | September 2024

With the introduction of the Re-Adjudication feature, Assure Claims becomes equipped to effectively handle Re-Adjudication of preexisting **Adjudication Decisions**.

Re-adjudication means when you change the Adjudication Decision from **Approved** to **Denied**. Re-Adjudication can be performed on **Annuity**/**Non-Annuity Policies** also.

Re-adjudication when Check Status is in Released/Hold status

1. At this point, making any changes in the transaction is not allowed in the Life Claims LOB.
2. To make any changes, navigate to Adjudication screen via the Claim screen.
3. Select the same Coverage and then select the Update Adjudication button on the Adjudication Details popup window.
4. The Update Adjudication screen opens. Here, changes the Adjudication Decision field status to “Denied” followed by the Save button.

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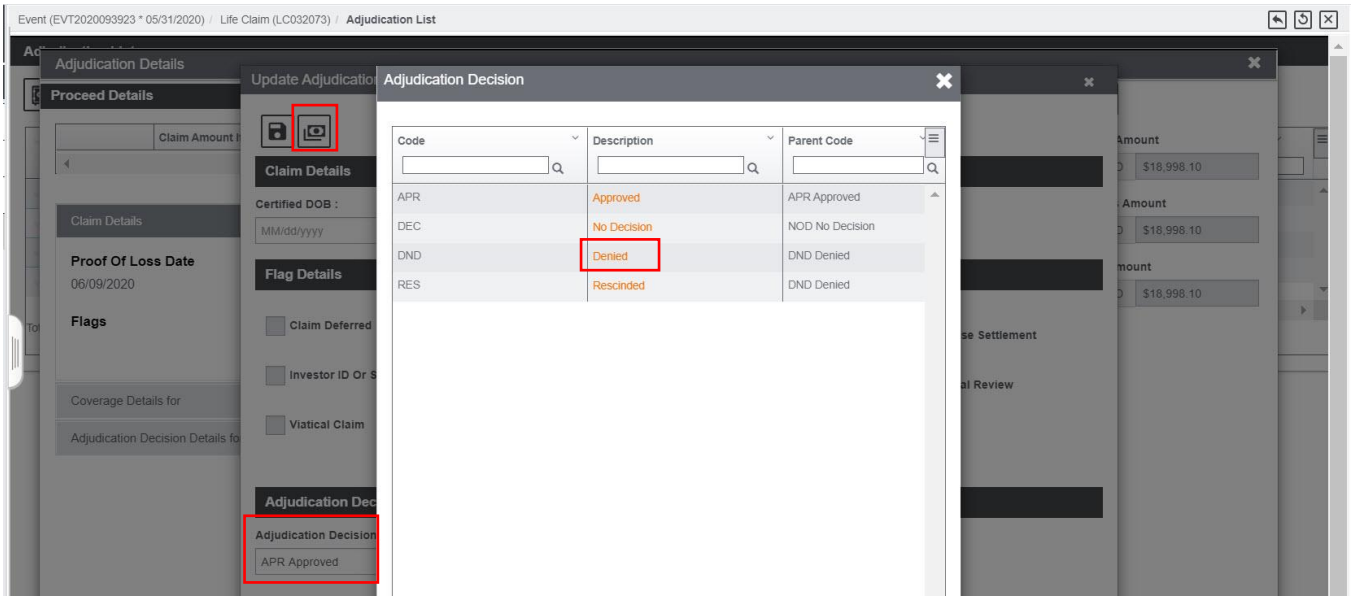
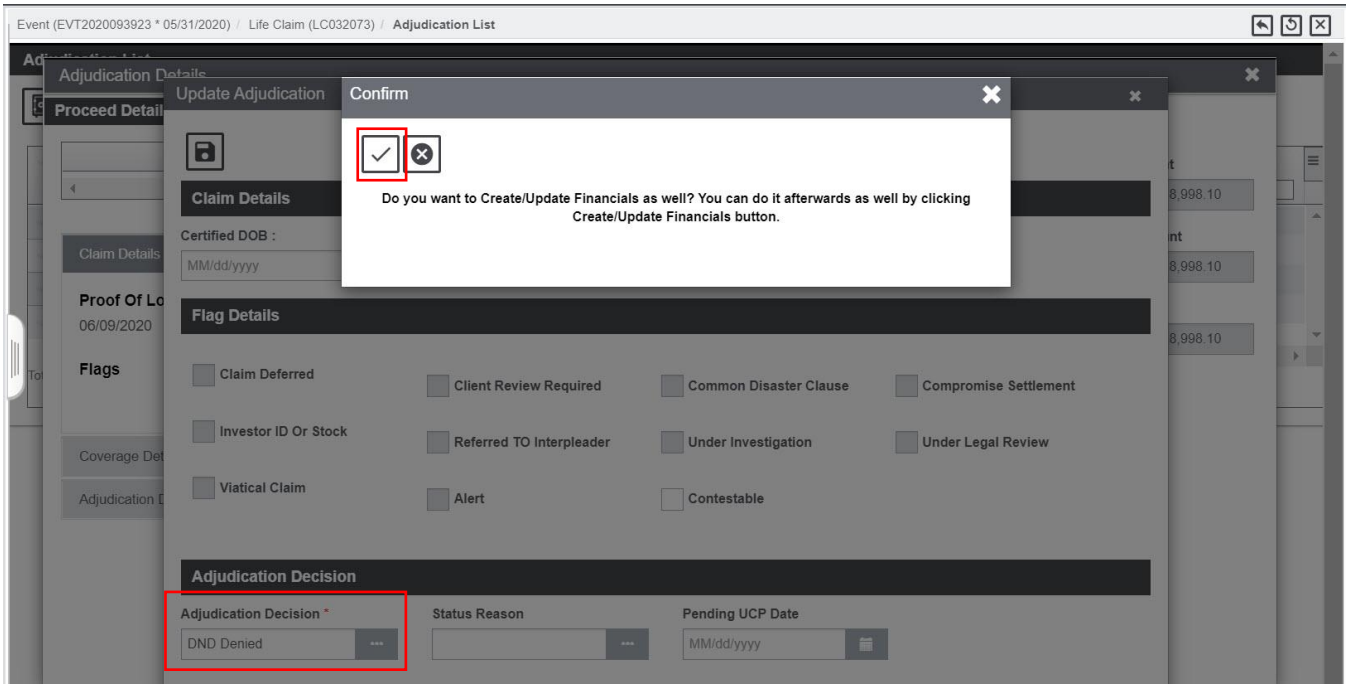
DXC Assure Claims screen



[Fig. 85]

5. Select the OK button on the confirmation popup and update the transaction.

DXC Assure Claims screen



[Fig. 86]

6. Navigate to the Payments and Interests screen via the Adjudication List screen.

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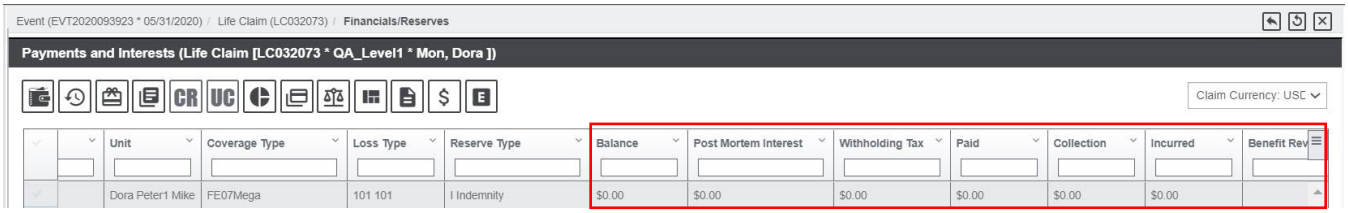
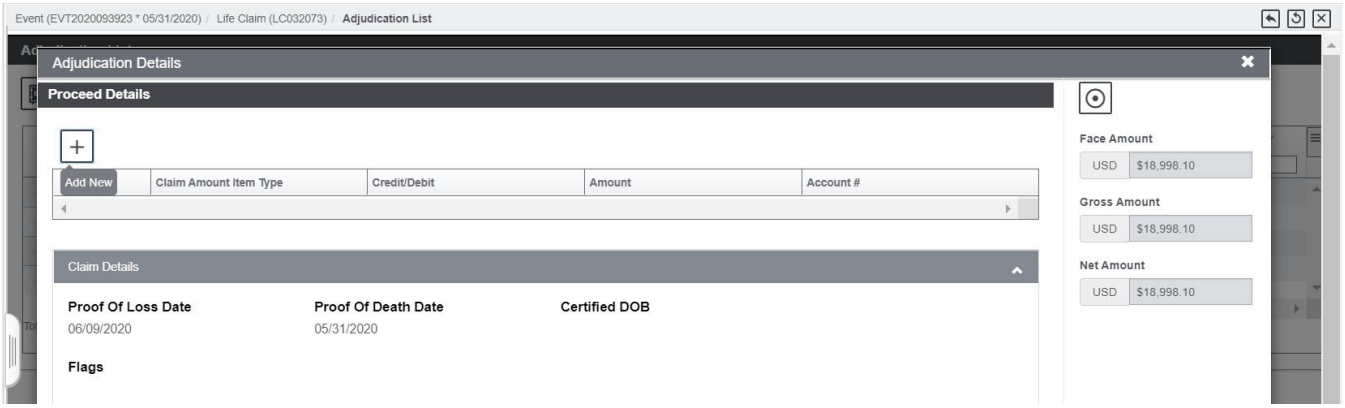
DXC Assure Claims screen



[Fig. 87]

7. Here, it must be noted that the values in the Reserve Balance, Postmortem Interest Withholding, Amount Paid, Collection, Incurred columns etc. are all “0”.
8. This process can be followed when the Printed Status is either Released or Hold.
9. The transaction has been voided.
10. Now, it will be possible to rework on the transaction, as the Add New button on the Adjudication Details screen now get enabled.

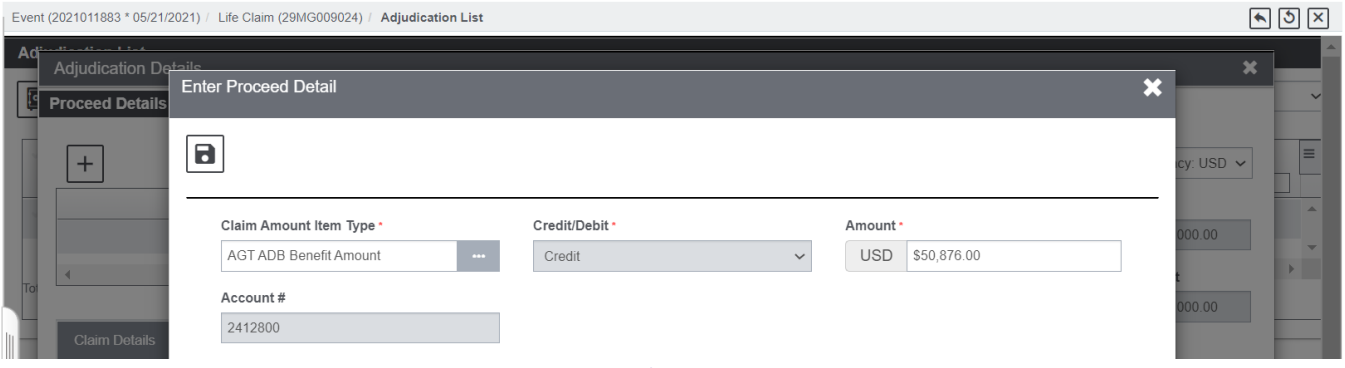
DXC Assure Claims screen



[Fig. 88]

11. Select the Add New button to open the Enter Proceed Details popup window.

DXC Assure Claims screen



[Fig. 89]

12. Necessary changes can be made here and saved.

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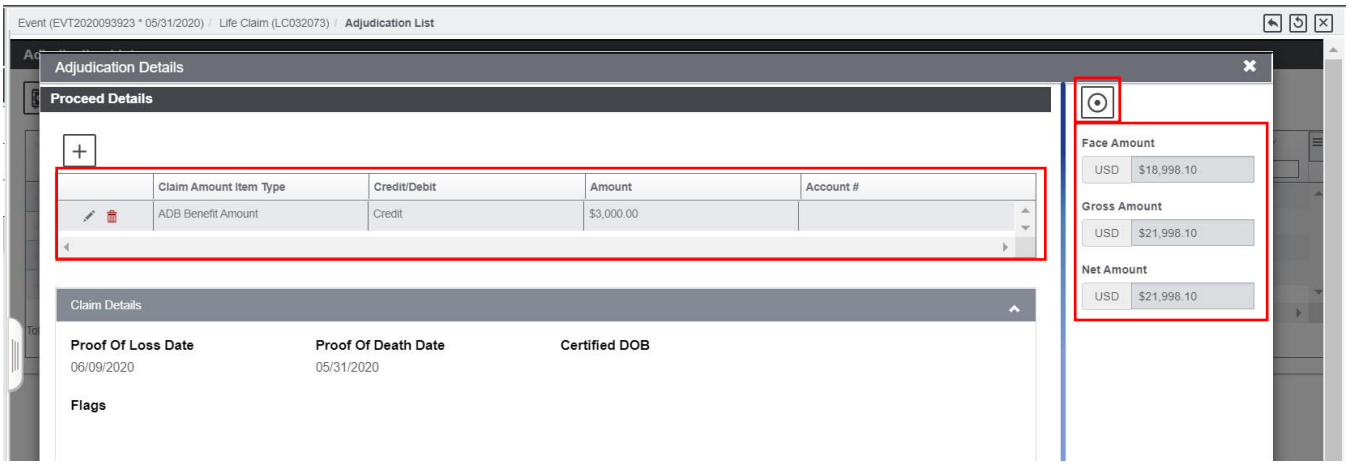
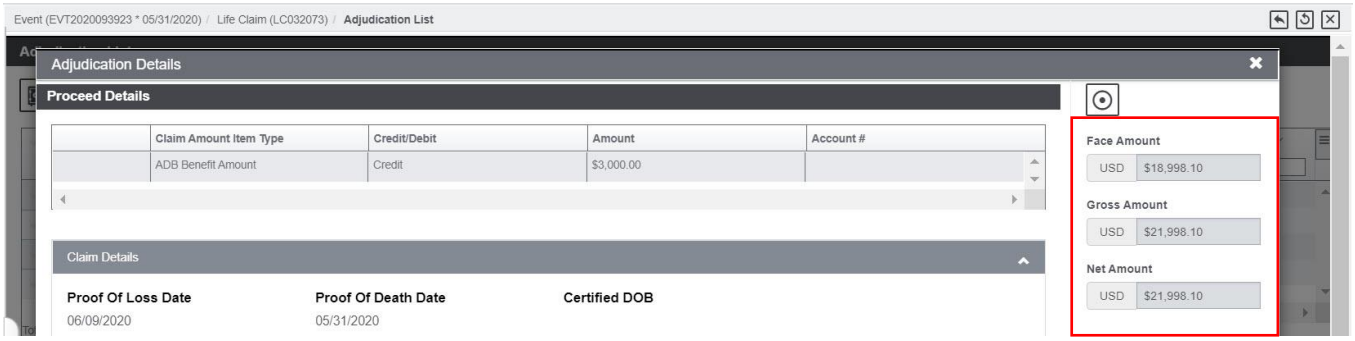
DXC Assure Claims screen



[Fig. 90]

13. Please note that values in the Face Amount, Gross Amount and Net Amount fields have been updated.
14. After changes have been made, select the Update Adjudication button and change the Adjudication Decision status to “Approved” followed by the save button.
15. Select OK on the confirmation popup window.
16. Notice that the Add New button and edit and delete icons are no longer available on the Adjudication Details screen.

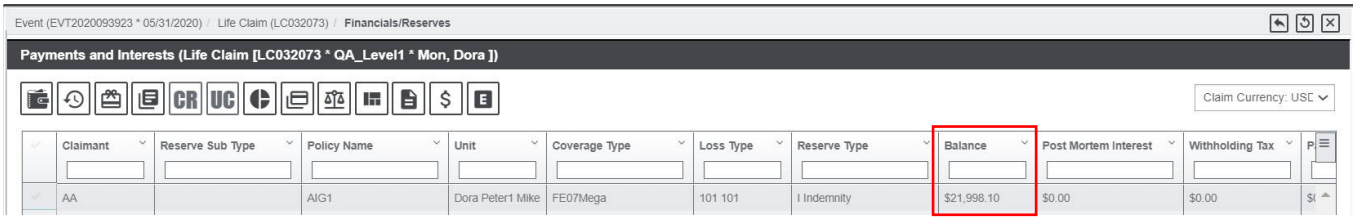
DXC Assure Claims screen



[Fig. 91]

17. The revised amounts have been updated in the selected Reserve.

DXC Assure Claims screen



[Fig. 92]

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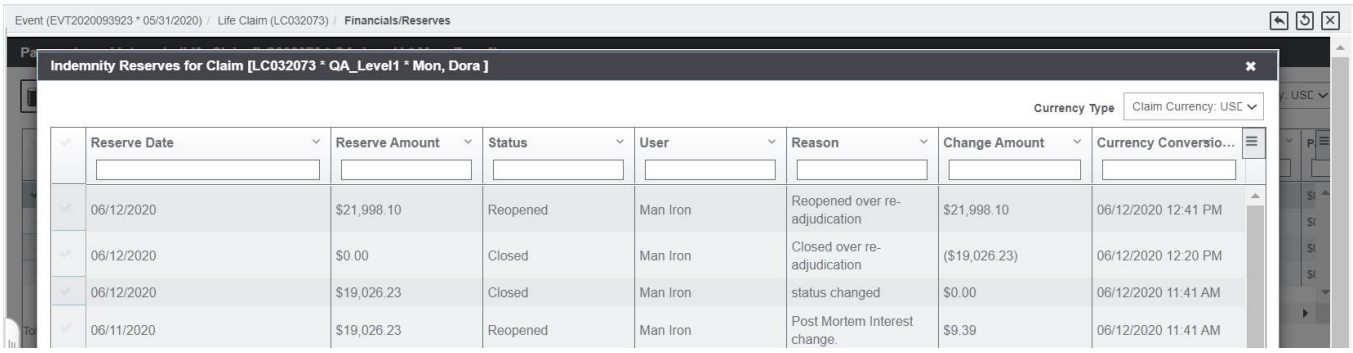
18. When the No Decision option is selected in the Adjudication Decision field, then the Add New button again becomes available on the Adjudication Details screen to make necessary changes in the amounts.
19. The changes in amount will be reflected in the reserves as well.
20. The Reserve History window for the selected Transaction will show all the changes made.

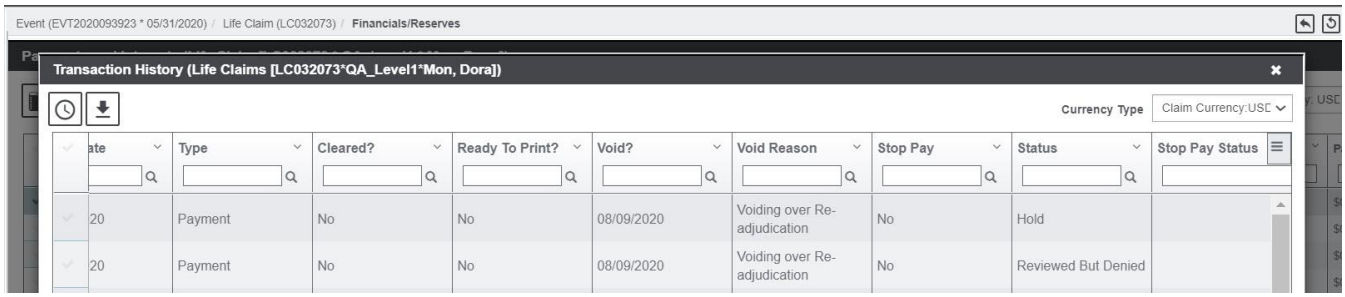
DXC Assure Claims screen



[Fig. 93]

21. The Transaction History window will show the transaction status and reason for voiding the transaction.

DXC Assure Claims screen



[Fig. 94]

Re-adjudication when the Check is in Printed status

1. Return to the Adjudication screen and change the Adjudication Status to Approved for the selected Transaction.
2. Navigate to the Financials screen.
3. Select the Transaction followed by the PMI Details button.
4. On the Postmortem Interest window, select an appropriate Beneficiary State and the Product Type followed by the Calculate PMI button. Close the Window and return to the Financials or Payments and Interests screen.

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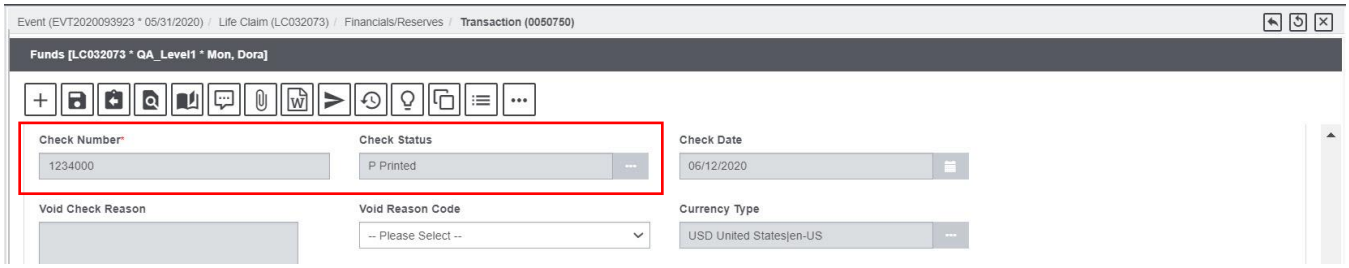
5. Select the Reserve followed by the Make a New Payment button.
6. On the Funds screen Transaction accordion, add a check number and change the Check Status to Printed followed by the Save button.

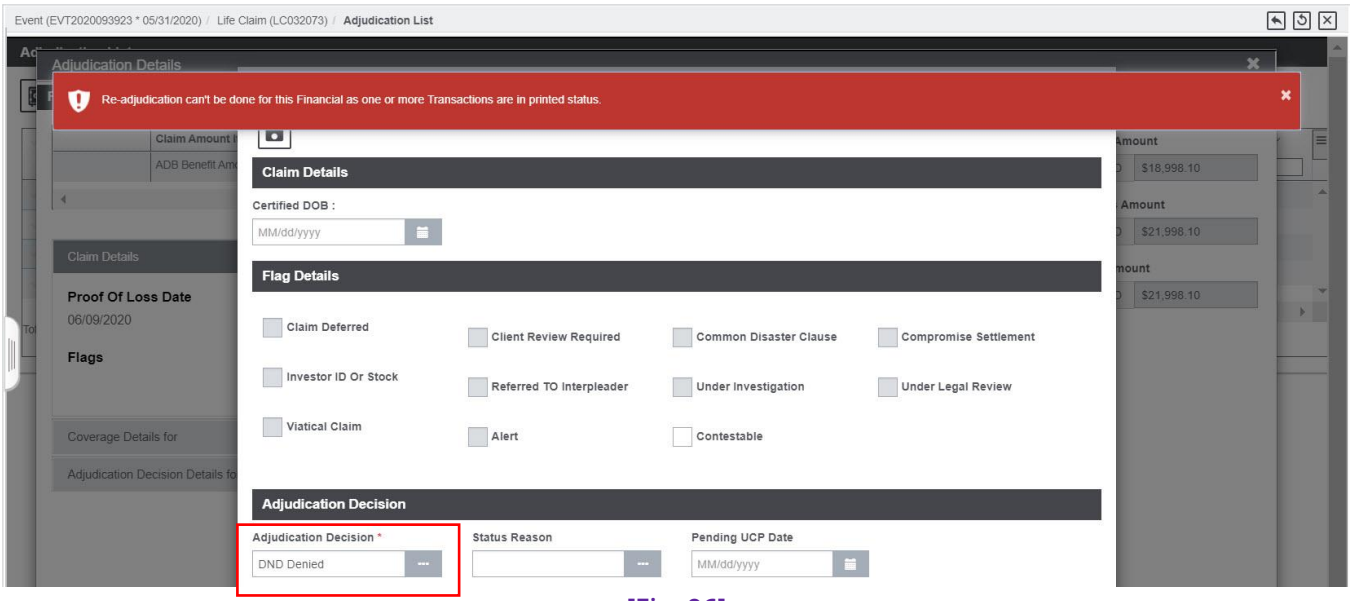
DXC Assure Claims screen



[Fig. 95]

7. Please note, so long as the Check Status is in Printed state, Re-adjudication cannot be possible.
8. Return to the Update Adjudication window and change the Adjudication Status to say, “Denied” and select the OK button on the confirmation popup.
9. A warning message “Re-adjudication can't be done for this Financial as one or more Transactions are in printed status.” Will be displayed.

DXC Assure Claims screen



[Fig. 96]

Re-adjudication when the Transaction is in Queued Status

1. When a Transaction has its Check Status as Queued, then its Void flag gets enabled automatically.

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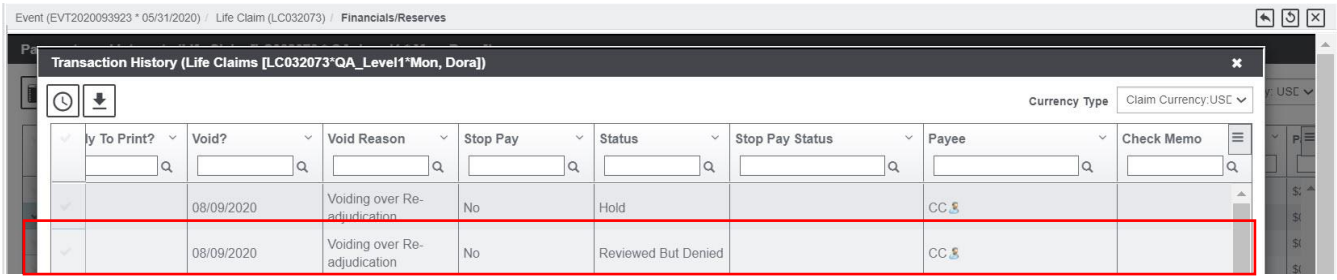
2. On the Transaction History window, the status of such a Transaction will be **Reviewed but Denied**.

DXC Assure Claims screen



[Fig. 97]

Note

- Re-Adjudication can be performed on **Annuity Policies** also.

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Annuity Quote Option on the Adjudication Window

An annuity is a long-term investment that is issued by the insurance company and is designed to help protect from the risk of outliving insurer's income. Through annuitization, the purchase payments are converted into periodic payments that can last longer.

An annuity is a long-term investment that is issued by the insurance company and is designed to help protect from the risk of outliving insurer's income. Through annuitization, the purchase payments are converted into periodic payments that can last longer.

For a smooth and easier functioning, the same has been provided on the Adjudication window. In case of Annuity Policy, the Annuity Quotation information can be viewed and updated from the Adjudication window.

The **Update Benefits** button has been added on the right-hand pane of the Adjudication Details screen as well. In addition to this, the window now has an Annuity accordion that lists out the Annuity details as well.

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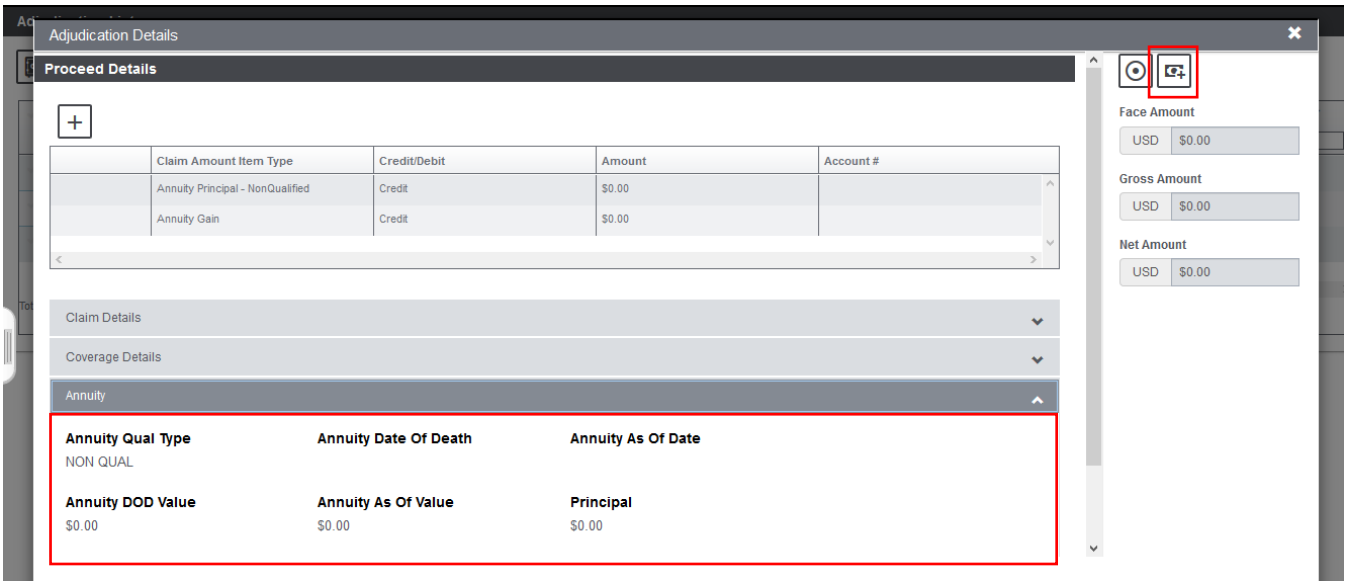
DXC Assure Claims screen



[Fig. 98]

In case, any change in the Benefits is required to be done, then, select the Update Benefits button to pop open the Coverage Details - Annuity Quote window. Make the changes and the same will be reflected in the Annuity accordion below.

DXC Assure Claims screen

[Fig. 99]

Additionally, the same changes will be reflected in the Adjudication List screen.

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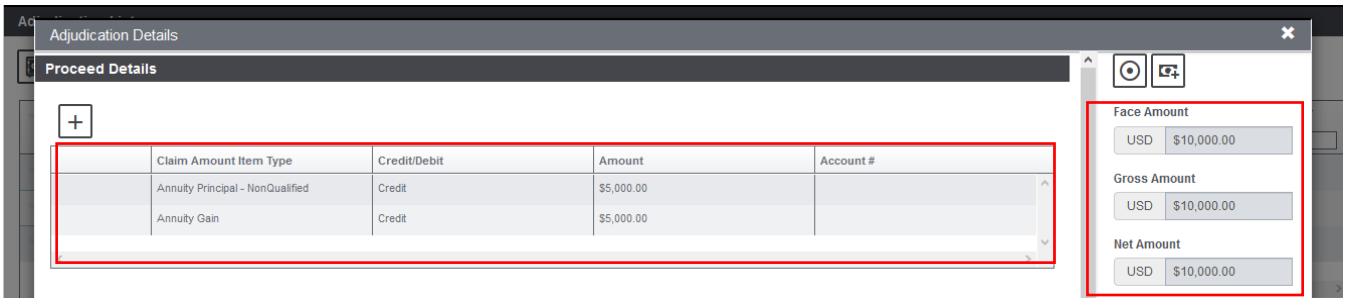
The features mentioned above are applicable to the Qualified Type as well as Non-qualified Type Life Claims. However, in the Non-qualified Type Life Claims, there is an additional feature of Annuity Gain that is taxable as well.

Here, the amount of Annuity Gain is the difference between Date of Death Value and Principal Amount. Once these amounts are filled in the Annuity Quote window, the Annuity Principle Amount and the Annuity Gain will be accordingly displayed in the respective fields as shown below.

DXC Assure Claims screen

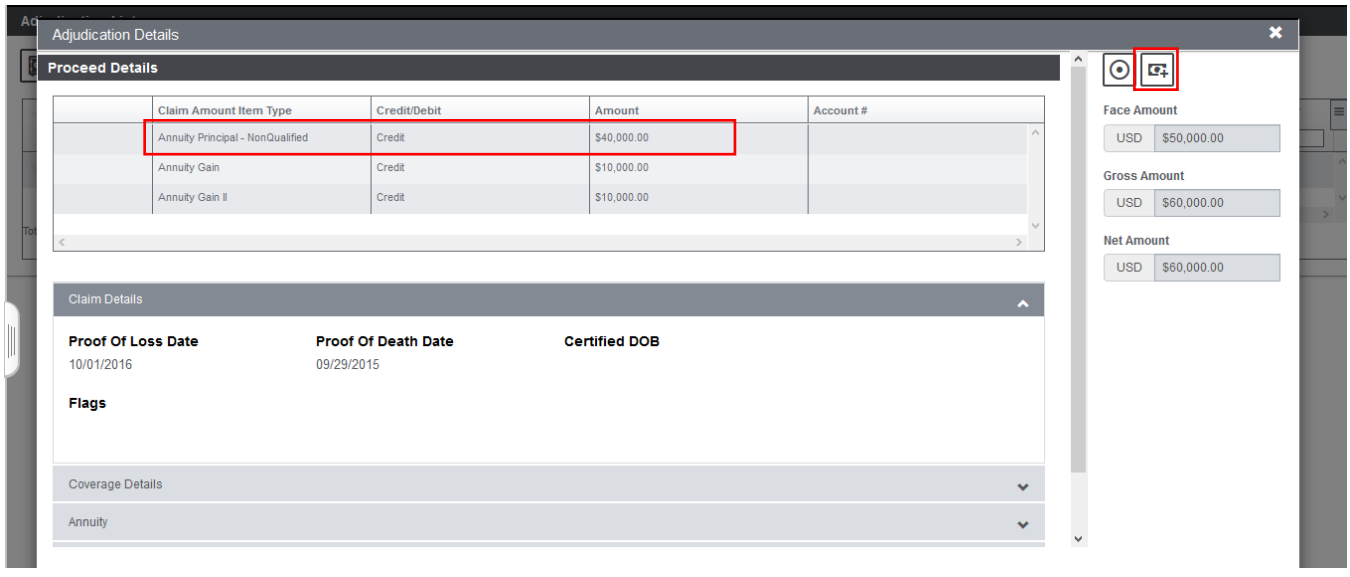


[Fig. 100]

Additionally, as per the latest update, the option to create Financials has been included on the Adjudication screen.

In the Adjudication table, select the clickable link of Designee. This will open the Adjudication Details screen. The Annuity Principal Amount will be auto populated in the Process Details table of the window.

DXC Assure Claims Screen



[Fig. 101]

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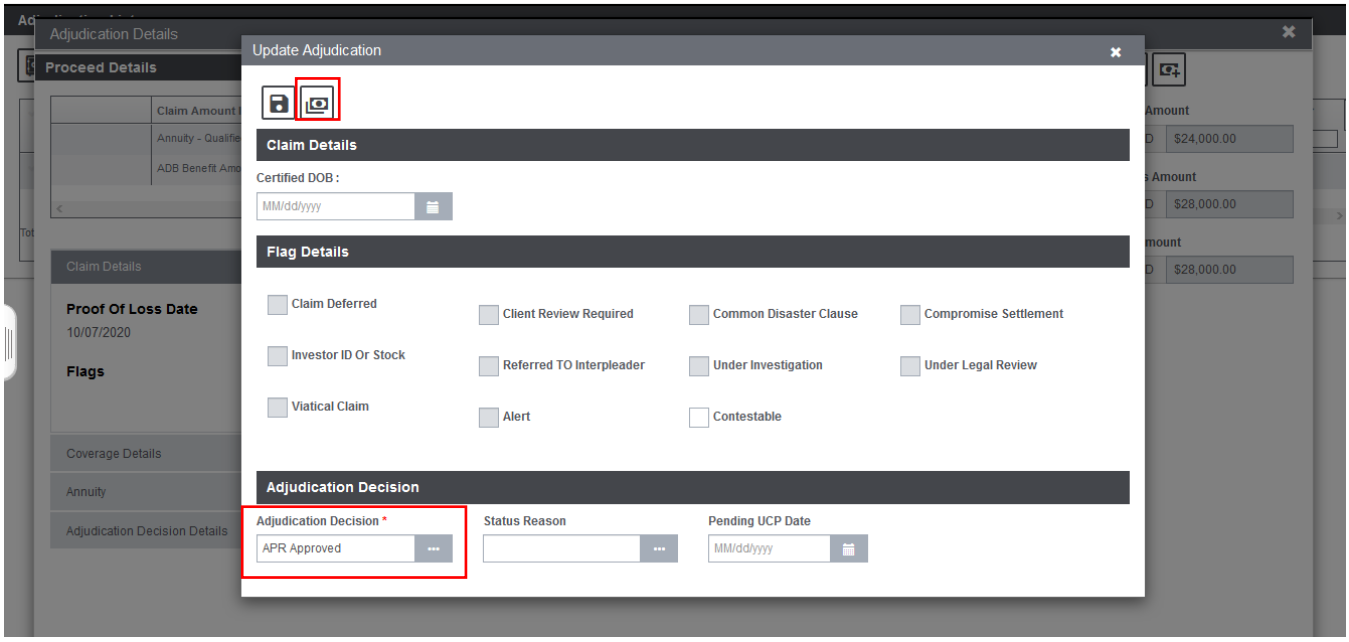
Option to Create Financials on the Adjudication Screen

Select the Update Adjudication button available on the right-hand pane to get redirected to the Update Adjudication window. The Financials can be created only if the Adjudication Decision is Approved. Once it is saved a new Create/Update Financials button will be displayed in the toolbar of the window.

> **Note**
>
> - Reserve is created on any coverage, so the Annuity Quote Window of Coverage will be displayed in read-only mode.

DXC Assure Claims Screen



[Fig. 102]

Select the same to open the Loss/Reserve Sub Type Selection window. Select the Loss Type from the dropdown list and save. The Reserve will be created. The created Reserve can be viewed on the Payment and Interests screen. The amount as specified in the Designee screen will be displayed in the Balance column of the table. [Fig. 103]

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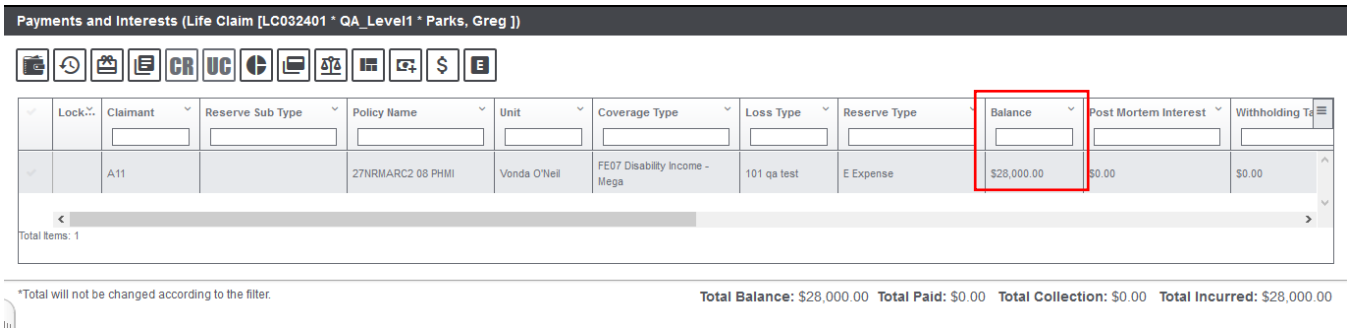
DXC Assure Claims Screen



[Fig. 103]

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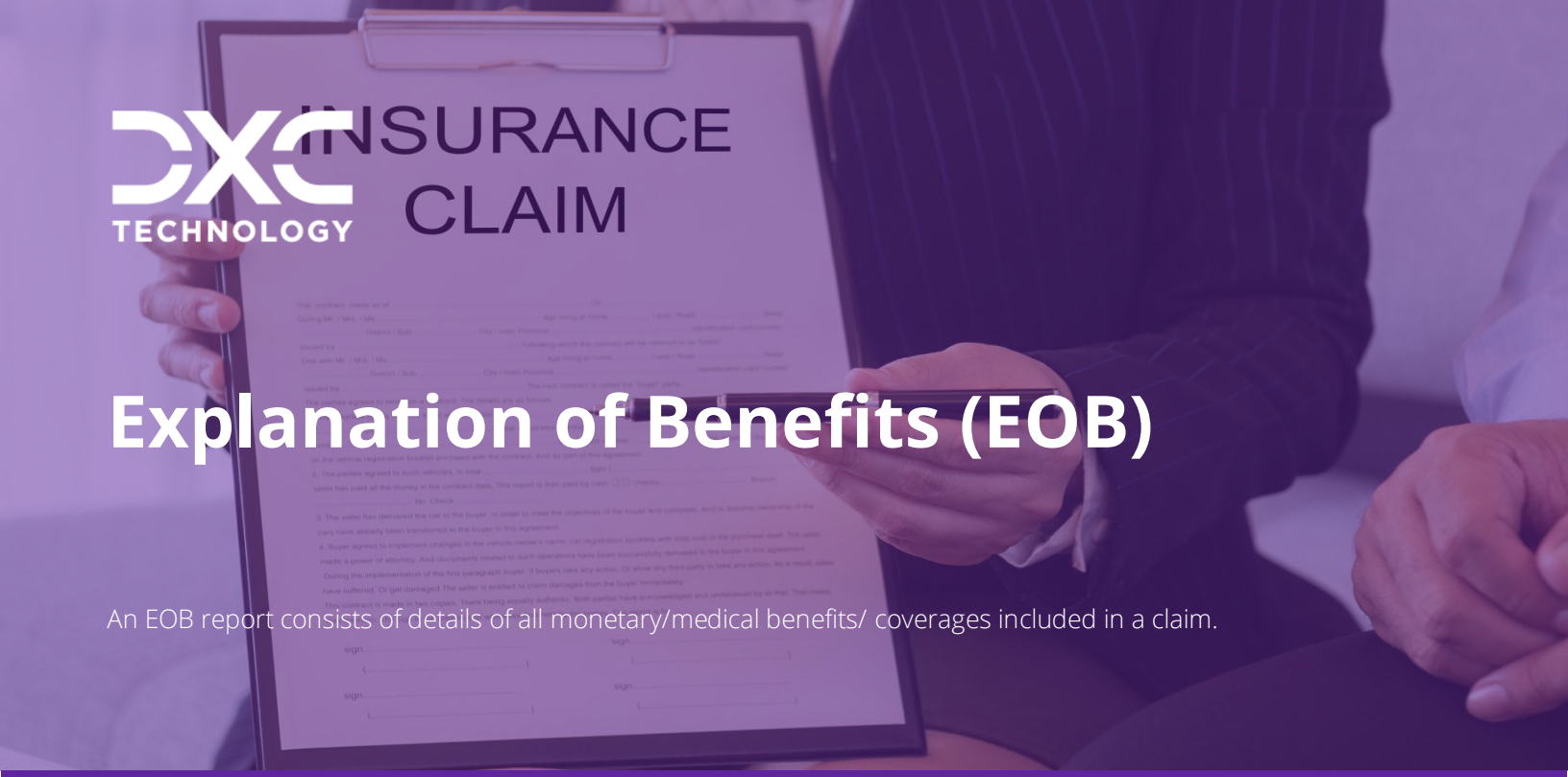


Explanation of Benefits (EOB)

An EOB report consists of details of all monetary/medical benefits/ coverages included in a claim.

An EOB report consists of details of all monetary/medical benefits/coverages included in a Claim.

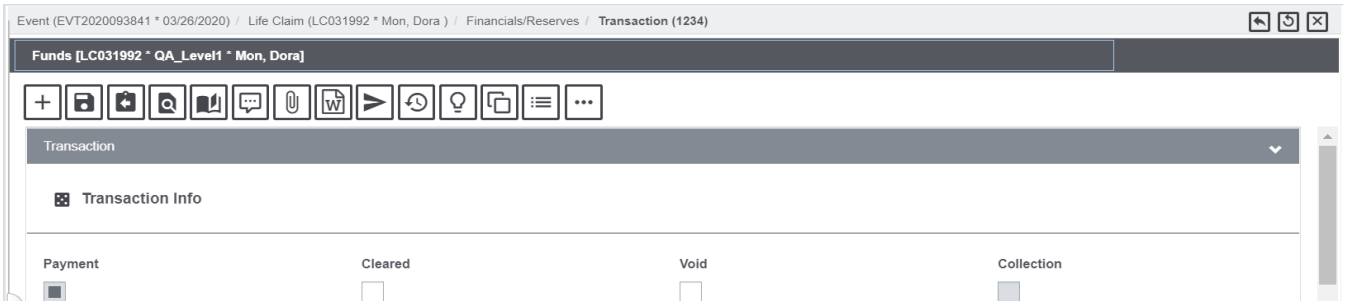
A new toolbar button **Preview Regular EOB** has been introduced for Transactions that have not been Printed. Once a Transaction is Printed, the **Print Regular EOB** button becomes available.

> **Note**
>
> - BRS settings currently do not affect EOB for Life Claims.

EOB for Transactions – NOT Printed

Select a Transaction for which a Check hasn't been Printed and select the newly added toolbar button – Preview Regular EOB.

DXC Assure Claims Screen



[Fig. 104]

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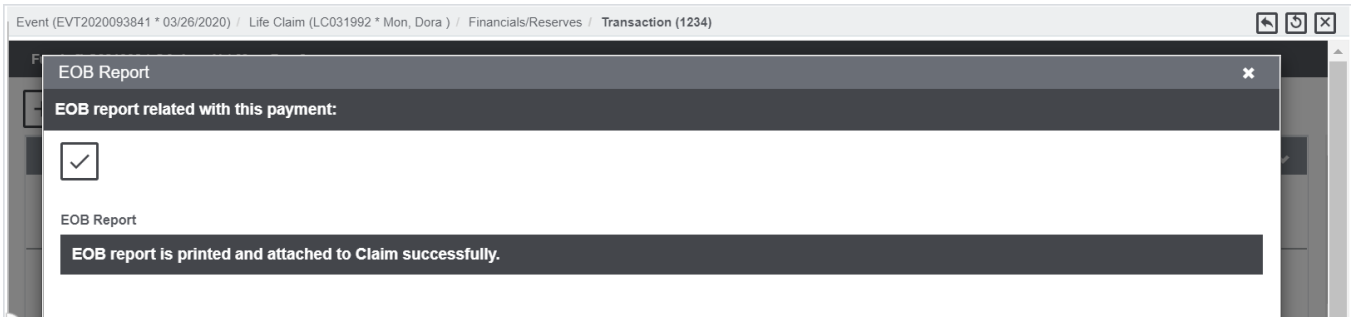
The EOB Report window opens. Select the button labelled – EOB Report to open the report.

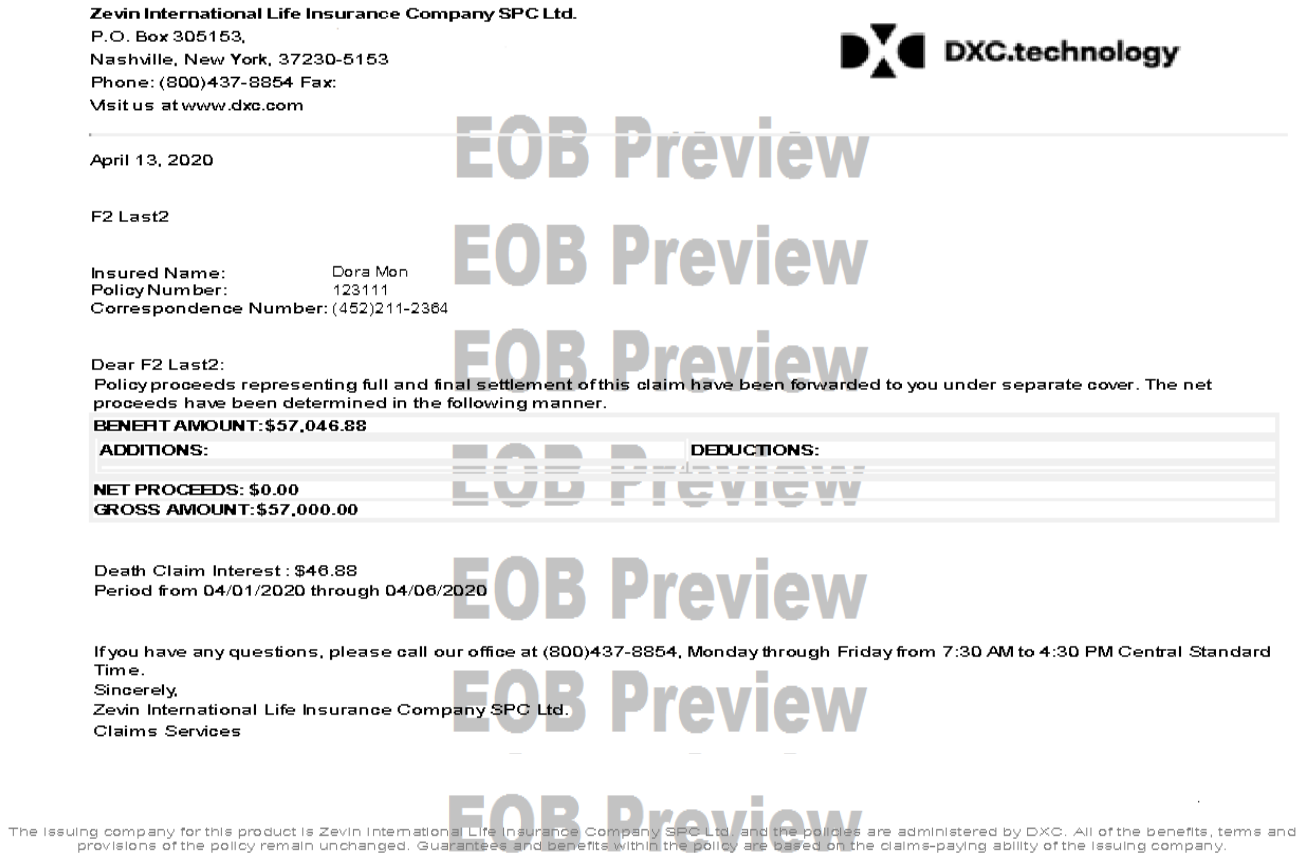
DXC Assure Claims Screen



[Fig. 105]

The EOB Preview report opens as shown below. [Fig. 106]

DXC Assure Claims Screen



[Fig. 106]

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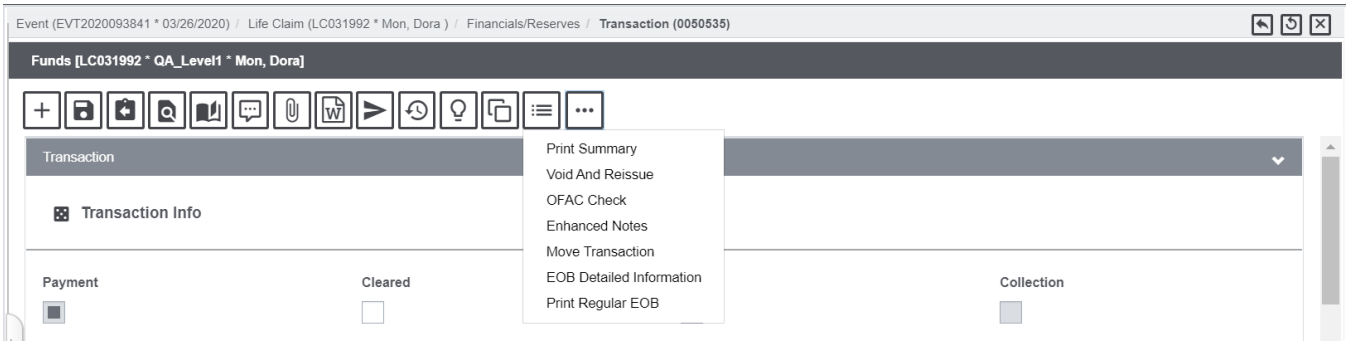
The EOB Report captures details like:

- Insurer Information
- EOB generation date
- First & Last Name
- Insured Details (Name, Policy Number & Correspondence Number)
- Benefit Amount
- Additions
- Deductions
- Net Proceeds
- Gross Amount
- Death Claim Interest (PMI)
- Period (for which Death Claim Interest /PMI is calculated)

EOB for Transactions – Printed

When a transaction is in Printed state, then the Print Regular EOB toolbar buttons becomes available.

DXC Assure Claims Screen



[Fig. 107]

The EOB report now appears without the “preview” watermark.

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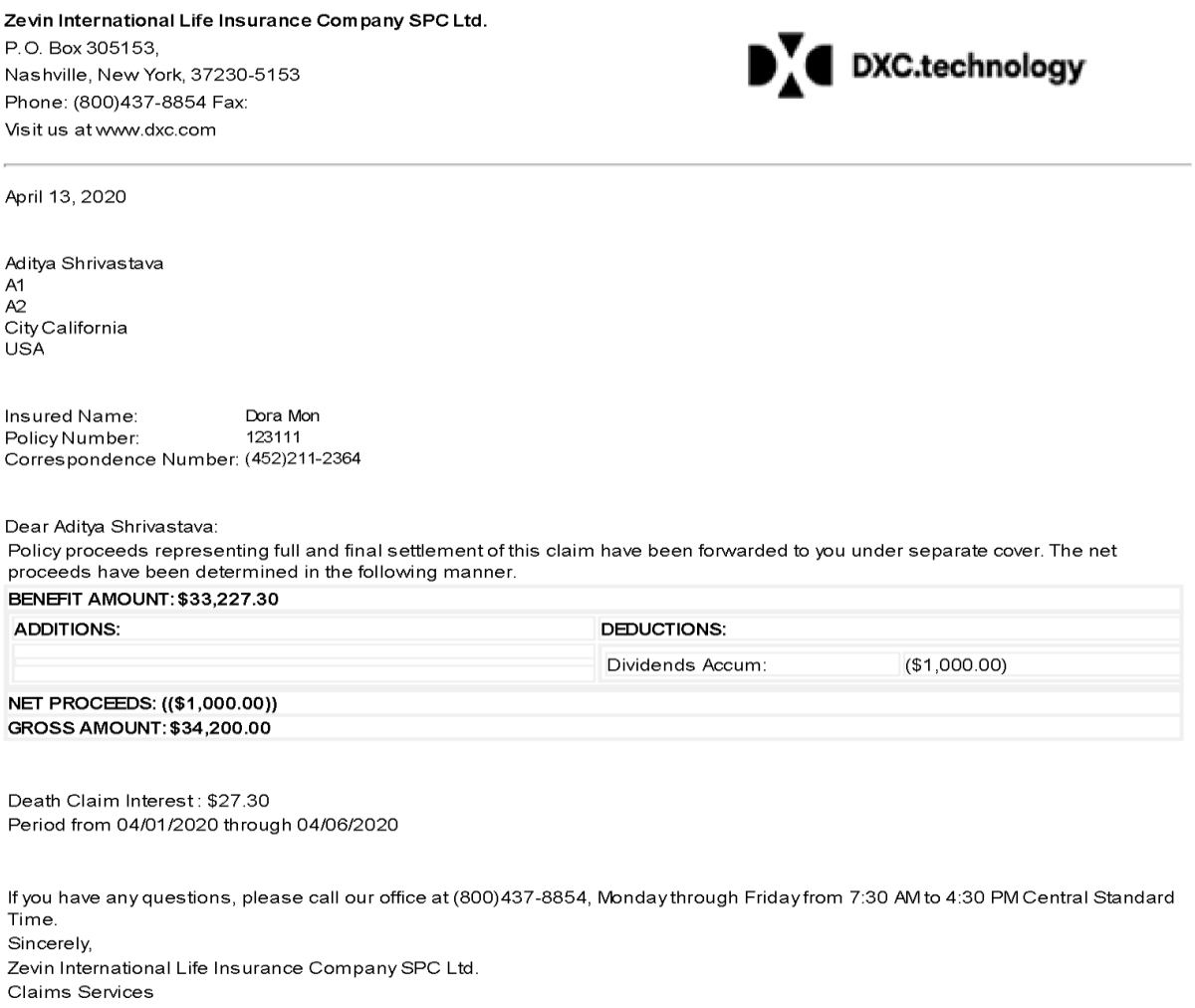
DXC Assure Claims Screen



Zevin International Life Insurance Company SPC Ltd.
P.O. Box 305153,
Nashville, New York, 37230-5153
Phone: (800)437-8854 Fax:
Visit us at www.dxc.com

DXC.technology

April 13, 2020

Aditya Shrivastava
A1
A2
City California
USA

Insured Name: Dora Mon
Policy Number: 123111
Correspondence Number: (452)211-2364

Dear Aditya Shrivastava:
Policy proceeds representing full and final settlement of this claim have been forwarded to you under separate cover. The net proceeds have been determined in the following manner.

BENEFIT AMOUNT: $33,227.30		
ADDITIONS:	**DEDUCTIONS:**	
	Dividends Accum:	($1,000.00)
NET PROCEEDS: (($1,000.00))		
GROSS AMOUNT: $34,200.00		

Death Claim Interest : $27.30
Period from 04/01/2020 through 04/06/2020

If you have any questions, please call our office at (800)437-8854, Monday through Friday from 7:30 AM to 4:30 PM Central Standard Time.
Sincerely,
Zevin International Life Insurance Company SPC Ltd.
Claims Services

[Fig. 108]

Note

- EOB Report gets attached to the Claim only after it has been printed first.
- The EOB Report gets appended to the Claim as an attachment if the following Utilities zone setting is turned on.
- When the EOB Report is printed, then “Preview Regular EOB” button is removed.

Utilities Setting

Utilities > Payment Parameter Setup > Check Options Setup (tab) > Auto Attach EOB with Claim on Printing (Checkbox)

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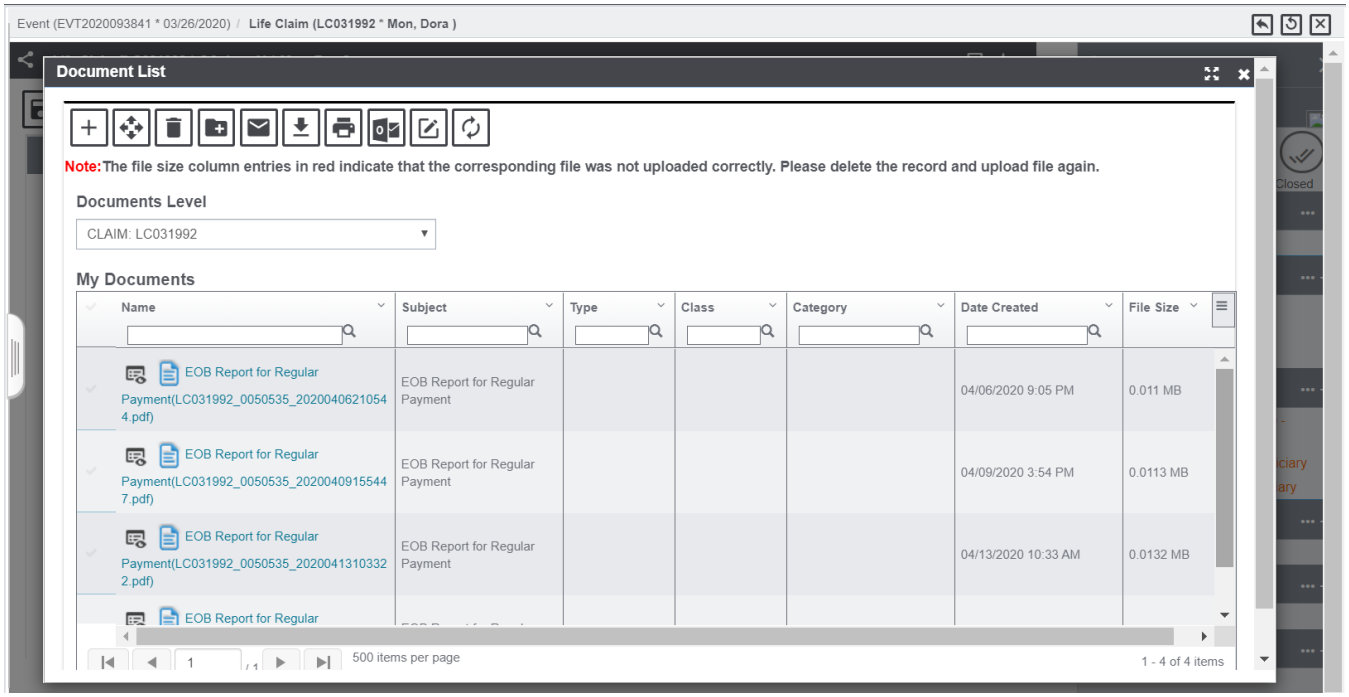
DXC Assure Claims Screen



[Fig. 109]

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New Settings in the Configuration Manager & Security zones

This section describes the settings in the Configuration Manager zone and the legacy Utilities zone for that have been implemented in the life claims lob in DXC Assure Claims.

The following Configuration Manager zone and Security zone settings have been implemented in the Life Claims LOB to impart enhanced business logic to existing functionalities making the module more effective in handling business scenarios.

Supervisory Approval changes on the Payments screens

All **settings** (fields and checkboxes) on the **Supervisory Approval** (sub tab) under the **Payments** tab of the Payment Parameters screen, are now supported for Life Claims as well. **[Fig. 110]**

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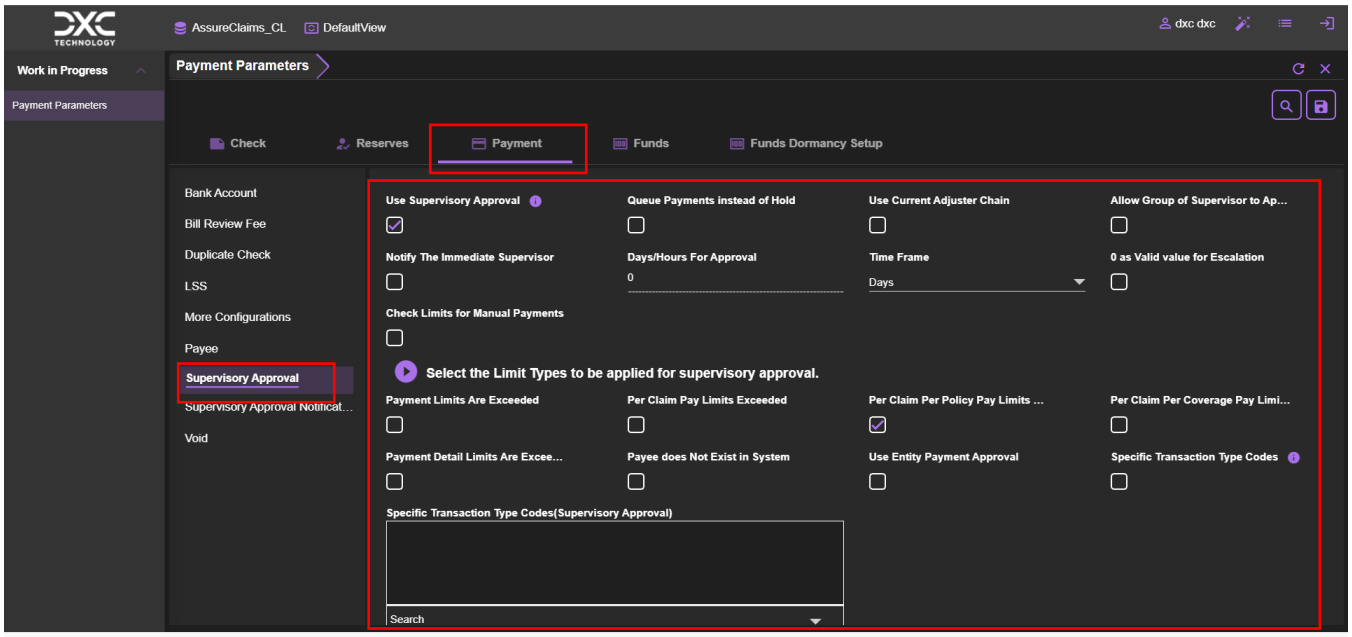
DXC Assure Claims screen



[Fig. 110]

As a result, it will now be possible to set different types of limits (Payment Limits, Pay Detail Limits, Per Claim Pay Limits, Print Check Limits, Per Claim Per Policy Limit, Per Claim Per Coverage Limits etc.) to process a Life Claim.

Supervisory Approval changes on the Reserves screens

A new message – Supervisory Approval for Reserves Limits and Incurred Limits are not applicable for Life Claim LOB, is displayed on the Supervisory Approval subtab of the Reserves tab of the Payment Parameters screen. [Fig. 111]

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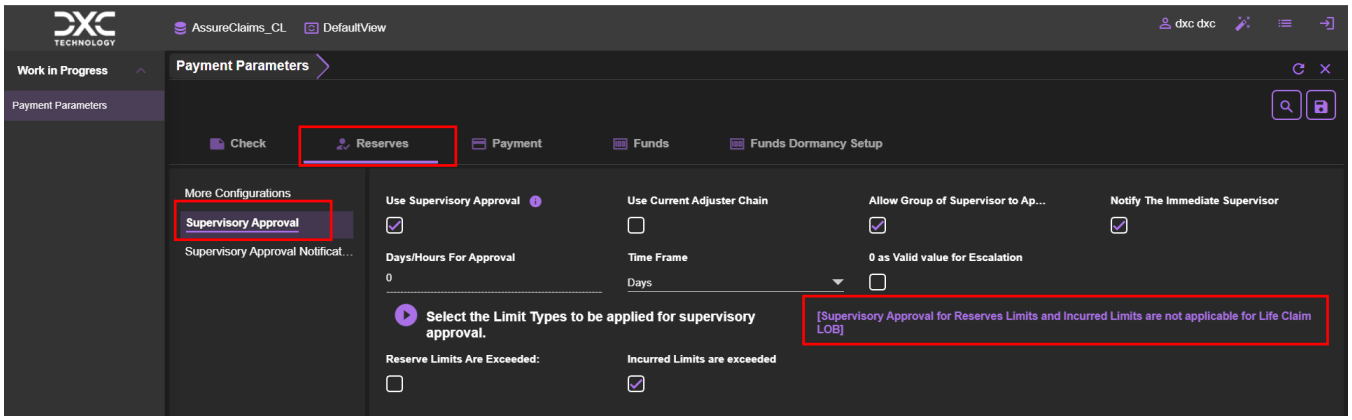
DXC Assure Claims screen



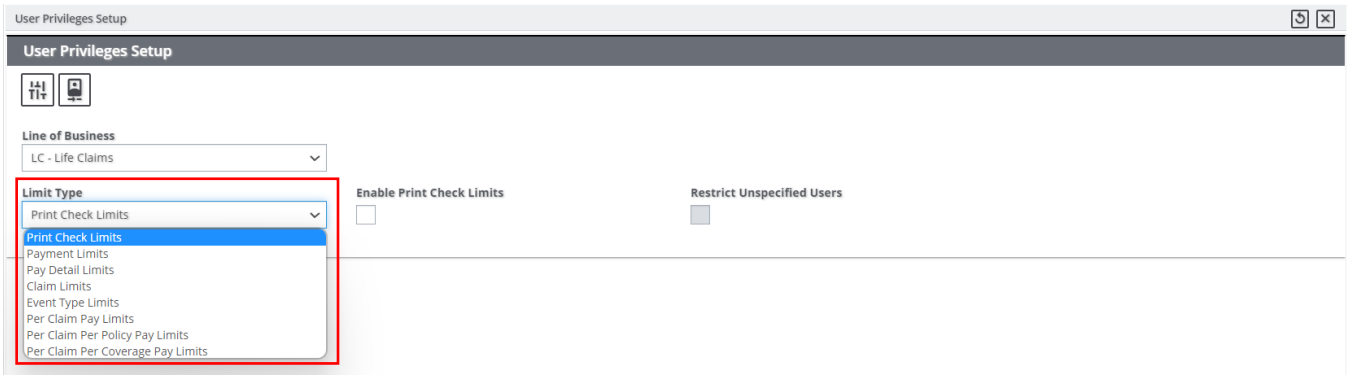
[Fig. 111]

Changes pertaining to User Privileges Setup in the Security zone for Life Claims Users

On the **User Privileges Setup** screen, in the **Limit Type** dropdown field, the options **Reserve Limit** and **Per Claim Incurred Limit** have been **removed** **for Life Claims users**, this implies that these 2 functionalities will not be supported for Supervisory Approvals. [Fig. 112]

Security (zone) → User Privileges Setup → Line of Business → Limit Type

DXC Assure Claims screen



[Fig. 112]

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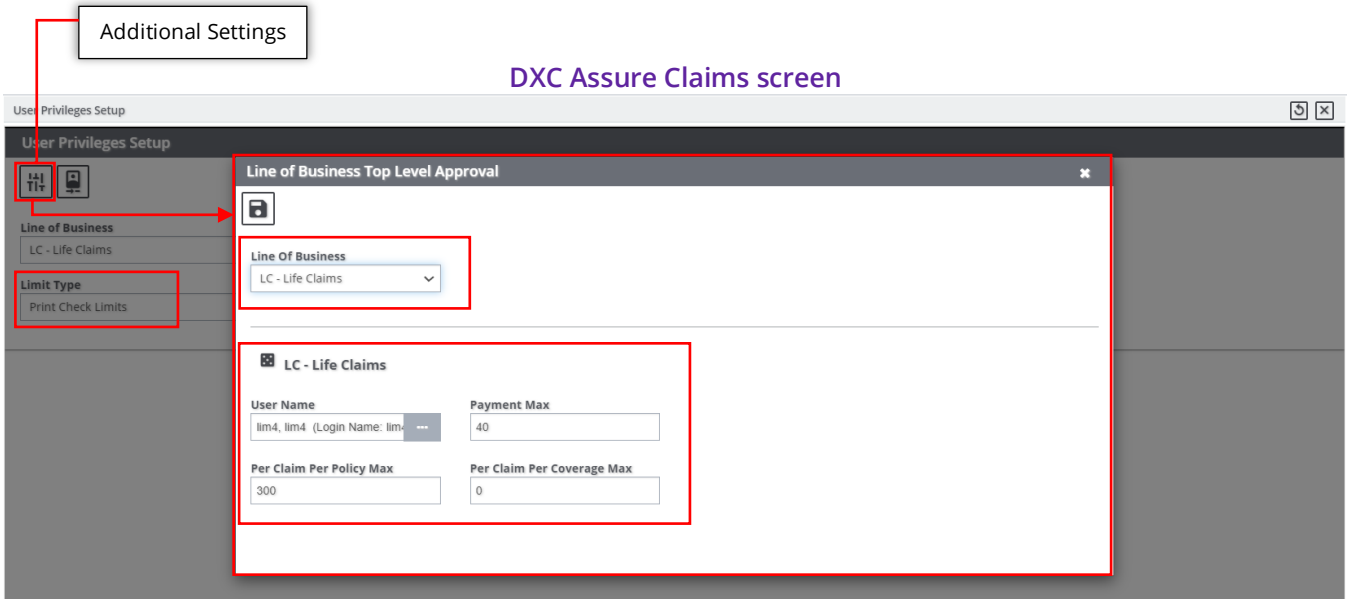
Similarly, on the popup window – Line of Business Top Level Approval, of the **User Privilege screen**, only the Username, Payment Max, Per Claim Per Policy Max, and Per Claim Per Coverage Max, fields will be available. [Fig. 113]

Security (zone) → User Privileges Setup → Line of Business → Limit Type → Additional Settings



DXC Assure Claims screen

[Fig. 113]

Removal of Loss Type as one of the Financial Key

Earlier, the Financial Keys pertaining to Life Claims included Loss Type as well. The current release version negates the dependency on Financial Loss Type for Life Claims. As a result, the Financial Key screen that can now be accessed via Configuration Manager > Payment Parameters > Funds will not feature the Loss Type option if Life Claims is selected in the Line of Business field. [Fig. 114]

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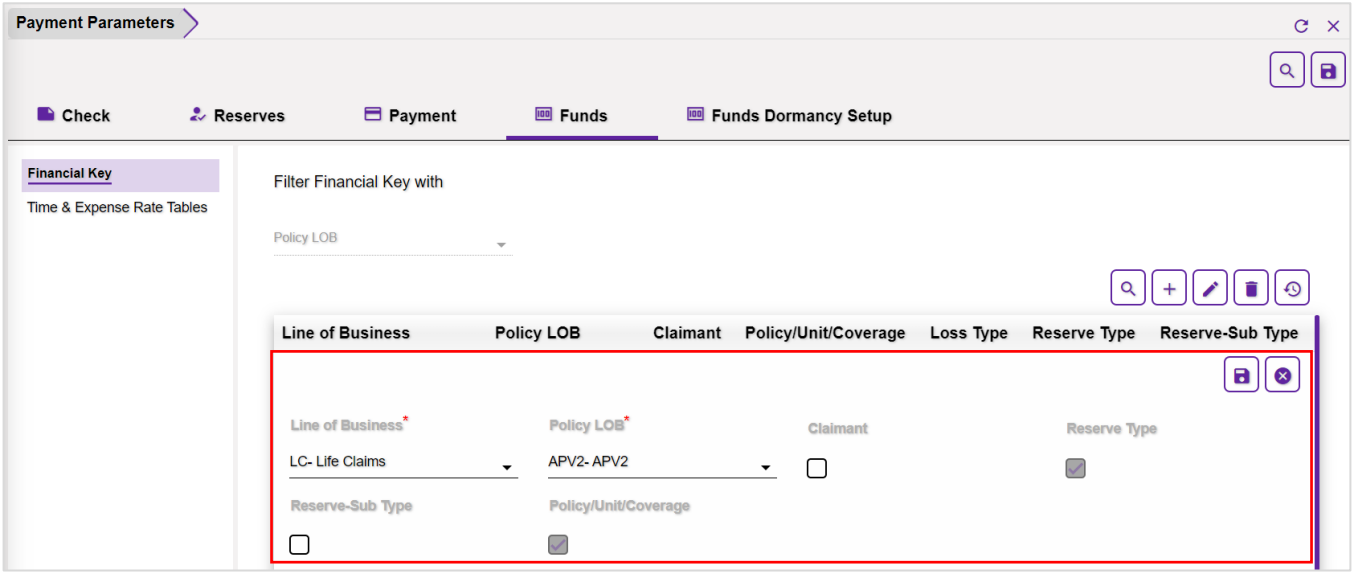
DXC Assure Claims screen



[Fig. 114]

Moving forward, the Life Claim will be dependent on 4 financial keys, namely, **Reserve Type**, **Reserve Sub-Type**, **Claimant** and **Policy/Unit/Coverage**.

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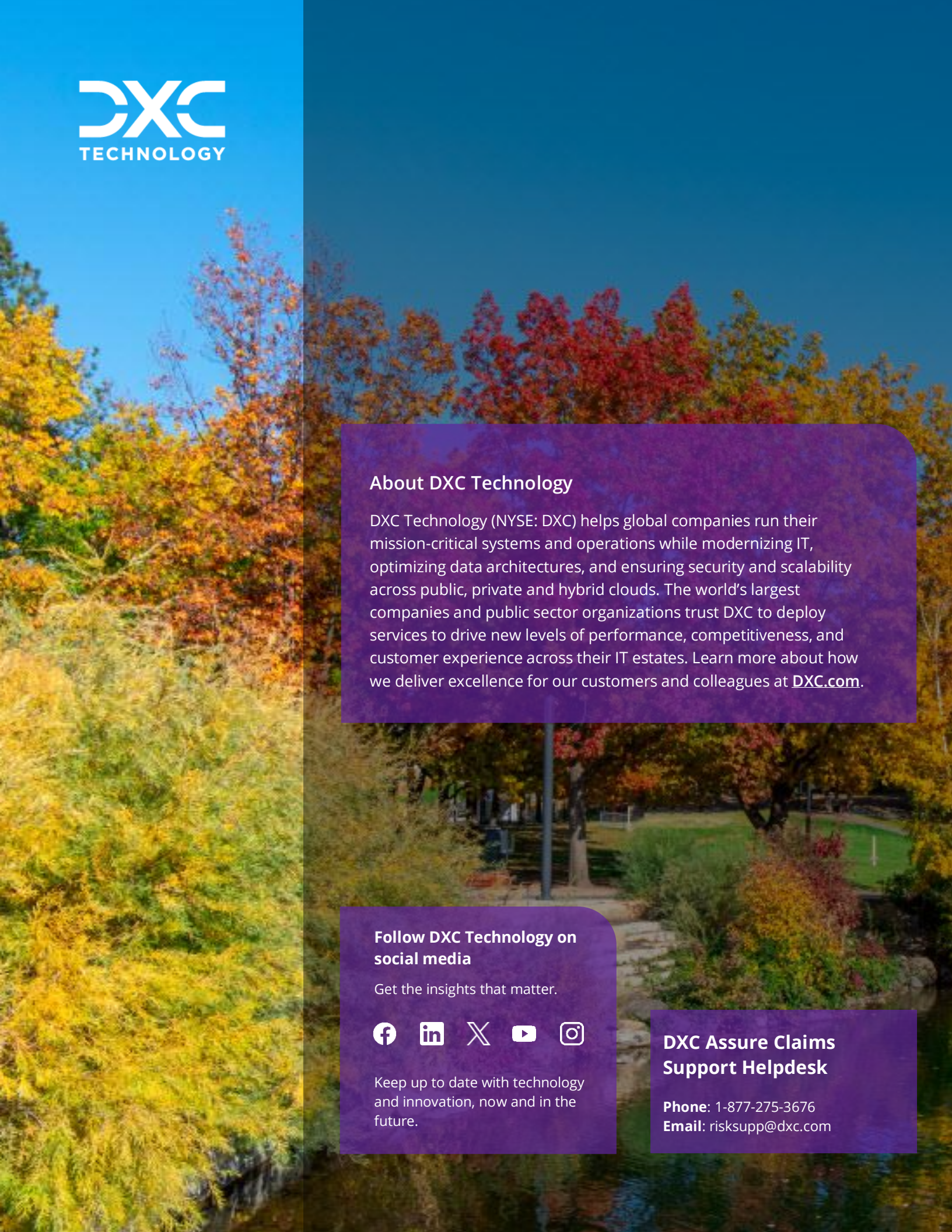

About DXC Technology

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DXC Assure Claims Support Helpdesk

Phone: 1-877-275-3676
Email: risksupp@dxc.com