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1900+ customers and active customer communities

13M+ policies under administration

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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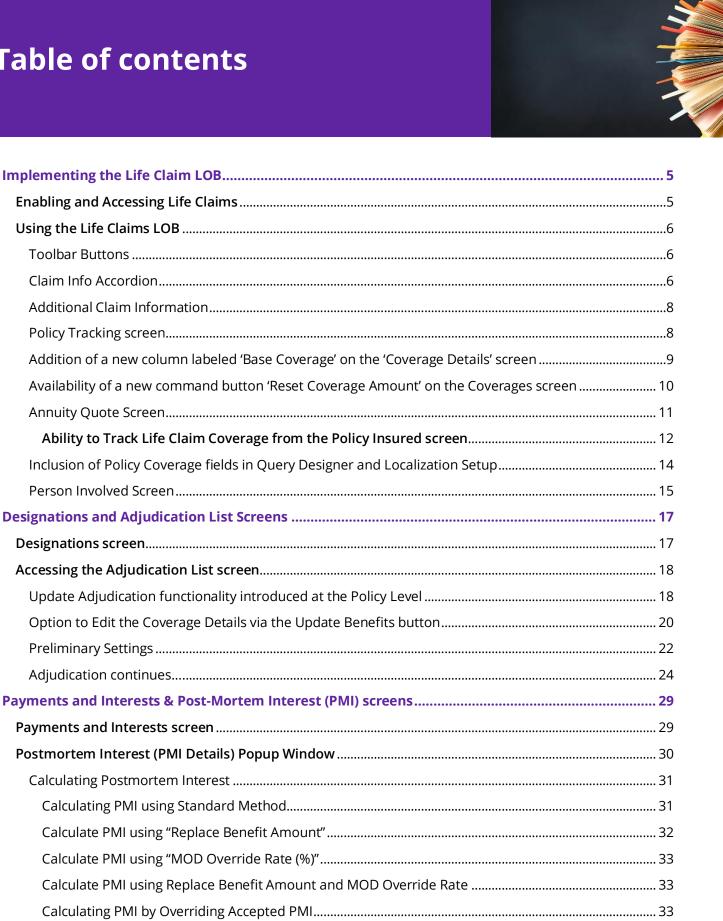
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Implementing the Life Claim LOB

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.

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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.

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.

Designations	Adjudicate					
	DXC Assure Claims screen					
Life Claim						
Claim Info		>				
Additional Claim Information		>				
Event Detail		>				
Reported Info		>				
Loss Information		>				
Supplementals >						

[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

	DXC Assure Claims screen																					
Li	fe Clai	im																				
	8	Î	۵	N	0		6	•		<u>۵۴۵</u>	B	W	:=	⊞								
	Cla	im Info																				~
-	Ever	nt Numb	er *					Clain	n Numb	er*					Dat	te Of Event	*			Time Of Event *		
															MN	/l/dd/yyyy			=	_:_		©
	Date	e Of Clai	m *					Time	Of Clai	m *					Poli	icy LOB *				Claim Type *		
	05/2	23/2023					=		_					©								
	Claim Status *		Proce	Processing Site					Client * 🛛 😨			Review Status										
						-															-	
		nt Date F	۲ptd.				=	Even	t Time I	Rptd.				0		im Date Rpt ///dd/yyyy	td.			Close Method		
	IVIIV	irddryyyy					-		_					0	IVIIV	vi/dd/yyyy						
	Curi	rent Adjı	uster				_	File N	lumber						Mar	nner Of Dea	ath *			Cause Of Death *		
	Not	ification	Meth	od				Coun	try Of [Death					Spe	ecial Event				Information Requested Date		
																				MM/dd/yyyy		=
	Min	or Involv	/ed					Payn	nents Fr	rozen					Juri	isdiction				Document Retention Date		
																				MM/dd/yyyy		=
														[Fig	g. 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.

DXC Assure Claims screen

Life Claim [LC2024000489 * BB * JohnAnn] 🔠 ★	> ×
	🕒 Claim Progress 👳
	Copen Reserve Transaction Closed
	SidhuAlpha ssss1987
Date Closed Claim Supervisor	Payee 3+
Claim Gross Amount Claim Net Amount Claim Remaining Amount High Priority Claim USD \$33,300.00 USD \$24,100.00 Image: Claim Section 100 (Claim Se	 JohnAnn Mike Child1
Channel ***	Persons Inv. 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

Policy Information			
Policy Name [*]			
rewrewr			
olicy Number	Policy Status *	GST Inclusive Premium	Bank Account
	l In Effect	••• USD \$0.00	Please Select
rimary Policy	Claims-Made Coverage	All States	Policy State



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]

	DXC A	ssure Claim	s screen		
volicy Tracking + 🖬 🗊 🔍 💽		Cover	ages Details		
Policy Information Policy Name* rewrewr					~
Policy Number	Policy Status *	GST In USI	clusive Premium \$0.00	Bank Account Please Select	~
Primary Policy	Claims-Made Coverage	All Sta	tes	Policy State	
		[Eig 5]			

[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]

ent (EV202200	0147 * 12/01/202	22) / Life Claim (LC20220	00143) / Policy (Voya Financial) / Co	werages Details							S	5
overages D	Details											
Include Co	overage ~	Unit	Converage Type	Face Amount	Divide	nds ~	Paid Up Adds	Ň	Accident Death Ben	nefit ~	Base Coverage	`
												_
		Vehicle: Testvin1	114 114	\$60,000.00	\$2,000	.00	\$0.00		\$4,000.00			
			COVE Comprehensive Perso	\$60,000.00	\$2,000	.00	\$0.00		\$4,000.00			
			101 101	\$60,000.00	\$2,000	.00	\$0.00		\$4,000.00			
		Insured Unit: don19817	V47 V47 Coverage	\$50,000.00	\$4,000	.00	\$2,000.00		\$1,000.00			
			V63 V63 Coverage	\$50,000.00	\$4,000	.00	\$2,000.00		\$1,000.00			
il Items: 5	Unit		Coverage Type	Face Amount		Dividends		Paid Up Adds		Accident	Death Benefit	
1	Vehicle: Testvir	11	114 114	\$60,000.00		\$2,000.00		\$0.00		\$4,000.00		
Yehicle: Testvin1 COVE C		COVE Comprehensive Personal Liab	\$60,000.00		\$2,000.00		\$0.00	\$4,000.00				
				Face Ar	mount	\$120,000.00 Divide	ends \$4,000.	00 Paid Up A	dds \$0.00 Accide	ent Deat	h Benefit \$8,000	0

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]

DXC Assure Claims screen

Event (EV202200	00147 * 12/01/2022) / Life Claim (LC202)	2000143) / Policy (Voya Financial) / Co	overages Details				 الأل
Coverages I	Details						
Include C	Coverage Vunit	Confirm	e you sure you want to chang	e the Base Coverage?	*	Accident Death Ber	nefit × Base Coverage ×
	Vehicle: Testvin1	114 11 COVE		\$0.00		\$4,000.00 \$4,000.00 \$4,000.00	
	Insured Unit: don198			00.00 \$2,000.00 00.00 \$2,000.00		\$1,000.00	
al Items: 5					_		
1	Unit Vehicle: Testvin1	Coverage Type	Face Amount \$60,000.00	Dividends \$2,000.00	Paid Up Adds \$0.00		Accident Death Benefit \$4,000.00
1	Vehicle: Testvin1	COVE Comprehensive Personal Liab	\$60,000.00	\$2,000.00	\$0.00		\$4,000.00



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]

DXC Assure Claims screen

• -				firm					×			
Include	Coverage ~ Unit	~	Convei	V S	ou want to revert t	o the origin	al value of policy co	overages? A		Accident Death Bend	efit Y Base Coverage	
Vehicle: Testvin1 11					modified d	ata will be	hanged.	8		\$4,000.00		
			COVE						_	\$4,000.00		
					\$60,000.00	\$2,00	0.00	\$0.00		\$4,000.00		
	Insured	d Unit: don19817	V47 V47 Cover	age	\$50,000.00	\$4,000		\$2,000.00		\$1,000.00		
			V63 V63 Coverage		\$50,000.00	\$4,000	0.00	\$2,000.00		\$1,000.00		
al Items: 5	Unit	Cov	verage Type		Face Amount		Dividends		Paid Up Adds		Accident Death Benefit	
	Vehicle: Testvin1	114	1114		\$60,000.00		\$2,000.00		\$10,000.00		\$4,000.00	
1		Vehicle: Testvin1 COVE Com			\$60,000.00		\$2,000.00		\$0.00		\$4,000.00	



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
Dire.	/ 135 Gi C	Ciulins	Sereen

Event (EV2021000208 * 28/11/2021) / Life Claim (LP000204) / Policy (27NRMARC2 08 PHMI) / Coverages Details									
Coverages Details - Annuity Quote									
Include Coverage Vunit Annuity Quote			★ Principal ► 50.00 ↓						
Total Items: 1 Coverage Type	Claim Summary Date Of								
Unit FE07 Disability Insured Unit: Greg Parks Annuity As Of t I1/12/2021		01/12/2021	S0.00						
DOD Value • CAD \$10,0		Principal CAD \$0.00	Of Value \$0.00 Principal \$0.00						
Annuity Qualifi	ed \$10,000.00 Annuity Gain \$0.00	01							



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

•				Coverage (3 ···· AH Accident & Health
People				GLBI GL- Bodily Injury GL General Liability
Type Of Person	Last Name [*]	First Name	Middle Name	
Insured	White	Matthew		
Also Known As	Initials	ID Type	SSN	
	MW	SSN	✓ ####################################	
Date of Birth	Age	Phone 1		
07/18/1977	46			

[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]

DXC Assure Claims screen

icy Coverage [V52 Coverage	2]							
Coverage Information	[] 14					 		
Annuity Date Of Death		Annuity As Of Date		DOD Val	lue	As Of Va	lue	
04/20/0202		01/20/0202	=	USD	\$5,000.00	USD	\$6,000.00	
Effective Date		Expiration Date		Coverag	e Type <mark>*</mark>	 Coverag	e Text	
04/01/2015	I	07/01/2040	=	AH Acci	dent & Health	 Natural	Death	
nclude Coverage								
Benefit Information								

[Fig. 11]

DXC Assure Claims screen

overage Information						
ace Amount		Paid-Up Adds		Dividends	 Accid De	ath Benefit
USD \$50,000.00		USD \$2,000.00		USD \$4,000.00	USD	\$1,000.00
ffective Date		Expiration Date		Coverage Type *	Coverag	e Text
01/04/2017	=	01/07/2047	=	V52 Death by Collapsing	 Death by	y Natural Phenomena
nclude Coverage						

[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.

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 Ass	ure Claims screen		
Designer >				c
h Views				(+
Claim Search -				
1 Basic Information	2 Field Selection	3 Display Field	4 Permissions	
If you are selecting any data field which	a is of type flag(For Ex. Void Flag ?) then selecting this option	n will result in all flag fields to be checked by default o	n the search screen.	
0				
Fields Available for Search:		Fields in Search:		
Select a Category				
Physician Privileges			~	
Physician Supplemental				
PI Employee				
Policy Coverages				
Policy Coverages (Only For Life Claim)				
Policy Discount				
Policy Info				

[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.

	DXC Assure Clair	ns screen
Localization Setup		C ×
		Q Denglish(United States)
Globalization Settings Globally Used Resources Menu Resources Page Specific Resources Regional Configuration	Available Pages policycoverageic aspx List of Resources	Select Type
Scheduler Resources Scheduler Tasks Search Resources	Local Resource Policy Coverage Coverage Information Face Amount	
	Paid-Up Adds	

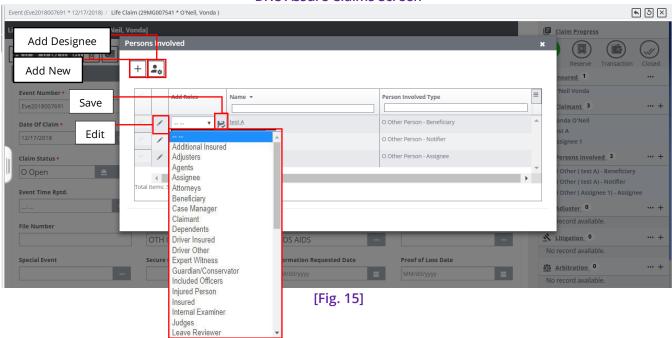
[Fig. 14]

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

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

-	-		DAC Assure C		
sons	s Inv	olved			
	•				
	¢				
~		Add Roles	Name 👻	Person Involved Type	=
1	AMAR	• R	Paul, Smith	O Other Person - Beneficiary	-
/		• R	Paul. Smith	O Other Person - Notifier	
1		* E	John. Smith	O Other Person - Assignee	
-	A.M.	• R	Joh. Benson	O Other Person - Beneficiary	
	•				•
otal II	tems:	4			

DXC Assure Claims Screen

[Fig. 16]



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).



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".

	DAC ASSUIC Cluims	bereen	
Designations			
+ 🖬 🐴			Policy Currency: USD 🗸 🗸
Parties Involved* Policy Please Select V	se Select 🗸		
V Policy Name	Designee ~	Amount or Percent Split Equally	✓ Update and Save ✓
V LIFE STAGE POLICY	john 🛨	Percent V 80	R
	L→ mike	Please Select 1000 Full Percent	R
		Fixed Amount	
Total Items: 2			

DXC Assure Claims Screen

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]

\dju	udication List			
•	1			
-				
~	Claim Number	/ Policy Name	Designee	Face Amount
~	29MG000767	LIFE STAGE POLICY	John	\$20,000.00
~	_		Mike	\$20,000.00

			01
IН	ισ	- T	чı
	15 .		21
	0		

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

roceed Detai	ils					• •	_
	Claim Amount Item Type Credit/Debit Amount Account #					Face Amount	
	ADB Benefit Amount	Credit	\$1,000.00	123457		USD \$40,000.00	nt
						Gross Amount	
						USD \$41,000.00	
Claim Deta	ails				^	Net Amount	
Proof Of Lo	ss Date Proof	Of Death Date	Certified DOB			USD \$41,000.00	
	iss Date Floor						
							_
Flags							
	ails				~		
Flags	ails				*		

[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.

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]

diudication [Dotails					
djudication [×
	Claim Amount Item Type	Credit/Debit	Amount	Account #		Face Amount
	ADB Benefit Amount	Credit	\$1,000.00	123457		USD \$40,000.00
						Gross Amount
						USD \$41,000.00
Claim Detai	ls				^	Net Amount
Proof Of Los	s Date Proof	Of Death Date	Certified DOB			USD \$41,000.00
		or beath bate				
Flags						
	ils				~	
Policy Detai					~	
Policy Detai Annuity						

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.

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]

Ad	Adjudication	Details						×	
	Proceed Detai	ils					•		ISD 🗸
	+						Policy Cu	rrency: USD 🗸 🗸	at × E
1							Face Amo		nt × =
		Claim Amount Item Type	Credit/Debit	Amount	Account #		USD	28,500.00	
	1 💼	ADB Benefit Amount	Credit	\$50,000.00	123457		Gross Am		
							USD \$	78,500.00	
To							Net Amou	nt	
	Claim Deta	ails				~	USD S	78,500.00	
	Proof Of Lo	oss Date Proof C)f Death Date	Certified DOB					
	Flags								
L	Policy Deta	ails				*			
	Adjudicati	on Decision Details				*			
				rr:- 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.

DXC Assure Claims screen

Proceed Details	Enter Proceed Detail			2	SD SD
+ Claim A	Claim Amount Item Type * Credit/Debit *	~	Amount * USD \$0.00		USD V nt V
^{for} Claim Details	Account #	Claim Amount I			_
Proof Of Loss Date		Code	a	Description ~	Parent Code
Flags	[Fig. 23]	AGT		ADB Benefit Amount	CREDIT Credit
	[1.18.23]	ATT		Cash Value Dividend	DEBIT Debit
		CHD		Dividends Accum	DEBIT Debit
		CPA		Cash Value Dividend - Canada	DEBIT Debit
	Number is populated based on	ESP		Miscellaneous Decrease	DEBIT Debit
e selection ma	de for Claim Amount Item	FUN		Miscellaneous Increase	CREDIT Credit
/pe. [Fig. 24]		NGH		Outstanding Policy Loan	CREDIT Credit
pc. [18. 24]		ОТН		Outstanding Premium Due	DEBIT Debit
		POL		Premium Refunds(2416300)	DEBIT Debit
		PRT		Premium Refunds(2412800)	DEBIT Debit
		REL		Paid Up Additions	CREDIT Credit
		SLF		Return Of Premium	DEBIT Debit
			1 /1	▶ 500 Items per page	1 - 12 of 12 items

DXC Assure Claims screen

Ad	Adjudication Details	Enter Proceed Detail		×			
	Proceed Details		USD	~	nt	~	
	Claim Ai	Claim Amount Item Type * Credit/Debit * Amount * AGT ADB Benefit Amount *** Credit USD \$50,000.00	00)		
	Claim Details Proof Of Loss Date	123457	00				

[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]

Note

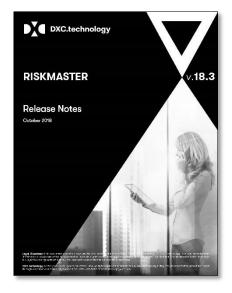
Utilities / Rule Engine Mapping

- 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.



(5) X

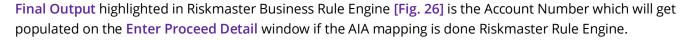
DXC Assure Claims screen

Rule Engine Function	ality Mapping		
	Edit Functionality Mapping	×	
Functionality Na	me 🔁 😒	~]a	
V PMI	Functionality Name*		
- FWT	AIAAIA	-	
✓ AIA	Rule Engine *		
4	VPMS	~	• •
Total Items: 3	Riskmaster Rule Engine		
	VPMS		



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.

	DXC Assure Claims screen	
Utilities / Riskmaster Business Rule Engine		<u>১</u> ×
Riskmaster Business Rule Engine		
Search	Properties Source Code	
AIA	Amount Item Account	
	Public Sub ExecuteAIA(ByVal objAmountItemAccountDataModel As AmountItemAccountDataModel) Dim companycode = objAmountItemAccountDataModel.CompanyCode	
POLICYVALIDATE	Dim amountitemtype = objAmountItemAccountDataModel.AmountItemType	
	Dim accountjournal = objAmountItemAccountDataModel.AccountJournal Dim businessrulemodelout = objAmountItemAccountDataModel.BusinessRuleModelOut	
FWT	Dim userlogin = objAmountItemAccountDataModel.UserLogin	
PMI	Dim clientid = objAmountItemAccountDataModel.ClientId Dim finalOutput As Object	
	'Start User Code	
	finalOutput = "123457"	
	'End User Code	
	'Dim objExecuteAIA As ExecuteAIA = New ExecuteAIA()	
	'objExecuteAIA.ExecuteAIA(objAmountItemAccountDataModel)	
	[Fig. 26]	
	[Fig. 26]	



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]

DXC Assure Claims screen

	Adjudication Details	Update Adjudication			×	×
E F	Proceed Details				~	-
	+	B				y: USD 🗸
	Claim Am	Claim Details				
	🖍 💼 🛛 ADB Bene	Certified DOB :				00.00
	🖍 💼 🛛 Cash Valu	MM/dd/yyyy				
Tol	4	Flag Details				00.00
	Claim Details	Claim Deferred	Client Review Required	Common Disaster Clause	Compromise Settlement	00.00
	Proof Of Loss Date	Investor ID Or Stock	Referred TO Interpleader	Under Investigation	Under Legal Review	
	Flags	Viatical Claim	Alert	Contestable		
	Coverage Details	Adjudication Decision				
	Adjudication Decision Det	Adjudication Decision *	Status Reason	Pending UCP Date		
		•••		MM/dd/yyyy		

[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.

Proceed Deta	ils				• •	ISD
					Policy Cur	rency: USD 🗸
+					Face Amou	nt
	Claim Amount Item Type	Credit/Debit	Amount	Account #	USD \$2	28,500.00
1	ADB Benefit Amount	Credit	\$50,000.00	123457	Gross Amo	unt
1	Cash Value Dividend	Debit	(\$2,000.00)	123457	USD \$7	78,500.00
					Net Amour	t
					USD \$7	6,500.00
Claim Deta	ails				^	
Proof Of Lo	oss Date Proo	f Of Death Date	Certified DOB			
Flags						

DXC Assure Claims Screen

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.

	DXC Assure Claims Screen		
Adjudication Details Proceed Details	Update Adjudication	Currency: USD	~
+ Claim Amount Item Typ ADB Benefit Amount Cash Value Dividend	Claim Details certified DOB: 06/30/2021	mount oun \$28,500.00	
Claim Details Proof Of Loss Date	Claim Deferred Client Review Required Common Disaster Clause Compromise Set		
Flags Policy Details	Viatical Claim Alert Contestable Notes Adjudication Decision	_	
Adjudication Derision Details	Adjudication Decision * Status Reason Pending UCP Indicator Pending UCP Indicator APR Approved *** *** MM/dd/yyyy Admin Paid Date Policy Reporting Status ***	Date	



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.

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.

	Desig	nations					
	+	Action cannot be performed, adjudication/financial	: has been created already.				×
	Partie	s Involved* Policy					
	Ple	ase Select V Ple	ise Select 🗸 🗸				
	~	Policy Name	Designee	-	Amount or Percent ~	Split Equally ~	Update and Save 👻 💻
]			
	~	TEST STAGE POLICY	John 🛨		Percent v 50		R
	~		L y Mike		Fixed Amount 🗸 1000		R
I							
	Total It	ems: 2					
	Note:	Choose Policy Currency to split the Amount among Des	gnees.				
	Note:	Please note that complete percentage allocation is not	done.				

- 1. Choose Policy Currency to split the amount among Designees.
- 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".

	Proceed Details	Update Adjudicatio	Confirm 🗶 🗶	×	SD 🗸
То	Claim Details	Claim Details Certified DOB : D6/30/2021 Flag Details	Do you want to Create/Update Financials as well? You can do it afterwards as well by clicking Create/Update Financials button. Note : Changing the Adjudication Decision 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.	USD V	nt 🍸 📕
	Proof Of Loss Date	Claim Deferred	Client Review Required Common Disaster Clause Compromise Settlement	po	
	Flags	Investor ID Or Sto	CK Referred TO Interpleader Under Investigation Under Legal Review		
		Viatical Claim	Alert Contestable		
	Policy Details	Notes:			
	Adjudication Decis				
		Adjudication Decis	sion		
II.		Adjudication Decision	Status Reason Pending UCP Indicator Pending UCP Date		
		Admin Paid Date	Policy Reporting Status		

Note:Changing the Adjudication to 'No Decision' will result in the statuses of all unpaid 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.



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

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

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

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

Payn	Payments and Interests (Life Claim [29MG009116 * 2 * Smith, John])											
Ē												
~	Amali Export ~	Claimant ~	Policy Name ~	Unit ~	Coverage Type ~	Loss Type ~	Reserve Type ~	Balance ~	Post Mortem Interest ~	Withholding Tax ~		
~		John	Voya Financial	Steven Smith	Death by Accident	032 032	M Medical	\$27,000.00	\$0.00	\$0.00	-	
Total I	tems: 1										* •	

[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.

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 Beneficiary Issue Date

	Proof of Los	ss Date			> Insui	red Sta	ate				Prod	luct Type		
					DXC Assur	re Clai	ms S	creen						
Post N	lortem Interest	. 100110000	<u> </u>										;	×
	?∎∎													
Proof o	of Death Date*		Proof of	Loss Date*		lss	ue State*				Insured State*			
06/01/	2021		06/10/2	2021		G	6A Georgia	1	`	/	NY New York			~
Benefic	ciary*		Replace	Benefit Amour	t	Pro	oduct type	2 [*]			MOD Override	Rate(%)		
Ple	ase Select	~	USD	\$0.00		-	- Please Se	elect	`	-				
Post	Mortem Interest Deta	ils												
~	Accepted Checkboxes $~~$	PMI Calculation	Detail 🎽	Status	✓ State ✓	Net Benef	it IOP 👋	Beneficiary R	Issue State	~	Insured Resid	Calculation D	Proof Of	-
														_
~				Rejected	CA California	\$139.81		CA California	GA Georgia		NY New York	06/10/2021 11:	06/01/202	4
~				Accepted	NY New York	\$166.44		CA California	GA Georgia		NY New York	06/10/2021 11:	06/01/202	
~				Rejected	GA Georgia	\$59.92		CA California	GA Georgia		NY New York	06/10/2021 11:	06/01/202	
														-
Total Ite	∢ ms: 3												+	
					[Fig. 31	[]							

×

~

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.

Pos	t Mortem Interest	100110000	440 + 0 + 0									×	
Pro	of of Death Date*		Proof of	Loss Date*			Issue State*			Insured State*			
06	06/01/2021						GA Georgia	1	~	NY New York 🗸			
Ben	eficiary*		Replace	Benefit Amount			Product type	*		MOD Override	Rate(%)		
-	Please Select	~	USD	\$0.00			Please S	elect	~				
P	ost Mortem Interest Detai	ils											
~	Accepted Checkboxes ~	PMI Calculatio	n Detail 🎽	Status ~	State ~	Net E	Benefit IOP 👋	Beneficiary R	Issue State \checkmark	Insured Resid	Calculation D	Proof Of ≡	
~		1		Rejected	CA California	\$139	81	CA California	GA Georgia	NY New York	06/10/2021 11:	06/01/202	
~				Accepted	NY New York	\$166	44	CA California	GA Georgia	NY New York	06/10/2021 11:	06/01/202	
~		1		Rejected	GA Georgia	\$59.9	12	CA California	GA Georgia	NY New York	06/10/2021 11:	06/01/202	
-					[]	ig.	32]						

DXC Assure Claims screen



Calculate PM

Override Accepted PMI







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

		ure Claims Screen	
Post Mortem Interest	10 0 0 0 0 ··· 1 1 01		×
Proof of Death Date*	Proof of Loss Date*	Issue State*	Insured State*
06/01/2021	06/10/2021	GA Georgia	✓ NY New York ✓
Beneficiary*	Replace Benefit Amount	Product type*	MOD Override Rate(%)
Please Select V	USD \$0.00	Please Select	~
Post Mortem Interest Details			
Accepted Checkboxes Y PMI Calculation	Detail 🎽 Status 🌱 State	✓ Net Benefit IOP ✓ Beneficiary R Issue State	✓ Insured Resid
	Rejected CA California	\$139.81 CA California GA Georgia	NY New York 06/10/2021 11: 06/01/2021
	Accepted NY New York	\$166.44 CA California GA Georgia	NY New York 06/10/2021 11: 06/01/202
	Rejected GA Georgia	\$59.92 CA California GA Georgia	NY New York 06/10/2021 11: 06/01/202
4		••••••••••••••••••••••••••••••••••••••	· · · · · · · · · · · · · · · · · · ·
Total Items: 3			

[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]

Post Mortem Interest			×
Proof of Death Date*	Proof of Loss Date*	Issue State*	Insured State*
06/01/2021	06/10/2021	GA Georgia 🗸 🗸	NY New York 🗸 🗸
Beneficiary*	Replace Benefit Amount	Product type*	MOD Override Rate(%)
Please Select 🗸	USD \$20,000.00	Please Select 🗸 🗸	
Post Mortem Interest Details			
Accepted Checkboxes Y PMI Calculation	n Detail 🎽 Status 💛 State 🎽 Ne	t Benefit IO Beneficiary R Issue State	Insured Resid Calculation D Proof Of De
	Rejected CA California \$10	02.70 CA California GA Georgia	NY New York 06/10/2021 11: 06/01/2021
	Accepted NY New York \$12	22.26 CA California GA Georgia	NY New York 06/10/2021 11: 06/01/2021
	Rejected GA Georgia \$4	I.01 CA California GA Georgia	NY New York 06/10/2021 11: 06/01/2021
4			· · · · · · · · · · · · · · · · · · ·
Total Items: 3			

[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.

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

Post Mortem Interest						×
Proof of Death Date*	Proof of Loss Date*		Issue State*		Insured State*	
06/01/2021	06/10/2021	iii	GA Georgia	~	NY New York	~
Beneficiary*	Replace Benefit Amount		Product type*		MOD Override Rate(%)	
Please Select 🗸	USD \$0.00		Please Select	~		
Post Mortem Interest Details						
Accepted Checkboxes 🎽 PMI Calculation	n Detail 🎽 Status 👋	State [×] Net	Benefit IO Beneficiary R	Issue State 👋 In	sured Resid Calculation D.	Proof Of De ≡
	Accepted	CA California \$77.	04 CA California	GA Georgia N	Y New York 06/10/2021 11:	06/01/2021
	Accepted	NY New York \$91.	71 CA California	GA Georgia N	Y New York 06/10/2021 11:	06/01/2021
	Rejected	GA Georgia \$33.	02 CA California	GA Georgia N	Y New York 06/10/2021 11:	06/01/2021
		-				-
Total Items: 3						•
1 1						I

[Fig. 35]

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.

Accepted Checkboxes PII Calculation Detail Status State Net Benefit IOP Beneficiary Rev Iss State Calculation Davi Pro	Of Death ···· ≡
Image: Second	019

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]

DXC Assure Claims Screen

Post Mortem Inte					×	
Proof of Death Date				~		1
06/01/2021 Beneficiary*	Interest Rate From* 06/02/2021	Interest Rate To* 06/09/2021	Override Interest Rate	Override Interest Amount USD \$0.00	~	
Please Select Post Mortem In	terest Details					



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

oof of Death Date* 6/01/2021		Proof of 06/10/20	Loss Date*			GA Geor		~		NY New Yo		
eneficiary*		Replace	lace Benefit Amount Product type* MOD Override Rate(%)			de Rate(%)						
Please Select	~	USD	\$0.00			Please	Select	~				
Accepted Checkboxe			Status ~ Accepted Rejected	State ~	\$51.78		Beneficiary R	GA Georgia		New York	Calculation D*	Proof Of De
			Rejected	NY New York	\$91.71		CA California	GA Georgia	NYI	New York	06/10/2021 11:	06/01/2021
tal Items: 4			Rejected	GA Georgia	\$33.02		CA California	GA Georgia		New York	06/10/2021 11:	06/01/2021

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]

DXC Assure Claims Screen

Post Mortem Inter	rest				×
	Interest Override Details			×	
Proof of Death Date					
06/01/2021	Interest Rate From*	Interest Rate To*	Override Interest Rate	Override Interest Amount	~
Beneficiary*	06/03/2021	06/10/2021		USD \$200.00	
Please Select					
Post Mortem Int	terest Details				



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.

		0	OXC Assure	e Claims	Screen				
Post Mortem Interest									×
Proof of Death Date*		Proof of Loss Date*		Issue Stat	.e*		Insured Stat	te*	
06/01/2021		06/10/2021		GA Geor	gia	~	NY New Yo	ork	~
Beneficiary*		Replace Benefit Amount		Product ty	/pe*		MOD Overri	de Rate(%)	
Please Select	~	USD \$0.00		Please	e Select	~			
Post Mortem Interest Deta	ils								
Accepted Checkboxes ~	PMI Calculation De	etail × Status ×	State ~	Net Benefit IO	Beneficiary R	Issue State V	Insured Resid	Calculation D	Proof Of De
× .									
	•	Accepted	OVRD	\$200.00				06/10/2021 12:	06/03/2021
		Accepted Rejected	OVRD CA California	\$200.00 \$77.04	CA California	GA Georgia	NY New York	06/10/2021 12: 06/10/2021 11:	06/03/2021
					CA California CA California		NY New York NY New York		
		Rejected	CA California	\$77.04		GA Georgia		06/10/2021 11:	06/01/2021
4		Rejected Rejected	CA California NY New York	\$77.04 \$91.71	CA California	GA Georgia	NY New York	06/10/2021 11: 06/10/2021 11:	06/01/2021 06/01/2021
		Rejected Rejected	CA California NY New York	\$77.04 \$91.71	CA California	GA Georgia	NY New York	06/10/2021 11: 06/10/2021 11:	06/01/2021 06/01/2021 06/01/2021

[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 Postmortem Interest (PMI).

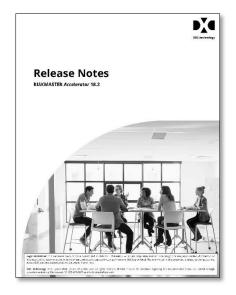
Software Requirement:

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:



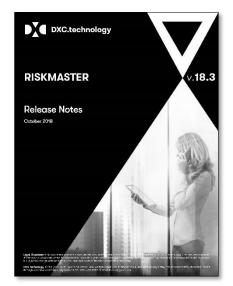
Preliminary Setting 1: Package Download and Import

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.



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	
Riskmaster Business Rule Engine		
	Properties Source Code	
Search		
	Post Mortem Interest	
FWT	Public Sub CalculatePMI(ByVal objPostMortemInterestDataModel As PostMortemInterestDataModel)	^
	Dim returnmessages = objPostMortemInterestDataModel.ReturnMessages	
• PMI	Dim ruleid = objPostMortemInterestDataModel.RuleId	
	Dim insuredname = objPostMortemInterestDataModel.InsuredName	
	Dim beneficiaryname = objPostMortemInterestDataModel.BeneficiaryName	
	Dim site = objPostMortemInterestDataModel.Site	
	Dim region = objPostMortemInterestDataModel.Region	
	Dim companyid = objPostMortemInterestDataModel.CompanyId	
	Dim policyedition = objPostMortemInterestDataModel.PolicyEdition	
	Dim policyrate = objPostMortemInterestDataModel.PolicyRate	
	Dim policyissuedate = objPostMortemInterestDataModel.PolicyIssueDate	
	Dim dateofdeath = objPostMortemInterestDataModel.DateOfDeath	
	Dim effdate = objPostMortemInterestDataModel.EffDate	
	Dim notifydate = objPostMortemInterestDataModel.NotifyDate	
	Dim proofofdeathdate = objPostMortemInterestDataModel.ProofOfDeathDate	
	Dim proofoflossdate = objPostMortemInterestDataModel.ProofOfLossDate	~
	Dim benefitamount = obiPostMortemInterestDataModel BenefitAmount	

[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

	ane						
F							
	1	Functionality Name	~	Rule Engine Name		~	≡
		٩			٩		
		FWT		VPMS			^
		PMI		VPMS			
		<					>
То	otal I	ems: 2					

[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]

Pa	Post	Mortem Interest												×	1
		?⊒∎													cy: INR
	Proof	of Death Date*		Proof of	Loss Date			Issue State*			Insured State*				ling Ta
	04/0	1/2021		04/19/2	2021	i		GA Georgia		~	NY New Yor	k		\sim	
Б.	Benef	iciary*		Replace	e Benefit Amo	unt		Product type*			MOD Override	Rate(%)			
	P	lease Select	~	INR	₹ 0.00			- Please Selec	t	~					
Tot	Pos	t Mortem Interest Det	ails												>
	~	Accepted Checkboxes ~	PMI Calculation Detail	~ Stat	tus ~	State ~	Net Benefit IOP	Beneficiary Re	Issue State	Insured Resid	Calculation Da	Proof Of Deat Y	Proof Of Loss	≡	
*TC															1,369.2
	~			Reje	cted	CA California	₹ 1,09,813.02	CA California	GA Georgia	NY New York	04/30/2021 10:5	04/01/2021	04/19/2021	^	
	~			Acce	epted	GA Georgia	₹ 2,40,167.98	CA California	GA Georgia	NY New York	04/30/2021 10:5	04/01/2021	04/19/2021		
	Total It	< ems: 2											>	~	

[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

	Post Mortem In	terest Selec	tion Calculation D	etail					×	
Proof of Death Date	Designee	Tier	Net Benefit Amo	unt	Start Date	End Date	Rate(%	5) Amou	int	
06/01/2021	John	1	\$27,091.71		06/01/2021	06/10/2021	25	\$91.71		
Beneficiary*										
Please Select										
Post Mortem Int	erest Details			_					_	
Post Mortem Int		alculation Detail	× Status ∽	State ~	Net Benefit IO.X	Beneficiary R	Issue State Y	Insured Resid	Calculation D*	Proof Of D
		alculation Detail								
		alculation Detail	Status Rejected	State CA California	Net Benefit IO \$77.04	Beneficiary RY	Issue State ~ GA Georgia	Insured Resid	Calculation DY	Proof Of D



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.

Even	(011748 * 02/28/2021) / Life Claim (29MG008890) / Fina	ancials/Reserves			< 🔊 🗙
(Li	Post Mortem Interest				×
	Proof of Death Date* MM/dd/yyyy	Proof of Loss Date*	Issue State* GA Georgia	Insured State*	↓ w =
I	Beneficiary*	USD \$0.00	Product type* Please Select	MOD Override Rate(%)	\$0.
To:	Post Mortem Interest Details No Records Available.				1,219.61



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]

Proof	f of Death Date*		Proof of	Loss Date*				Issue Stat	e*			Insured State*			
06/0	/01/2021		06/10/2021			GA Geor	gia	~		NY New Ye	ork				
Bene	ficiary*		Replace	Benefit Amou	int			Product ty	/pe*			MOD Overri	de Rate(%)		
P	lease Select	~	USD	\$0.00				Please	e Select	~	•				
~	Accepted Checkboxes ~	PMI Calculation E	etail ~	Status	∑ Stat	• ~	Net Be	nefit IO.::	Beneficiary R	Issue State ~	Ins	ured Resid.∷	Calculation D	Proof Of De	
~				Rejected	CAC	alifornia	\$77.04		CA California	GA Georgia	NY	New York	06/10/2021 11:	06/01/2021	
~				Accepted	NYI	lew York	\$91.71		CA California	GA Georgia	NY	New York	06/10/2021 11:	06/01/2021	
~				Rejected	GA	Seorgia	\$33.02		CA California	GA Georgia	NY	New York	06/10/2021 11:	06/01/2021	
	4														

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]

Proof of Death Date* 06/01/2021	-	06/10/2	Loss Date*	—	GA Geor		~	Insured State		
06/01/2021		00/10/2	021		GA GEOI	gia	×	INT NEW TOP	*	```
Beneficiary*		Replace	Benefit Amoun	t	Product ty	/pe*		MOD Override	Rate(%)	
Please Select		✓ USD	\$0.00		Please	Select	~			
Post Mortem Inte	erest Details									
			1			1			1	
 Accepted Chee 	ckboxes Y PMI Ca	Iculation Detail ~	Status	✓ State	Vet Benefit IO	Beneficiary R	Issue State ~	Insured Resid	Calculation D	Proof Of ≡
× 🗆	[Rejected	CA California	\$77.04	CA California	GA Georgia	NY New York	06/10/2021 11:	06/01/202
 Image: Constraint of the second second			Accepted	NY New York	\$91.71	CA California	GA Georgia	NY New York	06/10/2021 11:	06/01/202
~ —			Rejected	GA Georgia	\$33.02	CA California	GA Georgia	NY New York	06/10/2021 11:	06/01/202
Total Items: 3										•
Post Mortem Inte	reat Calculation	Detail								
Post Morteni Ind		Detail								
Designee	Tier	Net Benefit Ar	nount		Start Date	End Da	ite	Rate(%)	Amount	
John	1	\$27,091.71			06/01/2021	06/10/20)21	25	\$91.71	

[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]

	Event (2	02101197	1 * 06/01/2021) / L	ife Claim (29MG00	9116) / Financials/Reserves							< ১ 🗙	
	Payn	ayments and Interests (Life Claim [29MG009116 * 2 * Smith, John])											
	Ē												
	~	✓ Lock. [×] . Amali Export [×] Claimant [×] Syndicate/Insurer Tax Withholding [×] Unit [×] Coverage Type [×] Loss Type [×] Reserve Type [×] Balance [×] Post Morten [≡]											
	~			John		Voya Financial	Steven Smith	Death by Accident	032 032	M Medical	\$27,200.00	\$200.00	
		•				· 						· · · · · · · · · · · · · · · · · · ·	
	Total I	ems: 1											
L													
	*Total	will not be	e changed accordin	ng to the filter.			Total	Balance: \$27,200.00 T	otal Paid: \$0.00	Total Collection: \$0.0	0 Total Incurre	ed: \$27,200.00	

DXC Assure Claims screen

[Fig. 49]

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

Utilities / Rule Er	ngine Configuration			t x
Rule Engine	Configuration			
+				
	Rule Engine Name	Rule Engine Type	Rule Engine Domain	IS HTTPS
	Riskmaster Rule Engine	RULEEDITOR		false
/ 💼	VPMS	VPMS	dev-ora-assure-claims.dxc-rmcl.com	true
4	6			· · · · · · · · · · · · · · · · · · ·

[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.

	DXC Assure Claims screen	
Utilities / Riskmaster Business Rule Engine		5 ×
Riskmaster Business Rule Engine		
Search	Properties Source Code	
PD	Federal withholding tax Public Sub ExecuteFed(ByVal objFederalTaxDataModel As FederalTaxDataModel) Dim state = objFederalTaxDataModel State Dim processdate = objFederalTaxDataModel ProcessDate Dim businessrulemodelout = objFederalTaxDataModel.BusinessRuleModelOut Dim finalOutput As Object 'Start User Code finalOutput = "18" 'End User Code 'Dim objExecuteFed As ExecuteFed = New ExecuteFed() 'objFederalTaxDataModel.BusinessRuleModelOut = finalOutput End Sub	•

[Fig. 51]

Rule Engine Functionality Mapping

The second prerequisite setting is mapping FWT with VPMS.

DXC Assure Claims screen

U	tilities	/ Rule Engine Mapping	<u>کا (ک</u>	<
I	Rule	Engine Functionality Mapping		
		Functionality Name V	Rule Engine Name 🗸 🚍	1
		٩	٩	
		PD	Riskmaster Rule Engine	
		FWT	VPMS	l
		4	• •	
	Total	Items: 2		



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

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Event (EV011733 * 02/28/2021) / Life Claim (29MG008875 * Parks, Greg) / Finan	cials/Reserves		< 🔊 🗙
P- Tax WithHolding D Payment Amount INR ₹ 20,665.32	**	×	-
Federal Withholding Taxes Federal Withholding Rate (%) C.1 INR © 20.67	Override Federal Withholding Rate (%) 0 INR ₹ 0 00	Override Federal Withholding Amount	0 7 70 76
Verride Federal Withholding EOB Text			<0 *
State Withholding Rate (%) O INR ₹ 0.00 State Withholding as a Percent of Federal Withholding Amount (%)	Override State Withholding Rate (%) 0 INR 0 Verride State Withholding EOB Text	Override State Withholding Amount INR ₹ 0.00	1,806.95
0 INR ₹0.00	[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 autocalculates 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.

(EV011733 * 02/28/2021) / Life Claim (29MG008875 * Parks, Greg) / Fi	nancials/Reserves		1
Tax WithHolding	- Marina Marina 		×
0			C INI
Payment Amount			
INR ₹20,665.32			- 16
Federal Withholding Taxes			- 18
Federal Withholding Rate (%)	Override Federal Withholding Rate (값)	Override Federal Withholding Amount	- 18
0 INR ₹0.00	20 INR ₹4,133.06	INR ₹ 0.00	
Override Federal Withholding EOB Text			- 18
- ₹ 4,133.06 Federal Withholding			
State Withholding Taxes			
State Withholding Rate (%)	Override State Withholding Rate (%)	Override State Withholding Amount	
■ 19 INR ₹ 3,926.41	0 INR ₹ 0.00	INR ₹ 0.00	1,80
State Withholding as a Percent of Federal Withholding Amount (%)	Override State Withholding EOB Text		
0 INR ₹0.00	- ₹ 3,926.41 State Withholding		- 8



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

Ð	2		CR (<u>a</u> î		8	\$	8						
Lock.X	Claiman	it ×	Reserve S	ub Type	ř	Reserve Tj	уре	ř	Balance 💙	Post Mortem Interest ~	Withholding Tax	Paid ~	Collection ~	Incurred ~	Benefit Re
	John					E Expense	e	[\$114,449.75	\$449.75	\$0.00	\$0.00	\$0.00	\$114,449.75	
litems: 1	Jour					E EXPENS	-		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		20.00	40.00	20.00	114,449.03	



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]

Payments a	nd Interests (Li	fe Claim [LC20	2300009	6 * BB * J	ohn])								
ē 9	e	CR C I	ा		B \$	٨							
✓ Lock.≍	Claimant ~	Reserve Sub Typ	e ~	Reserve Ty	pe	Balance	, ř	Post Mortem Interest 🎽	Withholding Tax	Paid ~	Collection ~	Incurred ~	Benefit Review
*	J <mark>ohn</mark>			E Expense		\$114,50	03.72	\$449.75	\$53.97	\$0.00	\$0.00	\$114,503.72	
Total Items: 1									, 		,		
*Total will not	be changed accor	ding to the filter	•					Total Balance: \$114	,503.72 Total Paid	d: \$0.00 Total	Collection: \$0.	00 Total Incur	red: \$114,503.72



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

							action	ransac
							action Detail	ransac
Inv. Number	GL Account	Discounted Transactio GL A	To Date	From Date	Amount	Reserve Type	on Details for Funds Transaction Type	nsaction
					\$114,503.72	Expense	Indemnity	1
	GL Account	Discounted Transactio GL A	To Date	From Date			Transaction Type	

[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.

Trar	nsaction History	/		1 10						×]
	• ± < C										
	Control # ~	Claimant	~	Split Amount	~	Check # Y	Trans Date Y	Turno	Cleared? ~	Rea	nefit Review
~	Q		٩]Q	Q	Q	Туре С	Q	Kea	
~	0000071	John		\$114,503.72		0	12/20/2023	Payment	No	No	
Show	ing 1 items of 1										
			Total P	avments:\$1145	03 72	Total Collections:	50.00 Net Total: \$11	4,503.72 Total Voids:	\$0.00 Total Stop Pa	av: \$0.00	
Te			Total I	ayments. 9114,5	03.72	Total conections.	10.00 Net Total. \$11	4,505.72 Total Volus.		y. 20.00	\$114,503
						[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

0) 🛓 Q C								
~	Control # ×	Claimant	~	Split Amount Y	Check #	Trans Date Y	Туре ~	Cleared? ~	Rea
	٩		٩	٩	٩	٩	٩	٩	
~	0312517	John		\$53.97	0	12/20/2023	Payment	No	Yes
~	0312516	John		\$114,503.72	0	12/20/2023	Payment	No	Yes
~	<u>0312516</u>	John		(\$153.97	0	12/20/2023	Payment	No	Yes
nov	ing 3 items of 3								\$

[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]

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

roceed Di	etails							
	ctano					\odot		
	Claim Amount Item Type	Credit/Debit	Amount	Account #		Claim	Currency: INR	-
	ADB Benefit Amount	Credit	₹ 1,00,000.00		^	5		
	Cash Value Dividend	Debit	(₹ 2,00,000.00)			Face An		
	Federal Withholding	Debit	(₹ 20,000.00)			INK	₹ 20,99,370.19	
	State Withholding	Debit	(₹ 10,000.00)			Gross A	Amount	
	Interest on Proceeds UL	Credit	₹ 20,665.32			INR	₹ 22,20,035.51	
	- k2				-	Net Am	ount	
4					Þ	INR	₹ 19,90,035.51	
Claim De	tails				~			
Proof O	f Loss Date Pr	oof Of Death Date	Certified DOB					
Flags								
-								

DXC Assure Claims screen

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]

Payment Quick Vie	w				× ^
					61
Insured Details for F	Parks Greg				^
Date Of Death 02/28/2021	Manner Of Death Natural	Product	Government ID 987456321	Product Sub Type	Reporting Product Type
Policy Issue Dat 04/01/2015	e Issue State	Insured Reside	nt State Beneficiary Residence State		
Policy Details					*
Policy Number 27NRMARC2 08 P	Region Code	Company Code	•		
Amount Items	3		Credit	Debit	1.8
Face Amount		N	₹ 20,99,370.19	₹ 0.00	
ADB Benefit Am	ount	elt.	₹ 1,00,000.00	₹ 0.00	
Cash Value Divi	dend		₹ 0.00	₹ 2,00,000.00	
Interest on Proc	eeds UL		₹ 20,665.32	₹ 0.00	

DXC Assure Claims screen

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



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:

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 \rightarrow USD) [Fig. 62]

		DXC Assure (Claims screen		
E	vent (New) / Life Claim (New)				* 3 ×
	Life Claim				
		∎ <u>m</u> B W ≔ …			
	Exclude From Deletion	Policy Name	Date Closed	₿.	
		Q. (2			- 1
	Claim Supervisor	Currency Type	Claim Gross Amount	Claim Net Amount	
		USD United States(en-US ***	USD \$0.00	USD \$0.00	
	I I	[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]

Event (EV2021000208 * 28/11/2021) / Life Claim (L	P000204) / Policy (27NRMARC2 08 PHMI)	·			< 🔊 🗙
Policy Tracking [27NRMARC2 08 PHMI]		Coverages Details		>	×
	◍▤◒੶ਙੋ			Rersons Inv. O	••• +
Primary Policy	Claims-Made Coverage			Policy Units Insured Unit::Greg Parks	
Currency Type * CAD Canadalen-CA ····	Issue Date 04/01/2015	Review Date	Renewal Date	Policy MCO O No record available.	
	-	[Fig. 63]			

Note

- When multicurrency is ON, for Policy Coverage Inclusion to Reserve Creation, the following is the currency conversion path:
 - Policy Currency \rightarrow Claim Currency, and then, Claim Currency \rightarrow 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]

ent (EV20220		22) / Life Claim (LC20220	00143) / Policy (Voya Financial) / Co	overages Details	_						ى ھ
Ð											
Include	Coverage ~	Unit	Converage Type Y	Face Amount ~	Dividen	ids ~	Paid Up Adds	· ~	Accident Death Ben	efit ~	Base Coverage ~
		Vehicle: Testvin1	114 114	\$60,000.00	\$2,000	.00	\$0.00		\$4,000.00		
			COVE Comprehensive Perso	\$60,000.00	\$2,000	.00	\$0.00		\$4,000.00		
			101 101	\$60,000.00	\$2,000	.00	\$0.00		\$4,000.00		
· 🗌		Insured Unit: don19817	V47 V47 Coverage	\$50,000.00	\$4,000	.00	\$2,000.00		\$1,000.00		
			V63 V63 Coverage	\$50,000.00	\$4,000	.00	\$2,000.00		\$1,000.00		
al Items: 5	Unit		Coverage Type	Face Amount		Dividends		Paid Up Adds		Accident	Death Benefit
1	Vehicle: Testvi	n1	114 114	\$60,000.00		\$2,000.00		\$0.00		\$4,000.00	
	Vehicle: Testvi		COVE Comprehensive Personal Liab	\$60,000.00	_	\$2.000.00		\$0.00		\$4.000.00	

DXC Assure Claims screen

[Fig. 64]

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]

)			Confirm					×		
Include Co	verage ^v Uni	t ~	Conver	e you sure you wan	t to change	the Base Coverage	?	~	Accident Death Bene	efit Y Base Coverage
	Veh	icle: Testvin1	114 11						\$4,000.00	
			COVE						\$4,000.00	
				\$60,000.00	\$2,000	0.00	\$0.00		\$4,000.00	
		ired Unit: don19817	V47 V47 Coverage	\$50,000.00	\$4,000		\$2,000.00		\$1,000.00	
			V63 V63 Coverage	\$50,000.00	\$4,000	0.00	\$2,000.00		\$1,000.00	
ems: 5	Unit	Co	verage Type	Face Amount		Dividends	Pa	aid Up Adds		Accident Death Benefit
1	Vehicle: Testvin1	11-	4 114	\$60,000.00		\$2,000.00	\$0).00		\$4,000.00
1	Vehicle: Testvin1		OVE Comprehensive Personal Liab	. \$60,000.00		\$2,000.00	\$0			\$4,000.00

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]

• –			Confirn	ו 					×		
Include C	Coverage ~ Unit	`	Conve	8	ou want to revert t	o the origin	al value of policy s			Accident Death Bene	efit Y Base Coverage
	Vehicle:	Testvin1	114 11	you sure y	modified d	lata will be	hanged.	overages: A		\$4,000.00	
			COVE						_	\$4,000.00	
					\$60,000.00	\$2,000	0.00	\$0.00		\$4,000.00	
	Insured	Unit: don19817	V47 V47 Coverage		\$50,000.00	\$4,000		\$2,000.00		\$1,000.00	
			V63 V63 Coverage		\$50,000.00	\$4,000	0.00	\$2,000.00		\$1,000.00	
Items: 5	Unit	Cov	verage Type		Face Amount		Dividends		Paid Up Adds		Accident Death Benefit
1	Vehicle: Testvin1	114	4 114		\$60,000.00		\$2,000.00		\$10,000.00		\$4,000.00
			VE Comprehensive P		\$60,000.00		\$2,000.00		\$0.00		\$4,000.00

[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 so	reen			
Event (EV2021000208 * 28	8/11/2021) / Life Cl	laim (LP000204) / Policy (27NRMARC2 08 PHMI) /	Coverages Details				< 🔊 🗙
Coverages Details -	Annuity Quot	e					
 Include Coverage 	~ Unit	Annuity Quote			×	Y Principal	~ =
	Insured	8				\$0.00	
Total Items: 1		Coverage Type	Claim Summary Date Of Death	Annuity Date Of Death *			
Unit		FE07 Disability	28/11/2021	01/12/2021	=	Principal	
/ Insured	l Unit: Greg Parks	Annuity As Of Date *	_			\$0.00	*
•		11/12/2021					• •
		DOD Value *	As Of Value *	Principal		Of Value \$0.00 Prin	cipal \$0.00
		CAD \$10,000.00	CAD \$12,000.00	CAD \$0.00			
		Annuity Qualified \$10,000.00	Annuity Gain \$0.00				
			[Fig. 67]				

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]

Event (EV2021000208 * 28/11/2021) / Life Claim (I	LP000204)				(5 ×
Life Claim [LP000204 * Company *]			*	>		×
				🗉 Clain	n Progress	•••
. 🗆	27NRMARC2 08 PHMI			▲ 🕒 (Open Re ♥ Insur	eserve Transaction Clos	osed
	Q (7			Parks Gro	-	
Claim Supervisor	Currency Type	Claim Gross Amount	Claim Net Amount	No record	l available.	••• +
Claim Remaining Amount	USD United Statesjen-US	USD \$7,981.40	USD \$7,981.40		ons Inv. 0 I available.	••• +
USD \$7,981.40				Adjus		••• +
	-	[Fig. 68]				

DXC Assure Claims screen

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.

Event (B	EV2022000147 * 12/01/2022) / Life Claim (LC2022000143 * Michaels, S	imon) / Designations		 S
+ Partie	es Involved* on Michaels - Beneficiary			Policy Currency: USD 🗸
~	Policy Name		Amount or Percent Split Equally	
	Voya Financial Items: 1	Simon Michaels	Percent V 100	R
		[Fig. 69]		

DXC Assure Claims screen

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.

Event	(EV2022000147 * 12/01/2022) / Life Claim (LC2022000143 * Michaels, Sin	non) / Adjudication List		 S
Adj	udication List			
ß	2		Claim C	Currency: USD 🗸
~	Claim Number	Policy Name V	Designee	Face Amount 👋 🗮
~	LC2022000143	Voya Financial	Simon Michaels	\$2,244,000.00
L	i items: 1			

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

Event (EV2022000147 * 12/01/2022) / Life Claim (LC2022000143 * Mi	chaels, Simon) / Adjudication List		S (3) X
Adjudication List			
V Claim Number	Policy Name	✓ Designee	× Face Amount × ≡
✓ LC2022000143	Voya Financial	Simon Michaels	\$2,244,000.00
Total Items: 1			
	[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]

Event (EV	022000147 * 12/01/2022) / Life Claim (LC2022000143 * Michael	ls, Simon) / Adjudication List				 S
Ad	judication Details				×	
Pr	ceed Details				\odot	
	+				Face Amount USD \$2,244,000.00	unt 🗡 💻
	Claim Amount Item Type Credit	:/Debit	Amount	Account #	Gross Amount USD \$2,244,000.00	0.00
То	Claim Details			^	Net Amount USD \$2,244,000.00	
1	Proof Of Loss Date Proof Of Death Flags	h Date Certi	fied DOB			
	Policy Details			~		
	Adjudication Decision Details			*		
L						
			[Fig. 72]			

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

DXC Assure Claims screen

Adjudication Details	Enter Proceed Detail			×	×
+	8			1,000.00	unt
Claim Amoun	Claim Amount Item Type * AGT ADB Benefit Amount	Credit/Debit *	Amount * USD \$50,000.00	\$,000.00	10.00
Claim Details	Account # 123457			4,000.00	
Policy Details					

[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)

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]**

Even	t (EV2021000210 * 01/11/2021) / Life C	Claim (LP000206 * Anna) / Adjudication I	ist						<u>م</u>	5 ×
Ad	Adjudication Details	Update Adjudication				×	_	×	D	*
	Proceed Details + Claim Amount Annuity - Qualif 4	Claim Details Certified DOB : dd/MM/yyyy					D0.00		nt ×	
	Claim Details Proof Of Loss Date Flags	Flag Details Claim Deferred Investor ID Or Stock Viatical Claim	Client Review Required	Common Disaster Clause	Compromise Settlement					
	Coverage Details Annuity Adjudication Decision Details	Adjudication Decision Adjudication Decision	Status Reason	Pending UCP Date						
						Financials Cre	ated/Upda	ted Succe	essfully.	

DXC Assure Claims screen



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

Event (i	EV2021000	0199 * 01/11/2021)	/ Life Claim (LP000195	* An	nDes) / Financials/Reserve							* 3	2 ×
Payr	nents ar	nd Interests (L	ife Claim [LP00019.	5*	Company * AnnDes])	Annu	ity Payment Cal	culator					
Ē	1	≜ 🖻 CR	UC 🖨 🖻	۵ĵ۵	III @; \$ E							Policy Currency: CA	AD Y
1	Lock.::	Claimant ~	Reserve Sub Type	~	Policy Name ~	Unit ~	Coverage Type	Reserve Type	~	Balance ~	Post Mortem Interest	Withholding Tax	=
													IT
-		Anntres			27NRMARC2 08 PHMI	Greg Peter Parks	FE07 Disability Income - Mega	HEMI HEMI		\$10.000.00	60.00	\$0.00	*
	4 Items: 1										_		*
FOLAI	iterns: r												
*Tota	al will not	be changed acco	ording to the filter.				Total Balance:	\$10,000.00 Tot	al Paid	: \$0.00 Total C	ollection: \$0.00 Tota	al Incurred: \$10,00	00.00

[Fig. 75]

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]

EV2021000199 * 01/11/2021) / Life Cla	im (LP000195 * AnnDes) / Financials/Reserves	• 3
Annuity Payment Calculation		× ^
PMI Details		Currency: CAD
Policy Coverage Details		olding Tax
CAD \$10,000.00	Date Of Death 01/11/2021	
Policy Remaining Unpaid %	Current Value Percent Of Total	
Note: Represents Current Value p	rcent of original policy total remaining in the Admin system after the partial surrender.	red: \$10,000
Policy Current Value	As Of Date*	
CAD \$20,000.00	11/12/2021	

[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]

Post	Mortem Interest									×	Currer
	<u>∽∎</u>									- 12	olding
Proo	f of Death Date*		Proof of Loss	Date*		Issue State*		Insured S	itate*		
01/1	1/2021		11/12/2021		-	GA Georgia	~	NY New	York	~	
Bene	ficiary*		Replace Bene	efit Amount		Product type*		MOD Ove	erride Rate(%)		
AL	Alabama	~	CAD \$0.	00		AINQ Interest on Pro	oceeds Annuity 🐱				
Po:	st Mortem Interest Det Accepted Checkboxes at		lation Detail	Status	~ State	V Net Benefit I	Beneficiary RY	Issue State	✓ Insured Resid	Calcu	red: \$
Po			lation Detail 🛎	Status	~ State	√ Net Benefit I×	Beneficiary R	Issue State	V Insured Resid.	Calcu	red: \$
Po			lation Detail	Status Rejected	State AL Alabama		Beneficiary R AL Alabama	Issue State	V Insured Resid.:: NY New York	Calcu ≡	red: \$
Po						\$65.75					red: \$

[Fig. 77]

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

DXC Assure Claims screen

(EV2021000199 * 01/11/2021) / Life Claim (L	P000195 * AnnDes) / Financials/Reserves	 S
		Currency: CAD
Policy Coverage Details		olding Tax
Date Of Death Value	Date Of Death	ording rax
CAD \$10,000.00	01/11/2021	
Policy Remaining Unpaid %	Current Value Percent Of Total	
100	100	· · · · · · · · · · · · · · · · · · ·
	nt of original policy total remaining in the Admin system after the partial surrender.	
Note: Represents Current Value percer	to or original policy total remaining in the Authin system after the partial surrender.	
		red: \$20,000
Policy Current Value	As Of Date*	red: \$20,000
		red: \$20,000
Policy Current Value	As Of Date*	red: \$20,000
Policy Current Value CAD \$20,000.00	As Of Date*	red: \$20,000
Policy Current Value CAD \$20,000.00 Payee Calculation Details	As Of Date*	red: \$20,000
Policy Current Value CAD \$20,000.00 Payee Calculation Details Designee Percentage	As Of Date*	red: \$20,000
Policy Current Value CAD \$20,000.00 Payee Calculation Details Designee Percentage 100	As Of Date* 11/12/2021	red: \$20,000
Policy Current Value CAD \$20,000.00 Payee Calculation Details Designee Percentage 100 Date Of Death Value 0	As Of Date* 11/12/2021 Projected Current Value 0 As Of Date 0	red: \$20,000

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.

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]

				0)XC Assi	ure Claims s	creen							
Eventtev	lake a New	Payment	* AnnD	es) / Financials/Reserves	6					< 3 ×				
Pa <mark>r</mark> /ments a	Pa /ments and Interests (Life Claim [LP000195 * Company * AnnDes])													
60	🛎 🖻 CR		510	III ⊡ ∓ \$ E					[Policy Currency: CAD 🗸				
Lock	Claimant ~	Reserve Sub Type	ř	Policy Name ~	Unit ~	Coverage Type ~	Reserve Type	Balance ~	Post Mortem Interest	Withholding Tax =				
194	AnnDes		2	27NRMARC2 08 PHMI	Greg Peter Parks	FE07 Disability Income - Mega	НЕМІ НЕМІ	\$20.000.00	\$273.97 Do	30.00				
4 Total Items: 1										•				
*Total will not	t be changed accor	rding to the filter.				Total Balance:	\$20,000.00 Total Paid	d: \$0.00 Total C	ollection: \$0.00 Total	Incurred: \$20,000.00				

[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.

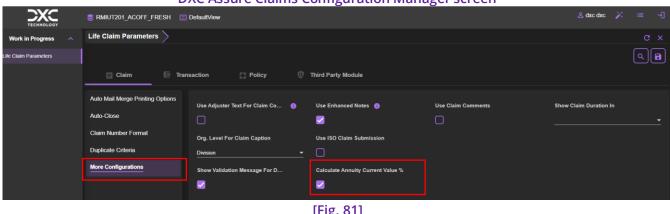
Par	Ar													×	
		Proof	Mortem Interest of Death Date*		f Loss Date*		lssue Sta				nsured Sta		×		
-			st Mortem Interest De	03/22/2	024		GA Geo	rgia		~	SC South C	arolina	~		× Benefit Ceas ≡
-	D	~	Accepted Checkboxes	PMI Calculation Detail 💥	Status ~	State ~	Net Benefit I ^v	Beneficiary R	Issue State	Insured	d Resid.X	Calculation D	Proof Of Dea		
l	P	× ×			Accepted Rejected	AL Alabama	\$5.71 \$0.00	AL Alabama	GA Georgia GA Georgia			03/22/2024 1			
	N				Rejected	GA Georgia	\$0.00	AL Alabama	GA Georgia	SC Sou	uth Car	03/22/2024 1	11/26/2023		
То	(Total	items: 3												
*Ti	De														rred: \$24,781.47
	34 Da														
	US	D	9,905.71	USD	\$9,905.71										

[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 \rightarrow Line of Business Parameter Setup \rightarrow Life Claim \rightarrow Claim Options tab

Utilities / Line Of Business Parameter Setup	5
8	
Line of Business Parameter Setup	
	Line of Business: LC - Life Claims 🗸
Reserve Options Claim Options Auto-Close	Options Auto-Adjust Options Policy Options Reserve/Incurred Balance Options Deductible Options Deductible Reserve Mapping Options
Payment Options	
Include in Claim Id	
Claim Type:	
Year:	
Claim Year:	Event Year:
LOB Indicator:	· · · · · · · · · · · · · · · · · · ·
Entity ID:	At Level:
Allow Check For Possible Duplicate Claims:	
Duplicate Criteria:	2 - Operation Org Level, Claim 🗸
Use Adjuster Text For Claim Comments:	
Use Enhanced Notes:	
Use Claim Comments:	
Show Claim Duration In:	PB - BI-Weekly 🗸
Org. Level For Claim Caption:	Division 🗸
Use ISO Claim Submission:	
Show Validation Message For Deceased Party	
Calculate Annuity Current Value %	
Auto Mail Merge Printing Options	
	[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

Event (EV2021000199 * 01/11/2021) / Life	Claim (LP000195 * AnnDes)			 S
Life Claim [LP000195 * Company * An	nDes]		■ ★	> ;
	• • • • • • • • • • • • • • • • • • •			🗐 Claim Progress
Notification Method	Country Of Death	Special Event	Information Requested Date	• 🖪 💽 🕝
			dd/MM/yyyy	Open Reserve Transaction Closed
Minor Involved	Payments Frozen	Jurisdiction	Document Retention Date	😌 Insured 🚺 🛛 🚥
	5		dd/MM/yyyy	Parks Greg
Exclude From Deletion		Date Closed		🖹 Payee 1 … +
Exclude From Deletion	Policy Name	Date Closed		AnnDes
	27NRMARC2 08 PHMI			🐣 Persons Inv. 1 🛛 🚥 🕂
				Pl Other (AnnDes) - Beneficiary
				🛱 Adjuster 0 🛛 🕂 +
	Q 🕑			No record available.
Claim Supervisor	Currency Type	Claim Gross Amount	Claim Net Amount	🗴 Litigation 0 🛛 … +
	USD United Statesjen-US	USD \$15,962.80	USD \$15,962.80	No record available.
Claim Remaining Amount	High Priority Claim	Channel		西 Arbitration 0 … +
USD \$0.00				No record available.
030 00.00				🖞 Defendant 🔍 🛛 🕂 +
		[Fig. 83]		

DXC Assure Claims (legacy) Utilities screen

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]

Event (EV2021000199 * 01/11/2021) / Life Claim ((LP000195 * AnnDes)			× C ×
Life Claim [LP000195 * Company * AnnDes]				> ×
		•		🖻 Claim Progress 👳
Claim Supervisor	م ۲۵ Currency Type	Claim Gross Amount	Claim Net Amount	Open Reserve Transaction Closed Parks Greg Payse 1 ··· +
	USD United States en-US ····	USD \$15,962.80	USD \$15,962.80	AnnDes
Claim Remaining Amount	High Priority Claim	Channel		Persons Inv. •••• +
		[Fig. 84]		



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.

Event	(EVT2020093923 * 05/31/2020) / Life C	Claim (LC032073) / Adjud	ication List								< 🖒 🗙
Ac	Adjudication Details Proceed Details	Update Adjudicatio	Adjudication Decision	on				×	×		×
	Claim Amount I	Claim Details	Code	a	Description	a	Parent Code	v≡ Q		Amount D \$18,998.10	
	Claim Details	Certified DOB : MM/dd/yyyy	APR DEC		Approved No Decision		APR Approved NOD No Decision	•		Amount D \$18,998.10	
	Proof Of Loss Date 06/09/2020	Flag Details	DND RES		Denied Rescinded		DND Denied			mount D \$18,998.10	
Tor	Flags	Claim Deferred							se Settlement al Review		
	Coverage Details for Adjudication Decision Details fo	Viatical Claim							ai Review		
		Adjudication Dec Adjudication Decision APR Approved									

[Fig. 85]

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

Event (EVT2020093923 * 0	5/31/2020) / Life Claim (LC03	2073) / Adjudication List	▲ 3 ×
	Adjudication D	utails Update Adjudication	Confirm 🗶 🗶	×
	∢ Claim Details	Claim Details Certified DOB : MM/dd/yyyy	t Bo you want to Create/Update Financials as well? You can do it afterwards as well by clicking Create/Update Financials button.	
	Proof Of Lo 06/09/2020	Flag Details	8,998.11	0
Tot	Flags	Claim Deferred	Client Review Required Common Disaster Clause Compromise Settlement	
п	Coverage Det	Investor ID Or Stock	Referred TO Interpleader Under Investigation Under Legal Review	
	Adjudication [Viatical Claim	Alert Contestable	
		Adjudication Decisio	n	
		Adjudication Decision *	Status Reason Pending UCP Date ••• ••• MM/dd/yyyy	

DXC Assure Claims screen

- [Fig. 86]
- 6. Navigate to the Payments and Interests screen via the Adjudication List screen.

DXC Assure Claims screen

Event (EV	/T20200	93923 * 05/31/2020) / Life Claim (LC0320	73) / 1	Financials/Reserv	res													1	×
Payme	ents ar	nd Interests (Lif	fe Claim [LC03207	3 * Q	A_Level1 * Mo	n, Dora])														
	0	🛎 🖻 CR		<u>م</u> ثم		\$												Claim Cu	Irrency: USI	C 🗸
~	~	Unit ~	Coverage Type	~	Loss Type 🌱	Reserve Type	~	Balance	~	Post Mortem Interest	~	Withholding Tax \checkmark	Pa	id `	-	Collection	~	Incurred ~	Benefit Re	v≡
]]			
1		Dora Peter1 Mike	FE07Mega		101 101	I Indemnity		\$0.00		\$0.00		\$0.00	\$0	00		\$0.00		\$0.00		~
								[Fig	<u>z</u> .	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.

Event (EVT2020093923 * 05/31/2020) / Life Claim (LC03	82073) / Adjudication List						 ▲ 3 ×
Ad	Adjudication Details							×
ţ.	Proceed Details					\odot		
	+					Face Am	ount	
	Add New Claim Amount Item Type	Credit/Debit	Amount		Account #	USD	\$18,998.10	
-	4				•	Gross A	nount	
						USD	\$18,998.10	
	Claim Details				^	Net Amo	unt	
To	Proof Of Loss Date 06/09/2020	Proof Of Death Date 05/31/2020	Certified DOB			USD	\$18,998.10	•
Ŀ	Flags							
			[Fig.	88]				

DXC Assure Claims screen

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

	L	AC Assure Claims Scree	511	
Event (2021011883 * 05/21/2021)	/ Life Claim (29MG009024) / Adjudication List			 S ×
Adudication Details	ter Proceed Detail			× ×
				cy: USD 🗸
	Claim Amount Item Type *	Credit/Debit *	Amount *	000.00
-	AGT ADB Benefit Amount	Credit 🗸	USD \$50,876.00	t +
Tot	Account #			000.00
Claim Details	2412800			
		[Fig. 89]		

DXC Assure Claims screen

12. Necessary changes can be made here and saved.

	(EVT202	0093923 * 0	5/31/2020) / Life Claim (LC03	2073) / Adju	dication List						•	5 ×
Ac		lication D									Face Amount	
			Claim Amount Item Type		Credit/Debit		Amount		Account #		USD \$18,998.10	
	1	° 💼	ADB Benefit Amount		Credit		\$3,000.00			Ć	Gross Amount	
	4			,		0	1	3		- F	USD \$21,998.10	
											Net Amount	
	Clair	m Details								~	USD \$21,998.10	*
Tot		oof Of Los 09/2020 gs	is Date	Proof Of 05/31/202	2 Death Date 20	Cer	tified DOB					
								100				

[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

_ _ _

djudication D						×
oceed Detail	S				\odot	
	Claim Amount Item Type	Credit/Debit	Amount	Account #	Face Amount	2 21
	ADB Benefit Amount	Credit	\$3,000.00		USD \$11	8,998.10
t.					Gross Amour	nt
					USD \$2	1,998.10
Claim Details					∧ Net Amount	
Proof Of Lo	ss Date F	Proof Of Death Date	Certified DOB		USD \$2	1,998.10
06/09/2020	C	05/31/2020				

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

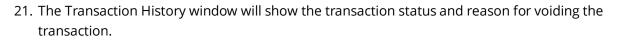
DXC Assure Claims screen

Event (E	EVT2020093923 * 05	5/31/2020) / Life Claim (LC03	2073) / Financials/Reserves	5						•	5 ×
Paym	nents and Intere	ests (Life Claim [LC032	073 * QA_Level1 * Mon	, Dora])							
ć	0 2 E	CR UC 🖨 🖻		6					_	Claim Currency: U	JSE 🗸
~	Claimant ~	Reserve Sub Type ~	Policy Name	Unit ~	Coverage Type	Loss Type 👻	Reserve Type	Balance ~	Post Mortem Interest ~	Withholding Tax ~	P
4	AA		AIG1	Dora Peter1 Mike	FE07Mega	101 101	I Indemnity	\$21,998.10	\$0.00	\$0.00	S(A
					[Fig.	0.21					



- 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.

ndemnity Reserves f	or Claim [LC032073 * QA_Level1 * Mor	, Dora]				×	
					Currenc	y Type Claim Currency: USE 🗸	
 Reserve Date 	 Reserve Amount 	~ Status	~ User	~ Reason	Change Amount ~	Currency Conversio	1
							1
06/12/2020	\$21,998.10	Reopened	Man Iron	Reopened over re- adjudication	\$21,998.10	06/12/2020 12:41 PM	
06/12/2020	\$0.00	Closed	Man Iron	Closed over re- adjudication	(\$19,026.23)	06/12/2020 12:20 PM	H
06/12/2020	\$19,026.23	Closed	Man Iron	status changed	\$0.00	06/12/2020 11:41 AM	



DXC Assure Claims screen

Ever	t (EVT2	202009392	23 * 05/3	1/2020) / Life Clai	m (LC03	2073) / Financia	ls/Reserv	es						 أ
Pa	Trar	nsactior	n Histo	ory (Life Claims	; [LC03	2073*QA_Lev	el1*Mor	n, Dora])						×
	0	≛											Currency Type	Claim Currency:USE 🗸
	~	ate	~	Туре	~	Cleared?	~	Ready To Print?	~	Void?	Void Reason	Stop Pay 🗸 🗸	Status ~	Stop Pay Status 😑 👻 🖡
			٩		٩		۹		٩	a 🗌 🗌 🖓	٩	٩	٩	
	1	20		Payment		No		No		08/09/2020	Voiding over Re- adjudication	No	Hold	4
	×.	20		Payment		No		No		08/09/2020	Voiding over Re- adjudication	No	Reviewed But Denied	1
											_			



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.

- 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	e Claims screen	
Event (EVT2020093923 * 05/31/2020) / Life Claim (LC03	2073) / Financials/Reserves / Transaction (0050750)		\blacksquare \heartsuit
Funds [LC032073 * QA_Level1 * Mon, Dora]			
	✐₽₽₽₽	_	
Check Number*	Check Status	Check Date	^
1234000	P Printed	06/12/2020	
Void Check Reason	Void Reason Code	Currency Type	
	Please Select 🗸	USD United Statesjen-US	
	[F	ig. 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.

Event (8	EVT2020093923 * 05/31/2020) / Life (Claim (LC032073) / Adjudication List					 ▲ ● ×
Ac	Adjudication Details					×	
	PRe-adjudication can't be do	one for this Financial as one or more Trans	sactions are in printed status.				×
	Claim Amount I					Amount	
	ADB Benefit Am	Claim Details				\$18,998.10	
	4	Certified DOB :				Amount	 ^
		MM/dd/yyyy				\$21,998.10	
	Claim Details	Flag Details				mount	
	Proof Of Loss Date					0 \$21,998.10	× F
To	06/09/2020	Claim Deferred	Client Review Required	Common Disaster Clause	Compromise Settlement		
	Flags	Investor ID Or Stock	Referred TO Interpleader	Under Investigation	Under Legal Review		E
	Coverage Details for	Viatical Claim	Alert	Contestable			
	Adjudication Decision Details fo						
		Adjudication Decision					
		Adjudication Decision *	Status Reason	Pending UCP Date			
		DND Denied		MM/dd/yyyy			
	L		' (Fi	ig. 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.

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

T202	20093923 * 05/31/20	20) / Life Claim (LC03	073) / Financials/Reserves						•	5
ans	action History ((Life Claims [LC03	2073*QA_Level1*Mon, I	 Dora])				×		
)[<u>+</u>						Currency Type	Claim Currency:USE 🗸] <u>v</u> . u	USE 🗸
1	ly To Print? ~	Void?	Volu recusoir	Stop Pay ~	Status ~	Stop Pay Status ~	Payee ~	Check Memo ≡		P
2		08/09/2020	Voiding over Re- adjudication	No	Hold		CC &			\$; ▲ \$(
		08/09/2020	Voiding over Re- adjudication	No	Reviewed But Denied		CC §			\$(\$(
	ans	ansaction History (Ansaction History (Life Claims [LC032) y To Print? Void? 08/09/2020	y To Print? Void? Void Reason Void Reason Void Reason Void? Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Ansaction History (Life Claims [LC032073*QA_Level1*Mon, Dora])	Ansaction History (Life Claims [LC032073*QA_Level1*Mon, Dora])	Ansaction History (Life Claims [LC032073*QA_Level1*Mon, Dora]) Image: status in the status in th	ansaction History (Life Claims [LC032073*QA_Level1*Mon, Dora]) Image: Currency Type Image: Void? Void Reason Stop Pay Status Stop Pay Status Payee Image: Currency Type Image: Void? Void Reason Stop Pay Status Stop Pay Status Payee Image: Currency Type Image: Void? Void Reason Stop Pay Status Stop Pay Status Payee Image: Currency Type Image: Void? Void Reason No Hold CC.S. Image: Currency Type Image: Void? Voiding over Re- adjudication No Hold CC.S. Image: Currency Type	ansaction History (Life Claims [LC032073*QA_Level1*Mon, Dora]) Currency Type Claim Currency:USE U To Print? Void? Void Reason Stop Pay Status Stop Pay Status Payee Check Memo Company Co	ansaction History (Life Claims [LC032073*QA_Level1*Mon, Dora]) X Currency Type Claim Currency:USE Claim Currency:USE Currency Type Claim Currency:USE Claim Currency

DXC Assure Claims screen



Note

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



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.

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

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.

DXC Assure Claims screen

oceed Details				- O 🖙
				Face Amount
+				USD \$0.00
Claim Amount Item	Type Credit/Debit	Amount	Account #	050 \$0.00
Annuity Principal - No	nQualified Credit	\$0.00		Gross Amount
Annuity Gain	Credit	\$0.00		USD \$0.00
				V Net Amount
				> USD \$0.00
Claim Details				*
Coverage Details				~
Annuity				~
Annuity Qual Type	Annuity Date Of Death	Annuity As Of Date		
NON QUAL				
Annuity DOD Value	Annuity As Of Value	Principal		
\$0.00	\$0.00	\$0.00		

[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.

	erages D Include Co	etails - Annu	Unit	•	Converage	Type Y	Annuity Date	Of Deex	Annuity As Of D		DOD Value	~	As Of Value	~	× Principal ✓ =	JSD
~	Include Co	overage *	Unit		Converage	Туре	Annuity Date	e of Dea	Annuity As Of L	ate *	DOD value		As of value	_	Principal * =	
~			Insured Ur	it: Matthew	AH Acciden	t & Health					\$0.00		\$0.00		\$0.00	
·					GLBI GL- Bo	odily Injury					\$0.00		\$0.00		\$0.00	nt
					GL General						\$0.00		\$0.00		\$0.00	
tal It	ems: 3															
curre	cm5. 5															
		Unit		Coverage Typ	e	Annuity Da	te Of Death	Annuity	As Of Date	DOD V	alue	As O	f Value	Pri	incipal	
	1	Insured Unit: N	latthew	AH Accident &	Health	05/01/2023		05/04/20	23	\$5,000	.00	\$6,00	00.00	\$0	.00	
										DC	D Value \$5,00	0.00 A	s Of Value \$6,0	00.00	Principal \$0.00	

```
DXC Assure Claims screen
```

[Fig. 99]

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

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									
Ac	Adjudication De	tails					×			
8	Proceed Detail	s				^ (• •			
	+						USD \$10,000.00			
		Claim Amount Item Type	Credit/Debit	Amount	Account #					
		Annuity Principal - NonQualified	Credit	\$5,000.00	^		USD \$10,000.00			
		Annuity Gain	Credit	\$5,000.00						
	c				>		et Amount			
							USD \$10,000.00	>		
	[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.

oceed Details						<u>^</u>	E	
bceed betails							L ² +	
Cla	aim Amount Item Type	Credit/Debit	Amount	Account #		Face /	Amount	
An	nuity Principal - NonQualified	Credit	\$40,000.00		^	USE	\$50,000.00	
An	inuity Gain	Credit	\$10,000.00			Gross	Amount	
An	nuity Gain II	Credit	\$10,000.00			USE		
		1	1		~	Net Ar	nount	
					1			
						US		
Claim Details					~			
Claim Details	Date Proc	of Of Death Date	Certified DOB		~			
Claim Details Proof Of Loss E 10/01/2016		of Of Death Date	Certified DOB		^			
Claim Details Proof Of Loss D 10/01/2016			Certified DOB		^			
Claim Details Proof Of Loss D			Certified DOB		^			
Claim Details Proof Of Loss D 10/01/2016			Certified DOB		^			
Claim Details Proof Of Loss D 10/01/2016			Certified DOB		~			
Claim Details Proof Of Loss D 10/01/2016			Certified DOB		~			

[Fig. 101]

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.

Ac	Adjudication Details	Update Adjudication				×	
8	Proceed Details	Opuale Aujudication			×	E.	
	Claim Amount I					Amount	-
	Annuity - Qualifie	Claim Details				D \$24,000.00	
	ADB Benefit Amo	Certified DOB :				s Amount	
	<	MM/dd/yyyy				D \$28,000.00	2
Tot	Claim Details	Flag Details				mount	
	Chaim Details	=				D \$28,000.00	
	Proof Of Loss Date 10/07/2020	Claim Deferred	Client Review Required	Common Disaster Clause	Compromise Settlement		
	Flags	Investor ID Or Stock	Referred TO Interpleader	Under Investigation	Under Legal Review		
		Viatical Claim	Alert	Contestable			
	Coverage Details						
	Annuity	Adjudication Decision					
	Adjudication Decision Details	Adjudication Decision * APR Approved	Status Reason	Pending UCP Date			

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]

DXC Assure Claims Screen

Payments and Interests (Life Claim [LC032401 * QA_Level1 * Parks, Greg]) Ē⊙≜∎cruc¢∎∰⊑⊊\$∃ Reserve Sub Type Unit Reserve Type Withholding Ta ≡ Lock.... Claimant Policy Name Coverage Type Loss Type Balance ost Mortem Interest FE07 Disability Income 101 qa test \$28,000.00 \$0.00 A11 27NRMARC2 08 PHMI Vonda O'Neil E Expense 0.00 Meaa < Total Items: 1

*Total will not be changed according to the filter.

Total Balance: \$28,000.00 Total Paid: \$0.00 Total Collection: \$0.00 Total Incurred: \$28,000.00

[Fig. 103]



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

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

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.

	DX	(C Assure Claims Screen								
Event (EVT2020093841 * 03/26/2020) / Life Cla	aim (LC031992 * Mon, Dora) / Financials/R	eserves / Transaction (1234)								
Funds [LC031992 * QA_Level1 * Mon, Do	Funds [LC031992 * QA_Level1 * Mon, Dora]									
$+ \mathbf{B} \mathbf{C} \mathbf{Q} \mathbf{M} \mathbf{P}$	▯๗๏๙๔๛	≡								
Transaction				✓						
Transaction Info										
Payment	Cleared	Void	Collection							
		[Fig. 104]								

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

Event (EVT2020093841 * 03/26/2020) / Life Claim (LC031992 * Mon, Dora) / Financials/Reserves / Transaction (1234)	 ▲ ⑤ ×
F EOB Report EOB report related with this payment: Image: Comparison of the second	
[Fig. 105]	
The EOB Preview report opens as shown below. [Fig. 106] 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	
April 13, 2020 EOB Préview	
F2 Last2 Insured Name: Dora Mon Policy Number: 123111 Correspondence Number: (452)211-2364	
Dear F2 Last2: 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. BENENT AMOUNT:\$57,046.88	
ADDITIONS: NET PROCEEDS: \$0.00 GROSS AMOUNT: \$57,000.00	
Death Claim Interest : \$46.88 Period from 04/01/2020 through 04/06/2020 OB Preview	
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 Stand Time. Sincerely, Zevin International Life Insurance Company SPC Ltd. Provide W Claims Services	lard
The issuing company for this product is Zevin International Life insurance Company SPC Ltd, and the policies are administered by DXC. All of the benefits, te provisions of the policy remain unchanged. Guarantees and benefits within the policy are based on the claims-paying ability of the issuing company.	me and

DXC Assure Claims Screen

[Fig. 106]

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 Scree	en	
Event (EVT2020093841 * 03/26/2020) / Life Claim (LC031992 * Mon, Dora) /	Financials/Reserves / Transaction (0050535)		▲ ③ ×
Funds [LC031992 * QA_Level1 * Mon, Dora]			
+∎◙◙₪₽Ю	? ि ≔ …		
Transaction	Print Summary		✓
Transaction Info	Void And Reissue OFAC Check Enhanced Notes		
Payment Cleared	Move Transaction EOB Detailed Information Print Regular EOB	Collection	
	[Fig. 107]		

The EOB report now appears without the "preview" watermark.

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



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 DEDUCTIONS: ADDITIONS: DEDUCTIONS: Dividends Accum: (\$1,000.00) RET PROCEEDS: ((\$1,000.00)) (\$1,000.00) GROSS AMOUNT: \$34,200.00 (\$1,000.00)

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)



T2020093841 * 03/26/2020) / Life Claim (LC031992 *	Mon, Dora)					
cument List + 📀 🗊 🖾 👱 🖶 🗗						20 ×
ote: The file size column entries in red indicate		file was not uplo	aded correctly. I	Please delete the record	and upload file again.	
CLAIM: LC031992	v					
My Documents	1	1	1	1	1	
✓ Name ∽	Subject	Туре	Class	Category	Date Created	File Size ⊻ ≡
EOB Report for Regular Payment(LC031992_0050535_2020040621054 4.pdf)	EOB Report for Regular Payment				04/06/2020 9:05 PM	0.011 MB
ECB Report for Regular Payment(LC031992_0050535_2020040915544 7.pdf)	EOB Report for Regular Payment				04/09/2020 3:54 PM	0.0113 MB
EOB Report for Regular Payment(LC031992_0050535_2020041310332 2.pdf)	EOB Report for Regular Payment				04/13/2020 10:33 AM	0.0132 MB
EOB Report for Regular						-
↓ ↓ ↓ 1 , 1 ► ► 500 ite	ms per page					1 - 4 of 4 items

[Fig. 109]



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.

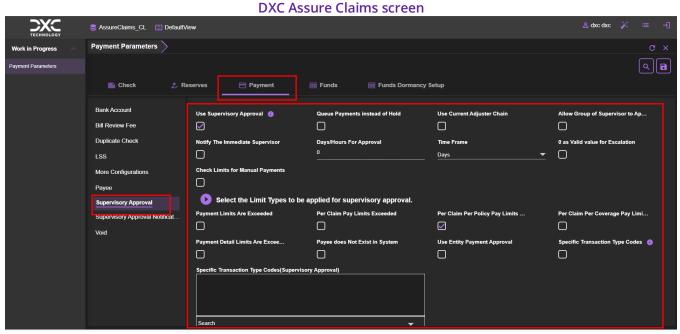
DXC Assure Claims | Release: v.24.3 | September 2024

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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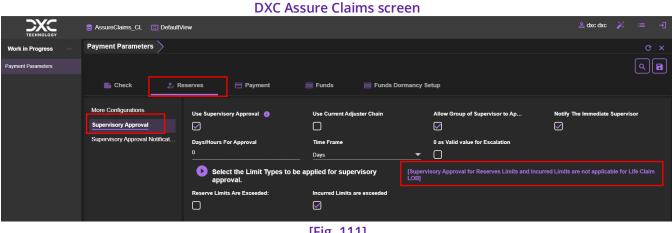


[Fig. 110]

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]





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) \rightarrow User Privileges Setup \rightarrow Line of Business \rightarrow Limit Type

	DXC Assur	e Claims screen	
User Privileges Setup) ×
User Privileges Setup			
ti↓ ₽			
Line of Business			
Limit Type	Enable Print Check Limits	Restrict Unspecified Users	
Print Check Limits 🗸 🗸			
Print Check Limits Payment Limits			
Pay Detail Limits			
Claim Limits Event Type Limits			
Per Claim Pay Limits			
Per Claim Per Policy Pay Limits Per Claim Per Coverage Pay Limits			
5 / January	1		
	[F	ig. 112]	

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) \rightarrow User Privileges Setup \rightarrow Line of Business \rightarrow Limit Type \rightarrow Additional Settings

Additional Set	ttings	
	DXC Assure Claims screen	
User Privileges Setup		5 ×
User Privileges Setup		
HH 🕒	Line of Business Top Level Approval 🗙	
Line of Business		
LC - LIfe Claims Limit Type Print Check Limits	Line Of Business LC - Life Claims	
	Image: Second	

[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]

				DXC Assur	e Claim	is screen			
Payment Paramete	ers >								G
									٩
Check	🎝 Re:	serves	🗖 Payment	I Funds	📼 Fu	nds Dormancy Setup			
Financial Key		Filter Financ	ial Key with						
Time & Expense Rat	te Tables								
		Policy LOB		▼					
								٩	+
		Line of Bu	siness	Policy LOB	Claimant	Policy/Unit/Coverage	Loss Type	Reserve Type	Reserve-Sub Type
									80
	Lir		siness*	Policy LOB*		Claimant		Reserve Typ	e
		LC- Life Cla	aims	▲ APV2- APV2		• O			
			Reserve-Sub Type		Policy/Unit/Coverage				
				[F	ig. 114]				

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



About DXC Technology

DXC Technology (NYSE: DXC) helps global companies run their mission-critical systems and operations while modernizing IT, optimizing data architectures, and ensuring security and scalability across public, private and hybrid clouds. The world's largest companies and public sector organizations trust DXC to deploy services to drive new levels of performance, competitiveness, and customer experience across their IT estates. Learn more about how we deliver excellence for our customers and colleagues at <u>DXC.com</u>.

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