

Claims Download: Agency Management Systems Providers Assisting Agents with Actionable Data

In order to make Claims Download a value-added solution for agents, AUGIE Group has secured feedback from the industry and has published that documentation on www.AUGIEGroup.org. I am sharing this document with you to assist you in providing a better user experience for me, your client.

There are six categories of Claims Download transactions that I would like to be able to access in my agency management system.

Six transaction types:

- Claim Number Assigned (CLN)
- Adjuster Assignment (ADJ)
- Payment Information (PMT)
- Claim Status Update (CLS)
- Claim Reserve (RES)
- Claim Information (CLI)

Steps to enhance or broaden your systems implementation:

- Secure the AUGIE Group Documentation on <https://augiegroupp.org/library/>
 - Claims Data Guide” and “Claims Download Guiding Principles”
 - Latest ACORD specifications
- Communicate during the certification process with each insurer that they send a broad range of files with multiple lines & trans types
- Participate in a pilot to ensure the transactions are thoroughly tested
- Ensure that the data sent by the insurer matches the information they are providing their agents within their Insurer Portal

The following information will improve the agents Claims Download experience. When testing with the insurer, please communicate:

CLI	<ul style="list-style-type: none"> ■ They should NOT use CLI for all transactions or with every transaction ■ CLI should not be used if another type better describes the activity 	PMT	<ul style="list-style-type: none"> ■ Connect payment with claimant when possible ■ Send “3rd Party”, not blank, if payee can’t be included ■ Send both Indemnity & Expense payments and identify each ■ When payee is claimant, label “claimant” ■ Expenses should be separated out
CLN	CLN should be sent on all new claims		
ADJ	<ul style="list-style-type: none"> ■ Do NOT send ADJ transactions containing PII, SPI or HIPAA information ■ Do NOT send ADJ remarks longer than 500 characters ■ Include complete adjuster information including telephone number when possible ■ Identify inside vs 3rd party adjuster ■ Allow assigned adjuster to be changed ■ Indicate coverage part adjuster is assigned to (ex: liability vs physical damage) 	RES	<ul style="list-style-type: none"> ■ Reserve amount should be replaced, do not send difference ■ When claim closed, reserve should be “0” ■ When payment sent, updated reserve should be sent ■ Salvage & Subro should be separated from reserve adjustments
CLS	Should be sent because a claim is closed or reopened	FOR ALL TYPES	<ul style="list-style-type: none"> ■ Data sent should match the insurer’s portals ■ Multiple transactions should be sent separately