

1 Capture Claim Notification



- **WHAT** is a Claim Notification?

A **Notifiable Claim** – are risk claims that meet the following criteria:

- **Early Claims**, policies in force for less than 3 years from inception date, for
 - Individual or Group scheme death claims
 - Disability or Functional Impairment Claim including functional and physical impairment and both lump sum and income disability claims
 - Hospital cash cover
- Claims **under special (forensic) investigation**
- **Fraudulent claims**
- Claims that have been **rejected/declined**
- All claims relating to **dread disease** benefits
- All claims that arise from **outside the SADC countries**
- **Disability Income / Sickness Benefits** claims, where:
 - The amount is greater than R35 000 per month, per policy
 - The insurer has cancelled the benefit due to non-disclosure
 - The benefit was paid for longer than 6 months
- Where the **beneficiary** is not a close family member of the life assured or the beneficiary is an Intermediary
- All claims in respect of **Retrenchment** benefits



- **WHO** Captures a Notifiable Claim?

Claim Users and Supervisor(s) within the *Claims* department

- **WHEN** to Capture a Notifiable Claim

At **claim stage** – while the Claim department validates a claim received from a client.

This is to create awareness to other participating companies that a claim has been received so that they (and internally) don't receive new business from the same individual.

ASISA requires its members to update the register **within 48 hours** of receiving a notifiable claim.

- **HOW** to Capture a Notifiable Claim?

Astute Online uses a wizard to capture and edit all notifications and has the **same functionality as the Life Register with the following exceptions:**

- It is a claim that is captured, not an impairment

Life Assured Information

Life Assured Details	Role Players	Claim Details	Category / Reason Details	Notes	Enquiry History
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Claim Notification

Life Assured Information

Surname	Dummy	Maiden Name	
ID Number	AFSE0001	Forename 1	Client
ID Type	Other	Forename 2	
Title	Mr	Forename 3	
Date Of Birth	1962/04/01	Gender	Male
Nationality	South Africa		

Address Information

Address Line 1		Address Line 3 (Suburb)	
Address Line 2		Address Line 4 (Town)	
Province	Click to select...	Postal Code	

Policy Information

Policy Type	Impairment	Member Number	911
Inception Date	2002/01/01	Company Registration Number	
Scheme Name		Scheme Number	

Existing policy a client has

When the policy was taken out

Policy Number

Click to proceed with the wizard

Next

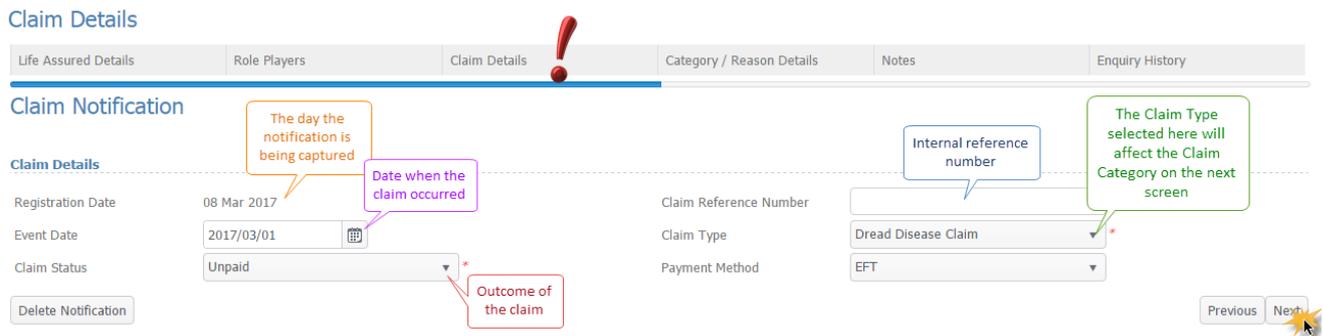
The Claims Register relates solely to Life policies issued in respect of:

- group schemes
- death benefits
- disability benefits
- dread disease benefits
- medical lifestyle benefits



1.1 Claim Details

- Click on **LC** tab > **Capture Claim Notification**
- Capture details on the *Life Assured* and *Role Players* screens
- On the **Client Details** screen, complete as follows:



Claim Details

Life Assured Details | Role Players | **Claim Details** | Category / Reason Details | Notes | Enquiry History

Claim Notification

Claim Details

Registration Date: 08 Mar 2017

Event Date: 2017/03/01

Claim Status: Unpaid

Claim Reference Number: [Internal reference number]

Claim Type: Dread Disease Claim

Payment Method: EFT

Buttons: Delete Notification, Previous, Next

Registration Date defaults to the date when the notification is being captured. It cannot be changed

Event Date is the date when the claim occurred *i.e. when death occurred*

Claim status select an outcome of the claim, from the drop-down list.

Initially, a claim can be captured as *Unpaid*, without the impairment details, just to notify the L&C community that a claim has been received – then updated accordingly once the claim has been processed.

Claim Reference Number can be used to link an internal reference number to a claim being captured

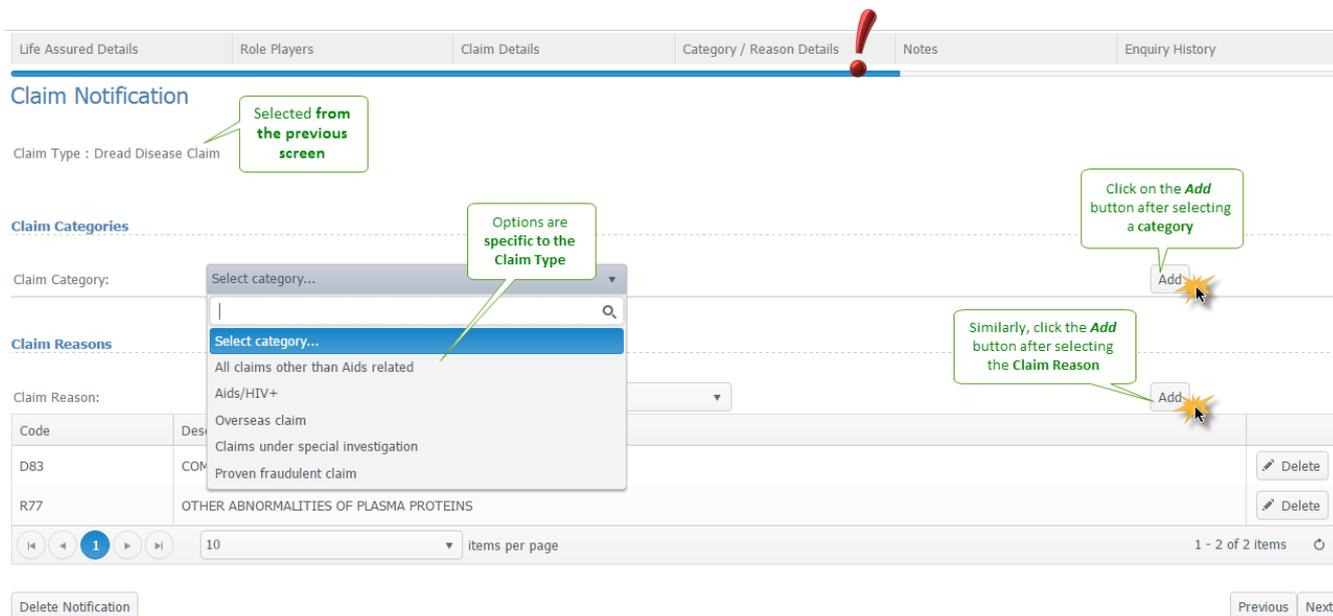
Claim Type will affect the *Claim Category* options on the next screen

Payment Method applicable to claims that have been paid

- Click on the **Next** button to proceed.

1.2 Claim Category/Reason

Select the appropriate **Claim Category** and **Reason** from the drop-down list before **clicking** on the **Add** button.



The screenshot shows a web application interface with a breadcrumb trail: Life Assured Details > Role Players > Claim Details > **Category / Reason Details** > Notes > Enquiry History. The 'Category / Reason Details' tab is active and highlighted with a red exclamation mark.

Claim Notification
 Claim Type : Dread Disease Claim (Callout: Selected from the previous screen)

Claim Categories
 Claim Category: [Select category...]
 Add

Claim Reasons
 Claim Reason: [Select category...]
 Add

The dropdown menu for 'Claim Categories' is open, showing options: 'All claims other than Aids related', 'Aids/HIV+', 'Overseas claim', 'Claims under special investigation', and 'Proven fraudulent claim'. A callout points to this list: 'Options are specific to the Claim Type'.

The dropdown menu for 'Claim Reasons' is open, showing options: 'D83 COM', 'R77 OTHER ABNORMALITIES OF PLASMA PROTEINS'. A callout points to this list: 'Similarly, click the Add button after selecting the Claim Reason'.

At the bottom, there is a 'Delete Notification' button and 'Previous' / 'Next' navigation buttons.

Claim Category – the drop-down options are specific to the *Claim Type* selected on the previous page.

Claim Reasons – are the same Impairment categories in the Life Register. It is important to select an impairment here as it is the only way to see why the client was loaded on the register.