

Claims Download – Carriers Assisting Agents with Actionable Data

In order to make Claims Download a value-added solution for me, your agent, I am asking you to review the AUGIE Group documentation. This documentation has been provided to improve existing implementations as well as define a “go forward” standardized approach that can be used as a mode when you upgrade your internal systems. I am sharing this with you to improve our user experience.

AUGIE Group and I recognize that you have many technology challenges and priorities. Therefore, we recommend managing enhancements to your Claims Download solution incrementally starting with the basics.

There are six categories of Claims Download transactions; however, although we know that your support of these types may not be available today. This documentation will help you deploy your Claims Download incrementally. As the saying goes, “80% of something is better than 100% of nothing”.

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 improving your Claims Download implementation:

- Determine how it is going to be built, example, in-house or external vendor
 - Obtain the latest ACORD specifications
- Secure the AUGIE Group Documentation on <https://augiegroupp.org/library/>
 - AUGIE’s “Claims Data Guide” and “Claims Download Guiding Principles”
- Ensure the data you send matches the information provided on your carrier portal
- Run a pilot to ensure the transactions are thoroughly tested
- Certify with management systems by sending broad range of files with multiple lines & trans types

Consider the following for each transaction type:

CLI	Do NOT use CLI <ul style="list-style-type: none"> ■ For all transactions or with every transaction ■ 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 ■ Label “claimant” when payee is claimant ■ Separate out expenses
CLN	CLN should be sent on all new claims		
CLS	Should be sent because a claim is closed or reopened		
ADJ	<ul style="list-style-type: none"> ■ 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 assigned to (ex: liability vs physical damage) ■ Do NOT send <ul style="list-style-type: none"> ■ ADJ transactions containing PII, SPI or HIPAA information ■ ADJ remarks longer than 500 characters 	RES	<ul style="list-style-type: none"> ■ Reserve amount should be replaced, do not send difference ■ Reserve should be “0”, when claim closed, ■ Updated reserve should be sent, when payment sent, ■ Salvage & Subro should be separated from reserve adjustments
		FOR ALL TYPES	<ul style="list-style-type: none"> ■ Data sent should always match what is on your portal ■ Multiple claims transactions should be sent separately