

ATICS User Manual

A guide to using ATICS to assess travel insurance claims.



rightpath insurance solutions ltd

"the rightpath to excellence"

ATICS User Manual

This document provides information on how to use ATICS.

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1. What ATICS does

ATICS stands for Automated Travel Insurance Claims System and enables the assessment of travel insurance claims.

It asks all the questions needed to:

- *Identify whether the claim is covered*
- *How much should be paid (if covered)*

It then tells you:

- *What documents the customer should send in to:*
 - *Prove their claim*
 - *Give you authority to seek a recovery (rights of subrogation)*
 - *Give you authority to make further enquiries (e.g. access to medical records)*
- *What recoveries should be pursued*

In fast-track environments (where customers do not need to send in the documents to prove their claim) it will also ask questions to validate the documents the insured does have.

2. How ATICS works

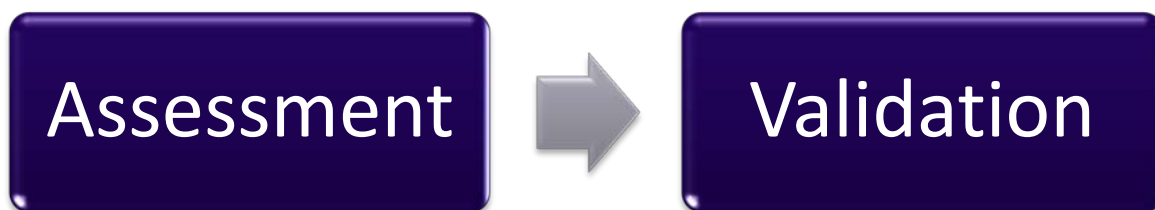
ATICS is built upon a complex web of rules that take into account the policy wording/cover, and underwriter guidelines: There are over *1000 questions, 3000 automated decisions, 1000 formulae and 7000 data fields*.

The ATICS software is provided as a generic framework within which rules are built into which rules are built that relate specifically to your policies and underwriter guidelines.

Stages

There are two stages to the ATICS claims process. For fast-track claims these are merged into the one:

Typical ATICS claims process (two stages):



Fast-track claims process (one stage):



Assessment

The Assessment stage asks all the questions needed to formulate a decision and identify what recoveries are possible. If the claim is not covered it will explain the reasoning behind this decision.

If the claim is covered it will explain what documents are required to validate the information collected in the Assessment stage. It will also explain how much is payable and what adjustments apply.

ATICS may also tell you to pursue other forms of action, for example, notify a type of recovery interest.

Validation

The next page following the Assessment stage (after the prompt to save) is referred to as the Validation Header and is essentially the landing page for all validation attempts. It is the beginning of the Validation stage and lists all the possible documents that might be needed to be reviewed and shows one of the following statuses against each:

Validate	This document <i>requires</i> validating
Validated	This document <i>required</i> validating but has since been validated.
Document insufficient	Previous attempts to validate this document were unsuccessful. Still

	requires validating.
- or 'BLANK'	This document is not applicable i.e. has never required validation

During this validation process, ATICS allows you to re-key any information that may require correcting and will automatically recalibrate the decision.

Only once it has been through all the outstanding documents will ATICS identify whether the decision to pay the claim has changed (based on any re-entering of information that took place in the validation cycle). If the claim is now not covered it will explain this and conclude the interview. Otherwise, it will decide whether any of the documents remain outstanding for validation and if so return to the Validation Header. You will see that the status for the documents would have been updated. You then have to repeat this cycle until all relevant documents have been validated.

Where there are no outstanding documents and the decision to pay has not changed you will then be forwarded to the page which confirms the settlement. It will also clarify any next steps required (e.g. recoveries).

Please note that not all versions of ATICS use the 'save and continue' feature that allows for interviews to be saved and exited, to be resumed later. In those instances where 'save and continue' is not used, the Validation stage is limited to just those claims being fast-tracked.

Questions

There are two types of question shown within ATICS:

1. Questions you ask the customer (in black)
2. Questions you ask yourself as you go through the interview (in blue). Care must be taken to ensure that these questions are not repeated to the customer as some are sensitive (e.g. relating to possible fraud).

Adjustments

ATICS informs you of any adjustments it makes in two ways:

1. *The settlement table* – Applicable for claims for baggage, money, loss of passport, medical, missed departure or baggage delay, ATICS includes a table that shows each of the line items being claimed. It also explains how much is payable against each item. Where an adjustment is made there will be indication provided in the right hand column/s to explain why. Codes are used instead of a description to save space. These codes are shown in the document 'ATICS Decline Codes', downloadable from the Rightpath Insurance Solutions website, via the following link, or the Support pages:

http://www.rpisolutions.com/downloads/ATICS_Decline_Codes_with_Definitions.pdf

2. *The adjustments listed in the confirmation letters* – These will explain all of the possible adjustments that may have been applied to your claim. However, it must be remembered that some may not always be applicable. For example, if a single article limit is applicable to an item, but, the claim is limited to the sum insured, the single article limit is actually passive at this point i.e. not relevant. However, it will still be shown. Therefore, you need to make

sure only active adjustments are listed as having been applied. It may also be worth explaining what passive adjustments would also have been applicable under different circumstances.

High risk claims

ATICS includes over 40 high risk scores. These are based on over 120 variables set by your fraud team and are designed to identify those claims which require specialist review. As you go through the interview ATICS will automatically be calculating these risk scores based on the circumstances of the claim and how they are presenting it to you.

At the end of both the Assessment and the Validation stages for those instances where the high-risk score exceed the threshold levels set by your fraud team ATICS will provide prompts to forward the claim for specialist review.

ATICS will also show you a report which highlights where the risk emanates from, allowing your fraud team to easily pick out the areas of concern.

3. How ATICS works with your existing systems

ATICS is not a full claims administration system (i.e. claims database) which you still need to record payments, letters etc. Instead it is designed to 'plug' into such a database which you are already using.

ATICS is therefore designed to rely on your claims database to provide the following data:

- *Policy settings* - to provide certain settings in respect of the policy. There are about 150 data fields that need to be set and is usually done by your staff who would normally set-up your schemes on your claims database.
- *Claims data* - to provide the basic claims data already captured in the claims database. This is the data already recorded on your claims database and includes data such as loss date, claimants etc. These are set up by the claims handler BEFORE the ATICS interview is started.

Interview Histories

To save the interview transcript to the claims system you MUST click on the Summary button in the top right hand corner AFTER the last page you want to include in the save.

ATICS is designed to advise you of the key points in the interview process in which it should be saved. Follow these prompts and the interview should be saved OK.

IMPORTANT: If you do not press the Summary button the interview will not be saved to the notes section of your claims system.

Version Control

In order to accommodate changes in environment (e.g. change in policy wording, underwriter guidelines etc.) new program versions are constantly being created. Therefore, ATICS is set-up with version controls built into it. This is important as it will allow you to repeat an assessment against the rules applicable at that point in time, should you ever want to (particularly from an audit perspective).

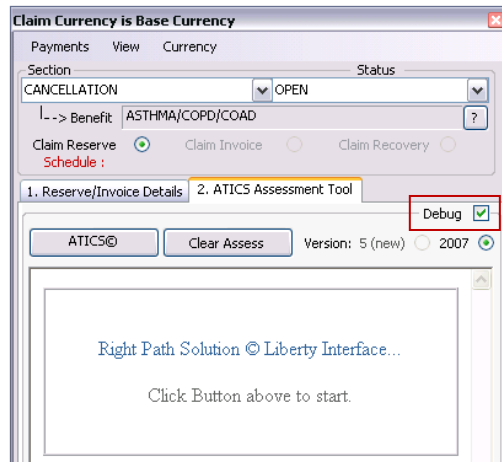
Version control works as follows: once you conduct an ATICS interview from a reserve, a **permanent** connection is made between that reserve and the most current version of the program. Therefore, you will no longer be able to run interviews against subsequent versions of the program from that same reserve. Instead, you will have to create a new reserve and run an ATICS interview from that reserve - this will again connect to the most current version of the program.

4. What to do if ATICS does not behave as expected

If ATICS does not behave as you would expect you must follow the steps outlined below:

- Step 1** Finish the interview and save to case notes. Highlight the whole interview, copy it (press Ctrl + C buttons) and then paste it into a Word document (press Ctrl + V button). This is called the *Interview Transcript*.
- Step 2** Create a further ATICS interview but running as a debug (Fig.2). This lists all of the data fields brought across from the claims database into ATICS. This is called the *Debug*.

Fig.2



- Step 3** Refer to your **internal ATICS expert** as they may understand why ATICS has behaved as it has. Tell them what is incorrect about how ATICS has behaved and provide them with a copy of the Interview Transcript and the Debug.
- Step 4** If the internal ATICS expert has not been able to resolve the issue, the matter should be referred to the **Support Team** at Rightpath Insurance Solutions Ltd.

Email: support@rpisolutions.com

Support Hotline: 020 8667 8985

Common Support Issues

The following are the most common causes of error in ATICS decisions:

1. *The claims data was not set correctly BEFORE the ATICS interview was started.* Bear in mind that if you incorrectly set any of this information this may effect claims decisions e. g. loss date falling outside period of insurance.

Also, the claims data is only introduced to ATICS at the very start of the interview so going back into the claims database during or after an interview will not influence the data already existing within the ATICS interview. You have to create a wholly new interview.

Tip: Work backwards. Look at the decision given by ATICS and understand what factors drive this decision e.g. loss dates, period of insurance etc. see what these are set to with both the Debug and the Interview Transcript. It may be that these have been set incorrectly.

2. *The policy settings are incorrect.* For example, if a sum insured is not set, its default of 0 will be applied. This will have the effect of applying the sum insured of zero on every case put through under the policy.

Tip: Check the Debug to see the value set for this variable.

3. *Data entry error.*

Tip: Check the Interview Transcript to make sure the questions were interpreted correctly and the answer correctly input.

4. *Interviews running against out-of-date rules.* For example, changes were made to ATICS but these are not showing when you run the interview. This is usually because an ATICS interview had already been run against that particular reserve and you are following that same connection. To access the latest version you will have to create a new reserve which will then create a fresh connection to the latest version of ATICS.

We hope you find this manual of use and should you require any further information please do not hesitate to contact us at: support@rpsolutions.com

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