



First Notice of Loss Data Sharing Application
For Personal Auto

About RiskStream

The bottom of the slide features a decorative graphic consisting of several overlapping triangular and quadrilateral shapes in various shades of blue, ranging from a deep navy to a light sky blue.



The Institutes®

501(c)3, non-profit

The Institutes RiskStream Collaborative was created by The Institutes, a non-profit, 100+ year-old organization that provides educational support, resources and leading research to help those in risk management and insurance better serve the public.



The Institutes® RiskStream Collaborative

501(c)6, non-profit

The Institutes RiskStream Collaborative aims to create an ecosystem within the risk management and insurance industry that leverages a scalable, enterprise-level blockchain/distributed ledger technology framework to streamline the flow and verification of data in order to lower operating costs, drive efficiency from improved processes, and enhance the customer experience.

Why

Does RiskStream Exist?

Support
Educate
Enrich
Explore

How

Does RiskStream Facilitate?

Governance
Technology
Focus on pain points
Neutrality

What

Does RiskStream do?

Research
Collaborate
Standardize
Build Solutions

First Notice of Loss Data Sharing Application

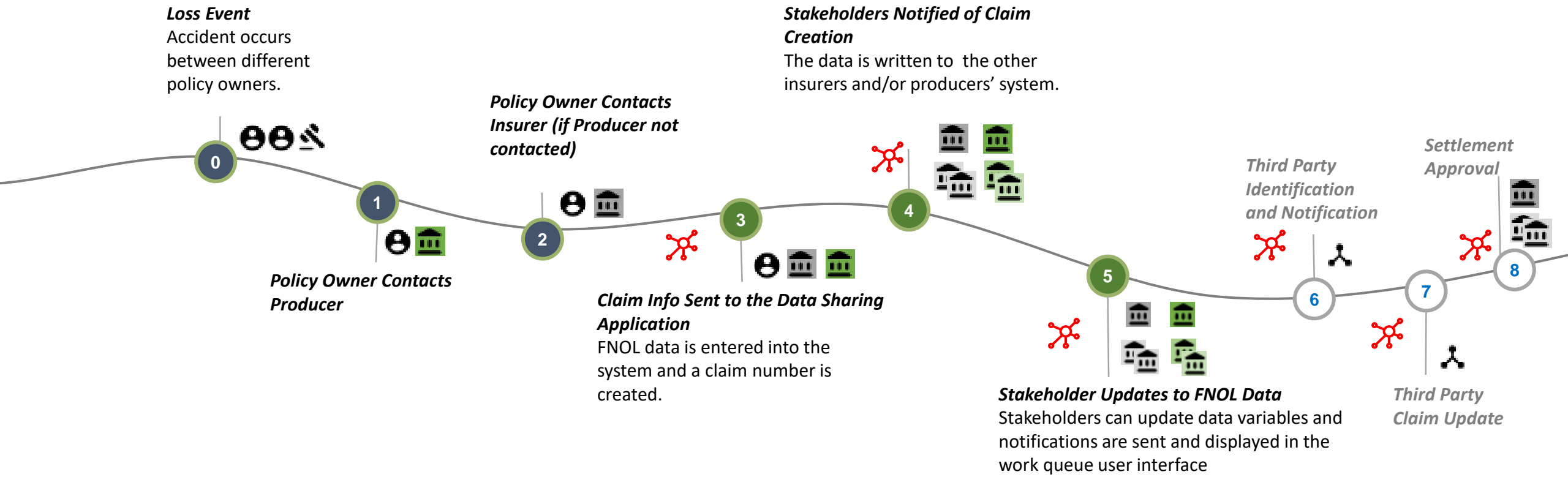
For Personal Auto

The bottom of the slide features a decorative graphic consisting of several overlapping, semi-transparent blue shapes. On the left, a dark blue triangle points downwards. On the right, a light blue triangle points upwards. These two triangles overlap in the center, creating a darker blue area. The overall effect is a modern, abstract design element.



- Data sharing on the first notice of loss can be cumbersome and time consuming. The goal of this use case is to facilitate the early and accurate notice of loss and data exchange between the relevant parties in order to reduce claim cycle time and handling costs.
- Distributed Ledger Technology (DLT) can improve this process by providing a secure, private and real time exchange of information between companies. A consortium provides governance and a non biased environment where insurance-related parties can share data.
- Integration of the FNOL application to company claims systems ensures there is no disruption to current business process
- An integration accelerator for Guidewire Claims Center will be available in the Guidewire Marketplace
- Support for integration with other claims systems is available

FNOL Process Flow for Personal Auto

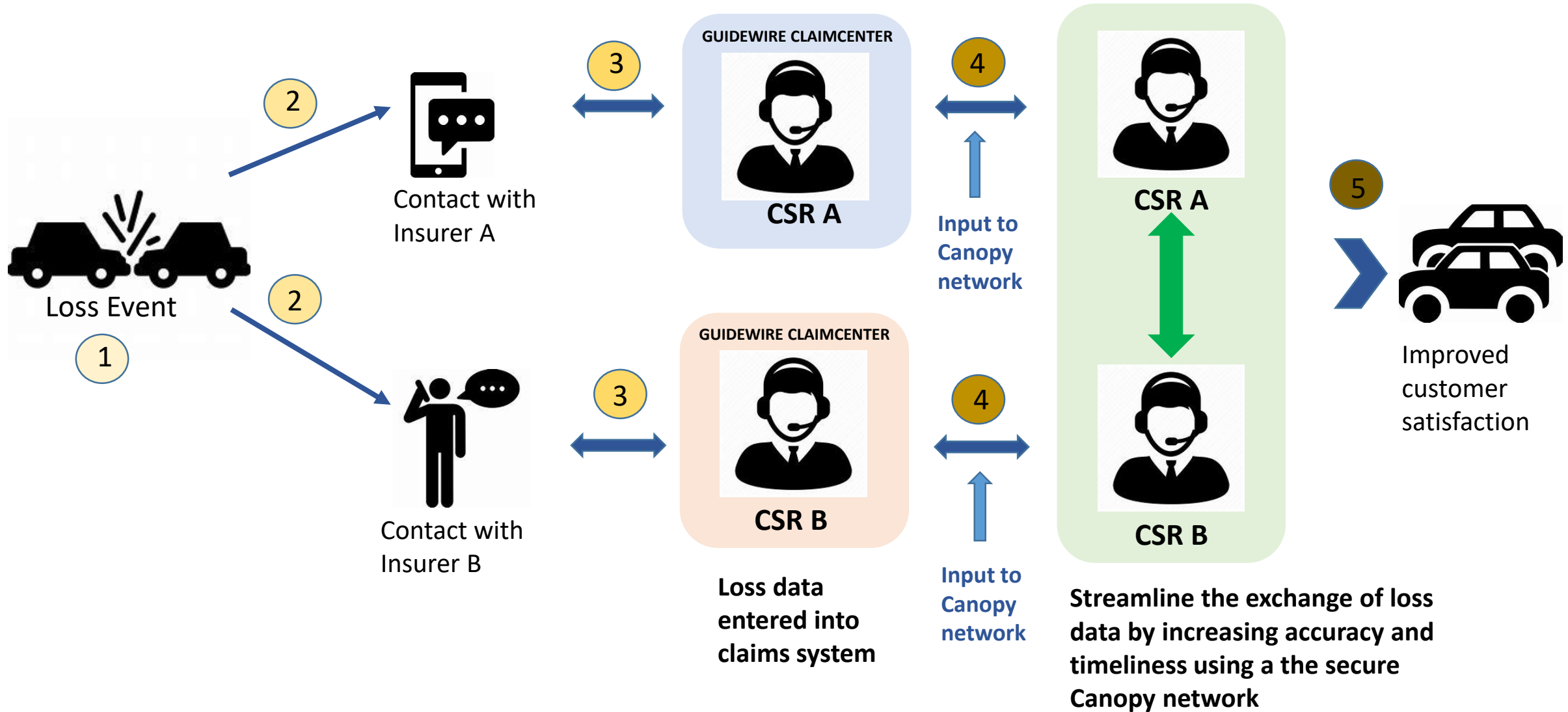


Key: DLT Benefit Current Scope Future Functionality

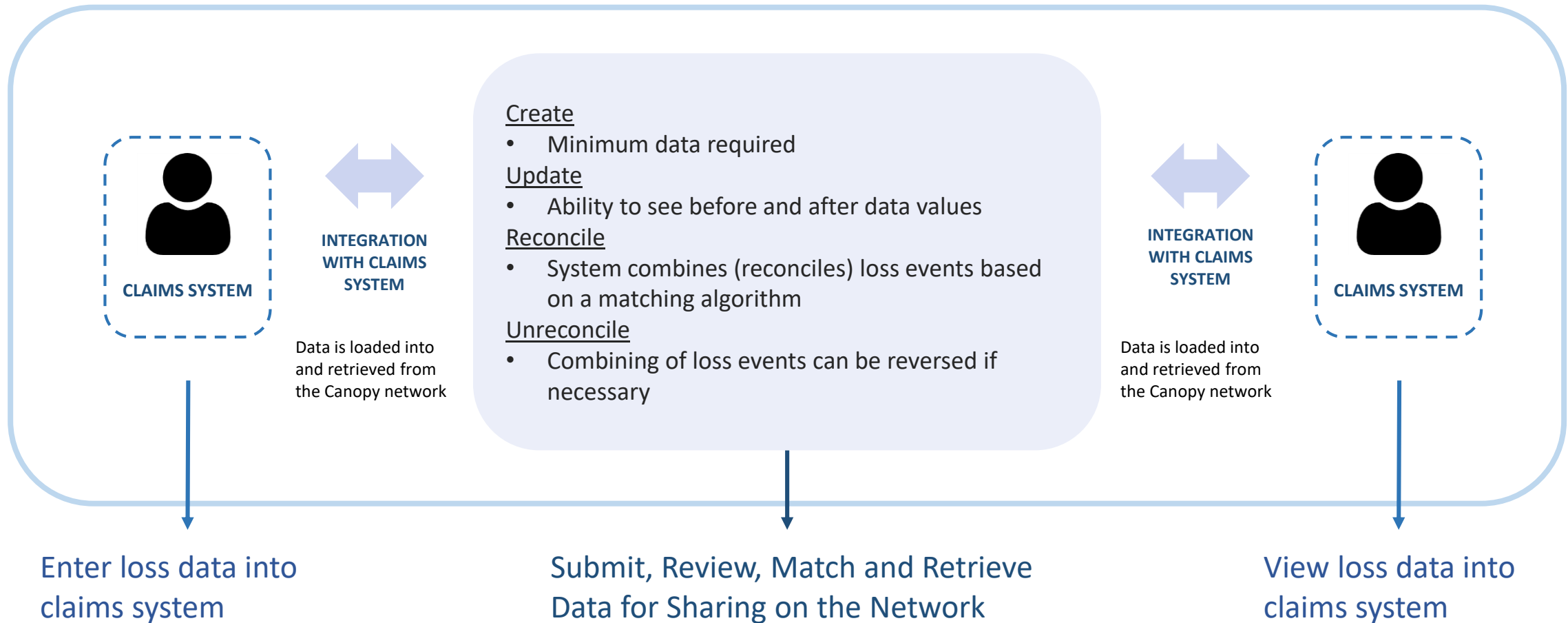
FNOL Personas:

- Policy Owner
- Insurer A
- Producer A
- Other Insurers
- Other Producers
- Civics (Law Enforcement, Gov't or Regulators)
- Collaborator Industry (Example: Glass Repair)

First Notice of Loss Data Sharing with ClaimCenter Integration



First Notice of Loss Data Sharing with ClaimCenter Integration



FNOL: Create a Claim in Guidewire - New Claims Wizard Step 1



Identify which policy and insured is involved in the loss event

Enter the loss date

ClaimCenter™ Desktop | Claim | Search | Address Book | Vacation

Pol: Ins: DoL:

Step 1 of 5: Search or Create Policy

Find Policy Create Unverified Policy

Policy # SSN or Tax ID

First name Country

Last name City

Organization Name State

Policy Type ZIP Code

Loss Date

VIN

Search Reset

	Policy #	Insured	Address	City	State	ZIP Code	Effective	Expires	Type
<input type="button" value="Unselect"/>	56-475868	Brittany Turner	2563 West Ave.	Orange	California	91357	02/11/2021	02/10/2022	Personal Auto

New Claim

Loss Date *

Time

Type of Claim * Auto
 Auto - Auto First and Final
 Auto - Quick Claim Auto

Claims History

Status	Claim	Loss Date	Description	Reported	Assigned to
Open	000-00-000921	05/25/2021		05/25/2021	Andy Applegate
Open	000-00-000912	05/24/2021		05/25/2021	Andy Applegate
Open	000-00-000815	05/18/2021		05/24/2021	Andy Applegate
Open	000-00-000830	05/18/2021		05/24/2021	Andy Applegate

FNOL: Create a Claim in Guidewire - New Claims Wizard Step 2



Select reported by and relation to the insured

Select RiskStream relation to the insured

Enter additional contact details

Select involved vehicle

ClaimCenter™ Desktop | Claim | Search | Address Book | Vacation

Pol: 56-475868 Ins: Brittany Turner DoL: 02/14/2021

Step 2 of 5: Basic information

Reported By

How Reported: Phone

Name: * Brittany Turner

Relation to Insured: * Self/Insured

RiskStream Relation to Insured: <none>, Self/Insured, Spouse, Child, Other

Date of Notice:

Verify Date of Birth:

Date of Birth:

Involved Vehicle(s)

2002 Pontiac Grand Prix (2GDH967 / California)

Confirm Contact Info

Address: 2563 West Ave., Orange, CA 91357

Work Phone: 213-457-6378

Home Phone:

Mobile: 650-333-3333

Primary Phone: Work

Email: 0000@guidewire.com

[Edit Contact](#)

Insured

Name: Brittany Turner

Address: 2563 West Ave., Orange, CA 91357

Primary Phone: [213-457-6378](#)

Main Contact

Same Person? Same as reporter Different person

FNOL: Create a Claim in Guidewire - New Claims Wizard Step 3



Enter:

- Description of what happened
- Loss Cause
- RiskStream Loss Cause
- Location of the loss event

FNOL: Create a Claim in Guidewire - New Claims Wizard Step 3



Enter:

- Location of the loss event

Select Add Vehicle

ClaimCenter[™] Desktop | Claim | Search | Address Book | Vacation

Pol: 56-475868 Ins: Brittany Turner DoL: 02/14/2021

Step 3 of 5: Add claim information

What Happened?

Loss Date

Loss Cause *

RiskStream Loss Cause

Incident Only?

Location *

Country

Address 1

Address 2

Address 3

City *

County

State *

ZIP Code

Location Description

Location Code

Jurisdiction

Vehicles, People, & Property

RiskStream Vehicles, People, & Property

California
2GDH967

At the Scene

Witnesses

Name	Statement Obtained	Where was the witness?	Perspective
No data to display			

Officials

Type	Name	Report #
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FNOL: Create a Claim in Guidewire - New Claims Wizard Step 3



Enter:

- Vehicle information
- Policy details
- Insured details

Additional Data:

- Service
- Witness
- Driver
- Passenger
- Report

ClaimCenter™ Desktop | Claim | Search | Address Book | Vacation

Pol: 56-475868 Ins: Brittany Turner DoL: 02/14/2021

New Claim Wizard

- Find Policy
- Basic Info
- Loss Details
- Services
- Save & Assign Claim

Parties Involved

- Policy
 - Policy General
 - Policy Details
- Documents
- Notes

RiskStream Member Details

Return to Step 3 of 5: Add claim information

Vehicle Basics	RiskStream Member *
Loss party	<none>
Vehicle Type	Owned
Year	2018
Make	Toyota
Model	Corolla
Style	Passenger car
Color	Silver
License Plate	6789JUY
License State	Pennsylvania
VIN	#####
Was the vehicle parked?	<input type="radio"/> Yes <input type="radio"/> No
Damage	
Damage Description	

Policy Details

Policy Number	
Policy EffectiveDate	01/01/2021
Policy ExpireDate	01/01/2022
Policy Type	Personal Auto
Carrier Name	

Insured Details

Prefix	<none>
First Name	Janice
Middle Name	
Last Name	Moran
Suffix	<none>
Phone Number	
Phone Extension	
Phone Type	<none>
Phone CountryCode	<none>
Address Line1	39 Broad Street
Address Line2	
City	Philadelphia
State	Pennsylvania
Zip Code	15271
Email	j.moran@gmail.com

Service

Add Service | Remove

Name	Service Type
No data to display	

Witness

Add Witness | Remove

First Name	Last Name
No data to display	

Occupants and Injuries

Add Driver | Add Passenger | Remove

Name/Position	Injuries
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Complete Steps 4 and 5 and select FINISH

Claim is created

Claim is CONNECTED to Canopy and viewable in the work queue

The screenshot shows the ClaimCenter interface. At the top, there is a navigation bar with the ClaimCenter logo, a 'Desktop' dropdown, and several menu items: 'Claim', 'Search', 'Address Book', and 'Vacation'. The main content area displays a 'New Claim Saved' notification. The message states: 'Claim 000-00-000971 has been successfully saved.' Below this, it lists 'Assigned Group: Auto1 - TeamC' and 'Assigned User: Sylvia Ulveling'. A section titled 'You can now:' contains a list of actions: 'View 000-00-000971, the newly saved claim (Alt+V)', 'Create another new claim (Alt+N)', 'Add Reserves to the newly saved claim (Alt+R)', and 'Make Payments on the newly saved claim (Alt+P)'. A large dark grey rectangular area on the left side of the screenshot is redacted.

Castle Bay 1



Work Queue

0 New Events [Refresh](#)

New and updated records from third party members. Select the records to view details and determine what actions to take.

OUR INSURED	POLICY	DATE OF LOSS	CLAIM ID	THIRD PARTY MEMBER(S)	CLAIMANT NAME	LAST UPDATED ↓	STATUS
Janice Moran	667889	2021-02-14	--	Castle Bay 2	Brittany Turner	2021-05-25 12:14 PM	New

FNOL: Review Claim which has been imported to Guidewire



Claim is imported from Canopy and assigned to an adjuster based on distribution rules

Search for the claim reveals the RiskStream member, FNOL ID, Insured, Policy #, Loss Date and Status

The screenshot shows the ClaimCenter interface with a search results table. The table has columns for Claim, FNOL ID, RiskStream Member, Insured, Policy, Claimant, Loss Date, Adjuster, Status, Remaining Reserves, Future Payments, and Paid. The first row of data is as follows:

Claim	FNOL ID	RiskStream Member	Insured	Policy	Claimant	Loss Date	Adjuster	Status	Remaining Reserves	Future Payments	Paid
<input type="checkbox"/>	000-00-000844	a3a04bfb-7b3f-4d14-8503-52d71d6d96d9	Castle Bay 2	Janice Moran	667889	02/14/2021	Andy Applegate	Open	-	-	-

Claim data has been successfully exchanged over a secure network

