

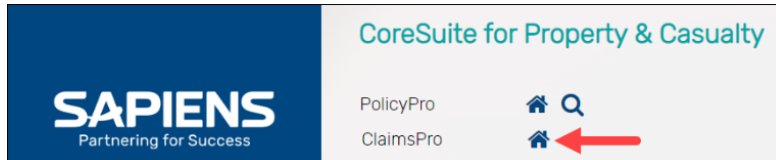
OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens



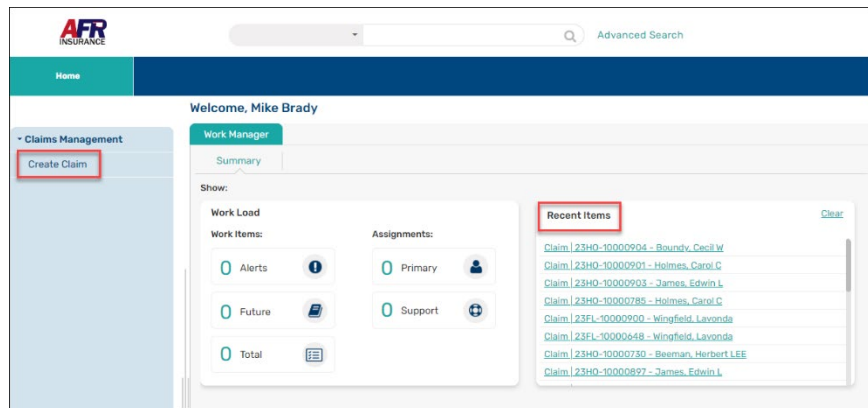
LOGIN TO CLAIMSPRO

Once you open the Sapiens URL link you should see an option for ClaimsPro. Click on the House shaped icon to open the **Login** screen. Each individual will be provided with specific login credentials. User ID's and Passwords must **NOT** be shared. Enter your individually provided **User ID** and **Password** and click **LOGIN**, to proceed to the **ClaimsPro Home Page**.



HOME PAGE

From the ClaimsPro Home Page, you have the ability to **Create a Claim** or view a list of exiting claims in the **Recent Items**. Let's take a look at the **Create Claim** option first.



CREATE CLAIM

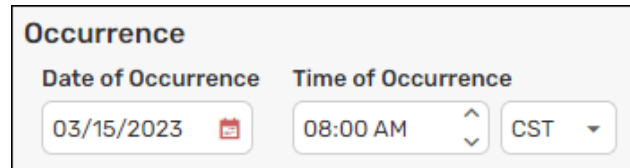
Once you click Create Claim, you will be brought to the Initiate Claim screen, where you will enter the basic information needed to begin the claims process.

OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens

OCCURRENCE

Enter the Date & Time the Occurrence took place.



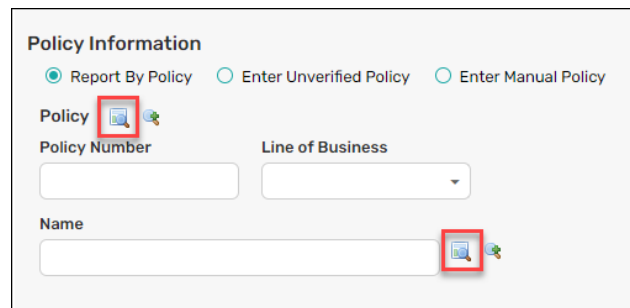
The screenshot shows a form titled "Occurrence". It has two main sections: "Date of Occurrence" and "Time of Occurrence". The "Date of Occurrence" field contains "03/15/2023" and has a calendar icon to its right. The "Time of Occurrence" field contains "08:00 AM" and "CST" with a dropdown arrow, and has up/down arrow icons to its left.

POLICY INFORMATION

A policy must be associated to the claim. This can be an existing policy, an unverified policy, or a new policy that is entered manually during claim creation.

REPORT BY POLICY

On the **Report by Policy** option, you have the ability to Search using an existing **Policy Number** or the **Name** of your customer. If a policy exists to associate to the claim, select Report by Policy.



The screenshot shows a form titled "Policy Information". It has three radio button options: "Report By Policy" (selected), "Enter Unverified Policy", and "Enter Manual Policy". Below these are three fields: "Policy Number" (with a search icon), "Line of Business" (a dropdown menu), and "Name" (with a search icon).



POLICY NUMBER SEARCH

- Enter the Policy Number and click the Search icon.
- If you enter the Policy Number and the system finds a match, the policy information is displayed.
- Entering a partial policy number does not work using the basic search option.



NAME SEARCH

- If you Search using your customers Name, make sure to type the Last Name first, followed by a comma, then the First Name, as it reads on their policy.
- If you entered the Name and the system finds a match, click to highlight the customers name, and click **SELECT**.
- If you entered a partial Name, the system displays a list of possible matches. Select the correct customer from the list of results, then click **SELECT**.
- When you return to the Initiate Claim screen, you still need to click the Search Icon above the Policy Number field, so the system can locate a list of policies associated with that customer.
- Select the appropriate Policy Number and click **SELECT** to attach the policy to the claim.



WILDCARD SEARCH

- A Wildcard character, an **Asterisk (*)**, can be entered as a leading and/or ending character in the search string.
- For example, you can perform a **Wildcard Name Search** using an **Asterisk (*)**, such as this:
 - Last Name, First Name (i.e., **Smith, A***)



ADVANCED SEARCH

- Clicking the Magnifying Glass + icon opens up an Advanced Search screen, allowing for more search field options.

OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens

UNVERIFIED AND MANUAL POLICY

The **Enter Unverified Policy** and **Enter Manual Policy** options will only be used in very rare situations.

If you are unable to locate a policy to file a claim, and feel like one of these options is needed, please contact the **Claims Service Department** for assistance.

The first screenshot shows the 'Policy Information' section with three radio buttons: 'Report By Policy' (unselected), 'Enter Unverified Policy' (selected), and 'Enter Manual Policy' (unselected). Below this is the 'Unverified Policy' section with a 'Policy Number' input field and a 'Line of Business' dropdown menu.

The second screenshot shows the 'Policy Information' section with three radio buttons: 'Report By Policy' (unselected), 'Enter Unverified Policy' (unselected), and 'Enter Manual Policy' (selected). Below this is the 'Manual Policy' section with a 'Create' link.

NOTIFICATION

The Notification section is where you will record the details of who reported the claim to the agent, and should not be confused with the agent entering the claim.

The Notification form includes fields for Date (04/04/2023), Time (10:04 AM), and Time Zone (CST). Below these are fields for Name, Phone Type, Phone Number, Source, and Method, each with a corresponding input field or dropdown menu.

Notification Fields include:

- Date & Time
- Name of Person Providing the Information
- Phone Type & Number
- Source (Claimant, Insured, Other, etc...)
- Method (Phone, Email, Documents, etc...)

INITIATE CLAIM

The **Initiate** button is not available until all required information is completed.

When you click **Initiate**, the system searches existing claims for potential duplicates. If no duplicates are found, the claims process continues. If potential duplicates are found, a list of the claims is displayed.



OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens

POTENTIAL DUPLICATES

As you create a claim, the system searches for and identifies potential duplicate claims.

You can view the Potential Duplicate Claim list to determine if the claim has already been reported or not.

If you find a **Duplicate Claim** (previously reported) you should **Contact the Adjuster** or the **Claims Service Unit** if you have additional information to provide.

If you do not find a duplicate claim on the list, click the **Continue to Add New** button to proceed with entering the claim information.

Claim Number	Date of Occ...	Insure...	Addre...	City	Postal...	Type	Status	Date R...
23HO-10000922	03/25/2023...	Ash Hu...	1704 N ...	Guymon	73942	Storm ...	Accept...	03/27/...
23HO-10000922	03/25/2023...	Ash Hu...	PO Box...	Guymon	73942	Storm ...	Accept...	03/27/...
23HO-10000922	03/25/2023...	Ash Hu...	1704 N ...	Guymon	73942	Storm ...	Accept...	03/27/...
23HO-10000922	03/25/2023...	Ash Hu...	PO Box...	Guymon	73942	Storm ...	Accept...	03/27/...

23HO-10000922 - 03/25/2023 04:00:00 AM CST - Ash Hutson

Insured Name	Insured Address	Policy Number	Line of Business
Ash Hutson	1704 N James St Guymon, OK 73942	OK-H01-001000571-001	Homeowners
Claim Number	Date of Occurrence	Claim Type	Claim Status
23HO-10000922	03/25/2023 04:00:00 AM CST	Storm Team	Accepted
Corporation	Company	Notification Date	
American Farmers & Ranchers Mutual Insurance Company	American Farmers & Ranchers Mutual Insurance Company	03/27/2023	
Loss Description	Unlabeled text field		

CONTINUE USING EXISTING CONTINUE TO ADD NEW CANCEL

LOSS

On the Loss screen, you will answer basic Questions, enter a Description, add details of the Occurrence, and will Submit the Claim once all the information has been entered.

QUESTIONS

On the Questions screen, answer the questions by selecting the appropriate radio button next to each question.

Loss

Questions Description Occurrence Submit Claim - External Users

Details of the Incident Clear

- 1. Is the residence unsafe to live in? Yes No Unknown
- 2. Was the call escalated? Yes No Unknown
- 3. Were there injuries? Yes No Unknown
 - 3.1. How many people were injured?
 - 3.2. Is the injury the result of a dog bite? Yes No Unknown
- 4. Is the claim the result of the use of a ATV, UTV, or golf cart? Yes No Unknown
- 5. Who Created This Claim?

UNSAFE TO LIVE?

Mark **YES** if the **Residence is Unsafe to Live In**, such as a total loss house fire, not a roof leak or broken window. Otherwise, mark **NO**.

CALL ESCALATED?

If the call was reported to after-hours vendor (QCS) and the call was escalated to the on-call AFR adjuster due to the severity of the loss, mark **YES** that the Call was Escalated. Otherwise, mark **NO**.

INJURIES?

If you select **YES** to the question related to **Injuries**, you will be required to enter the **Number of Injured People**, and if the injury was the **Result of a Dog Bite**.

OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens

DESCRIPTION

On the Description screen, you will enter more details related to the claim, which include:

- Brief Description of the Loss
- Location Description
- Loss Location Address

The Loss Location is a Required Field. Click **YES** if the Loss Location is the same as the Insured Address. Otherwise, mark **NO** and enter the Loss Location.

Location

Is the loss location the same as the insured address?

Yes No

Loss

Questions Description Occurrence Submit Claim - External Users

General

Brief Description of the Loss General Comment about the Location

Catastrophe

Location

Is the loss location the same as the insured address?

Yes No

Address Country United States Override

Address

Postal Code City State Co

Latitude Longitude

Map Details [Enlarge Map](#)

Catastrophe

DO NOT use the **Catastrophe** option, which will only be used by the Claims Department when appropriate.

OCCURRENCE

On the Occurrences screen, make the appropriate selections from the drop-down menus:

- Claim Type
- Cause of Loss
- Loss Priority

Loss

Questions Description Occurrence Submit Claim - External Users

General

Occurrence

Date of Occurrence Time of Occurrence

03/15/2023 08:00 AM CST

Claim Type Claim Cause of Loss Loss Priority

Notification

Date Time

04/04/2023 11:23 AM CST

Name Phone Type Phone Number

Contact Name Cellular Phone (405) 918-1234 Insured Telephone Call

Claim Type

Casualty Team

Property Team

~~Storm Team~~

DO NOT select **Storm Team** in the Claim Type menu. This option will only be used by the Claims Department under certain circumstances.

OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens

POLICY

The Policy screen options allow you to view the general policy details, additional interests, policy coverages, contact info, and a list of previous claims.

While most of the Policy screens are informational only, the **Contact Tab** allows you to add additional contact information.

The screenshot shows the 'Policy' screen with tabs for General, Insured, Additional Interests, Coverages, Contact, and Claims. The 'General' tab is active, displaying 'Policy Information' with the following details:

Essentials			
Policy Number	Effective Date	Expiration Date	Original Effective Date
OK-H01-001000571-001	02/10/2023	02/10/2024	02/10/2023
Line of Business	Policy State	Policy Deductible	
Homeowners	Oklahoma	\$1,000.00 Dwelling	

Please make sure the Insured's contact information is correct and up to date.

UNITS AT RISK

On the Units at Risk screen, click **ADD**.

Next, select the appropriate type of coverage unit under which the claim should be considered.

The screenshot shows the 'Units' screen with a table titled 'Units Listing'. The table has columns for 'Type', 'Scheduled', and 'Description'. The 'ADD' button is highlighted with a red box. Below the table, it says 'No data available'.

The screenshot shows the 'Add Units' screen. On the left, there is a 'Unit Listing' table with a red box around the 'Type' column. The table has columns for 'Type', 'Scheduled', and 'Description'. The 'Dwelling' option is selected.

Type	Scheduled	Description
<input checked="" type="radio"/> Dwelling	✓	H03 - 1704 N James St, Guym...
<input type="radio"/> Personal Property	✓	H03 - Personal Property - 170...
<input type="radio"/> Other Structures	✓	H03 - Other Structures - 1704 ...

On the right, the details for the selected unit are shown:

Dwelling | H03 - 1704 N James St, Guymon OK 73942

Type	Description	Scheduled
Dwelling	H03 - 1704 N James St, Guymon OK 73942	✓

Effective Date 02/10/2023 **Expiration Date** 02/10/2024

Questions
1. Policy Form: H03

Coverages

Types	Limits	Deductibles	Questions
Policy Deductible		\$1,000.00 Dwelling	
Coverage A - Dwelling	\$162,000.00 Each Occu...	\$1,620.00 Windstorm or ...	
Coverage D - Loss of Use	\$32,400.00 Each Occurr...		
Coverage L - Personal Li...	\$1,000,000.00 Each Occ...		
Coverage M - Medical Pa...	\$10,000.00 Each Person		
Incidental Property A			

Additional Interest

Name	Type	Loan Number	Leased	Questions
------	------	-------------	--------	-----------

Buttons: SELECT, CANCEL

OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens

DESCRIPTION

No information needs to be filled out on the Description page.

It simply displays the Risk Address details from the policy.

The screenshot shows the 'Units' page for a Dwelling policy (H03 - 1704 N James St, Guymon OK 73942). The 'Description' tab is active, showing a 'General' section with 'Type' set to 'Dwelling' and 'Scheduled' checked. The 'Description' field contains the address. The 'Location' section shows the address, country (United States), and a map of the area with markers for Walmart Supercenter and Tractor Supply Co.

DAMAGES, SALVAGE, & OWNER INFORMATION

The **Damages, Salvage, and Owner** information sections will be completed by the **Assigned Adjuster**.

You do not need to fill in this information during the First Notice of Loss.

Information about damages should be included on the **LOSS** screen in the **General Description** and **General Comment** section.

The screenshot shows the 'Units' page for the same Dwelling policy, with the 'Damages', 'Salvage', and 'Owner' tabs highlighted in red. The 'Description' tab is also visible. The 'General' section shows the policy type and description.

FINANCIAL INTERESTS

A Mortgage Company is an example of something you may find listed on the Financial Interest screen.

Click **ADD** if you need to add a Financial Interest to a claim file.

The screenshot shows the 'Units' page for the same Dwelling policy, with the 'Financial Interests' tab active. A table titled 'Financial Interests Listing' is shown with columns for Name, Phone Number, and Email. The 'ADD' button is highlighted in red.

OTHER INSURANCE

Also, you can click **ADD** to add an Other Insurance policy that is relevant to the claim, including:

- Insurance Company Name
- Policy Number
- Claim Number
- Contact Information

The screenshot shows the 'Units' page for the same Dwelling policy, with the 'Other Insurance' tab active. A table titled 'Other Carrier Listing' is shown with columns for Name, Policy Number, Claim Number, Address, City, State, Postal Code, Phone Number, and Email. The 'ADD' button is highlighted in red. Below the table, there is a form for adding a new carrier with fields for Name, Policy Number, and Claim Number.

OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens

THIRD PARTIES

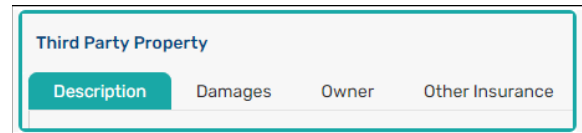
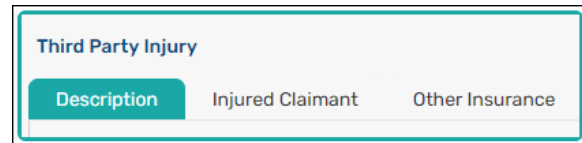
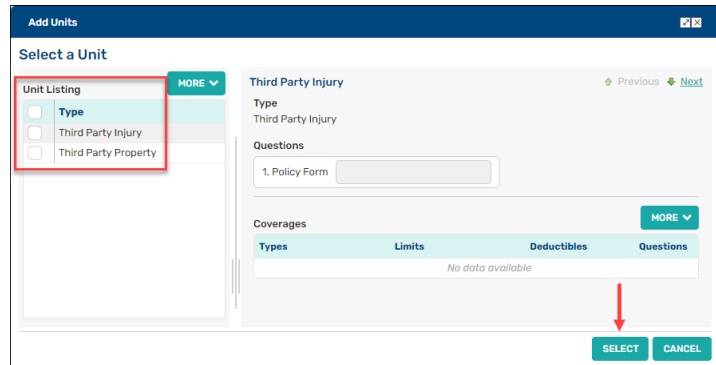
Third-Party information will be added by clicking the **ADD** button. Begin by selecting either **Third-Party Injury** or **Third-Party Property** damage.

Third-Party Injury includes:

- Description
- Injured Claimant
- Other Insurance

Third-Party Property includes:

- Description
- Damages
- Owner
- Other Insurance



AUTHORITIES

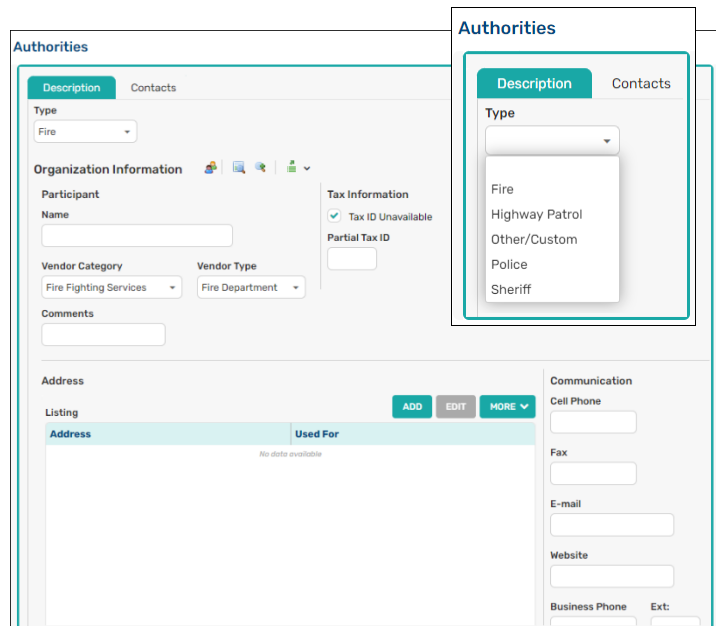
On the Authorities screen, select the appropriate **Type** of contact from the drop-down menu.

Authority Types include:

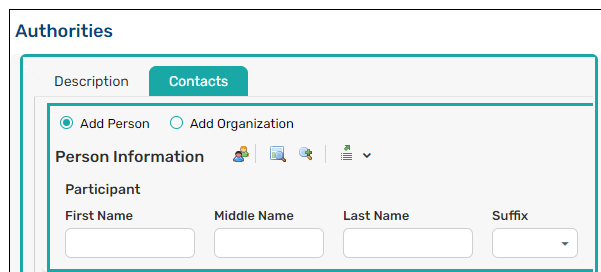
- Fire Department
- Highway Patrol
- Other/Custom
- Police
- Sheriff

After making your selection, complete the contact details, including but not limited to:

- Name
- Address
- Phone Number(s)
- Email Address(es)



Additional contact details can be added on the Contacts tab, for either an individual Person or an Organization type contact, when applicable.



OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens

WITNESSES

Witness information can be entered by clicking **ADD** to begin.

Witness types include:

- Agent
- Expert
- Insured
- Officer
- Other/Custom
- Third Party
- Witness

Contact details for Witnesses, and all other contacts, should be entered into the appropriate fields.

The screenshot shows the 'Witnesses' form with the following fields and sections:

- Person Information:** First Name, Middle Name, Last Name, Suffix, Date of Birth, Witness Type.
- Tax Information:** Tax ID Unavailable (checked), Partial Tax ID.
- Comments:** Text area.
- Address:** Table with columns 'Address' and 'Used For'. Below the table is the text 'No data available'.
- Communication:** Cell Phone, Home Phone, E-mail, Business Phone, Ext.

SUBMIT CLAIM

Once all the necessary information has been completed, return to the **LOSS** screen and the **SUBMIT CLAIM** tab, then select the **YES** radio button indicating that the First Notice of Loss has been completed. Then click the **SAVE** icon to submit your claim.

DO NOT select **YES** until you are ready to submit the claim, because this cannot be undone. Remember, you are always able to return to this screen when all of the information is entered, and you are ready to Submit the Claim.

The screenshot shows the 'Loss' screen with the following elements:

- Navigation Bar:** Questions, Description, Occurrence, Submit Claim - External Users.
- Loss Indicators:** Loss Indicators Questions, Clear link.
- Indicator 1:** 1. External Users FNOL Completed? Yes (selected), No.
- SAVE Icon:** A red arrow points to the 'SAVE' icon in the top right corner.

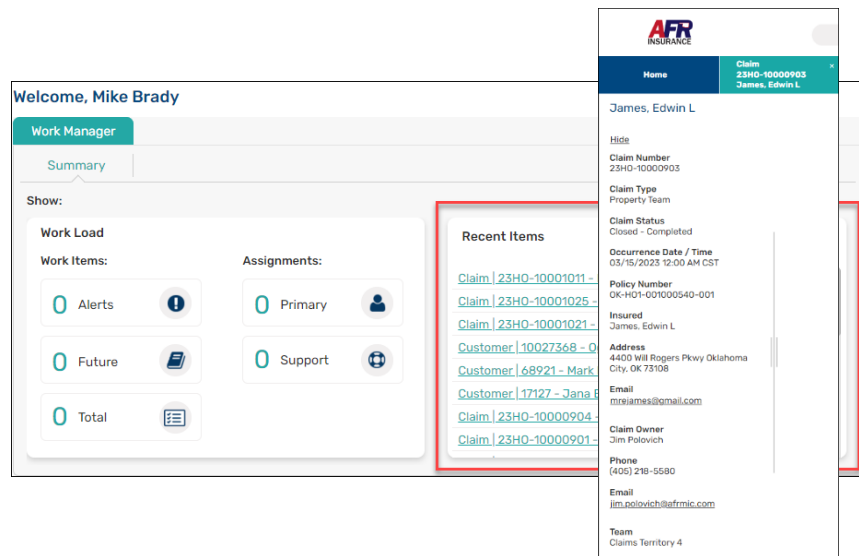
OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens

RECENT ITEMS

From the ClaimsPro Home Page, you will see the Recent Items list, which provides you access to your recently filed claims.

When you click on a hyperlink from the **Recent Items** list, you will find the basic claim information and the contact information for the assigned **Adjuster**.



Your claims adjuster is the best person to contact if you, or your customer, has questions regarding their claim. If you are unable to contact the assigned claim adjuster, or have additional questions related to a claim, please contact the **AFR Insurance Claims Customer Service** line.

POLICY PRO – AGENCY DASHBOARD

You are also able to use your Agency Dashboard in PolicyPro to locate claims that have been filed on policies written by your agency.

Simply login to the PolicyPro Home Page. Go to the Agency Dashboard tab, then Claims.

Again, you can use the toolbar search options to locate the desired claim quicker, by simply typing in search criteria to the desired column.

The screenshot shows the Agency Dashboard in PolicyPro. The 'Agency' dropdown is set to 'Mike Brady 123'. The 'Claims' tab is selected. A table of claims is displayed with the following columns: Claim Number, Status, Reported On, Closed On, Amount Paid, Adjuster, Policy Number, and Named Insured. An 'Export to CSV' button is visible in the top right corner of the table area.

Claim Number	Status	Reported On	Closed On	Amount Paid	Adjuster	Policy Number	Named Insured
23DW-10000326	Accepted	02/07/2023	n/a	0.00	Jason Towrley	OK-HO1-001000157-001	Chris Gaines
23HO-10000027	Re-Opened	01/10/2023	n/a	0.00	Unknown Adjuster	OK-HO1-001000421-001	Tiffany Phillips
23HO-10000027	Re-Opened	01/10/2023	n/a	0.00	Roy Alley	OK-HO1-001000421-001	Tiffany Phillips
23HO-10000036	Accepted	01/10/2023	n/a	0.00	Unknown Adjuster	OK-HO1-001000426-001	Elizabeth Lavole
23HO-10000036	Accepted	01/10/2023	n/a	0.00	Roy Alley	OK-HO1-001000426-001	Elizabeth Lavole
23HO-10000037	Completed	01/10/2023	03/15/2023	0.00	Unknown Adjuster	OK-HO1-001000427-001	Hutcheson Barnett
23HO-10000037	Accepted	01/10/2023	n/a	2,583.99	Karla Prewitt	OK-HO1-001000427-001	Hutcheson Barnett
23HO-10000038	Incomplete Occurrence	01/10/2023	n/a	0.00	Unknown Adjuster	OK-HO1-001000426-001	Elizabeth Lavole
23HO-10000038	Expired Occurrence	01/10/2023	02/17/2023	0.00	Unknown Adjuster	OK-HO1-001000426-001	Elizabeth Lavole
23HO-10000040	Accepted	01/12/2023	n/a	0.00	Roy Alley	OK-HO1-001000434-001	Dewayne Rigby
23HO-10000040	Accepted	01/12/2023	n/a	0.00	Unknown Adjuster	OK-HO1-001000434-001	Dewayne Rigby
23HO-10000041	Accepted	01/12/2023	n/a	0.00	Unknown Adjuster	OK-HO1-001000421-001	Tiffany Phillips
23HO-10000041	Accepted	01/12/2023	n/a	0.00	Roy Alley	OK-HO1-001000421-001	Tiffany Phillips
23HO-10000042	Accepted	01/12/2023	n/a	0.00	Roy Alley	OK-HO1-001000426-001	Elizabeth Lavole
23HO-10000042	Accepted	01/12/2023	n/a	0.00	Unknown Adjuster	OK-HO1-001000426-001	Elizabeth Lavole

OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens

CONCLUSION

When submitting a claim, include the complete details provided by the insured or claimant. While you might not have all the facts, do not delay in reporting the claim. Please provide accurate contact information so the assigned adjuster can contact the parties promptly to confirm the facts and collect additional information, if needed.

If you are unable to collect the necessary information, you should direct policyholders and claimants to report claims to the **Claims Service Team** online (<https://www.afrmic.com/claimscenter>) or by calling **(405) 218-5817** or **(800) 324-7771**.

After the claim is submitted, our Claim Service Team determines which adjuster(s) to assign to the claim and completes the setup process. Generally, an adjuster will contact the customer within one business day. Significant storm events could create delays.

ESCALATED CLAIMS

If you are contacted by a policyholder after normal business hours of 8:00 AM - 4:45 PM, Monday - Friday or on holidays, to report a claim that requires immediate assistance, please report the loss by phone at **(800) 324-7771**. The call will be directed to QCS, our after-hours vendor, who will escalate the loss to the on-call AFR adjuster.

The screenshot displays the AFR Insurance ClaimsPro user interface. At the top, the AFR logo and navigation links (Preferences, Password, Help, Logout) are visible. The main header shows the user's name, 'Welcome, Mike Brady'. The left sidebar contains 'Claims Management' and 'Create Claim'. The central 'Work Manager' section is divided into 'Work Load' and 'Assignments'. 'Work Load' includes 'Alerts', 'Future', and 'Total' items. 'Assignments' includes 'Primary' and 'Support' items. To the right, the 'Recent Items' section lists several claims with their IDs and adjuster names. The 'Work Calendar' section shows a calendar for April 2023, with the current date (April 5th) highlighted in green.

OVERVIEW OF CLAIMSPRO

ClaimsPro By Sapiens

HELP & TRAINING DOCS

Help is always available when you know where to look.

The **Training Docs** button, found on the right-hand side of the **PolicyPro** Home Page, provides you access to an online library of **Sapiens Training & Help Resources**, broken down by line of business.

You can also access the Sapiens Help & Training Resources directly by going to <https://sapienshelp.afrmic.com>.



WHAT'S NEXT?

Make sure to see our other instructional documents and videos, where we take a deeper dive into PolicyPro by Sapiens.