

## CAPTIVES AND SELF-INSURED • CLIENT NOT NAMED

# The system worked. Nobody could fix it

A homegrown claims system can keep running long after the person who wrote it leaves. The trouble starts the first time it needs to change. This self-insured operation moved its claims onto VCA ClaimsCore, configured to its work.

## THE CLIENT, NOT NAMED

**A self-insured organization with a subrogation-heavy caseload**

## THE SEAT

**Captives and Self-Insureds**

## RUNS ON

**VCA ClaimsCore**

## ON THE RECORD

**No figure cleared for publication**

## THE RESULT

**The operation runs its claims on a supported platform, and change, the one thing the old system could not absorb, is now ordinary configuration work.**

No figure from this engagement is cleared for publication, so none is stated and none is derived.

## THE OPERATION

## Recovery work changes the job

A self-insured organization carrying its own risk, with a caseload weighted toward subrogation. The claim stays open past the point most claims close, the record has to support a demand against somebody else, and money comes back in as well as going out.

None of that was the problem. The problem was the software underneath it.

**Homegrown and unsupported**

The system did the job it was written to do. What it lacked was anyone behind it.

**Nobody left who understood it**

A request a supported platform would treat as configuration became a question nobody could answer.

**Change as the requirement**

The operation needed a system it could keep changing as its work changed, with no code.

## WHAT CHANGED

## Replaced with something configurable

## 01

## The condition

A working system that could not be changed, carrying a caseload where claims stay open and recoveries have to be evidenced.

## 02

## The change

The homegrown system was replaced with a configured deployment of ClaimsCore, with its own tabs and fields for each loss type.

## 03

## What it left

When the work changes, the system changes with it, through configuration rather than a rebuild.

## RECOVERY WORK IN CLAIMSCORE

## Where recoveries live

A recovery sits on the claim beside the reserve it offsets, for any operation that runs ClaimsCore.

- ✓ **Flagged when worth pursuing.** A Subrogation Potential flag marks the claims worth pursuing, on the claim where the handler already works.
- ✓ **Each recovery on the record.** The recovery agent, the status, and the dates it was assigned, reviewed, filed and settled, with amounts filed and funds received and disbursed.
- ✓ **Net recovery on the claim.** Subrogation and salvage recoveries post against the reserve they offset, and the claim shows the net recovery.

## MOVING THE CLAIMS ACROSS

Open and historical claims move in the data migration phase, which follows discovery and configuration and comes before training and go-live. They are checked against the source before anyone relies on them.

## HOW THIS STORY IS SOURCED

No public reference names this operation, so it is described by its shape and given no identifying detail. No figure from the engagement is cleared for publication, so none is stated. The product detail describes how VCA ClaimsCore works for any operation, not what this one configured.

## Bring the change nobody can make

Bring the request your current system cannot absorb, and see what configuring it looks like on one claim.

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