

Version

1.5d

INDIO SOFTWARE, INC.

INDIO Claims Management Database[®]

Installation And Administration Manual

INDIO SOFTWARE, INC.

INDIO CLAIMS MANAGEMENT DATABASE[®] MANUAL

SOFTWARE PRODUCT LICENSE

End User License for INDIO Claims Management Database, Copyright © 2001, 2002 INDIO Software, Inc. All Rights Reserved.

IMPORTANT READ CAREFULLY: This is a legal agreement between you (either an individual or on behalf of an organization) and INDIO Software, Inc. for the software identified in the title of this document and associated media and printed materials, and may include online or electronic documentation (Software). By installing, copying, or otherwise using the software, you undertake that you have read and understood this agreement in its entirety and that you undertake to be bound by the terms of this agreement. If you do not agree to the terms of this End User License Agreement, promptly return the unused Software to the reseller or retailer from whom you purchased the Software for a full refund.

1. Terms of license

This software is protected by copyright laws and international copyright treaties, as well as other intellectual property laws and treaties. This software is licensed, not sold. At such time as the license fee for the software has been paid to INDIO Software, Inc., this agreement grants you the following rights:

- a. The single, nonexclusive license to use one copy of the software for the sole purposes specified in the documentation for the software. You may also store or install a copy of the Software on a storage device, such as a network server, used only to install or run the Software on your other computers over an internal network; however, you must acquire and dedicate a license for each separate computer on which the Software is run from the storage device. A license for the Software may not be shared or used concurrently on different computers.
- b. Hold harmless, and defend INDIO Software, Inc. and its suppliers from and against any claims or lawsuits, including attorney's fees, that arise or result from the use of this software.

The license for the use of the software shall be considered null and void upon violation of any terms of this agreement.

2. Reverse engineering

You agree not to reverse engineer, decompile, or disassemble the software, except and only to the extent that such activity is expressly permitted by applicable law notwithstanding this limitation.

3. Separation of components.

The software is licensed as a single product. Its component parts may not be separated for use on more than one computer.

4. Rental and distribution

You agree not to rent, lease, or lend registered copies of the software, nor may you sell or transfer your rights to this license. For a nominal fee, INDIO Software, Inc. will, at your written request, transfer these rights to a third party upon the return of the software, and all copies of the present and prior versions to INDIO Software, Inc.

5. Support services.

You agree that INDIO Software, Inc. does not undertake to support the software, and the license fee for the software does not include payment for support of any kind. INDIO Software, Inc. may at its discretion provide you with support services related to the software.

6. Upgrades

You agree that the license fee for the software does not include payment for any upgrades to the software. INDIO Software, Inc. may, at its discretion, provide upgrades at no cost or in compliance with an upgrade fee schedule. Any upgrades to the software carry the same license terms as this installation unless they are superseded by a newer license agreement.

7. Copyright

You agree that all title and copyrights in and to the software (including but not limited to any images, photographs, animations, video, audio, music, and text incorporated into the software or distributed in conjunction with the software), the accompanying printed materials, and any copies of the software are owned by INDIO Software, Inc. This copyrighted material is protected by copyright laws and international treaty provisions.

8. Limited Warranty

INDIO Software, Inc. warrants that the media containing the Software is free from defects in material and workmanship and will so remain for ninety (90) days from the date you acquired the Software. INDIO Software, Inc. makes no warranty as to the functionality or suitability of the software. You agree to accept sole and complete responsibility for any loss, damage or expense caused to you or to third parties as a result of your use of the software, and to indemnify, hold harmless, and defend INDIO Software, Inc. and its suppliers from and against any claims or lawsuits, including attorney's fees, that arise or result from the use of the software. INDIO Software, Inc. will use reasonable commercial efforts to repair, replace, advise or, for individual consumers, refund pursuant to the foregoing warranty within 30 days of being so notified.

The laws of the United States of America govern this agreement.

© COPYRIGHT 2001, 2002, 2003 INDIO Software, Inc.
1532 Bay Woods Road
Gulf Breeze, FL 32563
Phone 850-932-5931 • email Sales@indiosoftware.com

Table of Contents

End User License	i	C H A P T E R 3	
Copyright Notice	ii	Using the Database	10
		Entering the Loss Data	11
C H A P T E R 1		Tracking the Open Claims	13
Getting Started	1	Closing Claims	14
Minimum Recommended Configuration	1		
Installation of the Program	3	C H A P T E R 4	
Starting the Program	3	The Reports	17
C H A P T E R 2		C H A P T E R 5	
How To Manage Your Claims	4	Future Versions	20
Setting up the program	4		

Getting Started

This program has been tested on Windows 95, 98, ME, 2000, XP, and NT. Windows 95 requires that Microsoft Access 2000 be installed prior to installation of this application.*

The INDIO Claims Management Database[®] was written as a claims management system for the claims adjusting firm. It will allow the manager to enter, assign, track and close a virtually unlimited number of claims, by an unlimited number of adjusters with ease and precision.

The Windows environment allows for easier use, easier printing, and easy to read reports. The automatic assignment of invoice numbers and the drop down menus allow the adjuster manager to enter information into the database with ease. The progress of claim closure can be tracked at any time, by claim number, claimant, or adjuster, with just a few clicks of the mouse.

The data in the reports is calculated in real time so those totals are accurate any time you pull up that information.

Getting Started

The recommended minimum configuration of your PC is as follows:

- 400 Mhz Pentium processor or faster
- 64 Mbytes of Ram memory or more and adequate disk space*
- Windows 95, 98, ME, NT (Service Pack 3 or higher), 2000, or XP
- CDrom drive to load application and manual
- SVGA graphics with 256 colors
- Windows compatible laser or inkjet printer
- A network interface card is required for multi-user environments

*The data files are compact and take little room, for example 5,000 claims would take less than 10 Megabytes of disk space. The application also takes about 10 Megabytes of disk space.



Installation of the program

The INDIO Claims Management Database CD should be inserted into your CDrom drive. If the installation program does not autorun then: from the Taskbar select the START menu, then select RUN. Type “X:\setup.exe” where “X” is the drive designation of your Cdrom drive and click on the **OK** button. The Installation Wizard will guide you through the installation of the program and create the appropriate icon on your desktop to start the application.

Starting the Program

On your Desktop, just double-click on the icon labeled INDIO and **The INDIO Claims Management Database**® will load. The first application screen you will see will be the Opening Screen, sometimes called the **Main Screen** . Similar to Figure 1.

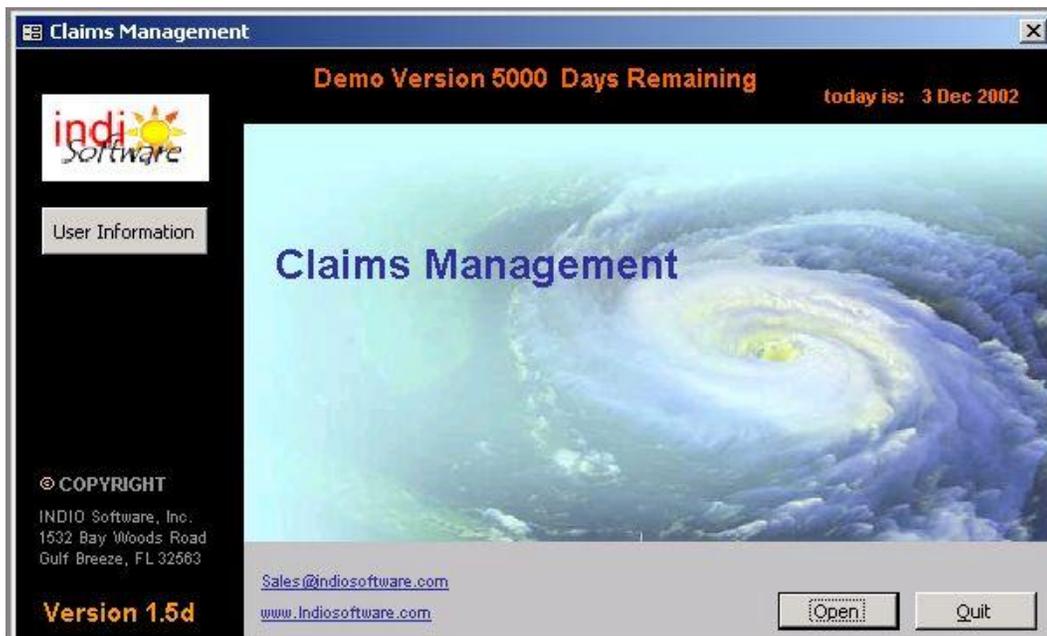


FIGURE 1 This is the Opening Screen of the INDIO Claims Management Database® called the “Main Screen”.

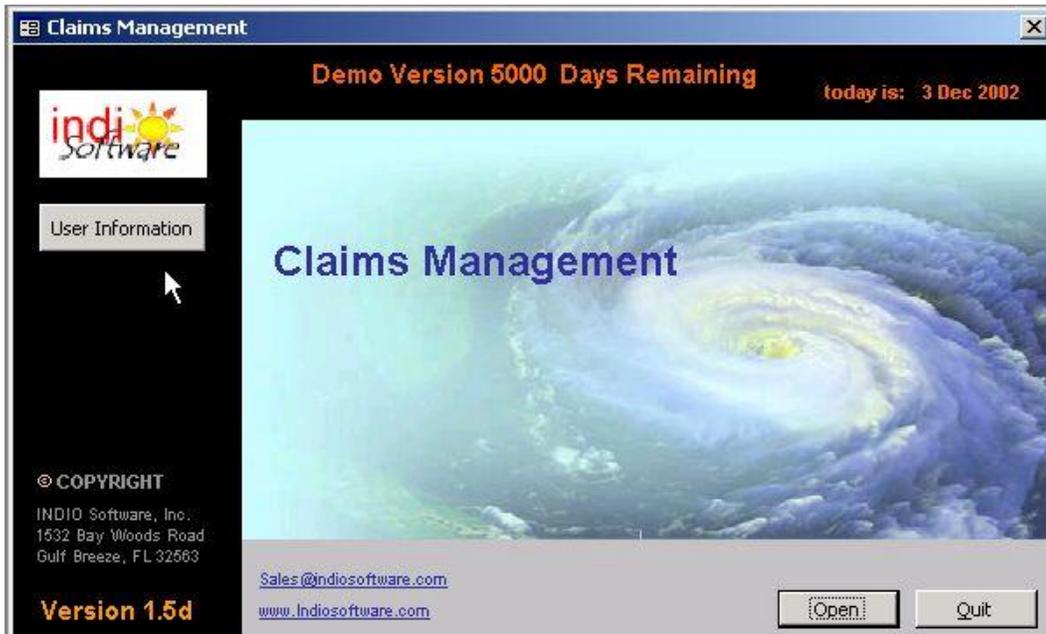


FIGURE 1A Notice the cursor upon the User Information button on the "Main Screen".

The **Main Screen** has 4 selections available to you which will allow you to configure the program to reflect your company and your identity, register the application, or to enter and work with claim data, and generate reports based upon the data that you have entered or lastly, quit the program and exit back to the Windows environment.

Program registration is initiated by clicking on the "INDIO Software logo" button. User information is entered through clicking on the **User Information** button. The application is started through the **Open** button. And the application is closed through the **Quit** button.

Chapter 2 explains how the program is setup and run.

How To Manage Your Claims

Now this may seem presumptive, since obviously you are an experienced manager or you would not have acquired this application. However, we'll lightly outline the procedures and steps we have planned for you through this program. We'll go into greater detail on a few important aspects afterwards. We're going to make a few assumptions.

1. You are managing several claims adjusters and want to do it in the most effective and least time consuming manner to expedite the closure of claims.
2. The insurance firms you represent will likely assign claims to your company in one of several different delivery methods. They may fax them to you, call them in to you, or electronically deliver them to you by way of an email account.
3. You have to enter the claims into your computer to assign, track and close the claims.
4. You need to invoice the insurance company to get paid.
5. It gets complicated when you are managing tens or hundreds of adjusters and closing thousands of claims. This is where **The INDIO Claims Management Database[®]** makes your life better. It organizes and tracks your claims, the adjusters' progress, displays a variety of useful and necessary reports.

Setting Up The Program

When you first start up the program you will need to configure several areas of the program for it to work. First by clicking on the INDIO Logo on the Main Screen, you will be able to register the program after purchasing it by entering the "unlock key" which we provide to you. It requires that you give us the serial number on the first line and we use that number to generate the "unlock key". If you are using it as a demo, then you can ignore this for now, but the demo period of 15 days could be extended for another 10 days by calling or emailing us with the serial number on this form. Then we will provide you with an extension key to insert on the second line. This form is shown in Figure 2. The "demo mode" will allow full functionality of the program with no restrictions as to how it is tested or used. Next, by clicking on the **User Information** button as shown in Figure 2a you will advance you to the **Owner Information** form.

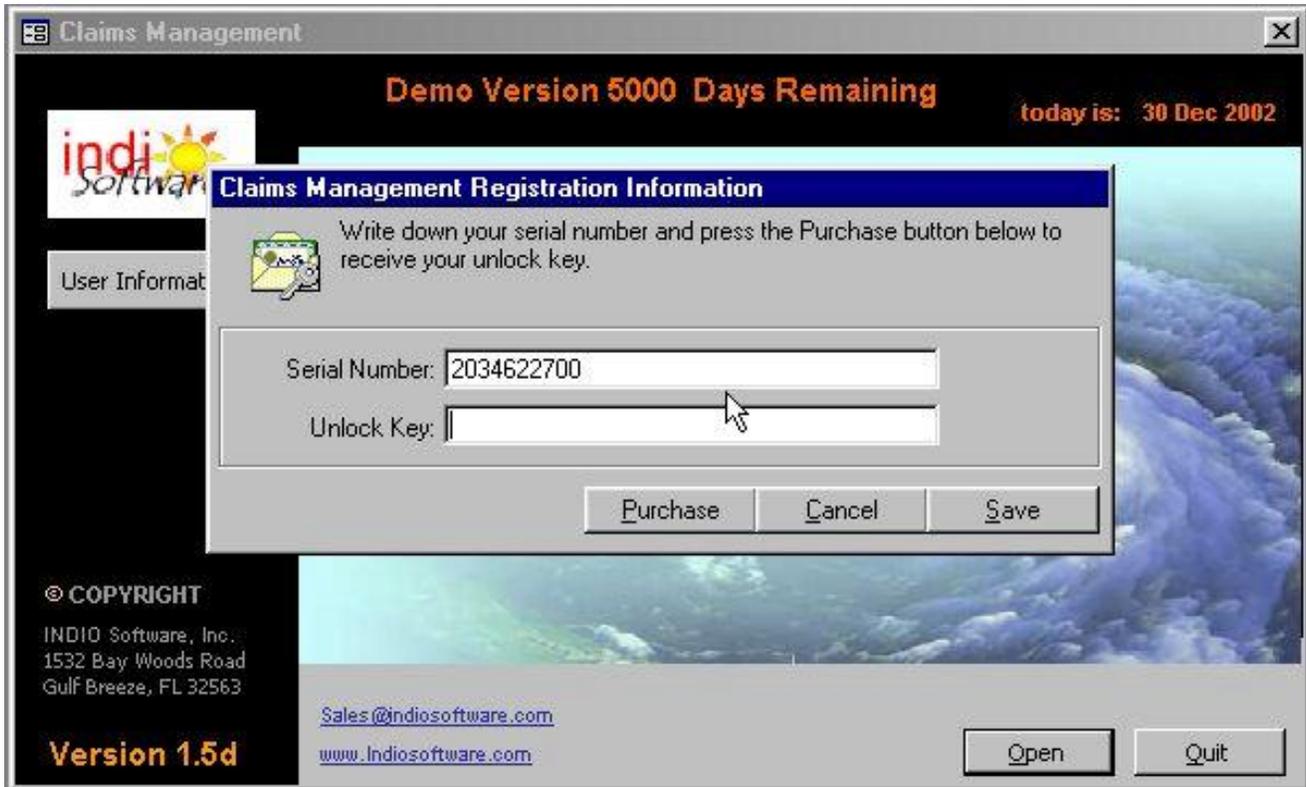


FIGURE 2 This is the Registration form of the INDIO Claims Management Database.

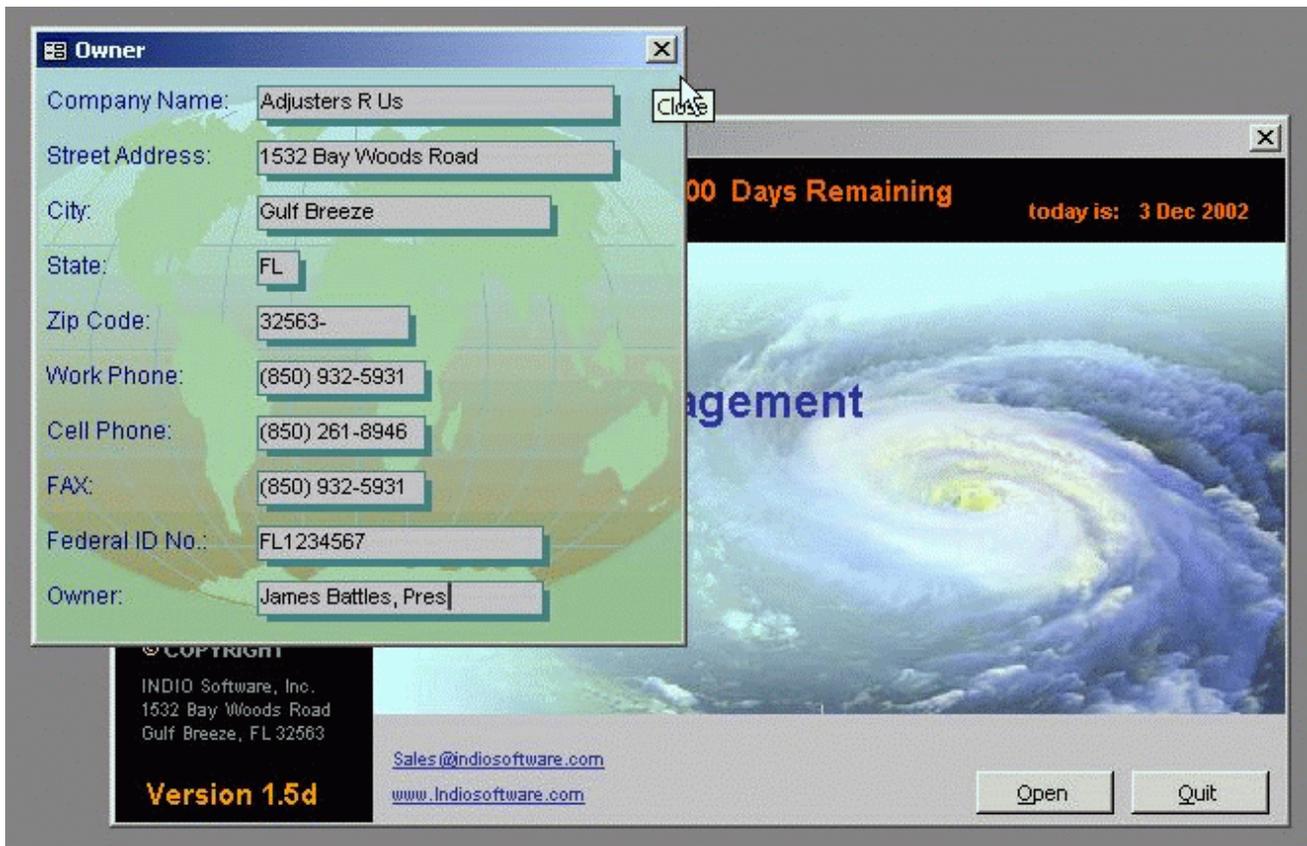


FIGURE 2 This is the Owner Information form of the INDIO Claims Management Database.

The INDIO Claims Management Database[®] follows normal Windows conventions. It will be important to remember that **OK** saves new data that is entered into your forms and **Close** merely closes the active window.

1. Insert your personal and company information in appropriate area of the form. The information you have entered in this screen will be printed on **every** report you generate. Make sure it is accurate.

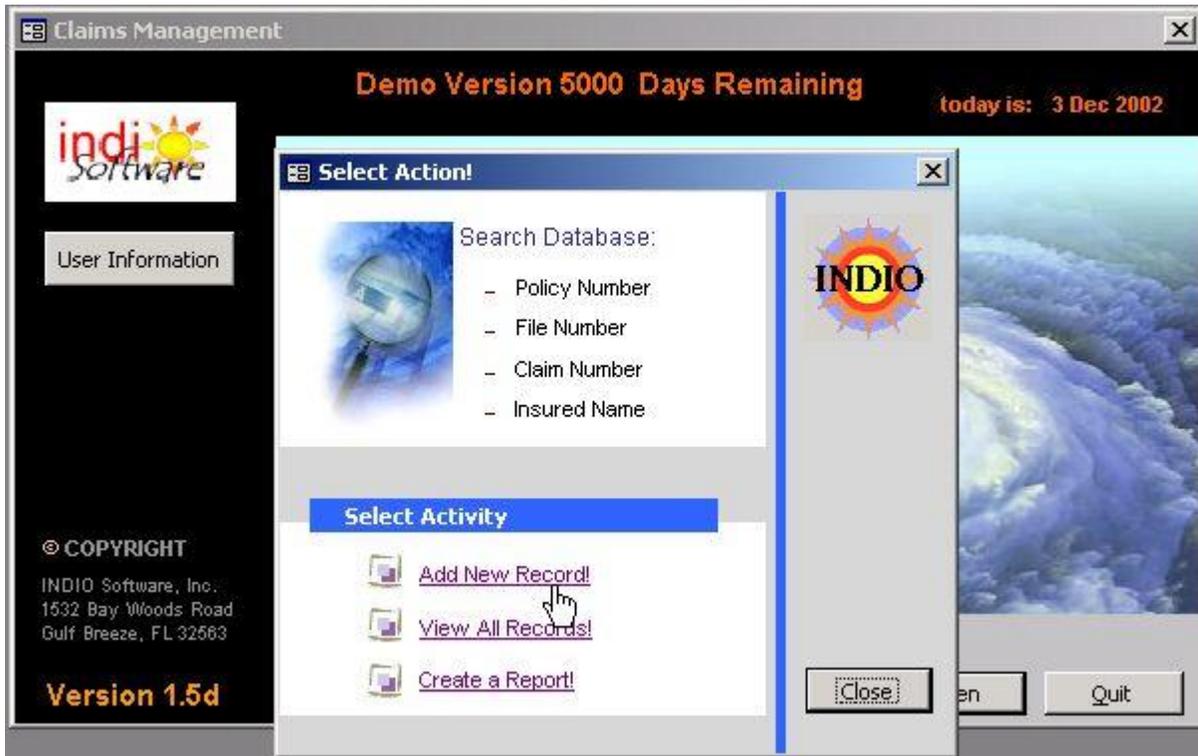


FIGURE 3 This is the Select Action Screen selected by clicking on “Open” on the “Main Screen”.

2. After entering your company information, you should return to the Main Screen by selecting the close window icon in the top right of the owner menu window. Your data will be saved automatically.

3. Next you are required to enter information regarding some or all of your adjusters, some or all of your Insurance Carriers, and at least one “Storm”. A “Storm” is can be as simple as a category such as “Regular Business” with a associated number that you assign. You can enter adjuster information by selecting “**Adjuster Information**” from the Records Screen. To get to the Records Screen from the Main Screen, click on **Open**. You can see the Records Screen in Figure 4. You must have adjusters in the database before you can assign them to claims. The Adjuster Number is a unique short cut number that you can assign to each adjuster. To enter Adjuster Information, click on the blue link labeled as “[Adjuster Information:](#)” An Adjuster Information form will open as shown in Figure 5. After entering the adjuster into the database, add another by selecting “[Add New Adjuster :](#)” Continue until all of your adjusters have been entered, then select **OK**, then **Close** to return to the Records Screen. You will be able to add more adjusters at any time. You will also be able to delete an adjuster, if they have not been assigned to either to a currently open claim or closed claim. To delete an adjuster that has been assigned previously to a claim, you will have to wait until all of your present claims are archived or purged from your database. This will be discussed later in Chapter 3.

CLAIMS MANAGEMENT WITH EASE

Indio Software, Inc
Thursday, January 02, 2003 7:53 PM

SELECT OPTION:
Add New Record
Duplicate Entry
Cancel Entry
Delete Record

LINK OPTIONS:
Billing Record
Insured Data
Invoice Form
Remarks
Claimant

Reports Menu
All Records!

Insured:
First Name:
MI:
Last Name:

Filing Information:
File Nbr:
Claim Nbr:
Policy Nbr:

Adjuster Information:
Adjuster Nbr.:
Adjuster:
Location:

Insurance Company:
Ins. Co. Nbr.:
Company:

Important Dates:
Loss Date: 2 Jan 2003
Receieved Date: 2 Jan 2003
Assign Date:
Diary Date:
Closed Date:

Event Information:
Event:
Severity Code:
Storm: None

DataSearch | Claim Number | Insured Name | Policy Number | File Number |

Record: 1 of 1

FIGURE 4 This is the Records Screen of the INDIO Claims Management Database shown with no claim information.

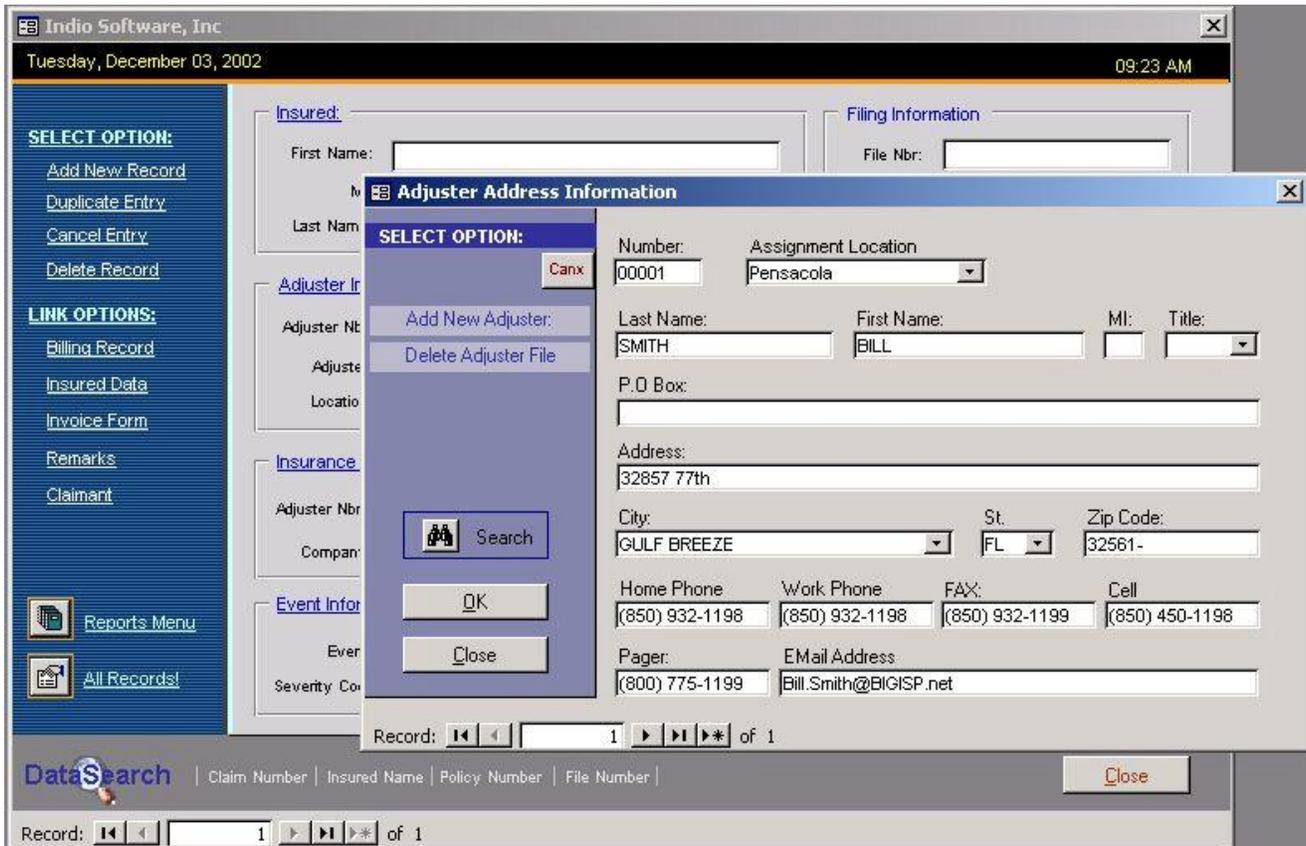


FIGURE 5 This is the Adjusters Form of the INDIO Claims Management Database shown with installed information.

4. You now must enter data about the insurance companies for which you work by selecting “[Insurance Company](#) :“ from the Records Screen. The Insurance Company form is shown in Figure 6. The insurance company number is a number that you assign to the company as a shortcut to reference insurance companies with minimum typing. You enter each insurance company’s data in the appropriate fields, and then you can add more companies by clicking on the “Add New Company” button. When finished, you exit the **Insurance Company** form by clicking on the **OK**, then the **Close** buttons. You should note that the application checks for duplicate entries in several fields. If you have a need to enter several branch offices of the same insurance company, for example, you can enter them as “company – branch” which will give each branch it’s own unique name and company number.

Indio Software, Inc
 Tuesday, December 03, 2002 09:23 AM

SELECT OPTION:
 Add New Record
 Duplicate Entry
 Cancel Entry
 Delete Record

LINK OPTIONS:
 Billing Record
 Insured Data
 Invoice Form
 Remarks
 Claimant

Insured:
 First Name:
 MI:

Filing Information:
 File Nbr:
 Claim Nbr:

Insurance Company Address Information:

Company Name: Alabama Weather **Number: (mandatory)** 200

P.O. Box:

Street Address: 313 Saipan Street

City: DOTHAN **St.:** AL **Zip Code:** 22383-

Telephone: (904) 999-9999 **FAX:** (904) 999-0001

Contact:	Phone:
FRANK FURTER	(904) 999-0002
ANN FURTER	(904) 999-0003
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Buttons: Add New Company, Delete Company!, OK, Close

Record: 1 of 4
 Severity Code: None

DataSearch | Claim Number | Insured Name | Policy Number | File Number |

Record: 1 of 1

FIGURE 6 This is the Insurance Company form of the INDIO Claims Management Database shown with installed information.

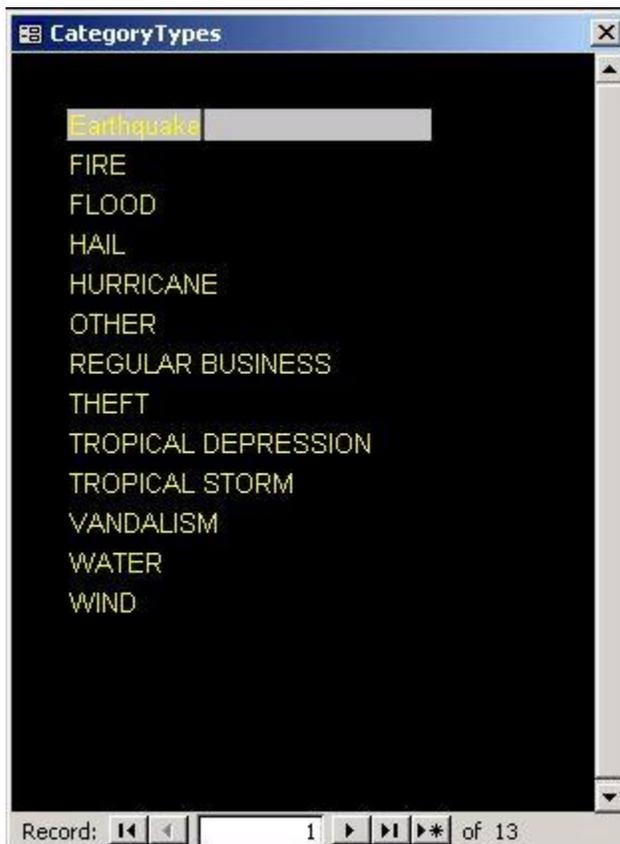


FIGURE 7 This is the Event Information Form of the INDIO Claims Management Database.

5. From the Record Screen select “[Event Information :](#)”. This form is pre-populated with data, but you can enter other types of events that you expect to use. In the “[Storm:](#)” form data of individual storms or events can be entered. Storms can be added or deleted from this form. Please note, however, that if a claim already has been attached to a storm, then you will not be allowed to delete it until the database is archived and/or purged. You may assign a number to serve as a generic “storm” or event where you may assign claims that aren’t attached to a storm for every day business. Exit the Storm menu by clicking on the **Close** button. Figure 8 shows the storm form.

The screenshot shows a window titled "Event Category:" with a blue header. Inside the window, there are three main input areas: "Event:" with a dropdown menu currently set to "HURRICANE"; "Storm Name:" with a text box containing "Andrew"; and "Number:" with a text box containing "100" and a red "(mandatory)" label. Below these are two buttons: "Add New Event" (with a plus icon) and "Delete Event" (with a red X icon). A "Close" button is located on the right side. At the bottom of the window, there is a record navigation bar that says "Record: 1 of 4" with navigation arrows.

FIGURE 8 This is the Storm Information Form of the INDIO Claims Management Database.

6. With the owner, adjuster, insurance company, and events data forms populated with at least one entry, you are ready to begin using the program. Please close the application at this time and restart it. This will not have to be done again since the data fields are now initiated.

Using The Database

You may now enter the data from the notice of loss that you received from the insurance company by fax, email or form.

1. The **INDIO Claims Management Database®** has incorporated several drop down menus, which will save many keystrokes for you. For example, you only have to enter adjuster information, insurance company information, and claimant information once. This data is stored in the database, and when you click in the down arrow in the data field, a window drops down displaying the previously entered data and you just click on your selection to enter it into the field. Figure 9 shows the Records Screen. You can see that several fields have drop down arrows in the right comers of their field.

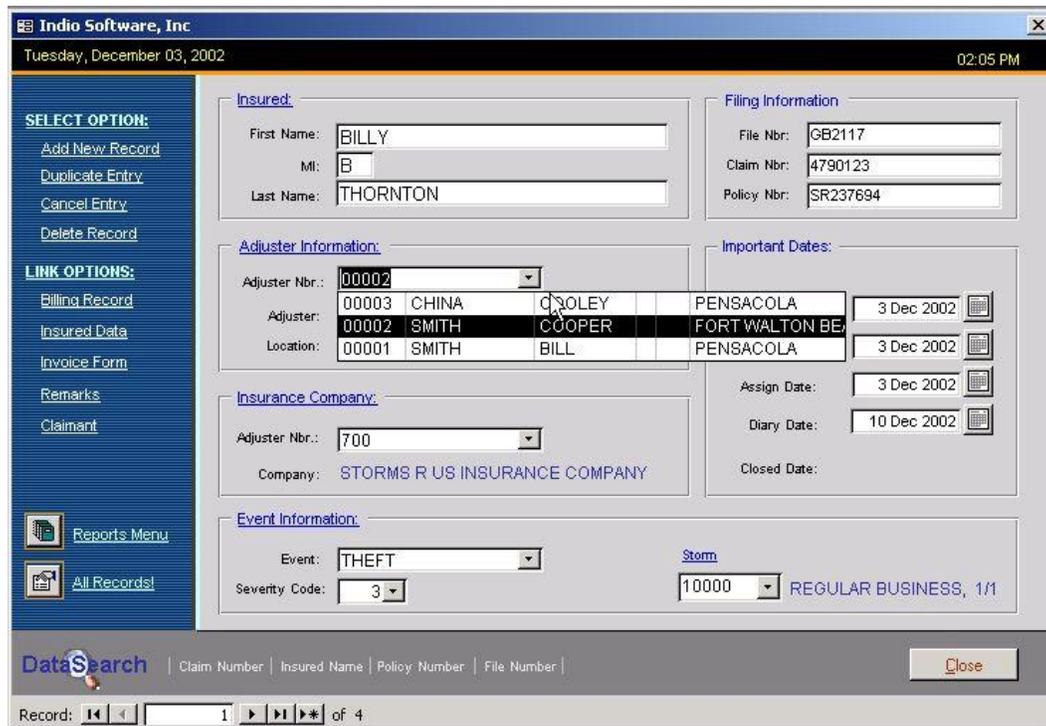


FIGURE 9 This is the Records Screen showing the drop down menu capability for the Adjuster field.

Entering the Notice of Loss Data

- From the Records Screen, you will type in the insured name, file number, claim number, and file number. If a claim number or file number is found to already exist in the database, then you will not be allowed to save this claim and you should be advised of this in a pop-up error window. This would signify that you already have entered that claim or somehow the claim number or file number has been duplicated. You will not want duplication of these numbers in your database. You must correct the error at this time. Then select "[Insured Information:](#)" and start entering the address and phone data for the insured into this form as shown in Figure 10. There is no particular requirement that you progress through the claim in a specific order, but when you use the **TAB** key, you will advance through all of the usually desired fields. In the insured information form, you will find two address fields are on this form. One is for the address information of the insured property where the loss occurred. And the other field is where the contact information for the claimant is entered. When that information is completed, close the window by clicking on the **OK** then the **Close** buttons.

FIGURE 10 This is the Insured Information Form.

- When you return to the Records Screen, you can advance to the next field, the [Adjuster Nbr](#) field. You can assign an adjuster by clicking on the down

arrow and selecting an adjuster. The remainder of the adjuster fields are filled in automatically.

4. Advance to the Insurance Company field where you can drop down and choose an insurance company at the insurance company number field. This is a drop down field. Select the insurance that is handling this claim from the drop down choices.
5. Advance to the “Event:” field and you will find this field allows a drop down choice of events as shown in Figure 11. The default for the “Loss Date:” is the current date, but when you click on “Loss Date:” you will be presented with a calendar from which you may select a date with the click of the mouse. This is shown in Figure 12. To exit the calendar, click the OK button.

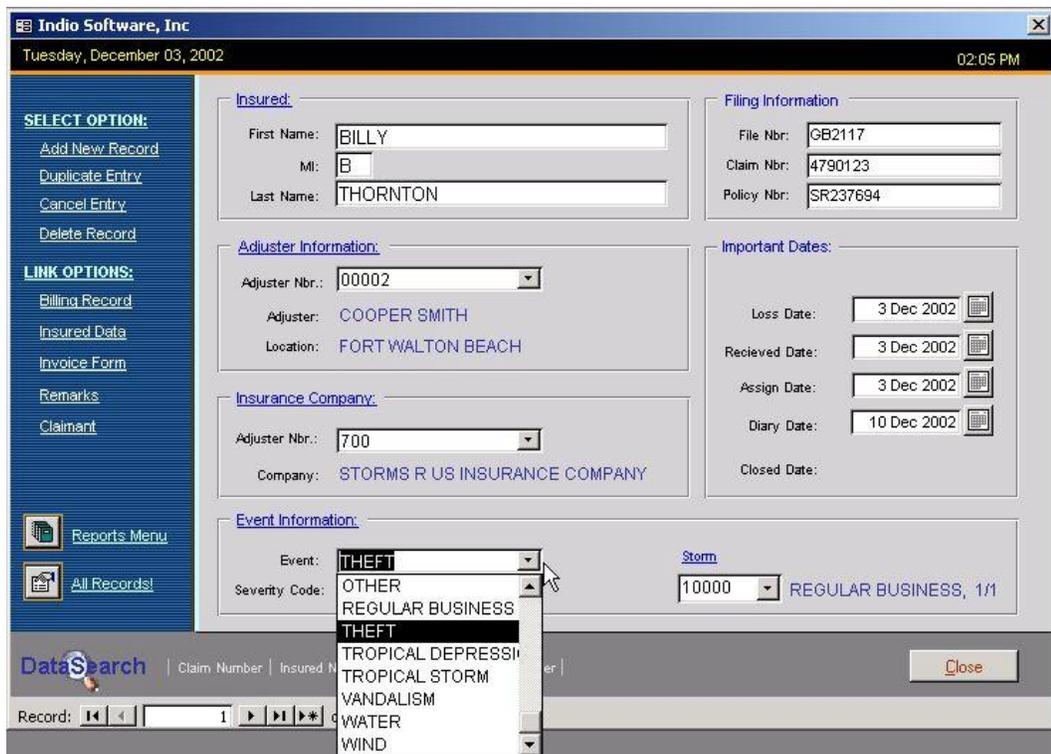


FIGURE 11 This figure shows the drop down menu for the selection of the event.

FIGURE 12 This displays the loss date calendar.

6. Advance and select the “[Storm](#)” field which is also a drop down menu describing in more detail the event of the claim. You select a company with the mouse and the program auto-fills the field with a unique event if desired. It is not mandatory to utilize this field and the default is “None”.
7. The next fields are the “[Received Date:](#)” field, “[Assigned Date:](#)”, and the “[Diary Date:](#)”. The “[Received Date:](#)” defaults to the current date. You can override that date if desired.
8. Next you may enter a “[Severity Code:](#)” that is assigned to the claim. Some companies don’t use this field, so it is optional, also.
9. The “[Remarks](#)” selection in the left column of the records screen under “[SELECT OPTIONS:](#)” will allow entry of any pertinent information that you deem important in a text area as seen in Figure 13.

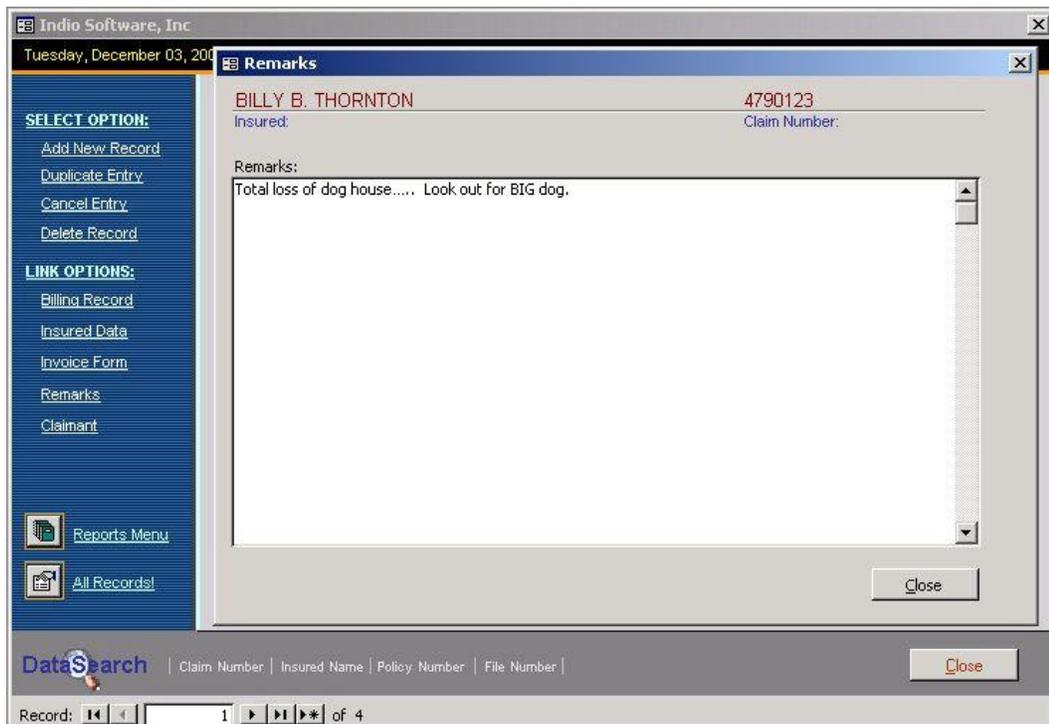


FIGURE 13 This is the Remarks area that you may use in a variety of ways.

10. At this point, the claim is completely entered and you may exit with a **Close** or you may enter another claim by clicking on the [“Add New Record”](#) in the left column of the records screen under [“SELECT OPTIONS:”](#)
11. Exit the Records Screen by clicking on **Close**.

Tracking the Open Claims

After the claims are entered into the database and the assigned adjusters have them in hand, you will be involved in tracking the progress of the claims and adjusters. As the adjusters work the claims and return them, you will close them in the database. We'll go over a couple of scenarios where you are tracking an individual claim and then tracking the adjusters' progress in claim closure.

1. You may want to track a claim by the claim number, insured name, or policy number, from the **Records Screen**. You will see a box which contains the search commands to search by [Claim Number](#), [Insured Name](#), [Policy Number](#), or by [File Number](#). Click on the method that you prefer. All three methods are similar in operation in that a drop down window will open allowing you to click on the exact record that you desire. When you click on the desired record, it will be displayed. An example of the search function is displayed in Figure 14.

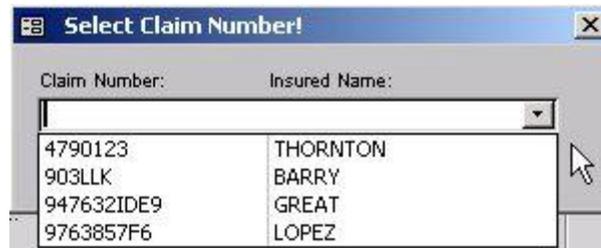


FIGURE 14 This is the Records Screen showing an open search window.

2. You may want to track a number of claims assigned to a specific adjuster. This is a different type of search ending in a report that you can print if needed. From the Select Action Screen or the Records Screen select [Reports Menu](#) and you will see several selections that are available to you. When desiring an adjuster report, you must select which adjuster you wish to track. Figure 15 shows the Report Screen. The reports will appear on the screen which will allow you to scroll up and down to view it in its entirety. You may print a report or close the report and return to the Reports Screen. A variety of reports are explained in Chapter 4. The hard-copy manual has printed reports attached, the on disk manual has a folder, which contains example reports in Adobe Acrobat format. Reports can also be viewed on our web-site, <http://www.indiosoftware.com>.

Closing the Open Claims

After the adjuster has submitted the closed claim report to you, then you are ready to close the claim and invoice the insurance company for your company's service. This is done from the [Billing Record](#) window. [Billing Record](#) is a selection from the Records Screen display for that claim. The [Billing Record](#) is a selection under the [SELECT OPTION:](#) column. When the claim billing data window opens, you can enter the billing data and the closure date. You can manually enter an invoice number, or if you want to print an invoice yourself, the computer will assign the next sequential invoice number available from the last auto-numbered invoice printed. The program starts auto-numbering invoices at 500000, thus allowing you to submit any pre-printed and pre-numbered invoices that you use in your business also. When you have entered all of your data, then click on **OK** or **Close** and return to the previous screen. From here you should select **Invoice**. An example of an invoice is displayed in Figure 16.

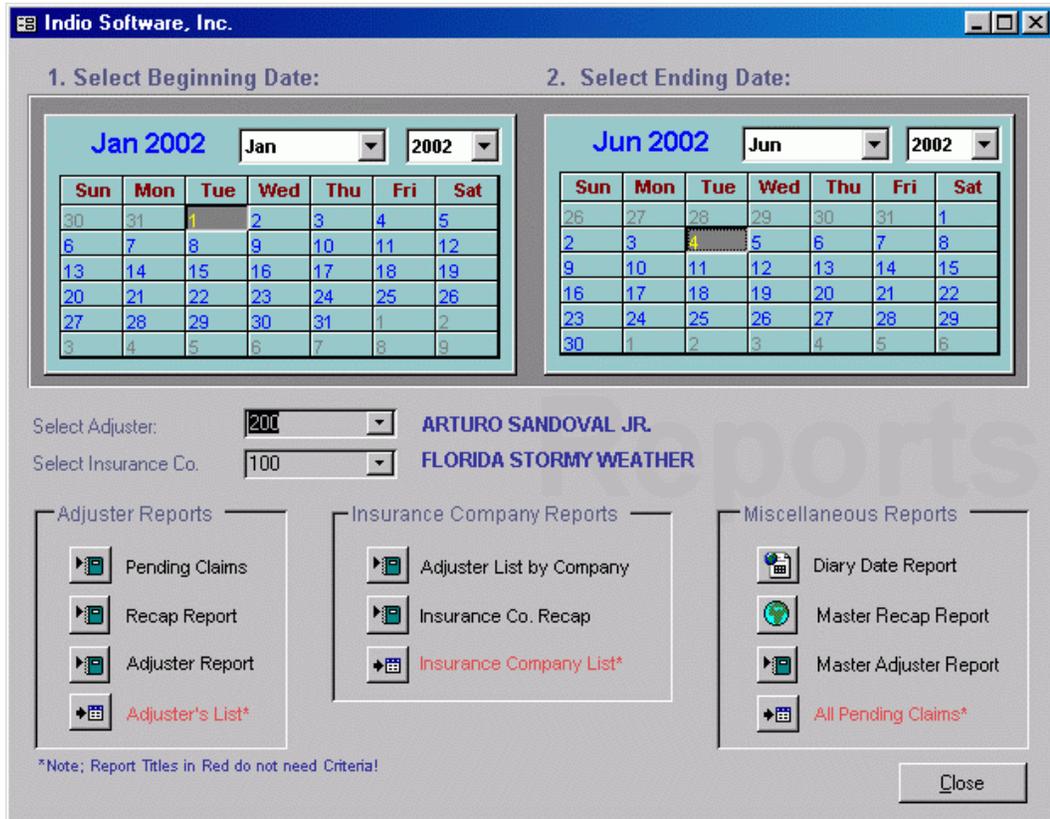


FIGURE 15 This is the Reports Screen showing entries in the adjuster and insurance fields, as well as selections of beginning and ending dates in the calendar areas.

Insured Name	NORTH HYDRACK		40-404	30 December 2001
Invoice Number	50779		Claim Number:	Today's Date
Unpaid Amount	55,408.43		Net Payment Amount	55,408.43
	Quantity	Rate	Sub Total	Total
Adjuster Fees	1 @	\$135.00	\$135.00	\$135.00
Phone Charge	20 @	\$4.20	\$84.00	\$84.00
Material	100 @	\$1.44	\$144.00	\$144.00
	7 hours @	\$0.00	\$0.00	\$0.00
SUPPLEMENTAL BILLING			INVOICE TOTAL:	\$367.20
SUPPLEMENTAL INVOICE NO.	TOTAL CHARGE	\$1.00	INSURANCE COMPANY APPROVAL	
51000	LESS PREVIOUS CHARGE	\$0.00	<input type="checkbox"/> NOT BILLED	<input type="checkbox"/> WILL BE BILLED IN 30 DAYS
Balance:		\$0.00		

FIGURE 16 This is an example of an Invoice

Archiving and Purging your data files

After a storm is over and all of the claims are closed, you may want to free up some disk space or do a little housekeeping to prepare for your next storm or catastrophe.

An option you have for freeing disk space is to delete claims from your hard drive. This completely removes the claims from your computer. This can be accomplished by utilizing the [Delete Record](#) function found in the left column of the Records Screen under **SELECT OPTIONS**. This removes the current record displayed on the Records Screen. It does not remove your adjusters, company data, insurance company information or list of storms. It removes just the claim data, including the invoices associated with that claim record. You can delete a specific "Storm" and its associated records by selecting **Storm** from the Records Screen and clicking on the Trash Can Icon. Make sure that you have closed all of the records associated with a specific storm before attempting to delete a storm. There is really little justification for deleting storms, because the average hard drives are so large as to store years of data with no problem.

Another note concerning backups

The importance of backing up your data files regularly cannot be over emphasized. Many a computer user has allowed complacency to override good sense to a tragic end. A daily backup can often be worth its weight in gold. So whether you backup to disks, tapes, zip disks or to an on-line backup service, just do it! We are currently looking for an inexpensive, solid, on-line backup company that will allow our product users to back up, not only their INDIO data, but also their entire hard drives nightly over the Internet. This gives you a safe off-site backup that is available to you wherever you have Internet access. Most companies involved in this use some type of encryption in their application to provide privacy and security for their users data. Call us or send us an email for further details and developments.

Chapter
4

The Reports

The reports are one of the most important aspects of the claims management business. The INDIO Claims Management Database includes around a dozen reports for pending claims, closed claims, invoices, and the recap reports, which keep you informed as to how well you are doing.

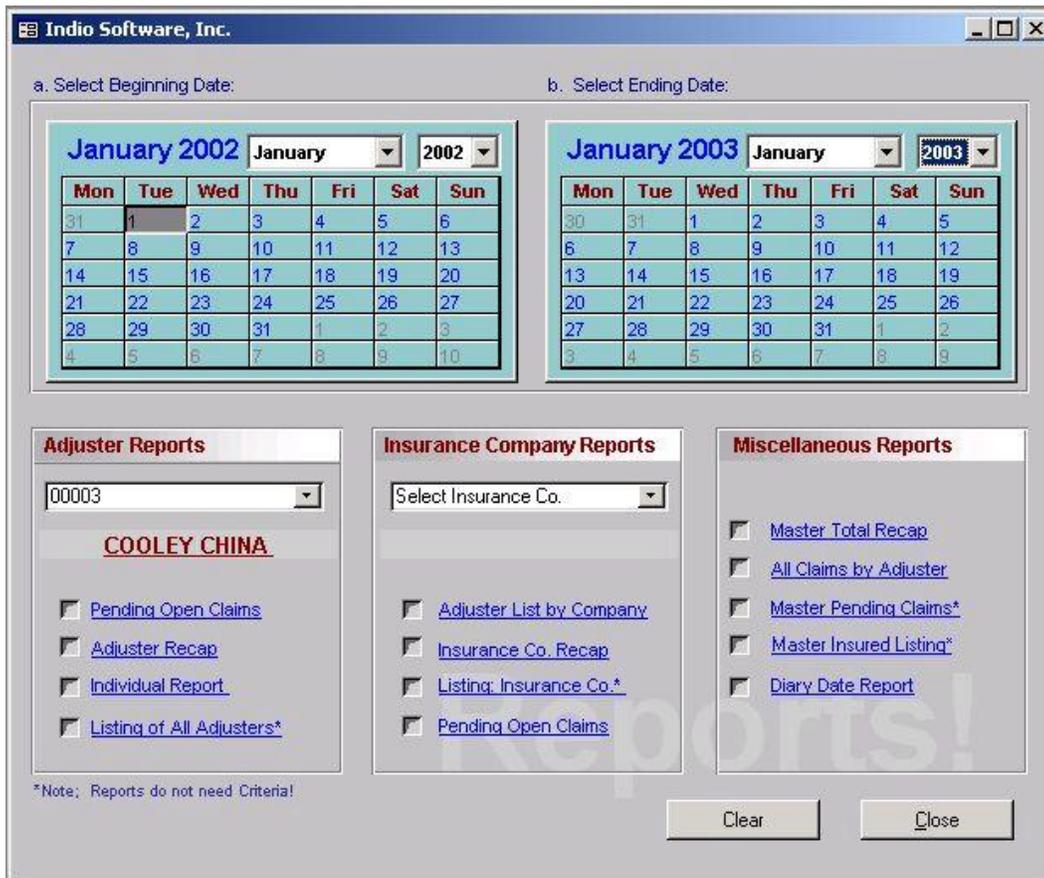


FIGURE 12 This is the Reports Screen showing a variety of reports available.

The following are some of the reports that are available to you:

- § Adjuster Recap Reports
- § Adjuster Roster List
- § Master Recap Report
- § Adjuster Pending Claims Reports
- § Insurance Company Report List
- § Insurance Company Report by Adjuster
- § Insurance Core Recap Report
- § Current Storms Form
- § Master Adjuster Report
- § All Pending Claims
- § Invoices
- § Supplemental Invoices
- § Diary Date Report

Samples of these reports are shown in the Appendix.

Future Versions

We want to continually improve the functionality and usefulness of this application, so there will be changes in future versions of the program. Minor revisions to this program will be sent to you as they are developed at no cost. Major version upgrades to the program will be made available to current users at discounted prices. Minor revisions will be titled as 1.1, 1.2, 1.3, etc. These may include changes in forms, screens, or calculations, but not in functionality. Major upgrades will be titled as 2.0, 3.0, 4.0, etc. These would represent major functionality changes such as user interface, significant additions to the application, or other major programming changes. One such major upgrade might entail an interface of financial data into an accounting package such as Intuit's Quickbooks Pro.

Questions or comments about the program

If you have suggestions that will make the program better or questions concerning the program itself, then please send an email to us at the following address:

Support@indiosoftware.com

Questions concerning sales issues

If you have a question on site licenses or quantity discounts, then please send an email to us at the following address:

Sales@indiosoftware.com

Visit our website at: <http://www.indiosoftware.com/>