PHALANX CONSULTANCY

CLAIM APPLICATION

V1.0

USER MANUAL GUIDE

PHALANX CONSULTANCY

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1. Installation steps for package

Prerequisite: Ensure Customer 360 app is installed from Marketplace.

1.1 Install Package

1. **System Designer:** Click the Settings/System Designer icon (gear icon) in the top-right corner. In the Application management, select 'Application Hub'.
2. **Application Hub:** In the Application Hub, click on 'New application'.
3. **Start Install:** Select 'Marketplace Powered' and search for the 'Claims Management' application.
4. **Select Application:** Choose the application from Marketplace and click Install.
5. **Wait:** Wait for the installation to finish and display a success message.

1.2 Claims Management Application (Layered Packages)

Verify Package Settings:

- Open the **Claims Management** application.
- Expand Package settings.
- Verify that the following packages are present:

    1. PclClaimsManagement
    2. PclClaimFoundation
    3. PclCommercialClaim
    4. PclInsuranceFoundation
    5. PclPclBase
    6. PclPersonalClaim

1.3 Post-Installation Steps

After successfully installing all the files:

1. **Log Out/Log In:** Log out of Creatio and immediately log back in to ensure all UI elements, system settings, and security permissions related to the new application are properly updated.

2 Accessing the application

2.1 UI navigations

2.1.1 Application layering

Application layering is for creating objects, lookups and entities based on reuseable purpose

2.1.1.1 Pcl base layer:

This layer contains the core, reusable components for the entire application. It is the fundamental building block on which all other layers are built.

2.1.1.2 Insurance foundation layer:

Built on the Pcl base layer, this layer provides the foundational components for insurance Claim. It is used to create new policies, which are categorized as either Personal or Commercial. Crucially, it has been designed for future purposes, allowing other insurance-related functions to be added later.

2.1.1.3 Claim foundation layer:

This layer is built on the Insurance Foundation and contains all the shared business logic, rules, and components that are common to both personal and commercial claims.

2.1.1.4 Personal claim layer:

This is a specific application layer that uses the Claim Foundation. It contains the unique user interface, workflows, and rules required for handling personal insurance claims.

2.1.1.5 Commercial claim layer:

This is a specific application layer that also uses the Claim Foundation. It contains the unique user interface, workflows, and rules required for handling commercial insurance claims.

2.1.2 Personal Claims

In **FIG 2.1.2.1** after login with intake user you will see home page there select the personal Claim Intake team workspace in left side of navigation panel.

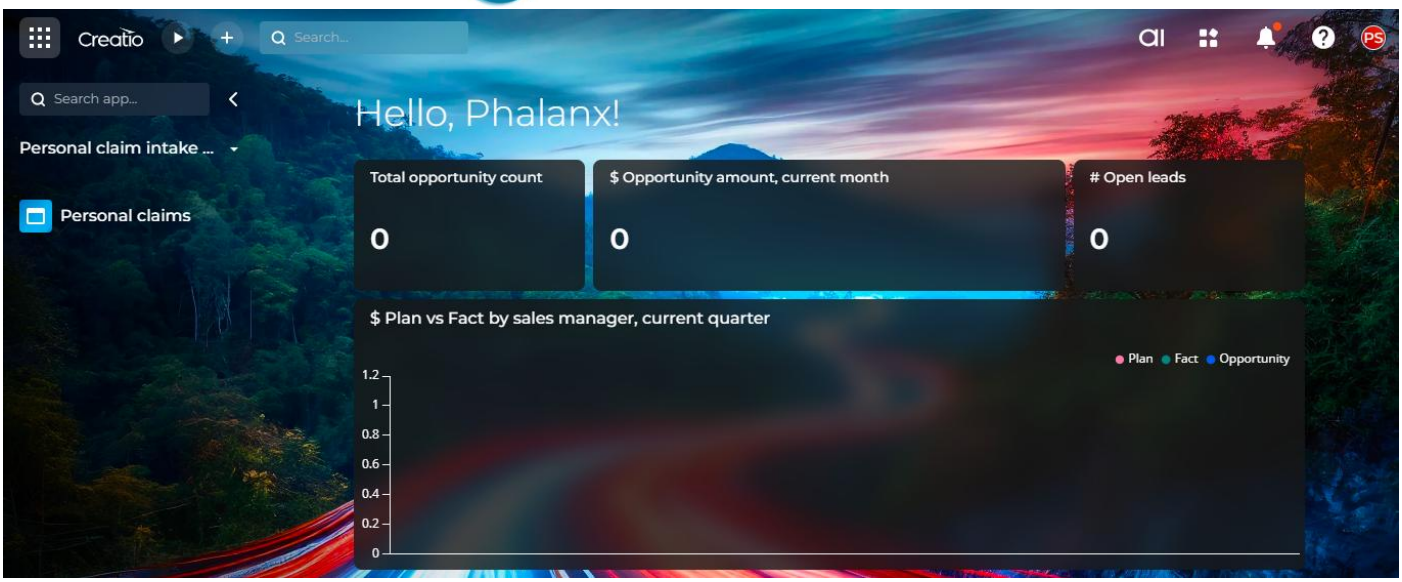


FIG 2.1.2.1 Home page for Claim intake team

In **Figure 2.1.2.2** here after selected Personal Claim section then it will open the policy records here you can access to open existing record or creating new import the file of the records by click respected buttons and Hyper Links.

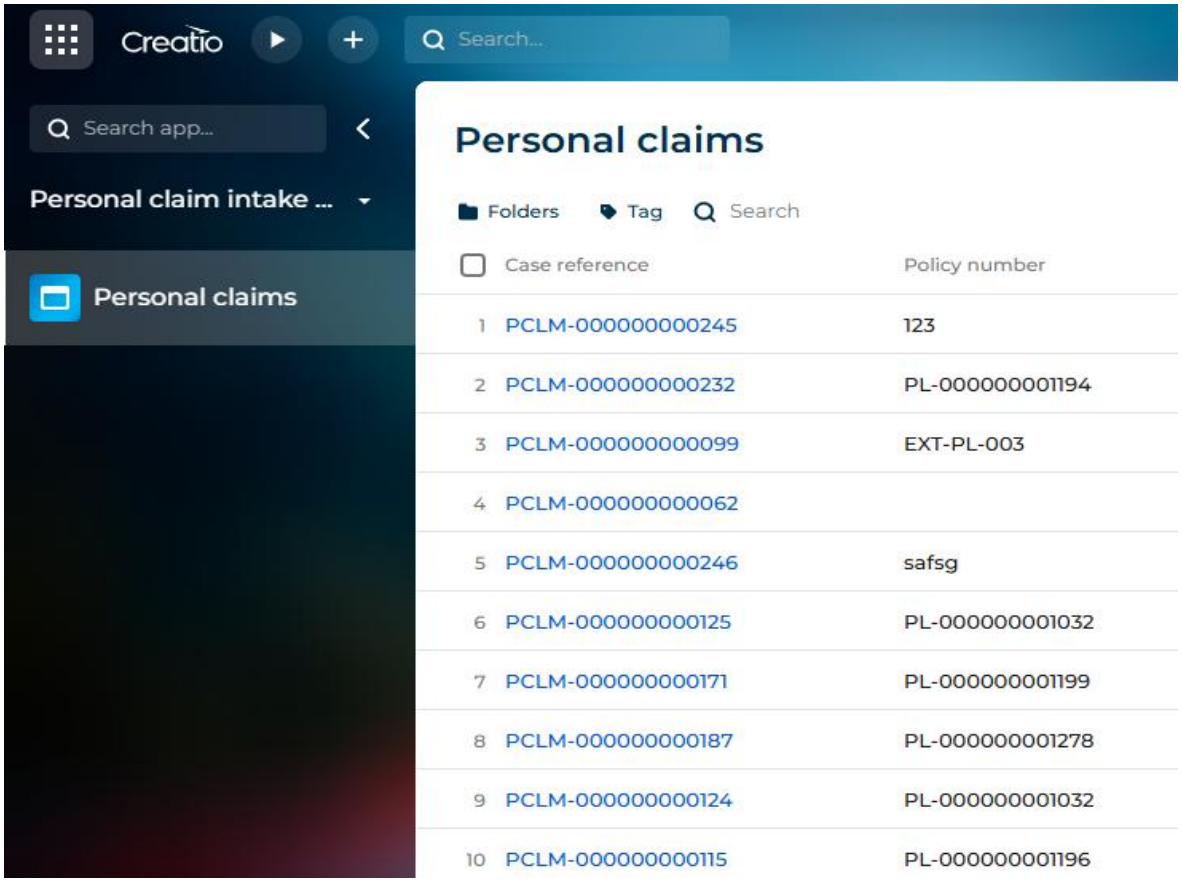


FIG 2.1.2.2 opening personal Claim section

2.1.3 Commercial Claims

In **FIG 2.1.3.1** In the navigation panel to click dropdown. To select Commercial Claim Intake team workspace. Here after selected commercial Claim section then it will open the policy records here you can access to open existing record or creating new import the file of the records by click respected buttons and Hyper Links.

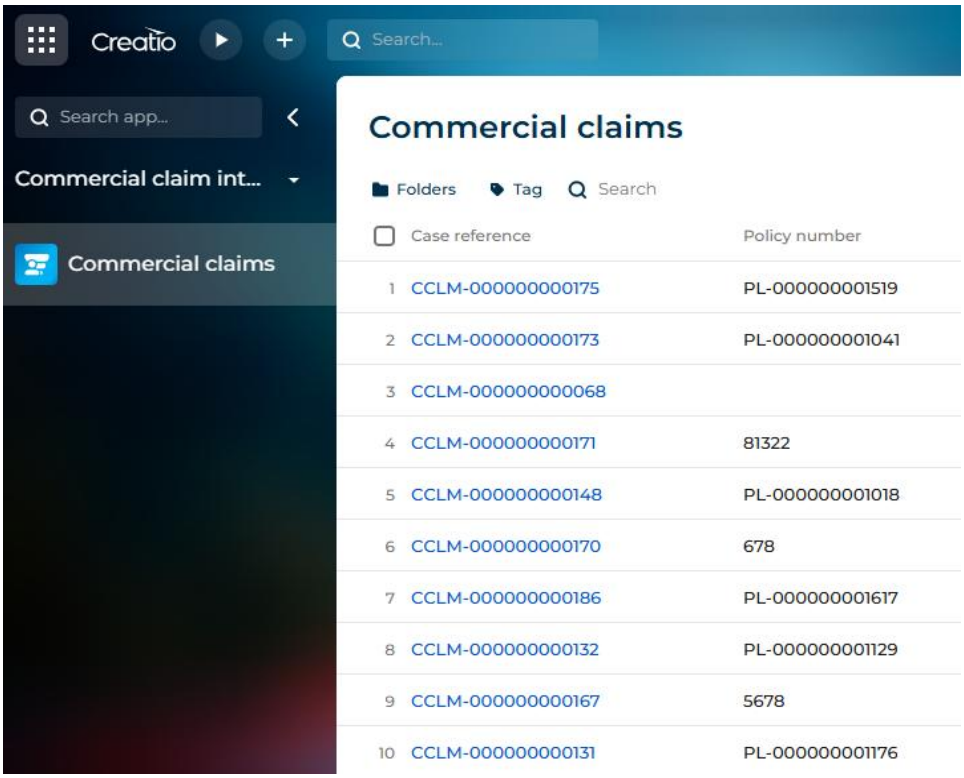


FIG 2.1.3.1 opening commercial Claim section

2.2 Manage Policies

For creating Policy login with User (Intake team) This section defines the main categories of insurance products your application can handle. Based on your list, the system is designed to manage the following six primary policy types, divided into two major groups:

2.2.1 Personal Claims policy

This journey is used to create a brand-new quote or policy from the beginning for claim. It's the Ending point for an insurance contract, whether for existing customer. In Personal Claim have three types as per insurance

1.2.1.1 Personal Auto/Motor insurance

1.2.1.2 Personal Home insurance

1.2.1.3 Personal Life insurance

2.2.1.1 Personal Auto/Motor Insurance

Covers cars, trucks, and other vehicles for personal use. It protects against financial loss from traffic accidents, theft, or other damage to the vehicle.

In **FIG 2.2.1.1.1** Click New button, there you can select the policy Id then click save.

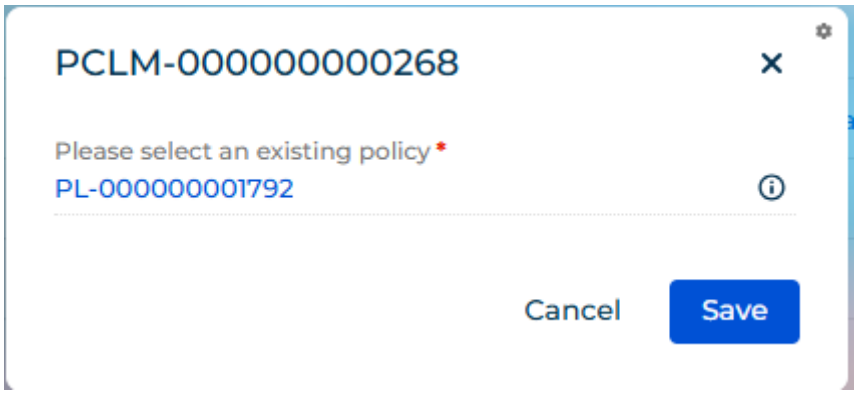


FIG 2.2.1.1.1 Select existing Policy Id

In **FIG 2.2.1.1.2** after saved the New Policy will Created with generated that PCLM Id then click the PCLM Id hyperlink text.

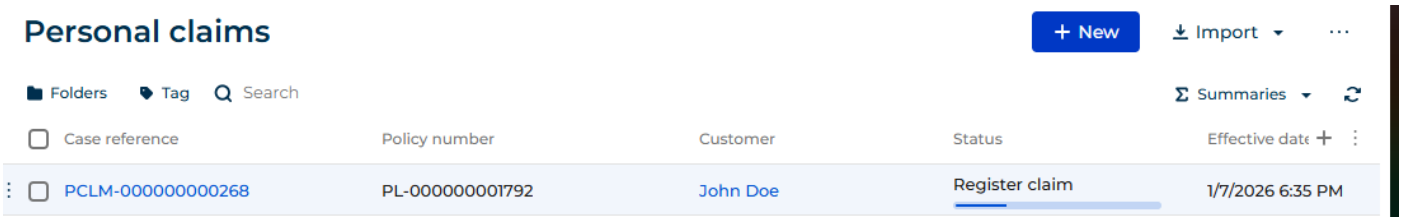


FIG 2.2.1.1.2 PCLM Id created

In **FIG 2.2.1.1.3** filled the claim details then click auto/motor policy summary.

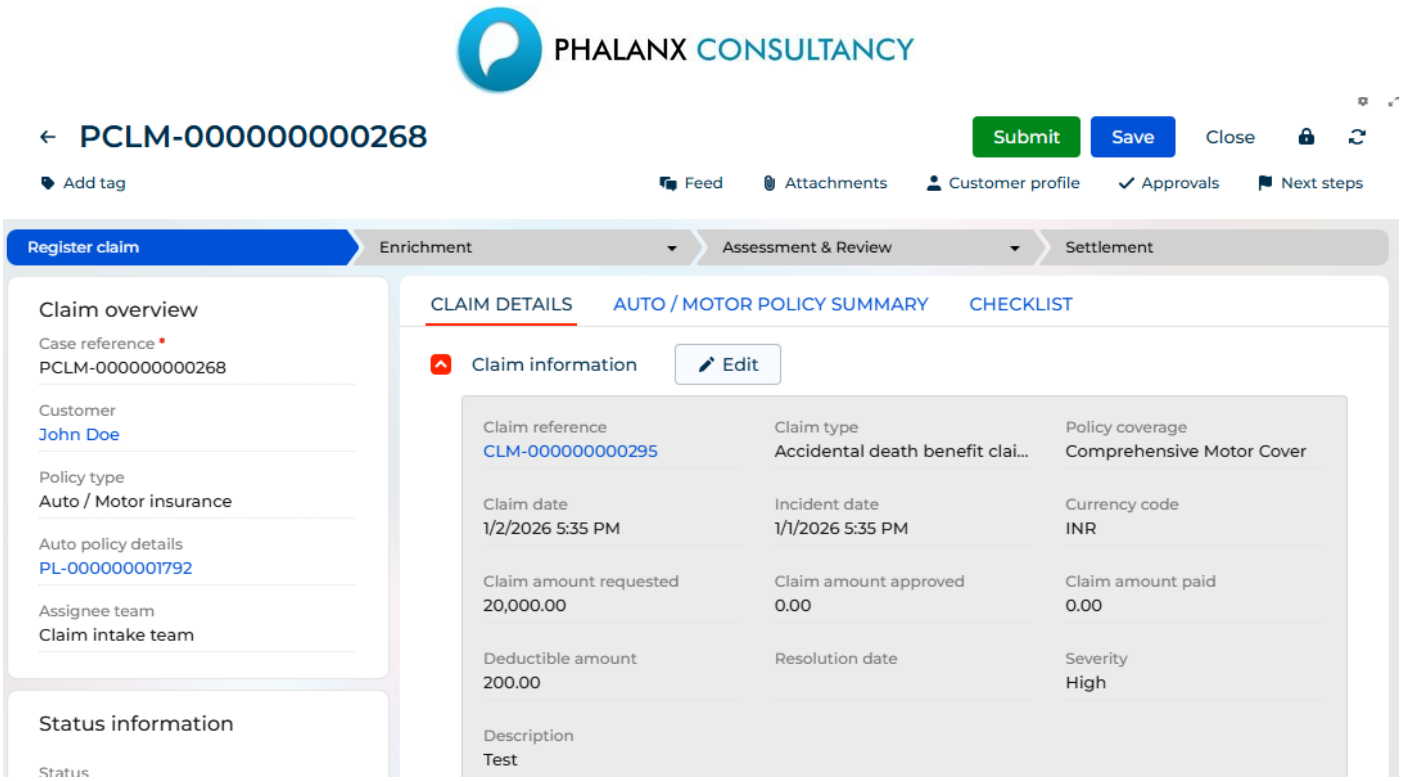


FIG 2.2.1.1.3 Filled General Info

In **FIG 2.2.1.1.4** Add the checklist and click submit.

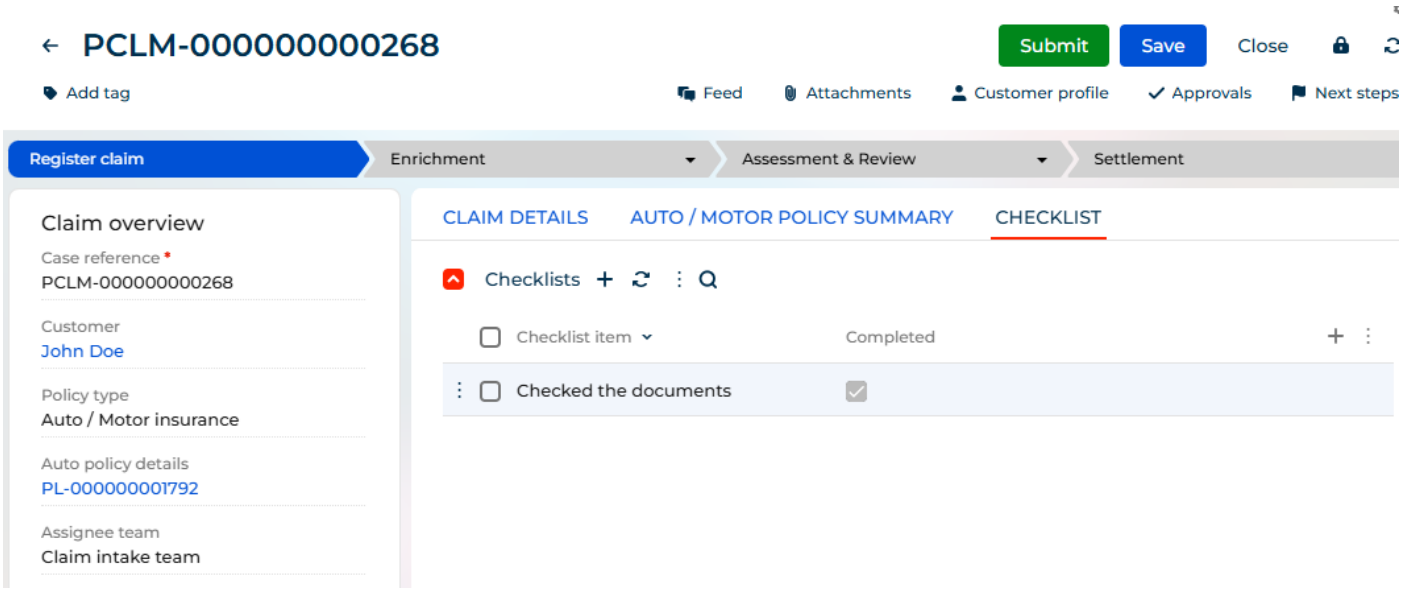


FIG 2.2.1.1.4 add the checkilist

In **FIG 2.2.1.1.5 S**elect Enrich claim details and fill it then click submit

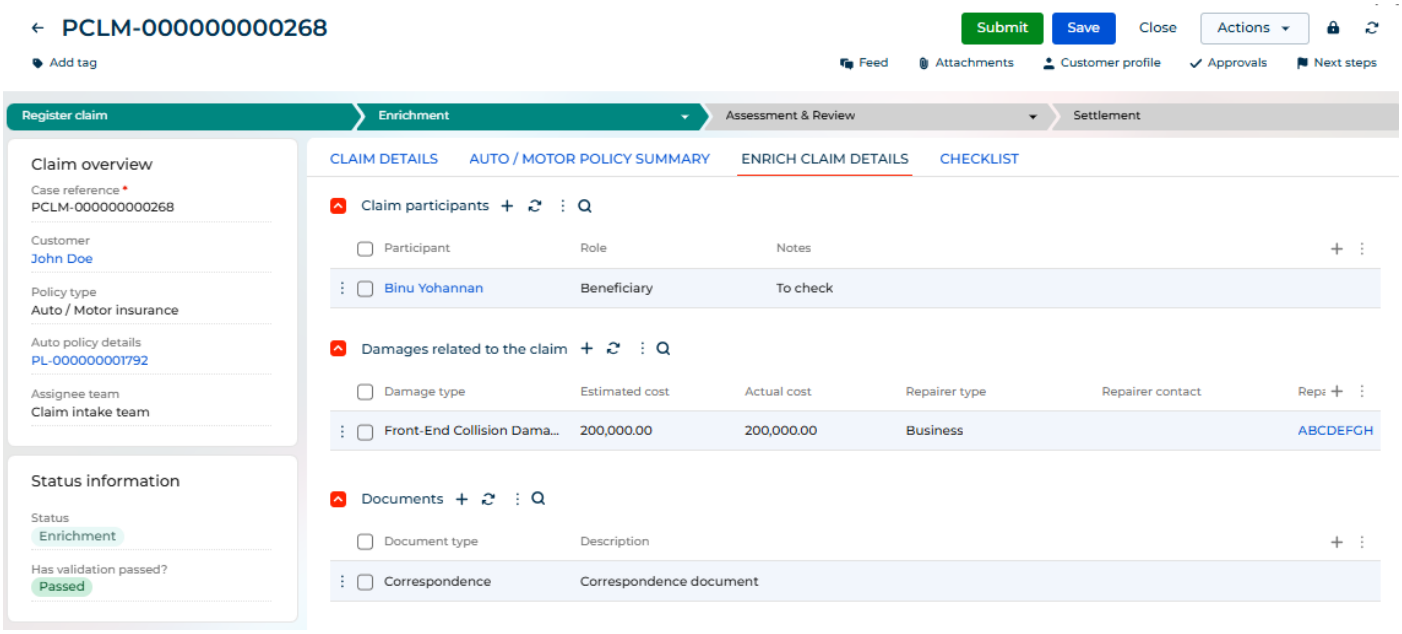


FIG 2.2.1.1.5 Enrich claim details

In **FIG 2.2.1.1.5** Click the Review and answer question accordingly then click submit.

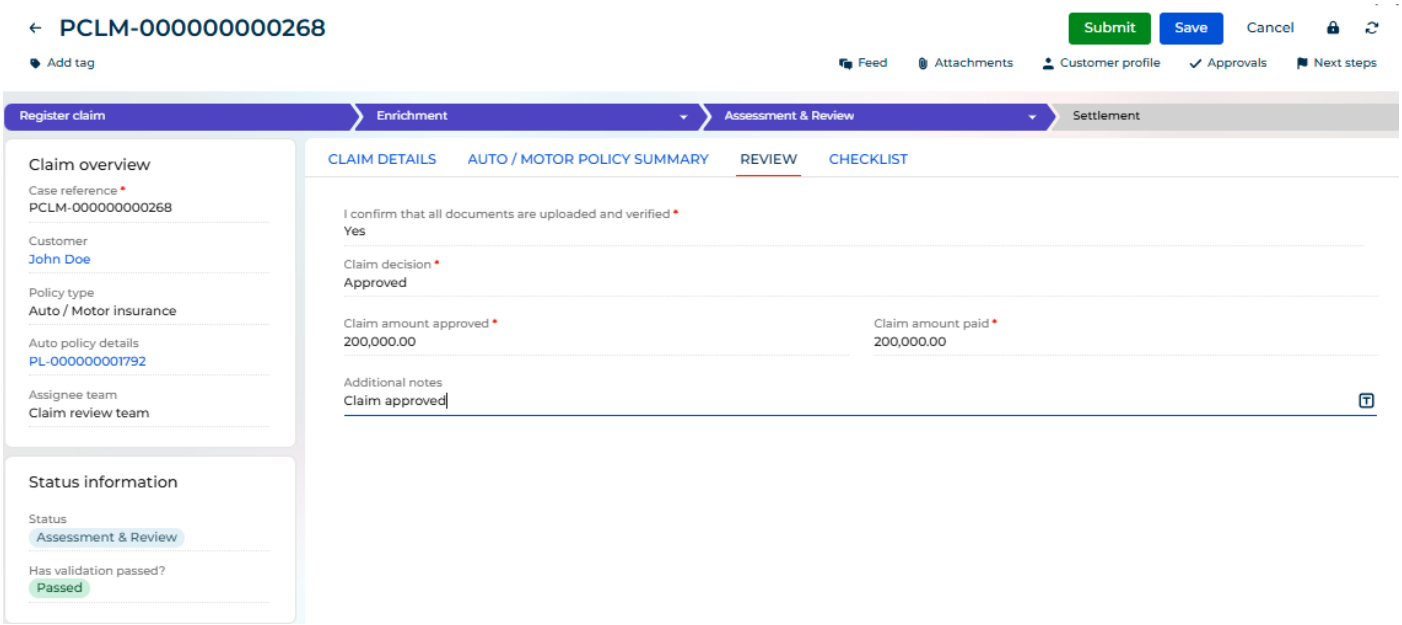


FIG 2.2.1.1.5 Review Info

In **FIG 2.2.1.1.6** After submit stage will move to settlement then click close.

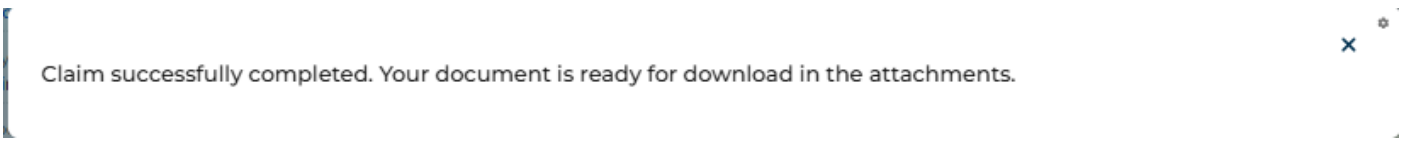


FIG 2.2.1.1.6 Settlement Stage

In **FIG 2.2.1.1.7** In record list, it will show the details of the record.

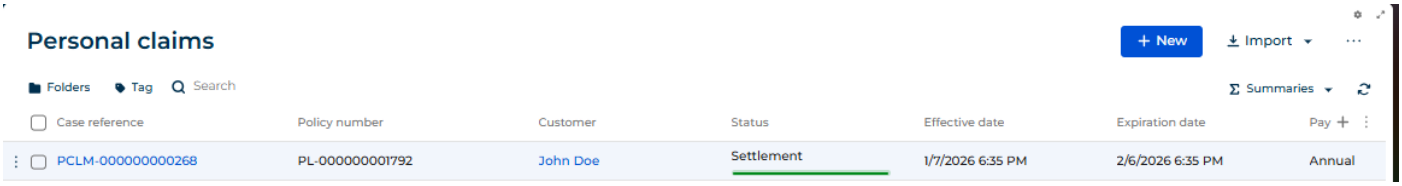


FIG 2.2.1.1.7 record list

2.2.1.2 Personal Home Insurance

Provides financial protection for a person's private residence and belongings. It typically covers damage to the house itself (from events like fire or storms) and the theft of or damage to possessions inside.

In **FIG 2.2.1.2.1** Click New button, there you can select the existing policy Id for home property then click save.

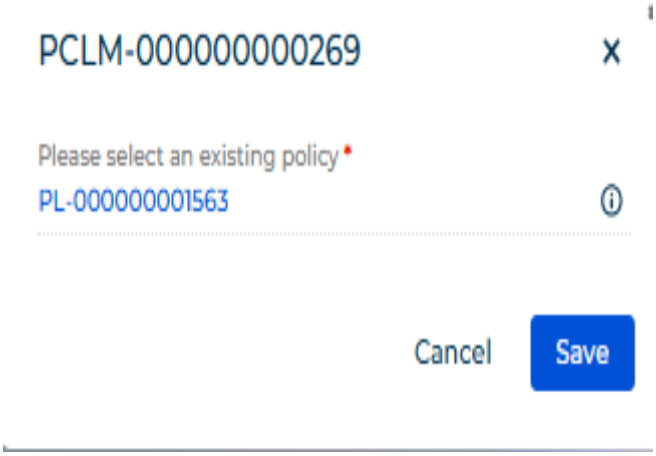


FIG 2.2.1.2.1 Select existing Policy Id

In **FIG 2.2.1.2.2** the PCLM Id is created with policy id then click the PCLM hyperlinked text.

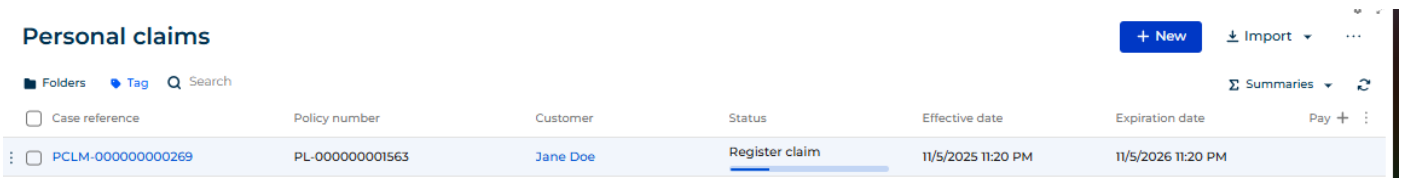


FIG 2.2.1.2.2 Select existing Policy Id

In **FIG 2.2.1.2.3** After open the PCLM hyper link in claim details fill the details then click Policy summary.

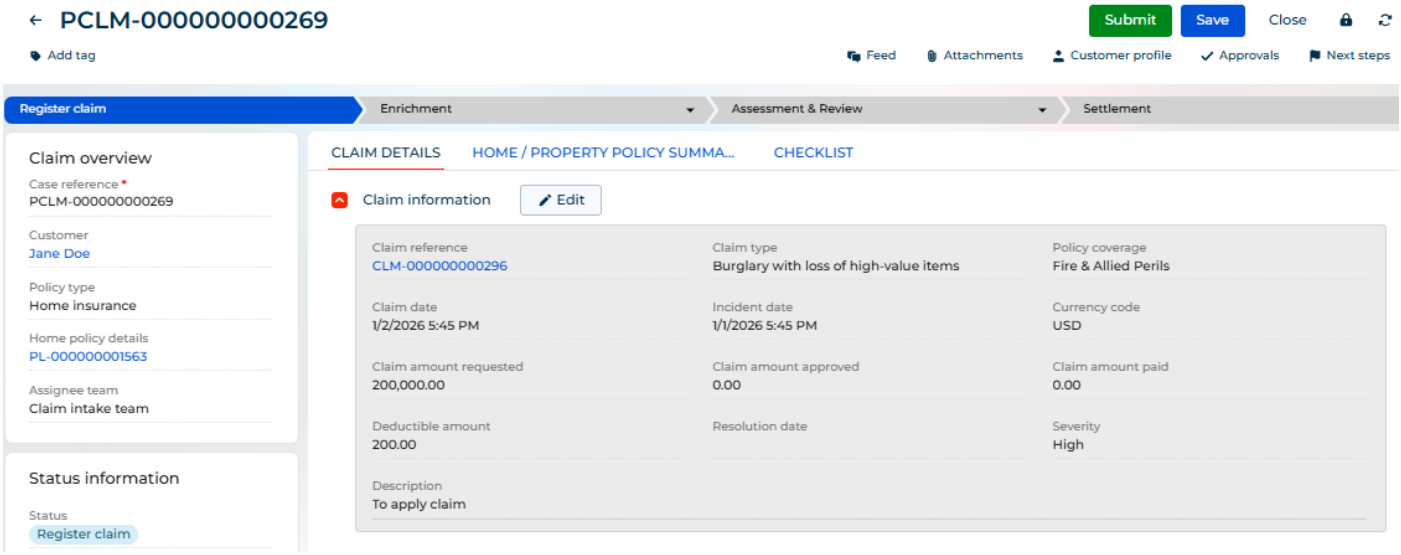


FIG 2.2.1.2.3 General info

In **FIG 2.2.1.2.4** Add the checklist and click submit.

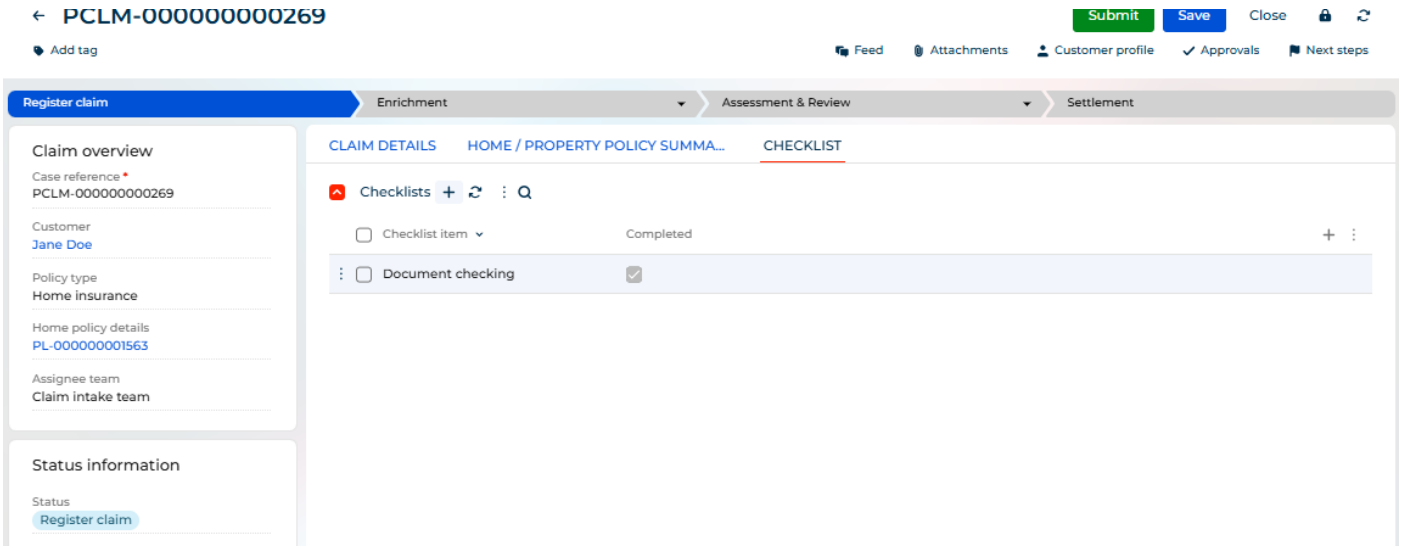


FIG 2.2.1.2.4 Checklist

In **FIG 2.2.1.2.5** Click Enrich claim details and fill the details then click submit.

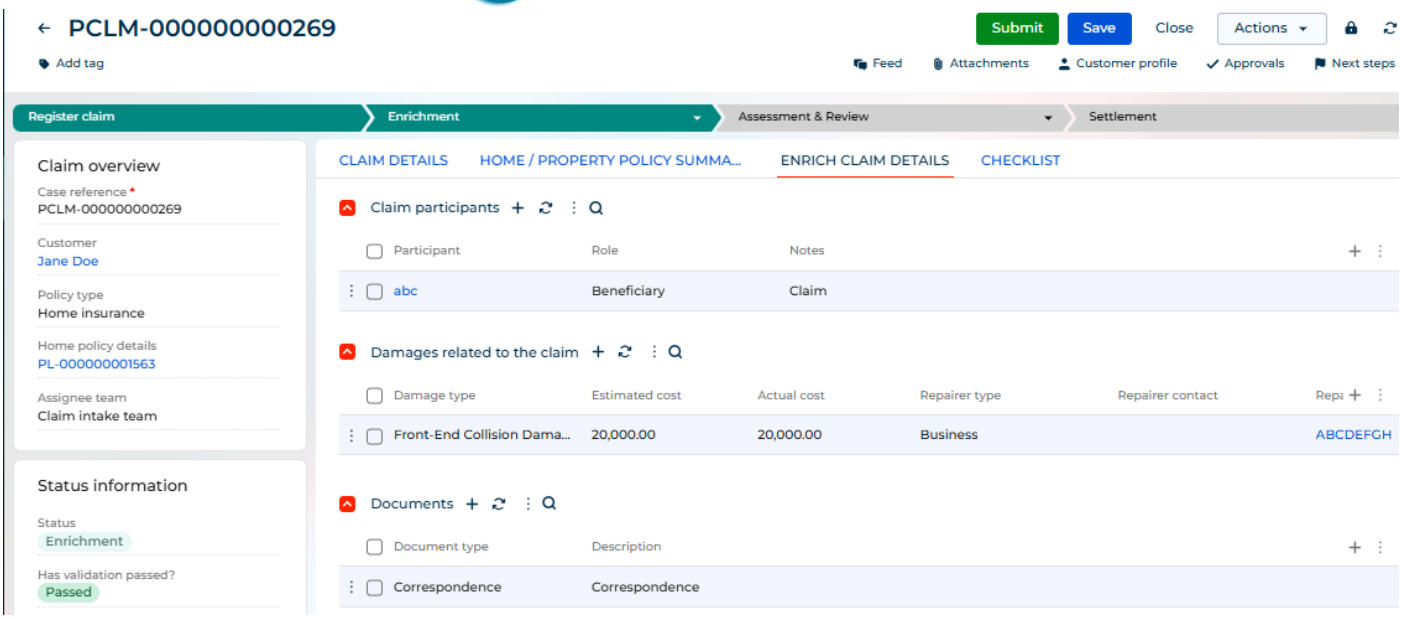


FIG 2.2.1.2.5 Enrichment claim details

In **FIG 2.2.1.2.6** Click review and add details then click submit.

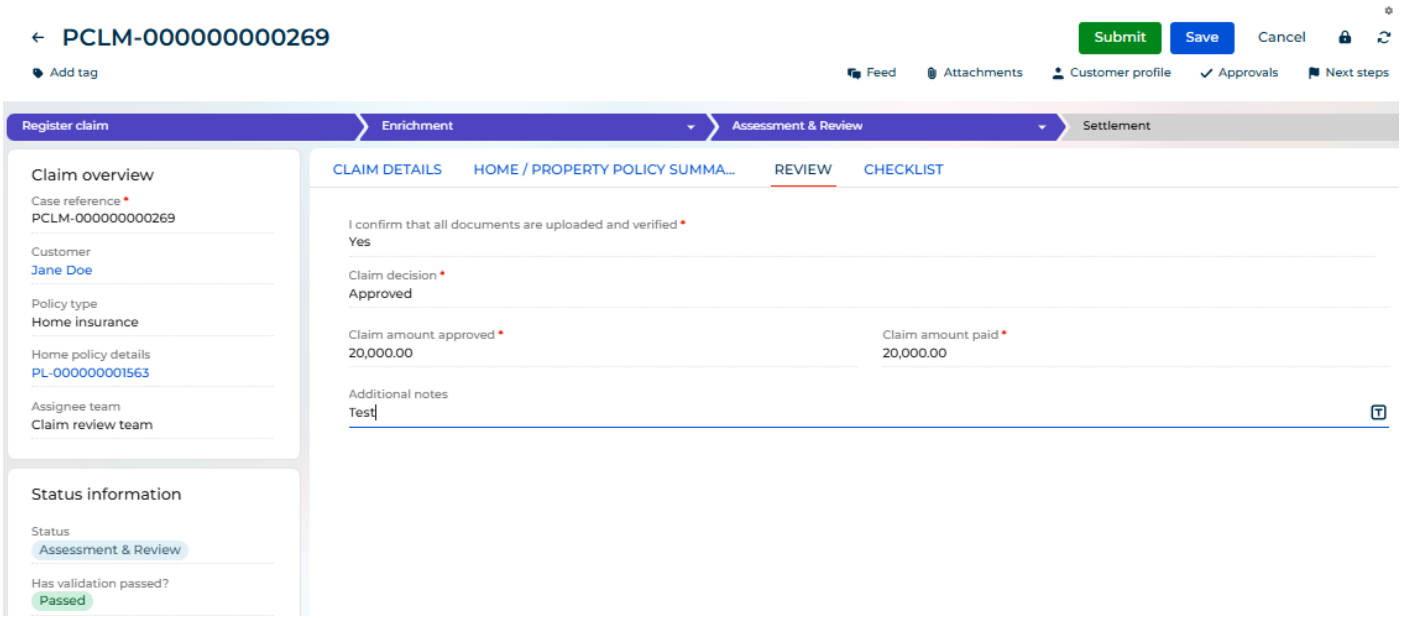


FIG 2.2.1.2.6 Review details

In **FIG 2.2.1.2.7** Stage moved to settlement then click close.

FIG 2.2.1.2.7 settlement stage

In **FIG 2.2.1.2.8** Stage moved to settlement then click close.

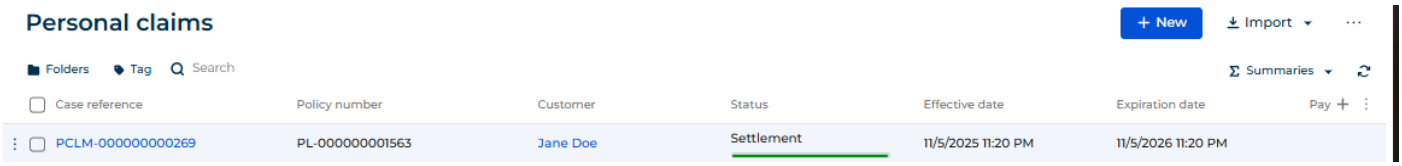


FIG 2.2.1.2.8 Record List

2.2.1.3 Personal Life Insurance

A policy that pays out a sum of money either on the death of the insured person or after a set period. It is designed to provide financial security for the surviving family members.

In **FIG 2.2.1.3.1** Click New button, there you can select the existing policy Id for home property then click save.

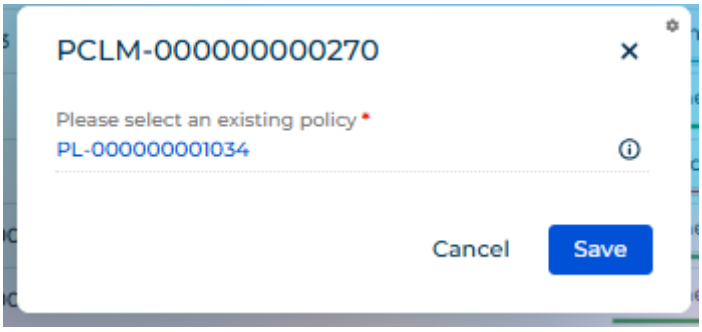


FIG 2.2.1.3.1 Select existing Policy Id

In **FIG 2.2.1.3.2** the PCLM Id is created with particular policy id then click the PCLM hyperlink.

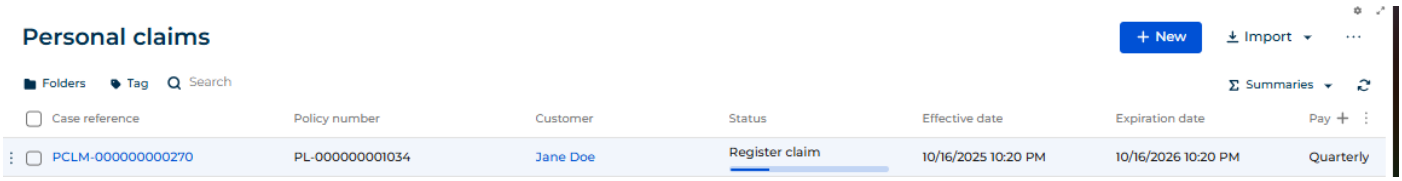


FIG 2.2.1.3.2 Select existing Policy Id

In **FIG 2.2.1.3.3** After open the PCLM hyper link in claim details fill the details then click Policy summary.

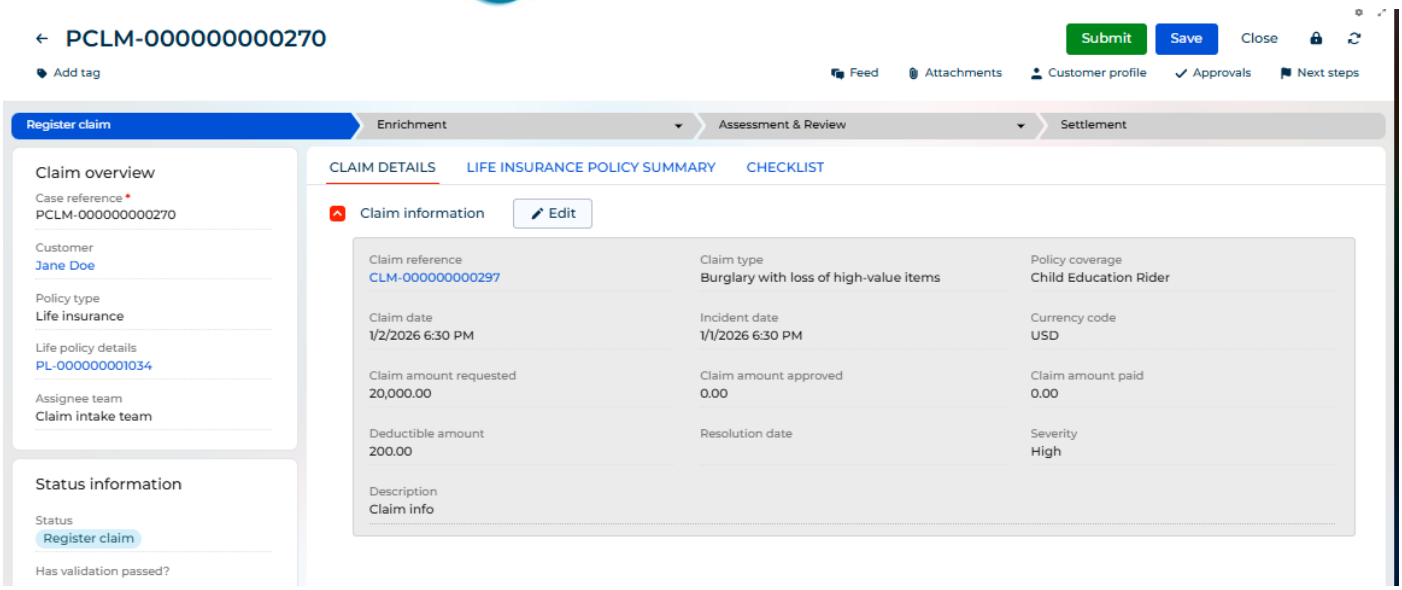


FIG 2.2.1.3.3 General info

In **FIG 2.2.1.3.4** check the Life insurance policy summary then click Check List.

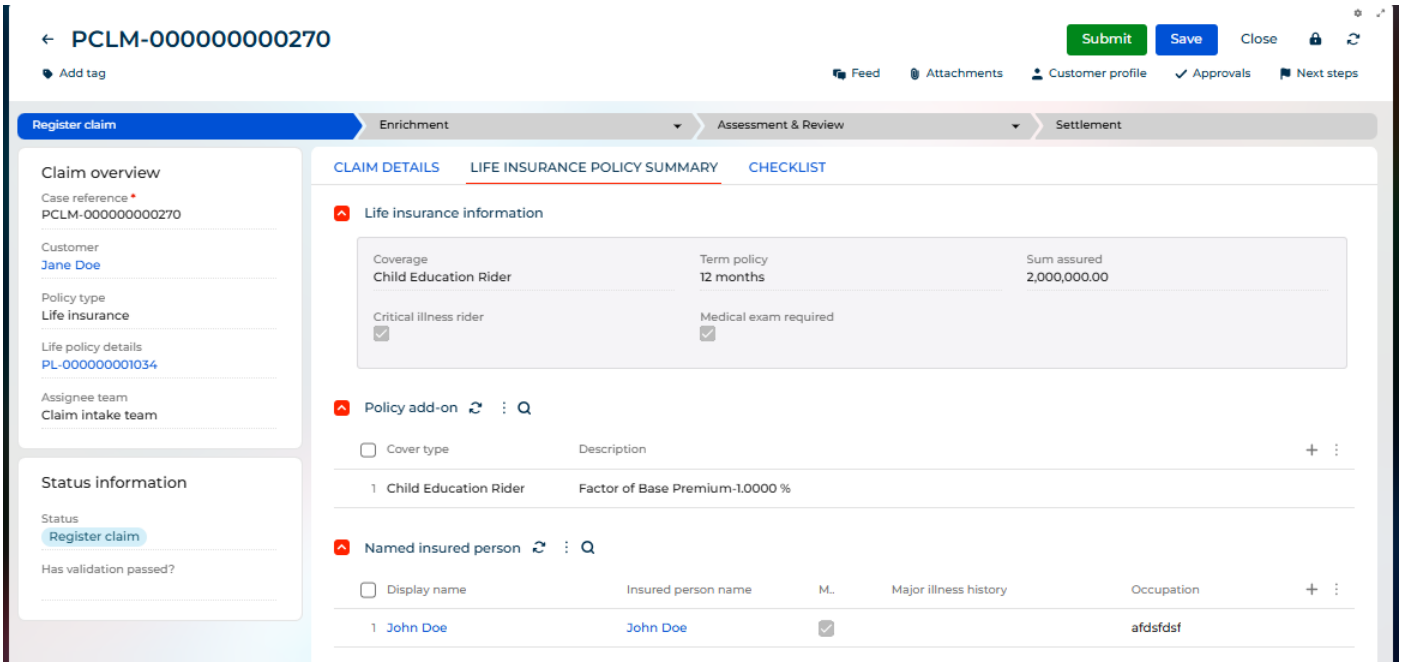


FIG 2.2.1.3.4 Home/Property Policy summary

In **FIG 2.2.1.3.5** Add the checklist and click submit.

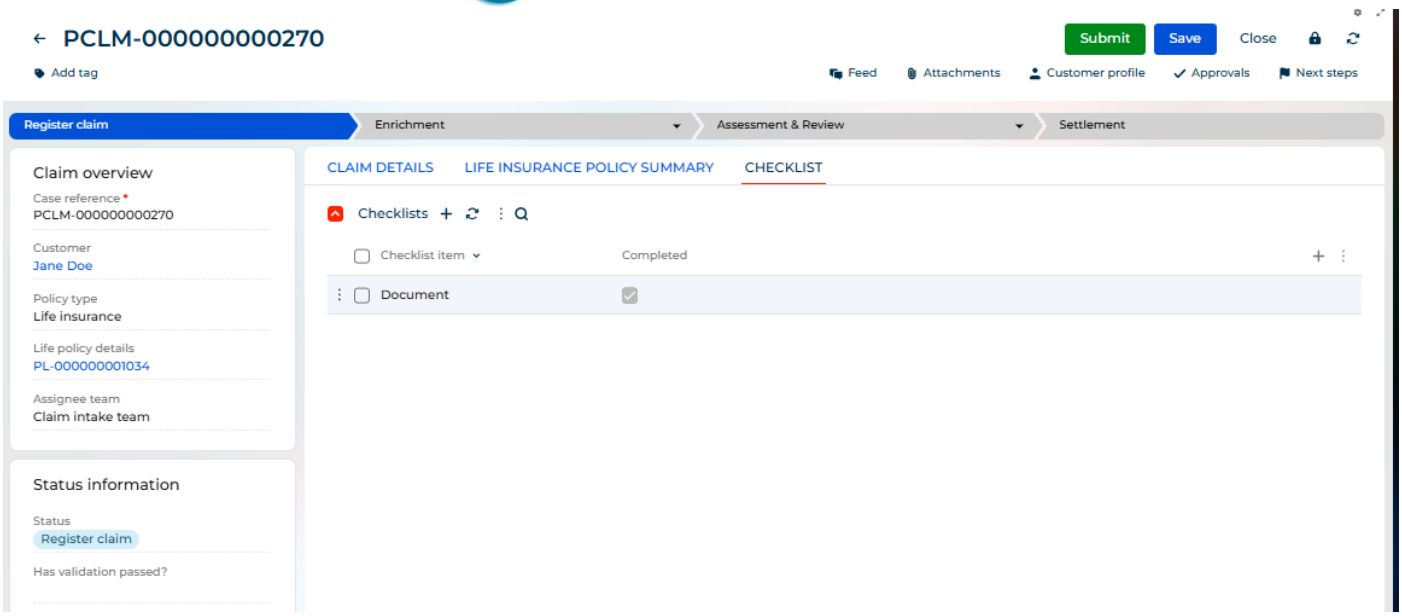


FIG 2.2.1.3.5 Checklist

In **FIG 2.2.1.3.6** Click Enrich claim details and fill the details then click submit.

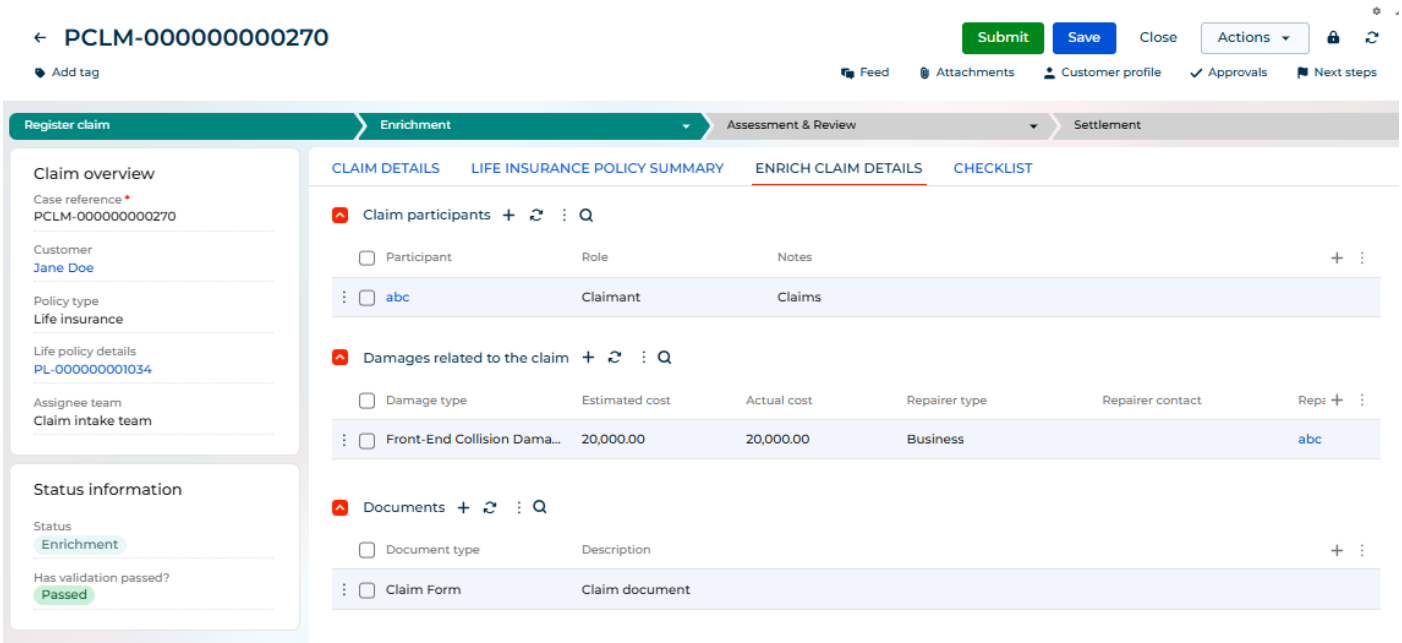


FIG 2.2.1.3.6 Enrichment claim details

In **FIG 2.2.1.3.7** Click review and add details then click submit.

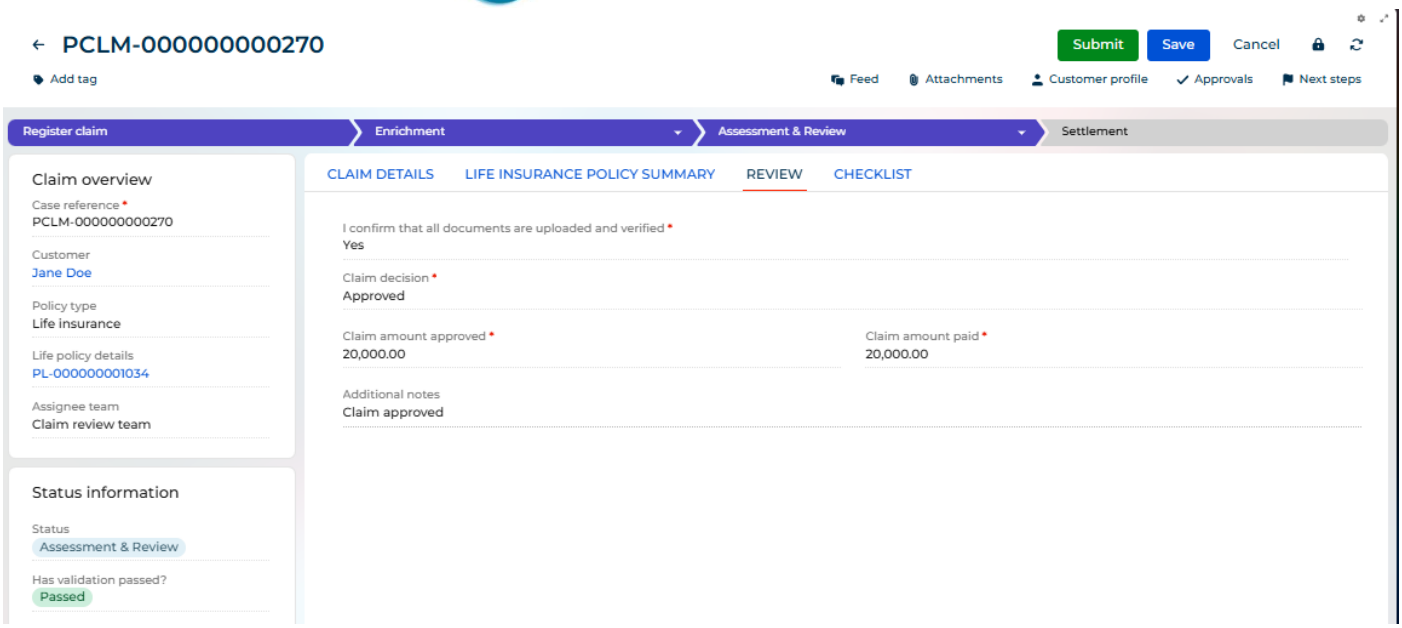


FIG 2.2.1.3.7 Review details

In **FIG 2.2.1.3.8** Stage moved to settlement then click close.

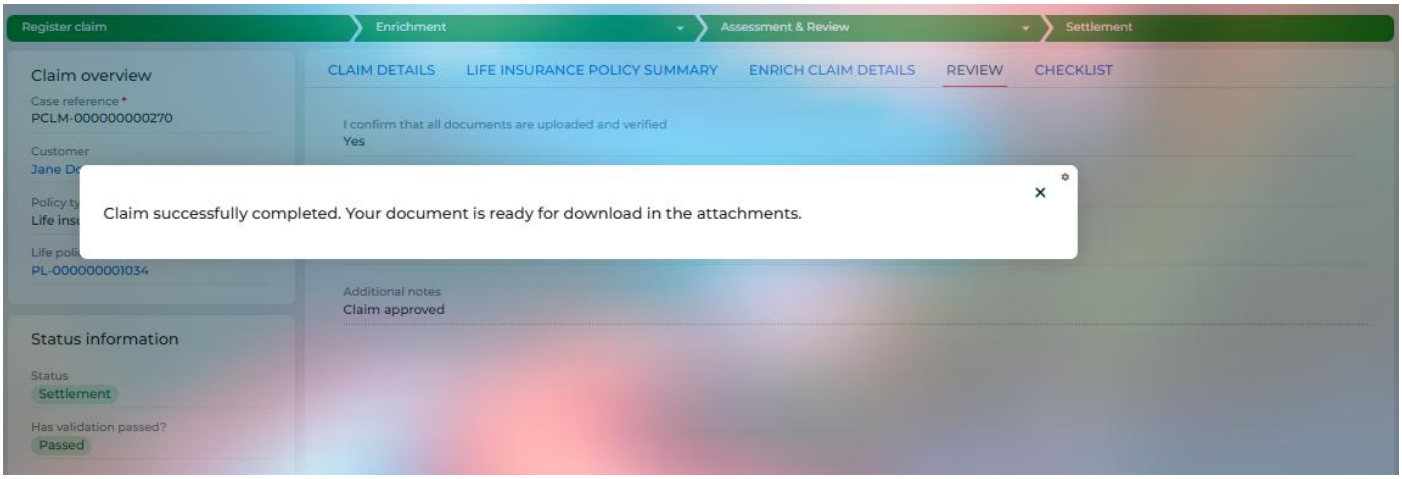


FIG 2.2.1.3.8 settlement stage

In **FIG 2.2.1.3.9** Stage moved to settlement then click close.

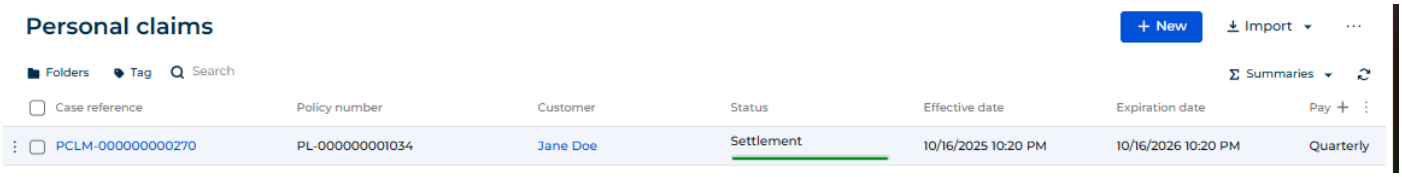


FIG 2.2.1.3.9 Record List

2.2.2 Commercial Claims Policy

This journey is used to create a brand-new quote or policy from the beginning for claim. It's the Ending point for an insurance contract, whether for existing customer. In Commercial Claim have three types as per insurance.

1.2.2.1 Commercial Auto / Motor Insurance

1.2.2.2 Commercial marine Insurance

1.2.2.3 Commercial property Insurance

2.2.2.1 Commercial Auto/Motor Insurance

Covers vehicles used for business purposes, such as company cars, delivery vans, and trucks. It typically offers higher liability limits and specialized coverages not found in personal auto policies.

In **FIG 2.2.2.1.1** Click New button, there you can select the policy Id then click save.

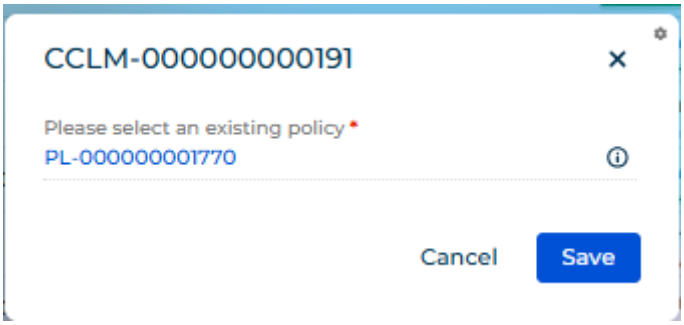


FIG 2.2.2.1.1 Select exisiting Policy Id

In **FIG 2.2.2.1.2** after saved the New Policy will Created with generated that CCLM Id then click the CCLM Id hyperlink text.

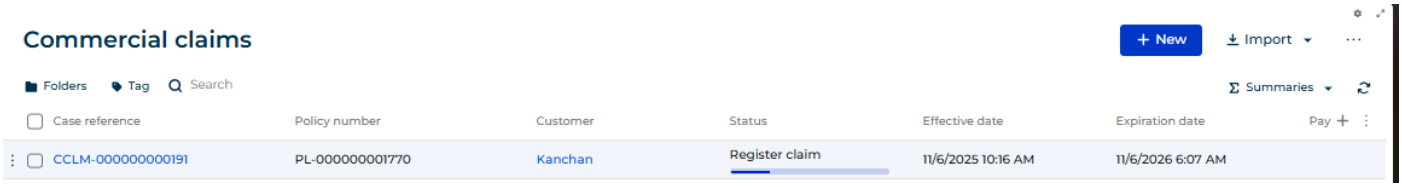


FIG 2.2.2.1.2 PCLM Id created

In **FIG 2.2.2.1.3** filled the claim details then click auto/motor policy summary.

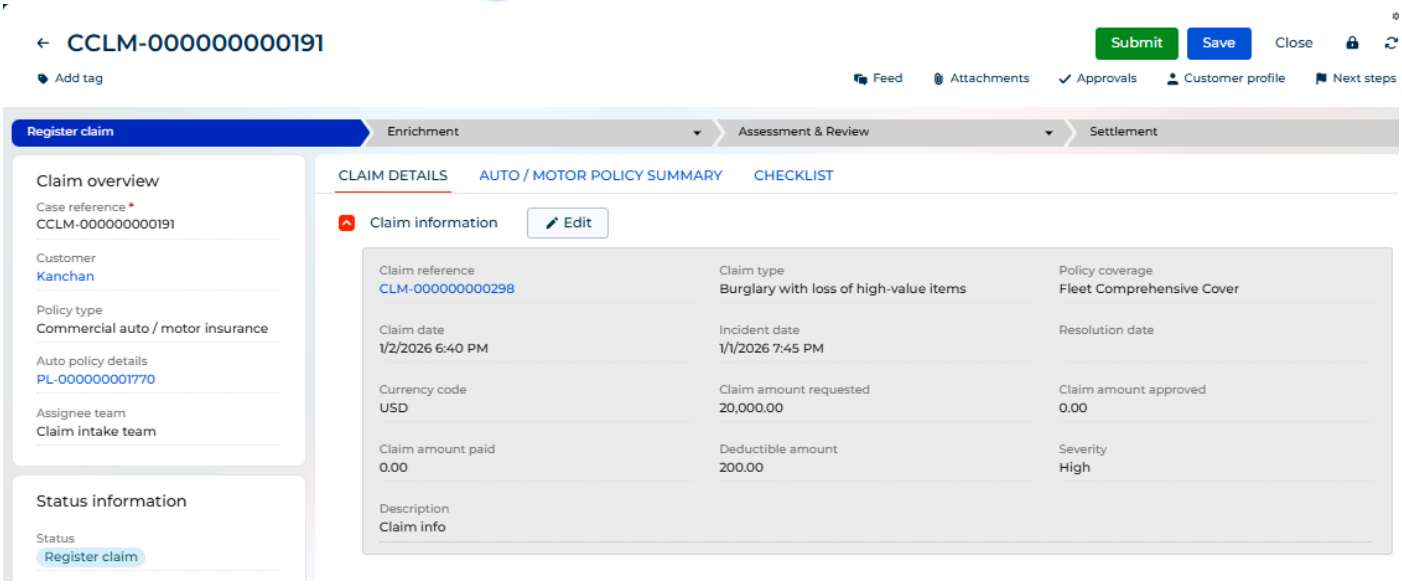


FIG 2.2.1.1.3 Filled General Info

In **FIG 2.2.2.1.4** check the auto/motor policy summary after checked that click checklist

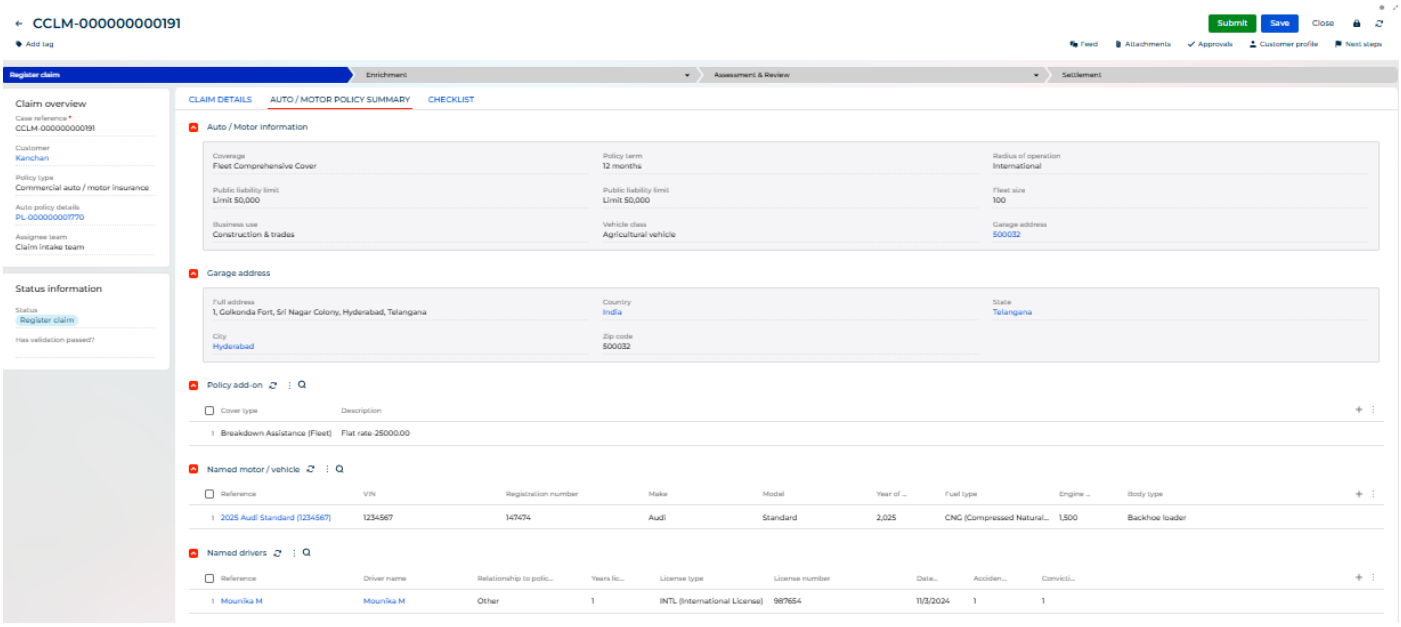


FIG 2.2.2.1.4 Check policy summary

In **FIG 2.2.2.1.5** Add the checklist and click submit.

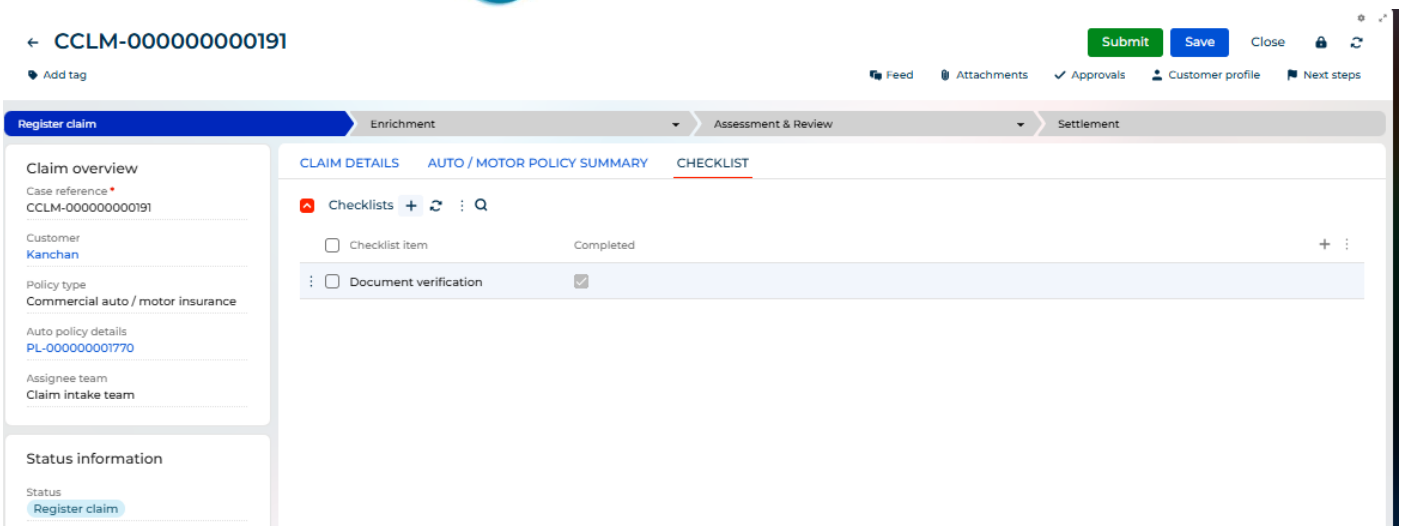


FIG 2.2.2.1.5 adds the checklist

In **FIG 2.2.2.1.6 S**elect Enrich claim details and fill it then click submit

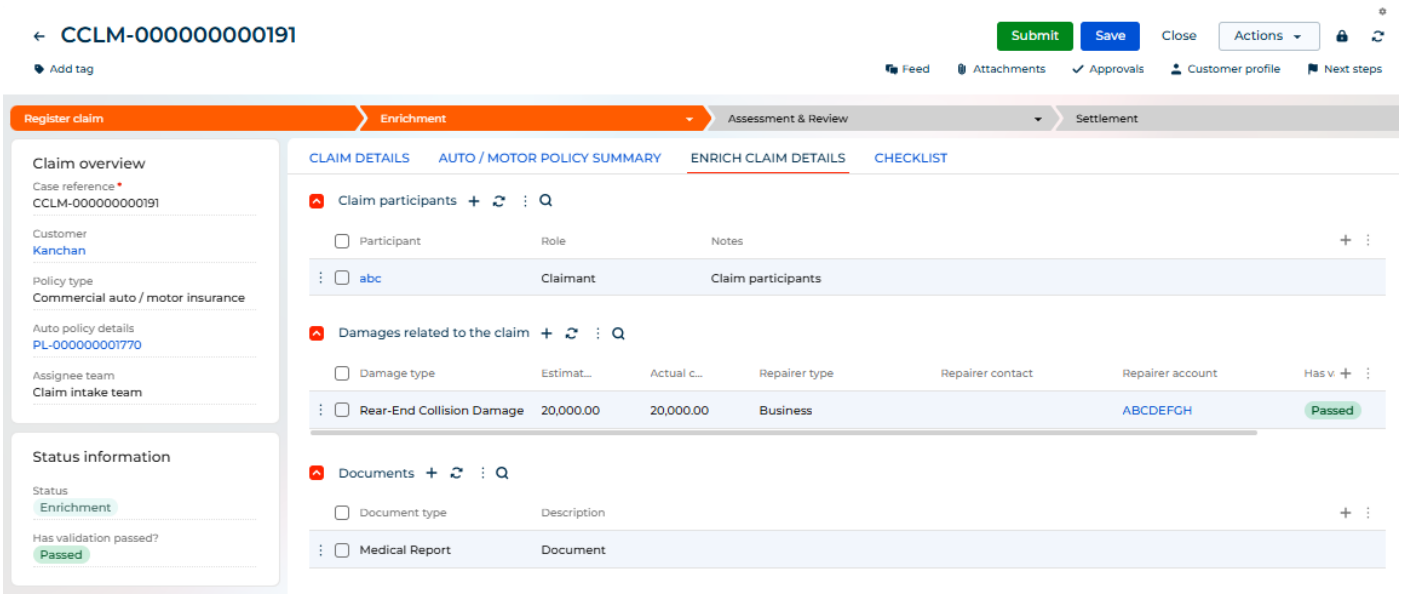


FIG 2.2.2.1.6 Enrich claim details

In **FIG 2.2.2.1.7** Click the Review and answer question accordingly then click submit.

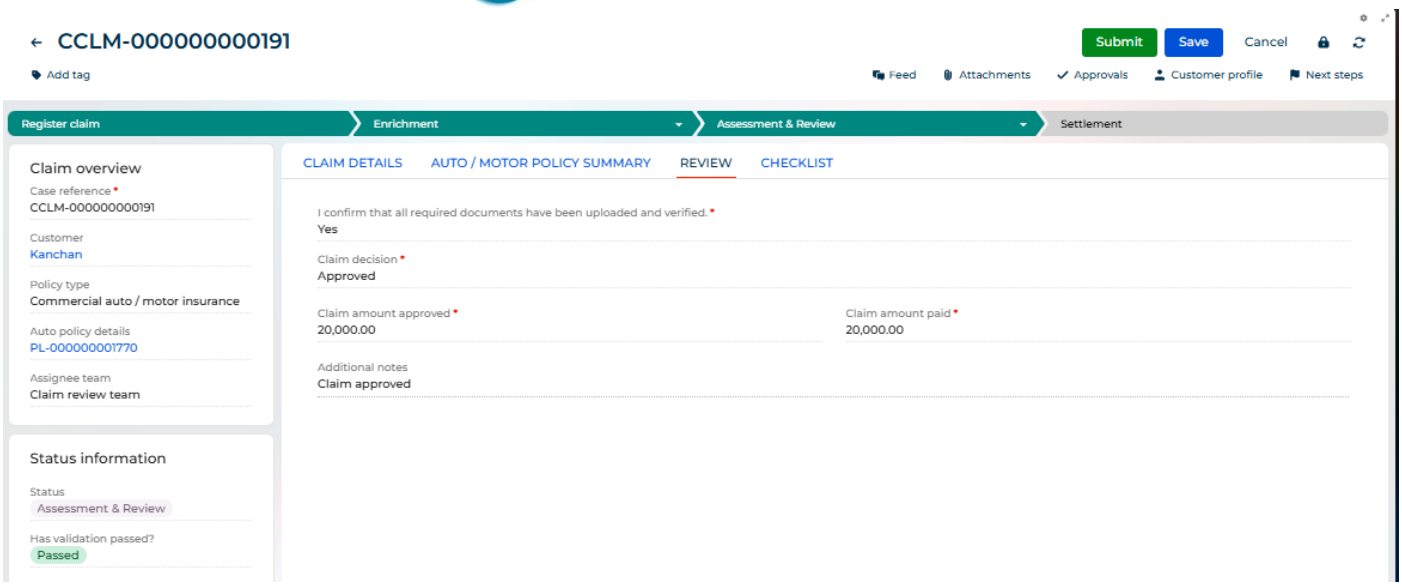


FIG 2.2.2.1.7 Review Info

In **FIG 2.2.2.1.8** After submit stage will move to settlement then click close.

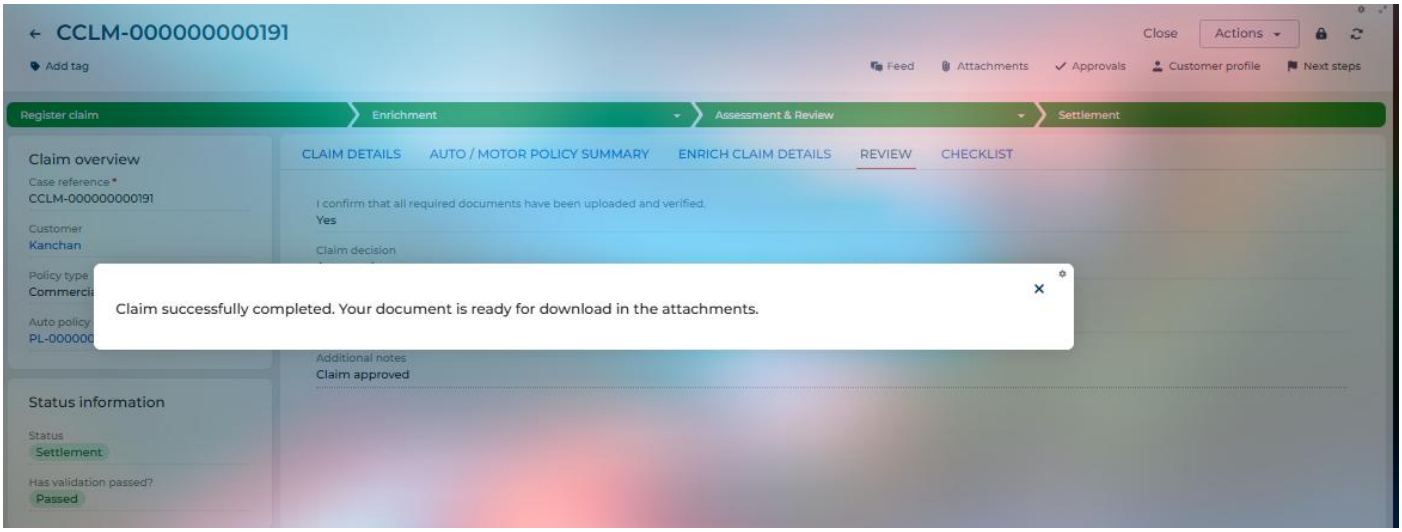


FIG 2.2.2.1.8 Settlement Stage

In **FIG 2.2.2.1.9** In record list, it will show the details of the record.

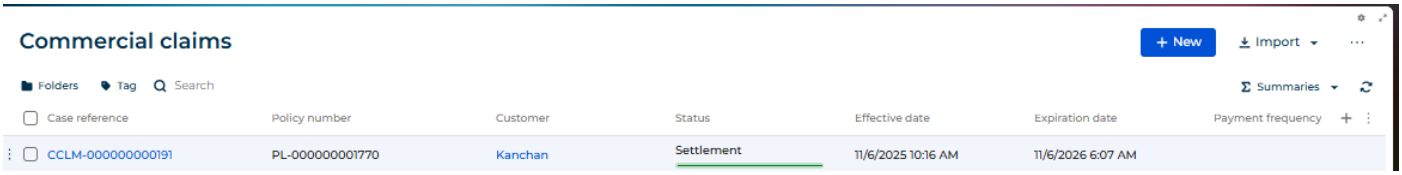


FIG 2.2.2.1.9 record list

2.2.2.2 Commercial Marine Insurance

Provides coverage for goods, cargo, and vessels during transport over sea or inland waterways. It protects businesses against loss or damage to their property while it is in transit.

In **FIG 2.2.2.2.1** Click New button, there you can select the existing policy Id for Marine property then click save.

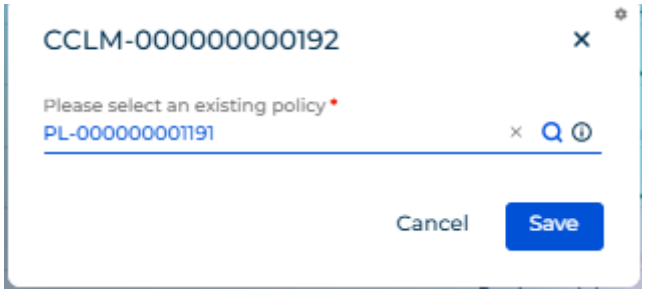


FIG 2.2.2.2.1 Select exisiting Policy Id

In **FIG 2.2.2.2.2** the CCLM Id is created with policy id then click the CCLM hyperlink.

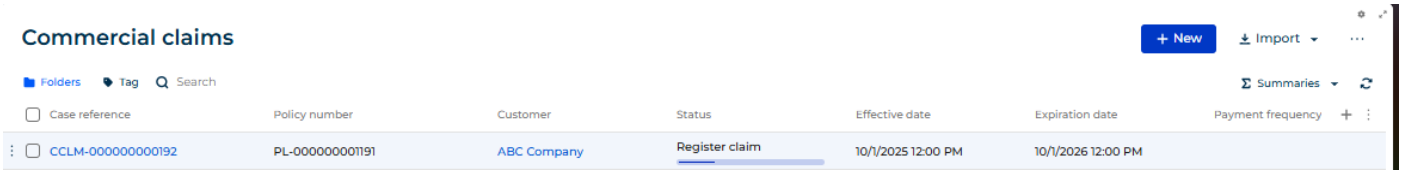


FIG 2.2.2.2.2 Select exisiting Policy Id

In **FIG 2.2.2.2.3** After open the CCLM Hyper link in general info fill the details then click Policy summary.

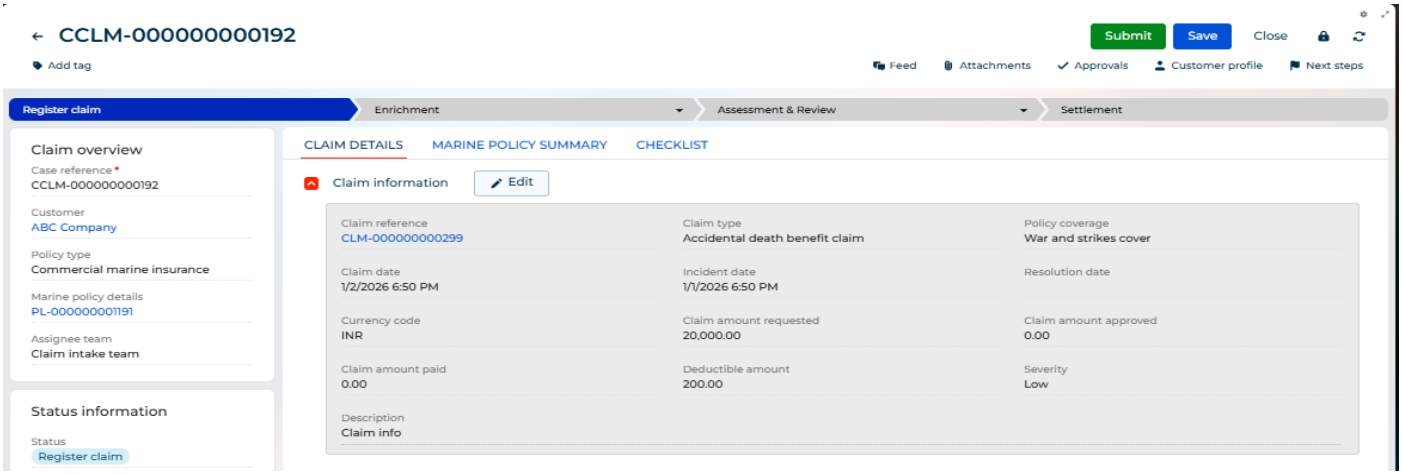


FIG 2.2.2.2.3 General info

In **FIG 2.2.2.2.4** check the Marine policy summary then click Check List.

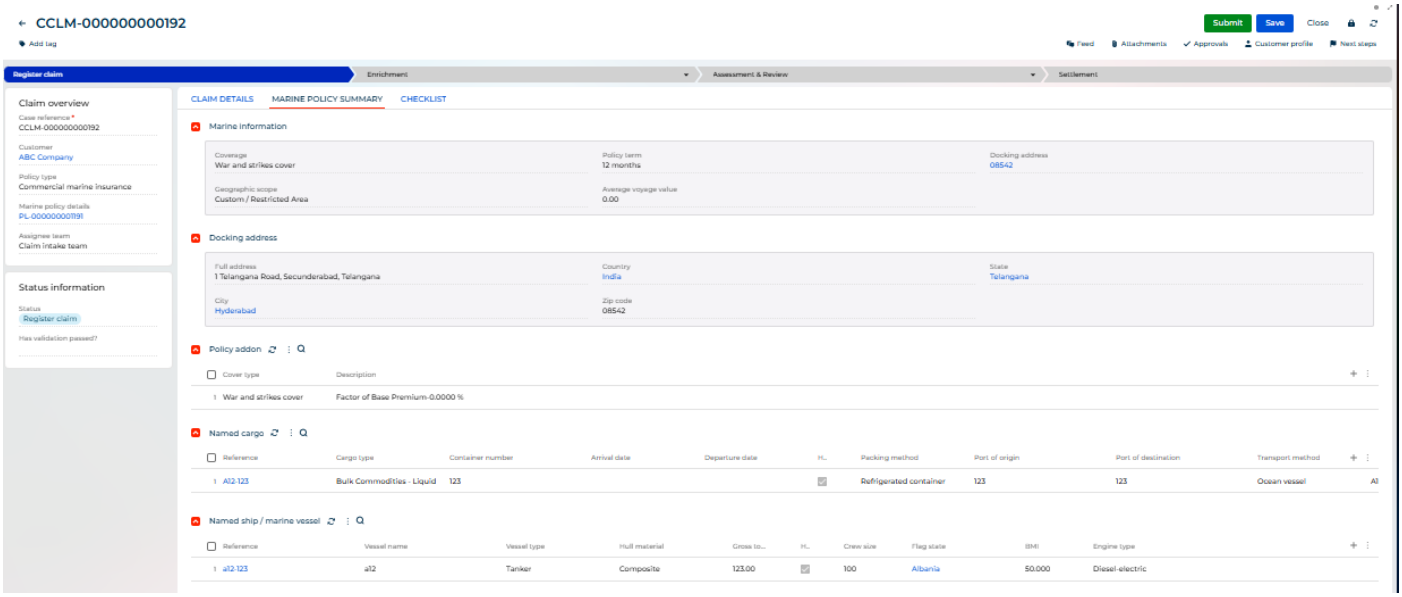


FIG 2.2.2.2.4 Home/Property Policy summary

In **FIG 2.2.2.2.5** Add the checklist and click submit.

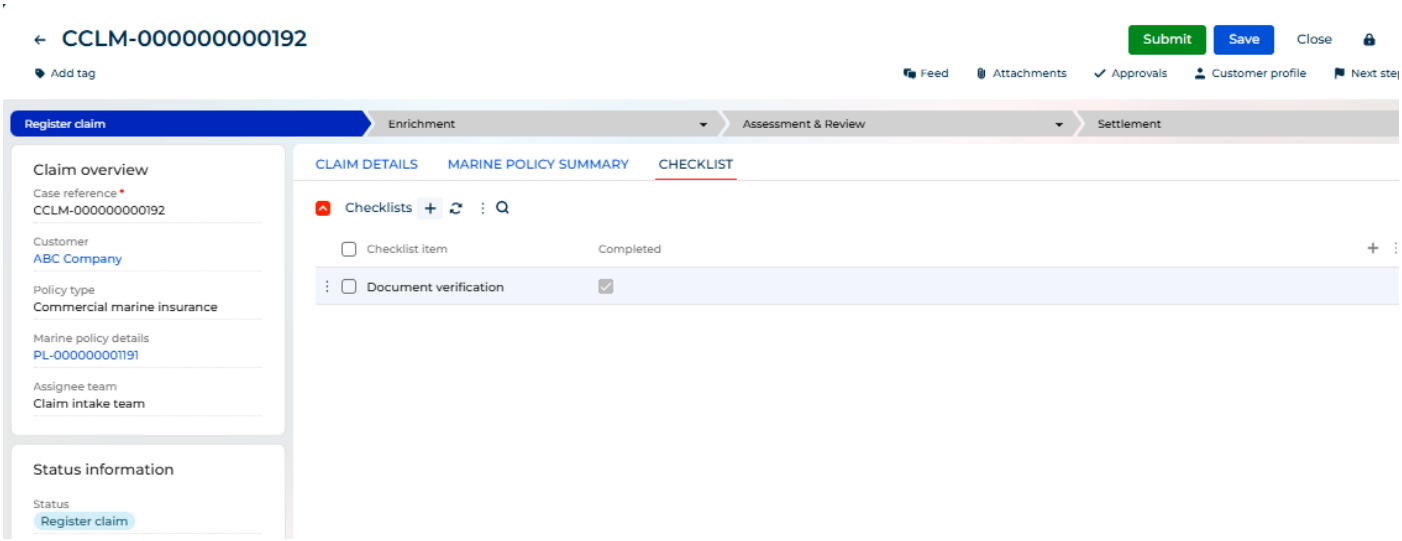


FIG 2.2.2.2.5 Checklist

In **FIG 2.2.2.2.6** Click Enrich claim details and fill the details then click submit.

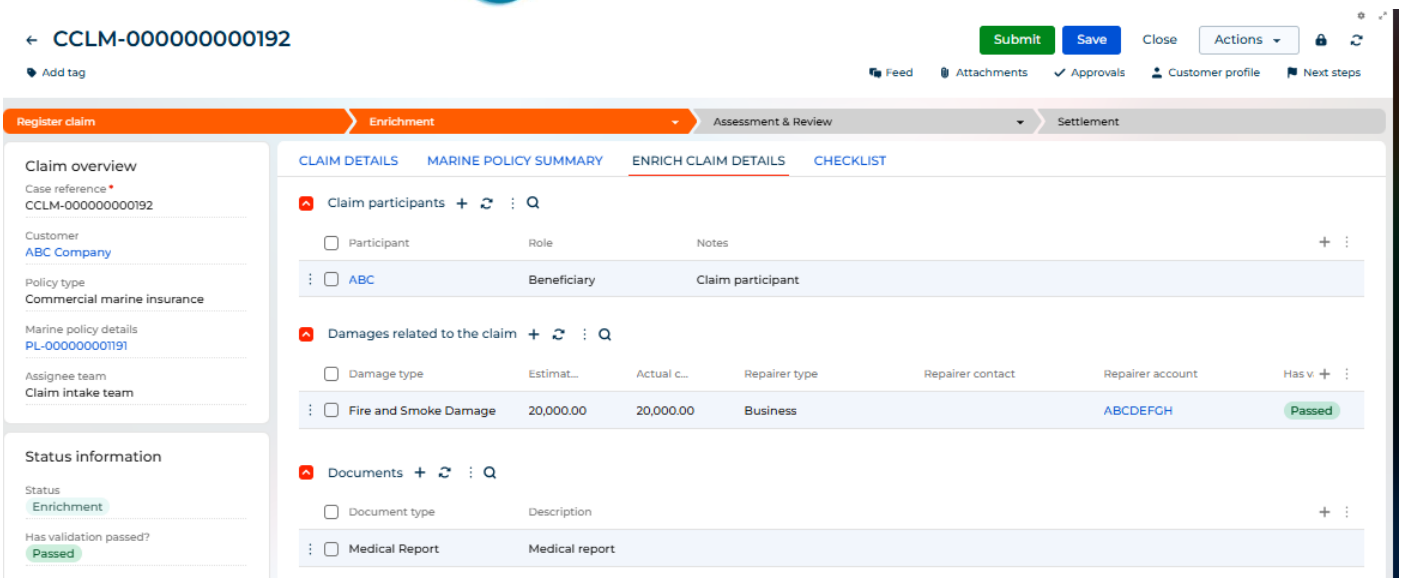


FIG 2.2.2.2.6 Enrichment claim details

In **FIG 2.2.2.2.7** Click review and add details then click submit.

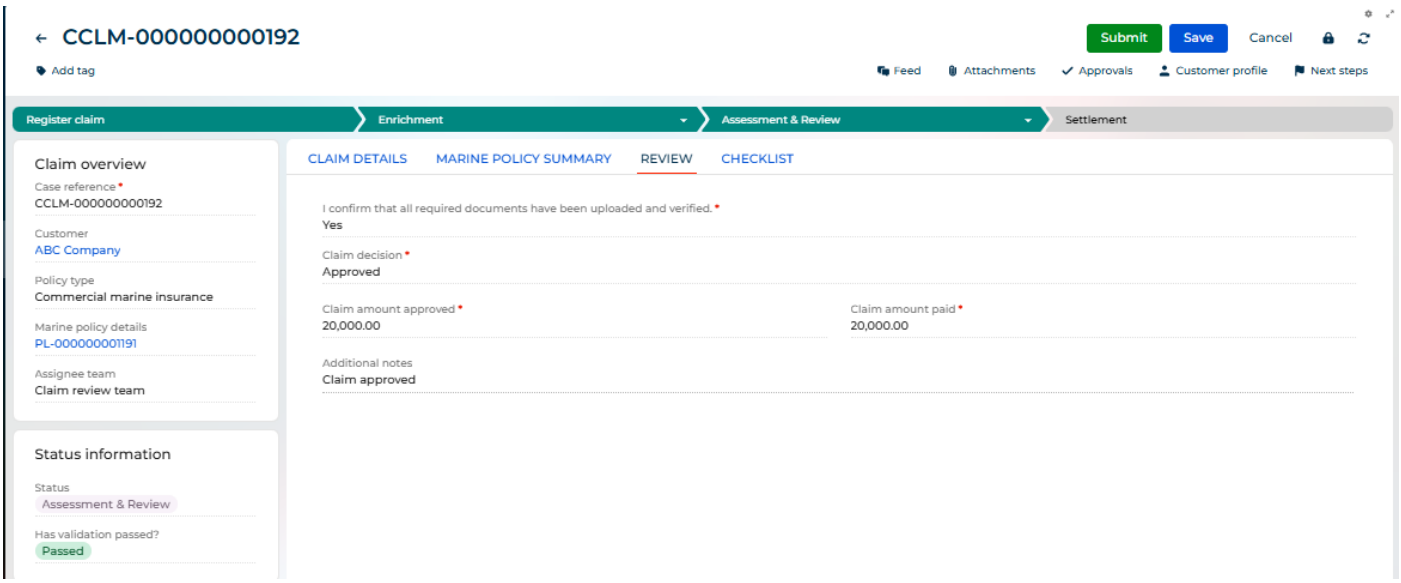


FIG 2.2.2.2.7 Review details

In **FIG 2.2.2.2.8** Stage moved to settlement then click close.

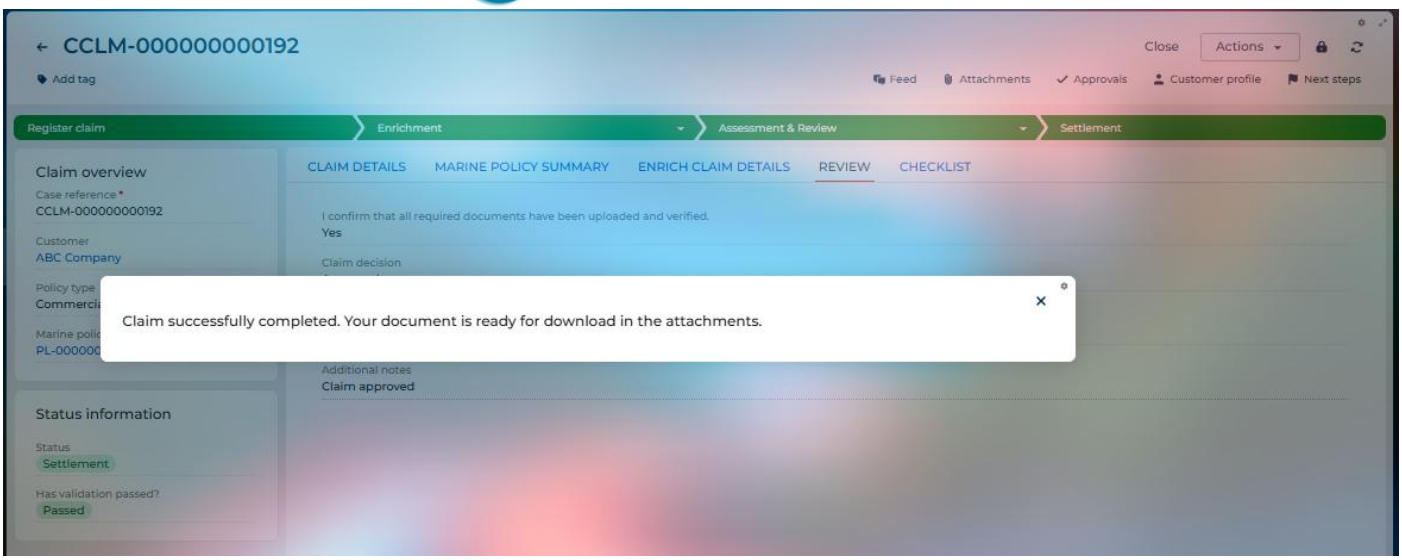


FIG 2.2.2.2.8 settlement stage

In **FIG 2.2.2.2.9** Stage moved to settlement then click close.

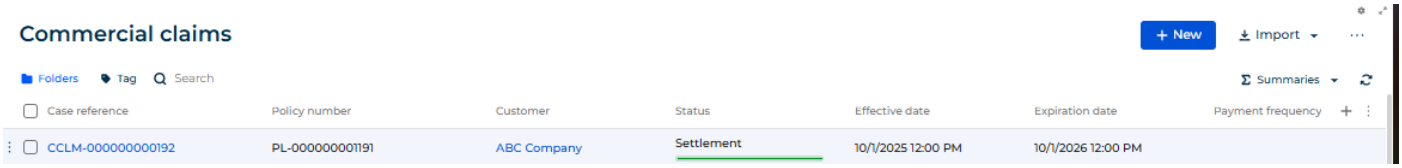


FIG 2.2.2.2.9 Record List

2.2.2.3 Commercial Property Insurance

Protects a company's physical assets, including buildings, equipment, inventory, and furniture. It covers losses from events like fire, theft, and natural disasters, ensuring business continuity.

In **FIG 2.2.2.3.1** Click New button, there you can select the existing policy Id for property then click save.

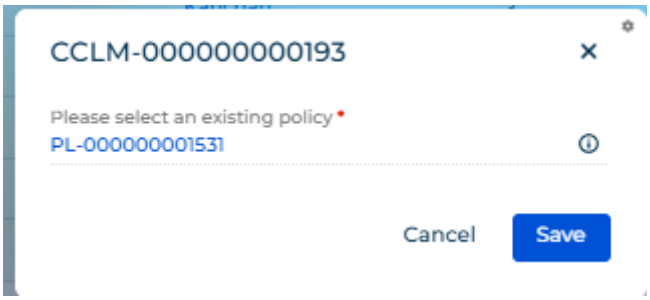


FIG 2.2.2.3.1 Select exisiting Policy Id

In **FIG 2.2.2.3.2** the CCLM Id is created with policy id then click the PCLM hyperlink.

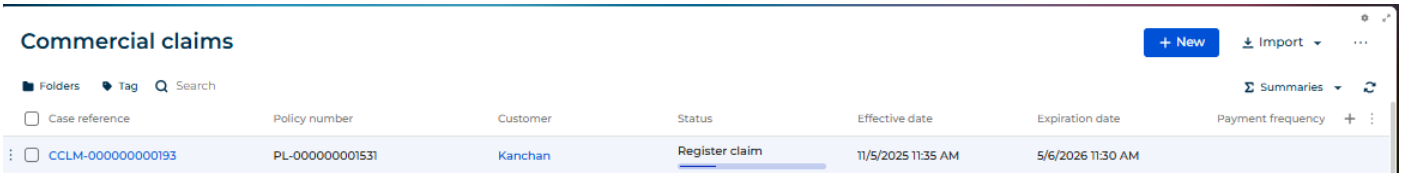


FIG 2.2.2.3.2 Select exisiting Policy Id

In **FIG 2.2.2.3.3** After open the CCLM Hyper link in general info fill the details then click Policy summary.

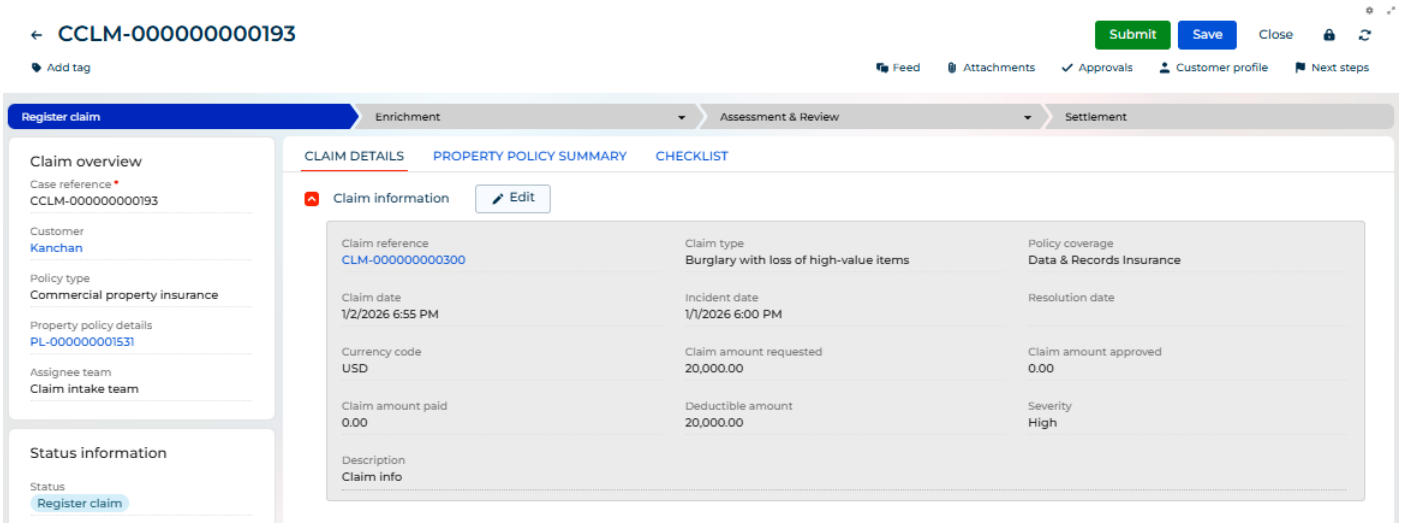


FIG 2.2.2.3.3 General info

In **FIG 2.2.2.3.4** check the Property policy summary then click Check List.

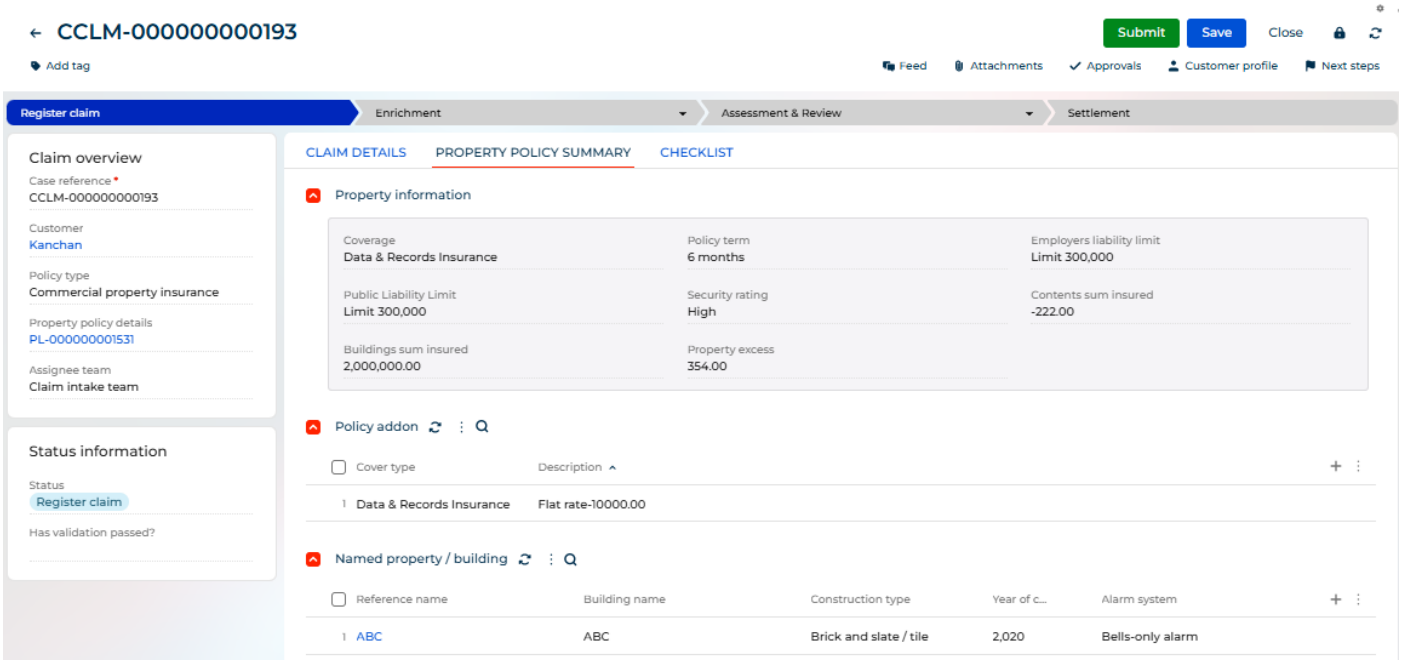


FIG 2.2.2.3.4 Home/Property Policy summary

In **FIG 2.2.2.3.5** Add the checklist and click submit.

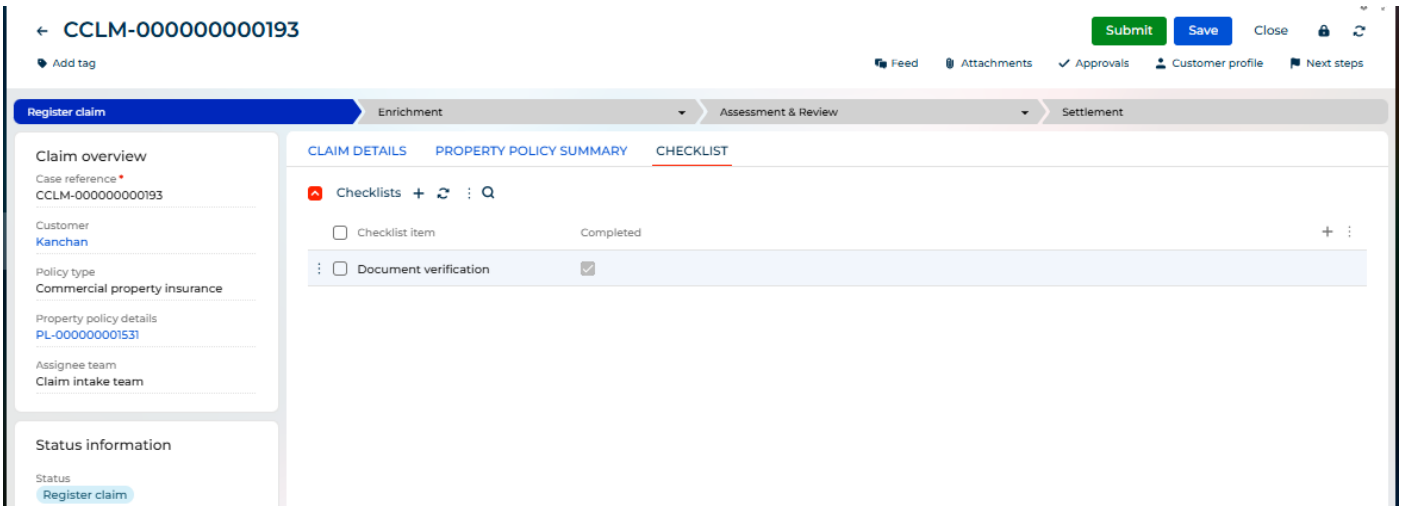


FIG 2.2.2.3.5 Checklist

In **FIG 2.2.2.3.6** Click Enrich claim details and fill the details then click submit.

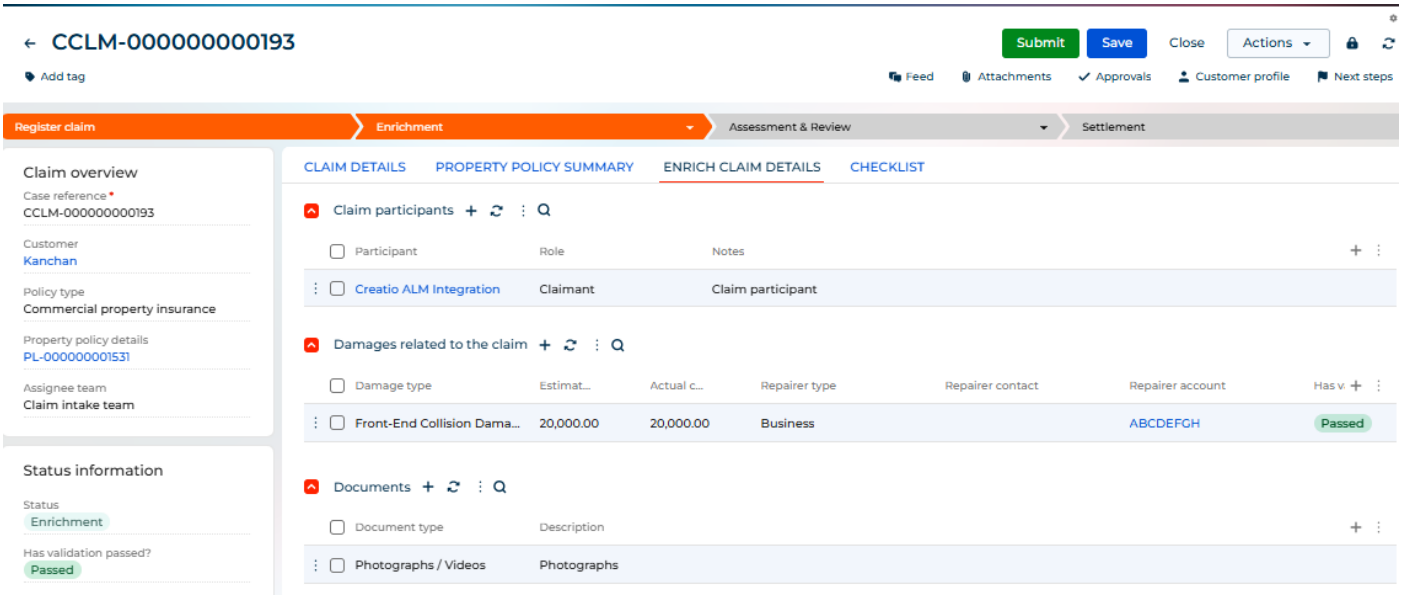


FIG 2.2.2.3.6 Enrichment claim details

In **FIG 2.2.2.3.7** Click review and add details then click submit.

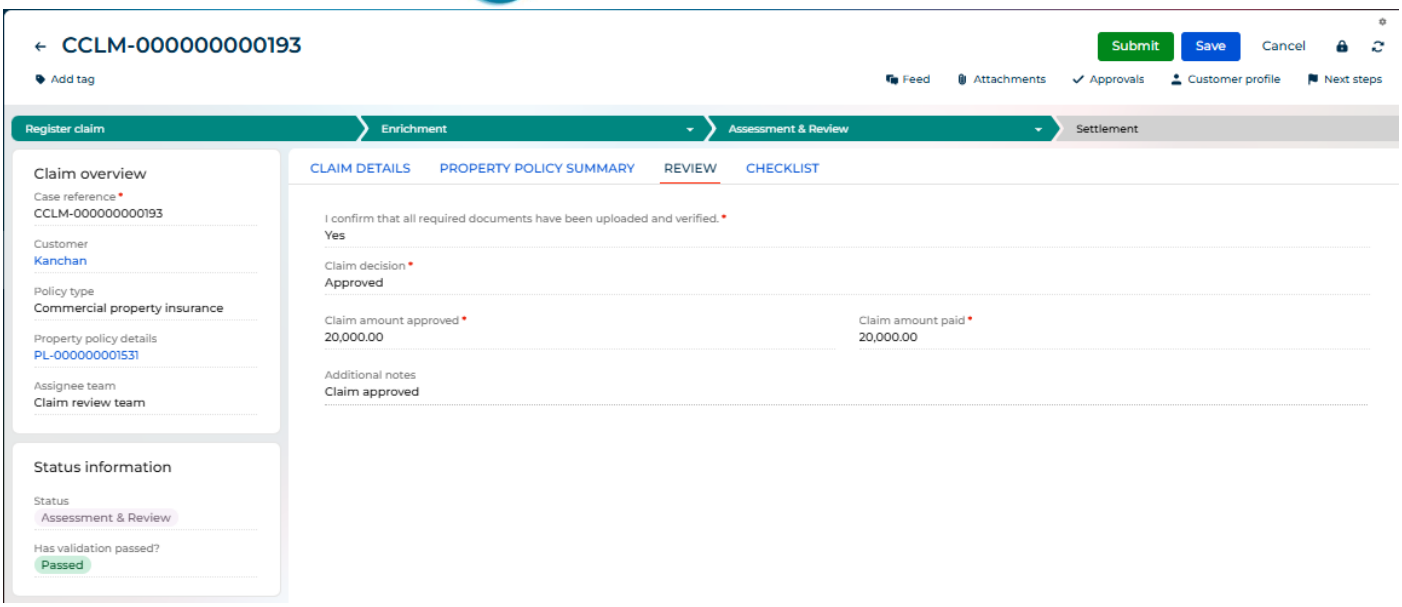


FIG 2.2.2.3.7 Review details

In **FIG 2.2.1.3.8** Stage moved to settlement then click close.

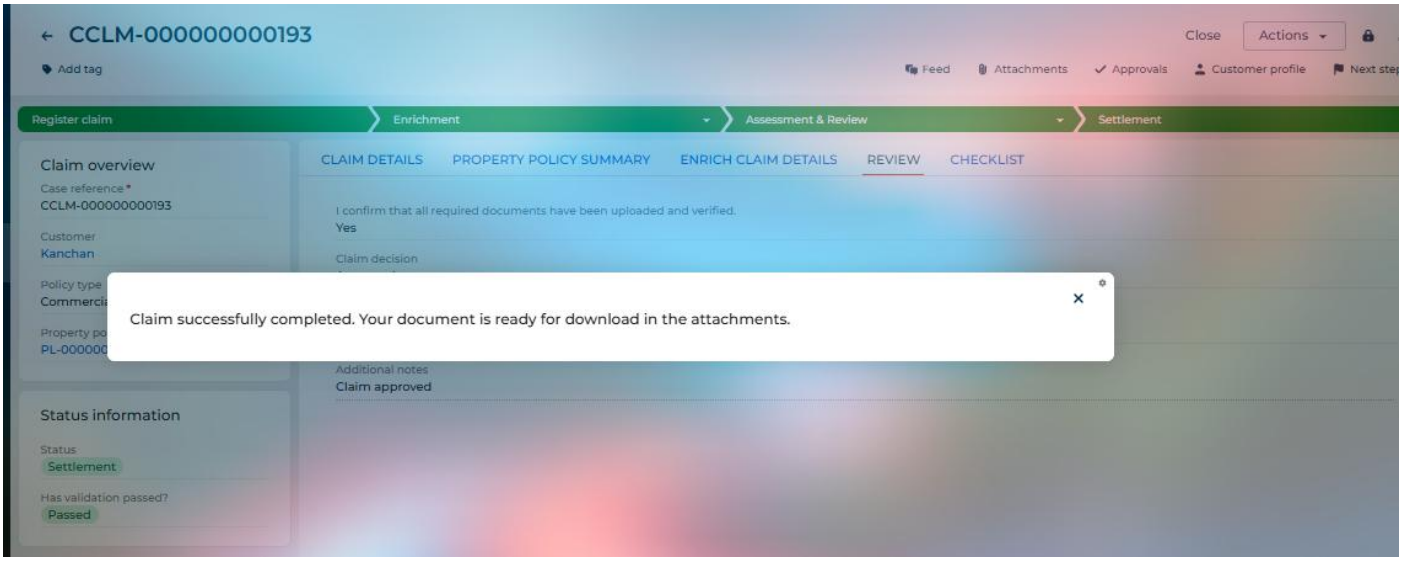


FIG 2.2.1.3.8 settlement stage

In **FIG 2.2.1.3.9** Stage moved to settlement then click close.

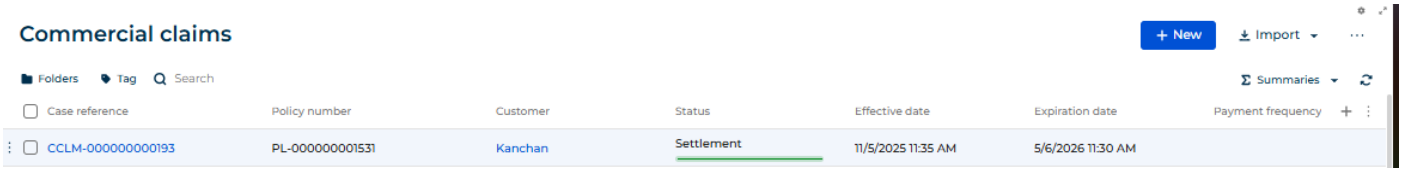


FIG 2.2.1.3.9 Record List

2.2.3 Accessing different policies

To Accessing the policies by using Claim Review team let see how to Access the policies, logging with User (Claim Review team) there can access the policy records.

2.2.3.1 Personal Claims

Select the personal Claim Review teamwork space in the navigation panel. Then in personal Claim review select Personal claim.

In **Figure 2.3.1.1.1** Based on the title in record list like (Case reference, policy type, ect)can access the policy you want.

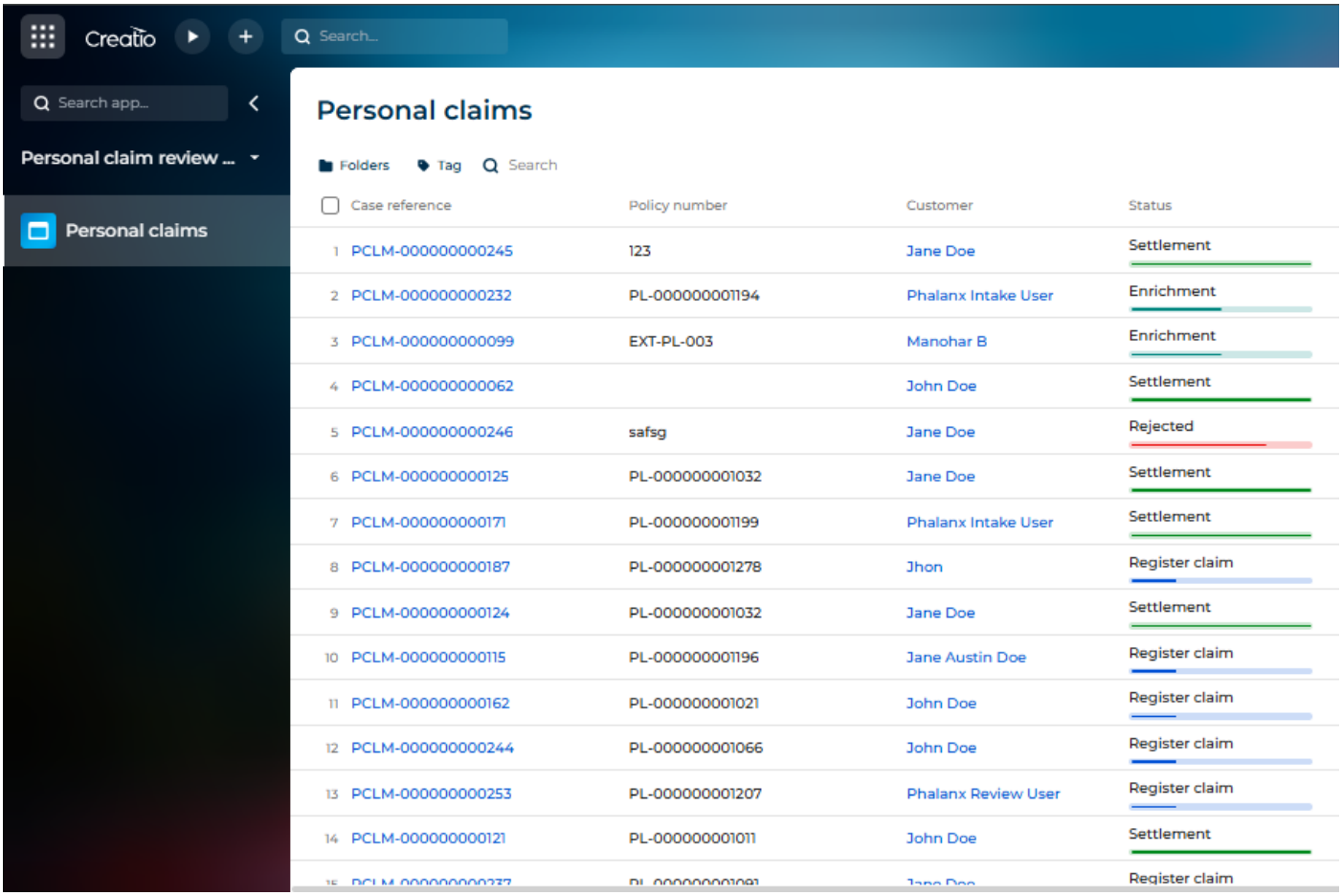


Figure 2.3.2.1.1 selecting Respective existing policy.

2.2.3.2 Commercial Claims

These policies are designed to cover businesses against operational risks and financial loss.

In Navigation Panel select the Commercial Claim Review team then in section select the Commercial Claim.

In **Figure 2.3.2.2.1** Based on the title in record list like (Case reference, policy type, etc.) can access the policy you want.

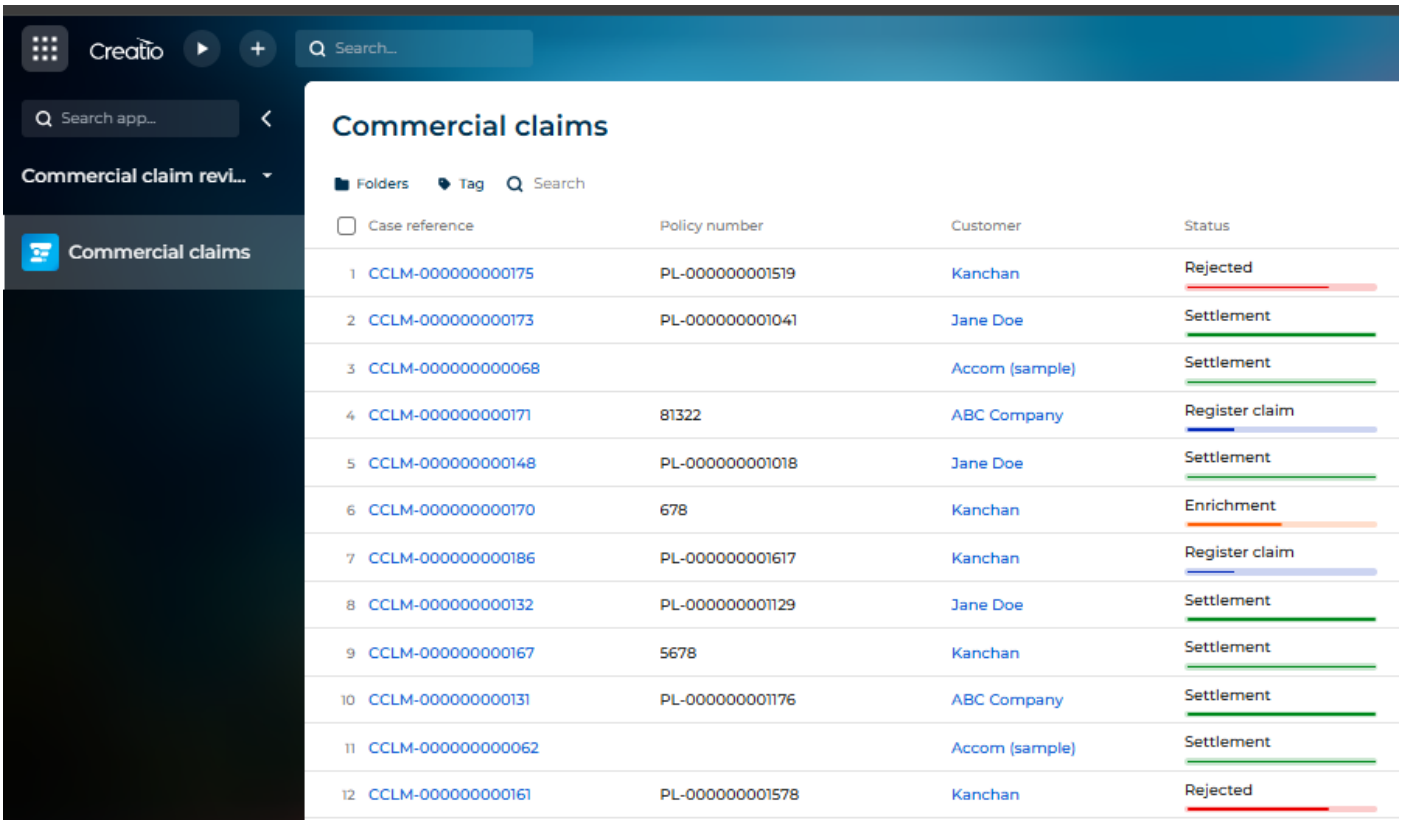


FIG 2.3.2.2.1 selecting Respective existing policy.

2.2.4 Policy T&C config

Common Terms & Conditions Template

Policy Title: [Insert Policy Title from Schedule]
Policy Term: [Insert Policy Term from Schedule]

This document, along with your Policy Schedule and Certificate of Insurance, outlines the terms of your insurance contract. Please read carefully and retain for your records.

1. The Contract of Insurance

This insurance agreement is between you (the Policyholder) and us (the Insurer). It is based on the information you provided in your proposal form or statement of fact. In return for your premium, we provide cover as described in this document for the [Insured Item/Property/Asset] specified in your Policy Schedule during the Period of Insurance.

2. Definitions

- The Insured Item: The insured item, property, or asset described in your Policy Schedule.

- Policy Schedule: Contains policyholder details, insured items, premium, and coverage limits.
- Certificate of Insurance: Proof of insurance coverage.
- Excess: The portion of any claim you must pay.
- Market Value: The replacement cost of the [Insured Item/Property/Asset] immediately before loss or damage.
- Period of Insurance: The period from the start to the expiry date, as shown in the Policy Schedule.
- Territorial Limits: As stated in your Policy Schedule.

2. Scope of Cover: What is Covered

This policy provides comprehensive protection including:

- Loss, damage, and liability related to your [Insured Item/Property/Asset].
- Accidental damage, fire, theft, or attempted theft.
- Liability to third parties for injury or property damage (if applicable).
- Additional benefits as specified in your Policy Schedule.

4. Exclusions: What is Not Covered

This policy does not cover the following:

- Wear and tear, depreciation, or mechanical breakdown.
- Loss or damage below the applicable excess.
- Use of the [Insured Item/Property/Asset] for purposes not permitted under the policy.
- Fraudulent, illegal, or reckless acts by you or others.
- War, terrorism, or nuclear risks.
- Government confiscation or seizure.

5. General Conditions

- Duty of Care: You must maintain and protect the [Insured Item/Property/Asset].
- Claims Procedure: Notify us promptly after any loss or incident.
- Fraud: False or misleading claims may void this policy.
- Cancellation: You may cancel within 14 days (cooling-off). The insurer may cancel with 7 days' written notice.

6. Governing Law

This policy is governed by the laws of England and Wales. Disputes will be handled in English courts.

7. Complaints Procedure

If you are dissatisfied with our service, please contact our customer support. If unresolved, you may refer to the Financial Ombudsman Service.

2.3 Roles and Workspaces

This section outlines the application's security and user management model, which is composed of two key concepts: Roles and Workspaces. Together, they control who can access the application and what they are able to do inside it, ensuring a secure and organized environment.

2.3.1 Roles

A Role is a collection of specific permissions assigned to a user that defines their capabilities and authority within the application. It answers the question: "What can this user do?"

The system allows administrators to define various roles, such as Claim, Claim Manager, and Admin, to match different job functions. When a role is assigned to a user, it grants them the ability to perform specific actions.

There are three types of roles:

- Claim Intake Team
- Claim Review Team

1. **Claim Intake team**

Claim Intake Team is the initiator who find claim for existing clients. They are responsible for creating applications and entering customer data.

2. **Claim Review Team**

Claim Review Team are also having access to create application and view the existing claim records also final decision-makers. They analyse the risk and determine whether to approve or decline the policy claims.

2.3.2 Workspaces

A Workspace is an organizational group that users belong to, typically based on their team or function. It answers the question: "Which team or environment does this user belong to?"

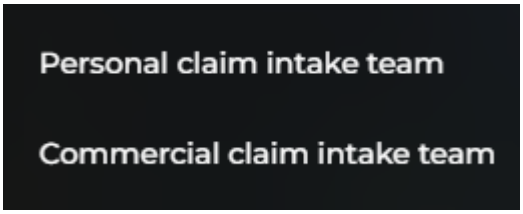
The 'Workspaces' screen allows an administrator to create and manage these user groups.

Workplaces are used to manage users in logical groups and control access on a team-wide basis. The primary Workspaces in the application are:

Workplaces based on the roles is for Intake, screening, Claim.

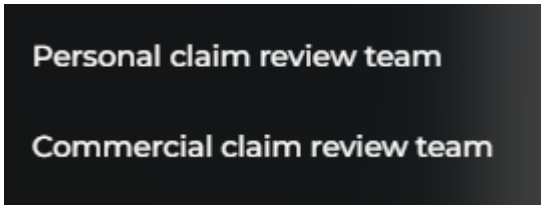
CLAIM INTAKE TEAM

In Intake there are two workplaces one is personal Claim Intake agent, and another is Commercial Claim Intake agent.



CLAIM REVIEW TEAM

In Claim review team there are two workplaces personal claim review team and commercial claim review team.



3 Configurations

3.1 Policy configurations

3.1.1 T&C Management

This feature allows an administrator to configure the specific Terms & Conditions document for every unique policy variation offered. A unique variation is defined by combining two primary parameters: Coverage Type and Policy Term.

3.1.1.1 Coverage Type (Selected from Lookups)

The application contains a master lookup table of 60 possible insurance coverages that can be offered. Each of these 60 coverages has several key attributes that define its behaviour and categorization:

- **Line of Business:** Defines whether the coverage is for Personal or Commercial clients.
- **Product Type:** Specifies the main insurance product it belongs to (e.g., Home Insurance, Auto / Motor Insurance, Commercial Marine Insurance).
- **Coverage Level:** Determines if it is a Core Coverage (included by default in a policy) or an Optional Add-on (which a customer can choose to add).
- **Calculation Method:** Defines how the premium for this specific coverage is calculated. The method can be:

- Flat rate: A fixed price.
- Factor of Base Premium: A percentage of the main policy's premium.
- Complex / Algorithm: A dynamic price based on multiple risk factors.

3.1.1.2 Policy Term (in Months)

This is the duration of the policy contract. The T&Cs can be different depending on the length of the term, such as:

- 1 Month
- 3 Months
- 6 Months
- 12 Months

Example of a Configuration:

To manage the T&Cs for a specific product, an administrator would use the dropdowns on the screen to select a unique combination. For example, to edit the document for a standard one-year personal car insurance policy, they would select:

- Coverage: Comprehensive Motor Cover
- Term: 12 Months

The system then displays the specific T&C document for that exact combination, which the administrator can then manage. This ensures every possible policy variation has the correct, legally approved text.

3.1.2 Fine-Tuning Premium Calculations

Fine-tuning premium calculations, the application's pricing engine to determine the final cost of any policy. This is achieved by first gathering all the necessary details for the specific product being quoted, such as the attributes of the item being insured (like a vehicle or property) and the risk profile of the customer. Each of these details is then evaluated against a set of configurable **rating factors** and **risk factors** that are managed within the system. Finally, a pricing formula takes all these individual factors as inputs to perform the calculation, resulting in a final premium that is accurately and dynamically tailored to the specific level of risk for that exact policy.

4 Portals / Workplaces

Previously I explained about workplace and how it will work here I given all workplace list and explain about it.

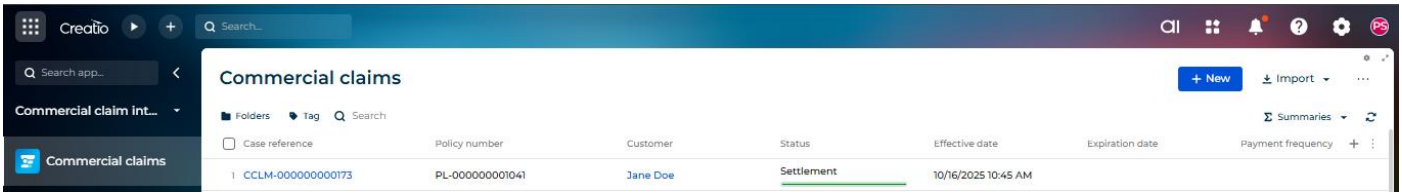
4.1 Personal Claim Intake Team
4.2 Commercial Claim Intake Team
4.3 Personal Review Team
4.4 Commercial Review team

4.1 Personal Claims Intake Team

In this workspace user can access the personal Claim can create new policy and all journey types.

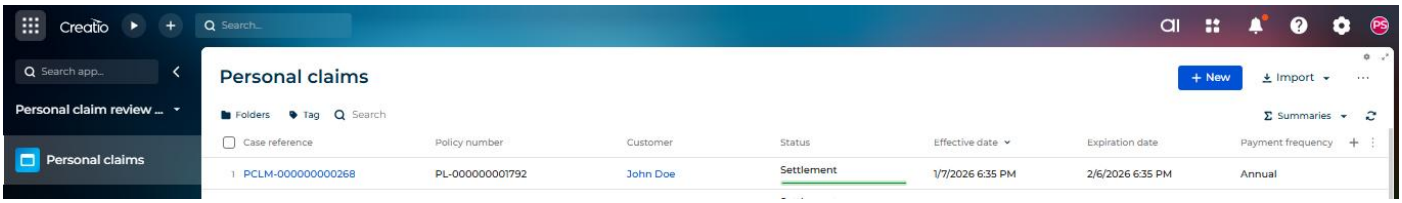
4.2 Commercial Claims Intake Team

In this screening team can have access for both Commercial Claim and all personal policy types



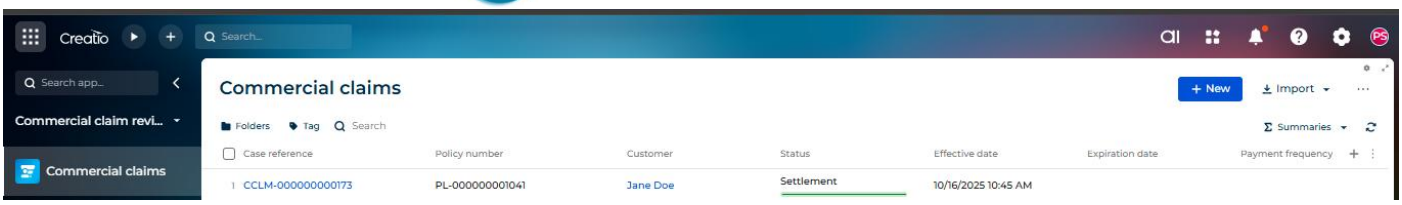
4.3 Personal Claims Review Team

In this workspace user can access the personal Claim can create new policy and all journey types.



4.4 Commercial Claims Review Team

In this team also can have access for all Commercial Claim policies to handle it



5 Managing Lookups

5.1 Lookups

5.1.1 Insurance Foundation

Lookup Title	Description
Claim policy source	Defines the source of the policy associated with a claim (e.g., Pcl Underwriting, External). This is controlled via system setting (Pcl policy source for claim app).
Claim document type	A list of document types that can be attached to a claim (e.g., Police Report, Medical Bill, Photo).
Claim decision	Defines the possible final decisions for a claim (e.g., Approved, Rejected, Partially Approved).
Claim status	A list of statuses a claim can be in during its lifecycle (e.g., Open, In Review, Pending Payment, Closed).
Claim damage type	Defines the categories of damage being claimed (e.g., Collision, Water Damage, Fire, Bodily Injury).
Claim payment status	Defines the status of a specific payment related to a claim (e.g., Pending, Issued, Cleared).
Claim payment method	A list of available methods for a claim payout (e.g., Direct Deposit, Check).
Claim participant role	Defines the roles of parties involved in a claim (e.g., Claimant, Adjuster, Witness, Third Party).
Claim severity	A list of severity levels to assess the impact of a claim (e.g., Low, Medium, High, Catastrophic).
Claim rejection reason	Holds the standard list of reasons for why a claim might be rejected (e.g., Not Covered, Fraud, Expired).
Claim type	Defines the high-level type of claim being filed (e.g., Auto, Home, Life, Liability).
No claims discount	Defines the levels for no-claims discounts or bonuses.

5.1.2 Personal Claim

Lookup Title	Description
Personal claim assignee team rule	Defines rules for assigning a personal claim to a specific team.
Personal claim stage status	Defines the different statuses a claim can have as it moves through various stages.

5.1.3 Commercial Claim

Lookup Title	Description
Commercial claim assignee team rule	Defines rules for assigning a commercial claim to a specific team.
Commercial claim stage status	Defines the different statuses a commercial claim can have as it moves through various stages.

5.1.4 Validation Error Lookups

To update any validation error message, ensure the corresponding dependency lookups are revised first to maintain accurate and consistent rendering.

Lookups	Purpose	Description
Error category PIF LKP	Base Categorization	This is the primary lookup used to organize validations by their fundamental category. It ensures errors are logically grouped.
Validation field labels PIF LKP	Field Identification	This lookup provides the user-friendly column names or **field labels** that correspond to the technical data fields causing the error. This ensures the error message refers to the data the user sees on screen.
Validation message category PIF LKP	Message Grouping	Used to differentiate and group the specific validation messages based on a message category This allows the

		system to handle different severity levels appropriately.
Validation messages PIF LKP	Message Construction	Serving as the central source of truth for error communication, this lookup table stores the textual templates used by the system. To maintain accuracy and consistency, every message must be precisely defined based on its corresponding **Error Category**, the specific **Field Label** it affects, and the assigned **Message Category**.

6 Security

6.1 You can define who can access or deny using application at your respective layer

Permission Type	What it Controls	Where to Configure	Best Layer to Define
Object Operations	CRUD (Create, Read, Update, Delete) permissions for all records in a new object (e.g., a new "Insurance Policy" object).	System Designer → Object Permissions	The package that contains the new object. For example, the "Insurance Policy" object permissions should be defined in PclClaimFoundat (if the object is defined there) or PclCommercialClaim(if the object is specific to commercial).
Record Permissions	Access to individual records (e.g., only the policy owner and their manager can	System Designer → Object Permissions (Record tab) or Business Processes	The package that contains the business logic controlling the record (e.g., PclCommercialClaim logic that sets permissions upon record creation).

	view that specific record).	(Change Access Rights element).	
System Operations	Access to key application actions (e.g., running a specific business process, accessing the Configuration section, or using data import/export).	System Designer → Operation Permissions	The most specific layer that requires the action. If Commercial Claim requires a specific export, define the permission in PclCommercialClaim.
Section Access	Who sees the entire section (e.g., the "Commercial Policies" section) in their workplace.	Workplace Setup in System Designer, or the Section Wizard for the specific section.	The package that contains the section schema. For example, the Commercial section access is configured in PclCommercialClaim.

6.1.1 Development and Management Access (Who can modify the package?)

This controls who can see or edit the code/metadata (schemas) within your packages like PclCommercialClaim.

Mechanism: System Operation Permission (Can Manage Solution)

Access to the Configuration section (where you view and modify packages) is controlled by a single system operation. To restrict modification of your layers, you must manage this permission.

Layer Focus	**Creatio Action**	**System Operation (Code)**	**How to Use**
All Layers	Access to Configuration	Can manage configuration elements (Can Manage Solution)	Grant this permission only to developer roles (e.g., "Claim Developers"). Deny/Remove it from standard user roles.
Package Locking	Preventing Unintended Edits	Package Properties (using SVN/VCS)	Packages are typically locked after deployment to the target environment (UAT/Prod). This prevents any user, even those with Can Manage Solution, from editing schemas directly unless they explicitly unlock the package.

Key Takeaway for Your Layers: You control who can develop your packages by limiting the Can Manage Solution operation to specific developer groups. The rest of the security is about the *data* and *functionality* these packages contain.

6.1.2 End-User Data and Functionality Access (Who can use the application?)

This controls what standard users can do with the application features (sections, records, processes) provided by your layers.

6.1.2.1 Controlling Sections and Data (CRUD Operations)

This controls who can create, read, update, or delete records in your objects (e.g., a "Commercial Policy").

Your Layer Example	Mechanism	Creatio Action	What it Controls
PclCommercialClaim	Object Operation Permissions	System Designer → Object Permissions	Define default CRUD access for the main objects introduced in this layer. For example, grant Read and Edit access to the "Commercial Claim" role for the Commercial Policy object.
PclPersonalClaim	Record Permissions	Object Permissions → Use record permissions checkbox	Control access to individual records. For example, set up a rule that grants only the "Personal claim" role and their "Manager" role Edit access to a policy they own.
All Layers	Column Permissions	Object Permissions → Column Permissions	Deny access to specific fields (columns). For example, deny the "All Employees" role Read access to the FinancialData column defined in PclClaimFoundat.

6.1.2.2 Controlling Business Processes and Actions

This controls who can launch the automation logic introduced by your packages.

Your Layer Example	Mechanism	Creatio Action	How to Use
PclClaimFoundation	Process Access Permissions	Process Library → Process	Define who can start a process. If you have a process named "Run Credit Check" in the

		Properties → Permissions to run	PclClaimFoundat package, you restrict manual running to the "Claimer" roles.
PclCommercialClaim	Runtime Permissions	Business Process element Change access rights	Grant/Deny access dynamically. Use this element within a business process (defined in PclCommercialClaim) to dynamically remove the 'Previous Agent' role's access to a policy record when ownership is transferred.

6.2 Assignee role

For assignee roles, once the roles are created then it should be added to that particular below lookups in assignee team column and name column in the lookups they are.

- Personal claim assignee team rule PCLM LKP
- Commercial claim assignee team rule CCLM LKP

6.2.1 Personal claim assignee team rule

In the Personal Claim assignee team rule there after done the user roles the go to the lookups “Personal Claim assignee team rule PCLM LKP” there you can add the particular assignee and name in Assignee & Name column as per you want.

Lookups	Description
Personal claim assignee team rule PCLM LKP	Identifies the team assigned to manage **personal insurance claims**, ensuring timely assessment, documentation review, and settlement for individual policyholders.

6.2.2 Commercial claim assignee team rule

In the Commercial Claim assignee team rule, there after done the user roles the go to the lookups “Commercial Claim assignee team rule CCLM LKP” there you can add the particular assignee and name in Assignee & Name column as per you want.

Lookups	Description
Commercial claim assignee team rule CCLM LKP	Indicates the responsible team for handling **commercial insurance claims**, including verification, inspection, and claim settlement for business or corporate policies.

The system performs a validation check at the case level. If the current user is not linked to the respective role, the UI will display an error. Actions are restricted strictly to members of that specific team.

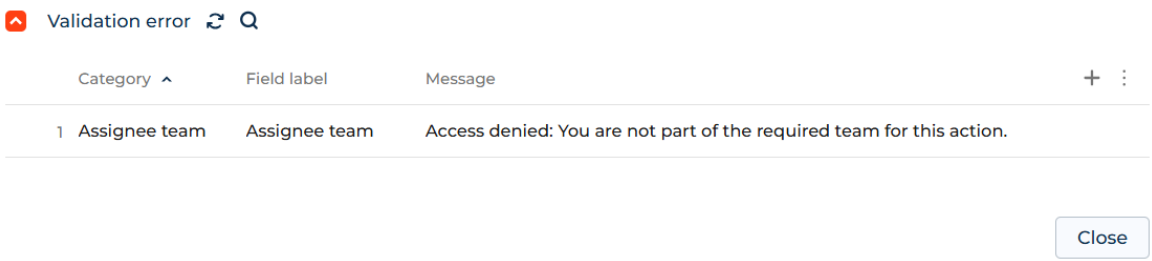


Figure 6.2.2.1 Assignee team error