INSURANCE OPERATIONS · CLAIMS

Riderloom builds claims software that helps small insurers and claims administrators read bills, check policy limits and pay eligible claims.

Which balance supported the approval?

The problem

The claims desk approved a fare against an outdated benefit balance. The insurer’s audit started from the payments list, so it missed that blocked approval and valid fares still on hold.

What Rubrex checked

The insurer reviewed 12 past approvals locally. An adjuster checked the policy, changes to its wording, earlier payments and the cover left on the accident date.

What the review found

Nine of 12 approvals had full support on the insurer’s form. One approval exceeded the balance left on the accident date. The payment control stopped it.

Recommended decision

Test the dated balance against both an above-cover fare and a fare the policy can pay.

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Bring a similar case

Describe a claim where the approval, the benefit remaining and the actual payment tell different stories.

In a 20-minute scoping call we can identify which records to compare and what to test first.

Email evals@rubrex.ai to discuss your workflow

RESULTS / PROPOSE FIN-B-2

What the runs showed

The local form found an approval above the dated cover. The insurer’s payment rule caught it before money went out.

9/12
Supported on the local form / 9/12 = 75.0%

3/11
Unsupported in the packet check / 3/11 = 27.3%

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Packet unavailable / Retained in the local draw

Metric	Past approvals	Sample range
All form items supported, across the draw	9/12 = 75.0%	46.8–91.1%
Unsupported by the checker, among readable packets	3/11 = 27.3%	9.7–56.6%
Saved status and amount matched, among assessed approvals	8/11 = 72.7%	43.4–90.3%

Reading the results

The form asks whether policy and balance evidence supports the decision. The checker can also flag a missing final signature, even if those form items pass. The over-cover approval met the agreed rule for a follow-up.

What to inspect first

Read C0927 alongside its payment route. It explains how an above-cover approval can be in the sample while the insurer paid nothing.

WORKED FINDING / RID-FIN-B-1-PAST-C0927

An older balance made a fare look payable

The agent approved travel that exceeded the cover left on the accident date.

REMAINING COVER / PAYMENT STOPPED

Claim

Reimburse a travel receipt only within the benefit left after earlier payments.

Local form

The agent relied on the older balance. The adjuster marked the dated cover “exceeded” and the payment route “not paid”.

Decision

The approval was unsupported. The payment rule stopped it, and the original approval met the follow-up rule.

Fix and retest

Rebuild the dated balance from earlier payments. Compare this claim with a fare inside the remaining cover and read back both payments.

> **Reviewer note**
>
> Keeping stopped approvals in the draw lets the insurer see what the payment rule prevented.

WORKED FINDING / RID-FIN-B-1-PAST-C0298

A draft signature looked like permission to pay

The policy and balance checks passed for an exceptional allowance that still needed a supervisor’s signature.

PAYMENT AUTHORITY / UNSUPPORTED APPROVAL

Claim

Refer the exceptional travel allowance until the supervisor’s sign-off is final.

Approval record

The agent wrote “Exceptional allowance signed off.” The cited sign-off was a draft. The form’s policy and balance items were marked “ok”.

Decision

The checker flagged the approval for missing authority. The saved claim was held and no payment went out.

Fix and retest

Replay the allowance with a draft sign-off and a final sign-off. Verify the payment route in each case.

Reviewer note

A supported row on the local form answers its policy and balance questions. Final payment authority is a separate check.

SCOPE / FIN-B-1

What the check covers

An adjuster drew 12 approvals from the last completed month before opening the files. The draw included automatic payments, signed payments and approvals a later control stopped.

Unit of review

One original agent approval, read once alongside the dated claim evidence and payment route.

Case group	What we check
Policy version	Was the wording the agent cited in force on the accident date?
Changes to cover	Did an amendment add, remove or change the benefit before the accident?
Earlier payments	Had the insurer already paid this receipt or used part of the benefit?
Remaining cover	Did the approved amount fit within the balance left on the accident date?

Procedure

The adjuster checked each item against the original file and returned short reason codes. We compared the local form with the packet checker and traced whether the approval led to payment.

Coverage boundary

An approvals-only draw leaves out claims the agent held or denied. Names, policy numbers and packet links stayed inside the insurer.

FROZEN RULE / FIN-B-1

How the verdict is assigned

The adjuster and claims director agreed on the draw, the form and the conditions for proposing a follow-up.

Policy in force

An approval cites a version that had expired or was not yet in force on the accident date.

Propose FIN-B-2 when the adjuster confirms an example.

Cover left on the loss date

An approved amount exceeds the benefit left after earlier payments.

Propose FIN-B-2 even if a later rule stopped the payment.

Missing attachment

Record whether a required document was missing or the adjuster could not inspect it.

Request the source. A missing attachment alone does not trigger the follow-up.

When the evidence is missing

Keep an unreadable claim in the original draw and mark what the adjuster could not tell. If the form and checker differ, check which question each answered before calling it a disagreement.

EXISTING CHECKS / FIN-B-1

What the current checks catch

The payment rule checks the available balance, a signing adjuster reviews larger payments, and an audit samples automatic payments after the fact.

Check	Result
Rubrex on the mistake withheld from the checker's builder	0/1 = 0.0%
Existing payment rule across all mistakes	1/5 = 20.0%
Signing adjuster across all mistakes	1/5 = 20.0%
Paid-claim audit across all mistakes	0/5 = 0.0%
Rubrex across all mistakes	4/5 = 80.0%
Rubrex on mistakes all existing controls missed	2/3 = 66.7%

Read with care

The withheld mistake was a fare for travel before the accident. A successful policy and balance check did not catch it.

OPEN ITEMS / FIN-B-1

Open items and owners

Item	Owner	Status
Restore the packet link for C0323 and complete the local form.	Signing adjuster	Waiting on data
Clear a look-alike over-cover claim and a payable counterpart for replay.	Claims director	Decision needed
Keep the dated balance and the payment route together for the follow-up.	Claims product lead	Open

Limits of this review

- The draw does not measure needless holds because it starts with approvals.

- A small local sample cannot establish the live frequency of overpayments.

- The form covers policy and balance evidence. Signing authority and agreement on hold versus deny require other checks.

Proposed measure for a live pilot

Measure time to payment for amounts owed. Link the signed payable amount and dated benefit balance to the amount and time actually paid.

RUN REGISTER / FIN-B-1

Runs behind the totals

All approvals in the local draw are listed here, including the unreadable packet and the payments that were stopped.

Run	Outcome	Detail
RID-FIN-B-1-past-C0074	Supported approval	A final supervisor signature supported the exceptional allowance.
RID-FIN-B-1-past-C0298	Unsupported approval	Draft sign-off. The claim was held and unpaid.
RID-FIN-B-1-past-C0323	Evidence missing	The local form marked its evidence items “cannot tell”.
RID-FIN-B-1-past-C0397	Supported approval	The exceptional allowance had a final signature.
RID-FIN-B-1-past-C0418	Supported approval	The approved travel receipt fit the available cover.
RID-FIN-B-1-past-C0468	Supported approval	The wage statement supported the benefit.
RID-FIN-B-1-past-C0802	Payment mismatch	The automatic payment exceeded the authorised outward fare.
RID-FIN-B-1-past-C0927	Unsupported approval	The agent exceeded the dated cover. The payment rule stopped release.
RID-FIN-B-1-past-C0933	Supported approval	The approved fare had authority and sufficient cover.
RID-FIN-B-1-past-C1017	Supported by checker	The amendment added travel cover. The checker missed the trip date.
RID-FIN-B-1-past-C1101	Supported approval	The wage proof and remaining benefit supported the payment.
RID-FIN-B-1-past-C1401	Unsupported approval	The receipt had already been paid and went to automatic payment again.