US008401877B2

(12) **United States Patent**
Salvagio

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(45) **Date of Patent: *Mar. 19, 2013**

(54) **INSURANCE CLAIM PROCESSING**

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(73) Assignee: **QBE Holdings, Inc.**, New York, NY (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 250 days.

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **12/579,971**

(22) Filed: **Oct. 15, 2009**

(65) **Prior Publication Data**

US 2011/0035238 A1 Feb. 10, 2011

Related U.S. Application Data

(63) Continuation-in-part of application No. 12/535,787, filed on Aug. 5, 2009.

(51) **Int. Cl.**
G06Q 40/00 (2012.01)

(52) **U.S. Cl.** **705/4**; 705/301; 705/313; 705/314

(58) **Field of Classification Search** 705/4, 301, 705/313, 314

See application file for complete search history.

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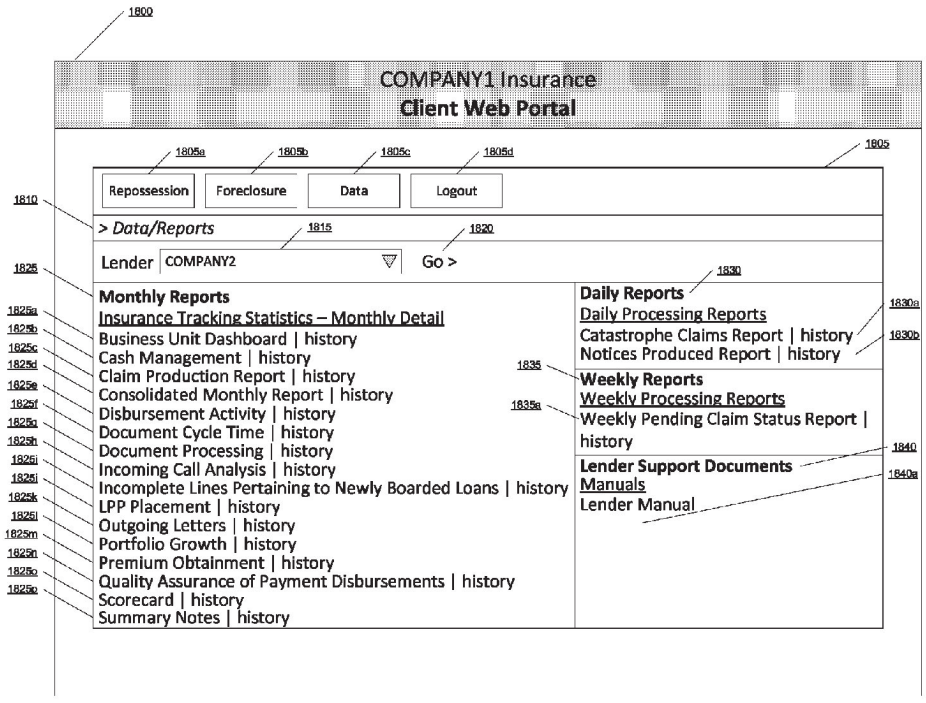
Primary Examiner — Muriel Tinkler

(74) *Attorney, Agent, or Firm* — Jennifer L. Gregor; Godfrey & Kahn, S.C.

(57) **ABSTRACT**

A method, computer-readable medium, and apparatus by which a user may access information about one or more properties may be used by an insurance provider or claims administrator to provide an information portal to its clients. User input identifying one or more foreclosed properties may be received. Then, property data may be retrieved from a property database, and the property data may include property damage information and insurance claim information for each of the identified properties. Then, based on the retrieved property data, it may be determined whether an identified property is damaged and whether an insurance claim was filed. Subsequently, information corresponding to the identified property may be displayed, and this information may include a damage indicator and an insurance claim status indicator.

12 Claims, 19 Drawing Sheets



Nearmap US Exhibit 1006
Nearmap US, Inc. v. Eagle View Techs., Inc.
IPR2024-00716
Page 00001

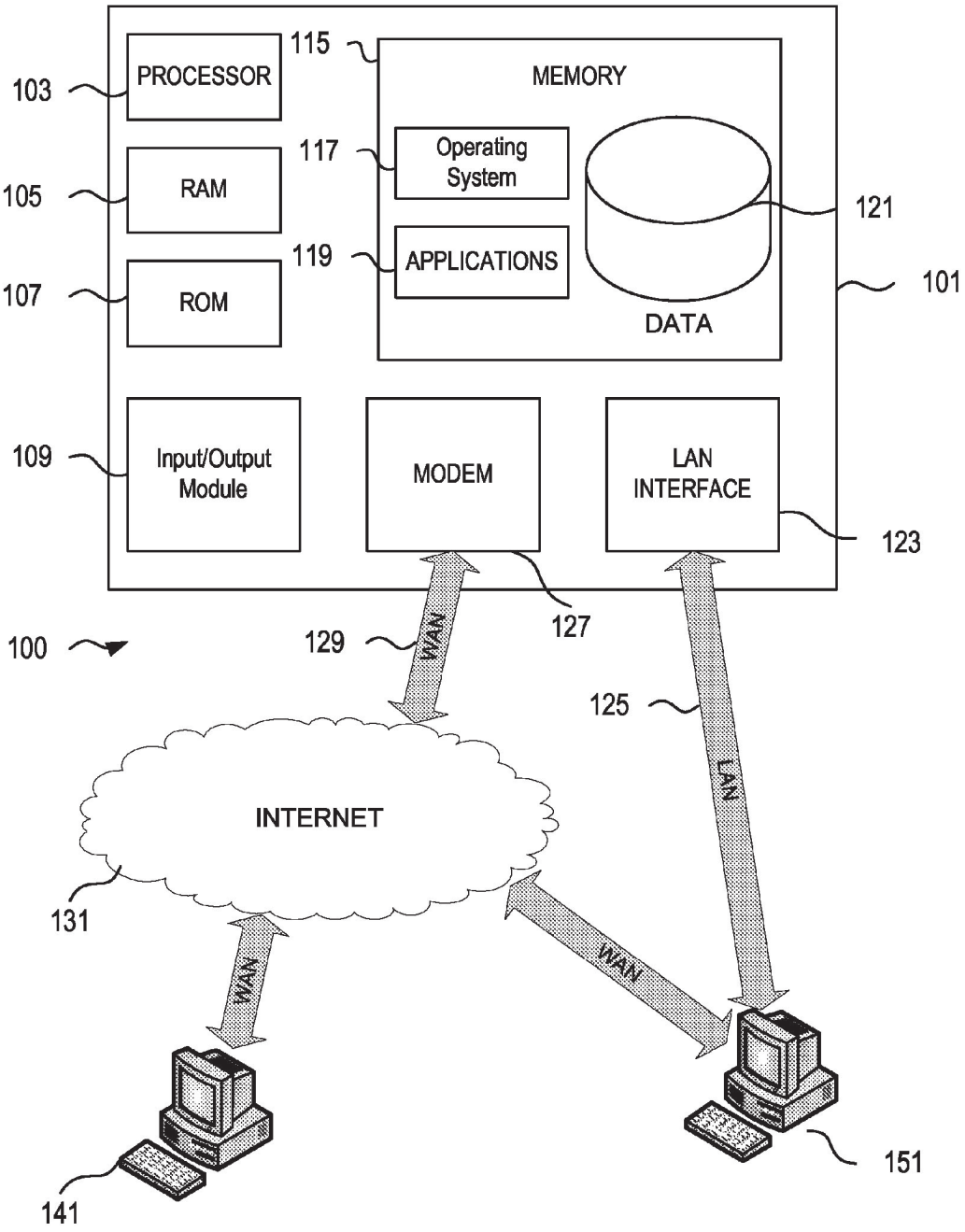

PROCESSOR
103
115
MEMORY
117
Operating System
RAM
105
121
119
APPLICATIONS
107
ROM
101
DATA
109
Input/Output Module
MODEM
LAN INTERFACE
123
100
129
WAN
127
125
LAN
INTERNET
131
WAN
WAN
141
151

FIG. 1

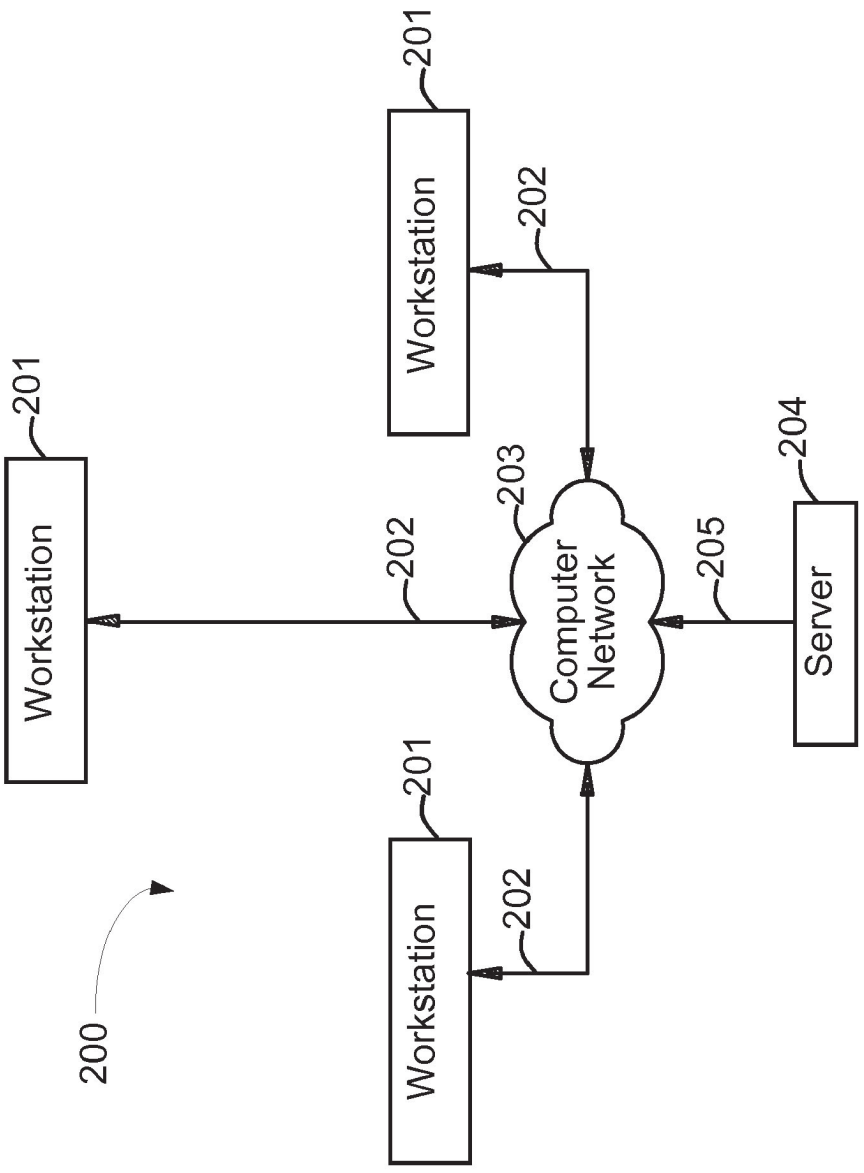

200
Workstation
201
202
Workstation
201
202
Workstation
201
202
Computer Network
203
Server
204
205

FIG. 2

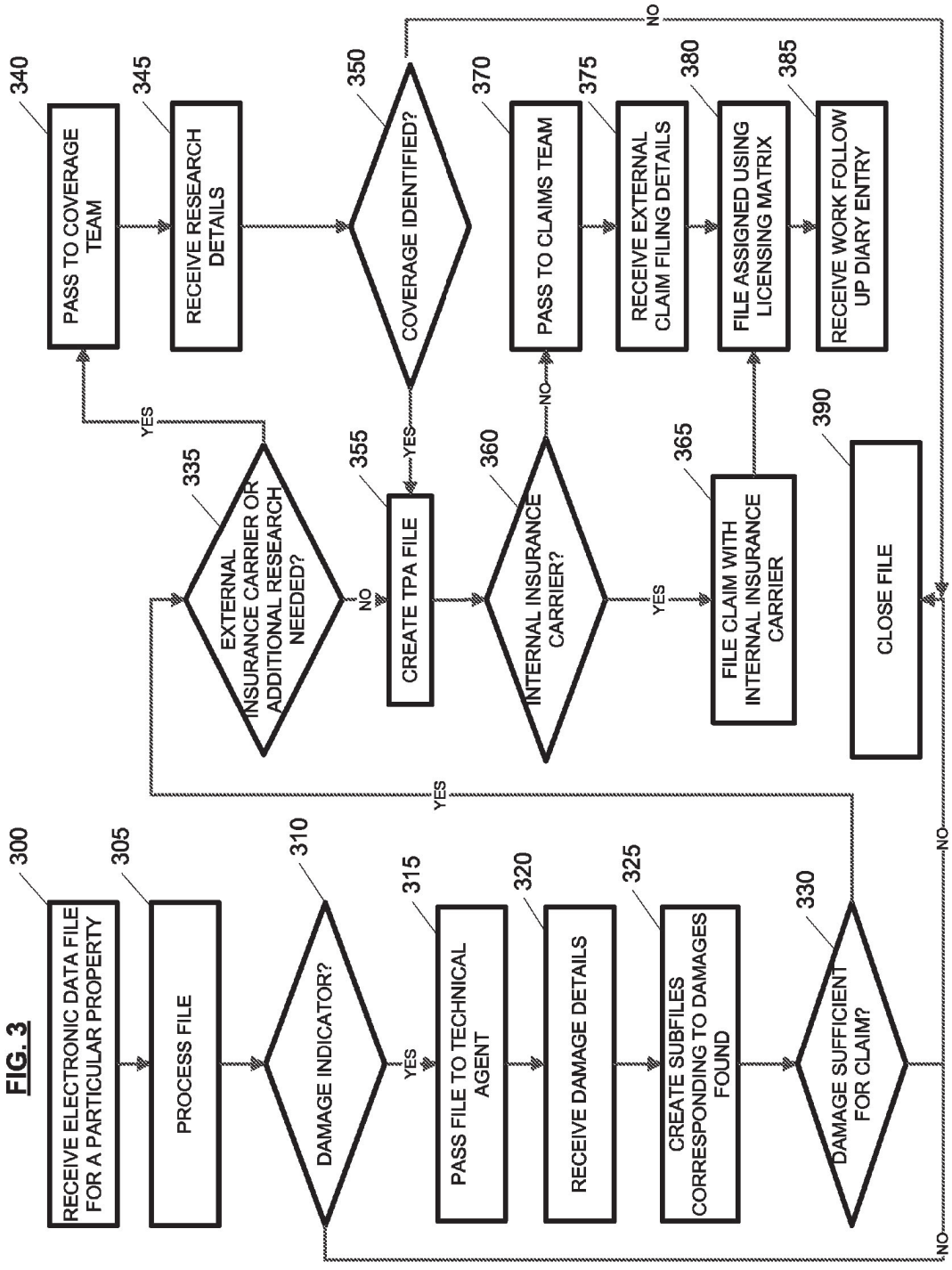

300
RECEIVE ELECTRONIC DATA FILE FOR A PARTICULAR PROPERTY
305
PROCESS FILE
310
DAMAGE INDICATOR?
315
PASS FILE TO TECHNICAL AGENT
320
RECEIVE DAMAGE DETAILS
325
CREATE SUBFILES CORRESPONDING TO DAMAGES FOUND
330
DAMAGE SUFFICIENT FOR CLAIM?
335
EXTERNAL INSURANCE CARRIER OR ADDITIONAL RESEARCH NEEDED?
340
PASS TO COVERAGE TEAM
345
RECEIVE RESEARCH DETAILS
350
COVERAGE IDENTIFIED?
355
CREATE TPA FILE
360
INTERNAL INSURANCE CARRIER?
365
FILE CLAIM WITH INTERNAL INSURANCE CARRIER
370
PASS TO CLAIMS TEAM
375
RECEIVE EXTERNAL CLAIM FILING DETAILS
380
FILE ASSIGNED USING LICENSING MATRIX
385
RECEIVE WORK FOLLOW UP DIARY ENTRY
390
CLOSE FILE
YES
NO

FIG. 3

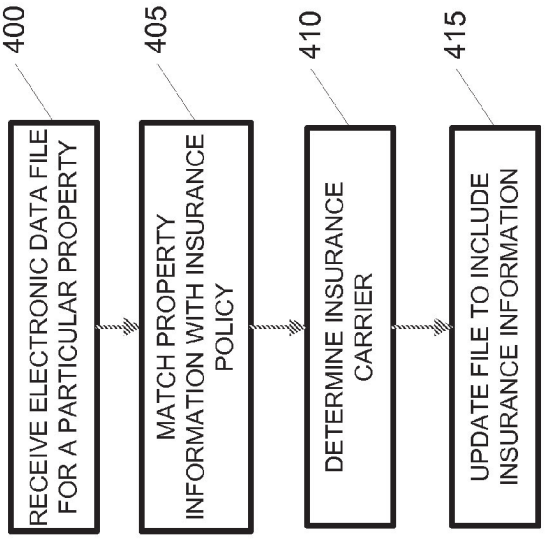

400
RECEIVE ELECTRONIC DATA FILE FOR A PARTICULAR PROPERTY
405
MATCH PROPERTY INFORMATION WITH INSURANCE POLICY
410
DETERMINE INSURANCE CARRIER
415
UPDATE FILE TO INCLUDE INSURANCE INFORMATION

FIG. 4

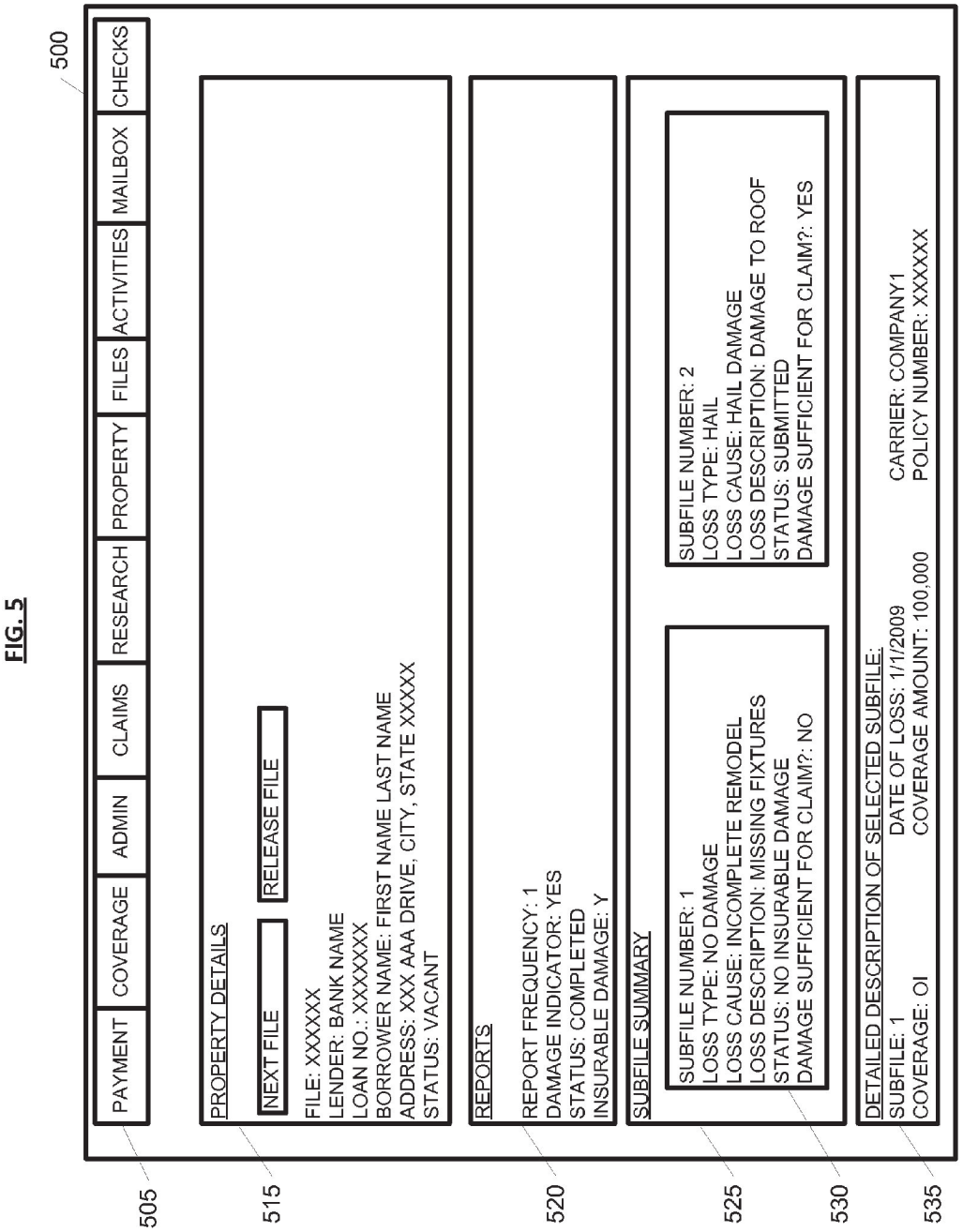

500
PAYMENT
COVERAGE
ADMIN
CLAIMS
RESEARCH
PROPERTY
FILES
ACTIVITIES
MAILBOX
CHECKS
PROPERTY DETAILS
NEXT FILE
RELEASE FILE
FILE: XXXXXX
LENDER: BANK NAME
LOAN NO.: XXXXXXX
BORROWER NAME: FIRST NAME LAST NAME
ADDRESS: XXX AAA DRIVE, CITY, STATE XXXXX
STATUS: VACANT
REPORTS
REPORT FREQUENCY: 1
DAMAGE INDICATOR: YES
STATUS: COMPLETED
INSURABLE DAMAGE: Y
SUBFILE SUMMARY
SUBFILE NUMBER: 1
LOSS TYPE: NO DAMAGE
LOSS CAUSE: INCOMPLETE REMODEL
LOSS DESCRIPTION: MISSING FIXTURES
STATUS: NO INSURABLE DAMAGE
DAMAGE SUFFICIENT FOR CLAIM?: NO
SUBFILE NUMBER: 2
LOSS TYPE: HAIL
LOSS CAUSE: HAIL DAMAGE
LOSS DESCRIPTION: DAMAGE TO ROOF
STATUS: SUBMITTED
DAMAGE SUFFICIENT FOR CLAIM?: YES
DETAILED DESCRIPTION OF SELECTED SUBFILE:
SUBFILE: 1
DATE OF LOSS: 1/1/2009
CARRIER: COMPANY1
COVERAGE: OI
COVERAGE AMOUNT: 100,000
POLICY NUMBER: XXXXXX
505
515
520
525
530
535

FIG. 5

FIG. 6

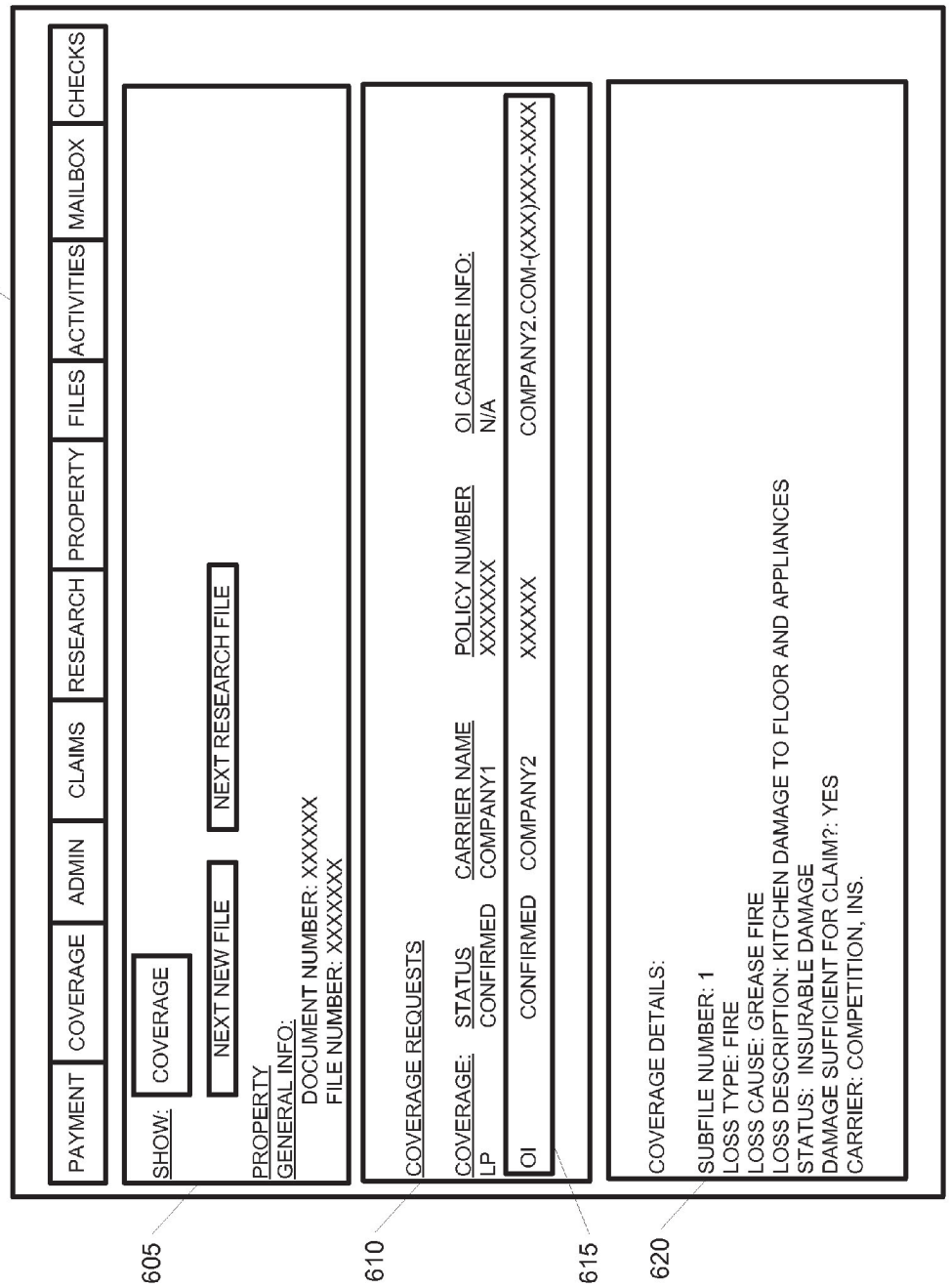
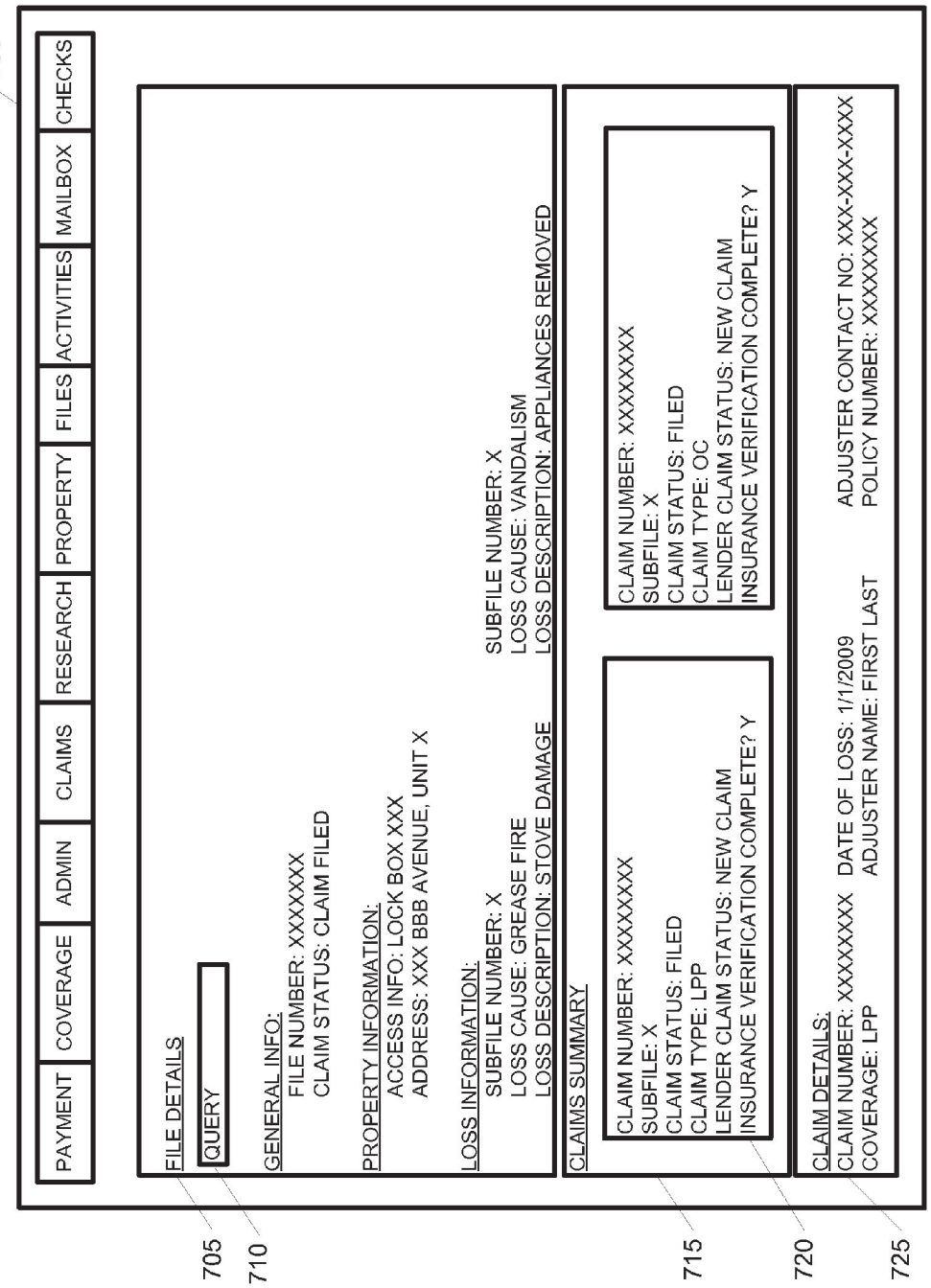

600
PAYMENT
COVERAGE
ADMIN
CLAIMS
RESEARCH
PROPERTY
FILES
ACTIVITIES
MAILBOX
CHECKS
SHOW:
COVERAGE
NEXT NEW FILE
NEXT RESEARCH FILE
PROPERTY
GENERAL INFO:
DOCUMENT NUMBER: XXXXXX
FILE NUMBER: XXXXXXX
COVERAGE REQUESTS
COVERAGE: STATUS CARRIER NAME POLICY NUMBER OI CARRIER INFO:
LP CONFIRMED COMPANY1 XXXXXXX N/A
OI CONFIRMED COMPANY2 XXXXXX COMPANY2.COM-(XXX)XXX-XXXX
COVERAGE DETAILS:
SUBFILE NUMBER: 1
LOSS TYPE: FIRE
LOSS CAUSE: GREASE FIRE
LOSS DESCRIPTION: KITCHEN DAMAGE TO FLOOR AND APPLIANCES
STATUS: INSURABLE DAMAGE
DAMAGE SUFFICIENT FOR CLAIM?: YES
CARRIER: COMPETITION, INS.
605
610
615
620

FIG. 7


700
PAYMENT
COVERAGE
ADMIN
CLAIMS
RESEARCH
PROPERTY
FILES
ACTIVITIES
MAILBOX
CHECKS
FILE DETAILS
QUERY
GENERAL INFO:
FILE NUMBER: XXXXXXX
CLAIM STATUS: CLAIM FILED
PROPERTY INFORMATION:
ACCESS INFO: LOCK BOX XXX
ADDRESS: XXX BBB AVENUE, UNIT X
LOSS INFORMATION:
SUBFILE NUMBER: X
LOSS CAUSE: GREASE FIRE
LOSS DESCRIPTION: STOVE DAMAGE
SUBFILE NUMBER: X
LOSS CAUSE: VANDALISM
LOSS DESCRIPTION: APPLIANCES REMOVED
CLAIMS SUMMARY
CLAIM NUMBER: XXXXXXXX
SUBFILE: X
CLAIM STATUS: FILED
CLAIM TYPE: LPP
LENDER CLAIM STATUS: NEW CLAIM
INSURANCE VERIFICATION COMPLETE? Y
CLAIM NUMBER: XXXXXXXX
SUBFILE: X
CLAIM STATUS: FILED
CLAIM TYPE: OC
LENDER CLAIM STATUS: NEW CLAIM
INSURANCE VERIFICATION COMPLETE? Y
CLAIM DETAILS:
CLAIM NUMBER: XXXXXXXX DATE OF LOSS: 1/1/2009 ADJUSTER CONTACT NO: XXX-XXX-XXXX
COVERAGE: LPP ADJUSTER NAME: FIRST LAST POLICY NUMBER: XXXXXXXX
705
710
715
720
725

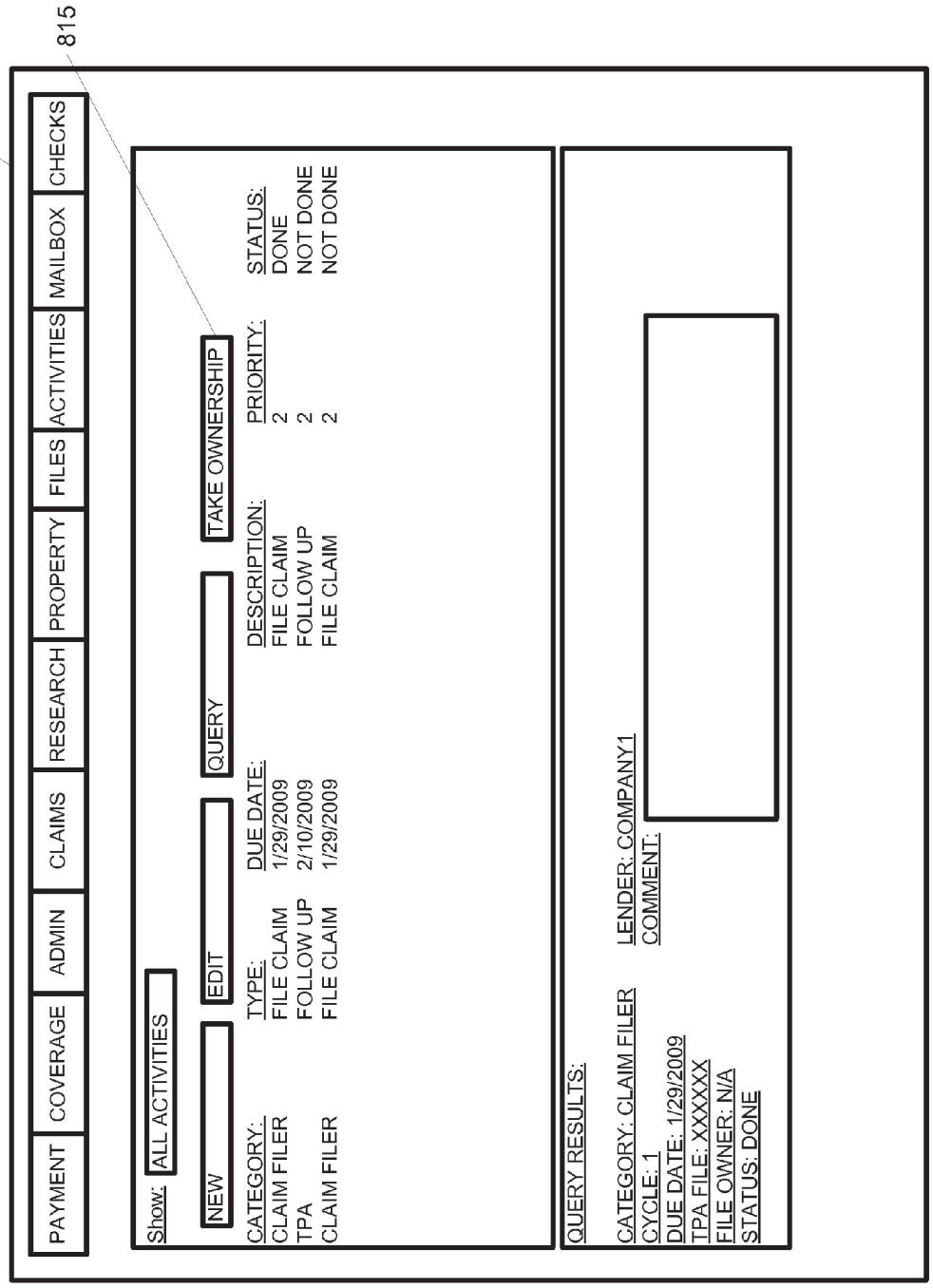

800
815
PAYMENT
COVERAGE
ADMIN
CLAIMS
RESEARCH
PROPERTY
FILES
ACTIVITIES
MAILBOX
CHECKS
Show: ALL ACTIVITIES
NEW
EDIT
QUERY
TAKE OWNERSHIP
CATEGORY: TYPE: DUE DATE: DESCRIPTION: PRIORITY: STATUS:
CLAIM FILER FILE CLAIM 1/29/2009 FILE CLAIM 2 DONE
TPA FOLLOW UP 2/10/2009 FOLLOW UP 2 NOT DONE
CLAIM FILER FILE CLAIM 1/29/2009 FILE CLAIM 2 NOT DONE
QUERY RESULTS:
CATEGORY: CLAIM FILER
CYCLE: 1
DUE DATE: 1/29/2009
TPA FILE: XXXXXX
FILE OWNER: N/A
STATUS: DONE
LENDER: COMPANY1
COMMENT:

FIG. 8

FIG. 9

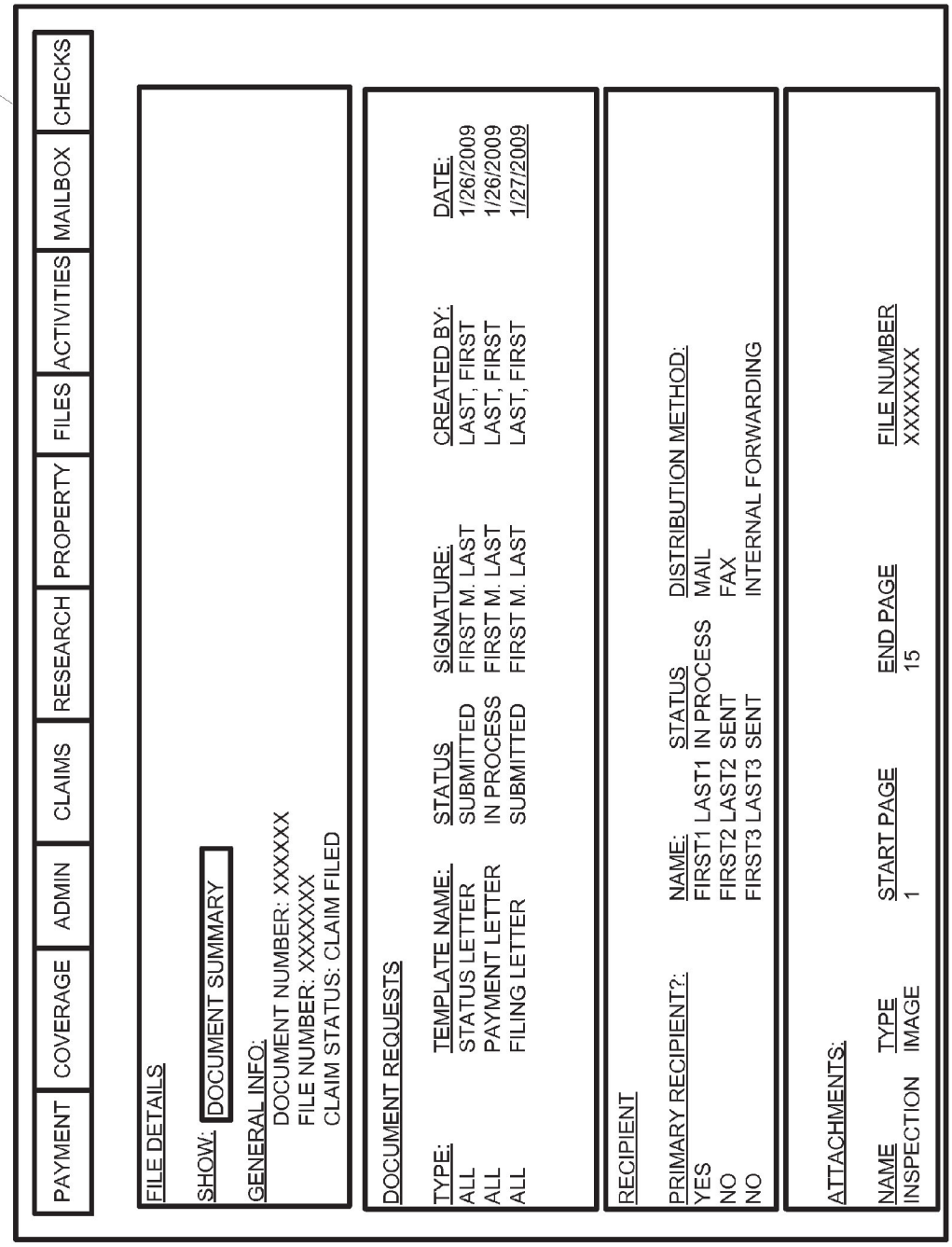
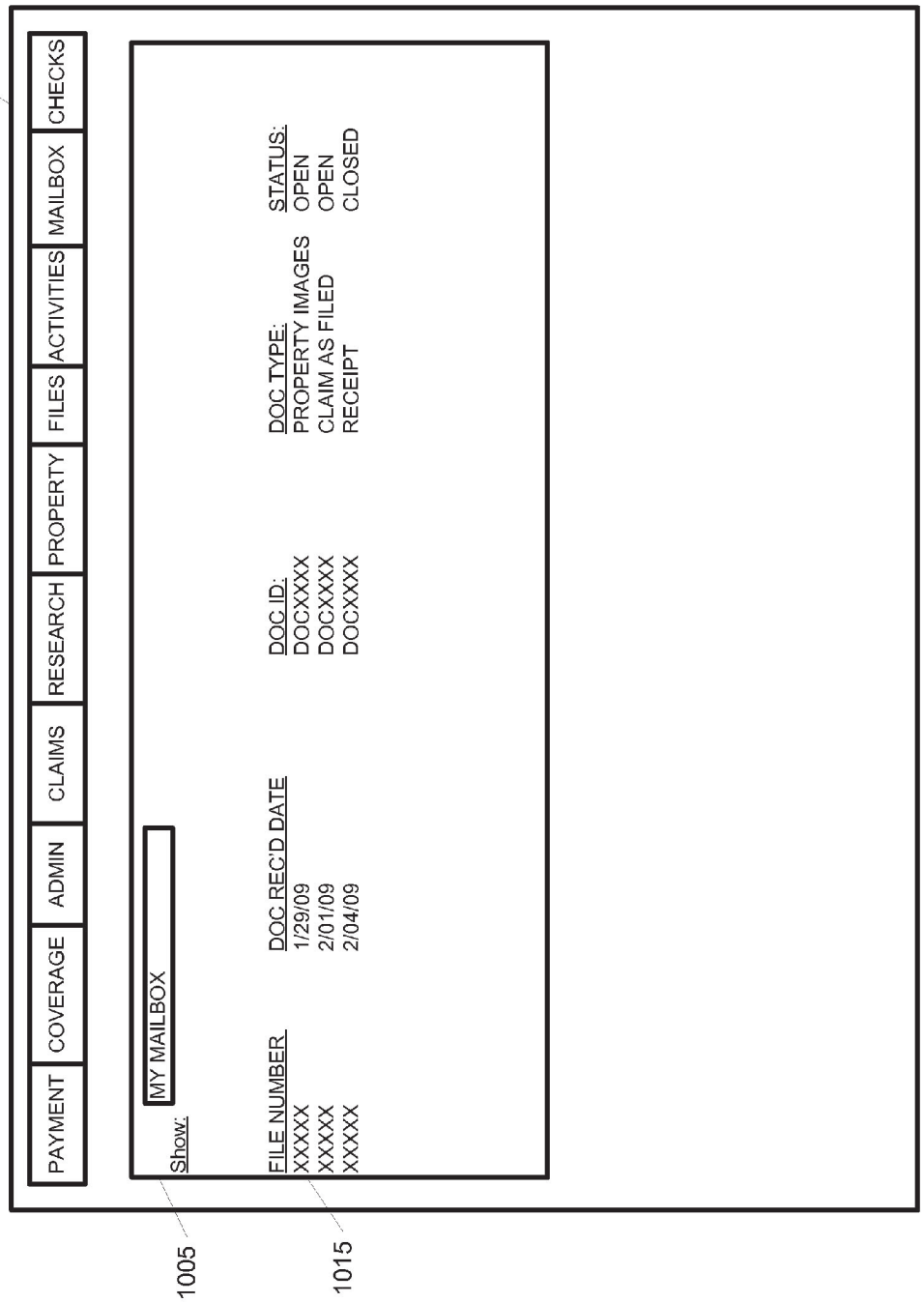

900
PAYMENT
COVERAGE
ADMIN
CLAIMS
RESEARCH
PROPERTY
FILES
ACTIVITIES
MAILBOX
CHECKS
FILE DETAILS
SHOW: DOCUMENT SUMMARY
GENERAL INFO:
DOCUMENT NUMBER: XXXXXX
FILE NUMBER: XXXXXXX
CLAIM STATUS: CLAIM FILED
DOCUMENT REQUESTS
TYPE: TEMPLATE NAME: STATUS SIGNATURE: CREATED BY: DATE:
ALL STATUS LETTER SUBMITTED FIRST M. LAST LAST, FIRST 1/26/2009
ALL PAYMENT LETTER IN PROCESS FIRST M. LAST LAST, FIRST 1/26/2009
ALL FILING LETTER SUBMITTED FIRST M. LAST LAST, FIRST 1/27/2009
RECIPIENT
PRIMARY RECIPIENT?: NAME: STATUS DISTRIBUTION METHOD:
YES FIRST1 LAST1 IN PROCESS MAIL
NO FIRST2 LAST2 SENT FAX
NO FIRST3 LAST3 SENT INTERNAL FORWARDING
ATTACHMENTS:
NAME TYPE START PAGE END PAGE FILE NUMBER
INSPECTION IMAGE 1 15 XXXXXXX

FIG. 10


1000
PAYMENT
COVERAGE
ADMIN
CLAIMS
RESEARCH
PROPERTY
FILES
ACTIVITIES
MAILBOX
CHECKS
Show:
MY MAILBOX
1005
1015
FILE NUMBER
XXXXX
XXXXX
XXXXX
DOC REC'D DATE
1/29/09
2/01/09
2/04/09
DOC ID:
DOCXXXX
DOCXXXX
DOCXXXX
DOC TYPE:
PROPERTY IMAGES
CLAIM AS FILED
RECEIPT
STATUS:
OPEN
OPEN
CLOSED

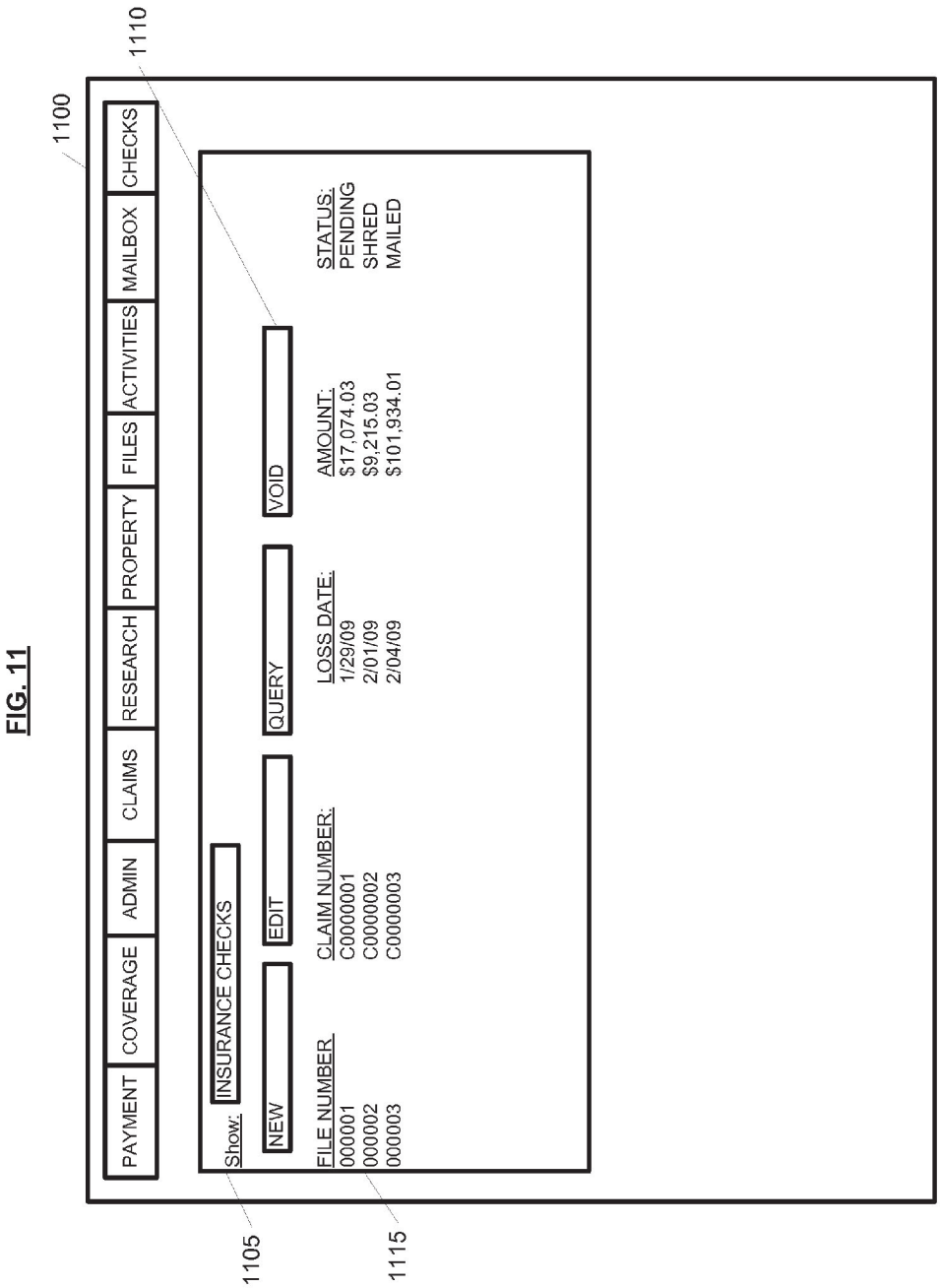

1100
1110
PAYMENT
COVERAGE
ADMIN
CLAIMS
RESEARCH
PROPERTY
FILES
ACTIVITIES
MAILBOX
CHECKS
Show:
INSURANCE CHECKS
NEW
EDIT
QUERY
VOID
FILE NUMBER
CLAIM NUMBER:
LOSS DATE:
AMOUNT:
STATUS:
000001
C0000001
1/29/09
$17,074.03
PENDING
000002
C0000002
2/01/09
$9,215.03
SHRED
000003
C0000003
2/04/09
$101,934.01
MAILED
1105
1115

FIG. 11

FIG. 12a

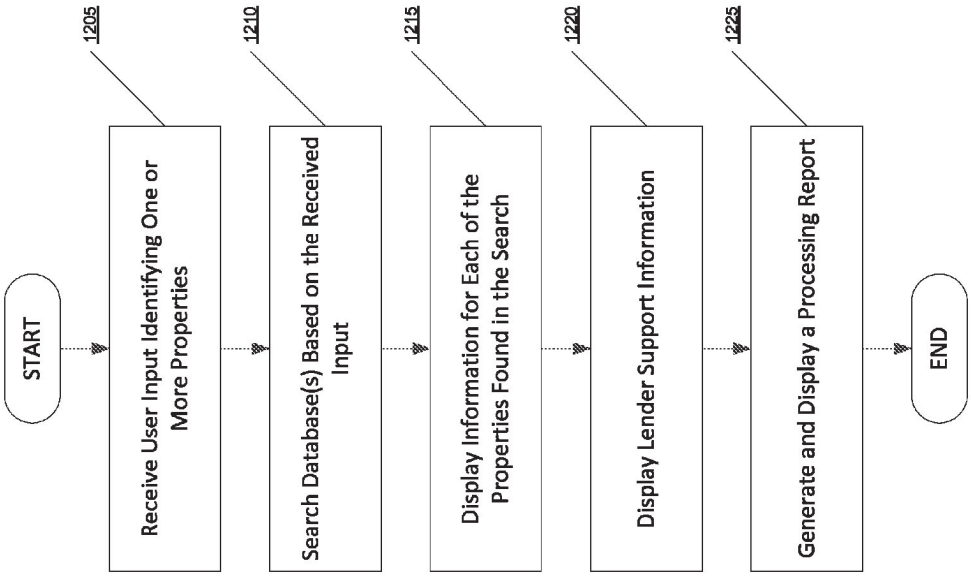

START
1205
Receive User Input Identifying One or More Properties
1210
Search Database(s) Based on the Received Input
1215
Display Information for Each of the Properties Found in the Search
1220
Display Lender Support Information
1225
Generate and Display a Processing Report
END

FIG. 12b

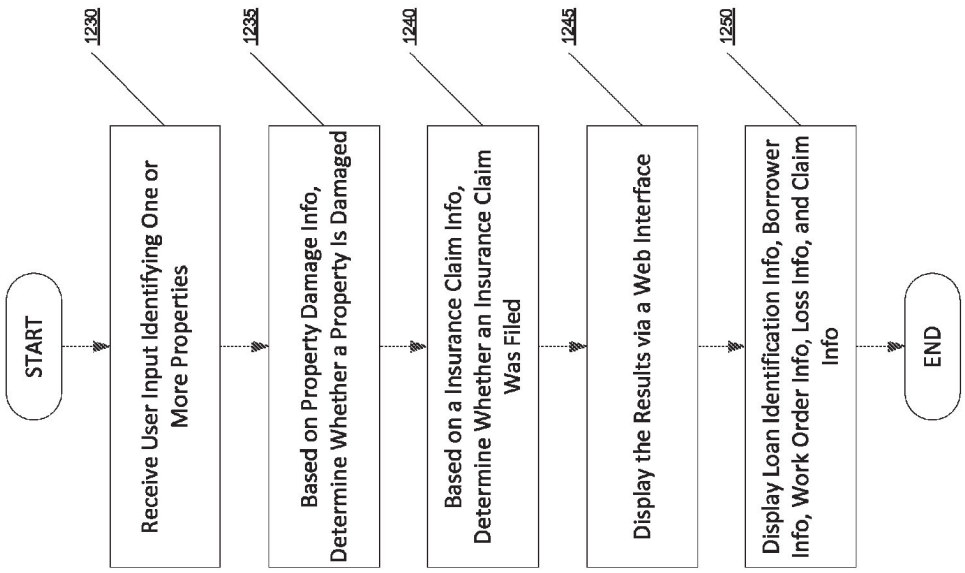
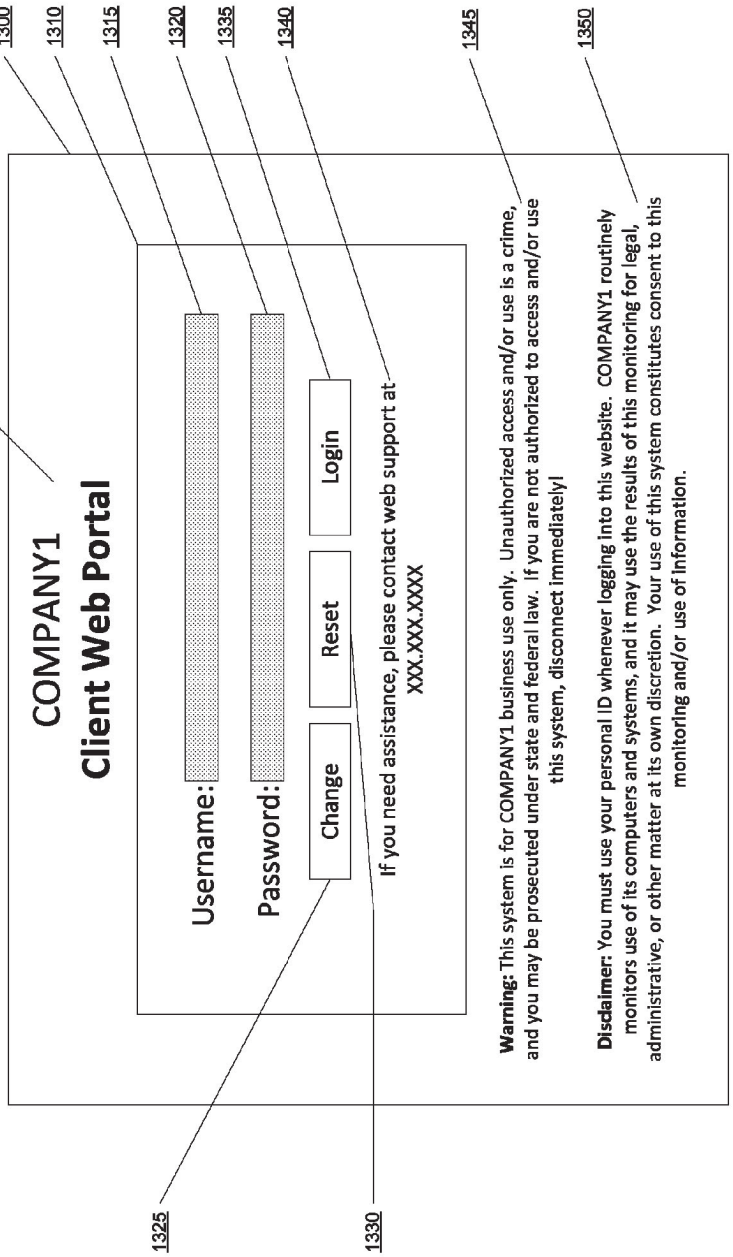
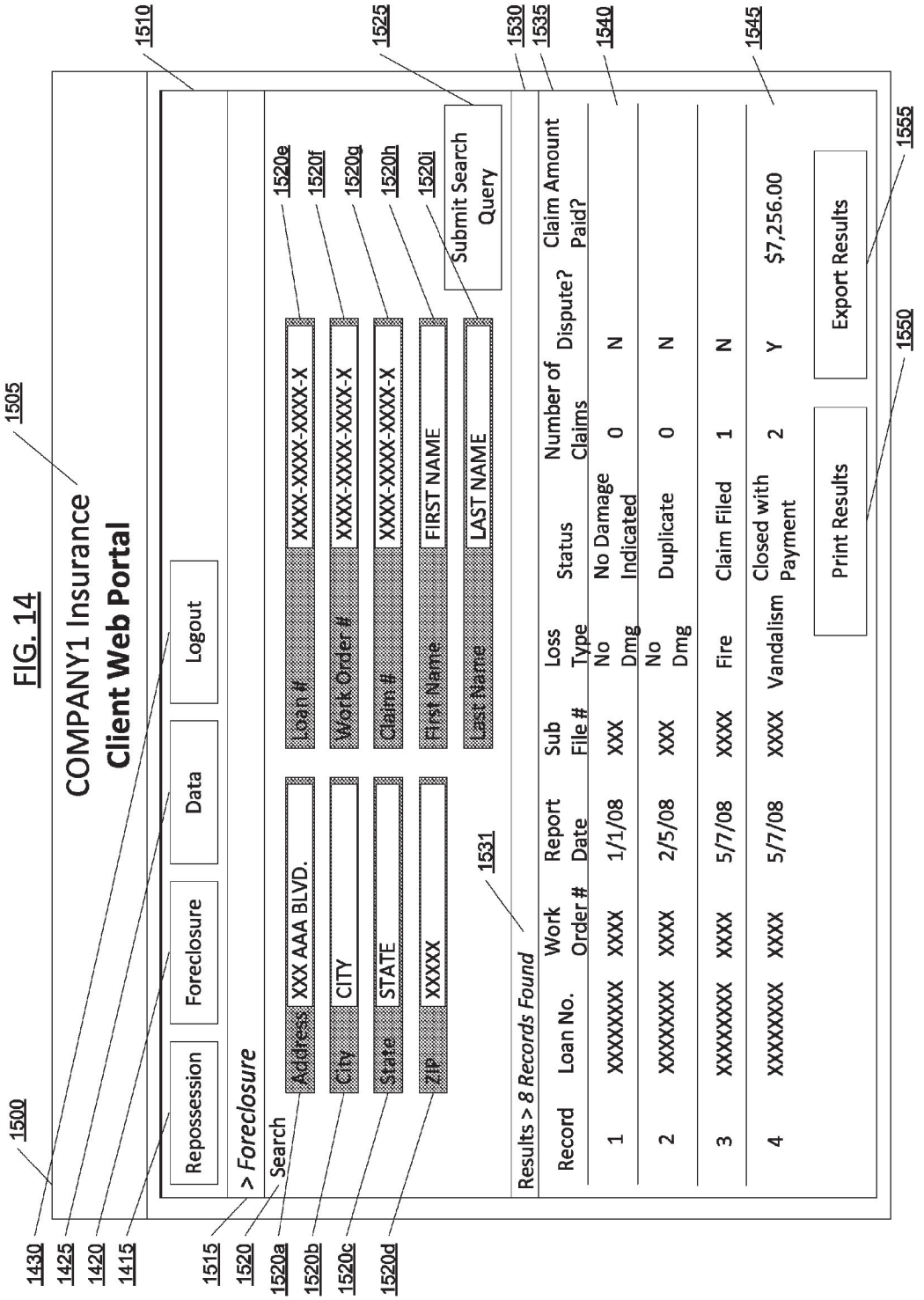

START
1230
Receive User Input Identifying One or More Properties
1235
Based on Property Damage Info, Determine Whether a Property Is Damaged
1240
Based on a Insurance Claim Info, Determine Whether an Insurance Claim Was Filed
1245
Display the Results via a Web Interface
1250
Display Loan Identification Info, Borrower Info, Work Order Info, Loss Info, and Claim Info
END

FIG. 13


1300
1310
1315
1320
1335
1340
1345
1350
1305
COMPANY1
Client Web Portal
Username:
Password:
Change
Reset
Login
If you need assistance, please contact web support at XXX.XXX.XXXX
Warning: This system is for COMPANY1 business use only. Unauthorized access and/or use is a crime, and you may be prosecuted under state and federal law. If you are not authorized to access and/or use this system, disconnect immediately!
Disclaimer: You must use your personal ID whenever logging into this website. COMPANY1 routinely monitors use of its computers and systems, and it may use the results of this monitoring for legal, administrative, or other matter at its own discretion. Your use of this system constitutes consent to this monitoring and/or use of information.
1325
1330


FIG. 14
1500
1505
COMPANY1 Insurance
Client Web Portal
1510
1525
1530
1535
1540
1545
1555
1550
Repossession
Foreclosure
Data
Logout
> Foreclosure
Search
Address XXX AAA BLVD.
City CITY
State STATE
ZIP XXXXX
Loan # XXXX-XXXX-XXXX-X
Work Order # XXXX-XXXX-XXXX-X
Claim # XXXX-XXXX-XXXX-X
First Name FIRST NAME
Last Name LAST NAME
Submit Search Query
1531
Results > 8 Records Found
Record
Loan No.
Work Order #
Report Date
Sub File #
Loss Type
Status
Number of Claims
Dispute?
Claim Amount Paid?
1 XXXXXXXX XXXX 1/1/08 XXX No Dmg No Damage Indicated 0 N
2 XXXXXXXX XXXX 2/5/08 XXX No Dmg Duplicate 0 N
3 XXXXXXXX XXXX 5/7/08 XXXX Fire Claim Filed 1 N
4 XXXXXXXX XXXX 5/7/08 XXXX Vandalism Closed with Payment 2 Y $7,256.00
Print Results
Export Results
1430
1425
1420
1415
1515
1520
1520a
1520b
1520c
1520d
1520e
1520f
1520g
1520h
1520i

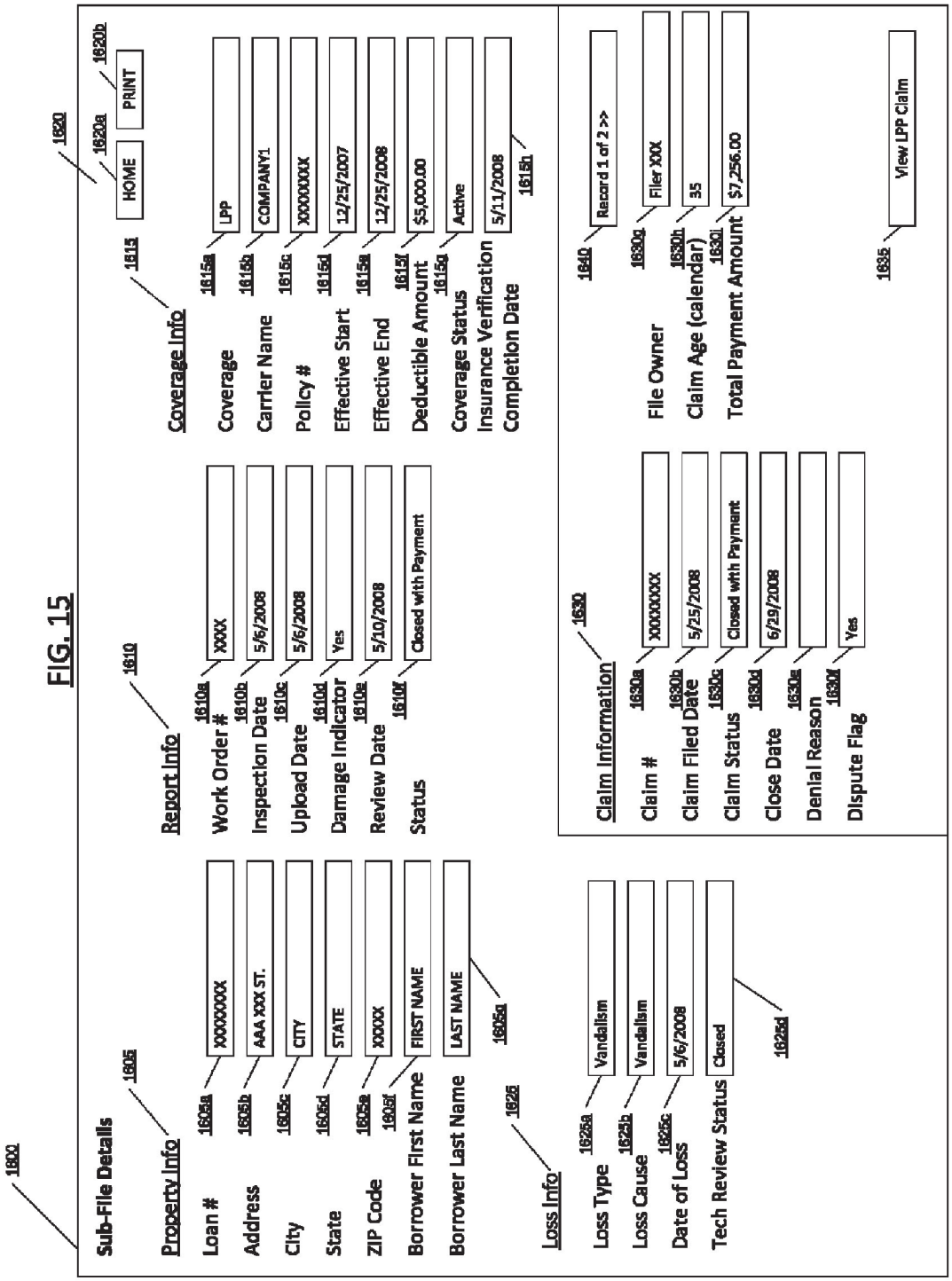

1600
Sub-File Details
1605
Property Info
1605a Loan # XXXXXXXX
1605b Address AAA XXX ST.
1605c City CITY
1605d State STATE
1605e ZIP Code XXXXX
1605f Borrower First Name FIRST NAME
1605g Borrower Last Name LAST NAME
1625
Loss Info
1625a Loss Type Vandalism
1625b Loss Cause Vandalism
1625c Date of Loss 5/6/2008
1625d Tech Review Status Closed
1610
Report Info
1610a Work Order # XXXX
1610b Inspection Date 5/6/2008
1610c Upload Date 5/6/2008
1610d Damage Indicator Yes
1610e Review Date 5/10/2008
1610f Status Closed with Payment
1615
Coverage Info
1615a Coverage LPP
1615b Carrier Name COMPANY1
1615c Policy # XXXXXXXX
1615d Effective Start 12/25/2007
1615e Effective End 12/25/2008
1615f Deductible Amount $5,000.00
1615g Coverage Status Active
1615h Insurance Verification Completion Date 5/11/2008
1620
1620a HOME
1620b PRINT
1630
Claim Information
1630a Claim # XXXXXXXX
1630b Claim Filed Date 5/25/2008
1630c Claim Status Closed with Payment
1630d Close Date 6/29/2008
1630e Denial Reason
1630f Dispute Flag Yes
1640 Record 1 of 2 >>
1630g File Owner Filer XXX
1630h Claim Age (calendar) 35
1630i Total Payment Amount $7,256.00
1635 View LPP Claim

FIG. 15

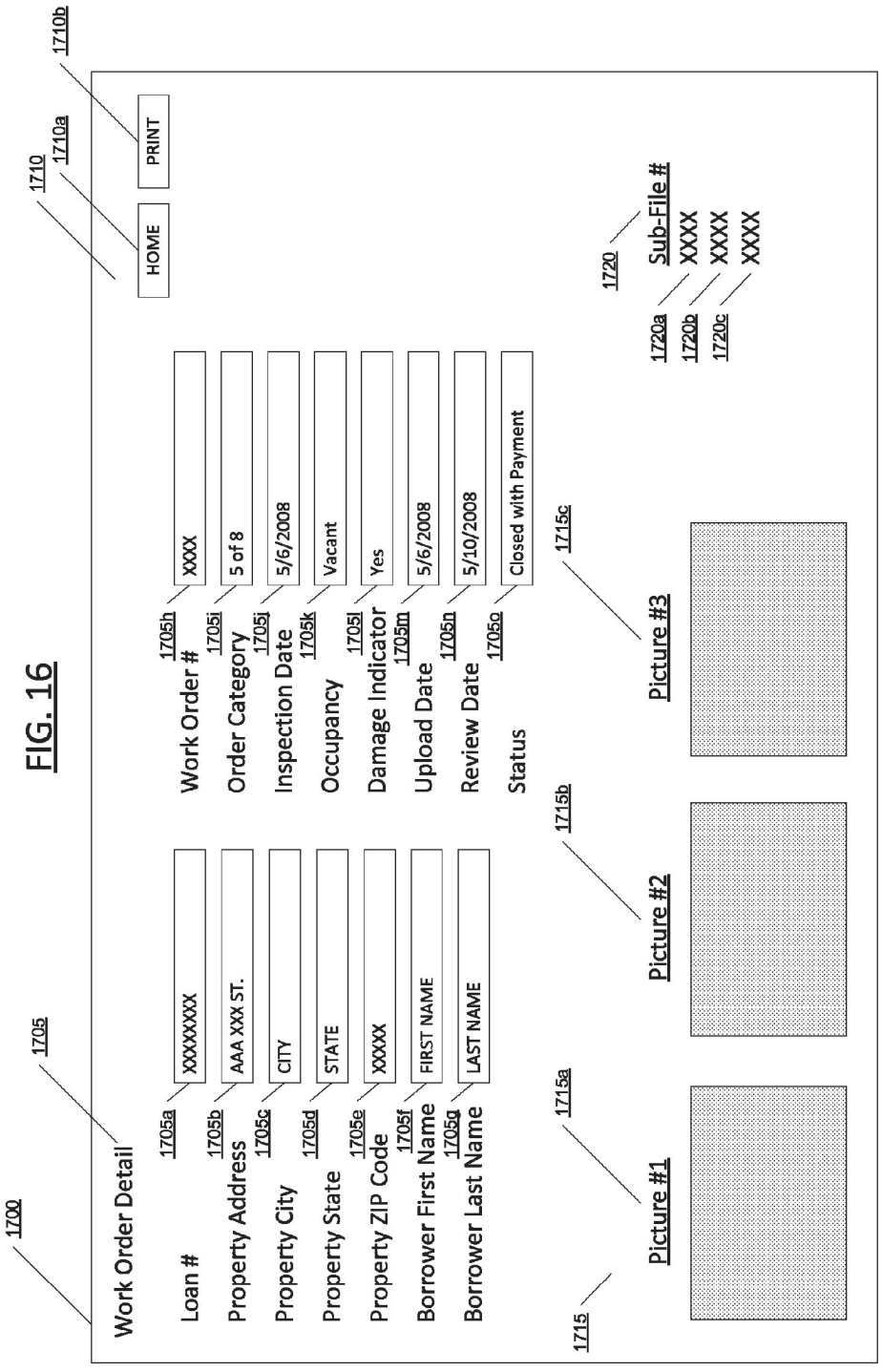

1700
1705
Work Order Detail
1710
1710a
HOME
1710b
PRINT
Loan # 1705a XXXXXXXX
Property Address 1705b AAA XXX ST.
Property City 1705c CITY
Property State 1705d STATE
Property ZIP Code 1705e XXXXX
Borrower First Name 1705f FIRST NAME
Borrower Last Name 1705g LAST NAME
Work Order # 1705h XXXX
Order Category 1705i 5 of 8
Inspection Date 1705j 5/6/2008
Occupancy 1705k Vacant
Damage Indicator 1705l Yes
Upload Date 1705m 5/6/2008
Review Date 1705n 5/10/2008
Status 1705o Closed with Payment
1715
Picture #1 1715a
Picture #2 1715b
Picture #3 1715c
1720
Sub-File #
1720a XXXX
1720b XXXX
1720c XXXX

FIG. 16

FIG. 17

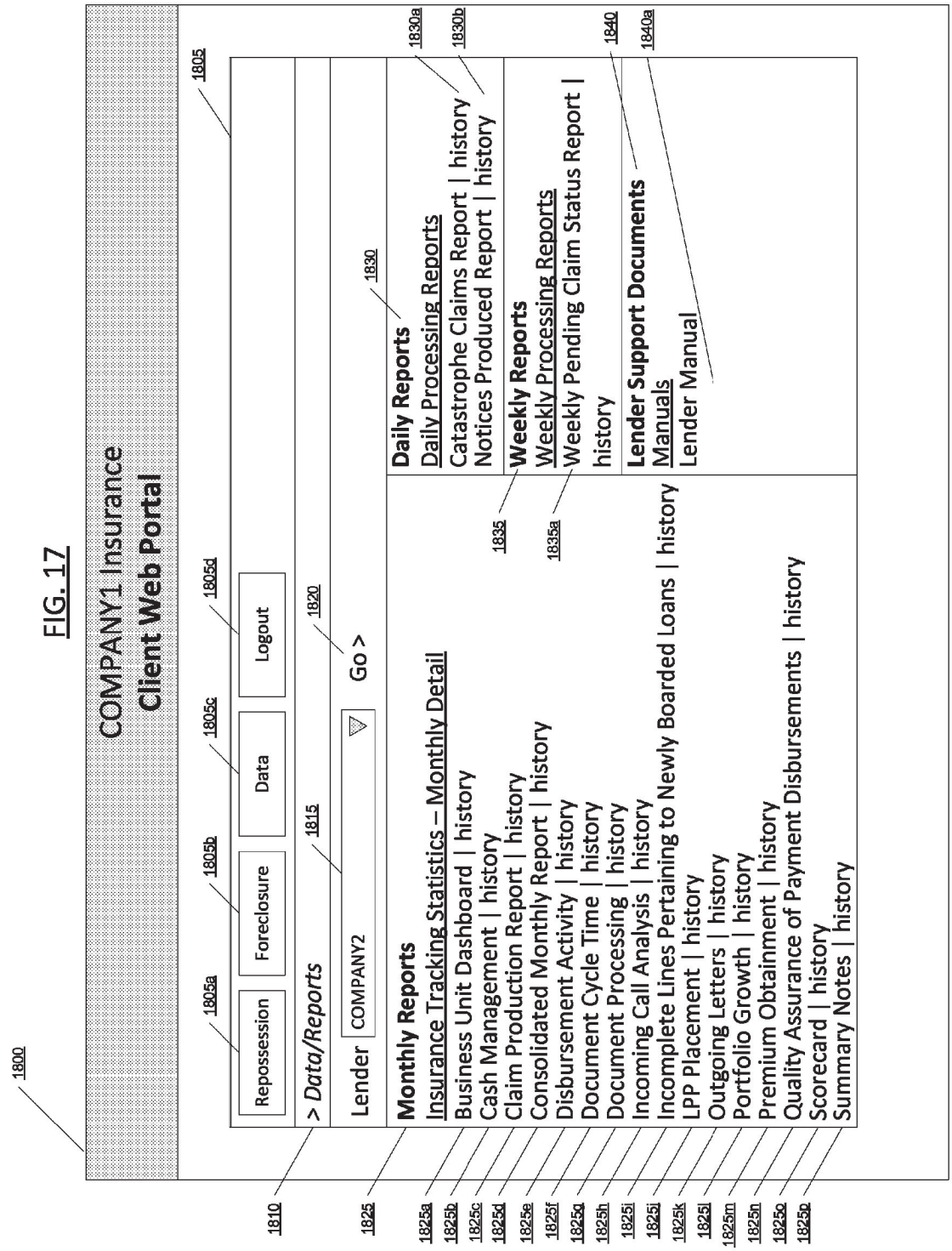
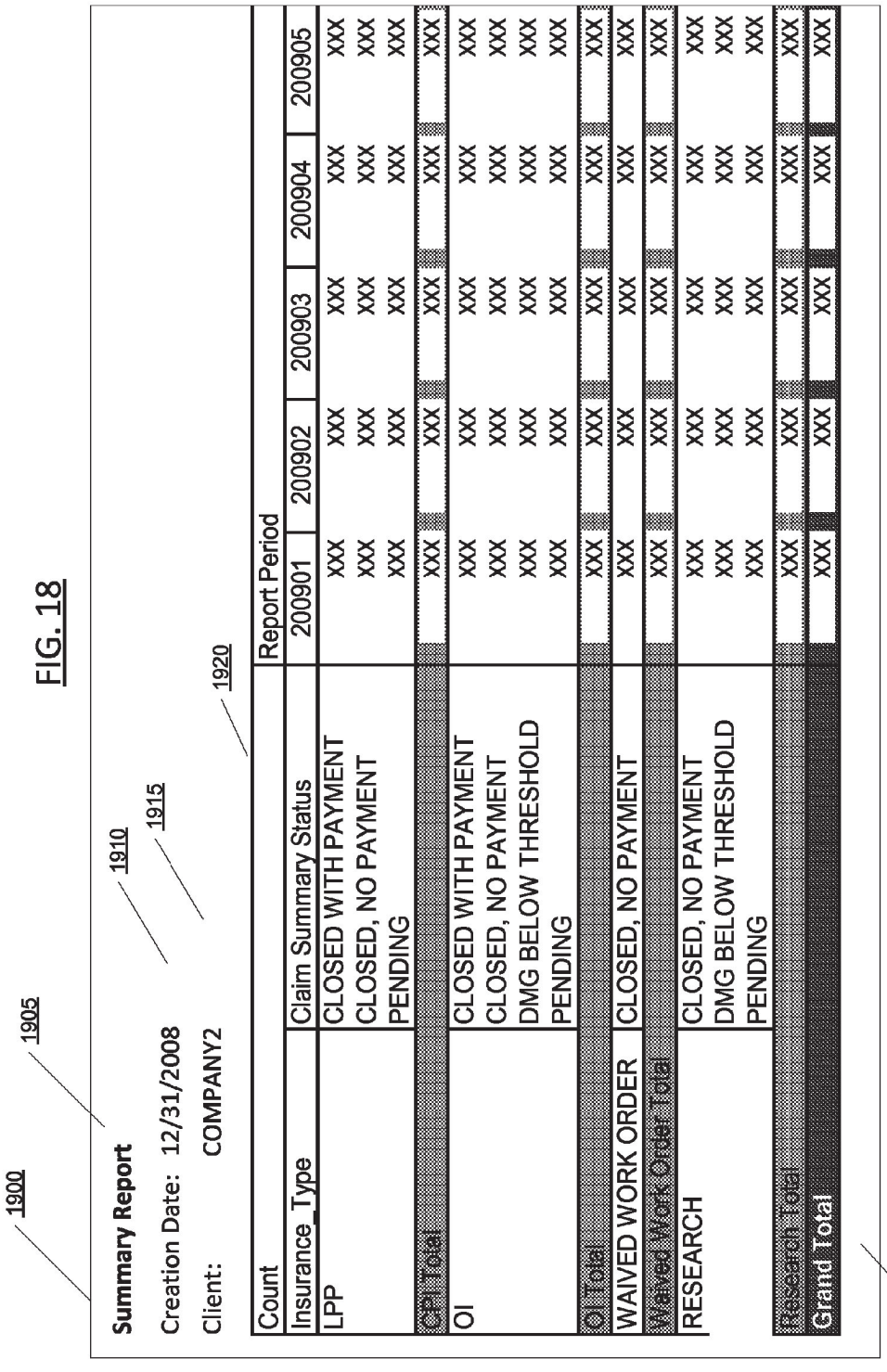

1800
COMPANY1 Insurance
Client Web Portal
1805
1805a
Repossession
1805b
Foreclosure
1805c
Data
1805d
Logout
> Data/Reports
1815
1820
Lender
COMPANY2
Go >
1830
1810
1825
Monthly Reports
Insurance Tracking Statistics – Monthly Detail
Business Unit Dashboard | history
Cash Management | history
Claim Production Report | history
Consolidated Monthly Report | history
Disbursement Activity | history
Document Cycle Time | history
Document Processing | history
Incoming Call Analysis | history
Incomplete Lines Pertaining to Newly Boarded Loans | history
LPP Placement | history
Outgoing Letters | history
Portfolio Growth | history
Premium Obtainment | history
Quality Assurance of Payment Disbursements | history
Scorecard | history
Summary Notes | history
1825a
1825b
1825c
1825d
1825e
1825f
1825g
1825h
1825i
1825j
1825k
1825l
1825m
1825n
1825o
1825p
1835
1835a
Daily Reports
Daily Processing Reports
Catastrophe Claims Report | history
Notices Produced Report | history
1830a
1830b
Weekly Reports
Weekly Processing Reports
Weekly Pending Claim Status Report | history
1840
Lender Support Documents
Manuals
Lender Manual
1840a

FIG. 18


1900
1905
1910
1915
1920
1970
Summary Report
Creation Date: 12/31/2008
Client: COMPANY2
Count
Report Period
Insurance_Type
Claim Summary Status
200901
200902
200903
200904
200905
LPP
CLOSED WITH PAYMENT
CLOSED, NO PAYMENT
PENDING
CPI Total
OI
CLOSED WITH PAYMENT
CLOSED, NO PAYMENT
DMG BELOW THRESHOLD
PENDING
OI Total
WAIVED WORK ORDER
CLOSED, NO PAYMENT
Waived Work Order Total
RESEARCH
CLOSED, NO PAYMENT
DMG BELOW THRESHOLD
PENDING
ReSearch Total
Grand Total
XXX

INSURANCE CLAIM PROCESSING

CROSS-REFERENCE TO RELATED APPLICATIONS

This application is a continuation-in-part of application Ser. No. 12/535,787, entitled "Insurance Claim Processing" and filed Aug. 5, 2009, which is hereby incorporated by reference in its entirety.

BACKGROUND

Many purchasers making a large purchase, such as a house, car and the like, generally finance the purchase by borrowing money from a lender for a portion of the sale price. These lenders may be banks, mortgage companies, etc. The lender typically charges interest on the loan and may require collateral to protect the lender in situations where the borrowers cannot or choose not to pay back the loan. The collateral is usually, but not necessarily, the property involved in the transaction. In situations where the borrower defaults on the loan, the lender may exercise its contractual right to seize the collateral property and auction or otherwise sell the property in an attempt to recoup as much of the remaining loan amount as possible.

However, merely having title on a collateral property does not necessarily adequately protect the lender. For example, borrowers may wreck the property before the lender is able to reclaim possession, thus causing the value of the property to plummet. In another example, the property may suffer damage from natural occurrences such as floods, earthquakes, and the like prior to the lender taking title to the property. Accordingly, a lender may require the borrower to procure insurance on the property to protect the lender should anything happen to the property that may jeopardize the lender's ability to recoup the remaining loan amount.

Currently, for situations where an insurance claim is appropriate, the lender may have to wait a substantial amount of time before receiving the proceeds of the claim because of various inefficiencies. Moreover, the lender may be required to be an active participant throughout the entire insurance claim process. For example, with respect to a home foreclosure, the lender may be required to actively engage in every aspect involved in filing an insurance claim. The lender might first contact a field service company requesting a property review, and after receiving the results from a field service company, might upload the field results onto a website. Next, the lender may have to contact a third party administrator to determine whether the results of the property review justify the filing of an insurance claim, and if so, file such claim with the insurance carrier. Such a process may require that the lender spend valuable resources before obtaining the proceeds of the insurance claim. Indeed, the duration of such a process may be lengthened due to the fact that the lender is not in the business of filing insurance claims and thus does not necessarily possess the knowledge or the resources sufficient to file such claims.

Moreover, each party involved in the claims process maintains their own database or files corresponding to their portion of the claims process. Accordingly, when a party (e.g., a lender) requires information not found in their database, the party must spend resources contacting another party (e.g., an insurance carrier) to obtain the information, which leads to the wasting of more time and resources.

SUMMARY

This summary is provided to introduce a selection of concepts in a simplified form that are further described below in the Detailed Description. The Summary is not intended to identify key features or essential features of the claimed subject matter, nor is it intended to be used to limit the scope of the claimed subject matter.

While the following descriptions are based upon the situation where the property involved is a house, such as a condo, townhouse, detached house, etc., the methods, system and apparatus described herein may be applicable to any type of property, not limited to, but including automobiles, boats, motorcycles, ATVs, home appliances, consumer electronics, and the like.

Instead of requiring the lender to be actively involved from the time that the borrower defaults to when the lender receives the insurance claim proceeds, a method, system and apparatus may be utilized to streamline the claims process such that the claims process may be performed almost entirely without the lender's involvement. That is, once the lender contacts the field service company (e.g., a company contracted to investigate the property to determine damage to the property) and identifies the house, condo, or other real property as the "foreclosed" property to be inspected, the lender might not have to perform further actions in order to receive the insurance claims proceeds, when appropriate. Instead, a system may be utilized to reduce the amount of time for damage assessment and enable the lender to receive the claim proceeds in a shorter amount of time than currently possible. The integrated system may analyze the field inspection file to determine damage on the property, receive a determination of coverage, file insurance claims and track internal and external carrier insurance claims.

In one aspect, integrating the various systems (e.g., the damage indicator system, coverage determination system, claims filing system, claims processing system, and the like) may produce a stream-lined process saving the lender time and providing the lender proceeds from a claim, when appropriate, within a shorter turn-around time.

In one aspect, the system is maintained by an (internal) insurance carrier, where the system of the insurance carrier may determine that one claim is covered by the insurance carrier ("covered internally") and files a claim on behalf of the insured with the insurance carrier. In another aspect, the system may determine that another claim is covered by a different insurance carrier (e.g., an external or competing carrier) and the system may prompt an agent to file a claim on behalf of the insured with the external insurance carrier.

In one aspect, an integrated system may provide to a technical team agent property information such as the inspection file, insurance information, and the property indicated to be damaged, in order to assist the agent in determining whether the damage is sufficient to file an insurance claim.

In another aspect, an integrated system may provide to a coverage team agent a property file to allow the coverage team agent to conduct research on the insurance carrier and policy information. Further, the integrated system may receive and store the results of the research.

In another aspect, an integrated system may be accessible to a first insurance carrier (e.g., an internal insurance carrier) and might not be accessible to a second insurance carrier (e.g., an external insurance carrier). The system may provide to an internal insurance carrier claims agent information related to an external insurance carrier to assist the claims agent in contacting the external insurance carrier to file the claim with the external insurance carrier, when appropriate.

In another aspect, an integrated system may automatically create an insurance claim and file it with an insurance carrier.

In yet another aspect, methods and systems are provided by which users may access information about one or more prop-

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erties and cause such information to be displayed. The methods and systems may be used by an insurance provider or claims administrator to provide an information portal to its clients (e.g., insurance carriers). The clients of these providers may be permitted to access the information portal and view information about one or more properties. This information portal may also provide information about insurance claims, and may include other information about the properties, such as information corresponding to damage to and repair of the properties.

BRIEF DESCRIPTION OF THE DRAWINGS

The foregoing Summary of the claimed subject matter, as well as the following Detailed Description of illustrative embodiments, is better understood when read in conjunction with the accompanying drawings, which are included by way of example, and not by way of limitation, with regard to the claimed subject matter.

FIG. **1** illustrates a computer environment in which one or more aspects described herein may be implemented.

FIG. **2** illustrates a networking environment according to one or more aspects described herein.

FIG. **3** is a flow chart illustrating a method of processing an insurance claim in accordance with one or more aspects described herein.

FIG. **4** is a flow chart illustrating a method of preparing an insurance file in accordance with one or more aspects described herein.

FIG. **5** is an illustrative interface related to damage determination in accordance with one or more aspects described herein.

FIG. **6** is an illustrative interface related to coverage determination in accordance with one or more aspects described herein.

FIG. **7** is an illustrative interface related to claims information in accordance with one or more aspects described herein.

FIG. **8** is an illustrative interface related to activities management in accordance with one or more aspects described herein.

FIG. **9** is an illustrative interface related to a document summary in accordance with one or more aspects described herein.

FIG. **10** is an illustrative interface related to a mailbox account in accordance with one or more aspects described herein.

FIG. **11** is an illustrative interface related to payment management in accordance with one or more aspects described herein.

FIG. **12***a* is a flowchart illustrating a method of providing information about one or more properties.

FIG. **12***b* is a flowchart illustrating another method of providing information about one or more properties.

FIG. **13** illustrates a user interface allowing a user to login to a web portal according to one or more aspects described herein.

FIG. **14** illustrates a user interface allowing a user to access and view information about one or more properties according to one or more aspects described herein.

FIG. **15** illustrates another user interface allowing a user to access and view information about one or more properties according to one or more aspects described herein.

FIG. **16** illustrates another user interface allowing a user to access and view information about one or more properties according to one or more aspects described herein.

FIG. **17** illustrates another user interface allowing a user to access and view information about one or more properties according to one or more aspects described herein.

FIG. **18** illustrates a monthly processing report according to one or more aspects described herein.

DETAILED DESCRIPTION

This summary is provided to introduce a selection of concepts in a simplified form that are further described below in the Detailed Description. The Summary is not intended to identify key features or essential features of the claimed subject matter, nor is it intended to be used to limit the scope of the claimed subject matter.

FIG. **1** illustrates a block diagram of a computing environment **100** including a generic computing device **101** (e.g., a computer server) that may be used according to an illustrative embodiment of the invention. The computer **101** may have a processor **103** for controlling overall operation of the server and its associated components, including RAM **105**, ROM **107**, input/output (I/O) module **109**, and memory **115**.

I/O **109** may include a microphone, keypad, touch screen, and/or stylus through which a user of device **101** may provide input, and may also include one or more of a speaker for providing audio output and a video display device for providing textual, audiovisual and/or graphical output. Software may be stored within memory **115** and/or storage to provide instructions to processor **103** for enabling server **101** to perform various functions. For example, memory **115** may store software used by the server **101**, such as an operating system **117**, application programs **119**, and an associated database **121**. Alternatively, some or all of server **101** computer executable instructions may be embodied in hardware or firmware (not shown). As described in detail below, the database **121** may provide centralized storage of account information and account holder information for the entire business, allowing interoperability between different elements of the business residing at different physical locations.

The computer **101** may operate in a networked environment supporting connections to one or more remote computers, such as terminals **141** and **151**. The terminals **141** and **151** may be personal computers or servers that include many or all of the elements described above relative to the server **101**. The network connections depicted in FIG. **1** include a local area network (LAN) **125** and a wide area network (WAN) **129**, but may also include other networks. When used in a LAN networking environment, the computer **101** is connected to the LAN **125** through a network interface or adapter **123**. When used in a WAN networking environment, the server **101** may include a modem **127** or other means for establishing communications over the WAN **129**, such as the Internet **131**. It will be appreciated that the network connections shown are illustrative and other means of establishing a communications link between the computers may be used. The existence of any of various well-known protocols such as TCP/IP, Ethernet, FTP, HTTP and the like is presumed, and the system can be operated in a client-server configuration to permit a user to retrieve web pages from a web-based server. Any of various conventional web browsers can be used to display and manipulate data on web pages.

Additionally, an application program **119** used by the computer **101** according to an illustrative embodiment of the invention may include computer executable instructions for invoking user functionality related to communication, such as email, short message service (SMS), and voice input and speech recognition applications.

Computing device **101** and/or terminals **141** or **151** may also be mobile terminals including various other components, such as a battery, speaker, and antennas (not shown).

The invention is operational with numerous other general purpose or special purpose computing system environments or configurations. Examples of well-known computing systems, environments, and/or configurations that may be suitable for use with the invention include, but are not limited to, personal computers, server computers, hand-held or laptop devices, multiprocessor systems, microprocessor-based systems, set top boxes, programmable consumer electronics, network PCs, minicomputers, mainframe computers, distributed computing environments that include any of the above systems or devices, and the like.

The invention may be described in the general context of computer-executable instructions, such as program modules, being executed by a computer. Generally, program modules include routines, programs, objects, components, data structures, etc. that perform particular tasks or implement particular abstract data types. In one example, the computer-executable instructions may be stored on a physical storage device such as a memory (e.g., ROM or hardrive). The invention may also be practiced in distributed computing environments where tasks are performed by remote processing devices that are linked through a communications network. In a distributed computing environment, program modules may be located in both local and remote computer storage media including memory storage devices.

Referring to FIG. **2**, an illustrative system **200** for implementing methods according to the present invention is shown. As illustrated, system **200** may include one or more workstation (computers) **201**. Computers **201** may be local or remote, and are connected by one or communications links **202** to computer network **203** that is linked via communications links **205** to a server **204**. In system **200**, server **204** may be any suitable server, processor, computer, or data processing device, or combination of the same. In one example, server **204** may be a computing device **101**. Server **204** may be used to process the instructions received from, and the transactions entered into by, one or more participants.

Computer network **203** may be any suitable computer network including the Internet, an intranet, a wide-area network (WAN), a local-area network (LAN), a wireless network, a digital subscriber line (DSL) network, a frame relay network, an asynchronous transfer mode (ATM) network, a virtual private network (VPN), or any combination of any of the same. Communications links **202** and **205** may be any communications links suitable for communicating between workstations **201**, and servers **204**, such as network links, dial-up links, wireless links, hard-wired links, etc.

Computer **201**, which may be a computing device **101**, may send a request to the server **204** for information such a property file corresponding to a particular foreclosed property. An agent at computer **201** may view the requested information and may interact with the system by providing information or requesting additional information. Server **204** may automatically send computer **201** information responsive to the request. Alternatively, the server **204** may queue the relevant information and may send the information to computer **201** prior to a request.

As understood by those skilled in the art, the steps that follow in the figures may be implemented by one or more of the components in FIGS. **1** and **2** and/or other components, including other computing devices.

The technology, such as the devices and networks described in FIGS. **1** and **2** may allow an entity, such as an insurance carrier to determine whether the insurance carrier is responsible for a claim, and further to file the claim with the insurance carrier itself or another competing insurance carrier on behalf of the beneficiary when a determination is made that the claim is valid and proper.

FIG. **3** illustrates a method of processing an insurance claim. At step **300**, server **204** (as shown illustratively in FIG. **2**) may receive property-specific information from a field service agency or company. The property-specific information, which may be part of an electronic data file, may include a description of the property, the current location of the property, notes entered by an inspector who has inspected the property, and the like. At step **305**, server **204** may process the received file by adding insurance information which may cover the property. For instance, the server **204** may determine and add information such as the insurance carrier, insurance policy number, the effective date of insurance, the maximum amount of coverage under the policy, the person who procured the insurance, the expiration date of the policy, and the like.

The server **204**, at step **310**, may determine the status of a damage indicator related to the file received for the particular property. The damage indicator may be set by the inspector and may indicate whether the property inspected suffered damage. The damage indicator may be a part of the file and may be a selected text box or a particular field within the electronic file. Alternatively, the damage indicator may be a separate file or located apart from the electronic file received. If the damage indicator is negative or otherwise suggests that the property is not damaged, then the server **204** may update the file accordingly. Where no damage to the property is present or identified by the field service agent, an insurance claim might not be proper. However, if the damage indicator is determined at step **310** to be positive or otherwise suggests that the property is damaged, then server **204** may further process the file and prepare the file for further analysis by a technical agent, who may be utilizing workstation **201**, at step **315**.

In one aspect, a licensing matrix (e.g., a table which may be stored at server **204**) may include each technical agent and a corresponding list of each state in which the agent is a licensed public adjuster. The licensing matrix may be utilized to ensure that a property is analyzed by an agent who possesses a license for the state in which the property is located. For example, an agent licensed in California and Nevada may be passed property files for properties located in either one of those two states and might not be passed files for properties located in any other state.

At step **320**, the technical agent at workstation **201** receiving a file from server **204** with a positive determination of damage to the corresponding property may input data storable at server **204** indicating whether the damages are sufficient for a claim. For example, the technical agent may rule out duplicate damage, input a revised date of loss, enter full credit bid data, and the like. In one aspect, digital photos, videos, and/or other media may be included in the electronic file. These digital photos, videos, and/or other media may be viewed by the technical agent to assist the agent in determining whether the damage is sufficient for a claim.

Where applicable, the technical agent at workstation **210** may create subfiles. Each subfile may represent a divisible aspect of damage or loss. For example, damage to the roof may have resulted from a different peril (e.g., hail) than damage to the kitchen (e.g., grease fire), and may thereby require two subfiles. Alternatively, the subfiles may be created on the basis of insurance carriers. That is, the property may be insured by multiple carriers and one or more subfiles may be created based on the insurance company responsible

for the aspect of the damage. The technical agent may create subfiles which each contain damage-related information such as a detailed description of the property damaged (e.g., rear section of roof) and the cause of the damage (e.g., hail) and submit them to the server **204** in step **325**. Alternatively, the subfiles may be created and stored on server **204** directly.

Referring back to FIG. **3**, a determination may be made at step **330** regarding whether each damage identified is sufficient to file a claim. Such a determination may be based on information inputted by the technical agent. If the determination suggests that the damage is not sufficient for a claim, the file may be updated and closed at step **390**. In one aspect, the technical agent may update the file using an interface (e.g., as shown in FIG. **5**).

If the determination suggests that the damage is sufficient for a claim, then at step **335**, the server may determine whether the insurance carrier is an external insurance carrier or if more research is needed in order to make this determination. In one aspect, server **204** may be controlled by an insurance carrier. As such, the server may be internal to the carrier and vice versa. In another aspect, the server **204** may process claims covered by a competitor insurance carrier which might not have access to the server, and hence, may be an "external" insurance carrier.

If the insurance carrier is an external insurance carrier, server **204** may process the file and alert the coverage team that further processing may be necessary at step **340**. A coverage team agent, for example, utilizing workstation **201** may research details related to coverage information and may input the research results which may be stored at server **204** at step **345**. The coverage team may further determine whether coverage is identified for the particular property and may enter the information at step **350**. In one aspect, the coverage team agent may utilize a system interface (e.g., as shown in FIG. **6**) to enter or update the information stored by server **204**.

If coverage is identified, a claims summary file is created at step **355**. A claims summary file may be created when external coverage is confirmed or when the coverage is provided by an internal carrier. For example, referring back to step **335** of FIG. **3**, if server **204** determines that the insurance carrier is not an external insurance carrier or that no additional research is needed, the server may create a claims summary file or may convert the existing file and/or subfiles into a corresponding claims summary file at step **355**.

If coverage is not determined to be applicable at step **350**, the process may proceed to step **390** where the file is closed.

The server may determine, at step **360**, whether the carrier is an internal insurance carrier based on the claims summary file. In response to determining that the carrier is an internal insurance carrier, the server may automatically file a claim on behalf of the insured at step **365**. In one aspect, the insured is the lender.

However, if the carrier is not an internal insurance carrier, the server may pass the claims summary file and/or the property file and subfiles to a claims agent for further processing at step **370**. Server **204** may receive and store claim filing details provided. For example, the claims agent may contact the external insurance carrier and receive a confirmation receipt or number. Such information may be stored by the server at step **375**.

Regardless of whether the claim is filed with an internal or external carrier, the file corresponding to the property may be assigned using a licensing matrix at step **380**. The licensing matrix, which may be the same table used in step **315**, may be referenced to assign the file to a claims agent which possesses a valid public adjuster license for the state that the particular property is located.

The system, e.g., server **204**, may provide claims agent reminders periodically to follow up on the claims whether internal or external and may store the results of the follow up process as an entry on a global work queue at step **385**.

FIG. **4** illustrates a method of preparing an insurance file. At step **400**, the server, e.g., server **204**, may receive an electronic data file for a particular property. The server may determine the corresponding insurance policy at step **405**. For example, the server may match information provided in the data file and the insurance policy such as a property address, property owner, and the like. At step **410**, the server may determine an insurance carrier based on the insurance policy information. At step **415**, the server may update the electronic data file to include the insurance information including the insurance carrier and the like.

In one aspect, the above methods may include agent interaction, or alternatively, the information processed by the above described methods may be supplemented, edited or further processed by one or more agents. For example, an agent may utilize an interface to access, edit, confirm, supplement, and/or update any information provided by or accessible by the server (e.g., server **204**).

FIG. **5** illustrates an example of an interface **500** that may be presented to a technical agent on a display connected to workstation **201**. In one aspect, interface **500** may display a tabular header illustrating the various aspects (e.g., files) that the system includes which are accessible by an agent for viewing, editing, transmitting, and the like. For example, the system may include a payment tab for causing the interface to display payment information when selected, a coverage tab for causing the interface to display coverage information when selected, a claims for causing the interface to display claims information when selected, and the like.

The interface, as shown in FIG. **5**, may be displayed if the property tab is selected. At block **515**, basic property information for a particular property may be displayed. The agent (e.g., a technical agent) may update the any of the information shown in FIG. **5** and may save the changes by selecting the "release file" button. The agent may browse the information or move onto the next file without saving the information by selecting the "next file" button. Block **520** may include report information including whether damage to the property is indicated by the damage indicator. Block **525** may include a subfile summary section, which may further include summaries of each subfile (e.g., block **530**) corresponding to the property. Block **535** may be a detailed description of a default or selected subfile and may include information such as the insurance carrier, date of loss, whether the carrier is an internal or external carrier, coverage amount and the like.

FIG. **6** illustrates an interface **600** that may be presented to a coverage agent on a display on workstation **201**. For example, interface **600** may display property information in box **605**. Additionally, the interface may include a "next new file" and "next research file" interface keys to allow a coverage agent to determine which type of file the agent desires to view next. For example, the agent may select "next new file" in order to view the next available file that has not already been processed. Alternatively, the agent may select "next research file" in order to view the next available file that has been previously reviewed but may require additional research. FIG. **6** further includes coverage request box **610** which may list the coverage information corresponding to the property and may allow an agent to update any of the fields included. For example, the agent may update the request

information to include that an outside insurer, "Competition, Ins.," has been confirmed to insure the grease fire damage on the property. Box **620** may include detailed information corresponding to any of the coverage requests (e.g., when a coverage request is selected as shown in box **615**).

FIG. **7** illustrates a claims summary file. Interface **700** may display file information. In one aspect, the claims summary file may contain, where applicable, general information regarding the servicing of the file (e.g., file number, claim status, file creation date, claims team agent assigned to the file, and the like), property information (e.g., access info, location of property, and the like), loss information (e.g., subfile number, cause of loss, description of damaged property, date of loss, inspection date and the like) as shown in block **705**. In addition, the claims summary file may include lender information (e.g., loan number, lender date, lender contact information), insurance information (e.g., carrier name, carrier contact information), policy information (e.g., policy number, policy effective date, coverage amount, damage threshold, deductible amount), claim information (e.g., date the claim was filed, status of claim, whether claim is disputed, estimate of claim). Where applicable, the claims summary file may also allow the input of information relating to any payments made on the claim or any other activities to be performed (e.g., scheduled follow-up). In addition, block **705** may include a query button selectable by an agent desiring to view claims summary block **715** and **725**.

Claims summary block **715** may include subfile summaries (e.g., block **720**) which may display claim number information, subfile information, claim status, claim type, lender status, and the like. Claim detail block **725** may provide further details to the claim such as adjuster name, contact information, and the like. The coverage agent may update any information included on the coverage interface screen **700** or may utilize the interface to obtain information.

FIG. **8** illustrates a global work queue (activities) interface **800** and may contain fields corresponding to the various details of a claim, including the category of the claim, the type of claim step, the date by which the step of the claims process needs to be taken, the description, the priority, the status, and the like. Block **815** refers to a "take ownership" interface button which the agent may select to indicate that the agent is taking ownership or responsibility of a particular claim step.

The global work queue may also allow the agent to manually update the work queue including any fields included in the work queue. In another aspect, an agent may utilize the global work queue to sort the fields. For example, the agent may desire to sort the queue according to due dates corresponding to different claims. In another example, the agent may desire to sort the queue by claim type, next step to be taken, priority, the lender on whose behalf the claim may be filed, and the like.

FIG. **9** illustrates a document summary interface which the agent may access by selecting the "files" tab. FIG. **9** may display a summary of the document requests, recipient information and any attachments corresponding to the document request.

In one aspect, the system (e.g., server **204**) may save the attachments (e.g., images, reports, and the like) corresponding to any file such that they are viewable by the agent and may be attachable to any document for delivery. In one aspect, the system may display a list of such images (e.g., contained in a file), as well as the person, department, or entity requesting such images and the method by which such images were distributed (not shown).

In another aspect, the system interface may include a mailbox for all in-bound documents as illustrated in FIG. **10**. In one example, all in-bound documents may be imaged and stored, and may be accessed by an agent via the global work queue. An agent may further integrate such images into the property file or claims summary file. In another aspect, the global work queue may include a checks interface which allows the input of insurance checks as received, tracks checks in inventory, documents the end result and cycle time for each check, transmits check information to the corresponding claims summary file, and/or automatically generates activities to the claims team based on the status of the file. Additionally, the mailbox may include any out-bound documents (not shown).

FIG. **11** illustrates a checks or proceeds distribution summary interface **1100** which may be accessed by an agent upon selecting the "checks" tab. In one aspect, the agent may utilize the interface to view summary status of insurance checks for different claims. In another aspect, the agent may select a file number, e.g., file 00003, and may void the check mailed out if, for example, the check was mailed out in error. In response to receiving a command to void the check, the system may contact a bank system to alert the bank system that the check, if attempted to be cashed, is no longer valid. In addition, the system may send a form letter explaining to the recipient that the check was voided and listing the reason(s) for voiding the check.

Aspects described herein are contemplated to be applicable for use by any type of institution that is engaged in the insurance claim industry in order to reduce workload required from a lender. In one example, an insurance company may utilize the methods and systems described herein to evaluate and file insurance claims with itself and with other insurance companies on behalf of the insured (lender).

In certain configurations, one or more of the systems of FIG. **2** (e.g., workstation **201**, communication links **202** and **205**, computer network **203**, and/or server **204**) may implement a method of providing information about one or more properties. FIG. **12***a* is a flowchart illustrating a method of providing information about one or more properties. In one or more arrangements, this method may be implemented to assist an entity in processing insurance claims. Specifically, this method may be used by an insurance provider or claims administrator to provide an information portal to its clients, wherein the clients are able to access the information portal to access and view information about one or more properties. The information may include information about one or more insurance claims, but it also may include other information about one or more properties.

In step **1205**, user input identifying one or more properties may be received. The user input may include, for example, a street address, city, state, ZIP code, a loan number, a work order number, a claim number, a borrower first name, and/or a borrower last name. In step **1210**, one or more databases may be searched based on the user input received in step **1205**. In step **1215**, information corresponding to each of the one or more properties found in the search may be displayed, enabling the user to access and view the results of the searching step **1210**. The information displayed in step **1215** may include a record number, a loan number, an address, a borrower's name, a work order number, a report date, a sub-file number, a loss type indicator, a status indicator, a number of claims, a dispute indicator, and/or a claim amount paid. The information displayed in step **1215** may also include other information, as further described below.

In step **1220**, lender support information may be displayed. For example, a lender manual may be displayed to assist the user in using the system, to explain insurance and/or lending guidelines, or for any other reason. In step **1225**, one or more

processing reports may be generated and displayed. The processing report may include various types of information, as further described below.

In certain configurations, one or more of the systems of FIG. **2** (e.g., workstation **201**, communication links **202** and **205**, computer network **203**, and/or server **204**) may implement another method of providing information about one or more properties. FIG. **12***b* is a flowchart illustrating another method of providing information about one or more properties.

In step **1230**, user input identifying one or more properties may be received. The user input may include, for example, a street address, city, state, ZIP code, a loan number, a work order number, a claim number, a borrower first name, and/or a borrower last name. In step **1235**, it may be determined, based on property damage information, whether a property identified by the user input in step **1230** is damaged. Determining whether a property identified by the user input is damaged may include, for example, searching a database based on the user input, locating and retrieving records about the property (and/or other properties), and determining, based on those records, whether property damage information indicates that the property is damaged. The searching of the database and retrieving of records may be based on a database query. In one or more configurations, the property damage information may indicate the extent of the damage, the estimated cost of repair, and the like. For example, the property damage information may indicate that the property is "lightly damaged", "moderately damaged", or "severely damaged"; or, the property damage information may indicate that the property has an amount of damage expressed in terms of monetary value (e.g., "$12,000.00 of Damage").

In step **1240**, it may be determined, based on insurance claim information, whether an insurance claim was filed with respect to the property and/or the damage thereto. Determining whether an insurance claim was filed may include, for example, searching a database based on the user input, locating and retrieving records about the property (and/or other properties), and determining, based on those records, whether insurance claim information indicates that an insurance claim has been filed. It is contemplated that in certain configurations, the property damage information may indicate that a property is damaged, while the insurance claim information may indicate that no insurance claim has been filed. For example, a property in foreclosure may have been damaged, but because the extent of the damage is lower than a deductible amount of a relevant insurance policy, no insurance claim was filed under that insurance policy.

In step **1245**, the results of the previous steps may be returned. Specifically, in one or more configurations, a damage indicator, a claim status indicator, and other information identifying the property will be displayed. In certain configurations, the results may be returned via a web interface. For example, a web interface may be displayed, and the displayed web interface may include fields displaying the damage indicator, the claim status indicator, and other information identifying the property, as further described below. In step **1250**, loan identification information, borrower information, work order information, loss information, and claim information optionally may be displayed. In certain configurations, this additional information may be displayed via one or more of the user interfaces further described below.

In certain configurations, before a user may access a database in which property information is stored or before a user may access a web portal by which property information is accessed and displayed, the user may first be authenticated (e.g., by entering a username and password). Further, the user may be assigned a level of permissions, which may operate to grant and/or limit access to the database and/or web portal. For example, the user may have sufficient permissions to access data in the database corresponding to a first set of foreclosed properties, but the user might not have sufficient permissions to access data in the database corresponding to a second set of foreclosed properties. In the same example, a different user may have sufficient permissions to access data in the database corresponding to the second set of foreclosed properties, but the different user might not have sufficient permissions to access data in the database corresponding to the first set of foreclosed properties.

In one or more configurations, one or more of the steps described above with respect to FIG. **12***a* and FIG. **12***b* may be performed with respect to multiple properties. In certain configurations, the multiple properties may be owned by different entities. For example, a first entity may own (in whole or in part) a first property, and a second entity may own (in whole or in part) a second property. Because of their ownership interest in one or more of the properties, each entity may be able to access a web interface by which each entity may be able to submit a request, causing one or more of the steps of the methods described above to be executed. In this manner, the methods described above and the user interfaces described below may be used to provide information about one or more properties.

FIG. **13** illustrates a user interface **1300** allowing a user to login to a web portal according to one or more aspects described herein. In one or more arrangements, user interface **1300** may be displayed by a web browser program running on a workstation **201** at a remote location from a server **204**. The user interface **1300** may include a logo and/or company information **1305**. The user interface **1300** may further include a frame **1310** that contains one or more form fields and controls.

In one or more arrangements, the user interface **1300** may include field **1315**, in which a user may enter a username, and field **1320**, in which the user may enter a password corresponding to the username. In addition, the user interface **1300** may include a change button **1325**, which may allow a user to change their password; reset button **1330**, which may reset the fields **1315** and **1320**, clearing any contents therein; and login button **1335**, which may allow the user to submit for processing the username and password entered in fields **1315** and **1320**, respectively. The user interface **1300** may further include support information **1340**, a warning **1345**, and a disclaimer **1350**.

FIG. **14** illustrates a user interface **1500** allowing a user to access and view information about one or more properties according to one or more aspects described herein. In one or more arrangements, user interface **1500** may include a logo and/or company information **1405**. User interface **1500** may further include frame **1510**.

In this example, frame **1510** may include one or more navigation tabs, such as repossession tab **1415**, foreclosure tab **1420**, data tab **1425**, and logout tab **1430**. Frame **1510** may further include a selection indicator **1515** to indicate which tab is currently displayed. For example, selection indicator **1515** may be "Foreclosure" to indicate that the contents of the foreclosure tab **1420** are currently displayed.

In one or more configurations, foreclosure tab **1420** may include a search interface **1520**. Search interface **1520** may include one or more fields in which a user may enter data, such as street address field **1520***a*, city field **1520***b*, state field **1520***c*, ZIP code field **1520***d*, loan number field **1520***e*, work order number field **1520***f*, claim number field **1520***g*, borrower first name field **1520***h*, and borrower last name field

1520*i*. Search interface **1520** may further include a submit search query button **1525**, which may allow a user to initiate a search operation based on the data entered in the one or more fields in the search interface **1520**. For example, a user may enter "1234-5678-9101-2" in loan number field **1520** and then activate search query button **1525** to initiate a search for records associated with that loan number.

The foreclosure tab **1420** may further include a search results area **1530**. Search results area **1530** might be displayed only after a user activates search query button **1525**. In addition, search results area **1530** might include a heading **1531** that indicates how many records were found in the search (e.g., "Results>8 Records Found").

Search results area **1530** may include a header row **1535** and one or more search results, such as records **1540** and **1545**. Header row **1535** may include various headings, such as "Record," "Loan Number," "Address," "Borrower's Name," "Work Order Number," "Report Date," "Sub File Number," "Loss Type," "Status," "Number of Claims," "Dispute," and "Claim Amount Paid." Records **1540** and **1545** may contain information corresponding to the various headings in header row **1535**. For example, record **1540** may have a status of "No Damage Indicated," while record **1545** may have a status of "Closed With Payment."

In one or more configurations, search results area **1530** may further include a print results button **1550** and an export results button **1555**. Print results button **1550** may allow a user to create a printout of the search results. Export results button **1555** may allow a user to save a computer file containing the search results.

FIG. **15** illustrates a user interface **1600** allowing a user to access and view information about one or more properties according to one or more aspects described herein. In this example, user interface **1600** may display detailed information about a loss event associated with a particular property. For example, user interface **1600** may display detailed information about a vandalism incident that occurred at a property being foreclosed on by a lender. In this example, all of the detailed information being displayed in user interface **1600** would correspond to the same vandalism incident at the property being foreclosed on by the lender.

In one or more configurations, user interface **1600** may include property information **1605**. Property information **1605** may include a loan number **1605***a*, a street address **1605***b*, a city **1605***c*, a state **1605***d*, a ZIP code **1605***e*, a borrower first name **1605***f*, and a borrower last name **1605***g*.

User interface **1600** may additionally include report information **1610**. Report information **1610** may include a work order number **1610***a*, an inspection date **1610***b*, an upload date **1610***c*, a damage indicator **1610***d*, a review date **1610***e*, and status information **1610***f*.

User interface **1600** may additionally include coverage information **1615**. Coverage information may include a coverage type indicator **1615***a*, a carrier name **1615***b*, a policy number **1615***c*, an effective start date **1615***d*, an effective end date **1615***e*, a deductible amount **1615***f*, coverage status information **1615***g*, and an insurance-verification complete date **1615***h*.

User interface **1600** may additionally include loss information **1625**. Loss information **1625** may include loss type information **1625***a*, loss cause information **1625***b*, a date of loss **1625***c*, and technical review status information **1625***d*.

In one or more configurations, user interface **1600** may additionally include a control area **1620**, which may include a home button **1620***a* and a print button **1620***b*. Home button **1620***a* may allow a user to return to the previous screen or to one of the navigation tabs (e.g., foreclosure tab **1420**). Print button **1620***b* may allow a user to print the information currently being displayed.

In one or more arrangements, user interface **1600** may additionally include claim information **1630**. Claim information **1630** may include a claim number **1630***a*, a claim filed date **1630***b*, a claim status **1630***c*, a claim close date **1630***d*, a denial reason **1630***e*, a dispute flag **1630***f*, a file owner name **1630***g*, a claim age **1630***h*, and a total payment amount **1630***i*.

User interface **1600** may further include a view claim button **1635** and a view record indicator **1640**. View claim button **1635** may allow a user to load, access, and/or display claim information associated with a particular incident at a particular property. View record indicator **1640** may indicate to a user what claim information is being displayed.

In one or more configurations, when a user activates view claim button **1635**, the activation may operate as a request for more information about an insurance claim. For example, after receiving a request for more information via activation of view claim button **1635**, an insurance provider or claims administrator associated with the currently displayed insurance claim may be identified. Subsequently, in this example, more information about the currently displayed insurance claim may be retrieved from the insurance provider or claims administrator. For example, a new connection might be established to another database that may be located on a remote machine, and a query might be made of this other database to obtain more information about the currently displayed insurance claim. In this example, the other database may be located on a database associated with the insurance provider or claims administrator and stored on a remote machine operated by the insurance provider or claims administrator, and the user may be interacting with a system that is configured to connect to the insurance provider or claims administrator and/or the remote machine. Subsequently, in this example, once more information is retrieved from the insurance provider or claims administrator, it may be displayed on a web interface (e.g., on one or more of the user interfaces described herein).

FIG. **16** illustrates a user interface **1700** allowing a user to access and view information about one or more properties according to one or more aspects described herein. In one or more arrangements, user interface **1700** may display detailed information about a work order associated with a particular property. For example, user interface **1700** may display detailed information about a work order that resulted in repairs occurring at a property being foreclosed on by a lender. In this example, all of the detailed information being displayed in user interface **1700** would correspond to the same work order that resulted in repairs occurring at the property being foreclosed on by the lender.

In one or more arrangements, user interface **1700** may include work order details **1705**. Work order details **1705** may include a loan number **1705***a*, a property address **1705***b*, a property city **1705***c*, a property state **1705***d*, a property ZIP code **1705***e*, a borrower first name **1705***f*, a borrower last name **1705***g*, a work order number **1705***h*, an order category **1705***i*, an inspection date **1705***j*, occupancy status information **1705***k*, a damage indicator **1705***l*, an upload date **1705***m*, a review date **1705***n*, and work order status information **1705***o*. In addition, work order details **1705** may include one or more pictures **1715**, such as picture **1715***a*, picture **1715***b*, and picture **1715***c*.

In one or more configurations, user interface **1700** may additionally include a control area **1710**, which may include a home button **1710***a* and a print button **1710***b*. Home button **1710***a* may allow a user to return to the previous screen or to one of the navigation tabs (e.g., foreclosure tab **1420**). Print

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button **1710***b* may allow a user to print the information currently being displayed. In addition, user interface **1700** may include sub-file information **1720**, which may list related sub-files, such as, for example, sub-file **1720***a*, sub-file **1720***b*, and sub-file **1720***c*.

FIG. **17** illustrates a user interface **1800** allowing a user to access and view information about one or more properties according to one or more aspects described herein. In one or more arrangements, user interface **1800** may display one or more user-selectable links that each allow a user to cause one or more reports to be generated and displayed. These reports may include information about one or more properties, and the reports may be customizable (e.g., the user may be able to choose what data is displayed with respect to each of the one or more properties).

In one or more arrangements, user interface **1800** may include a navigation bar **1805**, which may include one or more navigation tabs, such as repossession tab **1805***a*, foreclosure tab **1805***b*, data tab **1805***c*, and logout tab **1805***d*. In addition, user interface **1800** may include reports frame **1810**. In one or more configurations, reports frame **1810** may be displayed when a user selects data tab **1805***c*. For example, a user may activate data tab **1805***c*, and then reports frame **1810** may be displayed.

In one or more arrangements, reports frame **1810** may include a lender selection menu **1815** and a submit button **1820**. A user may be able to choose from a listing of one or more lenders using lender selection menu **1815** and then activate submit button **1820** to cause one or more reports associated with the selected lender to be generated and displayed.

Reports frame **1810** may additionally include monthly reports frame **1825**, daily reports frame **1830**, weekly reports frame **1835**, and lender support documentation frame **1840**. Each of these frames may contain one or more user-selectable links that allow a user to cause one or more reports to be generated and displayed. For each report, a history link may also be displayed, which may allow a user to cause a report containing historical usage information of the particular report to be generated and displayed.

Monthly reports frame **1825** may include a business unit dashboard link **1825***a*, a cash management link **1825***b*, a claim production report link **1825***c*, a consolidated monthly report link **1825***d*, a disbursement activity link **1825***e*, a document cycle time link **1825***f*, a document processing link **1825***g*, an incoming call analysis link **1825***h*, an incomplete lines pertaining to newly boarded loans link **1825***i*, an LPP placement link **1825***j*, an outgoing letters link **1825***k*, a portfolio growth link **1825***l*, a premium obtainment link **1825***m*, a quality assurance of payment disbursements link **1825***n*, a scorecard link **1825***o*, and a summary notes link **1825***p*. Daily reports frame **1830** may include a catastrophe claims report link **1830***a* and a notices produced report link **1830***b*. Weekly reports frame **1835** may include a weekly pending claim status report link **1835***a*. Lender support documentation frame **1840** may include a lender manual link **1840***a*.

FIG. **18** illustrates a monthly processing report **1900** according to one or more aspects described herein. In one or more arrangements, monthly processing report **1900** may include a heading **1905**, a creation date **1910**, and a client identifier **1915**. Monthly processing report **1900** may additionally include report data **1920** and report totals information **1970**. In one or more configurations, report data **1920** may include a monthly (or weekly, daily, etc.) breakdown of various statistics, such as, for example, the number of claims with a particular claim status. In this example, the various statistics may be further broken down by insurance type and/or other variables.

While illustrative embodiments described herein embody various aspects are shown, it will be understood by those skilled in the art that the invention is not limited to these embodiments. Modifications may be made by those skilled in the art, particularly in light of the foregoing teachings. For example each of the elements of the aforementioned embodiments may be utilized alone or in combination or sub-combinations with the elements of the other embodiments. It will also be appreciated and understood that modification may be made without departing from the true spirit and scope of the present intention. The description is thus to be regarded as illustrative instead of restrictive on the present intention.

I claim:

1. A computer-implemented method of providing an information portal for enabling a lender to access information about one or more foreclosed properties associated with the lender, comprising:

maintaining a property database at an information portal server, the property database containing property-specific information for one or more foreclosed properties, comprising the steps of:

receiving property damage information for one or more foreclosed properties;

receiving property insurance information relating to the one or more foreclosed properties;

determining whether the one or more foreclosed properties is damaged based on damage information in the property database; and

determining whether or not a property insurance claim was filed for the property based on property insurance information in the property database;

receiving at the information portal server a first user input from a user associated with the lender;

receiving at the information portal server a second user input from the user associated with the lender, the second user input comprising a set of one or more property characteristics;

retrieving from the property database property data corresponding to a first set of foreclosed properties associated with the lender and having the one or more property characteristics, the first set of foreclosed properties comprising one or more foreclosed properties;

displaying data corresponding to the properties in the first set of foreclosed properties, said data retrieved from the property database and comprising an identification of the properties in the first set of foreclosed properties, and a damage indicator and a property insurance claim status indicator for the properties in the first set of foreclosed properties.

2. The computer-implemented method of claim **1**, further comprising:

determining that the user providing the first user input has a sufficient level of permissions to access data in the property database corresponding to the first set of foreclosed properties.

3. The computer-implemented method of claim **1**, further comprising:

receiving at the information portal server a third user input from a second user, the second user being associated with a second lender;

receiving at the information portal server a fourth user input from the second user, the fourth user input comprising a second set of one or more property characteristics;

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retrieving from the property database property data corresponding to a second set of foreclosed properties associated with the second lender and having the second set of one or more property characteristics, the second set of foreclosed properties comprising one or more foreclosed properties;

displaying data corresponding to the properties in the second set of foreclosed properties, said data retrieved from the property database and comprising an identification of the properties in the second set of foreclosed properties, and a second damage indicator and a second property insurance claim status indicator for the properties in the second set of foreclosed properties.

4. The computer-implemented method of claim **1**, wherein displaying the data comprises displaying a web interface.

5. The computer-implemented method of claim **4**, wherein displaying the web interface further includes:

displaying first loan identification information, first borrower information, first work order information, first loss information, and first claim information.

6. The computer-implemented method of claim **5**, wherein the insurance claim information retrieved from the property database indicates that at least one insurance claim was filed for at least one foreclosed property, and wherein the method further comprises:

receiving a request via the web interface for the insurance claim filed;

identifying a provider associated with the insurance claim;

retrieving the insurance claim from the provider; and

displaying the insurance claim via the web interface.

7. An apparatus, comprising:

a processor; and

memory storing computer readable instructions that, when executed by the processor, cause the apparatus to perform:

maintaining a property database, the property database containing property-specific information for one or more foreclosed properties, comprising the steps of:

receiving property damage information for one or more foreclosed properties;

receiving property insurance information relating to the one or more foreclosed properties;

determining whether the one or more foreclosed properties is damaged based on damage information in the property database; and

determining whether or not a property insurance claim was filed for the property based on property insurance information in the property database;

receiving a first user input from a user associated with the lender;

receiving a second user input from the user associated with the lender, the second user input comprising a set of one or more property characteristics;

retrieving from the property database property data corresponding to a first set of foreclosed properties associated with the lender and having the one or more property characteristics, the first set of foreclosed properties comprising one or more foreclosed properties;

displaying data corresponding to the properties in the first set of foreclosed properties, said data retrieved from the property database and comprising an identification of the properties in the first set of foreclosed properties, and a damage indicator and a property insurance claim status indicator for the properties in the first set of foreclosed properties.

8. The apparatus of claim **7**, the memory further comprising instructions that, when executed by the processor, cause the apparatus to determine whether the user providing the first user input has a sufficient level of permissions to access data in the property database corresponding to the first set of foreclosed properties.

9. The apparatus of claim **7**, the memory further comprising instructions that, when executed by the processor, cause the apparatus to:

receive a third user input from a second user, the second user being associated with a second lender;

receive a fourth user input from the second user, the fourth user input comprising a second set of one or more property characteristics;

retrieve from the property database property data corresponding to a second set of foreclosed properties associated with the second lender and having the second set of one or more property characteristics, the second set of foreclosed properties comprising one or more foreclosed properties;

display data corresponding to the properties in the second set of foreclosed properties, said data retrieved from the property database and comprising an identification of the properties in the second set of foreclosed properties, and a second damage indicator and a second property insurance claim status indicator for the properties in the second set of foreclosed properties.

10. The apparatus of claim **7**, wherein displaying the data comprises displaying a web interface.

11. The apparatus of claim **10**, wherein displaying the web interface further includes:

displaying first loan identification information, first borrower information, first work order information, first loss information, and first claim information.

12. The apparatus of claim **11**, wherein the insurance claim information retrieved from the property database indicates that at least one insurance claim was filed for at least one foreclosed property, and wherein the method further comprises:

receiving a request via the web interface for the insurance claim filed;

identifying a provider associated with the insurance claim;

retrieving the insurance claim from the provider; and

displaying the insurance claim via the web interface.

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