



Claim Cost & Action Manager

CMS — for insurers and claim managers

Real-time progress - cost control - timely closure

Watch claim progress in real time · 24/7

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CMS — for insurers and claim managers

LIVE Data from the claim site to your PC

Claim Cost & Action Manager

CMS – for INSURERS and claim managers

Real-time progress – target areas for action – cost control and timely closure

Real-time monitoring and decision-making before cost escalation

- ✓ Live case progress and cost burn-down
- ✓ ACTIVE target areas to prevent cost overrun
- ✓ Reserve, spend and closure forecasts
- ✓ Evidence-linked decisions with audit trail

Open CMS →

PROFESSIONAL



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☰
Portfolio Dashboard
New Claim

- 🏠 Dashboard
- 📅 Claims
- 🔍 Actions
- 📊 Forecast
- 📄 Reports
- ⚙️ Settings

KPI

Open Claims

142

On-Track

96

At Risk

31

Over Reserve

15

Cost burn-down vs reserve

Average days to closure by claim type

| Claim Ref | Type | Stage | Reserve £ | Spend % | Days Open | Next Open | Next Action | Status |
|-----------|------|-------|-----------|---------|-----------|-----------|-------------|--|
| 1 | | | | | | | | ● ● |
| 3 | | | | | | | | ● ● |
| | | | | | | | | ● ● |
| | | | | | | | | ● ● |

HIGHLIGHT · Drying Status

Drying Stalled / Progressing

Live moisture-reading trend flags drying that has stalled — trigger reinspection before costs escalate.

Claims

Claim CMS-2026-0184 - Commercial property water ingrest

● STAGE 3 · Awaiting Adjuster Report
 ● Cost Risk: HIGH

Claims

| Claim Summary | |
|---------------------|--|
| Policyholder | ✓ |
| Policy ref. | ✉ |
| Date of loss | 2004M |
| Reserve £ | 2014 |
| Spend to date | 112 0124 |
| Forecast at closure | 209 HIGH |

Timeline

- 📅 FNOL received
⬆
- 👤 Adjuster appoimed
⬆
- 📍 Site survey completed
⬆
- 📄 Interim report uploaded
⬆
- 📄 Final report – pending
⬆

Linked Evidence

- Site photo
- Adjuster report
 Contractor quote
- Contractor
- Lab analysis

Update Reserve

Request Quote

Requarete Close Pack


Generate Closet Pack

🏠 Evidence Clame
📄 1
👤 1

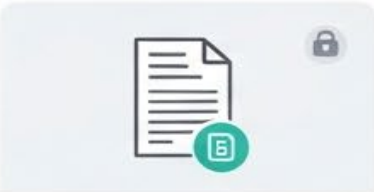
Evidence & Documents — Claim CMS-2026-0184

All uploads timestamped, hashed and version-controlled


📁 All Site Photos Reports Reports Quotes Correspondence Invoices
Upload




Water Damage
Ditel 2021




Adjuster PDF
Ditel 2021




Contractor Quote
Dilel 2021




Incolocêe
Stel Type




Lab Report
Fitel Type



Lab Report
Filel Type



Invoice
Stel Type



Site Survey
Filel Type

Audit Trail

| | |
|----------|--------|
| 203/2011 | 20/023 |
| 203/2011 | 20/023 |
| 202/2011 | 20/023 |
| 202/2011 | 20/021 |

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The screenshot displays a web application interface for monitoring claim progress. The main header is 'ACTION Targets and Progress' with the subtitle 'Real-time progress monitoring across all open claims'. A left sidebar contains navigation options: 'Action', 'Progress', 'Collaborate', 'Assigned', and 'Action'. The main content area features a Kanban board with three columns: 'To Do', 'In Progress', and 'Done'. The 'In Progress' column is currently selected. The board contains several task cards, each with a user profile icon, a task name, a date, and a status indicator. A 'Target Areas for Action' sidebar on the right lists key performance indicators: 'Bottlenecks', 'Adjuster reports overdue (12A)', 'Quotes awaiting approval (8)', 'Reserves needing review (5) CTA', and 'Files ready to close (9) CTA'.

| Column | Task | Date | Status |
|-------------|--------------------------|--------------|--------|
| To Do | Chase adjuster report | 3 Oct 2027 | Assign |
| To Do | Approve contractor quote | 3 Oct 2027 | Assign |
| To Do | Schedule reinspection | 2 Oct 2027 | Assign |
| To Do | Review reserve | 3 Oct 2027 | Assign |
| To Do | Close file | 3 Oct 2027 | Assign |
| In Progress | Approve | 2 Oct 2027 | Assign |
| In Progress | Close file | 3 Oct 2027 | Assign |
| Done | | | |

| Target Area | Value |
|--------------------------|-------|
| Bottlenecks | |
| Adjuster reports overdue | 12A |
| Quotes awaiting approval | 8 |
| Reserves needing review | 5 CTA |
| Files ready to close | 9 CTA |

Cost Control & Forecast - Claim CMS-2026-0184

Reserve
£42,000

Spend to date
£31,500

Forecast at closure
£48,200 ↑

Arriance ↑

Variance
+£6,200

Cumulative spend vs reserve

Cost drivers

| Category | Spend £ | % of total | Trend |
|------------------|----------------|------------|-------|
| Contractor works | £31,000 | 2,20% | |
| | | 4,20% | |
| | | 4,22% | |

Recommended cost-control actions

- Trigger reinspection — drying stalled > 72 h
- Challenge contractor quote variance
- Review reserve — spend tracking above forecast
- Escalate file — over reserve by > 10%
- Schedule closure review

HIGHLIGHT · Drying Status

Drying Stalled / Progressing

Live moisture-reading trend flags drying that has stalled — trigger reinspection before costs escalate.

Closure Readiness – Claim CMS-2026-0184



Targeted actions to ensure timely closure

Closure Checklist

- Final adjuster report received ✓
- All invoices reconciled ○
- Reserve closed ●
- Policyholder confirmation ●
- Subrogation reviewed ○
- File QA complete ○



CLOSURE STATUS:
AT RISK ~ 3 outstanding items

- Invoice reconciliation outstanding
- Subrogation review pending
- QA sign-off required

Generate Closure Pack

CLOSURE BLOCKED · Missing reports

No asbestos report received

No drying & sanitation report received

File cannot be closed until both reports are uploaded and reviewed.

Current Position

Claim Cost & Action Manager — at a glance



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