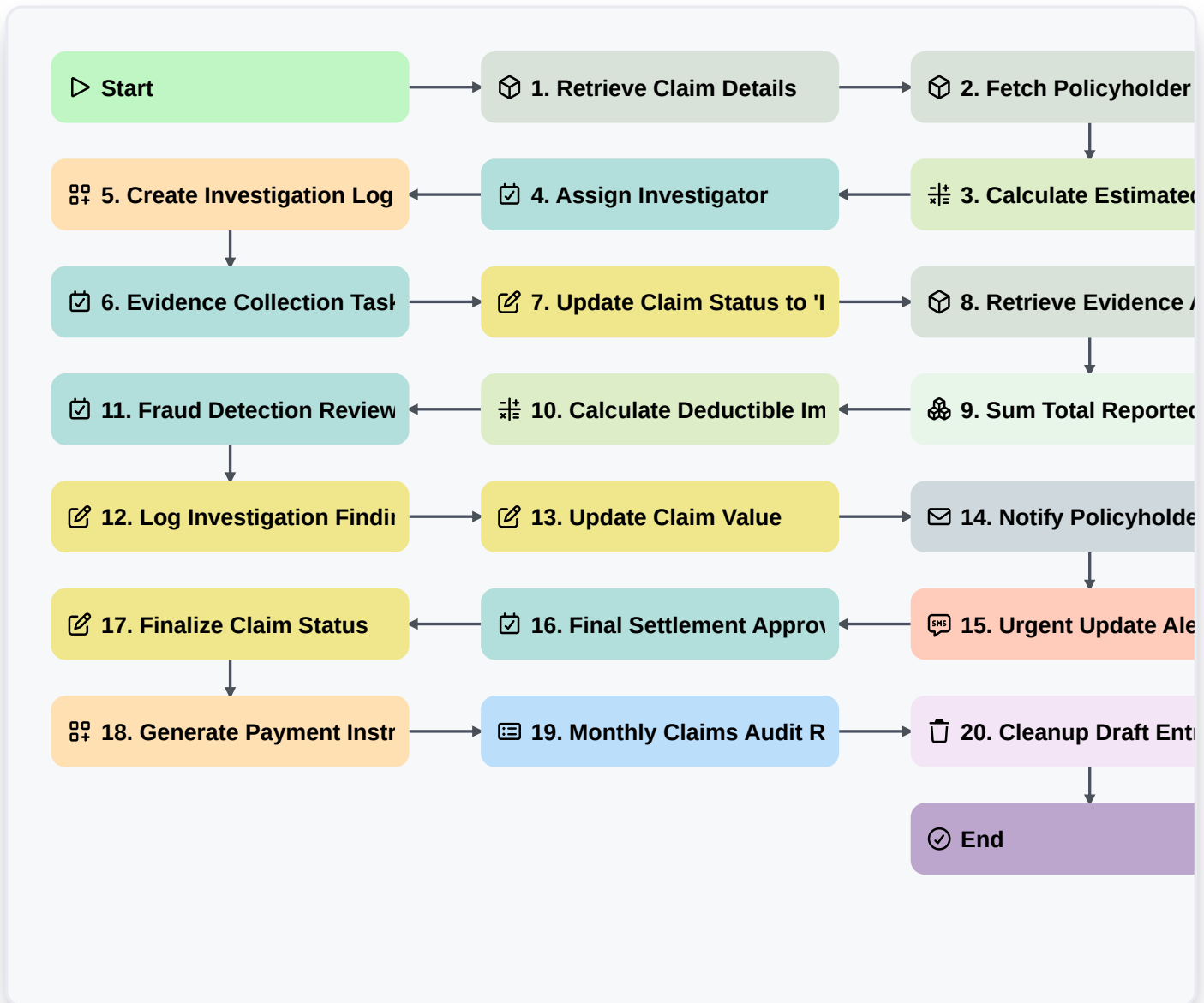


# Claims Investigation Process



## Start

Start of the Workflow/Process.

## 1. Retrieve Claim Details

Fetch the initial claim entry and all associated incident reports from the Claims Data Model.

## 2. Fetch Policyholder Profile

Retrieve user data and policy coverage details for the person filing the claim.

## 3. Calculate Estimated Liability Score

Run a formula based on incident severity, evidence strength, and policy terms to determine initial liability probability.

## 4. Assign Investigator

Create a task for the Claims Department to assign a specialized investigator to the case.

## 5. Create Investigation Log

Generate a new entry in the Investigation Log data model to track all findings related to this specific claim ID.

## 6. Evidence Collection Task

Create a task for the investigator to gather photos, witness statements, and police reports.



## **7. Update Claim Status to 'In Investigation'**

Update the status field in the original Claim Entry to reflect the current stage of the process.

## **8. Retrieve Evidence Attachments**

Fetch all uploaded files and documentation linked to the claim entry.

## **9. Sum Total Reported Damages**

Aggregate all line-item repair estimates and medical bills to find the total estimated loss.

## **10. Calculate Deductible Impact**

Subtract the policyholder's deductible from the total estimated loss to determine the net payable amount.

## **11. Fraud Detection Review**

Create a task for the Fraud Unit if the calculated liability score exceeds a specific threshold.

## **12. Log Investigation Findings**

Update the Investigation Log entry with the final conclusions and summary of the investigation.

## **13. Update Claim Value**

Update the 'Final Estimated Loss' field in the Claim entry with the aggregated damage total.

## **14. Notify Policyholder of Decision**

Send an automated email to the policyholder informing them if the claim has been approved, denied, or requires more info.

## **15. Urgent Update Alert**

Send an SMS to the assigned investigator when a high-priority evidence piece is uploaded.

## **16. Final Settlement Approval**

Create a task for the Claims Manager to review and digitally sign off on the final payout amount.

## **17. Finalize Claim Status**

Update the Claim entry status to 'Closed' or 'Settled'.

## **18. Generate Payment Instruction**

Create an entry in the Finance/Disbursement data model to trigger the actual fund transfer.

## **19. Monthly Claims Audit Report**

Generate a monthly performance report summarizing investigation turnaround times and loss ratios.

## **20. Cleanup Draft Entries**

Delete any temporary or duplicate investigation drafts created during the process to maintain data hygiene.

## **End**

End of the Workflow/Process.