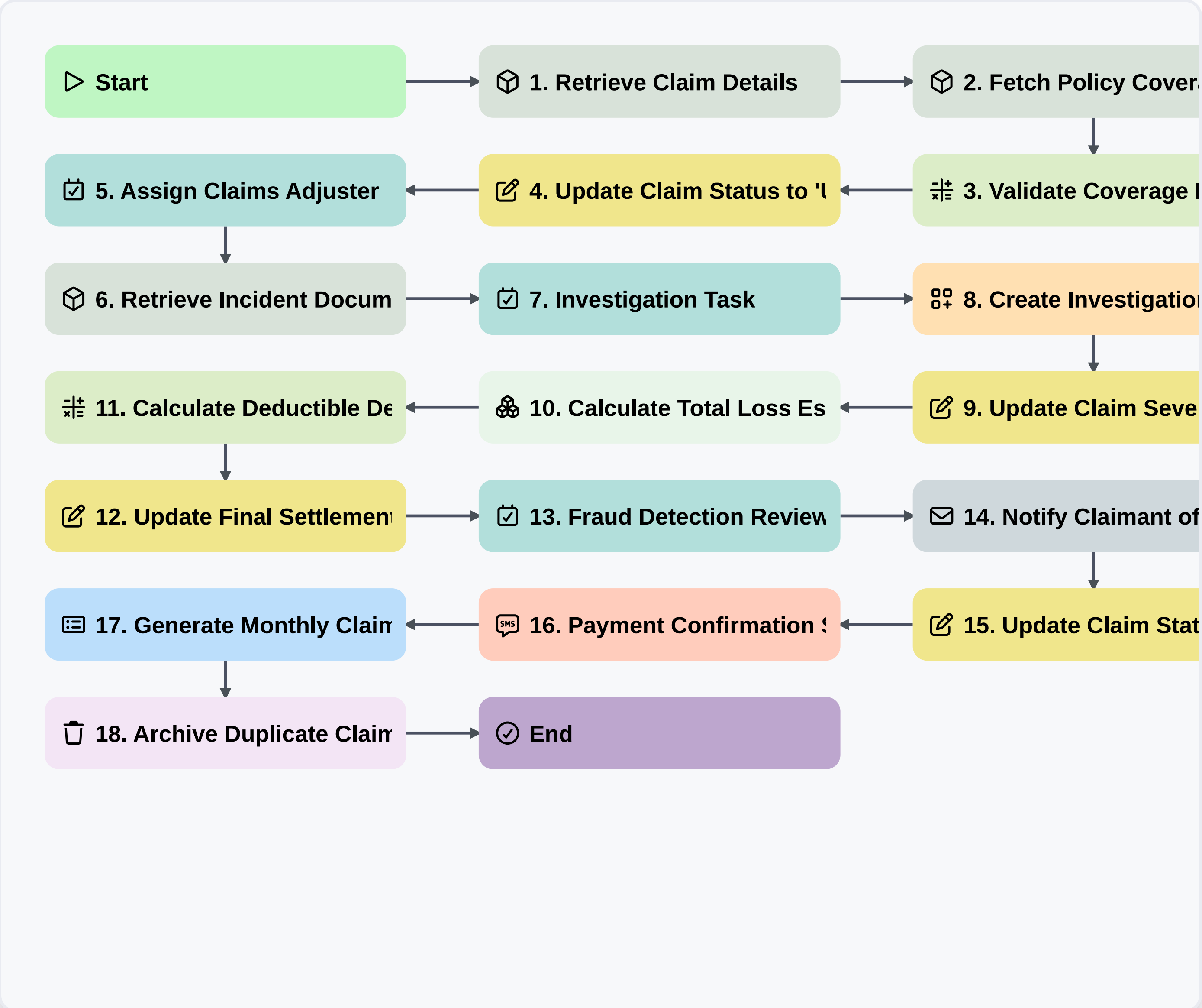
ChecklistGuro

Claims Processing Lifecycle Management



Start
Start of the Workflow/Process.

1. Retrieve Claim Details
Fetch the primary claim entry including claimant info, incident date, and reported loss type.

2. Fetch Policy Coverage
Retrieve the specific policy data model associated with the claimant to check for active coverage.

3. Validate Coverage Limits
Compare the reported loss amount against the maximum coverage limit defined in the policy data model.

4. Update Claim Status to 'Under Review'
Update the claim entry status to reflect that the initial intake is complete and investigation has begun.

5. Assign Claims Adjuster
Create a task for the Claims Department to assign a specific adjuster to the case.

6. Retrieve Incident Documentation
Fetch all uploaded evidence, photos, and statements linked to the claim entry.

7. Investigation Task
Create a task for the assigned adjuster to conduct field investigation or remote verification.

8. Create Investigation Log
Create a new entry in the 'Investigation Notes' data model to document findings.

9. Update Claim Severity
Update the claim entry with the calculated severity level based on the investigation findings.

10. Calculate Total Loss Estimate
Aggregate all line-item repair/medical costs from the 'Estimate' data model to find the total sum.

11. Calculate Deductible Deduction
Subtract the policy deductible amount from the total loss estimate.

12. Update Final Settlement Amount
Update the claim entry with the final calculated net payout amount.

13. Fraud Detection Review
Create a task for the Fraud Unit if the claim severity exceeds a certain threshold.

14. Notify Claimant of Decision
Send an email to the claimant's email address informing them of the claim approval or denial.

15. Update Claim Status to 'Closed'
Update the claim entry status to 'Closed' once the settlement is finalized.

16. Payment Confirmation SMS
Send an SMS to the claimant's phone number notifying them that the funds have been disbursed.

17. Generate Monthly Claims Report
Create a summary report of all closed claims, total payouts, and average processing time for management.

18. Archive Duplicate Claims
Delete or flag duplicate claim entries in the system to maintain data integrity.

End
End of the Workflow/Process.