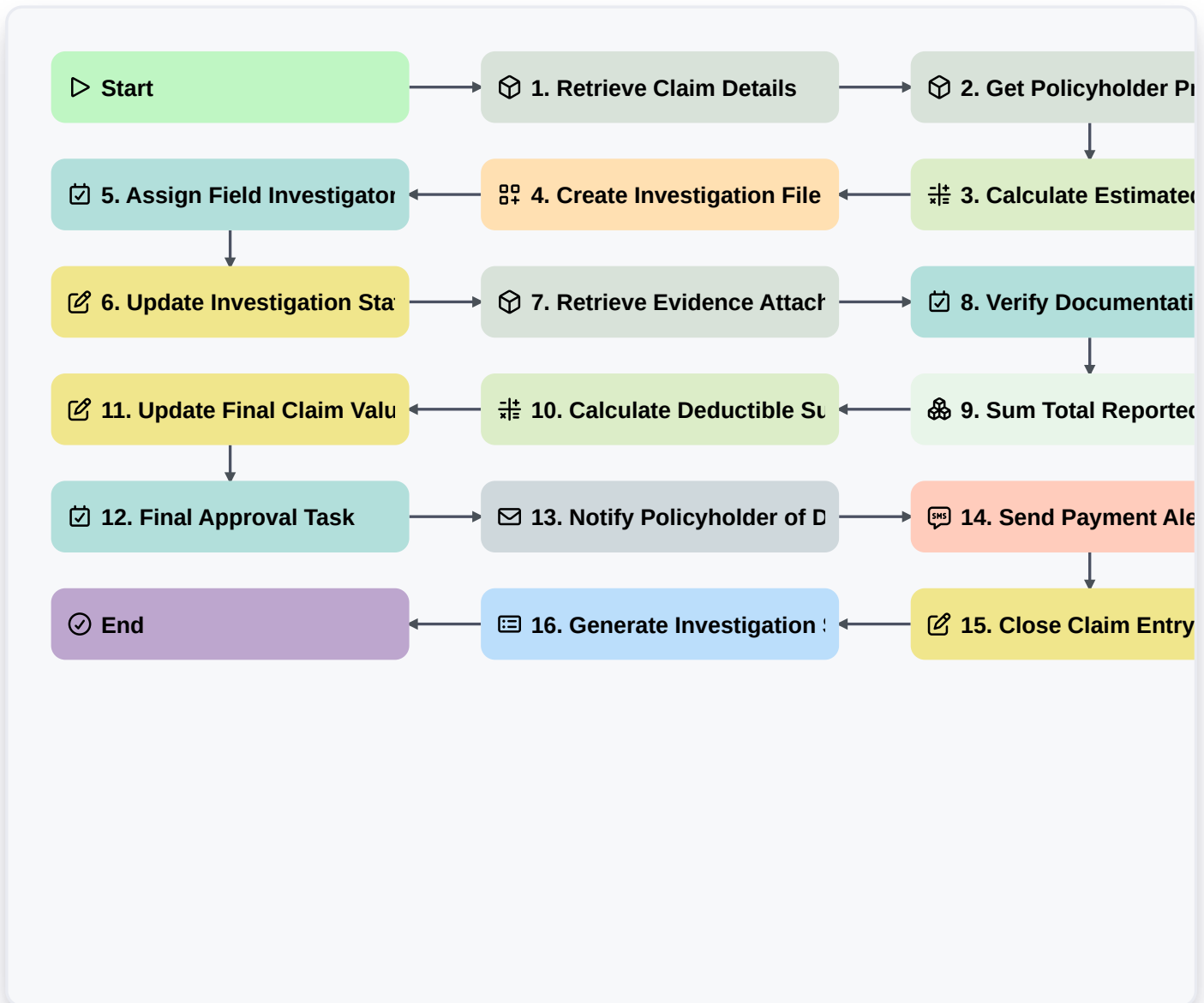


# Insurance Claims Investigation Workflow



## ▷ Start

Start of the Workflow/Process.

## 📦 1. Retrieve Claim Details

Fetch the initial claim entry including policyholder info and incident details from the Claims Data Model.

## 📦 2. Get Policyholder Profile

Retrieve historical data and coverage limits from the Policyholders Data Model.

## 🔢 3. Calculate Estimated Liability

Calculate the potential payout amount based on reported damages and policy coverage limits.

## 📦 4. Create Investigation File

Create a new entry in the Investigation Data Model linked to the original Claim entry.

## 📋 5. Assign Field Investigator

Create a task for the Claims Adjuster to visit the accident scene and collect evidence.

## 📋 6. Update Investigation Status

Update the status of the Investigation entry to 'In Progress' once the task is assigned.



## **7. Retrieve Evidence Attachments**

Fetch all photos, witness statements, and police reports attached to the claim.

## **8. Verify Documentation**

Create a task for the Legal Department to review the legitimacy of the uploaded evidence.

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

Aggregate all line-item damage costs from the related Damage Assessment entries to get a total sum.

## **10. Calculate Deductible Subtraction**

Subtract the policyholder's deductible from the total estimated liability.

## **11. Update Final Claim Valuation**

Update the Claim entry with the final calculated settlement amount.

## **12. Final Approval Task**

Create a task for the Claims Manager to review the investigation findings and approve the settlement.

## **13. Notify Policyholder of Decision**

Send an email to the policyholder informing them of the claim approval or denial.

## **14. Send Payment Alert**

Send an SMS to the policyholder notifying them that the settlement funds have been released.

## **15. Close Claim Entry**

Update the original Claim entry status to 'Closed'.

## **16. Generate Investigation Summary Report**

Create a final PDF/Report summarizing all findings, costs, and decisions for the archive.

## **End**

End of the Workflow/Process.