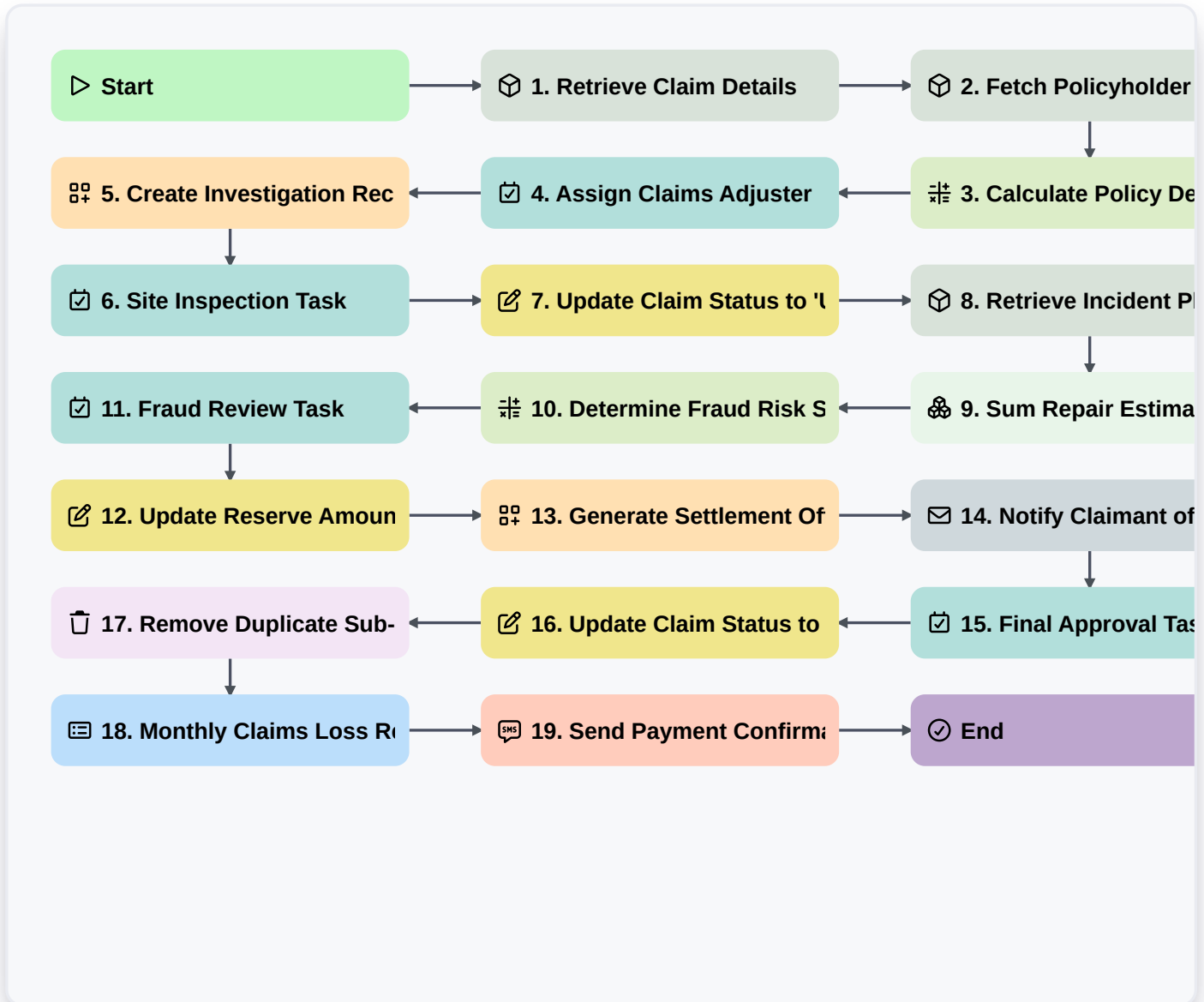


# Insurance Claims Processing Workflow



## Start

Start of the Workflow/Process.

## 1. Retrieve Claim Details

Fetch the initial claim submission data, including policy number, claimant name, and incident date.

## 2. Fetch Policyholder Profile

Retrieve data from the Customer Data Model to check coverage limits and policy status.

## 3. Calculate Policy Deductible

Apply the deductible amount to the reported loss amount to determine the initial payout liability.

## 4. Assign Claims Adjuster

Create a task for the Claims Department to assign a qualified adjuster to the new claim.

## 5. Create Investigation Record

Generate a new entry in the Investigation Data Model to track findings and evidence.

## 6. Site Inspection Task

Create a task for the assigned adjuster to perform a physical inspection of the damage.



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

Update the status field in the Claims Data Model once the adjuster is assigned.

## **8. Retrieve Incident Photos**

Get all image/document entries linked to the claim incident.

## **9. Sum Repair Estimates**

Aggregate all line items from various vendor repair estimates to calculate the total estimated cost.

## **10. Determine Fraud Risk Score**

Run a formula comparing the claim amount against historical averages for this policy type to flag potential fraud.

## **11. Fraud Review Task**

Create a high-priority task for the Special Investigations Unit (SIU) if the risk score is above a threshold.

## **12. Update Reserve Amount**

Update the 'Financial Reserve' field in the Claim Entry with the new aggregated estimate total.

## **13. Generate Settlement Offer**

Create a new entry in the Settlement Data Model containing the proposed payout breakdown.

## **14. Notify Claimant of Settlement**

Send an email to the policyholder explaining the settlement amount and next steps.

## **15. Final Approval Task**

Create a task for the Claims Manager to review and digitally sign the settlement offer.

## **16. Update Claim Status to 'Closed'**

Update the primary Claim entry to a closed state once payment is processed.

## **17. Remove Duplicate Sub-Claims**

Delete any erroneously created duplicate claim entries identified during the review process.

## **18. Monthly Claims Loss Report**

Generate a monthly summary report of all closed claims, total payouts, and average processing time.

## **19. Send Payment Confirmation SMS**

Send an SMS notification to the claimant's registered mobile number confirming that funds have been released.

## **End**

End of the Workflow/Process.