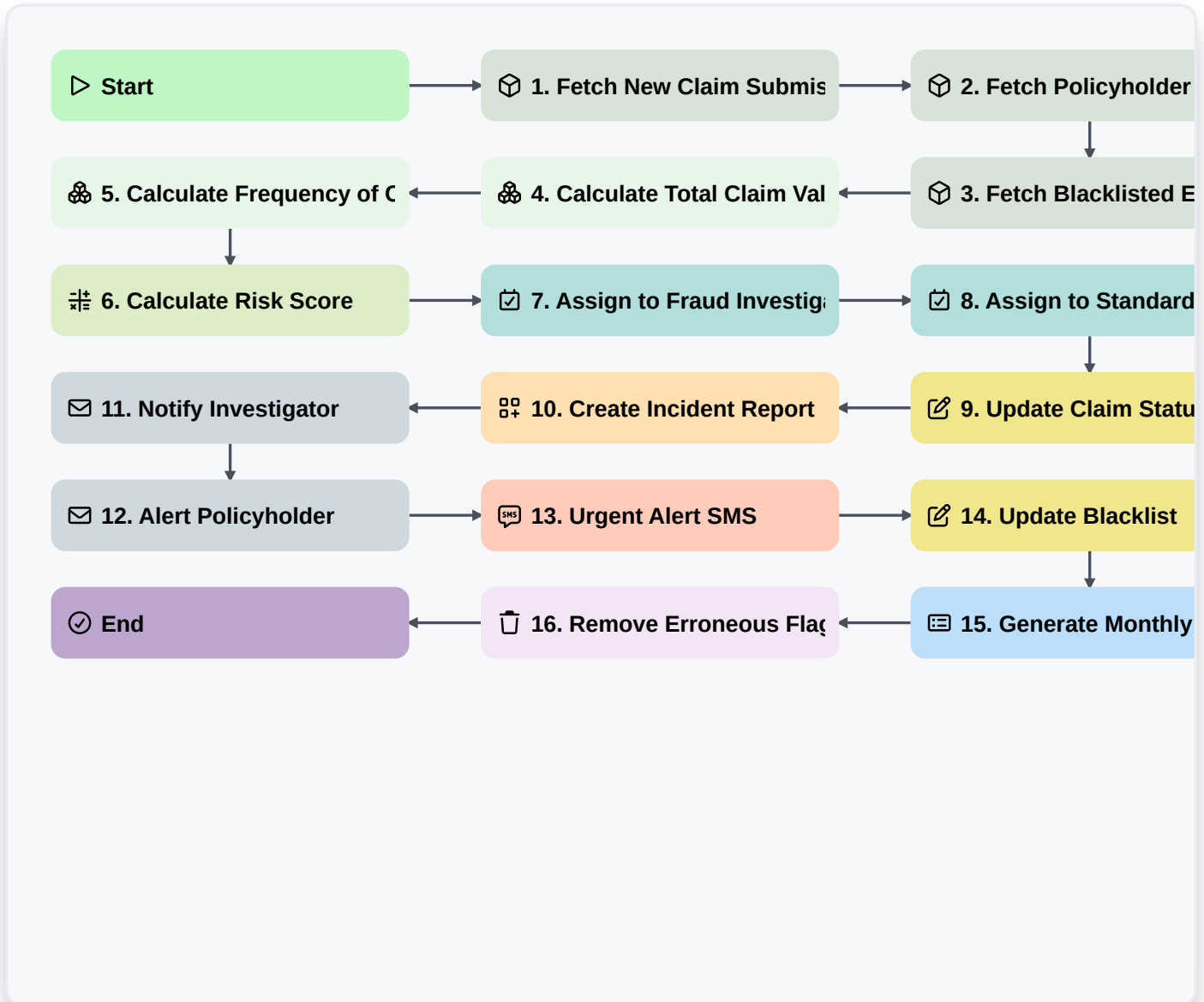


# Insurance Fraud Detection Workflow



## ▷ Start

Start of the Workflow/Process.

## 📦 1. Fetch New Claim Submission

Retrieve the details of the recently submitted insurance claim from the Claims Data Model.

## 📦 2. Fetch Policyholder History

Retrieve all previous claim entries associated with the specific policyholder ID.

## 📦 3. Fetch Blacklisted Entities

Retrieve data from the Fraudster Watchlist model to check for matching names or bank accounts.

## 🔗 4. Calculate Total Claim Value (Lifetime)

Sum the value of all historical claims for this policyholder to detect patterns of frequent small-value claims.

## 🔗 5. Calculate Frequency of Claims

Count the number of claim entries submitted by the user within the last 12 months.

## ⚙️ 6. Calculate Risk Score

Apply a formula combining claim amount, frequency, and blacklist matches to generate a numeric fraud probability score.



### **7. Assign to Fraud Investigator**

Create a high-priority task for the Fraud Investigation Team if the Risk Score exceeds the threshold.

### **8. Assign to Standard Review**

Create a routine task for a Claims Adjuster if the Risk Score is within normal parameters.

### **9. Update Claim Status**

Update the status of the initial claim entry to 'Under Investigation' or 'Flagged'.

### **10. Create Incident Report**

Create a new entry in the Fraud Investigation Log detailing the findings of the investigation.

### **11. Notify Investigator**

Send an email to the assigned investigator with a link to the flagged claim and the calculated risk score.

### **12. Alert Policyholder**

Send a generic automated email to the policyholder informing them that additional documentation is required for verification.

### **13. Urgent Alert SMS**

Send an SMS alert to the Fraud Manager for extreme-risk cases (Risk Score > 90).

### **14. Update Blacklist**

If fraud is confirmed, update the Blacklist Data Model to include the fraudulent entity's details.

### **15. Generate Monthly Fraud Trend Report**

Create a summary report aggregating all flagged and confirmed fraud entries for the monthly management review.

### **16. Remove Erroneous Flags**

Delete a flagged entry from the investigation queue if the investigation proves the claim was legitimate.

### **End**

End of the Workflow/Process.