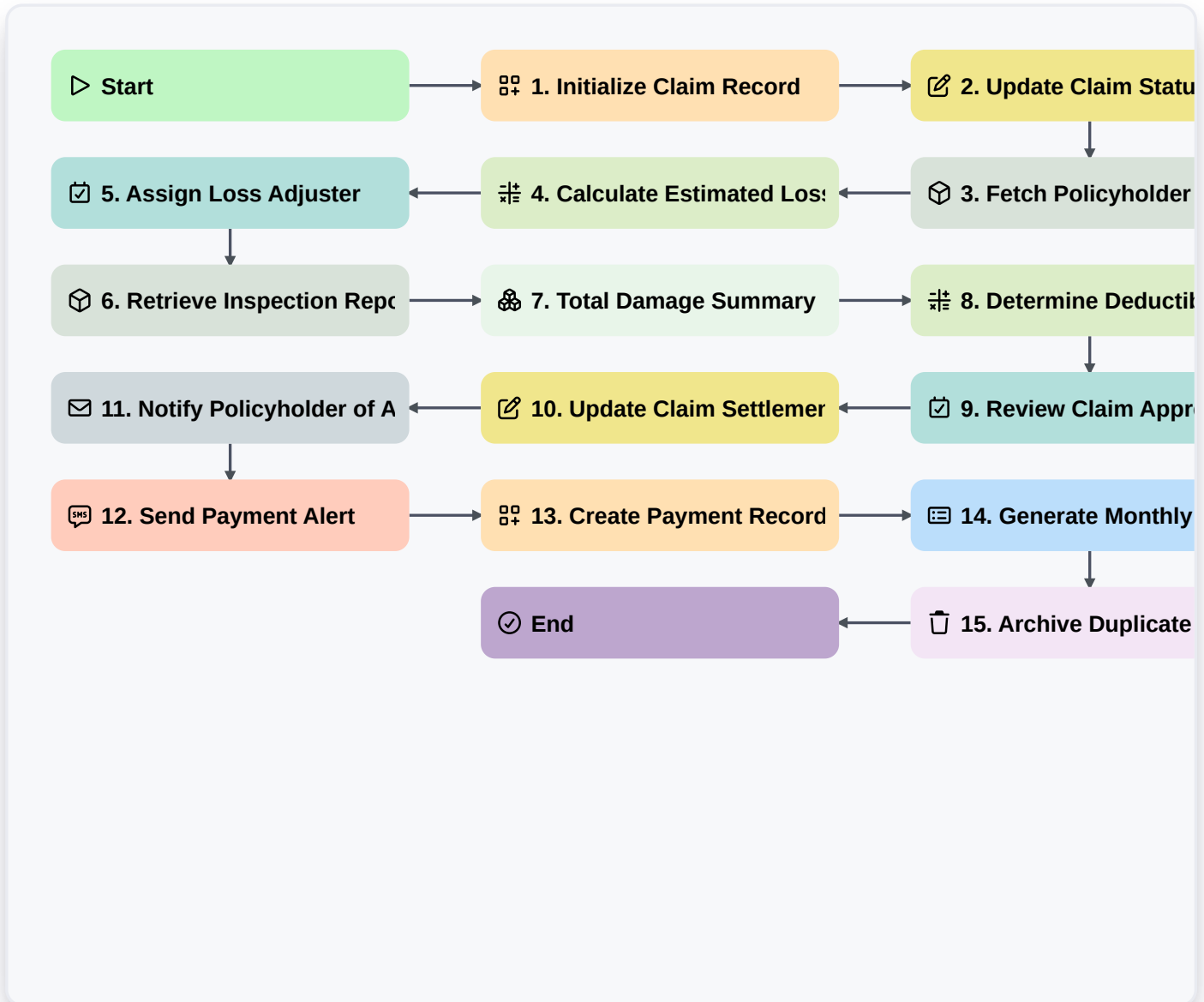


Property Claims Management Process



Start

Start of the Workflow/Process.

1. Initialize Claim Record

Create a new entry in the 'Claims' data model when a new incident is reported.

2. Update Claim Status

Update the status of the claim entry to 'Under Investigation' once the initial review is complete.

3. Fetch Policyholder Details

Retrieve information from the 'Policy' data model using the policy ID provided in the claim.

4. Calculate Estimated Loss

Calculate the total estimated loss by summing repair estimates and potential property damage values.

5. Assign Loss Adjuster

Create a task for a specific Loss Adjuster to visit the property for inspection.

6. Retrieve Inspection Report

Get the latest inspection details and photos from the 'Inspection' data model.



7. Total Damage Summary

Aggregate all line items from the 'Damage Estimates' data model to find the total cost of repairs.

8. Determine Deductible

Calculate the final payout amount by subtracting the policy deductible from the total estimated loss.

9. Review Claim Approval

Create a task for the Claims Manager to review and approve/deny the claim based on the calculated payout.

10. Update Claim Settlement

Update the 'Claims' data model with the final approved settlement amount and closing date.

11. Notify Policyholder of Approval

Send an email to the policyholder informing them that their claim has been approved and detailing the next steps.

12. Send Payment Alert

Send an SMS to the policyholder once the funds have been dispatched via bank transfer.

13. Create Payment Record

Create an entry in the 'Payments' data model to log the disbursement of funds.

14. Generate Monthly Claims Report

Create a report summarizing all closed claims, total payouts, and average processing time for the month.

15. Archive Duplicate Claim

Delete or flag a duplicate claim entry if a duplicate is identified during the intake process.

End

End of the Workflow/Process.