

ClaimGuru CRM - Major Enhancements Implementation

CONFIRMED REQUIREMENTS & MY RECOMMENDATIONS

AI Token/Credit System - BRILLIANT IDEA!

Recommended Structure:

- **Base Allocation:** 1,000 AI tokens/month per user
- **Token Pricing:** \$0.01 per additional token
- **Token Usage:**
 - Document Analysis: 10 tokens
 - Policy Extraction: 15 tokens
 - Fraud Detection: 25 tokens
 - Weather Analysis: 5 tokens
 - Settlement Prediction: 30 tokens
- **Benefits:** Predictable revenue, user stickiness, easy scaling

Mobile UX Recommendations

Submenu Behavior: Accordion-style expansion (tap to expand/collapse in place)

-  Native mobile feel
-  No overlays or dropdowns
-  Clear chevron indicators
-  Smooth animations

Quick Actions Recommendation

Floating Action Button (FAB) in bottom-right corner:

- **Primary**: + New Claim (most common action)
- **Secondary Menu** (long press): New Client, New Task, New Document
- **Rationale**: Simple, accessible, follows mobile best practices

Final Navigation Structure

```
Dashboard
Claims
Tasks
Calendar
Contacts → Clients, Insurers, Vendors, Properties
Communications
Documents
Financials → Settlements, Invoicing, Payables, Receivables
AI Insights
Analytics
Profile Menu → Settings, Help & Support, Integrations
Admin Panel (subscribers only)
```

Perfect workflow logic! Financials with submenus is excellent for accounting workflows.

IMPLEMENTATION PLAN

Phase 1: Database & Subscription System (2 hours)

- [] Create subscription tiers tables (Individual, Firm, Enterprise)
- [] Implement AI token/credit system
- [] Add role hierarchy (System Admin, Subscriber, Admin, User)
- [] Create feature flagging system
- [] Add trial period management (14-day trial)

Phase 2: Navigation Restructuring (1.5 hours)

- [] Update sidebar with new structure
- [] Implement accordion-style submenus for mobile
- [] Add Financials section with submenus
- [] Move Documents above AI Insights
- [] Reorganize profile menu

Phase 2.5: Enhanced Co-Insured Information Collection (1 hour)

- [] Enhance intake wizard co-insured section with detailed fields:
 - First Name and Last Name (separate fields)
 - Relation to Insured (dropdown: Spouse, Child, Parent, Business Partner, Other)
 - Phone Number (with enhanced phone component)
 - Email Address (with validation)
 - "Address same as Insured?" checkbox
 - If unchecked, show full address fields (Street, City, State, ZIP)
- [] Add validation to ensure all required co-insured fields are completed
- [] Update AI extraction to detect co-insured information from policy documents
- [] Add co-insured data to claim data structure and database schema

Phase 2.6: AI Wizard Complete Implementation (40 hours) -

COMPLETED

[] Priority 1: Complete Missing Wizard Steps

-  Enhanced ReferralInformationStep component with comprehensive tracking insights
-  Enhanced PersonnelAssignmentStep component with AI-powered team recommendations
-  OfficeTasksStep component already fully implemented with AI prioritization
-  ContractInformationStep component already fully implemented with fee validation
-  MortgageInformationStep component already fully implemented with AI verification
-  All wizard steps integrated into enhanced flow

[] Priority 2: Google Places API Integration

- Created comprehensive AddressAutocomplete component
- Integrated Google Places API with fallback demo mode
- Enhanced address validation throughout wizard steps
- Added territory coverage validation framework
- Implemented geographic risk assessment structure

[] Priority 3: Advanced AI Validation

- Enhanced policy cross-referencing system with advanced algorithms
- Added organization name verification with similarity matching
- Implemented address validation against policy using advanced comparison
- Added prior claim history integration with risk scoring
- Created duplicate payment detection with comprehensive analysis
- Enhanced inconsistency detection with multi-layer validation

Phase 2.7: Professional Phone Number System (1.5 hours)

[] Create enhanced phone number component with:

- Automatic masking format: (936) 522-6627
- Phone type dropdown (Mobile, Home, Work, Fax, Other)
- Extension field with validation
- "Add Another Phone" capability for multiple numbers
- Primary phone designation

[] Update database schema to support:

- Multiple phone numbers per entity (clients, vendors, contacts, etc.)
- Phone type enumeration
- Extension field
- Primary phone flag

[] Replace all existing phone inputs throughout the system:

- Client forms, Vendor forms, Co-insured forms
- Contact management, User profiles
- Intake wizards, Property contacts
- All other phone number fields

[] Add phone number validation and formatting utilities

[] Implement phone number search and filtering capabilities

Phase 3: User Hierarchy & Permissions (2 hours)

- [] Implement role-based access control
- [] Create Super Admin dashboard (integrated)
- [] Add subscriber management interface
- [] Implement feature gating with upgrade prompts
- [] Build user management for different tiers

Phase 4: AI Token System (1.5 hours)

- [] Implement token tracking and consumption
- [] Create token purchase interface
- [] Add usage analytics and monitoring
- [] Build token balance displays
- [] Implement token expiration policies

Phase 5: Quick Actions & UX (1 hour)

- [] Add Floating Action Button (FAB)
- [] Implement quick action menu
- [] Add mobile-optimized interactions
- [] Create responsive quick actions

Phase 6: Widget System & Dashboard (2 hours)

- [] Create widget architecture for subscribed features
- [] Implement role-based dashboard views
- [] Add customizable dashboard layouts
- [] Create analytics widgets per module

Phase 7: Custom Workflow Engine (2 hours)

- [] Build n8n.io style drag-drop workflow builder
- [] Implement workflow execution engine
- [] Add custom field management
- [] Create workflow templates

PRICING STRUCTURE (Final)

Base Tiers:

- **Individual:** \$99/month (1 subscriber + 1 admin, 1,000 AI tokens)
- **Firm:** \$250/month (3 assignable + 2 office admin, 3,000 AI tokens)
- **Enterprise:** Custom quote (unlimited users, custom tokens)

Add-on Modules:

- **Email Integration:** \$29/month per user
- **Phone Recording:** \$39/month per user
- **Advanced AI Analytics:** \$49/month per user (+500 bonus tokens)
- **Weather Intelligence:** \$19/month per user
- **Fraud Detection Suite:** \$59/month per user (+1000 bonus tokens)
- **Property Analysis Pro:** \$39/month per user
- **Vendor Network Access:** \$29/month per user

AI Token Pricing:

- **Additional Tokens:** \$0.01 per token
- **Token Bundles:**
 - 1,000 tokens: \$8 (20% discount)
 - 5,000 tokens: \$35 (30% discount)
 - 10,000 tokens: \$60 (40% discount)



EXECUTION ORDER

Total Estimated Time: 10-12 hours

Recommended Execution: All phases in sequence for complete integration

Phase Priority:

- 1. Database & Subscriptions** - Foundation for everything
 - 2. Navigation** - Core UX improvement
 - 3. User Hierarchy** - Role-based system
 - 4. AI Tokens** - Monetization system
 - 5. Quick Actions** - UX enhancement
 - 6. Widgets** - Dashboard customization
 - 7. Workflows** - Advanced customization
-

READY TO EXECUTE

All requirements confirmed. Beginning implementation with Phase 1...