Claims Processing AS-IS

Claims Department

Claims Officer

- Claim Request Received
- Verification
- Valid Request?
  - No → Return Claim Request
  - Yes
- Claim Underwriting
- Admit Claim?
  - No
  - Yes → Initiate Investigation
- Claim Decision Process

Head of Claims

- Analyze Report
- Approve Claim Officer's Analysis?
  - Yes
  - No
- Payable?
  - No → Confirm Repudiation → Return Claim Request
  - Yes → Confirm Payment
- Approval Conditions Met?
  - Yes → Confirm Payment
  - No → Approve Payment
- Payment voucher in finance system

COO

- Approve Payment