Perfect, Nani! You're looking for a **complete end-to-end business flow** of how State Farm operates — starting from a **customer buying insurance** to **claim processing**, and finally how **business partners** (via the B2B portal) come into the picture and interact with internal State Farm systems like **S.F. Net**, **Claims**, **Medical**, **Select Service**, etc.

Here's your **full State Farm business flow** with **step-by-step explanation**, **portals involved**, **roles**, and **options in the B2B portal**.

🏢 State Farm Business Process Flow (End-to-End)

🧑‍💻 1. Customer Buys Insurance (Public Portal)

- The customer visits **State Farm's Consumer Portal (www.statefarm.com)** or connects with an **agent**.
- They purchase:
  - **Auto Insurance**
  - **Homeowners/Renters Insurance**
  - **Health/Medical Coverage**
  - **Life Insurance**
  - **Banking or Mortgage Services**
- All policies are stored in internal **Policy Administration Systems**.
- Policyholder gets a **Customer ID**, **Policy Number**, and access to **MyAccount portal**.

🚗 2. Incident Happens (Accident, Medical Event, Property Damage)

- The customer initiates a **claim** via:
  - Mobile App
  - Customer Service Call
  - Website Claim Portal
  - Through their Agent

- Claim is registered in the **State Farm Claims System**.
- A **Claim Number** is generated.
- An **Adjuster or Agent** is assigned to the case.

🧑‍💼 3. Claim Routing & Investigation

- Depending on the type of claim (auto, medical, home), State Farm:
  - Assigns **adjusters**
  - Gathers damage photos, reports
  - Requests estimates or bills from **external parties (partners)**

🔁 Now Enters the B2B Flow (Business-to-Business Portal)

State Farm partners like repair shops, medical providers, lenders, suppliers **interact via the B2B Portal**:

👉 https://b2b.statefarm.com

📁 4. Partner Logs In (B2B Portal Access)

- Accessed using **TIMS (partner ID)** via **LDAP authentication**
- Access control managed by **TPAR (Trusted Partner Access Request)** system
- Partner is shown **only the modules they're allowed to use** (role-based UI)

🧩 B2B Portal Modules – What Options Are Available?

Module Name	Used By	Purpose
🔧 **Select Service**	Auto Repair Shops	Accept jobs, update repair status, upload photos, track repair times
🧾 **Medical Billing**	Hospitals & Clinics	Submit medical bills, track claim payments, check remittance

Module Name	Used By	Purpose
🧮 **EFT Setup**	All Partner Types	Set up Electronic Funds Transfer for direct deposits
📦 **Supplier Center**	Vendors & Suppliers	View POs, submit invoices (via Coupa), update profiles
🏠 **Lender Services**	Mortgage Banks	Verify insurance, download policyholder coverage info
📁 **Document Upload**	All Partners	Secure upload of supporting docs (medical, repair, billing)
🔍 **Claim Status**	All Partners	Lookup claim status using Claim Number
🔔 **Notifications**	All	Get status alerts, email confirmations, claim decisions

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🔧 Select Service Flow (Auto Repair Shops)

1. Accept a claim assignment.
2. Upload estimate, photos.
3. Update repair progress.
4. Submit repair completion.
5. Monitor performance metrics and scores.

🏥 Medical Billing Flow (Hospitals, Clinics)

1. Login to Medical Billing module.
2. Submit bills using:
    - **Claim Number**
    - **Patient Info**
    - **Treatment Details**
3. Get:
    - Payment Remittance

- Explanation of Benefits (EOB)
- Rejection/adjustment notices

🏠 Lender Flow (Mortgage Companies)

1. Search by policyholder ID or address.
2. Verify insurance coverage (Proof of Insurance).
3. Download documents for escrow accounts.
4. Update billing info if needed.

📦 Supplier Center Flow (Vendors)

1. Log in → redirected to **Coupa Integration**.
2. View Purchase Orders.
3. Submit Invoices.
4. Track Payments.
5. Update supplier contact & tax information.

💸 EFT Setup

Used by all partners:

- Submit banking details securely.
- Validate account.
- Setup/modify account info.
- View remittance status after claim is paid.

🔐 5. Backend Integration & Security (Business Process Flow)

All partner requests go through:

Function	System/API
Claim lookup	**Claims API**
Role-based access	**TPAR API**
Financial Transactions	**Finance Services APIs (internal)**
Invoicing	**Coupa**
Identity/Auth	**LDAP**, **Vault**
Document Storage	**Encrypted AWS S3 Buckets**

🔁 6. Internal Systems Interact with S.F. Net

- Once partner submits required info:
    - S.F. internal claims system processes data.
    - Stored and routed via **S.F. Net (internal mainframe)**.
    - Agents and internal users review/update claim via S.F. Net.
    - Triggers payment, notifications, follow-ups.

🧾 7. Notifications and Final Status

- Partner receives:
    - Email alerts
    - Portal notifications
    - Final decisions and remittance advice
- Customer may receive updates via:
    - Mobile app
    - MyAccount Portal
    - Agent communication

🎯 **Final Visual Summary Flow**

Customer Buys Policy → Incident Happens (Accident, Medical, Home)

↓

Customer Files Claim → Claim Number Generated → Adjuster Assigned

↓

Adjuster Requests Info from Partners (Repair Shops, Hospitals, Lenders)

↓

Partners Log into B2B Portal → Submit Docs, Bills, Updates

↓

TPAR + Role-based Modules (Select Service, Medical, EFT, etc.)

↓

B2B APIs Interact with Claims Systems → Data Stored in S.F. Net

↓

Decision Processed → Payment Issued via EFT → Notification Sent

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Would you like this **flow in an image format**, or a **downloadable Word/PPT document**? I can also create a **flowchart diagram** based on this entire explanation.

Sure! Here's the complete **business flow of State Farm with all portals**, printed directly as text in a structured flowchart-style layout for you to take a screenshot:

```
+----------------------+
|   Customer Portal    |
| (buys insurance online)|
+----------------------+
           |
```

```
          v
+----------------------+
|   Insurance Policies  |
| (Auto, Health, etc.)  |
+----------------------+
          |
          v
+----------------------+
|   Incident Occurs     |
| (e.g., accident,      |
|     illness)          |
+----------------------+
          |
          v
+----------------------+
|    Claim Initiation   |
| (via Agent or Portal) |
+----------------------+
          |
          v
+----------------------+
|       Agent           |
| (assists in filing    |
| and collecting docs)  |
+----------------------+
          |
```

```
         v
+-----------------------------+
|  B2B Partner Portal (TPAR)  |
+-----------------------------+
|  - Submit Claim Docs        |
|  - Communication with SF    |
|  - Approvals & Reviews      |
+-----------------------------+
         |
         v
+-----------------------------+
|  Supplier / Vendor Portal   |
+-----------------------------+
|  - Repair Shops             |
|  - Medical Providers        |
|  - Billing Submissions      |
+-----------------------------+
         |
         v
+-----------------------------+
|    State Farm Internal      |
|      Network (SFNet)        |
+-----------------------------+
|  - Claims Evaluation        |
|  - Payment Processing       |
|  - Risk Management          |
```

```
|  - Final Approval          |
+----------------------------+
         |
         v
+-----------------------+
|  Customer Gets Paid   |
| (Reimbursement /      |
| Direct to Vendor)     |
+-----------------------+
```

🔍 **Key Options Used in the B2B Portal (Used by Partners like TPARs, Vendors):**

1. **Claim Upload & Review**
    - Submit claim documents (invoices, reports).
    - View claim status.
2. **Authorization Requests**
    - Ask for approval for repairs or treatments.
    - Upload quotes from garages or hospitals.
3. **Service Management**
    - Track SLAs.
    - Communicate with SF claim adjusters.
4. **Invoice Submission**
    - Direct billing to State Farm.
    - Upload supporting documents.
5. **Notifications & Alerts**
    - Real-time alerts on claim updates, rejections, or missing info.
6. **Reports & Analytics**

  - Download service performance reports.
  - Track claim trends, turnaround time.

7. **User & Role Management**
   - Add users from partner organization.
   - Assign roles (billing, technician, support).

Let me know if you want this turned into a Word document or diagram next!