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**](http://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**](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 |
| 🧮 **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 |

**🔧 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

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)|

+-----------------------+

|

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+-----------------------+

| Insurance Policies |

| (Auto, Health, etc.) |

+-----------------------+

|

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| Incident Occurs |

| (e.g., accident, |

| illness) |

+-----------------------+

|

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| Claim Initiation |

| (via Agent or Portal) |

+-----------------------+

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| Agent |

| (assists in filing |

| and collecting docs) |

+-----------------------+

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+-----------------------------+

| B2B Partner Portal (TPAR) |

+-----------------------------+

| - Submit Claim Docs |

| - Communication with SF |

| - Approvals & Reviews |

+-----------------------------+

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| Supplier / Vendor Portal |

+-----------------------------+

| - Repair Shops |

| - Medical Providers |

| - Billing Submissions |

+-----------------------------+

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| State Farm Internal |

| Network (SFNet) |

+-----------------------------+

| - Claims Evaluation |

| - Payment Processing |

| - Risk Management |

| - Final Approval |

+-----------------------------+

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+-----------------------+

| 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!