

Insurance Claim Management on Financial Application

Project Overview

The Insurance Claim Management project aims to streamline the process of managing insurance claims within a financial application. The project involves creating an application that allows claim adjusters to enter, update, and process claims efficiently.

Key Features

1. **Claim Entry:** Claim adjusters can enter new claim details.
2. **Claim Update:** Claim adjusters can review and update existing claims.
3. **Reserve Processing:** Claim adjusters can enter and manage claim reserves.
4. **Payment Processing:** Claim adjusters can process claim payments.
5. **Approval Workflow:** Managers can approve or reject reserve and payment requests.
6. **Claim Closure:** Claim adjusters can close claims after processing.

User Roles

- **Claim Adjusters:** Responsible for entering, updating, and processing claims.
- **Managers:** Responsible for approving or rejecting reserve and payment requests.

User Stories

1. Claim Update: Enter Claim Details

Objective: Allow claim adjusters to enter claim details for a claimant.

2. Claim Update: Update Claim Details

Objective: Allow claim adjusters to review and update existing claims.

3. Reserve Processing: Enter Claim Reserve

Objective: Allow claim adjusters to add reserve amounts for existing claims.

4. Reserve Processing: Approve/Reject Claim Reserve

Objective: Allow managers to approve or reject reserve requests.

5. Payment Processing: Process Claim Payment

Objective: Allow claim adjusters to process payment amounts for existing claims.

6. Payment Processing: Approve/Reject Claim Payment

Objective: Allow managers to approve or reject payment requests.

7. Claim Update: Close Claim

Objective: Allow claim adjusters to review and close existing claims.

Stages and Processes

Stages: 4

1. Submission:

- **Processes:**

- **Dashboard Process:** To get adjuster preference.
- **Claim Process:** To save draft claims and submit claims.

2. Reserve Processing:

- **Process:** Reserve processing where adjuster adds reserve amount and manager approval is configured.

3. Payment Processing:

- **Process:** Payment processing where adjuster enters a payment amount and manager approval is configured.

4. Close Claim:

- **Process:** Close Claim where adjuster previews and closes claim.

Alternate Stages: 2

1. Reserve Rejection:

- Used to send a rejection mail when reserve amount is rejected by manager.

2. Payment Rejection:

- Used to send a rejection mail when payment amount is rejected by manager.

Operators and Portals

Operators

1. Claim Adjuster:

- **Operator ID:** ClaimAdjuster
- **Portal:** My Claim Adjuster Portal

2. Claim Manager:

- **Operator ID:** ClaimManager
- **Portal:** My Claim Manager Portal

Portals

1. My Claim Adjuster Portal:

- Portal for Claim Adjusters to manage their tasks and claims.

2. My Claim Manager Portal:

- Portal for Claim Managers to review and approve/reject claims and payments.