

## **As-Is (Current) Claims Process Steps**

This process is characterized by manual work, delays, and a lack of transparency, leading to customer frustration.

- 1. Claim is Filed:** The customer submits a claim, likely through a manual process like a phone call, email, or a physical form.
- 2. Initial Triage & Data Entry:** A customer service representative receives the claim and manually enters the details into a claims management system.
- 3. Documentation Submissions:** The representative requests additional documentation from the customer, which is often a slow, back-and-forth process.
- 4. Claim Hand-off:** The claim is passed to a claims handler. This hand-off is a manual process between departments.
- 5. Review and Assessment:** The claims handler manually reviews the claim and all supporting documentation. This is where most delays occur due to inefficient processing, and lack of resources.
- 6. Decision-Making:** The claims handler makes a decision on the claim, and the results are communicated to the customer.
- 7. Customer Communication:** Customer service representatives provide updates, but this is often inconsistent and prone to miscommunication. The customer has no way to track the claim on their own.
- 8. Claim Resolution:** If the claim is approved, the company processes the payment.