

ILM (Investigation and Loss Mitigation System)

Overview

The Investigation and Loss Mitigation System (ILMS) is a standalone platform designed to assist the investigation team in conducting systematic and efficient investigations.

Insurance Policy Lifecycle

The insurance policy lifecycle involves the following key stages:

1. **Pre-Purchase:** Marketing and customer engagement to inform potential clients about available insurance products.
2. **Underwriting:** Assessing the risk associated with the applicant to determine policy terms and premiums.
3. **Issuance:** Creating and delivering the insurance policy document to the policyholder.
4. **Active Management:** Ongoing administration of the policy, including premium collection and handling policy changes.
5. **Claims Management:** Processing and settling claims when the insured event occurs.
6. **Renewal or Termination:** Deciding whether to renew the policy or allow it to expire based on the policyholder's needs and the insurer's policies.

ILMS Case Management

- The **Claim Legal Platform (CLP) team** triggers all cases into ILMS.
- Cases flowing into ILMS are allocated to the respective **Location State Owner** based on the claim handling location.

Case Types

1. **New Cases** – Cases triggered from the CLP Team.
2. **Further Investigation** – No success cases requiring more investigation, sent by the CLP Team.
3. **Special Projects** – Previously closed cases marked as genuine but later identified as fraud. These cases are manually uploaded into ILMS in a file format.

ILMS Services

ILMS provides the following services:

- **Health Investigation Service**
- **Motor TP (Third Party) Service**
- **Motor OD (Own Damage) Service**
- **Workflow Service**
- **Vendor Service**
- **Migration Service**
- **Report Service**
- **Message Service**

Roles & Responsibilities

Role	Responsibility
QC1	Location State Owner
QC2	Regional Manager
QC3	Central Coordinator
VH	Vertical Head
ADM	Admin Controller
INV	Investigator
AGN	Agency
AH	Agency Head
MIS	MIS & Back Office Manager
ForensicsQC	Forensic Location State Manager
CAT Doc1	Chronical Acquisition Team End Doc Collector
CAT Doc2	Chronical Acquisition Team Internal Doc Collector

BAF QC	Chronical Acquisition Team Location State Responsibility Manager
CAT AGN	Chronical Acquisition Team Agency

Technology Stack

- **Backend:** Java 17, Spring Boot 3, PostgreSQL
- **Security & Access Management:** Spring Security, Keycloak
- **API Gateway:** Spring Gateway

Key Tasks

1. **Case Transfer Feature** – Implement case transfer based on location and role.
2. **Vendor Onboarding** – Develop a structured process for onboarding vendors.
3. **Migration Service** – Enhance migration functionality for seamless data transfer.

ILMS Case Workflow

1. CLP Team Pushes Case into ILMS System

- **Case Status: New** → Allocated to **QC1** → **Status:** *Pending for Allocation*
- **QC1 Allocates Case:**
 - **Internal Assignment** (No invoice generated) → **Status:** *Assigned*
 - **External Assignment** (Invoice generated) → **Status:** *Assigned*

2. Internal Case Workflow

Investigator Process

1. **Investigator Accepts Case** → **Status:** *Accepted*
2. **Generate Reports** → Fill details → Create & Submit → **Status:** *Pending for Review by QC1*
3. **QC1 Review:**
 - Views reports & fills QC section details
 - Adds invoice-approved amount
 - Determines if the case is **Cashless** or **Reimbursement**

Cashless Process

- **If Amount ≤ ₹5 lakh** → Approve Report → **Status:** *Pending for Invoice Approval by QC2*
- **If Amount > ₹5 lakh** → Submit Report → **Status:** *Pending for Report & Invoice Approval by QC2*

Reimbursement Process

- **If Amount ≤ ₹2.5 lakh** → Approve Report → **Status:** *Pending for Invoice Approval by QC2*
- **If Amount > ₹2.5 lakh but < ₹10 lakh** → Submit Report → **Status:** *Pending for Report & Invoice Approval by QC2*
- **If Amount ≥ ₹10 lakh** → Submit Report → **Status:** *Pending for QC2 Review*

3. QC2 Review

- For "Pending for Invoice Approval by QC1" or "Pending for Report & Invoice Approval by QC1"
 - Approve Report
 - View report & fill QC2 section details
 - Approve invoice amount
 - Submit report → **Status:** *Closed*
- For "Pending for QC2 Review"
 - View report & fill QC2 section details
 - Submit report → **Status:** *Pending for Review by QC3*

4. QC3 Review (If Applicable)

- Approve Report

- Approve Invoice Amount
 - **Status:** *Closed*
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5. External Case Workflow

AH Process

1. **AH Accepts Case** → **Status:** *Accepted*
2. **Allocate Investigator** → **Status:** *Self Assigned by AH*
3. **Generate Reports** → Fill details → Create & Submit → **Status:** *Pending for Review by QC1*
4. **Follows Same QC1 → QC2 → QC3 Review Process as Internal Cases**

If AH Declines Case

- **Status:** *Declined*
- Case returns to QC1 bucket
- QC1 reassigns to another agency or internal investigator