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# Understanding BPMN 2.0 Fundamentals



# Introduction to BPMN 2.0



# Introduction to BPMN 2.0

- Overview and importance of BPMN in process modeling.
- Key principles and benefits of using BPMN 2.0.
- Understanding the BPMN 2.0 standard and its elements.

# Overview and importance of BPMN in process modeling.



- **Business Process Model and Notation (BPMN) 2.0** is a standard for modeling business processes in a graphical notation.
- It is a globally recognized standard for **business process modeling**.
- BPMN 2.0 was introduced by the **Object Management Group (OMG)** to standardize process modeling across industries.
- It allows organizations to **visualize, document, and optimize business workflows**.
- It provides a graphical notation that is easy to understand for both business and technical users, bridging the gap between **business process design and implementation**.

# Overview and importance of BPMN in process modeling.



- Key Features of BPMN 2.0
  - **Standardized Notation** – Provides a unified way to model processes.
  - **Graphical Representation** – Uses flowcharts for easy understanding.
  - **Business & IT Alignment** – Helps both business analysts and developers.
  - **Executable Processes** – Can be used in workflow automation tools.
  - **Supports Complex Scenarios** – Enables modeling of simple and advanced workflows.

# Overview and importance of BPMN in process modeling.



## Importance of BPMN in Process Modeling

- Enhances Process Understanding
  - BPMN diagrams provide a **clear, visual representation** of workflows.
  - Helps stakeholders quickly **identify inefficiencies** and bottlenecks.
- Improves Business Process Efficiency
  - Standardized workflows lead to **better process optimization**.
  - Helps organizations implement **automation** in repetitive tasks.
- Facilitates Communication Across Teams
  - Business users, analysts, and developers can work with the **same model**.
  - Ensures **stakeholder alignment** on process flows and logic.

# Overview and importance of BPMN in process modeling.



## Importance of BPMN in Process Modeling

- Enables Process Automation & Execution
  - BPMN 2.0 models can be integrated into **Business Process Management (BPM) tools**.
  - Allows automation of business rules and workflows.
- Supports Compliance & Documentation
  - Helps in regulatory compliance by **documenting processes clearly**.
  - Serves as a reference for audits and process improvements.



# Key principles and benefits of using BPMN 2.0.



## Key Principles of BPMN 2.0

- BPMN 2.0 is built on the following fundamental principles to ensure effective process modeling:
- Standardized Notation
  - Provides a **common language** for business analysts, developers, and stakeholders.
  - Ensures consistency across different industries and organizations.
- Graphical Representation
  - Uses flowchart-based symbols to depict workflows clearly.
  - Helps in **visualizing processes**, making them easy to understand.

# Key principles and benefits of using BPMN 2.0.



## Key Principles of BPMN 2.0

- Business & IT Alignment
  - Bridges the gap between **business process design and execution**.
  - Facilitates process automation by converting models into executable workflows.
- Hierarchical & Modular Approach
  - Supports **subprocesses and reusable tasks**, making complex processes manageable.
  - Enables modeling at different levels of granularity.

# Key principles and benefits of using BPMN 2.0.

## Key Principles of BPMN 2.0

- Flexibility & Scalability
  - Can model **simple workflows** (e.g., approval processes) and **complex enterprise workflows**.
  - Adapts to **changing business needs** and compliance requirements.
- Execution-Ready Processes
  - BPMN 2.0 models can be directly executed in **Business Process Management (BPM) systems**.
  - Supports process automation by integrating with **workflow engines**.

# Key principles and benefits of using BPMN 2.0.



## Benefits of Using BPMN 2.0

- Improved Process Understanding
  - Provides **clear and standardized documentation** of business processes.
  - Helps organizations **identify inefficiencies** and optimize workflows.
- Better Communication & Collaboration
  - Enables **cross-functional collaboration** between business and technical teams.
  - Helps **non-technical stakeholders** understand and contribute to process design.

# Key principles and benefits of using BPMN 2.0.

## Benefits of Using BPMN 2.0

- Process Optimization & Efficiency
  - Helps in identifying **bottlenecks, redundancies, and inefficiencies**.
  - Leads to **cost reduction and streamlined operations**.
- Facilitates Process Automation
  - BPMN 2.0 models can be integrated with **BPM tools** to automate workflows.
  - Reduces manual work and improves **process consistency**.

# Key principles and benefits of using BPMN 2.0.

## Benefits of Using BPMN 2.0

- Supports Compliance & Governance
  - Ensures adherence to **industry standards** and regulatory requirements.
  - Provides **audit trails and documentation** for compliance.
- Scalability for Complex Processes
  - Can model processes from **simple approvals** to **enterprise-wide workflows**.
  - Adapts to **growing business needs** without redesigning core processes.

# Understanding the BPMN 2.0 standard and its elements.



## BPMN 2.0 standards

- **Standardized process modeling** – Ensures consistency across industries.
- **Graphical representation** – Uses flowchart-style notation.
- **Supports process automation** – BPMN diagrams can be executed in BPM tools.
- **Bridges business & IT** – Business users can design workflows, and developers can implement them.
- **Scalable & flexible** – Models simple to complex workflows.

# Understanding the BPMN 2.0 standard and its elements.



## BPMN 2.0 Core Elements




- Flow Objects – Represent Process Behavior
  - These elements define how a business process functions.
- Events (Circles) – Represent triggers in a process.
  - Start Event – Initiates the process. ○
  - Intermediate Event – Occurs during the process (e.g., message received). ○
  - End Event – Marks process completion. ○



# Understanding the BPMN 2.0 standard and its elements.



## BPMN 2.0 Core Elements

- **Activities (Rounded Rectangles)** – Represent **tasks or subprocesses**.
  - **Task** – A single unit of work (e.g., user input, system validation).
  - **Subprocess** – A collection of related tasks.
  - **Call Activity** – Calls another reusable process.
- **Gateways (Diamonds)** – Control the flow based on conditions.
  - **Exclusive Gateway (XOR)** – Only one path is taken. 
  - **Parallel Gateway (AND)** – All paths execute simultaneously. 
  - **Inclusive Gateway (OR)** – One or more paths can be taken 

# Understanding the BPMN 2.0 standard and its elements.



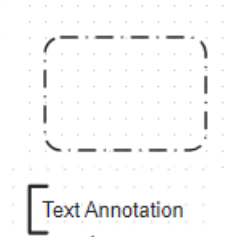
## BPMN 2.0 Core Elements

- Connecting Objects – Define Flow Between Elements
  - **Sequence Flow (Solid Arrow)** → Defines the order of execution.
  - **Message Flow (Dashed Arrow)** → Represents communication between different entities.
  - **Association (Dotted Line)** → Links elements like tasks and data.
- Swimlanes – Define Roles and Responsibilities
  - Used to organize tasks based on roles or departments.
  - **Pool** – Represents a participant or business entity.
  - **Lane** – Divides a pool to assign responsibilities to specific roles.

# Understanding the BPMN 2.0 standard and its elements.



- **BPMN 2.0 Core Elements**
- **Artifacts – Provide Additional Information**
  - These elements enhance process understanding.
  - Data Object – Represents input/output data.
  - Group – Groups related tasks for better visualization.
  - Annotation – Adds explanatory notes to the diagram.





# BPMN Core Components



# BPMN Core Components

- Basic shapes: Events, activities, and gateways.
- Types of events: Start, intermediate, and end events.
- Understanding sequence flows and message flows.
- Pools, lanes, and collaboration diagrams for team processes.

# Basic shapes: Events, activities, and gateways.



- BPMN 2.0 uses basic shapes to model business processes, making workflows easy to understand and implement.
- The three core components are:
  - Events (Circles) - Triggers & Outcomes
    - Events represent something that happens in a process.
    - They define how a process starts, progresses, or ends.
  - Activities (Rounded Rectangles) - Work Performed
    - Activities represent actions in a process, such as tasks or subprocesses.
  - Gateways (Diamonds) - Decision Making
    - Gateways control process flow by directing paths based on conditions.



# Types of events: Start, intermediate, and end events.

- Start Events – Process Initiators
  - A Start Event marks the **beginning** of a process.
  - It indicates what triggers the process, such as a customer action, a system event, or a scheduled task.
- Intermediate Events – Process Interruptions & Actions
  - An Intermediate Event occurs **during** the process execution.
  - It represents something that **happens between the start and end** of a process, such as receiving a message, waiting for approval, or handling an error.
- End Events – Process Completion
  - An End Event represents the **completion** of a process.
  - It indicates the final outcome, whether successful, unsuccessful, or requiring further action.



# Understanding sequence flows and message flows.

- Sequence Flow – Defines Process Execution Order
  - A **Sequence Flow** connects **events, activities, and gateways** within a **single process** to show the order in which steps occur.
- Key Characteristics
  - Always flows within a single pool (internal to the process).
  - Can connect events, activities, and gateways.
  - Used to control execution flow.





# Understanding sequence flows and message flows.

- Message Flow – Represents Communication Between Participants
  - A Message Flow represents communication between different participants (e.g., departments, external entities).
- Key Characteristics
  - Always flows between different pools (cross-organizational).
  - Represents message exchange (e.g., email, API call).
  - Cannot connect elements within the same pool.
- Common Use Cases
  - Customer requests a loan → Bank receives the application.
  - Bank requests verification → Credit agency provides credit score.
  - Bank sends approval/rejection → Customer is notified.



# Pools, lanes, and collaboration diagrams for team processes.

- Pools – Represent Separate Participants
  - A **pool** represents an **independent entity or organization** involved in a process.
  - It could be a company, department, or external system.
- Key Characteristics
  - A pool acts as a **container** for a process.
  - It represents a **participant** (e.g., Customer, Bank, Supplier).
  - Message flows are used to communicate between pools.



# Pools, lanes, and collaboration diagrams for team processes.

- Lanes – Represent Roles Within a Pool
  - A **lane** is a subdivision of a pool that represents **specific roles or departments** responsible for tasks.
- Key Characteristics
  - Lanes are used **within a single pool**.
  - They help **assign tasks** to different roles.
  - Multiple lanes can exist inside one pool.



# Building Simple Workflows



# Building Simple Workflows

- Hands-on: Creating your first BPMN diagram.
- Best practices for clear and effective process models.

# Hands-on: Creating your first BPMN diagram.



- Design a basic loan approval process where:
  - The customer submits a loan request (Start Event).
  - A loan officer reviews the request (User Task).
  - A decision is made (Gateway):
    - If approved, the loan is granted (End Event).
    - If rejected, a notification is sent (Message End Event).



# Best practices for clear and effective process models.

- Creating a clear and effective BPMN model ensures that business processes are easy to understand, maintain, and execute.
- Keep It Simple and Readable
  - Use a Left-to-Right Flow – Avoid complex loops and crisscrossing flows.
  - Limit Elements per Diagram – A process should be easy to read at a glance.
  - Break Down Complex Processes – Use sub-processes for detailed steps.
- Use Consistent Naming Conventions
  - Use action-oriented names for tasks:
  - "Review Loan Application" (Clear and descriptive)

# Hands-on: Creating your first BPMN diagram.



- Problem Statement: Leave Approval Process
  - A Leave Approval Process automates request submission, approval, and notification.
  - Employees submit leave requests via a system, and managers review and approve or reject them based on predefined criteria.
  - Tech Team
    - Casual leave (max 2 days).
    - Sick leave (max 3 days)
  - HR
    - Casual leave (max 1 day)
    - Sick leave ( max 2 days)
  - Admin
    - Casual Leave (Max 2 days)
    - Sick Leave (max 2 days)





# Advanced BPMN Techniques and Workflow Creation



# Advanced BPMN Elements



# Advanced BPMN Elements

- Sub-processes: Reusable components for complex workflows.
- Conditional flows and looping constructs.
- Timer, message, and error events.



# Sub-processes: Reusable components for complex workflows.

- What is a Sub-Process?
- A sub-process is a nested process within a parent process, allowing you to group multiple tasks under a single unit.
- It helps in:
  - Organizing complex workflows
  - Reusing process logic
  - Improving readability



# Sub-processes: Reusable components for complex workflows.

- Types of Sub-Processes in BPMN 2.0
- Embedded Sub-Process
  - Defined inside the parent process; part of the same execution scope.
- Reusable (Call Activity)
  - A separate BPMN diagram that can be reused in multiple processes.



# Conditional flows and looping constructs.

- In BPMN 2.0, Conditional Flows and Looping Constructs help control process execution based on dynamic conditions, improving flexibility and automation.
- Conditional Flows in BPMN 2.0
  - Conditional flows allow decision-making in a process using expressions or conditions.
- Types of Conditional Flows

Type	Description
<b>Exclusive Gateway (XOR)</b>	Chooses one outgoing flow based on conditions.
<b>Inclusive Gateway (OR)</b>	Can choose multiple outgoing flows if conditions match.
<b>Conditional Sequence Flow</b>	A sequence flow that has a condition applied without a gateway.

# Conditional flows and looping constructs.

- Looping Constructs in BPMN 2.0
  - Loops allow a task or sub-process to repeat based on a condition.
- Types of Looping Constructs

Loop Type	Description
Standard Loop	Repeats a task until a condition is met.
Multi-Instance ( <u>Parallel</u> )	Runs the same task for <u>multiple instances simultaneously.</u>
Multi-Instance ( <u>Sequential</u> )	Runs tasks <u>one after another</u> for <u>multiple items.</u>



# Conditional flows and looping constructs.

- Example: Loan Approval with Looping Constructs
- Scenario: Retry Loan Approval Attempts
  - If a loan application is incomplete, the system requests missing documents.
  - The applicant has 3 attempts to submit the documents before auto-rejection.





# Timer, message, and error events.

- Events in BPMN 2.0 help control process execution by responding to delays, external messages, and errors.
- These include Timer Events, Message Events, and Error Events.
- Timer Events in BPMN 2.0
  - Timer Events delay or schedule process execution.

Type	Description	Example Use Case
<b>Timer Start Event</b>	Triggers the process at a specific time or interval.	Run a daily report every morning at 9 AM.
<b>Intermediate Timer Event</b>	Pauses the process for a defined duration.	Wait 24 hours before sending a reminder email.

# Timer, message, and error events.

- Message Events in BPMN 2.0
  - Message Events allow processes to send and receive messages between different workflows or external systems.
  - Types of Message Events

Type	Description	Example Use Case
Message Start Event	Starts a process when a message arrives.	A customer support process starts when a user submits a ticket.
Intermediate Message Catch Event	Waits for a message before continuing.	A loan process waits for customer verification.
Intermediate Message Throw Event	Sends a message to another process or system.	Notify a payment gateway after processing a loan.
Message End Event	Ends the process with a message.	Send a confirmation email after loan approval.

# Timer, message, and error events.

- Error Events in BPMN 2.0
  - Error Events handle exceptions in a process, ensuring errors trigger fallback actions instead of stopping execution.
  - Types of Error Events

Type	Description	Example Use Case
Error Start Event	Starts a process when an error occurs in another process.	Trigger a refund process when a payment fails.
Boundary Error Event	Captures errors and redirects the process.	Handle loan rejection due to missing documents.
Error End Event	Ends the process with an error.	Mark a transaction as failed in a payment process.



# Workflow Design and Optimization



# Workflow Design and Optimization

- Creating end-to-end workflows using BPMN notations.
- Identifying bottlenecks and inefficiencies in processes.
- Designing workflows for automation and scalability.



# Creating end-to-end workflows using BPMN notations.

- What is an End-to-End Workflow?
  - An end-to-end workflow models an entire business process from start to finish, covering:
  - Process initiation (e.g., receiving a customer request).
  - Process execution (e.g., approvals, tasks, decisions).
  - Process completion (e.g., sending a confirmation).



# Creating end-to-end workflows using BPMN notations.

- End-to-End Workflow: Loan Approval Process Scenario:
  - A customer applies for a loan, and the process includes:
  - Loan review by an agent (User Task).
  - Fetching a credit score (Service Task).
  - Making a decision (Exclusive Gateway).
  - Handling missing documents (Error Event).
  - Sending notifications (Parallel Gateway).



# Creating end-to-end workflows using BPMN notations.

- Optimizing BPMN Workflows
  1. Reduce Manual Tasks with Automation
    - Use **Service Tasks** to automate repetitive work.
    - Integrate with **external systems** via APIs.
    - Example: **Automate credit score fetching** instead of manual lookup.
  2. Use Gateways for Decision Handling
    - Use **Exclusive Gateways** for **either-or** decisions.
    - Use **Parallel Gateways** for **simultaneous tasks**.
    - Example: **Send notifications to multiple parties in parallel**.





# Creating end-to-end workflows using BPMN notations.

- Optimizing BPMN Workflows

## 3. Handle Errors with Boundary Events

- Attach **Error Events** to User Tasks.
- Redirect the workflow to handle exceptions.
- Example: **Request missing documents instead of stopping the process.**

## 4. Optimize Performance with Timer Events

- Use **Timer Events** to **escalate delays**.
- Example: **If a manager doesn't approve within 48 hours, escalate to a senior manager.**



# Identifying bottlenecks and inefficiencies in processes.

- Optimizing BPMN workflows requires identifying **bottlenecks and inefficiencies** that slow down business processes.
- Here, you'll learn how to detect, analyze, and optimize processes.
- What Are Bottlenecks in BPMN Workflows?
  - A bottleneck occurs when a specific step in a process slows down the entire workflow.



# Identifying bottlenecks and inefficiencies in processes.

- Common Bottlenecks & Inefficiencies:

Issue	Cause	Example	Solution
Long Wait Times	Delays in approvals or task completion	Loan application stuck in manager review	Use <b>Timer Events</b> for auto-escalation
Manual Workload	Too many user tasks instead of automation	Employees manually verify documents	Use <b>Service Tasks</b> for automation
Parallel Execution Missing	Tasks are executed sequentially instead of concurrently	Notifications sent one by one	Use <b>Parallel Gateways</b> to speed up execution
Unnecessary Tasks	Steps that don't add value	Multiple approvals for small requests	Simplify workflow with <b>Exclusive Gateways</b>
Error Handling Issues	Process restarts due to missing data	Missing documents cause process failure	Use <b>Boundary Error Events</b> for correction



# Identifying bottlenecks and inefficiencies in processes.

- How to Identify Bottlenecks in Camunda Modeler

## Step 1: Visualizing Process Complexity

- Open your BPMN diagram in Camunda Modeler.
- Look for long chains of User Tasks → Consider automation.
- Identify single approval steps → Use parallel execution where possible.

## • Step 2: Using Camunda Optimize for Real Data Analysis

- If using Camunda Engine, you can track performance using Camunda Optimize:
- Monitor execution times.
- Identify frequently stuck tasks.
- Generate process heatmaps.



# Designing workflows for automation and scalability.

- BPMN 2.0 workflows should be designed to support **automation and scalability**, ensuring that processes run efficiently as workload increases.

## Key Principles for Automation & Scalability

- What Makes a BPMN Workflow Scalable?
  - **Automation** → Reduce manual tasks using **Service Tasks** & APIs.
  - **Parallel Execution** → Use **Parallel Gateways** to process multiple tasks simultaneously.
  - **Error Handling** → Use **Error Events** to prevent process failures.
  - **Flexible Decision Making** → Use **Business Rule Tasks** for **dynamic decision-making**.



# Designing workflows for automation and scalability.

- What Makes a BPMN Workflow Automatable?
  - Eliminate manual approvals when possible.
  - Use API calls for data processing.
  - Implement message-based communication for event-driven workflows.



# Designing workflows for automation and scalability.

- Workflow Design: Automated Loan Processing System
- Scenario: Automating Loan Processing
- A bank receives loan applications online and needs to automate:
  - Application submission & validation (User & Service Tasks).
  - Credit score checking (Automated via an API).
  - Loan approval/rejection (Decision made using Business Rule Task).
  - Customer & Bank Notifications (Sent in parallel).
  - Handling document errors dynamically (Boundary Error Event).



# Practical Applications of BPMN





# Practical Applications of BPMN

- Case studies: Real-world examples of BPMN workflows.
- Hands-on: Building and optimizing a workflow from scratch.



# Case studies: Real-world examples of BPMN workflows.

- Case Study: E-Commerce Order Processing & Returns
- Problem: An e-commerce platform struggles with:
  - Order fulfillment delays due to manual tracking.
  - High return processing times.
  - No real-time customer notifications.
- BPMN Solution:
  - Service Tasks for automation:
    - Validate Order. (API).
    - Initiate Payment Processing
    - Generate Invoice & Shipping Label.
  - Parallel Gateway → Send notifications to customer & warehouse.
  - Boundary Timer Event → Auto-cancel orders if not shipped in 24 hours.
  - Error Boundary Event → Handle failed payments dynamically.

# Hands-on: Building and optimizing a workflow from scratch.



- Building and optimizing the **E-Commerce Order Processing & Returns** workflow.



# Collaboration and Documentation



# Collaboration and Documentation

- Using BPMN diagrams for team collaboration.
- Documenting processes for stakeholders.

# Using BPMN diagrams for team collaboration.



- BPMN 2.0 is not just about **process automation**—it's also a **powerful tool for collaboration**.
- Teams use BPMN diagrams to **visualize, discuss, and improve workflows** together.
- Why Use BPMN for Collaboration?
  - **Clear Communication** → BPMN provides a **visual representation** of workflows, making it easy for non-technical stakeholders to understand.
  - **Standardized Notation** → BPMN is a **universal standard**, making collaboration across teams and organizations seamless.
  - **Process Transparency** → Everyone can see how a process works, where bottlenecks exist, and how automation can improve efficiency.
  - **Easier Documentation** → BPMN diagrams serve as **living documentation** that reflects the current business processes.

# Using BPMN diagrams for team collaboration.



- How to Use BPMN for Team Collaboration

## 1. Define Roles with Pools & Lanes

- **Use Pools and Lanes** to show which departments, teams, or roles are responsible for specific tasks.
- Example: Loan Approval Process Collaboration
- Pool: "Bank Loan Processing"
- Lanes:
  - Customer Service → Handles application submissions.
  - Credit Team → Performs credit checks.
  - Loan Approval Team → Makes final decisions.

# Using BPMN diagrams for team collaboration.



- How to Use BPMN for Team Collaboration

## 2. Add Annotations for Better Clarity

- **Text Annotations** (BPMN feature) can be added to explain complex decisions.
- Example: "If credit score is below 600, auto-reject the loan."

## 3. Use Collaboration Diagrams for Cross-Team Processes

- **Collaboration Diagrams** show how different teams interact in a process.
- Example: A **banking workflow** where:
  - **Customer submits loan application** (Customer Service).
  - **Credit team checks the credit score** (Credit Department).
  - **Approval team finalizes the loan** (Loan Department).
  - **Bank releases funds** (Finance Team).





# Documenting processes for stakeholders.

- BPMN 2.0 diagrams serve as **living documentation** for business processes, making it easier for stakeholders to **understand, analyze, and improve workflows**.
- Proper documentation ensures that both technical and non-technical teams can collaborate efficiently.
- Why Document BPMN Processes?
  - **Clarity** → Helps stakeholders visualize and understand business processes.
  - **Standardization** → Ensures consistency in workflow documentation across teams.
  - **Compliance** → Necessary for regulatory and audit requirements (especially in fintech, banking, and insurance).
  - **Process Improvement** → Helps identify bottlenecks and inefficiencies.



# Documenting processes for stakeholders.

- Best Practices for BPMN Documentation

## 1. Use Clear and Consistent Naming

- Task Names Should Be Action-Oriented
  - Bad: "Process Order"
  - Good: "Validate Customer Order"
- Use Consistent Labels for Pools, Lanes, and Gateways.
  - Pool: "Loan Processing System"
  - Lanes:
    - "Customer Service"
    - "Loan Approval Team"
    - "Finance Department"



# Documenting processes for stakeholders.

- Best Practices for BPMN Documentation

## 2. Add Annotations and Descriptions

- **Use BPMN Text Annotations** to explain decision logic.
- Example: "If credit score < 600, reject the application automatically."
- **Attach Documentation** to tasks in Camunda Modeler (right-click a task → "Edit Documentation").

## 3. Include Data Objects and Artifacts

- **Data Objects** represent documents used in a process (e.g., Loan Application Form).
- Example:
  - "Loan Application Form" → Input for "Verify Documents" task.
  - "Approval Decision" → Output from "Loan Approval Decision" task.



# Documenting processes for stakeholders.

- Best Practices for BPMN Documentation

## 4. Version Control & Change Logs

- **Save BPMN diagrams in a repository** (GitHub, Confluence, or SharePoint).
- Maintain a **change log** with updates to the process.



# Documenting processes for stakeholders.

- How to Share BPMN Documentation with Stakeholders
  - **Export BPMN diagrams as PDFs or Images** for easy review.
  - **Use Camunda Modeler's Documentation Feature** to store notes inside the BPMN file.
  - **Host BPMN diagrams on internal portals** (e.g., Confluence, SharePoint, Google Drive).

# Hands-on: Building and optimizing a workflow from scratch.



- Case Study: Insurance Claims Processing
- Problem: An insurance company faces:
  - **Manual claim reviews causing delays.**
  - **Lack of automated fraud detection.**
  - **Poor customer experience** due to slow approvals.
- BPMN Solution:
  - User Task → Claim Submission & Initial Review.
  - Service Task → Fraud Detection via an AI API.
  - Exclusive Gateway → Claim Approved, Rejected, or Needs More Info.
  - Timer Boundary Event → Auto-escalation if the claim is pending for 48 hours.
  - Error Boundary Event → Missing documents trigger a correction step.



**Happy Learning :)**