

# Claims Analysis Report

Comprehensive Reinsurance Claims Assessment

Generated on September 26, 2025 at 03:11 AM UTC

## Executive Summary

Overall Recommendation: **REVIEW**

Fraud Risk Level: **HIGH**

### Key Findings:

- High fraud risk detected - requires immediate review
- Amount discrepancies found between documents
- Date validation failures identified
- Regulatory compliance issues detected

# Email Analysis





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Sender	Newton Wamiti
Subject	Fwd: Reinsurance
Date Received	Fri, 26 Sep 2025 02:41:44 +0300
Document Completeness	Complete
Documents Found	4

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# Document Analysis

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Document	Type	Confidence	Status
GA - MARINE HULL CARGO SURPLUS 2023.pdf	Claims Bordereaux	High	 Processed
GA - MARINE HULL CARGO SURPLUS 2023.pdf	Cedant/Insurer Statement	High	 Processed
GA - MARINE HULL CARGO SURPLUS 2023.pdf	Claims Notification Document	High	 Processed
MARINE Q.2 2024 UW YEAR 2023.pdf	Claims Notification Document	High	 Processed

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# Fraud Detection Analysis

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**Risk Assessment: HIGH**

To analyze the extracted claims data for potential fraud indicators, I need to assess the data for unusual claim amounts, patterns, claims close to policy expiry dates, multiple claims from the same insured within short periods, and any discrepancies or incomplete documentation. Let's start by examining the extracted claims data for these indicators. 1. **\*\*Unusual Claim Amounts or Patterns\*\***: I will review the claim amounts and look for any that stand out as unusually high or low compared to others. 2. **\*\*Claims Close to Policy Expiry Dates\*\***: I will check if any claims are reported close to the policy expiry dates. 3. **\*\*Multiple Claims from Same Insured\*\***: I will identify if there are multiple claims from the same insured within a short period. 4. **\*\*Incomplete or Suspicious Documentation\*\***: I will look for any claims with missing or suspicious information. 5. **\*\*Amount Discrepancies\*\***: I will compare the amounts in different documents to identify any discrepancies. Let's start by analyzing the extracted claims data for these indicators.

## **Fraud Indicators Detected:**

- Suspicious documentation patterns
  - Multiple claims from same insured
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## Treaty Exclusions Validation

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No treaty exclusions violations detected.

## Amount Reconciliation

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All amounts reconciled successfully.

<b>Bordereaux Total</b>	\$0.00
<b>Statement Total</b>	\$0.00
<b>Variance</b>	\$0.00
<b>Variance %</b>	0.0%

## Date Validation

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All dates validated successfully.

# Duplicate Claims Check

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No duplicate claims detected.

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# Compliance Assessment

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All compliance requirements met.

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## Final Recommendation

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**Decision:** **REVIEW**

**Rationale:** Multiple validation concerns identified that require supervisory review before processing can proceed.

### Required Actions:

- Schedule supervisory review meeting
  - Request additional documentation if needed
  - Validate disputed amounts with cedant
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# Authorization and Approval

This report requires the following authorizations before claim processing can proceed:

## Claims Analyst

\_\_\_\_\_

Signature

**Print Name:**

\_\_\_\_\_

**Date:**

\_\_\_\_\_

## Supervisor Review

\_\_\_\_\_

Signature

**Print Name:**

\_\_\_\_\_

**Date:**

\_\_\_\_\_



## Underwriting Manager

\_\_\_\_\_  
Signature

**Print Name:**

\_\_\_\_\_

**Date:**

\_\_\_\_\_

## Final Authorization

\_\_\_\_\_  
Signature

**Print Name:**

\_\_\_\_\_

**Title:**

\_\_\_\_\_

**Date:**

\_\_\_\_\_

### Approval Status:

- ☐ **APPROVED** - Proceed with claim processing
- ☐ **CONDITIONALLY APPROVED** - Proceed with conditions noted above
- ☐ **REJECTED** - Do not process claim
- ☐ **REQUIRES ADDITIONAL REVIEW** - Escalate to senior management

**Note:** This document serves as official authorization for claims processing. All signatures must be obtained before proceeding with payment or rejection actions.

This report was generated by the Automated Claims Processing System

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AM UTC

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