Auto Insurance Claim Life Cycle Management

The Assure Insurance is the largest publicly held personal lines property and casualty insurer in America. Assure Insurance is widely known through the "You're In Good Hands with Assure Insurance” slogan.

Assure Insurance is reinventing protection and retirement to help approximately 16 million households insure what they have today and better prepare for tomorrow. To achieve this dream, Assure Insurance is planning to automate its operations and intend in investing time and resources to have a definitive web presence. The first step in achieving this plan would be to target the youth and professional in insuring their newly purchased vehicles with us. The USP (Unique Selling Point) should be the **Online Auto Claim process**, which needs to be developed on a priority basis.

The Online Auto Claim process should be an easy to use process which gives the insurer a quick response and appropriate solution. An Insurer registered with Assure Insurance can login through his userId and password and file an auto claim. A non-registered user can report a claim online without registering. Once Assure Insurance Officer validates that the policy of the Insurer is active, then the Insurer can file a claim and schedule an inspection if applicable. Once the claim has been filed, the Insurer can then track the status of the claim online.

The Claim Officer can login into the website and can view all the claims. He assigns one or more claims to an Assessor. The Assessor is responsible to verify the authenticity of the claim, assess the damage and submit a report online based on the assessment done. The Claim Officer can view the report submitted by the Assessor and then either approves the claim or rejects the claim. If the Claim Officer approves the claim, he sends his approval to the Claim Authorizer who then gets in touch with the Insurer to release the claim payment. If the Claim is rejected then the Claim Officer conveys to the Insurer by email that his claim has been unfortunately rejected.

**Claim Life Cycle Management – Flow Identified**

1. Receive Claim – Registering a Claim

2. Process Claim – Verify and Assign an Assessor

3. Claim Inspection – Validate and Submit Inspection Report

4. Approve Claim – Approve Based on the Inspection Report

5. Settle Claim – Disburse the Payment after approval

Team needs to interact with the necessary stakeholders like Customers, Product Owners and come out with detailed requirements and develop the application