

# **Auto Insurance Claim Life Cycle Management**

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## **Introduction**

The Global Claim Corporation is the largest Auto Claim Insurer. Global Claim is widely known through the "Your Auto Is with Good Hands" slogan.

Global Claim is reinventing protection to 1 million vehicles. To achieve this dream, Global Claim 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.

## **Existing Process**

The Online Auto Claim process should be an easy to use process which gives the insurer a quick response and appropriate solution. A Motor Insurance Policy Holder registered with Global Claim can login through his / her username and password and file an auto claim. Once Global Claim Officer validates that the policy of the Policy Holder is active, then the Policy Holder can file a claim and schedule an inspection if applicable. Once the claim has been filed, the Policy Holder can then track the status of the claim online.

The Claim Officer can login into the website and can view all the claims. He / she assigns one or more claims to a Field 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 at the damage location. 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 / she sends his approval to the Claim Authorizer who then gets in touch with the Policy Holder to release the claim payment. If the Claim is rejected, then the Claim Officer conveys to the Policy Holder by email that his claim has been unfortunately rejected.

## **Proposed Solution**

This new solution aims at utilizing Users (Claim Officer and Field Assessor) time more efficiently by providing a way to update the claim details and / or upload data files directly from the field rather than having to record all the data in paper form and then return to office to complete their tasks in submitting Inspection Report.

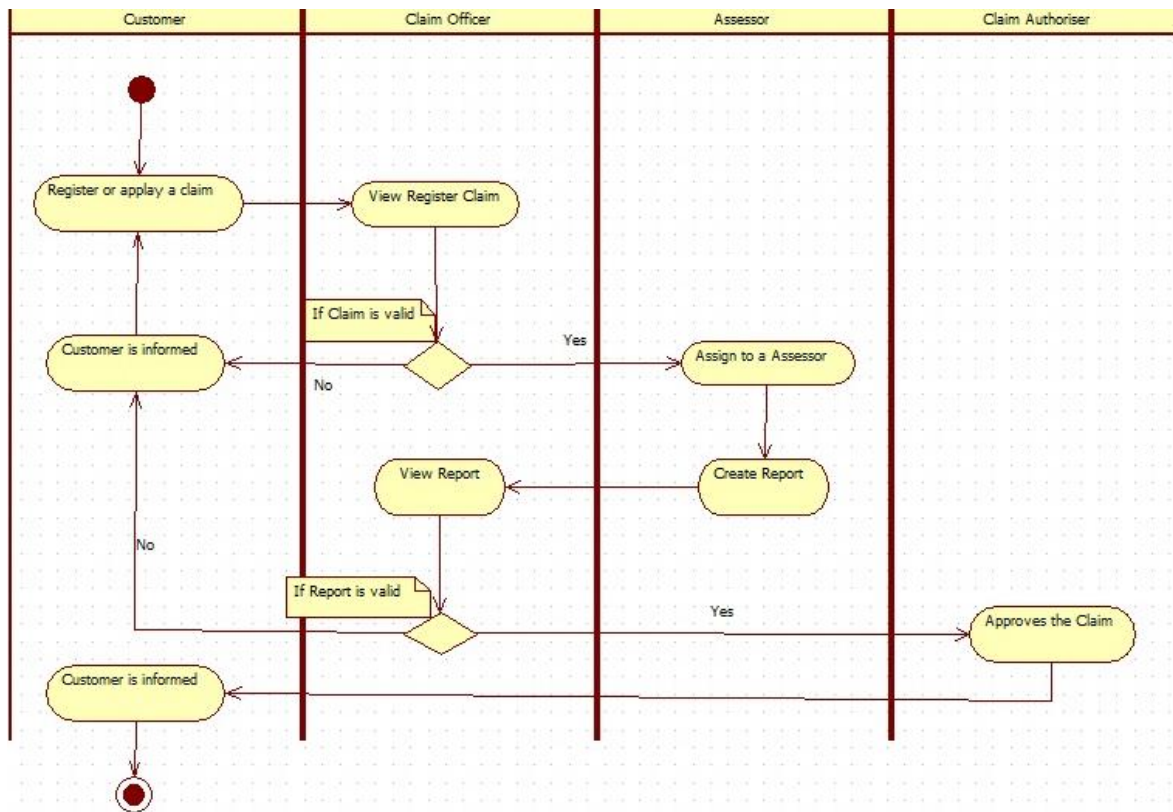
The proposal is to develop a web app through which the users could access all claims details and update the required activity details, upload/download files.

By providing a web app solution to carry out all the related tasks would mean, Field Assessors can improve their time and processes efficiency by managing the data required to be updated/shared in the system(s) they use, allowing to directly make that updated data available for the required claim process.

## Process Flow

### Claim Life Cycle Management – Flow Identified

1. Receive a Claim – Registering a Claim
2. Process a 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



## Derived User Requirement

As an **Administrator**, I should be able to add Policy for a vehicle with details RTO Location, Period of Insurance, Tenure, Insured Address, Registration Number, Make, Model, Type of body, CC, Manufacturing year, Seat Capacity, Chassis Number and Engine Number.

As an **Insured Person**, I should be able to file a claim by filling the below: -

### Policy Holder Details

Policy No, Period of Insurance with From and To date, Name of the Insured, Gender, Address, Date of birth, Phone No, Email

### Vehicle Details

Registration No, Maker, Date of Registration, Chassis No, Engine No, Type of Fuel, Color

### Loss Details

Date, Time, Speed, Exact Place Where loss occurred, Place to which the vehicle was heading before the accident, Purpose for which vehicle was used at the time of accident, Number of people travelling at time of accident, is it reported to the Police, Name of the Police station, FIR No, Statement of how the Accident / Theft occurred

### Driver Details

Name, Relation with Insured, Address, Contact Number, Date of birth, Gender, Driving License No, License Effective From, Issuing RTO, License Expiry Date, Class of Vehicle (Transport / LMV / HGV), Type of Driver (Permanent / Learner)

As a **Claim Officer**, I should be able to view / update Claims made by a Claimant / Policy Holder / Insured Person.

As a **Claim Officer**, I should be able to reject a claim for any of the below reasons: -

1. Policy expired
2. Unlicensed driver
3. Vehicle used for business reason

As a **Claim Officer**, I should be able to assign a claim to Field Assessor for Inspection. The nearest Fields Assessor to be displayed first based on the location of damage.

As a **Claim Officer**, I should be able to accept the Claim and assign to Claim Authorizer for disbursement of Claim amount

As a **Claim Authorizer**, I should be able to make payment to the Insured Person by adding Bank Account details of an Insured Person

## High level use cases

