INITIATE (P & C) CLAIM SUBMISSION PROCESS BASED ON POLICE & THIRD PARTY RECORDS - BLOCKCHAIN

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# Brief Description:

The objective of this proposal is to store the insured vehicle owner’s FIR compliance records from Police department, Vehicle details from DMV, Supporting documents of vehicle owner & accident documents from third party and if Prior claim history exists from insurer A into blockchain network. Insurer B tied up to the block chain network can access all of the specified data from blockchain and initiate the claim submission process.

# Context Diagram

Third Party

Submits supporting documents of vehicle owner, accident documents

Police

Submits FIR Compliance records

DMV Submits Vehicle details Validate submitter’s access & Process

Incoming transactions via smart contract

Insurer B

Submits prior claim history records Request FIR Compliance records,

Insurer A Supporting accident documents,

Vehicle details & prior claim history

(Validate & Initiate claim submission Process)

# Triggers

1. Accident occurs for the insured vehicle.
2. Insured Vehicle’s owner intimates Insurer B & Third party.

# Assumptions

1. Police department, Third Party, DMV & Insurer A tied up to block chain network should have access to block chain.
2. Insurer B is not required to get consent from the insured vehicle’s owner to retrieve compliance, vehicle, supporting accident records & Prior claim history from block chain.

# Pre-Conditions

1. Insurer A, Insurer B, Police Dept, Third Party & DMV are participants of the block chain network.
2. A smart contract exists on the block chain network.

# Use Case

* 1. Basic Path

1. Police department submits FIR Compliance records including FIR#, Vehicle#, Vehicle Owner’s Name into block chain.
2. Third Party submits supporting documents like detailed vehicle damage report including Policy#, Vehicle owner’s Name etc. into block chain.
3. DMV submits owner's vehicle and license records including VIN# into block chain.
4. Insurer-A submits if any prior claim record exists including Claim#, Vehicle owner’s Name, Policy# etc. for the insured vehicle into block chain.
5. The block chain network validates the submitter's access to block-chain n/w.
6. Transactions are performed by smart contract to record the data in Block-chain, a data block is formed and all copies of block chain are updated.
7. Insurer-B sends request to block chain giving FIR#, VIN#, Policy#, Vehicle owner’s Name, for retrieving insured vehicle owner's compliance records, supporting accident records, vehicle details and if any prior claim history details as well.
8. Respective transactions are performed at Block-Chain network and details are shared.
9. Insurer-B access insured vehicle owner's compliance records, supporting accident records, vehicle details, and prior claim history details.
10. Insurer-B would validate all required data and initiates claim submission process.

# Post-Conditions

1. Insurer B part of the block chain network can access the insured vehicle owner's compliance records, supporting accident records, vehicle details and prior claim history using FIR#, VIN#, Policy# & Vehicle owner’s Name stored in the block chain network.
2. Insurer B initiates claim submission process.

# Alternate Path: Basic Path Step2.

* 1. Block chain network invalidates submitter to the block chain network.

# Post condition

1. The submitter will not be able to share insured vehicle owner’s compliance records or supporting accident records or vehicle details or prior claim history details.
2. Exit