

STANDARD CLAIMS PROCESSES - VALUE CHAIN

CAPTURE AND OPENING

HANDLING

COLLECTIONS AND PAYMENTS

CLOSE

PRE-CAPTURE AND CAPTURE

OPENING AND ASSIGNMENT

MANAGING THE AGENDA CASE FILE

ASSESSMENT

TECHNICAL ANALYSIS

PROVIDING THE SERVICE

HANDLING NEGOTIATIONS

COLLECTIONS AND PAYMENTS

CLOSE

REOPENING

Capture and Opening Data Sheet

- A.1.** Pre-capture of notice of claim and relaying to the appropriate channel
- A.2.** Managing the occurrence of the incident
- A.3.** Capture and validation of data on the incident
- B.1.** Determining the circumstances of the incident
- B.2.** Automatic validation of coverage
- C.1.** Opening the claim/case file
- C.2.** Financial valuation of the initial claim/case file
- C.3.** Assigning a handler/handling center
- C.4.** Receiving and accepting the case file (or reassigning)
- C.5.** Managing refusal of the claim/case file
- D.1.** Identifying next steps and/or potential actions with the client
- D.2.** Communication

Handling Data Sheet

- A.1.** Managing the agenda
- B.1.** Requesting the necessary information
- B.2.** Receiving and managing incoming contacts
- C.2.** Modifying handling type for case file and/or associated case files
- D.1.** Identifying commitments with the client and potential actions
- D.2.** Communicating results
- D.3.** Completing the handling process
- B.3.** Assessing the case file
- B.4.** Authorizing the assessment and financial valuation of the case file
- D.2.** Communicating results
- D.3.** Completing the handling process
- B.5.** Technical analysis and decision-making
- C.1.** Managing authorization or refusal of the benefit/reimbursement/indemnification
- D.2.** Communicating results
- C.3.** Handling negotiations
- D.2.** Communicating results

Collections and payments data sheet

- A.1.** Identifying existence of collections/payments
- A.2.** Validating the information
- B.1.** Analyzing the collection/payment
- C.1.** Adjusting reserves
- C.2.** Authorizing or refusing the collection/payment
- D.1.** Notifying collection/payment
- D.2.** Canceling collections/payments
- D.3.** Refusal or returns of collections/payments

Close Data Sheet

- A.1.** Identifying the close
- A.2.** Checking reserves
- B.1.** Checking commitments
- B.2.** Analyzing potential actions
- C.1.** Closing the case file
- C.2.** Closing the claim
- D.1.** Communicating with the client/intermediary/other party
- D.2.** Communicating with official bodies
- D.3.** Communicating with third parties

Close Data Sheet

- C.3.** Reopening the claim/case file

Provider Intervention Data Sheet

- A.1.** Identifying and configuring services
- A.2.** Selecting or pre-selecting providers
- A.3.** Communicating next steps to the client (where applicable)
- B.1.** Generating and sending the service to the provider
- B.2.** Controlling acceptance of the service by the provider
- B.3.** Managing refusal or modification of the service by the provider
- B.4.** Client confirmation and communicating next steps
- C.1.** Obtaining information on the start of the service/benefit
- C.2.** Tracking and monitoring the service
- C.3.** Managing incidents with providers
- C.4.** Managing contact with the client
- D.1.** Return of service by the provider
- D.2.** Assessing a returned services
- D.3.** Prescription of returned services by the provider
- D.4.** Ending and closing the service

FRAUD MANAGEMENT

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Fraud Management Data Sheet

- A.1.** Recording possible fraud committed by the policyholder or third party
- A.2.** Recording possible external fraud - competencies and referral
- B.1.** Analyzing a case file flagged as potentially fraudulent
- B.2.** Enabling preventive actions
- C.1.** Investigating fraud
- C.2.** Decision-making
- D.1.** Communicating the results
- D.2.** Quantifying fraud and close

QUALITY MANAGEMENT

Quality Management Data Sheet

INCIDENTS, GRIEVANCES, COMPLAINTS AND PRAISE

- A.1.** Receiving the incident, grievance, complaint or praise from the client
- B.1.** Analyzing the incident, grievance, complaint or praise
- C.1.** Resolving incidents, grievances, complaints or praise
- D.1.** Communicating solutions or results to clients or third parties involved

COMMITMENTS WITH THE CLIENT AND SATISFACTION SURVEY

- A.2.** Identifying objectives
- B.2.** Analyzing results
- C.2.** Defining corrective measures and improvements
- D.2.** Implementing and monitoring the action plan

CONTROL AND SUPERVISION

Control and Supervision Data Sheet

CONTROL AND MONITORING AT CASE FILE LEVEL

- A.1.** Planning and identifying objectives at case file/claim level (supervision)
- B.1.** Analyzing tasks at case file/claim level (supervision)
- C.1.** Performing actions at case file/claim level (supervision)
- D.1.** Monitoring and ending supervision at case file/claim level (supervision)

GLOBAL CONTROL AND MONITORING

- A.2.** Planning and identifying objectives on a global scale (control and monitoring)
- B.2.** Analyzing the general scorecard (control and monitoring)
- C.2.** Defining corrective measures and improvements (control and monitoring)
- D.2.** Monitoring corrective measures and improvements and ending global monitoring (control and supervision)

Specific aspects

MAPFRE-MAPFRE

Managing foreign case files

Managing the medical treatment of the injured party

Total loss/Theft

Managing wreckage and recoveries (salvage)

Collective agreements

Case files involving the catastrophic risk fund

Analyzing viability of lawsuit/legal proceedings

Recoveries

The client vision extends to any initiative or capability that MAPFRE should carry out or develop in order to improve the client experience when handling a claim.

*Self-direction

*Client vision

*Provider intervention