

# Business Process Analytics and Change: ITECH 5404

*(Assignment 1) Business Process  
Modelling*

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## DESCRIPTION OF OUR DESIGNED BUSINESS PROCESS

### 1. Overview of the Claim Registration Process

At our car insurance firm, the claim registration process plays a pivotal role in delivering top-notch service to our valued customers. This well-structured process is designed to ensure the swift and effective handling of our customers' claims, meeting their needs promptly and efficiently. To achieve this, we have designated three key roles within the process, each with its own set of vital responsibilities. These roles include Customer Service Representatives (CSRs), Claims Handlers, and Claims Managers, all working collaboratively to streamline the claims journey for our clients.

### 2. Process Roles

#### 2.1. Customer Service Representative

- 2.1.1. **Initial Claim Review:** CSRs begin the process by carefully reviewing received claims to ensure completeness. Incomplete claims trigger immediate engagement with claimants, requesting missing details for resubmission.
- 2.1.2. **Claim Registration:** Once a claim is complete, CSRs register it and forward it to the claims handling division for further processing.
- 2.1.3. **Customer Satisfaction Survey:** After a decision is made by the claims manager, CSRs distribute a customer satisfaction survey to claimants, emphasizing our commitment to service excellence.
- 2.1.4. **Survey Handling:** CSRs meticulously transcribe survey data, evaluating claimant satisfaction on a scale of 1 to 10. If satisfaction is 5 or higher, CSR responsibilities for that claim are considered complete.
- 2.1.5. **No Reply Handling:** In cases of no survey response within two months, CSRs create a "no reply" record to ensure no valuable feedback is overlooked.

#### 2.2. Claims Handler

- 2.2.1. **Policy Verification:** Claims Handlers verify the claimant's insurance policy for validity. Invalid policies result in claim denial.
- 2.2.2. **Claim Assessment:** Valid claims undergo a comprehensive assessment to determine their seriousness.
- 2.2.3. **Form Review:** Claims Handlers scrutinize claim forms for completeness and accuracy, requesting revisions when necessary.
- 2.2.4. **Document Retrieval:** For complex claims, Claims Handlers retrieve relevant car accident reports from a police report database.
- 2.2.5. **Initial Claim Estimation:** Based on claim details and, if applicable, police reports, Claims Handlers generate an initial claim estimate and action plan.

- 2.2.6. **Claim Registration:** Complete and valid claims are registered in the claims management system.
- 2.2.7. **Claim Categorization:** Claims are categorized as simple (minor accidents) or complex (major accidents) for streamlined processing.
- 2.3. Claims Manager
  - 2.3.1. **Final Decision:** Claims Managers receive initial claim estimates and action plans, making the ultimate decision to accept or reject claims, guided by fairness and policy adherence.
  - 2.3.2. **Customer Notification:** Claims Managers promptly communicate claim decisions to customers, ensuring transparency and trust.
  - 2.3.3. **Claim File Update:** Claims Managers update claim files accurately to maintain operational integrity and accountability.
  - 2.3.4. **Service Improvement Analysis:** Within this realm, the Claims Managers encounter two distinct scenarios, each demanding a thoughtful and tailored response:
    - **Scenario 1:** Claims Managers analyze customer satisfaction surveys with ratings below 5, seeking areas for improvement and issuing written apologies to claimants.
    - **Scenario 2:** In cases of no communication within two months, no further action is taken, maintaining efficiency.
- 3. Documents
  - 3.1. Claims Form
  - 3.2. Customer Satisfaction Survey
  - 3.3. Claim File
  - 3.4. Police Accident Report (if needed)
  - 3.5. Written Apology Letter (if needed)
- 4. Conclusion

The primary goal of this procedure is to ensure the handling of claims, maintain communication with our valued customers, and consistently assess and improve their satisfaction levels. It's essential to recognize the complexities involved in this process as more than a formality; it forms the foundation of our commitment to striving for excellence. It drives us to enhance our services and provide care and attention to our customers. Understanding this procedure is crucial to fulfilling our service delivery mission and prioritizing customer satisfaction above all else.



