

**Business Model:
Insurance**

**PROPERTY &
CASUALTY**

**MARKETING, SALES,
SERVICE &
DISTRIBUTION**

STRATEGIC

P&C Planning

Marketing

P&C Operations Planning

Market Analysis

P&C Product Portfolio
Development

Sales

TACTICAL

P&C Process
Management

Channels Management &
Support



P&C Risk
Management

16-20

Distribution Partner
Management



P&C Operations
Support

10-15



Customer Account

26-27



P&C Quotations
& Underwriting

28-30

Customer Acquisition



P&C Contract
Maintenance

21-25



Customer Services

1-6



P&C Claims
Handling

7-9

Customer Help Desk

OPERATIONAL

1. Perform Initial Review
2. Discuss with Claimant
3. Create "Loss Notice"
4. Prepare Rejection Notice
5. Prepare Settlement Notice
6. Enter Reply
7. Validate Customer
8. Validate Policy
9. Log Status
10. Perform Detailed Review
11. Create Claim
12. Assign Investigator and Adjuster
13. Log Status
14. Cut Check and Close Claim
15. Log Payment
16. Perform Risk Assessment
17. Investigate Claim
18. Perform Fraud Protocol
19. Update Litigated
20. Forward to State Fraud Division
21. Assess Claim
22. Prepare Rejection
23. Prepare Settlement
24. Update Pending Claims
25. Finalize Claim
26. Update Customer Account
27. Log Status
28. Evaluate Settlement
29. Update Premium & Exclusions
30. Notify Customer Service

SERVICE MODEL LEGEND

= Service Flow

= Simple Service

= Unique Service

= Main/Supporting Service

= Complex Service