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Claims Management — handling insurance claims

Insurance's moment of truth: from first notice of loss to payout and closure

Where Mindee fits
The widest document mix: invoices, receipts, IDs, bank details, payslips, accident reports, adjuster reports.
Pitch: pay out fast, cut handling costs, protect margins.

PHASE 1 · NOTICE & DOCUMENTS

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1 First notice of loss
Phone, email, portal, app; 5 working days in France (2 for theft)

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2 Document collection
Incomplete files are the top cause of longer delays

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Documents complete?
for this type of claim

Yes

No

Docs received

Policyholder follow-up
Missing document requested

Documents by claim type
Motor: accident report, photos, quote, registration
Home: invoices, quotes, police report
Health: care forms, invoices
Disability: sick notes, certificates

Mindee · steps 1 & 2

Notice — Uploaded documents: date, amount and nature extracted to pre-fill the claim, instead of free text.

Documents — Split, classification and crop of messy uploads and scanned mail. Missing documents for this claim type are known immediately, and the policyholder is chased automatically.

PHASE 2 · ASSESSMENT

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3 Opening & triage
Policy in force, cover, deductible, limits; fast track or loss adjuster

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4 Loss assessment
Invoices, quotes or adjuster; depreciation (unless new-for-old) and deductible

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5 Fraud detection
A major issue, coordinated industry-wide in France by ALFA

Common fraud
Inflated or fake invoices, items that never existed, double claims, damage predating the policy

Mindee · steps 3–5

Triage — Automatic routing: small, complete claims go to fast or fully automated settlement; complex or suspicious ones to experts.

Assessment — Quote and invoice lines compared with reference rates; depreciation from the purchase date; adjuster reports extracted.

Fraud — Invoice already submitted, inconsistent date, inactive company ID, wrong net / VAT / gross, over-frequent repairer: signals for scoring.

PHASE 3 · SETTLEMENT & RECOVERY

Claim approved?
covered and consistent

Yes

No

Denial or investigation
Not covered or suspicious

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6 Payout
To the policyholder, an approved repairer, or via direct billing

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7 Recovery & subrogation
Recover sums from the liable third party or their insurer

IRSA agreement
Motor recoveries between French insurers, based on the accident report

Mindee · steps 6 & 7

Payout — Bank details extracted and matched to the beneficiary. Small claims paid within hours.

Recovery — Handwritten accident reports extracted with a custom model: drivers, plates, insurers, ticked boxes. Liability settled faster.

PHASE 4 · FOLLOW-UP & PERFORMANCE

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8 Closure & follow-up
Severe claims stay open for years: annuities, daily allowances, reserves

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9 Data protection
Health data is sensitive (GDPR); HDS-certified hosting in France

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10 Performance tracking
From settlement time to policyholder satisfaction

Key metrics
Settlement time · LAE per claim
STP rate · incomplete files
Fraud avoided · recoveries · NPS

Mindee · steps 8–10
Monthly disability proofs extracted: allowances paid without rekeying, more reliable reserves (Solvency II). Health data: HDS requirements to confirm case by case.