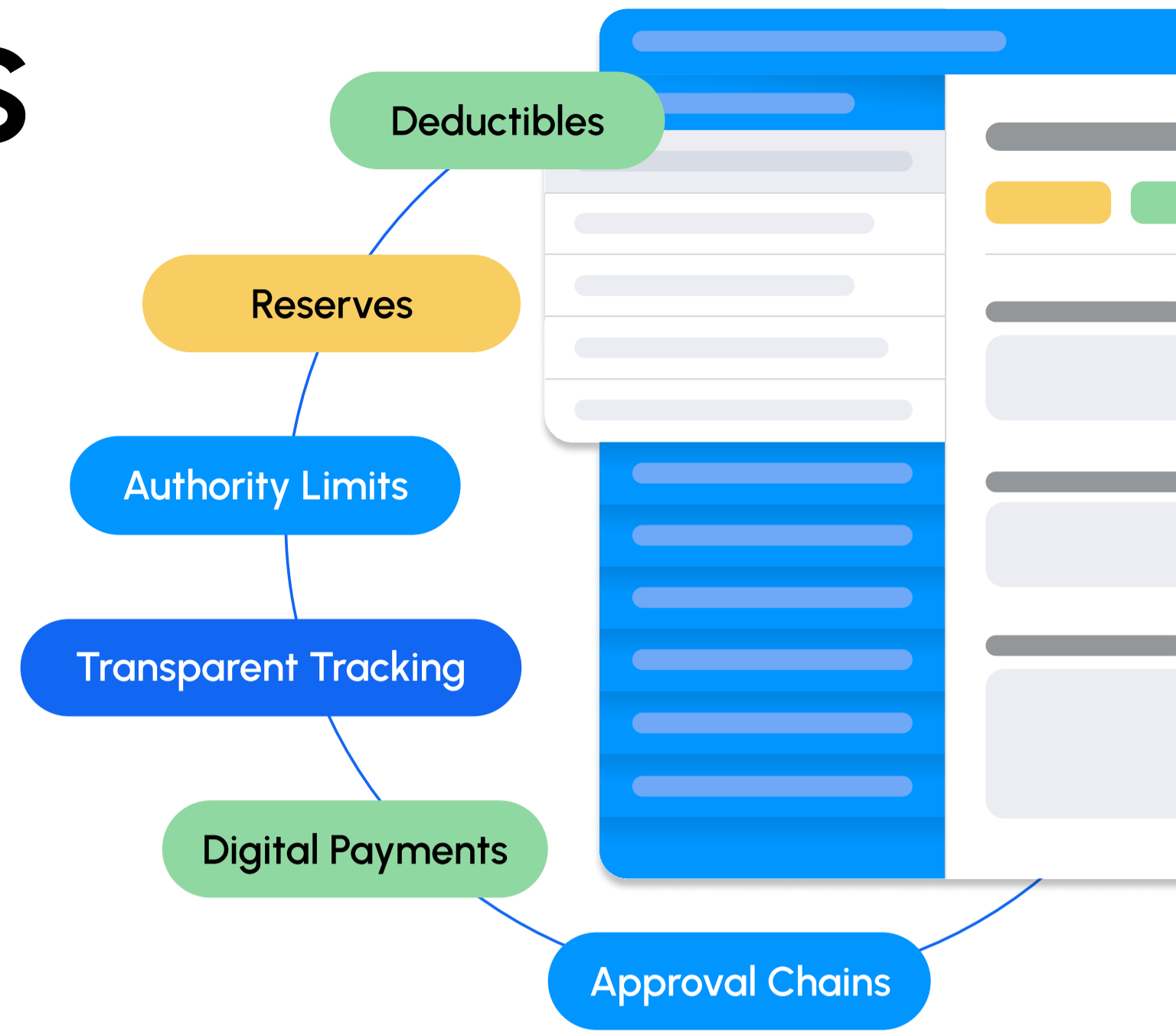


Integrated Financials

Configure, control, and track the claims financials from one unified view.

- ✗ Spreading claim financials across fragmented systems creates bottleneck and missed steps that add up to costly errors.
- ✗ Missed reserve changes, stalled payments, reconciliation errors and incorrect policy applications all compound when they become repeated offenders.
- ✗ Rigid workflows don't account for rapid changes and real-time updates, which puts the burden of manual rework back on your adjusters.



Snapshot gives you a fully configurable financial system to set your own rules, define your own workflows, and track every transaction with complete visibility. Reserves, payments, and approval chains are all configurable with no-code workflows that flex to fit the routine, the edge cases, and the claims that require an expert pair of eyes.

Transaction #745957					
Details		Attachments			
Amount	Type	Claimant	Exposure Type	Cost Type	Category
\$1000	Reserve	Jay Small	Vehicle	Claim	Damage
10/20/2025 10:38	10/20/2025 10:38	Sarah Peel	Reserve Amount Updated		
10/20/2025 10:41	10/20/2025 10:41	System	Reserve Created		
10/20/2025 10:38	10/20/2025 10:38	System	Initial Transition: Submitted		

4 ISSUE PAYMENT

Entry Actions

+ Add Event

- Payment Updated
 - Cost Type is one of "Claim"
 - Payment Type is one of "Final"
- Complete Exposure Task
 - Follow up to ensure payment received and accepted
 - Claimant Follow Up -2

5

Edit Event

EVENT

Event Name*
Payment Updated

CONDITIONS

IF

Event Property: Cost Type, Operator: Is one of

Cost Category, Cost Type, Payment Type

ACTIONS

Action Category: Exposure, Action Type: Complete Exposure Task

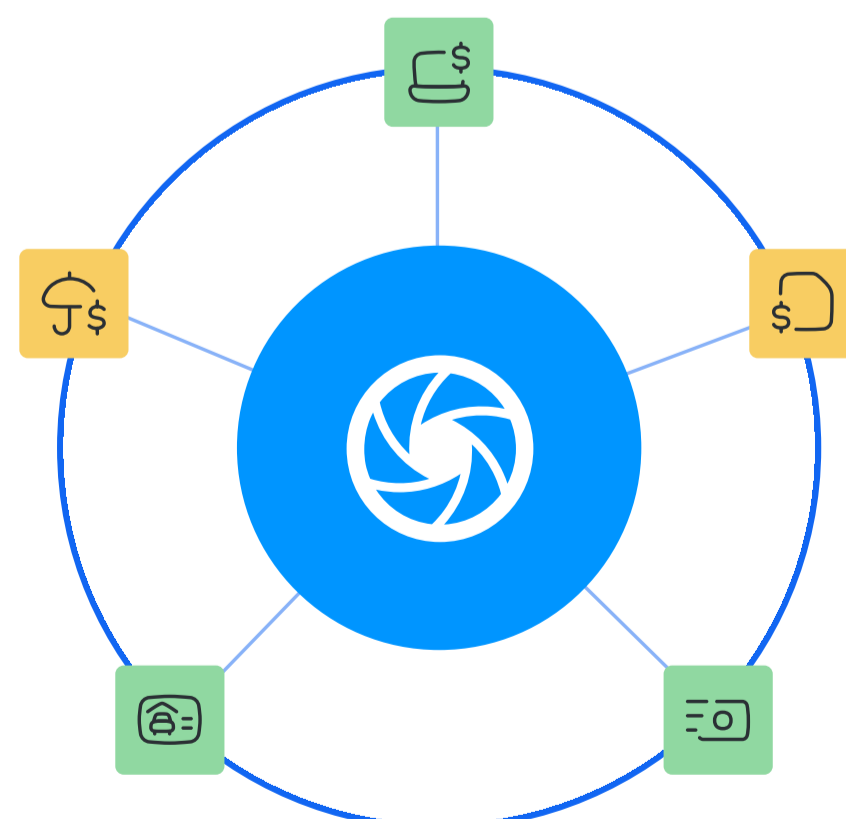
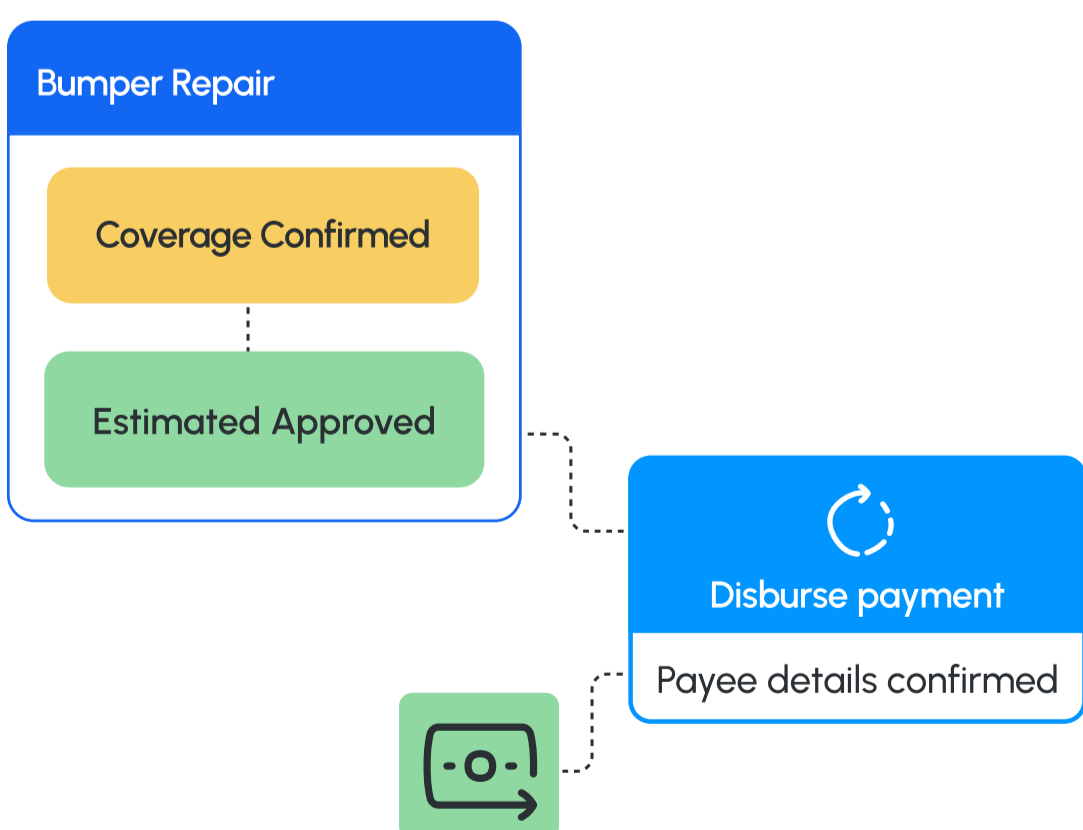
Task Type: Issue Payment

Delete Event Save Event

Gain full traceability across updates and transactions with a complete history

Configure workflows and rules without code

Automate reserves, define approval chains, and configure workflows in line with your business rules using a no-code visual interface.



snapsheet_insurance		Financials							
		OVERVIEW	TRANSACTIONS						
		Filter	Reserves	Available Reserves	Payments	Pending Payments	Recovery Reserves	Recoveries	Net Incurred
Insured									
TOTAL									
Claim Total									

Automate approvals and disbursements when it fits your guidelines

Connect policy, billing, payment, and ledger systems through open APIs

Manage financials alongside the rest of the lifecycle in a unified claim view

Flexibility means scalability

- Control when and how reserves are required at the individual reserve level
- Create payments without reserves for unique scenarios like expense reimbursements
- Recode payments after disbursement to correct errors

Automated calculations eliminate errors

Configure reserve rules, payment workflows, and authority limits directly from the platform and update them instantly as business rules change.

- Changes are tracked in a detailed history that includes what changed, when, and which user initiated it
- Historical reserves migrate directly into the platform for a complete financial view on day one
- Set authority limits across reserves and payments for individual claim types, exposure types, and cost types

Compliance is never compromised

- Role-based permissions define who can view, create, and approve transactions
- Require multi-party authentication for high-value payments and deliver each party the applicable release forms automatically
- Keep documents attached to transactions even when they're deleted elsewhere in claim so compliance is never compromised

Amount	Type	Claimant	Exposure Type	Cost Type	Category
\$1000	Reserve	Jay Small	Vehicle	Claim	Damage
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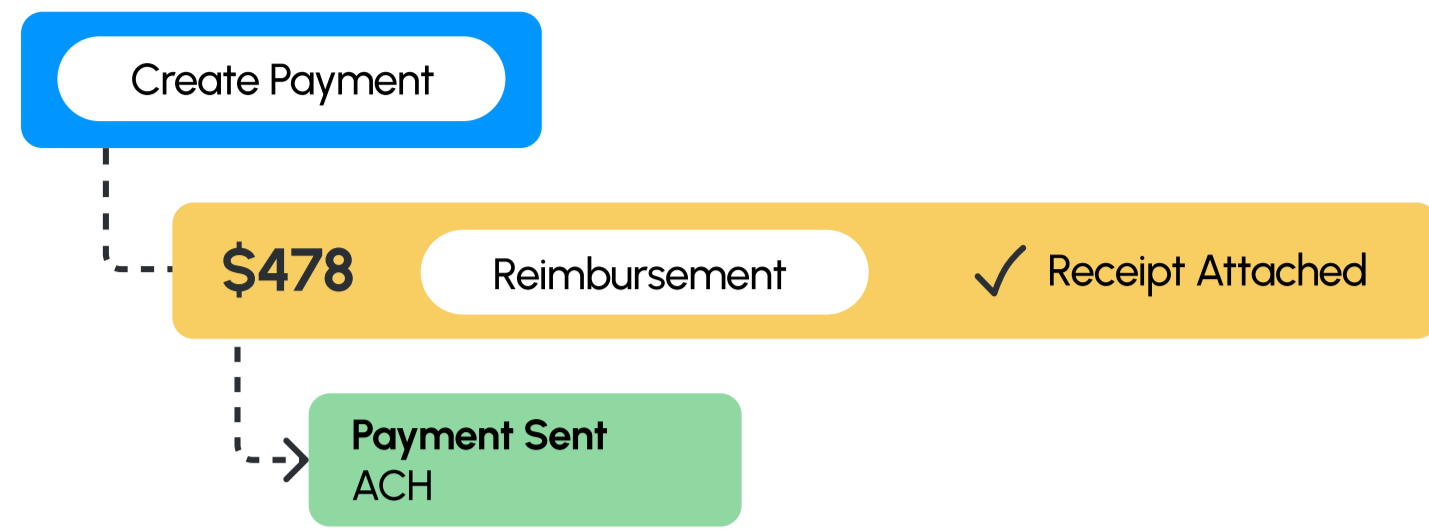
One claim, one complete record

Every reserve, payment, refund, and recovery is captured in a single financial view within the claim to save adjusters from toggling systems.

- Payee profiles automatically present during payment creation so recipient details are verified before funds move
- Auto-population features pull payee details, coverage information, and claim data directly into payment workflows to automate next steps and file updates
- Payment status is visible at every stage of the lifecycle

Process Payments Outside Standard Reserves

When less common payouts are required—like expense reimbursements or specialty invoices—adjusters can create and disburse payments without needing to set up new reserve categories or force payments into cost types that don't fit.

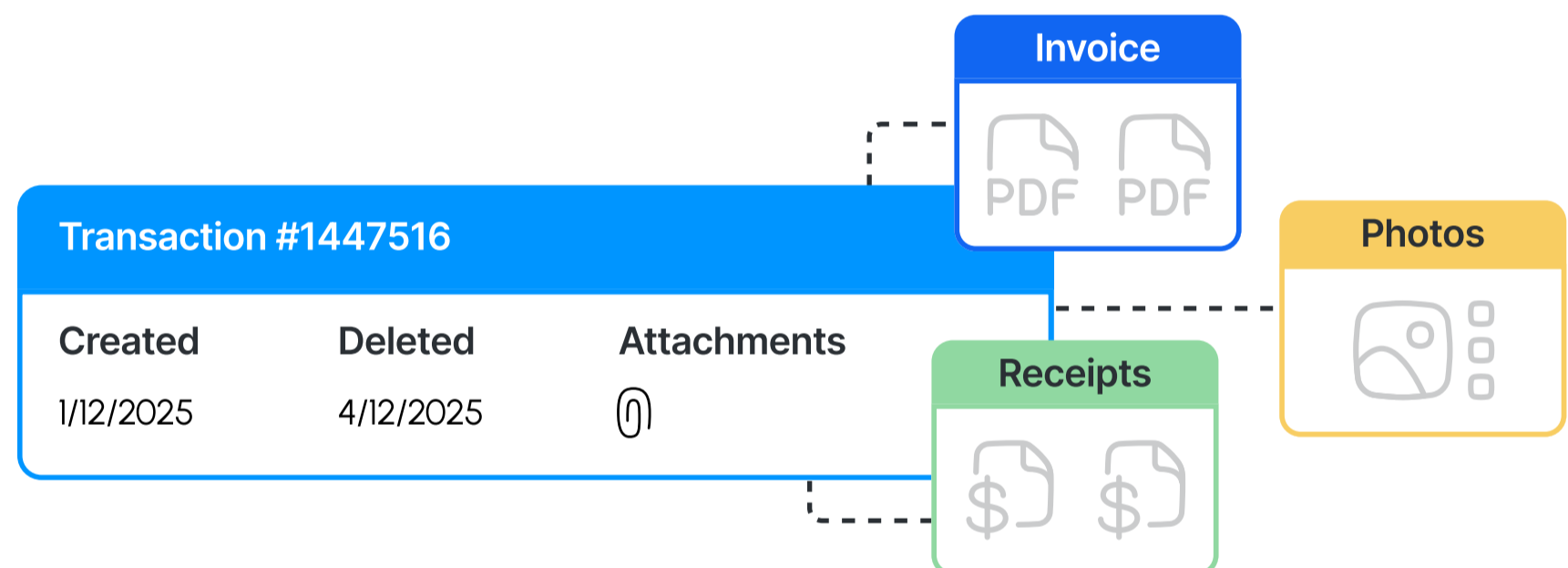


The payment is automatically logged in the claim ledger with full context: reasoning, payee details, and applicable coverage. The policyholder gets reimbursed immediately, and financial reporting stays clean without workarounds or delays.

Avoid the common errors in claim audits

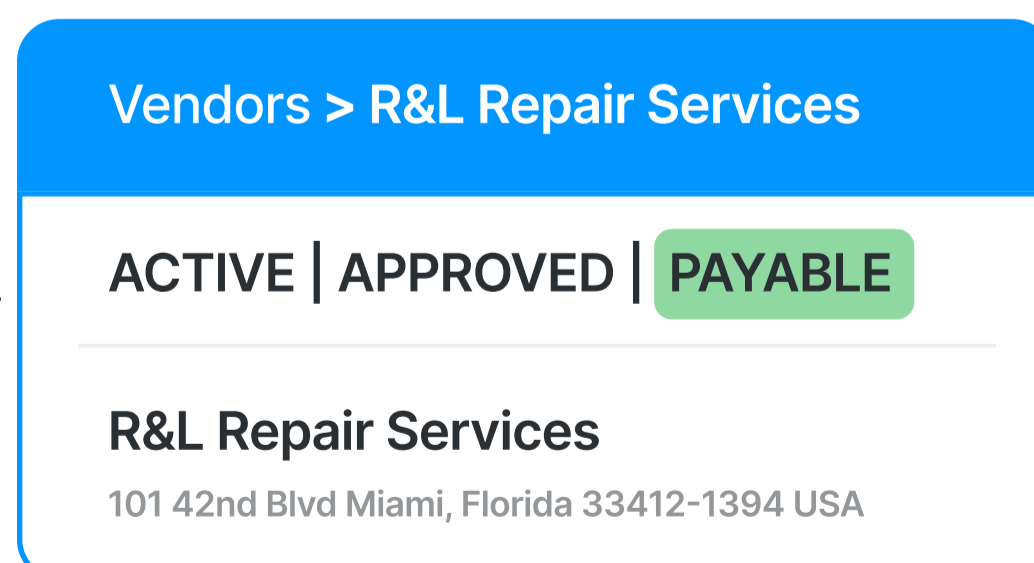
An adjuster accidentally deletes a vendor estimate attached to a payment transaction. Months later, an auditor requests documentation for that same payment during a compliance review.

Because deleted documents remain permanently attached to their financial transactions, the auditor can still access the original estimate through the transaction record. The audit trail stays intact, compliance risk is eliminated, and there's no scrambling to reconstruct missing documentation.



Clear payment blocks before they occur

When adjusters are assigning vendor work, they can immediately see which vendors accept digital payments and which require manual processing.



For claims that require expedited processing, they can avoid delays at disbursement due to vendors waiting on wire transfers to checks in the mail.

