ClaimsOnline — Product Capabilities Summary

Management Summary

ClaimsOnline is a cloud-based claims management platform for insurance companies, fleet managers, and service networks. It covers the full claim lifecycle — from first notification to final settlement — in a single, integrated system.

Who It's For

Organization type	How they use it
Insurance companies	End-to-end claim processing — registration, inspection, settlement, closure
Fleet managers	Coordinating damage claims across vehicle fleets
Service networks	Managing field expert assignments and inspection workflows

Key Differentiators

- **End-to-end lifecycle** — one platform from claim intake to settlement, with no gaps between systems
- **Dedicated tenant isolation** — your data is fully isolated with dedicated authentication, access control, and configuration
- **Configurable per client** — workflows, forms, reference data, and visibility rules adapt to each client's processes without code changes
- **Audit-ready by design** — every action is logged with user, timestamp, and context; immutable records support regulatory compliance and dispute resolution

- **External system integration** — connects to damage calculation providers (Audatex), vehicle valuation services, identity verification, and Google Maps out of the box
- **API-first** — every capability is accessible via REST API, enabling integration with insurer core systems

Core Modules

Module	What it covers
Case Management	Claim registration, lifecycle tracking, deadlines, and statistics
Activity Management	Inspection and task workflows, field expert coordination
Document Management	Structured document storage, PDF processing, and photo handling
Damage Calculation & Valuation	External provider integration for repair costs and market value
Party & Vehicle Registry	Centralized registry for all people, organizations, and vehicles involved
Dashboard & Analytics	Real-time KPIs, workload gauges, and operational statistics
Audit & Compliance Logging	Tamper-proof activity log, authentication events, and API request tracing
Configurable Form Builder	No-code form design — fields, validation, and calculations defined in configuration

1. Case Management

Every insurance claim is registered and tracked as a case from the moment it's reported until it is closed and settled.

Core capabilities:

- Register claims with all relevant details — parties, event, timeline, financial amounts
- Track status progression through configurable workflow stages
- Set and monitor deadlines — overdue cases are immediately visible
- Search and filter across 30+ criteria: status, date range, parties, financial amounts, document completeness
- Built-in analytics — claim volume by time period, by customer, by handler, or by any dimension
- Full claim history preserved; closed and cancelled cases are archived, never deleted

2. Activity Management

Claims generate dozens of tasks — inspections, assessments, contact attempts, document requests. Activity Management tracks every task with a clear owner, deadline, and audit trail.

Core capabilities:

- Assign tasks to handlers or field inspectors with deadlines and planned dates
- Track full task lifecycle: assigned → contacted → appointed → inspected → completed
- **44 activity types** covering inspections, document processing, financial operations, marketplace workflows, and legal/administrative tasks
- GPS coordinates for every on-site activity — dispatchers know where work happens
- Contact tracking — record attempts, outcomes, and reasons for failed contacts
- Risk scoring on every task — fraud risk and party reliability flags help prioritize reviews
- Management dashboards: workload by handler, by client, by time period

Inspection methods supported: on-site, video, phone, paper

3. Document Management

Claims processing is document-intensive. The Document Management module provides structured storage, fast retrieval, and compliance-grade handling for all claim files.

Core capabilities:

- Store any file type — PDFs, images, Word documents, spreadsheets — linked to specific claims
- Organize with folders and configurable document type tags
- **Automatic PDF page splitting** — multi-page documents are split into individually viewable and taggable pages
- Track document completeness — see at a glance which required document types are missing
- Filter documents by type, tag, or upload date across cases
- **Photo management** — dedicated gallery viewer, bulk upload, tagging, and privacy masking (redact license plates and faces)
- Secure storage with cryptographic access tokens; binary content stored separately from metadata

4. History, Audit & Alerts

Knowing what happened, when, and who did it is critical for compliance, disputes, and day-to-day coordination.

History and audit:

- Every action on every claim and task is logged automatically — user, timestamp, action type, and optional comment
- Records are immutable — timestamps and authors cannot be modified

- Nothing is physically deleted — full history is always available for compliance and legal purposes
- Complete audit trail includes: user activity (create, update, delete, view), authentication events (login, logout, failures), and every API request with trace IDs

Alert system:

- 50+ event types trigger automatic alerts — claim created, task assigned, deadline approaching, document attached, status changed
- Each user sees only alerts relevant to them
- One-click acknowledgment and direct navigation to the triggering claim or task
- Supports workflow notifications: "documents missing", "inspection deadline tomorrow", "supervisor review required"

5. Core Data Registry

Party Management

Central registry for all people and organizations involved in claims.

- Register individuals and organizations with identity data, contact details, and GPS-geocoded addresses
- Link parties to claims with explicit roles (claimant, insured, witness, repair shop, assessor)
- One party can participate in multiple claims in different roles
- Digital identity support (configurable per local market) for electronic verification
- Custom fields per party for client-specific attributes

Vehicle Management

Central registry for all vehicles involved in claims.

- Full technical data: plate number, VIN, manufacturer, model, engine specifications, Eurotax code
- Link vehicles to claims with roles; track the same vehicle across multiple claims

- Supports damage assessment, valuation, and regulatory reporting
- Custom fields per vehicle for fleet IDs or contract references

Master Data Management

All reference data — status codes, case types, dropdown values, organizational hierarchies — is centrally managed and configurable per client.

- Hierarchical reference catalogs (up to 9 levels deep)
- No-code configuration: new statuses, types, and classifications added without development
- Per-client configuration: each client has their own operational settings, claim types, and calculation parameters

---

6. Damage Calculation & Vehicle Valuation

Damage assessment integrates directly with external calculation providers — adjusters get professional cost breakdowns without leaving the platform.

Calculation:

- Send vehicle and claim data to external provider; receive structured financial breakdown automatically
- Cost categories: parts, materials, labor, and other costs — all after applicable deductions
- **Audatex** fully integrated (industry standard); DAT and EuroTax planned
- Provider resolved automatically based on client configuration — adjusters do not need to manage this

Vehicle valuation:

- Request current market value from external valuation provider
- Track valuation history per vehicle
- Compare repair costs against market value to support total loss decisions

Every provider interaction is logged — full API audit trail for compliance and troubleshooting.

7. Dashboard & Analytics

Real-time operational visibility for handlers, managers, and executives.

- **Claim volume gauges** — new, closed, and pending claims this month, by claim type, with configurable color-coded thresholds (green / yellow / red)
- **Activity volume gauges** — same breakdown for tasks
- **Workflow stage overview** — all pending tasks by stage, with counts and percentages — answers "where is the backlog?"
- **Management statistics** — breakdown by handler, by client, by department; daily, weekly, monthly, and yearly trends
- Thresholds configurable per organizational level — division director sees company-wide, individual handler sees personal capacity view

8. User & Organization Management

- Three-level organizational hierarchy: division → department → user
- Enterprise SSO via Keycloak — users log in with corporate credentials; each tenant has its own authentication realm
- Fine-grained, per-user access control
- Role-based action visibility — users see only actions valid for their role and the current task state
- User accounts can be disabled without deleting — history preserved

9. Cross-Cutting Capabilities

Capability	Description

Tenant isolation	Your organization's data, users, and configuration are fully separated from all other tenants
Configurable workflows	Status progressions and next steps configurable per client and case type — no code changes needed
Configurable form builder	Forms defined in configuration — 17 field types, conditional visibility, calculated fields, PDF export
Custom fields	Every entity (claim, task, party, vehicle) supports client-specific key-value attributes
Access control	Record-level access control on every entity
Concurrent edit protection	Optimistic locking prevents conflicting edits
Enterprise search	Multi-criteria filtering with pagination across all modules
REST API	Full API access to all platform capabilities
Location & geocoding	Google Maps integration for address resolution and GPS coordinates

10. Who Uses ClaimsOnline

Role	Primary activities
Callcenter / Dispatcher	Claim intake, task assignment, case overview
Claims Handler	End-to-end case management — tasks, documents, calculations, history
Field Inspector	Mobile task queue, on-site inspection recording, photo upload

Expert / Assessor	Document review, damage assessment, activity detail
Supervisor	Review and approval workflows, workload oversight
Compliance / Audit	Full audit trail access, authentication log, compliance reporting
Manager	Real-time statistics, capacity planning, performance tracking
Configuration Admin	Form configuration, workflow rules, master data management

ClaimsOnline — Claims Online d.o.o.