

# Claims Handling

## Description of business process

Processing of insured farmer's application for indemnification due to loss of crop/yield caused by the insured peril, that includes:

### Activities

<b>Review loss adjusters' / underwriters report for possible inconsistencies</b>	Review process is required as quality control measure to identify any inconsistencies or spot potential fraud for: field's location, area damaged, crops damaged, etc.
<b>Establishment of final indemnity sum</b>	Based on the application review the final indemnity sum is approved (or cancelled).
<b>Approve the transfer of indemnity to for the farmer</b>	After the indemnity is approved according to insurer's procedures, the indemnity sum is transferred to the bank account of the insured (farmer). This closes the policy for both the insurer and the insured.

### Challenges

