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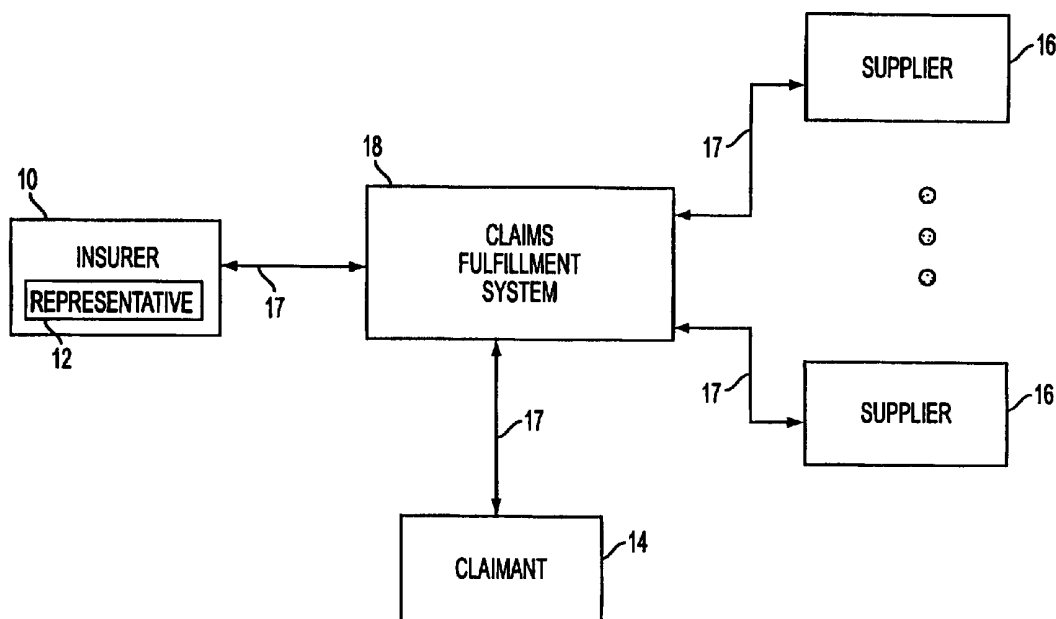
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(54) Title: AUTOMATED CLAIMS FULFILLMENT SYSTEM



(57) Abstract: An automated claims fulfillment system for use in the insurance industry. Communication channels (17) connect a claimant (14) submitting an insurance claim for loss of an insured item, an insurer (10) and suppliers (16), to the claims fulfillment system. The claims fulfillment system automatically coordinates activities between the insurer, the suppliers and the claimant so that the claimant is provided with a claimant-selected product or service by at least one of the suppliers to fulfill the insurance claim.



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AUTOMATED CLAIMS FULFILLMENT SYSTEM

BACKGROUND OF THE INVENTION

5. 1. Field of the Invention

The present invention relates to an automated claims fulfillment system which automatically coordinates activities between a claimant, an insurer and suppliers, to fulfill an insurance claim.

2. Description of the Related Art

10 In the insurance industry, when a claimant submits a claim to an insurer for loss of an insured item, the claim must typically be settled in accordance with a conventional claims settlement process. Generally, a conventional claims settlement process includes a "claims agreement" phase during which the insurer makes a decision to settle the claim, and then a "fulfillment" phase during which the insurer takes steps to indemnify the claimant.

15 A conventional fulfillment phase is highly ineffective and inefficient due to a number of key factors.

For example, with a conventional fulfillment phase, claims are often settled in cash (at an equivalent retail value) rather than indemnifying by providing replacement goods. This has the potential to increase fraud (that is, the claimant inventing entirely invalid claims) and
20 claims leakage (that is, the claimant inflating the value of valid claims).

Sometimes, replacement goods are provided instead of cash. In such cases, the insurer often relinquishes control to the claimant over the sourcing of the replacement goods, thereby increasing the potential for fraud and claims leakage.

Moreover, many insurers often have decentralized areas of operations (for example, regional claims centers, branch offices, etc). As a result, with a conventional fulfillment
25 phase, "on-contract" procurement (that is, procurement for products that exist in a supplier

catalog or from a supplier with whom contract or discounted rates have been agreed) is not maximized. Consequently, procurement leverage available to buyers over suppliers is relatively low, and the ability to disintermediate and reshape existing supply chains is limited.

In addition, with a conventional fulfillment phase, claimant satisfaction is often low because confusion over market values causes claimants to perceive that insurers "don't pay up in full." Also, claimant satisfaction is often low because claimants are expected to complete the fulfillment phase themselves, and because the fulfillment phase takes too long.

Further, with a conventional fulfillment phase, claims processing costs are increased as a consequence of delay.

Moreover, with a conventional fulfillment phase, supplier performance can be relatively poor because there is little or no after sales feedback on supplier performance, and because suppliers are not effectively integrated into the process.

Further, with a conventional fulfillment phase, procurement processing is manual. As a result, procurement processing costs are increased for both buyers and suppliers, and management information required to benchmark and improve processes or procurement leverage is not available.

Also, with a conventional fulfillment phase, insurers are not often able to use a claim as a springboard for selling other products and services because there is little or no "after fulfillment" follow-up service.

SUMMARY OF THE INVENTION

Accordingly, it is an object of the present invention to automate the fulfillment phase of a claims settlement process, to thereby improve effectiveness and efficiency of the fulfillment phase.

More specifically, it is an object of the present invention, in the fulfillment phase of a claims settlement process, to reduce claims leakage, reduce fraud, reduce procurement costs, increase leverage of buyers over suppliers, improve the ability to disintermediate and reshape existing supply chains, improve supplier performance, improve claimant satisfaction and use a

claim as a springboard for selling other products and services.

Additional objects and advantages of the invention will be set forth in part in the description which follows, and, in part, will be obvious from the description, or may be learned by practice of the invention.

5 The foregoing objects of the present invention are achieved by providing an apparatus which includes an automated claims fulfillment system, and communication channels which connect a claimant submitting an insurance claim for loss of an insured item, an insurer insuring the item, and suppliers, to the claims fulfillment system. The claims fulfillment system automatically coordinates activities between the insurer, the suppliers and the claimant
10 so that the claimant is provided with a claimant-selected product or service by at least one of the suppliers to fulfill the insurance claim.

BRIEF DESCRIPTION OF THE DRAWINGS

These and other objects and advantages of the invention will become apparent and more readily appreciated from the following description of the preferred embodiments, taken in
15 conjunction with the accompanying drawings of which:

FIG. 1 is a diagram illustrating a claims fulfillment system, according to an embodiment of the present invention.

FIGS. 2 and 3 are flowcharts illustrating the operation of a claims fulfillment system, according to an embodiment of the present invention.

20 FIG. 4 is a diagram illustrating a claims fulfillment system, according to an additional embodiment of the present invention.

FIG. 5 is a diagram illustrating an example of an overall architecture for implementing a claims fulfillment system, according to an embodiment of the present invention.

DESCRIPTION OF THE PREFERRED EMBODIMENTS

25 Reference will now be made in detail to the present preferred embodiments of the present invention, examples of which are illustrated in the accompanying drawings, wherein like reference numerals refer to like elements throughout.

FIG. 1 is a diagram illustrating a claims fulfillment system, according to an embodiment of the present invention. Referring now to FIG. 1, an insurer 10 offers insurance. A representative 12 acts on behalf of an insurer 10 and would typically be an employee of insurer 10 or a contractor working on behalf of insurer 10. A claimant 14 has insurance with insurer 10, and submits a claim for loss of an insured item. To fulfill the insurance claim, a plurality of suppliers 16 are available to replace, re-manufacture or repair the insured item in fulfillment of the claim.

Communication channels 17 connect insurer 10, claimant 14 and suppliers 16 to claims fulfillment system 18. Communication channels 17 might comprise public and/or private networks, the Internet, local area networks (LANs), wide area networks (WANs), optical communication networks, wireless communication networks, other types of electronic networks, etc. Moreover, different types of communication channels 17 can be used to connect insurer 10, claimant 14 and/or suppliers 16 to claims fulfillment system 18. For example, a respective communication channel 17 connecting insurer 10 to claims fulfillment system 18 might be a different type than the respective communication channel 17 connecting claimant 14 to claims fulfillment system 18. Moreover, different suppliers 16 may be connected to claims fulfillment system 18 via different types of communication channels 17. In some embodiments, the same communication channel 17 might be used to connect insurer 10, claimant 14 and/or suppliers 16 to claims fulfillment system 18.

Claims fulfillment system 18 automatically coordinates activities between insurer 10 (typically through representative 12), claimant 14 and suppliers 16 so that claimant 14 is provided with a claimant-selected product or service by at least one of suppliers 16.

In a typical embodiment, claims fulfillment system 18 would typically have the ability to manage various types of products and/or services. For example, claims fulfillment system 18 preferably has the ability to manage on-catalog and non-catalog products, bespoke products/services, and specialized services.

On-catalog and non-catalog products are products which are held on a catalog against a contract with suppliers 16, or that have a similar replacement to those held on the catalog. If the insured product is this type of product, the insured product would typically be replaced in

fulfillment of the claim.

Bespoke products/services are products/services that are made specifically for a claimant or products that are made in limited numbers. If the insured item is this type of product, the insured product will typically have to be replaced by re-manufacture or replacement with an item that is similar.

Specialized services refers to repair/rebuild services required to essentially "fix" the insured item. Such specialized services are sometimes required to fulfill a claim.

FIGS. 2 and 3 are flowcharts illustrating the operation of claims fulfillment system 18. Referring now to FIGS. 2 and 3, the following is a description of each step:

Step 4.1.1: Can the claim be fulfilled through claims fulfillment system 18 ?

Input: Details of the claim are received from insurer 10 (potentially manually or automatically).

Activity: Determine whether the procurement required to meet a claim can be processed through claims fulfillment system 18.

Output: N/A.

Owner: Representative 12.

Next Step: 4.1.2.

Step 4.1.2: Representative 12 initiates procurement through claims fulfillment system 18 (pursuing multiple paths if necessary).

Prior Step: 4.1.1.

Input: A description of the goods damaged or stolen and/or services required to fulfil the claim.

Activity: Send a description of the required goods or services (typically including service level agreements) to claims fulfillment system 18 and typically pursue multiple procurement methods if necessary.

5

Output: N/A.

Owner : Representative 12.

Next Step: 4.2 (Replace), 4.3 (Remanufacture), 4.4 (Service).

Step 4.2 Replace (On-catalog and non-catalog products).

10 Step 4.2.1. Claims fulfillment system 18 searches for the product/service in the catalog.

Prior Step: 4.2 (Replace), 4.4.1(On-catalog service).

Input: Product /service description from representative 12 (and, typically, service level, stock availability requirements if necessary).

15 Activity: Claims fulfillment system 18 searches supplier catalog to match the description of the product/service.

Output: N/A.

Owner: Claims fulfillment system 18.

Next Step: 4.2.2 (Found), 4.2.3 (Not found).

Step 4.2.2 Claims fulfillment system 18 enables selection of best on-catalog option by representative.

Prior Step: 4.2.1 (Search).

5

Input: A list of options for replacement products/services, typically including associated pricing, service levels and stock availability as retrieved by search.

10

Activity: Representative 12 selects the best solution to meet the needs, typically based on a combination of price, availability, service level etc.

Output: The best source for the replacement of that product according to required service level.

Owner: Representative 12.

15

Next Step: 4.5.1 (Collate options).

Step 4.2.3 Claims fulfillment system 18 asks representative 12 whether to search again using a more detailed product specification.

Prior Step: 4.2.1 (Search).

20

Input: Product/service can not be found in the catalog.

Activity: Claims fulfillment system 18 asks representative 12 whether to search

again and if so requests a more specific product description (typically via preferred technology).

5 Output: Typically, e-mail, web-page, WAP phone, SMS message etc. to representative 12 (and returned to claims fulfillment system 18) containing more specific product detail and whether to search again.

Owner: Claims fulfillment system 18.

Next Step: 4.2.1 (Search again), 4.2.4 (Product/service not on catalog).

Step 4.2.4 Representative 12 instructs claims fulfillment system 18 to search for best fit.

10 Prior Step: 4.2.3 (More detail).

Input: Search string for replacement product/service (enabled by "advanced" search).

15 Activity: Representative 12 instructs claims fulfillment system 18 to search for similar options to that of the product/service required.

Output: A list of best fit options.

Owner: Representative 12.

Next Step: 4.5.1 (best fit found), 4.3.1 (no best fit).

20 Step 4.3 Remanufacture product (bespoke product/service).

Step 4.3.1: Claims fulfillment system 18 facilitates representative 12 to establish > auction.

Prior Step: 4.3 (Remanufacture), 4.4.1 (Non-catalog service), 4.2.4 (product/service not on catalog).

5 Input: Details of the bespoke product or service are entered into claims fulfillment system 18. Preferably, claims fulfillment system 18 allows drawings, photographic images etc, to be entered.

Activity: Details of product or service to be acquired are stored.

Output: N/A.

10 Owner: Representative 12.

Next Step: 4.3.2 (Set up rules).

Step 4.3.2 Representative 12 sets up business rules for auction, and would typically select suppliers 16 and update claims fulfillment system 18.

Prior Step: 4.3.1 (Establish auction).

15 Input: Details of the bespoke product or service are entered into the claims fulfillment system 18. Preferably, claims fulfillment system 18 allows drawings, photographic images etc., to be entered.

20 Activity: Representative 12 sets up an auction and establishes business rules (e.g. closed auction, open auction), and, typically, also establishes duration, etc. Typically, representative 12 would also select suppliers 16 to be

involved in the auction from, for example, an insurer's panel (based, for example, on ability, past performance, geography).

Output: A set of suppliers 16 to be involved in the auction and all information necessary to begin the auction.

5 Owner: Representative 12.

Next Step: 4.3.3 (issue instructions to bid).

Step 4.3.3 Claims fulfillment system 18 issues instructions to bid to suppliers 16.

Prior Step: 4.3.2 (Set up rules).

10 Input: A set of chosen suppliers 16 to be involved in the auction and the business rules set-up for that auction. (Can preferably be enhanced by additional instructions issued by representative 12).

Activity: Claims fulfillment system 18 sends instructions to bid to suppliers 16, typically by their preferred technology.

15 Output: Information about the auction and how to bid are received by each of suppliers 16 involved in the auction.

Owner: Claims fulfillment system 18.

Next Step: 4.3.4 (Supplier survey).

Step 4.3.4 Suppliers 16 ascertain whether they have enough information to bid.

Prior Step: 4.3.3 (Instructions to bid).

Input: Supplier 16 receive an invitation to bid.

Activity: Supplier 16 receiving the invitation analyze the information (specification) contained in the instruction to bid.

5 Output: N/A.

Owner: Supplier 16.

Next Step: 4.3.6 (Auction), 4.3.5 (More detail).

Step 4.3.5 Suppliers 16 gather more detail about the service required.

Prior Step: 4.3.4 (Supplier survey).

10

Input: A supplier 16 receives an invitation to bid, but doesn't have a detailed enough specification with which to compile a bid.

Activity: The supplier 16 gathers more information about the service required, e.g. through an on-site visit or through a more detailed discussions with representative 12 and/or claimant 14.

15

Output: A detailed specification that the supplier 16 can bid against.

Owner: Supplier.

Next Step: 4.3.4 (Supplier survey).

Step 4.3.6 Auction happens according to insurer=s business rules and bids are received.

Prior Step: 4.3.4. (Supplier Survey).

Input: Business rules are set up for auction and participants are informed.

5 Activity: Bids are submitted over the duration set by representative 12.

Output: A list of options and prices.

Owner: Claims fulfillment system 18.

Next Step: 4.5.1 (Options collated).

Step 4.4 Services (Repair/rebuild, professional and other services).

10 Step 4.4.1 Representative 12 decides whether it is an on-catalog service based on the type of claim and service required.

Prior Step: 4.4 (Services).

Input: A service is required to fulfill or partly fulfill a claim.

15 Activity: Representative 12 decides whether the service required is one that is likely to be on-catalog.

Output: N/A.

Owner: Representative 12.

Next Step: 4.2.1 (On-catalog service), 4.3.1 (Non-catalog service).

Step 4.5.1 Options are typically collated, representative 12 would typically refine options, selects and approves and updates claims fulfillment system 18.

5 Prior Step: 4.2.2 (On-catalog), 4.2.4 (Best fit), 4.3.6 (Auction bids).

Input: An option or list of options for a replacement product/service.

Activity: Claims fulfillment system 18 would typically collate options to resolve the claim by replacement, rebuild, remanufacture or by providing a service.

10

Typically, representative 12 further refines the list of options and selects and approves only those options that insurer 10 would consider acceptable as a replacement for the claimed product/service.

Output: An option or sub-set of options, from which claimant 14 can select (or confirm, whereby confirming could also be considered to be "selecting" by the claimant).

15

Owner: Claims fulfillment system 18, representative 12.

Next Step: 4.5.2 (Claimant options).

Step 4.5.2 Claims fulfillment system 18 "white-labels" and sends choice to claimant.

Prior Step: 4.5.1 (Collate options).

Input: An option or sub-set of options, from which claimant 14 can select (or confirm).

5 Activity: Claims fulfillment system 18 sends the option or set of options to claimant 14. In a typical embodiment, claims fulfillment system 18 would "white-label" the option or set of options, where white-labeling refers to claims fulfillment system 18 presenting information to claimant 14 in the colors and logo of insurer 10.

10 Output: Typically, a web-view (or e-mail, WAP message, letter etc), typically formatted in the style of insurer 10 displaying the choice(s) available to claimant 14.

Owner: Claims fulfillment system 18.

Next Step: 4.5.3 (Claimant 14 selects option).

15 Step 4.5.3 Claimant 14 selects the option (or from a list of options) and responds to claims fulfillment system 18 (typically white labeled).

Prior Step: 4.5.2 (Claimant options).

Input: Typically, a web-view (or e-mail, WAP message, letter etc), typically formatted in the style of insurer 10, displaying the choice(s) available to claimant 14 for the replacement of their product/service.

Activity: Claimant 14 decides which option to select and informs claims fulfillment system 18, typically via their preferred technology.

Output: An order for a replacement product/service as selected (confirmed) by claimant 14.

5 Owner: Claimant 14

Next Step: 4.5.4 (Logistics options), 4.5.5 (Claimant refuses options), 4.5.6 (Claimant selects option).

Step 4.5.4 If the logistics are not acceptable to claimant 14, a different option would typically be arranged by representative 12.

10 Prior Step: 4.5.3 (Claimant selects option).

Input: Claimant 14 confirms that they accept one of the options available, but they can not accept delivery of the product/service at the time assigned by the service providers.

15 Activity: Representative 12 selects the same option, but with a different delivery date (and possibly supplier, depending on availability).

Output: The same product/service, but with a different delivery date (and possibly supplier).

Owner: Representative 12.

20 Next Step: 4.5.3 (claimant 14 selects option).

Step 4.5.5 Claim is handled manually and procurement is tracked through claims fulfillment system 18.

Prior Step: 4.5.3 (Claimant selects option).

Input: Claimant 14 refuses all options offered by representative 12.

5 Activity: The claim is processed manually. Procurement would typically be tracked through claims fulfillment system 18 (for analysis and reporting) although procurement may be for a non-catalog product or service.

Output: The manual fulfillment of a claim.

Owner: Representative 12.

10 Next Step: N/A.

Step 4.5.6 Claims fulfillment system 18 receives authorization from insurer 10 to proceed.

Prior Step: 4.5.3 (Claimant selects option).

Input: The product/service to be procured has been agreed by claimant 14.

15 Activity: If required, claims fulfillment system 18 would typically obtain authorization to proceed from insurer 10.

Output: An agreement from insurer 10 to proceed with the procurement; or the need to obtain more senior authority from insurer 10.

Owner: Insurer 10.

Next Step: 4.5.7 (Insurer authorization), 4.5.8 (Instruct supplier).

Step 4.5.7 Authorization process.

Prior Step: 4.5.6 (Request authorization).

5 Input: The need to obtain more senior authority from insurer 10 to approve the level of procurement.

Activity: Insurer 10 obtains the approval from a higher authority.

Output: The approval from insurer 10 to procure a particular level of product/service.

10 Owner: Insurer 10.

Next Step: 4.5.6 (Receive authorization).

Step 4.5.8 Claims fulfillment system 18 (typically white-labeled) instructs supplier 16 to proceed.

Prior Step: 4.5.6 (Receive authorization).

15 Input: The order for the service to be supplied.

Activity: Claims fulfillment system 18 send a message, typically white-labeled, to

supplier 16 to proceed with the delivery of the service. Here, white-labeling refers to claims fulfillment system 18 presenting information to supplier 16 in the colors and logo of insurer 10.

Output: The order, typically white-labeled, is sent to the supplier 16 to proceed.

5 Owner: Claims fulfillment system 18.

Next Step: 4.5.9 (Supplier decides whether to procure).

Step 4.5.9 Supplier 16 ascertains if they have a need to procure goods or services themselves, in order to fulfill the delivery of their good or service.

Prior Step: 4.5.8 (Instruct supplier).

10 Input: The supplier 16 has been sent an order to proceed with the execution of the service.

Activity: The supplier 16 compiles a list of goods or services that they require in order to carry out the work, e.g., a builder might require the services of an electrician and raw materials from a merchant.

15 Output: A list containing goods or services that need to be procured to deliver the service.

Owner: Supplier 16.

Next Step: 4.5.10 (Supplier procure), 4.5.11 (Place order).

Step 4.5.10 Supplier 16 carries out procurement through claims fulfillment system 18 (as if representative 12).

Prior Step: 4.5.9 (Supplier 16 decides whether to procure).

5 Input: A list containing goods or services that need to be procured, as a sub-set of the service to be supplied by the supplier 16.

Activity: Supplier 16 has access to an appropriate sub-set of the insurer=s negotiated contracts and procures the goods or services that they require. Preferably, all goods or services that can be procured on-contract though the insurer=s suppliers are handled this way.

10 Output: Claims fulfillment system 18.

Owner: Supplier 16, representative 12.

Next Step: 4.1.2 (Initiate procurement).

Step 4.5.11 Claims fulfillment system 18 aggregates and places orders with suppliers 16.

Prior Step: 4.5.9 (Supplier 16 decides whether to procure).

15 Activity: Claims fulfillment system 18 aggregates and places orders with suppliers 16.

Output: An instruction to place an order.

Owner: Claims fulfillment system 18.

Next Step: 4.6.1 (Confirm delivery date).

Step 4.6.1 Supplier 16 confirms delivery date to claims fulfillment system 18.

Prior Step: 4.5.11 (Place order).

5 Input: A list of line items to be procured from a particular supplier 16.

Activity: The supplier 16 confirms the delivery date for the particular line item associated with the claim.

Output: A confirmed delivery date.

Owner: Supplier 16.

10 Next Step: 4.6.2 (Route update).

Step 4.6.2 Claims fulfillment system 18 (typically white-labeled) updates claimant 14 and insurer 10 on fulfillment route.

Prior Step: 4.6.1 (Confirm delivery date).

15 Input: A confirmed delivery date for a particular item associated with a claim.

Activity: Claims fulfillment system 18 passes information on delivery back to insurer 10 and then onto claimant 14 (typically after white-labeling)

through, preferably, the technology of choice (e.g. the insurers web page, e-mail, phone (via call center etc.)).

5 Output: Insurer 10 is informed about the delivery date and a message is received (or is accessible - in the case of the web page) by claimant 14 about the time of delivery.

 Owner: Claims fulfillment system 18.

 Next Step: 4.6.3 (Tracking), 4.6.4 (Delivery).

Step 4.6. 3 Representative 12 and claimant 14 have the ability to track on-line the status of the fulfillment of goods/services ordered through claims fulfillment system 18.

10 Prior Step: 4.6.2 (Route update), 4.6.4 (Delivery), 4.6.5 (Delivery update).

 Input: A confirmed delivery date for the good or service.

 Activity: Claimant 14 or representative 12 inquires about the status of their claim through, for example, either call center, web page, e-mail etc.

15 Output: Based on information received from logistics and/or supplier 16, claims fulfillment system 18 allows claimant 14 or representative 12 to check the status of the claim.

 Owner: Claimant 14, insurer 10, logistics claims, claims fulfillment system 18.

Next Step: The Prior Step.

Step 4.6.4 Supplier 16 fulfills order and delivers goods/service to claimant 14.

Prior Step: 4.6.2 (Route update).

Input: A confirmed delivery date for the good or service.

5 Activity: Supplier 16 delivers the good or the service.

Output: The goods or service are delivered to claimant 14.

Owner: Supplier 16.

Next Step: 4.6.5 (Delivery update).

Step 4.6.5 Supplier updates claims fulfillment system 18 when claim is fulfilled.

10 Prior Step: 4.6.4 (Delivery update).

Input: The good or service has been delivered.

Activity: Supplier 16 updates claims fulfillment system 18 and informs it that the order has been completed.

15 Output: A confirmation to claims fulfillment system 18 that the order has been completed and a message from claims fulfillment system 18 to insurer 10 that the claim has been fulfilled.

Owner: Supplier 16, claims fulfillment system 18.

Next Step: 4.7.1 (E-bill), and optionally 4.8.1 (Apres claim).

Step 4.7.1 Supplier 16 submits electronic bill to claims fulfillment system 18.

Prior Step: 4.6.5 (Delivery update).

5

Input: The good or service has been delivered.

Activity: Supplier 16 typically submits an electronic bill for the aggregated total of the goods or services procured from them, typically including the line item for this particular good or service.

10

Output: An electronic bill, typically including a break down of the line items, is sent to claims fulfillment system 18.

Owner: Supplier 16.

Next Step: 4.7.2 (Aggregate).

Step 4.7.2 Claims fulfillment system 18 aggregates and reconciles invoices across suppliers 16 before forwarding to insurer 10.

15

Prior Step: 4.7.1 (E-bill).

Input: An electronic bill, typically including a break down of the line items, is

sent to claims fulfillment system 18.

5 Activity: Claims fulfillment system 18 typically checks that the good or service has been satisfactorily received or executed and typically creates a line item on an aggregated electronic bill, across suppliers 16, for a particular insurer to settle (according to the settlement terms in individual supplier contracts).

Output: An aggregated electronic bill due for settlement, typically presented to insurer 10.

Owner: Claims fulfillment system 18.

10 Next Step: 4.7.3 (Settlement).

Step 4.7.3 Insurer 10 issues instruction to their bank for settlement of the electronic bill and updates claims fulfillment system 18.

Prior Step: 4.7.2 (Aggregate).

15 Input: Confirmation from claims fulfillment system 18 typically that a line item on an electronic bill is ready for settlement.

Activity: Insurer 10 issues an instruction (typically via secure transmission), typically to their bank, to release funds to supplier 16 for the value of the aggregated line items on the order, against contract.

20 Output: An instruction to release funds to supplier 16 is received, typically by the

insurer's bank. The bank then releases the funds to supplier 16.

Owner: Insurer 10, Bank.

Next Step: 4.7.4 (Receive funds), 4.8.3 (Metrics).

5 Step 4.7.4 Supplier's bank receives funds and notifies supplier of paid bill, and claims fulfillment system 18 is updated to reflect payment.

Prior Step: 4.7.3 (Settlement).

Input: The insurer's bank releases funds to the supplier.

Activity: Supplier's bank typically notifies supplier 16 that funds have been received.

10 Output: A notification from the supplier's bank.

Owner: Suppliers 16, bank.

Next Step: N/A.

Step 4.8.1 Claims fulfillment system 18 provides "after fulfillment" service, typically white-labeled as insurer 10, to determine claimant satisfaction.

15 Prior Step: 4.6.5 (Delivery update).

Input: The good or service for the claim are delivered.

Activity: Claims fulfillment system 18 would typically contact claimant 14. Claimant 14 is typically contacted on behalf of insurer 10 and typically answers questions about the level of service received in the execution of the claim. (This can also lead to the offer of sell-on products and services.)

Step 4.8.1 would typically be an optional step. It could happen in parallel with step 4.7.1, and not necessarily after step 4.7.1 as shown in the figure.

Output: A set of quantitative ratings about the service can typically be compiled and used for management reporting. Also a set of qualitative comments on suggestions for improving the service can typically be prepared. The ratings and comments can then be added to the supplier knowledge base.

Owner: Claims fulfillment system 18, insurer 10.

Next Step: 4.8.2 (Metrics).

Step 4.8.2 Claims fulfillment system 18 would typically compile metrics for insurer 10, supplier etc.

Prior Step: 4.7.3 (Settlement), 4.8.1 (Apres Claim).

Input: Preferably all data captured though out the claims process.

Activity: Claims fulfillment system 18 compiles reports and metrics for insurer 10, suppliers 16 etc. (including a number of other value added services).

Output: A set of reports that can be used to negotiate improved contracts with suppliers 16, monitor activity and productivity etc.

Owner: Claims fulfillment system 18.

Next Step: N/A.

5 Preferably, through the claims fulfillment process, claims fulfillment system 18 keeps a record of the state of each of the goods or services (including goods or services procured through claims fulfillment system 18 as part of a sub-set of an overall service) to be procured in relation to the respective supplier 16, the claim, claimant 14 and insurer 10.

10 In some embodiments of the present invention, claims fulfillment system 18 might provide only retail price information to claimant 14, but provide both retail and wholesale price information to insurer 10. However, the present invention is not limited to providing pricing information in this manner.

Claims fulfillment system 18 would comprise a processor (not illustrated) running software which implements the steps in FIGS. 2 and 3.

15 The specific steps in FIGS. 2 and 3 are examples, and not all of the steps, or all of the operations in each respective step, are necessary in all embodiments of the present invention. For example, many obvious variations of the flow chart in FIGS. 2 and 3 can easily be made, and it is intended for the present invention to encompass such obvious variations.

20 According to various embodiments of the present invention, claims fulfillment system 18 can typically check with claimant 14 to ensure that the claim has been fulfilled (see, for example, step 4.8.1 in FIG. 3). By doing so, claim fulfillment system 18 can improve satisfaction of claimant 14.

25 Further, according to various embodiments of the present invention, claims fulfillment system 18 can typically allow for the use of an advanced search (see, for example, step 4.2.4 in FIG. 2). For example, an advanced search could be a search that uses pattern recognition

and not only use word recognition to find "hits." There are many other ways to perform an advanced search, and the present invention is not limited to any particular way.

As indicated above, various embodiments of the present invention relate to non-catalog products/services, on-catalog products/services and on-contract products. Generally, on-catalog products/services are those for which an exact match exists in a supplier catalog and for which there is a contract governing their procurement. By contrast, non-catalog products/services are those for which an exact match does not exist in a supplier catalog and for which there is no contract governing their procurement. On-contract products are products that exists in a supplier catalog (meaning a contract exists for their procurement) or a supplier with whom contract or discounted rates have been agreed.

In the above embodiments of the present invention, claimant 14 is provided with a product and/or service in fulfillment of a claim. However, in some cases, claimant 14 could be provided with cash, or preferably an electronic voucher that can be used to purchase goods and/or services from suppliers 16. For example, in step 4.5.5 in FIG. 2, claimant 14 has refused the presented options for goods and/or services. Therefore, in this case, claimant 14 might be given an electronic voucher in fulfillment of the claim. The electronic voucher might allow claimant 14 to purchase any goods and/or services from suppliers 16 that are offered. However, in a typical embodiment, claimant 14 would be restricted to purchasing only specific goods or services offered by suppliers 16 and that have some relationship to the type of item that was insured.

Various embodiments of the present invention relate to "white-labeling," which refers to presenting information to a third party using the colors and logo of, and the branding of, the party that the third party is being contacted on behalf of. For example, when claims fulfillment system 18 "white labels" information presented by claims fulfillment system 18 to claimant 14, claims fulfillment system 18 presents the information using the colors and logo of, and branding of, insurer 10. However, the present invention is not limited to the use of white-labeling. Instead, there are many different manners and formats in which information can be presented.

As can be seen from the above, claims fulfillment system 18 provides significant benefits. For example, claims fulfillment system 18 enables control over fulfillment of the claim to be taken at an early stage by insurer 10. This has the effect of reducing claims leakage and reducing fraud potential. Moreover, claims fulfillment system 18 automates the procurement process, to thereby reduce procurement processing costs. Further, claims fulfillment system 18 enforces more on-contract procurement, thereby increasing procurement leverage (across the community) and reducing procurement spending. Generally, claims fulfillment system 18 makes significant improvements to cost, efficiency, customer service and delivery in fulfilling an insurance claims.

The above embodiments of the present invention relate to an insurer which insures an item. Here, the insurer would typically be an insurance company. However, the present invention is not limited to the insurer being an insurance company. Instead, the insurer could be virtually any type of company, organization, financial institution or entity which provides insurance.

Moreover, the above embodiments of the present invention relate to a representative of the insurer, such as representative 12 in FIG. 1. Here, a representative refers to an entity which acts on behalf of the insurer. Typically, the representative would be an employee of the insurer, but the present invention is not limited to being an employee of the insurer. The representative might be, for example, a contractor hired by the insurer. In some embodiments, it might be possible for the representative to be a software agent working on behalf of the insurer.

According to the above embodiments of the present invention, communication channels connect a claimant submitting an insurance claim for loss of an insured item, an insurer insuring the item, and suppliers, to a claims fulfillment system. The claims fulfillment system automatically coordinates activities between the insurer, the suppliers and the claimant so that the claimant is provided with a claimant-selected product or service by at least one of the suppliers to fulfill the insurance claim. Here, whether the claimant confirms, selects or agrees that a specific product or service can be used to fulfill the insurance claims, the claimant's

actions should be considered as "selecting" the product or service.

Thus, the claims fulfillment system "automatically" coordinates activities between the representative, the suppliers and the claimant. Here, the term "automatically" indicates performance by a computer in an automated manner. Thus, the claims fulfillment system coordinates activities between the insurer, the suppliers and the claimant via computer processing in accordance with data received from, and provided to, the insurer, the suppliers and the claimant by the claims fulfillment system.

The present invention relates to the use and management of electronic catalogs. Electronic catalogs are known, and there are various known systems for using and managing electronic catalogs.

In some embodiments, claims fulfillment system 18 could allow parties other than claimant 14 or insurer 10 to purchase goods or services from suppliers 16. For example, generally, all insurance policy holders of insurer 10 might be allowed to purchase goods or services from suppliers 16, to thereby allow the policy holders to take advantage of the buying power provided by claims fulfillment system 18. Typically, the filing of a claim by a policy holder would draw the policy holder to claims fulfillment system 18, and may be a catalyst for additional purchases, or future purchases by the policy holder through claims fulfillment system 18. Of course, parties other than policy holders might be allowed to purchase goods or services through claims fulfillment system 18. Typically, such other parties would be customers of insurer 10, or might be members of a community of users provided access to claims fulfillment system 18.

As an example, FIG. 4 is a diagram illustrating other parties 19 connected to claims fulfillment system 18 through a communication channel 17, according to an embodiment of the present invention. As indicated above, other parties 19 are allowed to electronically purchase goods or services from suppliers 16 through claims fulfillment system 18.

FIG. 5 is a diagram illustrating an overall architecture for implementing claims fulfillment system 18, according to an embodiment of the present invention. Referring now to FIG. 5, claimant 14, a plurality of insurers 10 and a plurality of suppliers 16 are connected to

claims fulfillment system 18 via the Internet 20. In the example of FIG. 5, claimant 14 accesses the Internet 20 via an Internet Service Provider (ISP) 22. A loss adjuster 24 is shown as accessing claims fulfillment system 18 via a Wireless Application Protocol (WAP) or an ISP 26. As illustrated in FIG. 5, various insurers 10 might have a local catalog 28, while some suppliers 16 might have a supplier private catalog 30. External hosted catalog services 31 might also be provided.

An insurer 10 might provide the capability for internal e-procurement 32. External hosted e-procurement 34 might also be provided.

Claims fulfillment system 18 could typically provide central services 36, such as hosted catalog services 36a, trading relationships 36b, routing 36c, data management 36d, hosted e-procurement 36e and translation 36f. Settlement services 37 might also be provided.

Further, claims fulfillment system 18 might also provide external services (added value) 38, trust service 40 and/or general directory services 42. External services 38 might be, for example, logistics information, consumer information (i.e., comparisons of consumer goods), jewelry valuation services.

Of course FIG. 5 represents only one of the many possible architectures and different types of services which might be implemented, and the present invention is not limited to this specific example.

As can be seen from the above, various embodiments of the present invention will reduce claims leakage, reduce fraud and reduce procurement processing costs, as compared to traditional approaches to claims fulfillment.

Although a few preferred embodiments of the present invention have been shown and described, it would be appreciated by those skilled in the art that changes may be made in these embodiments without departing from the principles and spirit of the invention, the scope of which is defined in the claims and their equivalents.

CLAIMS

What is claimed is:

- 1 1. An apparatus comprising:
2 an automated claims fulfillment system; and
3 communication channels connecting a claimant submitting an insurance claim for loss
4 of an insured item, an insurer insuring the item, and suppliers, to the claims fulfillment
5 system, the claims fulfillment system automatically coordinating activities between the insurer,
6 the suppliers and the claimant so that the claimant is provided with a claimant-selected product
7 or service by at least one of the suppliers to fulfill the insurance claim.

- 1 2. An apparatus as in claim 1, wherein, in automatically coordinating activities, the claims
2 fulfillment system
3 automatically presents bids from the suppliers to the claimant for providing a product or
4 service to fulfill the claim,
5 provides for the claimant to electronically select at least one bid of the presented bids,
6 and
7 automatically places orders with the suppliers in accordance with the selected at least
8 one bid.

- 1 3. An apparatus as in claim 1, wherein, in automatically coordinating activities, the claims
2 fulfillment system
3 allows the insurer to electronically input information into the claims fulfillment system
4 relating to the insured item,
5 automatically transmits the information to the suppliers,
6 receives electronically submitted bids from the suppliers for providing a product or
7 service in accordance with the information to fulfill the claim,
8 automatically transmits the bids to the claimant,

9 provides for the claimant to electronically select at least one bid of the electronically
10 transmitted bids, and
11 automatically places an order with a supplier in accordance with the selected at least
12 one bid.

1 4. An apparatus as in claim 1, wherein, in automatically coordinating activities, the claims
2 fulfillment system
3 automatically transmits information relating to the insured item to the suppliers,
4 receives bids from the suppliers for replacing, re-manufacturing or repairing the
5 insured item in accordance with the transmitted information,
6 automatically transmits the bids to the claimant, and
7 provides for the claimant to electronically select a bid from the bids transmitted to the
8 claimant.

1 5. An apparatus as in claim 4, wherein, in automatically coordinating activities, the claims
2 fulfillment system automatically places an order with a respective supplier in accordance with
3 the selected bid.

1 6. An apparatus as in claim 1, wherein, in automatically coordinating activities, the claims
2 fulfillment system
3 receives bids from the suppliers for replacing, re-manufacturing or repairing the
4 insured item,
5 automatically transmits the bids to the claimant, and
6 provides for the claimant to electronically select a bid from the bids transmitted to the
7 claimant.

1 7. An apparatus as in claim 6, wherein, in automatically coordinating activities, the claims
2 fulfillment system automatically places an order with a respective supplier in accordance with

3 the selected bid.

1 8. An apparatus as in claim 1, wherein, in automatically coordinating activities, the claims
2 fulfillment system
3 receives information from the insurer relating to the insured item,
4 automatically transmits the information to the suppliers to bid on providing a product or
5 service to compensate the claimant for loss of the insured item,
6 receives the bids from the suppliers,
7 automatically transmits the received bids to the insurer,
8 allows the insurer to manage the bids,
9 automatically transmits the managed bids to the claimant,
10 provides for the claimant to electronically select a bid from the managed bids
11 transmitted to the claimant, and
12 automatically places an order with a supplier in accordance with the selected bid.

1 9. An apparatus as in claim 1, wherein, in automatically coordinating activities, the claims
2 fulfillment system automatically searches catalogs provided by the suppliers to propose a
3 replacement item from the catalogs to compensate the claimant for loss of the insured item.

1 10. An apparatus as in claim 1, wherein, in automatically coordinating activities, the claims
2 fulfillment system
3 automatically searches catalogs provided by the suppliers to propose a replacement item
4 from the catalogs to compensate the claimant for loss of the insured item,
5 automatically transmits information regarding the proposed replacement item to the
6 claimant, and
7 provides for the claimant to accept the proposed replacement item.

1 11. An apparatus as in claim 10, wherein, in automatically coordinating activities, the

2 claims fulfillment system automatically places an order for the accepted replacement item with
3 an appropriate supplier.

1 12. An apparatus as in claim 1, wherein, in automatically coordinating activities, the claims
2 fulfillment system

3 automatically searches catalogs provided by the suppliers to propose a plurality of
4 replacement items from the catalogs for the insured item,

5 automatically transmits information regarding the proposed replacement items to the
6 claimant, and

7 provides for the claimant to select a respective proposed replacement item.

1 13. An apparatus as in claim 12, wherein, in automatically coordinating activities, the
2 claims fulfillment system automatically places an order for the selected replacement item with
3 an appropriate supplier.

1 14. An apparatus as in claim 1, wherein, in automatically coordinating activities, the claims
2 fulfillment system

3 conducts an automated auction with the suppliers to obtain bids from the suppliers for
4 re-manufacturing the insured item or for providing services to repair the insured item;

5 automatically transmits the bids from the suppliers to the claimant, and

6 provides for the claimant to select a bid of the transmitted bids.

1 15. An apparatus as in claim 14, wherein, in automatically coordinating activities, the
2 claims fulfillment system automatically places an order with a supplier in accordance with the
3 selected bid.

1 16. An apparatus as in claim 1, wherein the claims fulfillment system provides status
2 information to at least one of the insurer and the claimant on fulfillment activities being

3 performed by said at least one supplier.

1 17. An apparatus as in claim 7, wherein the claims fulfillment system provides status
2 information to at least one of the insurer and the claimant on fulfillment activities being
3 performed by said respective supplier.

1 18. An apparatus as in claim 1, wherein the claims fulfillment system performs automatic
2 payment processing between the insurer and said at least one supplier for fulfillment activities
3 performed by said at least one supplier.

1 19. An apparatus as in claim 4, wherein the claims fulfillment system performs automatic
2 payment processing between the insurer and said at least one supplier for fulfillment activities
3 performed by said at least one supplier.

1 20. An apparatus as in claim 1, wherein a communication channel connecting the claimant
2 to the claims fulfillment system is the Internet.

1 21. An apparatus as in claim 1, wherein the claims fulfillment system allows parties other
2 than the claimant and the insurer to electronically purchase products or services from the
3 suppliers via the claims fulfillment system.

1 22. An apparatus as in claim 1, wherein, if a product or service that is to the satisfaction of
2 the claimant is not currently available from the suppliers, the claims fulfillment system
3 provides the claimant with an electronic voucher for purchasing goods or services from the
4 suppliers at a later date.

1 23. An apparatus as in claim 1, wherein, after the claimant selects said claimant-selected
2 product or service, the claims fulfillment system transmits an electronic bill from said at least

3 one supplier to the insurer.

1 24. A method comprising:

2 providing information relating to an insurance claim for loss of an insured item; and
3 automatically coordinating, via automatic computer processing, activities between a
4 claimant submitting an insurance claim for loss of the insured item, a insurer acting on behalf
5 of an insurer insuring the item, and suppliers, so that the claimant is provided with a claimant-
6 selected product or service by at least one of the suppliers to fulfill the insurance claim.

1 25. A method as in claim 24, wherein said automatically coordinating comprises:

2 automatically presenting, via automatic computer processing, bids from the suppliers to
3 the claimant for providing a product or service to fulfill the claim,
4 providing for the claimant to electronically select at least one bid of the presented bids,
5 and
6 automatically placing, via automatic computer processing, orders with the suppliers in
7 accordance with the selected at least one bid.

1 26. A method as in claim 24, wherein

2 said providing information comprises electronically providing the information by the
3 insurer, and
4 said automatically coordinating comprises
5 automatically transmitting, via automatic computer processing, the information
6 to the suppliers,
7 receiving electronically submitted bids from the suppliers for providing a
8 product or service in accordance with the information to fulfill the claim,
9 automatically transmitting, via automatic computer processing, the bids to the
10 claimant,
11 providing for the claimant to electronically select at least one bid of the

12 electronically transmitted bids, and
13 automatically placing an order, via automatic computer processing, with a
14 supplier in accordance with the selected at least one bid.

1 27. A method as in claim 24, wherein said automatically coordinating comprises:
2 automatically transmitting, via automatic computer processing, information relating to
3 the insured item to the suppliers,
4 receiving bids from the suppliers for replacing, re-manufacturing or repairing the
5 insured item in accordance with the transmitted information,
6 automatically transmitting, via automatic computer processing, the bids to the
7 claimant, and
8 providing for the claimant to electronically select a bid from the bids transmitted to the
9 claimant.

1 28. A method as in claim 24, wherein said automatically coordinating comprises:
2 automatically placing an order, via automatic computer processing, with a respective
3 supplier in accordance with the selected bid.

1 29. A method as in claim 24, wherein said automatically coordinating comprises:
2 receiving bids from the suppliers for replacing, re-manufacturing or repairing the
3 insured item,
4 automatically transmitting the bids to the claimant, and
5 providing for the claimant to electronically select a bid from the bids transmitted to the
6 claimant.

1 30. A method as in claim 29, wherein said automatically coordinating further comprises:
2 automatically placing an order, via automatic computer processing, with a respective
3 supplier in accordance with the selected bid.

1 31. A method as in claim 24, wherein
2 said providing information comprises providing the information by the insurer, and
3 said automatically coordinating comprises
4 automatically transmitting, via automatic computer processing, the information
5 to the suppliers to bid on providing a product or service to compensate the claimant for loss of
6 the insured item,
7 receiving the bids from the suppliers,
8 automatically transmitting the received bids to the insurer,
9 allowing the insurer to manage the bids,
10 automatically transmitting the managed bids to the claimant,
11 providing for the claimant to electronically select a bid from the managed bids
12 transmitted to the claimant, and
13 automatically placing an order with a supplier in accordance with the selected
14 bid.

1 32. A method as in claim 24, wherein said automatically coordinating comprises:
2 automatically managing, via automatic computer processing, catalogs provided by the
3 suppliers to propose a replacement item from the catalogs to compensate the claimant for loss
4 of the insured item.

1 33. A method as in claim 24, wherein said automatically coordinating comprises:
2 automatically managing, via automatic computer processing, catalogs provided by the
3 suppliers to propose a replacement item from the catalogs to compensate the claimant for loss
4 of the insured item,
5 automatically transmitting information, via automatic computer processing, regarding
6 the proposed replacement item to the claimant, and
7 providing for the claimant to accept the proposed replacement item.

1 34. A method as in claim 33, wherein said automatically coordinating further comprises:
2 automatically placing an order for the accepted replacement item with an appropriate
3 supplier.

1 35. A method as in claim 24, wherein said automatically coordinating further comprises:
2 automatically managing, via automatic computer processing, catalogs provided by the
3 suppliers to propose a plurality of replacement items from the catalogs for the insured item,
4 automatically transmitting, via automatic computer processing, information regarding
5 the proposed replacement items to the claimant, and
6 providing for the claimant to select a respective proposed replacement item.

1 36. A method as in claim 35, wherein said automatically coordinating further comprises:
2 automatically placing, via automatic computer processing, an order for the selected
3 replacement item with an appropriate supplier.

1 37. A method as in claim 24, wherein said automatically coordinating comprises:
2 conducting an automated auction, via automated computer processing, with the
3 suppliers to obtain bids from the suppliers for re-manufacturing the insured item or for
4 providing services to repair the insured item;
5 automatically transmitting, via automatic computer processing, the bids from the
6 suppliers to the claimant, and
7 providing for the claimant to select a bid of the transmitted bids.

1 38. A method as in claim 37, wherein said automatically coordinating further comprises:
2 automatically placing an order with a supplier in accordance with the selected bid.

1 39. A method as in claim 24, further comprising:

2 automatically providing, via automatic computer processing, status information to at
3 least one of the insurer and the claimant on fulfillment activities being performed by said at
4 least one supplier.

1 40. A method as in claim 24, further comprising:
2 performing, via automatic computer processing, payment processing between the
3 insurer and said at least one supplier for fulfillment activities performed by said at least one
4 supplier.

1 41. A method as in claim 24, further comprising:
2 if a product or service that is to the satisfaction of the claimant is not currently available
3 from the suppliers, providing the claimant with an electronic voucher for purchasing goods or
4 services from the suppliers at a later date.

1 42. An apparatus comprising:
2 an information input device receiving information relating to an insurance claim for loss
3 of an insured item; and
4 means for automatically coordinating, via automatic computer processing, activities
5 between a claimant submitting an insurance claim for loss of the insured item, an insurer
6 insuring the item, and suppliers, so that the claimant is provided with a claimant-selected
7 product or service by at least one of the suppliers to fulfill the insurance claim.

1 43. An apparatus comprising:
2 an automated claims fulfillment system; and
3 communication channels connecting a claimant submitting an insurance claim for loss
4 of an insured item, an insurer insuring the item, and suppliers, to the claims fulfillment
5 system, wherein the claims fulfillment system
6 receives information from the insurer relating to the insured item,

7 automatically transmits the information to the suppliers to bid on providing a
8 product or service to fulfill the claim,
9 receives the bids from the suppliers,
10 automatically transmits the received bids to the insurer,
11 allows the insurer to manage the bids,
12 automatically transmits the managed bids to the claimant,
13 provides for the claimant to electronically select a bid from the managed bids
14 transmitted to the claimant, and
15 automatically places an order with a supplier in accordance with the selected
16 bid, to fulfill the claim.

1 44. An apparatus comprising:
2 an automated claims fulfillment system; and
3 communication channels connecting a claimant submitting an insurance claim for loss
4 of an insured item, an insurer insuring the item, and suppliers, to the claims fulfillment
5 system, wherein the claims fulfillment system
6 receives information from the insurer relating to the insured item,
7 automatically searches electronic catalogs of the suppliers to find a product or
8 service to fulfill the claim,
9 automatically transmits information of found products or services to the insurer,
10 allows the insurer to manage the information of the found products or services,
11 automatically transmits the managed information to the claimant,
12 provides for the claimant to electronically select a product or service from the
13 managed information transmitted to the claimant, and
14 automatically places an order with a supplier in accordance with the selection by
15 the claimant, to fulfill the claim.

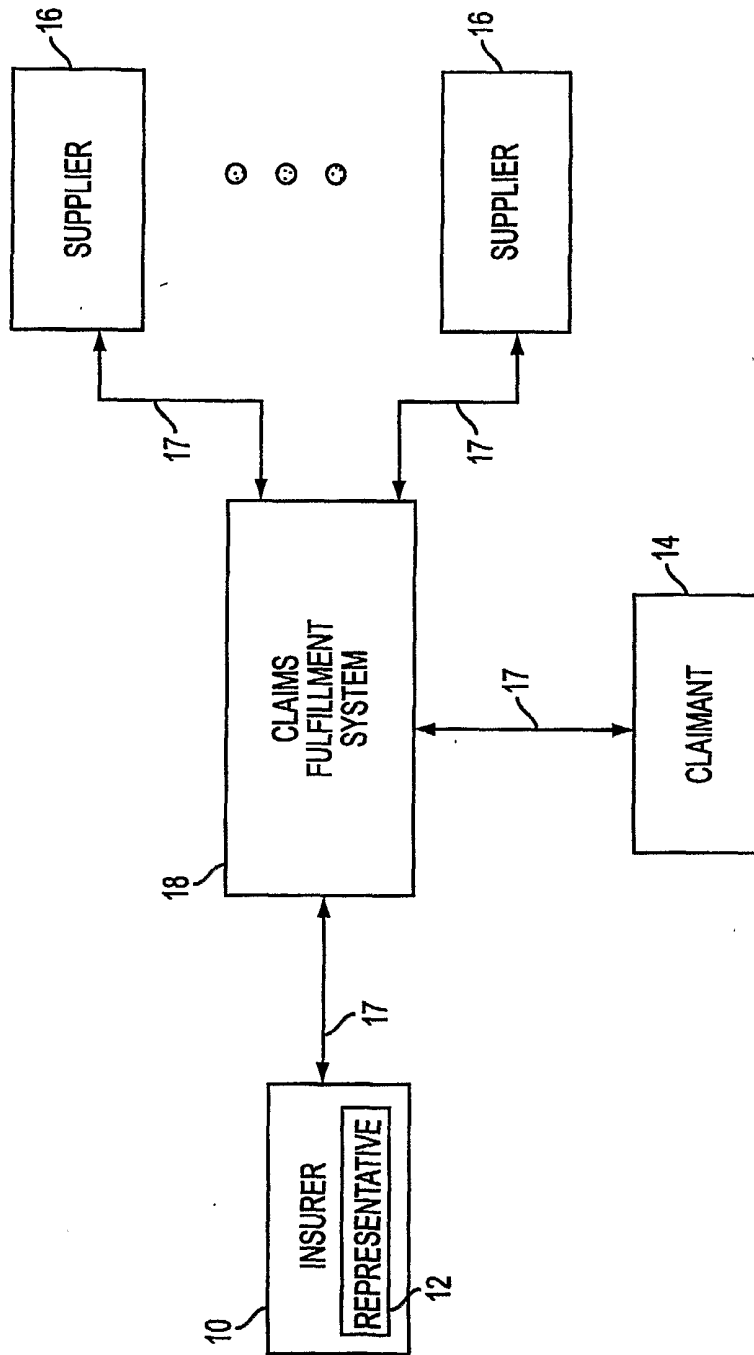


FIG. 1

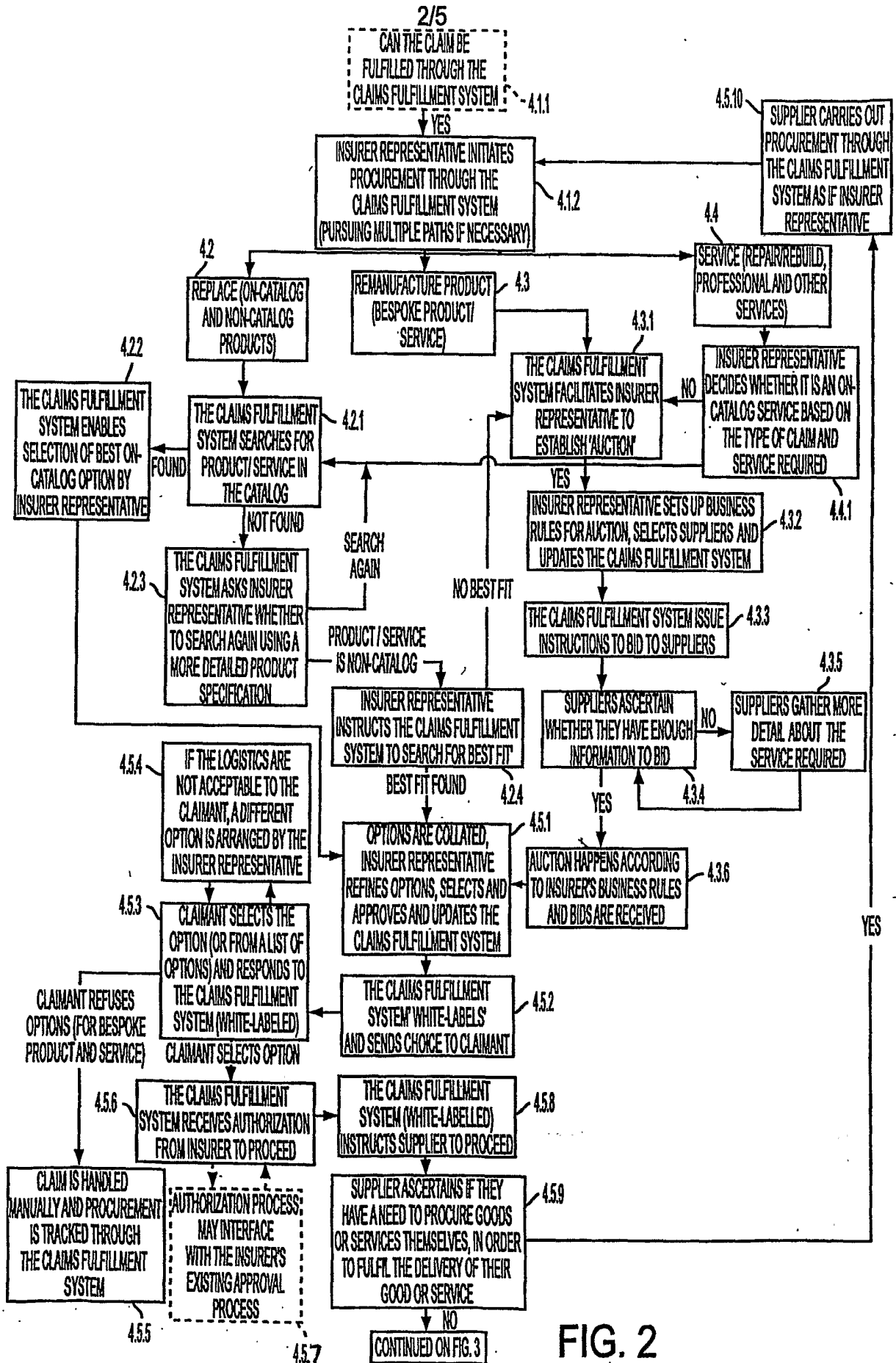


FIG. 2

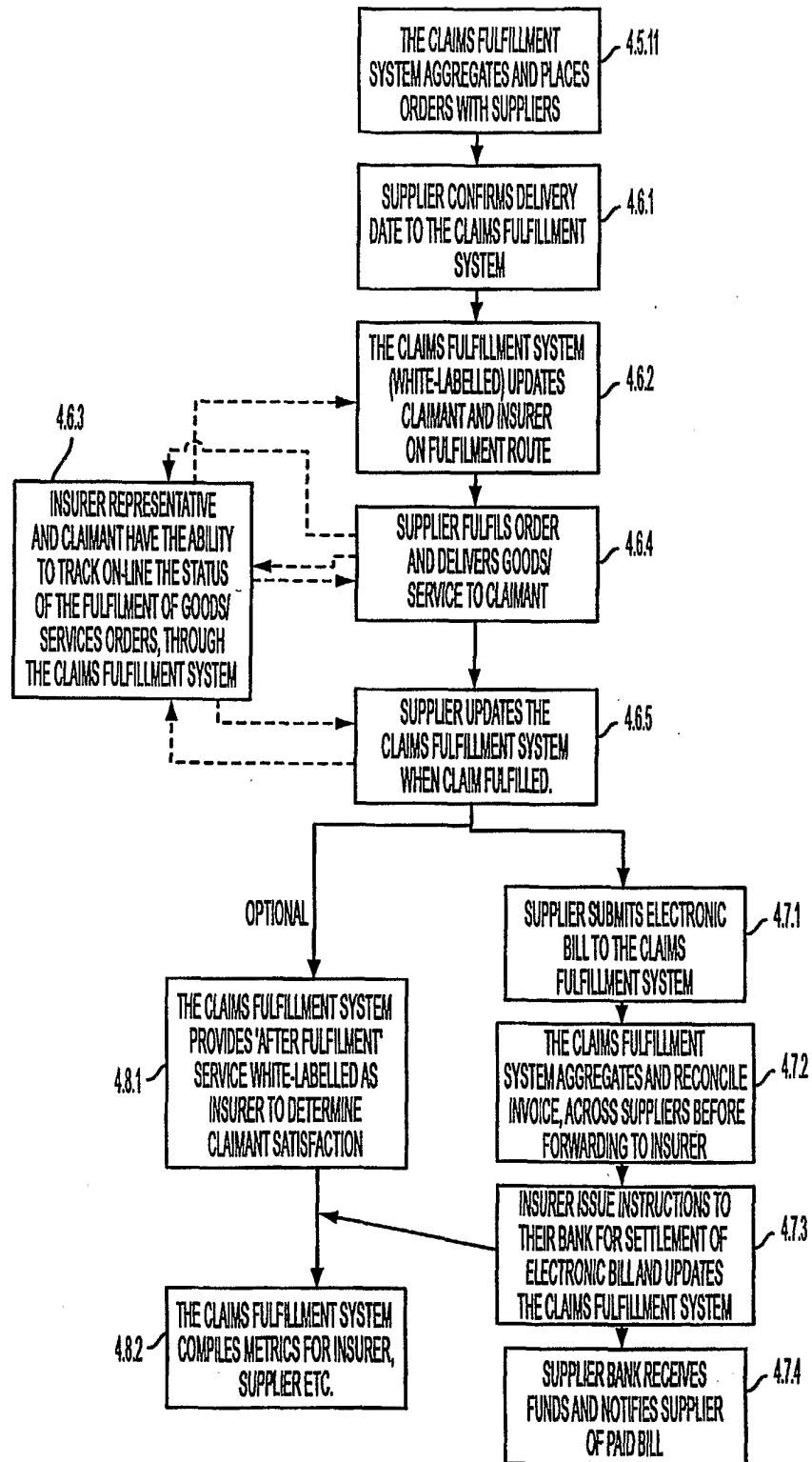


FIG. 3

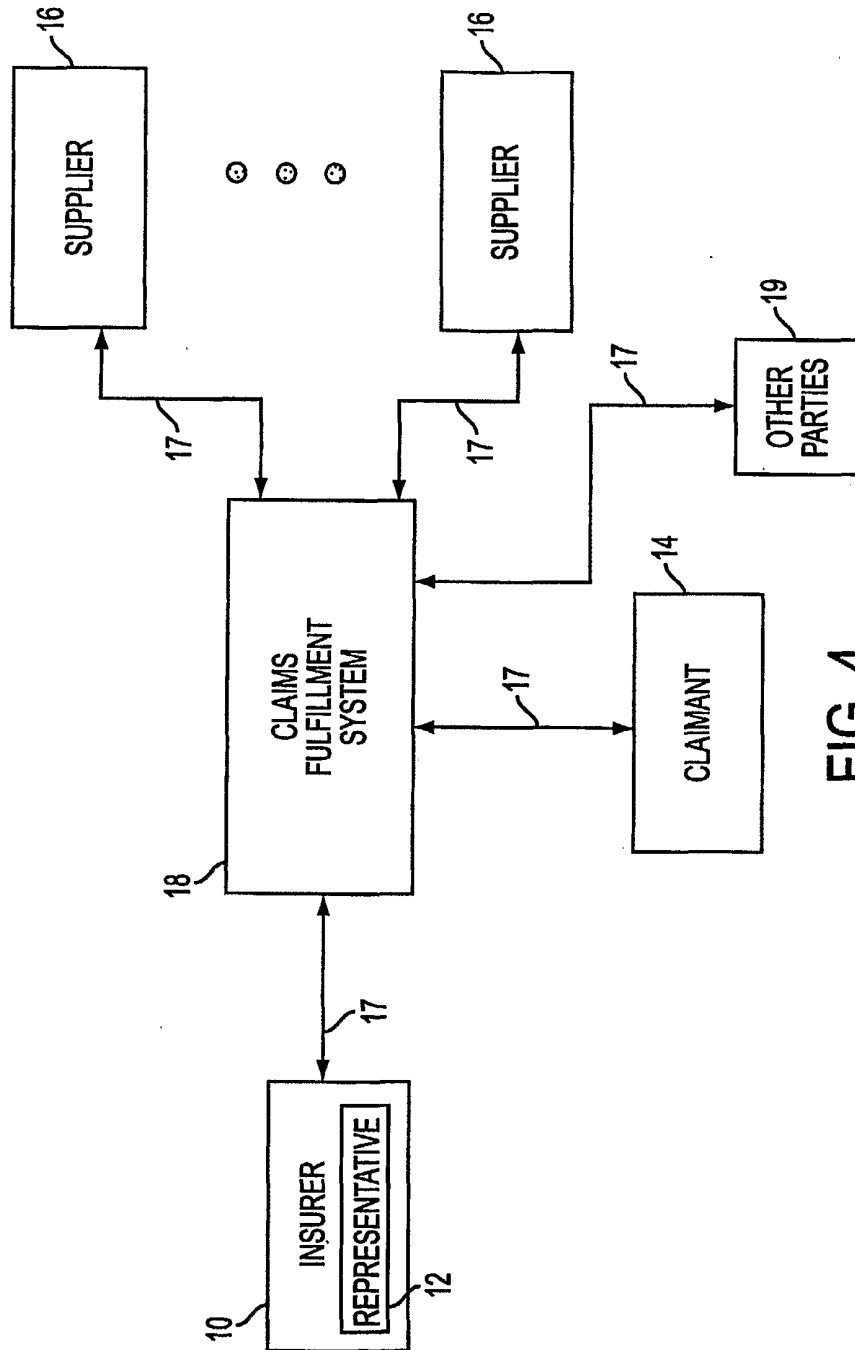


FIG. 4

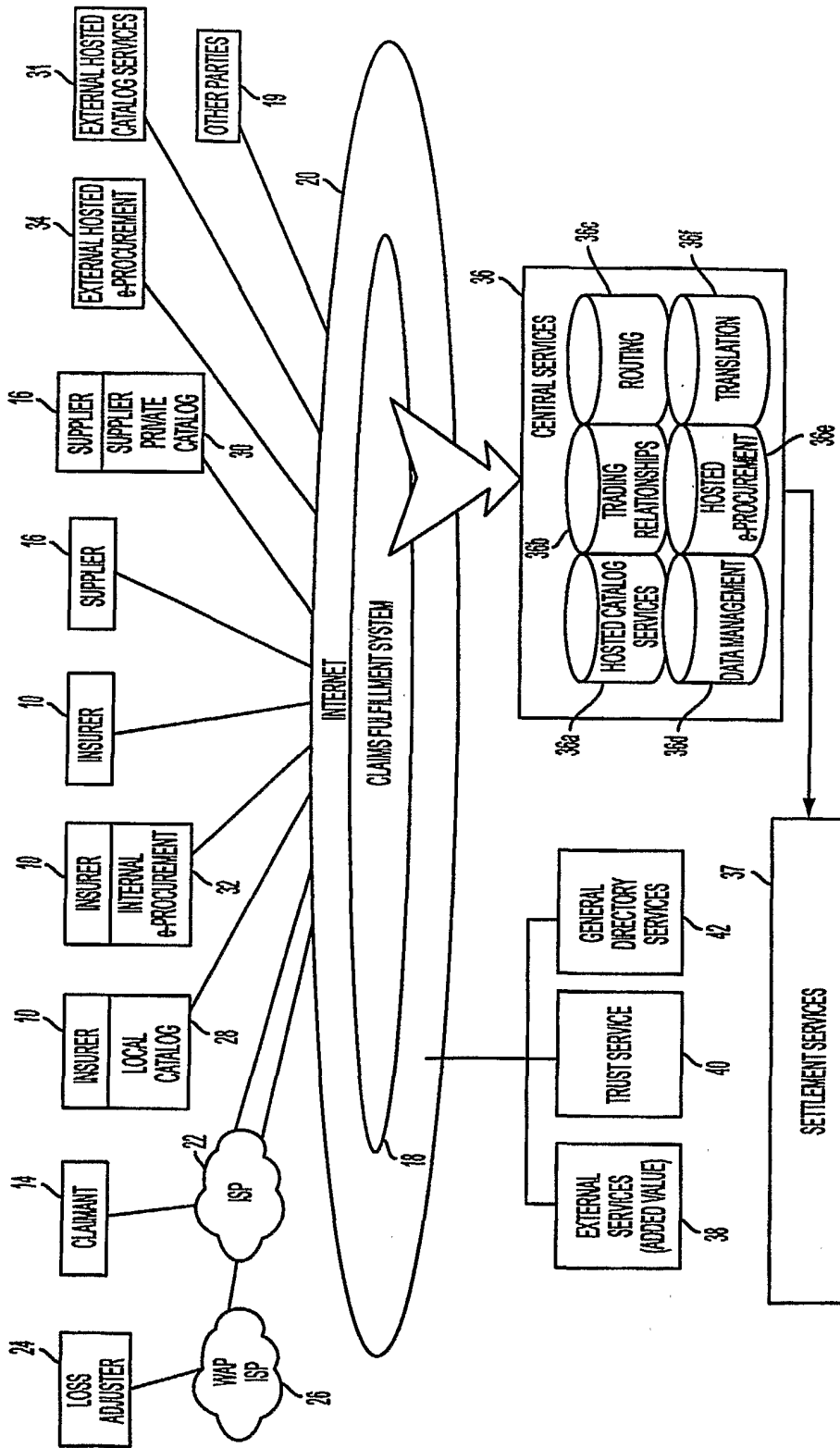


FIG. 5

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US01/40859

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 15/00
US CL : 705/4

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/1, 2, 3, 4

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,950,169 (BORGHESI ET AL.) 7 September 1999, See Entire Reference	1-44
Y	US 5,128,859 (CARBONE ET AL.) 7 July 1992, See Entire Reference	1-44
Y	US 4,858,121 (BARBER ET AL.) 15 August 1989, See Entire Reference	1-44

Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A" document defining the general state of the art which is not considered to be of particular relevance	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E" earlier document published on or after the international filing date	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&" document member of the same patent family
"O" document referring to an oral disclosure, use, exhibition or other means	
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search 27 AUGUST 2001	Date of mailing of the international search report 18 SEP 2001
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