



SHORT GUIDE • INDUSTRY • INSURANCE

Claim form, report, photos: which file is where?

Now documents with the same claim number stay linked.

Claim forms, photos, repair estimates, expert reports and invoices arrive by mail, email and field staff, often handwritten. This short guide shows how PaperOffice reads them, links them through matching claim numbers and checks submitted PDFs. For insurers, brokers and claims adjusters.

WHAT IT IS ABOUT

Claim number, policy number and loss date as fields, documents with the same claim number linked, photos in the same folder, PDFs checked for covered content, and questions to the file answered with sources.

01 · THE PROBLEM

One claim, many senders. Each document comes alone.

After water damage, the claim form arrives handwritten by mail, the photos by email, the repair estimate from the tradesman, and weeks later the expert report and invoice. Whoever settles the claim gathers all the pieces and lays estimate, report and invoice side by side to compare.

WHY IT HAPPENS

Many senders per claim

Policyholder, tradesman, garage, assessor and broker send documents in their own formats. The common thread is the claim number, if it is on the document at all.

Handwriting and photos

Claim forms are often filled in by hand, and damage is photographed with a phone. Policy number and loss date get retyped, and a transposed digit leads to the wrong policy.

Documents can be edited

An estimate or an invoice as a PDF can be changed without it showing on screen. Covered amounts hardly stand out when looking through.

HOW YOU NOTICE IT

- Documents for one claim number are spread across inbox, scan folder and policy system.
- Photos of a claim hang on emails instead of in the claim file.
- Policy numbers are written differently on the claim form and on the policy.
- The same repair invoice came from the customer and from the garage and was entered twice.
- Whether a submitted PDF was edited is judged by eye alone.

02 · THE WAY WITH PAPEROFFICE

Read, link, check documents.

Your policy and claims system remains the system for policies, reserves and payments. PaperOffice reads the documents of each claim, links them through matching claim numbers and checks submitted PDFs for anomalies.

1

Take everything in, photos too

A connector collects claim forms and photos from the claims mailbox, each attachment as its own document. Mail arrives by scanner, field staff photos by Mobile App.

[MODULE: CONNECTORS](#)

2

Read handwriting

At the Ultra tier, AI-OCR also reads handwritten claim forms, line by line with position. The text is then available in search.

[MODULE: AI-OCR](#)

3

Claim data as fields

An IDP Agent of your own reads claim number, policy number, loss date, place and course of events. The **Insurance Policy** template brings policyholder, coverage amount and deductible.

[MODULE: IDP AGENT](#)

4

Link by claim number

From Premium, AI-DMS also reads document and reference numbers. If the same number is written the same way on claim form, report and invoice, the Knowledge Graph links them in the Workspace.

[MODULE: KNOWLEDGE GRAPH](#)

5

Check submitted PDFs

The Trust Agent checks submitted PDFs for hidden and covered text and embedded files. From Premium, it compares text layer and page image, with a profile for invoices or policies.

[MODULE: TRUST AGENT](#)

03 · IN THE APP

How a claim's documents come together.

This is how claims handling and the mailroom set up the process. The basis is a Workspace per line of business with AI-DMS Premium; you process handwritten claim forms with Ultra.

1

Handwriting with Ultra

Select handwritten claim forms, choose **Actions › Agents & workflows › AI-DMS** and set the Ultra tier. Printed reports and invoices run on Premium.

2

Read claim data

Select a claim form, open **Actions › Agents & workflows › IDP** and build an agent with claim number, policy number, loss date and place. For policies, choose the **Insurance Policy** template.

3

View the claim

In the document list, choose the **Transactions** view under **Options**. Documents with the same detected document or reference number hang together; a double-click opens each one.

4

Assign photos

Drag a photo onto the claim form and choose **Create document folder**. Drag further photos and the report onto the folder, and they sit visibly together.

5

Check PDFs

Under **Document AI › Trust Agent › Create Trust Agent**, create one agent each with Check level Premium and the profile for invoices or for policies. Then select the PDFs and choose **Actions › Agents & workflows › Trust › Check with Trust Agent**.

TIP FROM PRACTICE

The claim number belongs on every letter State the claim number in every acknowledgment and ask garage, assessor and customer to carry it over exactly. If AI-DMS detects it as a reference, the Knowledge Graph links the documents during processing.

04 · AN EXAMPLE

A property insurer keeps every claim in view.



A regional property insurer with 120 employees settles water, storm and motor claims. The claims handler takes in claim forms, commissions assessors, checks repair estimates and invoices and answers questions from customers and brokers.

BEFORE

- The handwritten claim form sits in the incoming mail tray.
- Photos and repair estimate are in emails, the expert report in the policy system.
- To settle, she lays printed estimate, report and invoice side by side.
- She judges by eye whether a submitted PDF was edited.

WITH PAPEROFFICE

- Claim form, photos, estimate and report sit in the Workspace of the line of business.
- Ultra reads the claim form, and the IDP Agent takes over claim and policy number.
- In the Transactions view, documents with the same claim number hang together, and photos sit in the folder.
- The Trust Agent checks submitted PDFs; she asks the chat about differences and checks the original.

An invented claim for illustration. Check for yourself which numbers appear on your documents, who assesses reports and findings and how you handle health and customer data.

05 · CHECKLIST

Is your claims department ready for linked documents?

Use these points to prepare the mailroom and claims handling. The more often the claim number appears on documents, the more PaperOffice links.

- ☐ Every line of business has a Workspace of its own with suitable group rights.
- ☐ Acknowledgments state the claim number and ask senders to carry it over.
- ☐ The claim form agent has been tested on real claim forms, including handwritten ones.
- ☐ One Trust Agent each with Check level Premium for invoices and for policies is set up.
- ☐ Whoever settles a claim checks every figure of a chat answer in the original.
- ☐ The Workspaces run on AI-DMS Premium, handwritten claim forms on Ultra.
- ☐ The fields for claim forms are set: claim number, policy number, loss date, place, course of events.
- ☐ The claims mailbox is set up as a connector, and attachments become documents of their own.
- ☐ Whoever checks invoices watches for the **Possible Duplicate** hint on the document.
- ☐ For claims with health data, the Workspace asks for a password or SMS code on opening.

06 · FREQUENTLY ASKED QUESTIONS

What claims management and internal audit ask first.

How does PaperOffice work with our policy system?

Policies, reserves and payments stay in your systems. PaperOffice reads the documents around them. You pull claim numbers, amounts and dates into your system as an export or via the REST API, and AI assistants ask over MCP.

How does PaperOffice check submitted documents?

The Trust Agent checks PDFs for hidden and covered text, embedded files and, from Premium, contradictions between text layer and page image. It returns a risk score and findings with page. Your reviewers assess every result against the original.

Are handwritten claim forms read?

Yes, with AI-DMS Ultra. AI-OCR reads handwriting line by line with position, and the IDP Agent takes over the fields with their source. If the agent has a review queue, a missing required value creates a review task, included in the Professional plan.

Does PaperOffice compare estimate, report and invoice?

Use **Ask Agent** to ask Document Chat which items differ between estimate, report and invoice. It reads the documents and shows the ones it found below the answer. You decide on the settlement after a look at the original.

What happens to invoices submitted twice?

With AI-DMS Premium, PaperOffice checks whether the content or the issuer's document number already exists in the account for the same document type. A match appears on the document as **Possible Duplicate** with its reason. You decide before anything is settled twice.

Who can see the claim files?

Groups with rights to the Workspace, equally in list, search, chat and MCP. From Business, a password or SMS code protects opening; Compliance Workspaces add a watermark in preview and PDF download.

07 · HOW TO START

Bring your next claim into one view.

Create an account at app.paperoffice.ai, upload claim form, report and invoice of one claim and process them with AI-DMS Premium. You pay for what you process; the pricing page lists the tiers.

Test a settled claim

Upload the documents of a closed claim. You will see which documents the graph links and where the claim number is missing.

Agree on fields with claims staff

Decide which fields every claim form should deliver, and test the agent on claim forms that are easy and hard to read.

Define the checks

Decide which documents the Trust Agent checks and who assesses findings and duplicate hints.

DATASHEETS ON THIS TOPIC

Connectors

paperoffice.ai/downloads/paperoffice-ai-datasheet-connectors.pdf

AI-OCR

paperoffice.ai/downloads/paperoffice-ai-datasheet-ocr.pdf

IDP Agent

paperoffice.ai/downloads/paperoffice-ai-datasheet-idp-intelligent-document-processing.pdf

Knowledge Graph

paperoffice.ai/downloads/paperoffice-ai-datasheet-knowledge-graph.pdf

Trust Agent

paperoffice.ai/downloads/paperoffice-ai-datasheet-document-integrity-check.pdf

Document Chat

paperoffice.ai/downloads/paperoffice-ai-datasheet-document-chat.pdf

MORE ON THIS TOPIC

Insurance

paperoffice.ai/en/solutions/industry/ai-insurance-claims-processing-automation



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