

Plain English Guide

Jargon-free overview for non-technical users.

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Who this is for

This is the no-jargon version for handlers, managers and anyone who would rather not read a security manual. If you need the formal documents, see the other policies in the pack.

Where the data lives

Each operator has its own logical area in our database, hosted in the European Economic Area (AWS Frankfurt region, eu-central-1). The system checks who you are on every request and only shows you your own cases. We do not put two operators in the same view by accident. Everything is encrypted on disk and in transit.

What we do with AI

When a handler ingests an engineer report, we read the PDF and pull out the figures the platform needs (pre-accident value, retail, trade, salvage, category and so on) and the identifiers needed to send the settlement link (registration, name, postcode, email, phone).

Before any of that text is sent to the AI, we run it through a redactor. Names become NAME_1. Registrations become VRM_1. Postcodes, emails, phone numbers, National Insurance numbers, driving licences and bank or card numbers get the same treatment. The AI only sees the placeholders. When the AI returns its answer, our system swaps the placeholders back to the real values inside the case record. The AI provider does not keep your data and does not train its model on it.

If a report is a scan and the text cannot be read locally, we send the original PDF to the AI so the fields can still be picked up. That is the only path where the AI sees the raw document. Every time it happens, we record it against the case so the operator can see how often it is used.

How the customer reaches their settlement

We send the customer a unique link by email or text message (SMS), whichever your team chooses for the case. Text messages are sent through FireText, a UK SMS provider working under a signed data processing agreement, with UK-only message routing. The text contains the customer's first name, your brand name and the secure link, never any claim details. The delivery record, including the mobile number, is wiped by the same automatic purge as the rest of the case. When the customer opens the link, they enter their vehicle registration and postcode. If both match the case, they see the offer. If not, nothing is shown. There is no password and no account to set up. The link stays live for as long as the case is open, so the customer can go back to upload more evidence or check what they decided. Once the settlement completes, or if the case sits untouched for 30 days, the link stops working, because we delete the personal data behind it.

Who decides

A trained handler reviews what the AI extracted and the short summary that goes to the customer. The handler issues the link. The customer accepts or disputes. If they dispute, the case goes back to the handler with the full history. The AI never makes the decision.

What we keep

Automatic data minimisation. Personal data is scrubbed automatically the moment a settlement completes. Cases abandoned for 30 days are anonymised automatically, with an operator warning 7 days beforehand. Only anonymised settlement statistics remain. Every purge is recorded in an audit trail.

While a case is live, we hold the details needed to run the settlement. The moment the customer accepts, the system automatically wipes the personal data from the case: name, email, phone, postcode, vehicle registration, engineer comments, finance company and the settlement link itself. Uploaded evidence is deleted from storage and email logs are stripped of personal details.

If a case is simply abandoned, it does not sit there forever. Any case still open 30 days after it was created is anonymised in exactly the same way and marked as expired. Your team gets an email warning 7 days before that happens, so you can chase the customer if the settlement still matters.

What stays behind is the anonymised skeleton of the case: the status, the decision, the valuation figures, the dates and the reference. That keeps your dashboards and reporting intact without holding anyone's personal information. You do not need to ask us to delete claimant data, the platform does it by itself. If your organisation leaves TotalSettle, we wipe your whole area, subject to any legal reason to hold something back.

If you want the full detail

totalsettle.com/ai-data-handling has the longer reference. The signed Data Processing Agreement, sub-processor list and DPIA are available on request from info@caseflowautomation.co.uk.

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