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Dear Editor,

I'm honored to submit my manuscript entitled "Fuzzy Based Decision Support Model for Health Insurance Claim" to be considered for publication in your respected journal.

I am currently studying in a postgraduate program in Bina Nusantara University, Jakarta, Indonesia. While studying, I am also working in the insurance industry. Claim assessment is one of the key processes for an insurance company, and to be able to make the right claim decision is vital. Decision support model (DSM) has been used to support decision making process in various industries, including insurance.

The submitted manuscript is the research result that I conducted in an attempt to build a relevant DSM for claim processing. The research combined fuzzy logic, analytical hierarchy process, and a simple mathematical methodology to build a DSM that can suggest a claim decision. The model was tested with actual claim history data and was able to propose claim decision.

I declare that this manuscript is original and has not been published. It was sent to another journal for consideration but it was declined due to not getting enough reviewers (the journal requires 5 reviewers). I declare no financial support was received for this study.

As the corresponding author, I am accountable for all aspects of this work. My lecturer supervisor as a contributing author has approved the final version of the manuscript for submission to this journal.

To the best of my knowledge, neither I nor the co-author has any conflict of interest, financial or otherwise.

I look forward to hearing from you,

Sincerely,

Sumiati Susanto

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