Business Ownership Policy Insurance Broker Portal

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# 1. Introduction

This project aims to simplify the quoting process for business ownership policies (BOP) for small businesses. It provides a broker-only web portal where brokers can generate insurance quotes, manage them, and submit for approval. The system ensures an easy-to-use interface with modern features like real-time notifications, PDF generation, dynamic upgrade suggestions, and email integration.

# 2. Objective and Scope

- Create a broker-exclusive platform to streamline quote generation and submission.  
- Enable secure access, easy navigation, and essential functionalities.  
- Features include quote list, dynamic T&C, and broker earnings display.  
- Scope: Broker-side modules including form, dashboard, notifications.  
- Out of Scope: Admin panel and approval interfaces.

# 3. System Architecture

The portal is developed using Angular for the frontend and ASP.NET Core Web API for the backend. It utilizes JWT for secure authentication, a SQL database for persistence, and a rating API for premium calculation. The system is modular and scalable, with client-server communication via REST APIs.

# 4. Functional Features

- Broker Registration/Login  
- Dashboard with income summary (2% commission)  
- Create Quote with dynamic form and T&C  
- View/Edit/Delete Quotes (limited access)  
- Quote PDF generation  
- Real-time Notifications  
- Plan Upgrade Suggestions  
- PDF Upload for Auto-fill  
- Contact/About Pages with EmailJS

# 5. Technical Details

The project follows a component-based Angular structure for UI with backend logic implemented in ASP.NET Core. JWT ensures secure route access. Premium is calculated using an external API. Socket-based alerts or polling strategies enable real-time notification updates.

# 6. Innovation and Creativity

- Autofill using PDF Upload  
- Upgrade suggestion with price difference and benefits  
- Stylish UI using neumorphism  
- Route protection for authentication  
- Flow-oriented navigation and access management

# 7. Assumptions

- Only broker access is required.  
- Admin functionality is outside the scope.  
- Office network restrictions prevent direct backend emails.  
- All submissions happen securely and are broker-initiated.

# 8. Future Scope

- Develop an admin dashboard for quote management.  
- Implement group chat between brokers and admin.  
- Extend real-time functionality across components.  
- Add payment gateway for instant policy purchases.