

“Il semble que la perfection soit atteinte non quand il n’y a plus rien à ajouter, mais quand il n’y a plus rien à retrancher”

- Antoine de Saint-Exupéry

AAOS Project for ACME Insurance Solutions

420-436-VA: Deliverable 7

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Executive Overview

This report provides a detailed analysis of the current business environment for ACME Insurance Solutions, a leading provider in the Canadian life and health insurance sector. It examines the specific operational challenges faced by the company, particularly focusing on the inefficiencies and inaccuracies in its manual claim submission and review processes. These issues have been identified as significant bottlenecks, resulting in delayed claim processing and reduced customer satisfaction. The report underscores the importance of addressing these challenges to enhance time efficiency and resource utilization, thereby improving overall productivity and customer experience. Through a thorough understanding of ACME's requirements, the report outlines the strategic measures necessary to streamline operations and maintain ACME's competitive edge in the industry.

Summary description of the client, including the final business problem addressed.

Despite its strong market presence and reputation, ACME Insurance Solutions faces a significant challenge with its existing claim processing system. The primary business problem is the inefficiency and error-proneness of the current manual claim submission and review process. This outdated method has led to several critical issues:

Operational Bottlenecks: The manual process creates delays, slowing down the overall claim processing time and leading to customer dissatisfaction.

High Error Rate: Manual data entry and review are prone to errors, resulting in incorrect claim assessments and potential disputes with clients.

Resource Drain: The manual process is labor-intensive, requiring considerable time and effort from the staff, which could be better allocated to more strategic and value-added tasks.

The new system aims to address these challenges by implementing automation and technological advancements to streamline the claim process. The key goals are to:

Enhance Efficiency: Automate repetitive tasks to speed up claim processing and reduce turnaround times.

Increase Accuracy: Utilize technology to minimize errors and ensure accurate claim assessments.

Optimize Resources: Free up human resources by reducing the need for manual intervention, allowing staff to focus on more critical and strategic functions.

By resolving these issues, ACME Insurance Solutions aims to maintain its competitive edge, improve customer satisfaction, and continue its legacy of providing top-tier insurance services in the Canadian market.

Revised summary narrative description of the system

The redesigned system for ACME Insurance Solutions is an advanced platform developed to streamline the manual claim submission and review process. This new system integrates modern technology to enhance efficiency, accuracy, and user experience while maintaining human oversight in the claim review process.

Key Features

Streamlined Claim Submission

Users can easily submit claims through an intuitive online interface, reducing the time and effort required for manual paperwork.

User-Friendly Interface

The system offers a user-centric design that facilitates easy navigation, allowing users to access account information, submit claims, and receive real-time updates on claim statuses.

Roles and Responsibilities

User Role

Users, both authenticated and unauthenticated, interact with the system to submit claims, access their account details, and track the progress of their claims.

Administrator Role

Administrators manage the system's operations, review submitted claims, approve, or deny claims based on policy criteria, and oversee user management and system performance.

System Benefits

Efficiency

The system reduces the time required for claim submission and provides a centralized platform for managing claims, enhancing overall efficiency.

Accuracy

By reducing manual paperwork and centralizing data, the system minimizes errors associated with manual data entry and processing.

Resource Optimization

The streamlined process allows staff to focus on critical tasks such as claim review and decision-making, improving productivity and service quality.

This redesigned system reflects ACME Insurance Solutions' dedication to improving operational efficiency and customer satisfaction through technological advancements, while ensuring that the critical task of claim review remains under expert human oversight.

Client comments

Client’s Positive Feedback

Efficiency Boost

"The streamlined claim submission process has notably accelerated our service delivery, resulting in heightened client satisfaction."

Intuitive Interface

"Users and staff alike find the system's interface remarkably user-friendly, reducing training time and increasing productivity."

Precision in Processing

"With fewer errors detected post-implementation, our confidence in the system's accuracy has significantly improved, leading to smoother claim assessments."

Fortified Security Measures

"We commend the system's robust security features, such as multi-factor authentication and data encryption, ensuring our clients' data remains safeguarded."

Optimized Resource Allocation

"By automating mundane tasks, our team can now dedicate more time to strategic endeavors, fostering a more efficient and motivated workforce."

Client's Areas for Improvement

Initial Deployment Hurdles

"The setup and transition phase presented notable challenges, requiring considerable time and resources for staff training."

Customization Limitations

"While functional, the system lacks certain customization options, hindering our ability to tailor features to our specific requirements."

Occasional Downtime Concerns

"We've experienced intermittent system downtimes, disrupting our workflow. Ensuring consistent uptime would be advantageous for uninterrupted operations."

Design and Implementation Decisions

In the development of the system for ACME Insurance Solutions, several critical decisions were made regarding both the design and implementation, focusing on functionality, aesthetics, and the chosen programming environment of PHP alongside HTML and CSS.

Visual Design Decisions and Consistency with Client Preferences

We prioritized aligning the visual design of the system with the preferences outlined by the client. This involved incorporating design elements provided by the client and ensuring that the overall aesthetic matched their vision for the system.

Responsive Design

Recognizing the importance of accessibility across devices, we implemented a responsive design approach using HTML and CSS. This decision ensures that the system is optimized for various screen sizes, providing users with a seamless experience across desktop, tablet, and mobile devices.

Visual Coherence with HTML/CSS

Leveraging the capabilities of HTML and CSS, we focused on creating a visually cohesive interface that enhances user engagement and promotes ease of navigation. This involved employing consistent color schemes, typography, and layout principles to maintain a unified design language throughout the system.

Software Design Decisions and Functionality Alignment

The design and implementation of system functionality were closely aligned with the client's requirements and objectives. Using PHP, we developed robust backend logic to handle critical operations such as claim submission, processing, and user management, ensuring that the system delivers its intended functionalities effectively.

Database Integration

PHP was used alongside HTML and CSS to integrate seamlessly with the MySQL database, facilitating efficient data storage and retrieval processes. This decision enables the system to manage and manipulate data dynamically, supporting real-time updates and interactions for users and administrators.

Security Measures

Security considerations were paramount in the design and implementation of the system. We implemented robust security measures within the PHP codebase to prevent common vulnerabilities such as SQL injection, ensuring the confidentiality, integrity, and availability of sensitive client information.

Scalability and Maintainability

With PHP as the primary programming language, we adopted scalable and maintainable coding practices to support future enhancements and modifications to the system. This includes modularizing code components, adhering to coding standards, and documenting key functionalities to facilitate ongoing development and maintenance efforts.

In summary, the design and implementation decisions made for the system leveraged the capabilities of PHP, HTML, and CSS to deliver a visually appealing, functional, and secure solution that meets the client's requirements while ensuring scalability and maintainability for future growth.

Description of current security measures

In the development of the system for ACME Insurance Solutions, stringent security measures were implemented to protect against common vulnerabilities, including SQL injection attacks. The following are key security measures in place to safeguard sensitive data and ensure the integrity of the system:

Prepared Statements

Prepared statements were extensively utilized throughout the PHP codebase to execute SQL queries safely. By separating SQL logic from user input, prepared statements prevent malicious SQL injection attempts by treating user input as data rather than executable code.

Parameterized Queries

Parameterized queries were employed when interacting with the MySQL database. This approach involves passing parameters separately from the SQL query, ensuring that user input is properly sanitized and preventing attackers from injecting malicious SQL code.

Input Validation

Comprehensive input validation mechanisms were implemented to validate user input before processing it in PHP scripts. This includes sanitizing and validating input data to ensure it conforms to expected formats and does not contain potentially harmful characters or SQL commands.

Escape Characters

Escape characters were utilized to mitigate the risk of SQL injection by escaping special characters in user input before incorporating them into SQL queries. This prevents attackers from manipulating SQL queries to execute arbitrary commands or extract sensitive information from the database.

Database User Privileges

The principle of least privilege was applied when configuring database user accounts. Each user account was granted only the necessary privileges required for its intended functionality, reducing the potential impact of a successful SQL injection attack.

These security measures collectively serve to protect the system against SQL injection attacks by ensuring that user input is properly sanitized, validated, and processed in a secure manner. By adopting a proactive approach to security, ACME Insurance Solutions can effectively mitigate the risk of data breaches and unauthorized access to sensitive information, safeguarding the confidentiality and integrity of client data.

Future work

User interface improvements

- **Responsive Design:** Ensure all pages are fully responsive and provide a seamless experience on mobile devices.
- **Intuitive Navigation:** Improve the navigation menu to be more user-friendly and accessible.
- **Consistent Styling:** Apply a consistent styling across all pages, using a modern color palette and clean design elements.
- **Interactive Elements:** Add interactive elements such as tooltips, modals, and loading indicators to enhance user engagement.
- **Accessibility:** Implement accessibility features such as ARIA labels, high-contrast themes, and keyboard navigation support.

Unimplemented user stories and functions

- Developing a payment generation system for approved claims.
- Implementing categorization and assignment features for claim processing.
- Providing a detailed claim view with interaction history and audit results.
- Creating a secure archiving system for historical claims data.
- Building self-service tools for customers to track claim progress and upload documents.
- Conducting user satisfaction surveys.
- Implementing role-based access controls.
- Enabling timely updates and alerts for users.
- Adding options for policy endorsements, automatic payments, and discount notifications.

Recommendations regarding future security measures to be taken

- **Data Encryption:** Implement encryption for sensitive data both in transit and at rest.
- **Regular Security Audits:** Conduct regular security audits and vulnerability assessments to identify and mitigate potential threats.
- **Access Controls:** Implement role-based access controls (RBAC) to restrict access to sensitive data based on user roles.

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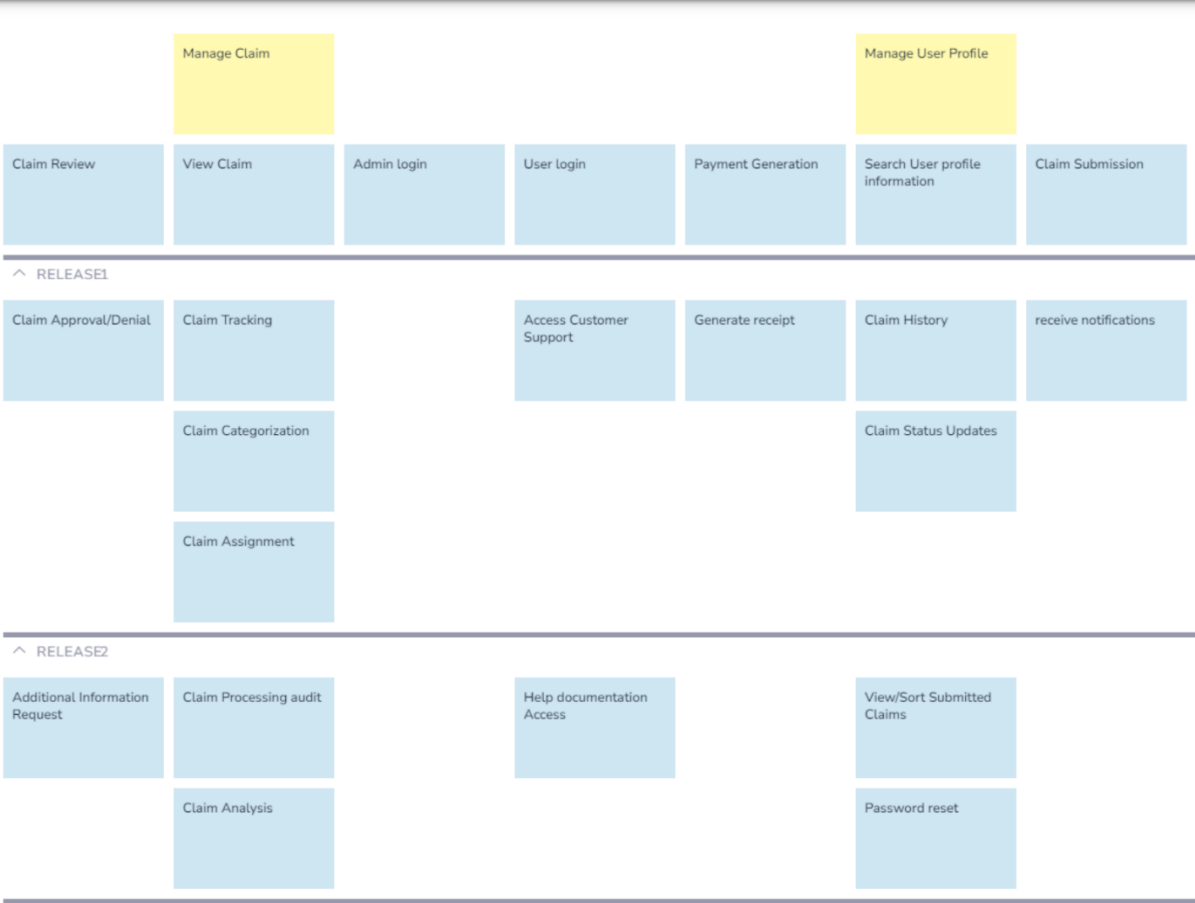
- Antoine de Saint-Exupéry

- **Data Backup:** Establish a robust data backup and recovery plan to prevent data loss in case of system failures or cyber-attacks.

Recommendations regarding unit and integration test strategies to be used

- **Unit Testing:** Write comprehensive unit tests for all critical components and functions to ensure they work as expected in isolation.
- **Integration Testing:** Develop integration tests to verify that different modules and components interact correctly and that data flows seamlessly through the system.
- **Automated Testing:** Utilize automated testing tools to run tests frequently and efficiently, ensuring that new changes do not introduce regressions.
- **Continuous Integration:** Implement a continuous integration (CI) pipeline to automatically run tests and deploy code changes to staging environments for further testing.
- **User Acceptance Testing:** Conduct user acceptance testing (UAT) with actual users to validate that the system meets their needs and requirements before final deployment.

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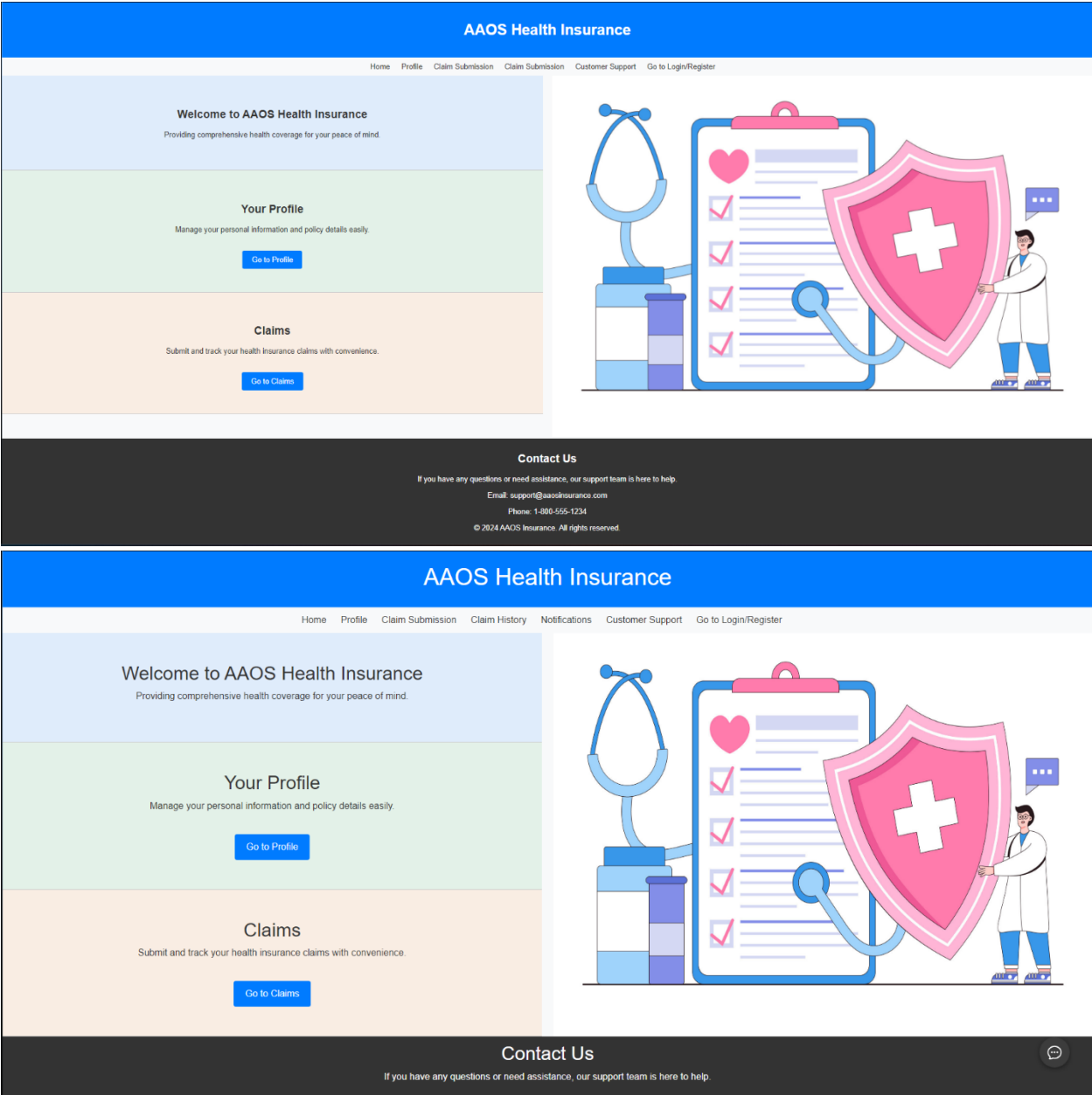
“Il semble que la perfection soit atteinte non quand il n’y a plus rien à ajouter, mais quand il n’y a plus rien à retrancher”

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Appendix 1

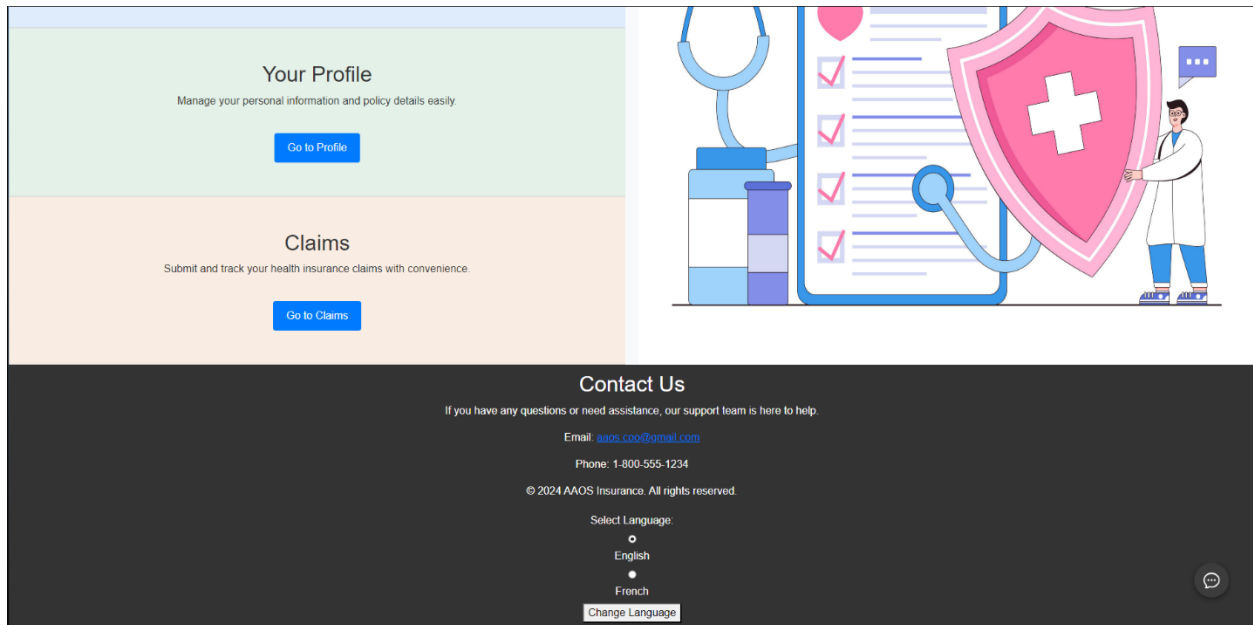
[Home Page](#)

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“Il semble que la perfection soit atteinte non quand il n’y a plus rien à ajouter, mais quand il n’y a plus rien à retrancher”

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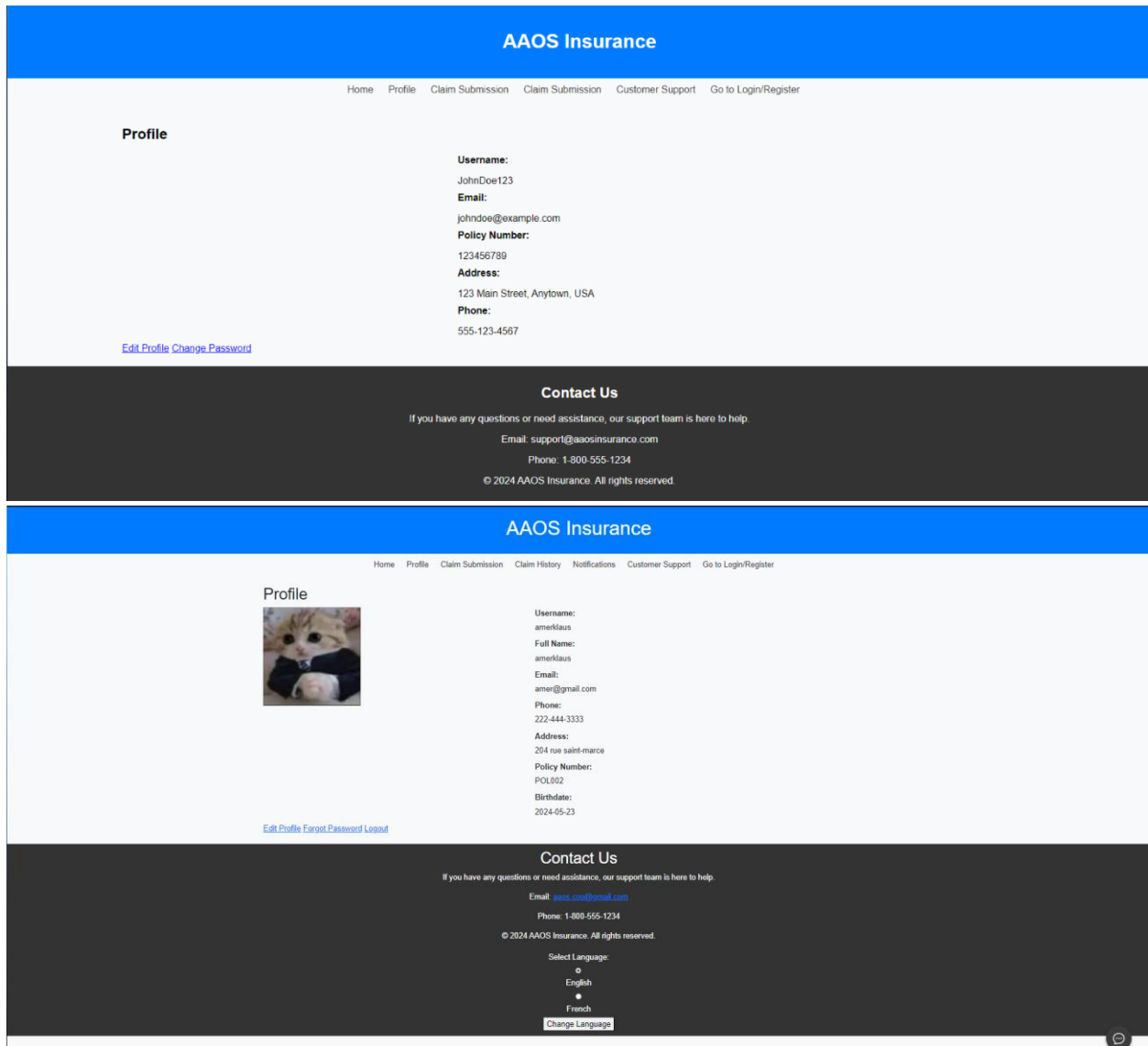
Changes:

For the home page, the design remains the same, only thing that was added was the option to translate the page to French or English language.

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Profile Page



Changes:

For the profile page, the design remains the same, only thing that changed was the addition of the logout button so the user can logout, and the ability to translate the page to French or English.

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Claim Submission Page

The image displays two versions of the AAOS Insurance Claim Submission page. The top version is the original design, and the bottom version is the improved design.

Original Design (Top):

- Header:** AAOS Insurance
- Navigation:** Home, Profile, Claim Submission, Claim Submission, Customer Support, Go to Login/Register
- Section:** Claim Submission
- Form:**
 - Policy Number: [Text Input]
 - Claim Type: [Dropdown Menu]
 - Claim Details: [Text Area]
 - Claim Amount: [Text Input]
 - Claim Date: [Date Picker]
 - Health Insurance Card Number: [Text Input]
 - Submit Claim: [Button]
- Footer:**
 - Contact Us
 - If you have any questions or need assistance, our support team is here to help.
 - Email: support@aaosinsurance.com
 - Phone: 1-800-555-1234
 - © 2024 AAOS Insurance. All rights reserved.

Improved Design (Bottom):

- Header:** AAOS Insurance
- Navigation:** Home, Profile, Claim Submission, Claim History, Notifications, Customer Support, Go to Login/Register
- Section:** Claim Submission
- Form:**
 - Claim Type: [Dropdown Menu]
 - Claim Details: [Text Area]
 - Claim Date: [Date Picker]
 - Health Insurance Card Number: [Text Input]
 - Submit Claim: [Button]
- Footer:**
 - Contact Us
 - If you have any questions or need assistance, our support team is here to help.
 - Email: aaos.ccoo@gmail.com
 - Phone: 1-800-555-1234
 - Chat icon

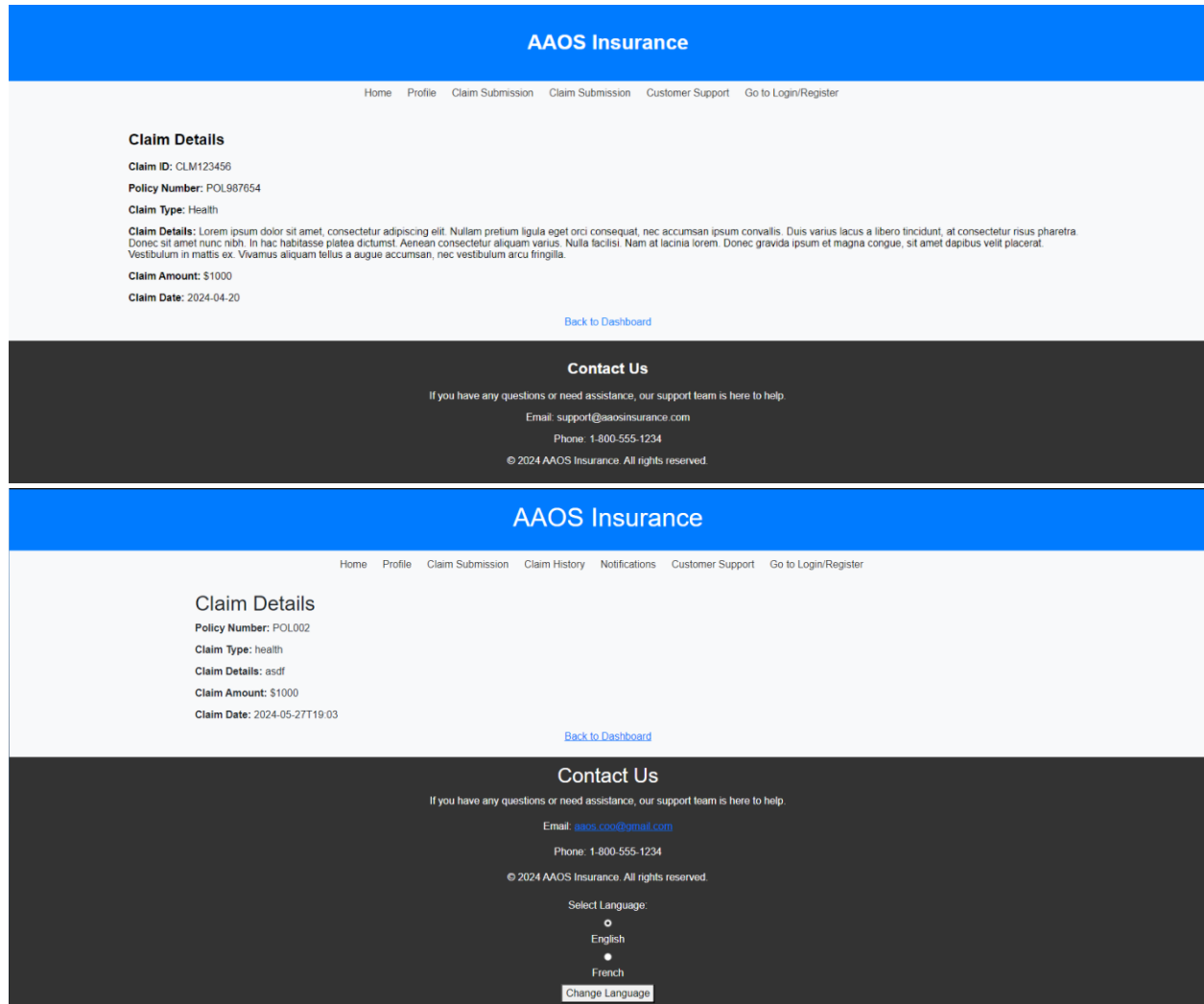
Changes:

For the Claim Submission page, the design was improved by removing the policy number and amount, we decided to integrate the policy number through the profile and amount ourselves so that the user can have an easier and more user-friendly experience when submitting a claim. Of course, the ability to translate to French or English was also added, I will not show it since the footer is the same across all pages.

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Claim Details Page



Changes:

For the Claim Details page, as you can probably see we removed it from the navigation menu and added it to appear once the user submits a claim. We did this because it makes more sense to show the details of the claim that is more recently submitted rather than having the user go over the details of one claim, we added a Claim History page instead for listing all Claims the user has submitted.

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Claim History Page

“Il semble que la perfection soit atteinte non quand il n’y a plus rien à ajouter, mais quand il n’y a plus rien à retrancher”

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AAOS Insurance

[Home](#) [Profile](#) [Claim Submission](#) [Claim History](#) [Notifications](#) [Customer Support](#) [Go to Login/Register](#)

Claim History

Claim ID: 1

Policy Number: POL002

Claim Type: health

Claim Status: Pending

Claim Details: dwdwd

Claim Amount: \$1000

Claim Date: 2024-04-24 00:00:00

Claim ID: 2

Policy Number: POL002

Claim Type: health

Claim Status: Pending

Claim Details: An insurance claim is a formal request to your insurance provider for reimbursement against losses covered under your insurance policy. Insurance is a financial agreement between you and your insurer. You have to pay a fixed premium.

Claim Amount: \$1000

Claim Date: 2024-05-08 00:00:00

Claim ID: 3

Policy Number: POL002

Claim Type: health

Claim Status: Denied

Claim Details: An insurance claim is a formal request to your insurance provider for reimbursement against losses covered under your insurance policy. Insurance is a financial agreement between you and your insurer. You have to pay a fixed premium.

Claim Amount: \$1000

Claim Date: 2024-05-08 15:40:00

Claim ID: 3

Policy Number: POL002

Claim Type: health

Claim Status: Denied

Claim Details: An insurance claim is a formal request to your insurance provider for reimbursement against losses covered under your insurance policy. Insurance is a financial agreement between you and your insurer. You have to pay a fixed premium.

Claim Amount: \$1000

Claim Date: 2024-05-08 15:40:00

Claim ID: 8

Policy Number: POL002

Claim Type: health

Claim Status: Approved

Claim Details: new claim edited

Claim Amount: \$1000

Claim Date: 2024-05-23 15:47:00

Claim ID: 9

Policy Number: POL002

Claim Type: health

Claim Status: Approved

Claim Details: edited claim: I have added more information

Claim Amount: \$1000

Claim Date: 2024-05-15 20:02:00

Claim ID: 10

Policy Number: POL002

Claim Type: health

Claim Status: Pending

Claim Details: testing css new claim (edited) again

Claim Amount: \$1000

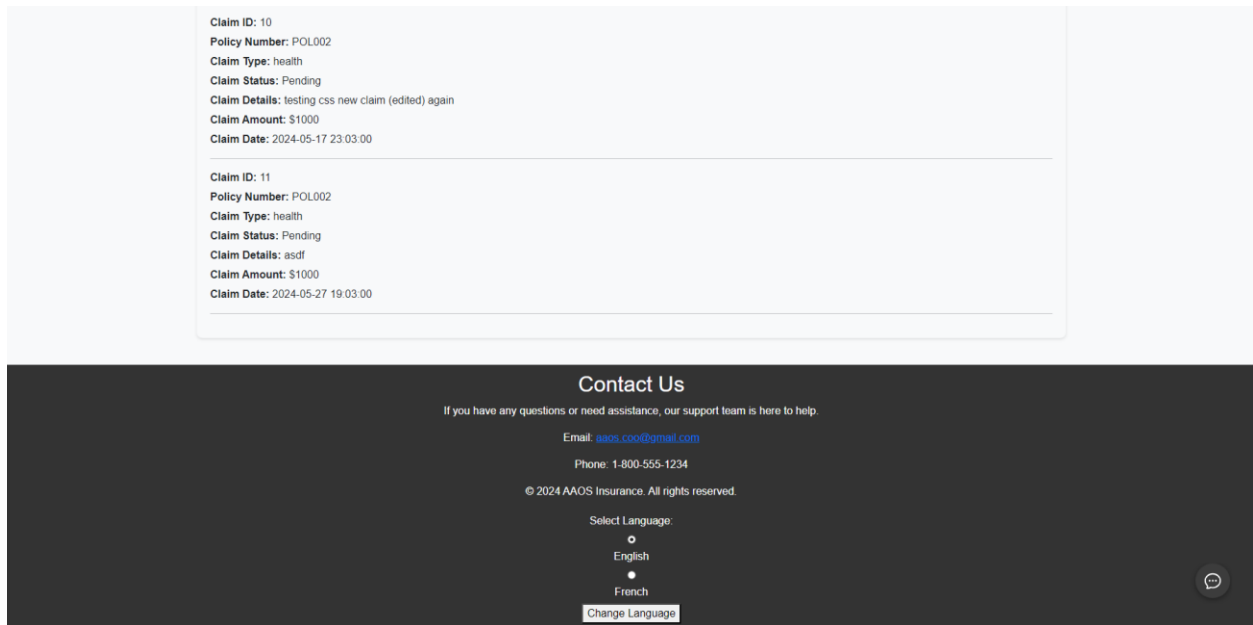
Claim Date: 2024-05-17 23:03:00

2024-05-27

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“Il semble que la perfection soit atteinte non quand il n’y a plus rien à ajouter, mais quand il n’y a plus rien à retrancher”

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This page was made to list all Claims the user has submitted in the past with all the details.

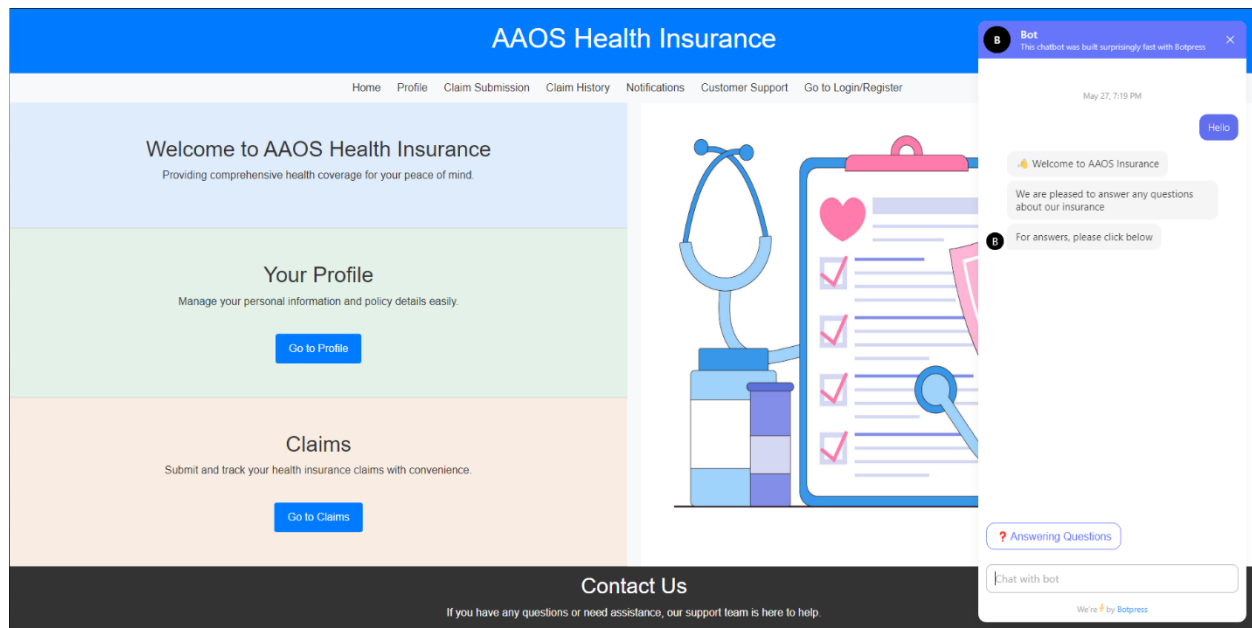
All the other pages look the same in terms of the user-interface designed implementation.

There are new pages that have been added that we will present in Appendix 3.

“Il semble que la perfection soit atteinte non quand il n’y a plus rien à ajouter, mais quand il n’y a plus rien à retrancher”

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Appendix 3



As a user, I want to have access to a virtual assistant or FAQ bot that can provide instant answers to common insurance-related queries.

As an admin, I want to integrate AI-powered chatbots to assist users with frequently asked questions and reduce the workload on customer support staff.


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AAOS Insurance

[Home](#) [Profile](#) [Claim Submission](#) [Claim History](#) [Notifications](#) [Customer Support](#) [Go to Login/Register](#)

Profile



my honest reaction:

Username:

amerklaus

Full Name:

amer

Email:

amer@gmail.com

Phone:

222-444-4444

Address:

304 rue saint-marce

Policy Number:

POL002

Birthdate:

2024-05-23

[Edit Profile](#) [Forgot Password](#) [Logout](#)

Contact Us


If you have any questions or need assistance, our support team is here to help.

Email: aaos.coo@gmail.com

Phone: 1-800-555-1234

© 2024 AAOS Insurance. All rights reserved.

Select Language:



Edit Profile

Full Name

amerklaus

Email

amer@gmail.com

Address

204 rue saint-marce

Phone

222-444-3333

Birthdate

2024-05-23

Policy Number

POL002

Profile Picture:

Choose File

No...sen

Save Changes

2024-05-27

24

“Il semble que la perfection soit atteinte non quand il n’y a plus rien à ajouter, mais quand il n’y a plus rien à retrancher”

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The screenshot shows the 'Profile' page of the AAOS Insurance website. The header is blue with the 'AAOS Insurance' logo. A navigation bar contains links: Home, Profile, Claim Submission, Claim History, Notifications, Customer Support, and Go to Login/Register. The main content area is divided into two columns. The left column features a profile picture of a cat and the title 'Profile'. Below the picture are links for 'Edit Profile', 'Forgot Password', and 'Logout'. The right column displays user details: Username (amerklaus), Full Name (amerklaus), Email (amer@gmail.com), Phone (222-444-3333), Address (204 rue saint-marce), Policy Number (POL002), and Birthdate (2024-05-23). The footer is dark grey and includes a 'Contact Us' section with support information, a copyright notice for 2024 AAOS Insurance, and a language selection dropdown currently set to English.

As a user, I want to update my profile information if needed, such as contact details or address.

The screenshot shows the 'Forgot Password' page of the AAOS Insurance website. The header is blue with the 'AAOS Insurance' logo. The main content area has a title 'Forgot Password' and a sub-header 'Please enter your email address below to reset your password.' Below this is an email input field and two buttons: 'Reset Password' and 'Back'. The footer is dark grey and includes a 'Contact Us' section, a copyright notice for 2024 AAOS Insurance, and a language selection dropdown currently set to English, with a 'Change Language' button below it.

As a user, I want to reset my password if I forget it securely through email verification.

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AAOS Insurance

[Home](#) [Profile](#) [Claim Submission](#) [Claim History](#) [Notifications](#) [Customer Support](#) [Go to Login/Register](#)

Claim Submission

Claim Type:

Health

Claim Details:

Claim Date:

yyyy-mm-dd --:-- --

Health Insurance Card Number:

Submit Claim

Contact Us

If you have any questions or need assistance, our support team is here to help.

Email: aaos.coo@gmail.com

Phone: 1-800-555-1234

As a user, I want to submit claim documents easily through the web application.

AAOS Insurance

[Home](#) [Profile](#) [Claim Submission](#) [Claim History](#) [Notifications](#) [Customer Support](#) [Go to Login/Register](#)

Claim History

Claim ID: 1

Policy Number: POL002

Claim Type: health

Claim Status: Pending

Claim Details: dwvd

Claim Amount: \$1000

Claim Date: 2024-04-24 00:00:00

Claim ID: 2

Policy Number: POL002

Claim Type: health

Claim Status: Pending

Claim Details: An insurance claim is a formal request to your insurance provider for reimbursement against losses covered under your insurance policy. Insurance is a financial agreement between you and your insurer. You have to pay a fixed premium.

Claim Amount: \$1000

Claim Date: 2024-05-08 00:00:00

Claim ID: 3

Policy Number: POL002

Claim Type: health

Claim Status: Denied

Claim Details: An insurance claim is a formal request to your insurance provider for reimbursement against losses covered under your insurance policy. Insurance is a financial agreement between you and your insurer. You have to pay a fixed premium.

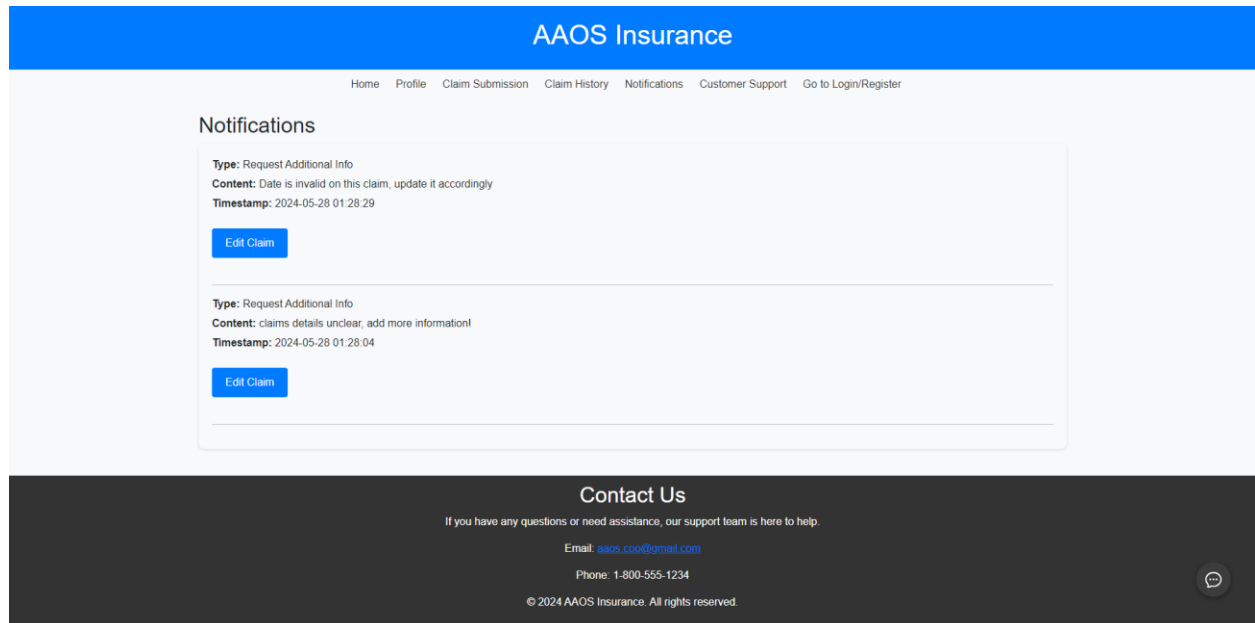
Claim Amount: \$1000

Claim Date: 2024-05-08 15:40:00

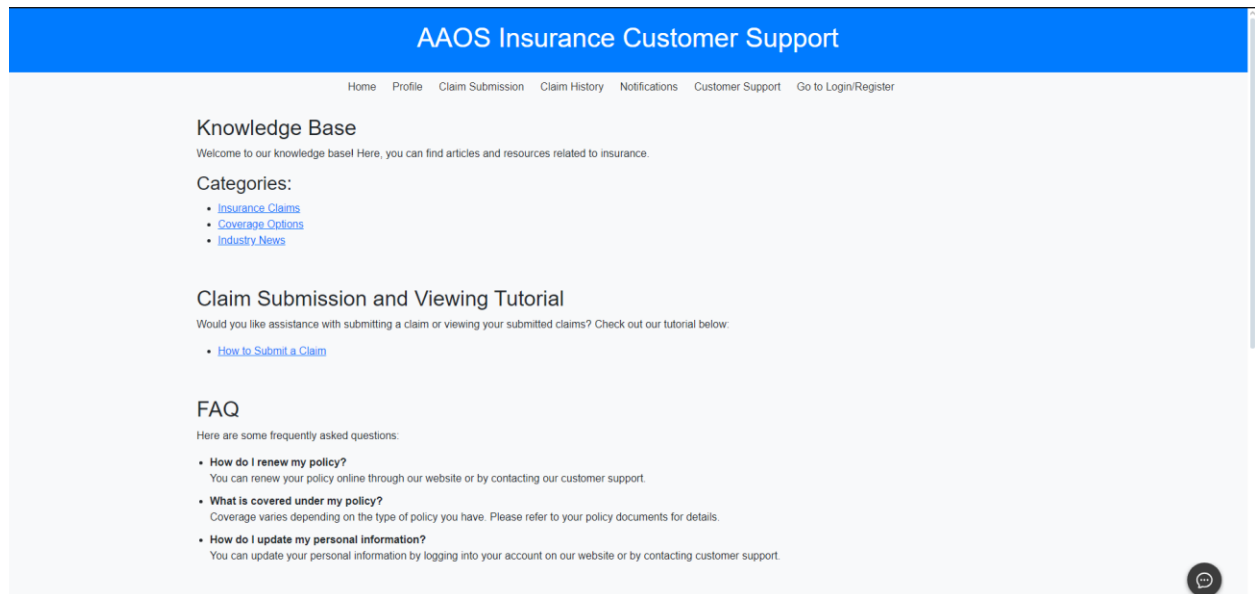
As a user, I want to view the history of my past claims and their statuses.

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As a user, I want to receive notifications about important updates or changes in the system, such as policy revisions or system maintenance.



As a user, I want to access help documentation or tutorials to understand how to use the system effectively, including FAQs and user guides.

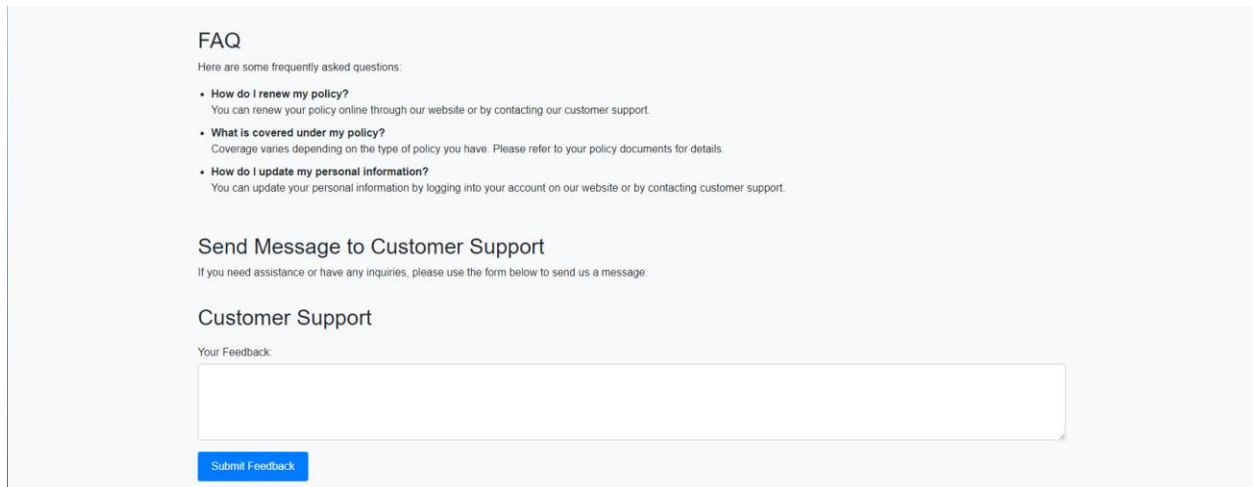
As a user, I want to have access to a user-friendly interface that guides me through the claim's submission process step-by-step

As a user, I want to have access to a knowledge base of articles and resources related to insurance claims, coverage options, and industry news.

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- Antoine de Saint-Exupéry

As an admin, I want to streamline the process of onboarding new claimants by providing pre-filled forms and guided submission instructions.



The screenshot shows a website interface with a light blue background. At the top, the heading "FAQ" is displayed. Below it, a subheading reads "Here are some frequently asked questions:". Three bullet points follow, each with a question and a brief answer: "How do I renew my policy?", "What is covered under my policy?", and "How do I update my personal information?". Below the FAQ section, the heading "Send Message to Customer Support" is shown, followed by the instruction "If you need assistance or have any inquiries, please use the form below to send us a message:". Underneath, the heading "Customer Support" is present, followed by the label "Your Feedback:". A large, empty text input field is provided for the user's feedback. At the bottom of the form, there is a blue button labeled "Submit Feedback".

As a user, I want to be able to submit feedback or complaints regarding my claims experience directly through the web application.

As a user, I want to be able to contact customer support for assistance with my claim through ticket support on the website.

“Il semble que la perfection soit atteinte non quand il n’y a plus rien à ajouter, mais quand il n’y a plus rien à retrancher”

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AAOS Insurance

Login as:

☐

User

☐

Admin

Next

AAOS Insurance

User Login

Username:

Password:

Login

[Forgot Password?](#)

Don't have an account? [Sign up here](#)

As a user, I want to log in securely to access the system.

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- Antoine de Saint-Exupéry

AAOS Insurance

Admin Login

Username

Password

Login

As an admin, I want to be able to log in securely to the system.

Admin Dashboard

Pending Claims

Sort By:
Default

Claim ID	User ID	Claim Type	Submission Date	Status	Claim Details	Actions
1	1	health	2024-04-24 00:00:00	Pending	dwwd	<div>Request Additional Info</div> <div>Review Claim</div>
2	1	health	2024-05-08 00:00:00	Pending	An insurance claim is a formal request to your insurance provider for reimbursement against losses covered under your insurance policy. Insurance is a financial agreement between you and your insurer. You have to pay a fixed premium.	<div>Request Additional Info</div> <div>Review Claim</div>
10	1	health	2024-05-17 23:03:00	Pending	testing css new claim (edited) again	<div>Request Additional Info</div> <div>Review Claim</div>
11	1	health	2024-05-27 19:03:00	Pending	asdf	<div>Request Additional Info</div> <div>Review Claim</div>

Go back to home page

Logout

As an admin, I want to categorize claims based on urgency and priority for streamlined processing.

As an admin, I want to track the status of each claim in real-time to ensure timely resolution.

“Il semble que la perfection soit atteinte non quand il n’y a plus rien à ajouter, mais quand il n’y a plus rien à retrancher”
- Antoine de Saint-Exupéry

Admin Dashboard

Review Claim

Claim ID	User ID	Claim Type	Submission Date	Status	Claim Details	Actions
1	1	health	2024-04-24 00:00:00	Pending	dwwd	<div>Approve Claim</div> <div>Deny Claim</div>

Add Notes

Notes

Add Notes

As an admin, I want to review submitted claim documents for completeness and accuracy.

As an admin, I want to have the ability to approve or deny claims based on policy criteria.

As an admin, I want to automate routine tasks in claim processing, such as data entry or document verification, to improve efficiency.

Request Additional Information

Enter Missing Information:

Submit

As an admin, I want to request additional information from customers if necessary.