

Basics Requirements Document : Insurance Management System ->

1.Introduction:

Insurance Management System is a comprehensive web application designed to efficiently handle various insurance policies, claims, and customer data. Unlike traditional paper-based systems, our platform offers users a centralized solution with enhanced transparency, efficiency, accessibility, and security. It caters to diverse insurance needs, including Term Life, Auto, and Health policies, providing a user-friendly interface for managing all aspects of insurance management.

2.Functional Requirements:

Landing Page:

FR 1 : Guest users can access the landing page and view information about different insurance policies without the need for authentication.

FR 2 : The guest users can calculate premium for different policies based on his requirements which enables guest users to estimate insurance premiums based on selected policies and user input.

FR 3 : Guest users can calculate premiums for all policies based on monthly, quarterly, semi-annually, and annually payment intervals.

FR 4 : Guest users can register for an account by providing necessary personal information.

FR 5 : Upon submission of registration details by the guest user, a confirmation email is sent. Following the confirmation by the user, their account is successfully created.

FR 6 : The landing page features distinct login options for existing users and administrators.

FR7 : Upon successful authentication of users ,agents and administrators using their respective credentials that is username and password, they are redirected to their corresponding dashboards.

Customer Dashboard:

FR 8 : Upon successful login, the customer can view information about available policies.

FR 9 : Customers have option to change his password by selecting the forgot password option, upon which an email is sent to the registered email address to reset it.

FR 10 : Customers can change their profile details like email , address, phone number on the user dashboard.

FR 11 : The customer can calculate premiums for various policies based on their requirements. Additionally, they have the option to choose a payment frequency for paying the premium including monthly, quarterly, semi-annually, or annually.

Purchasing Insurance Policy:

FR 12 : The customer has an ability to browse through the different policies and find a suitable one for him. Under each category it is needed to submit different data so as to initialize a purchase request.

Initial Purchase -> Document Submission

1- Health Policy :

- The customer can add up the required health check pass fields like Age , Weight , Height , smoking & drinking habits , Bp & Diabetics check , Other Critical conditions & a Health checkup Report so as to successfully raise a purchase request

2- Auto Policy:

- Inorder to purchase this up customer needs to fill on the vehicle details like its model no , license plate no , primary use of vehicle , vehicle value , Type of vehicle , Driving License , clearsheet from police so as to successfully raise a purchase request

3- Term Policy:

- The customer can add up the additional personal details , health condition check, term period , type of coverage inorder to raise the purchase request.

Post purchase request Raise:

FR13: Once a purchase request is raised , its initial status is set to be Under Review

FR14: The admin as a controller needs to look up manually into the documents so as to either approve/reject the purchase request

FR15 : As per the action of admin , the status of the request is changed to either approved/rejected & thereby notifying the customer via email

FR 16 : On the customer dashboard, the users can view the list of purchased policies.

Claiming Insurance Policy:

FR 17 : The customer has an ability to claim up the taken policies at certain point of time. Under each category it is needed to submit certain data to raise up a claim request

Initial claim -> Document Submission

1- Health Policy :

- Under this category, a customer can claim up the taken insurance whenever the customer is encountered with some treatment related to his degraded health issues.
- The customer needs to provide up the required data fields along with details of disease, date of service, hospital admitted to, doctor in charge, medical bill proof so as to raise a claim

2- Auto Policy :

- Under this category, a customer can claim up the taken insurance whenever his vehicle encounters any mishaps
- The customer needs to provide up the required data fields along with details of ex-showroom price , vehicle age , Date & Time of incident , damage type & Photo of damage so as to raise a claim

3- Term Policy:

- Under this category, a customer can claim up the taken insurance at the end of its tenure
- Under the death of the customer , this policy can claimed up by providing required data fields and death certificate of the customer as a proof

Post claim request Raise:

FR18: Once a claim request is raised , its initial status is set to be Under Review

FR19: The admin as a controller needs to look up manually into the documents so as to either approve/reject the claim request

FR20: As per the action of admin , the status of claim request is changed to either approved/rejected & thereby notifying the customer via email.

Renew Policy Option:

FR21: The customer has the option to renew their policy towards the end of its tenure which is notified via email to that person

FR22: Renewal just increases the term period of that policy with same premium

FR 23 : Additionally the customer have the option to submit queries to the customer support team. These queries are subsequently forwarded to the customer support team for assistance.

FR 24 : The customer can view responses provided by the customer support team on the same dashboard.

Admin Dashboard:

FR 25: Upon successful login, the admin is redirected to admin dashboard.

FR 26 : Admin can change his password by selecting the forgot password option, upon which and email is sent to the registered email address to reset it.

FR 27 : Admin can view all the active customers having policy.

FR 28 : Admin can view different policies provided by the insurance company.

FR 29 : Admin is tasked with verifying purchase policy requests and the documents submitted by user for policy approval and then he updates the status of policy to approved or rejected accordingly.

FR 30 : A notification is sent to user via email that the policy has been approved or rejected.

FR 31 : Admin is responsible for reviewing claim policy requests and verifying the documents submitted by user for claim approval and then adjust their status to approved or rejected.

FR 32 : A notification is sent to user via email that the claim request has been approved or rejected.

Customer Support:

FR 33 : Upon login, agents should see a dashboard displaying relevant information.

FR 34 : The dashboard includes the total number of queries received and the number of queries pending or resolved.

FR 35 : Agents have access to a list of queries submitted by users and the query for each user display details like username , query subject and description along with timestamp.

FR 36 : Agents can select a query to view its details and compose responses to user queries.

FR 37 : After composing a response, agents can submit it to be forwarded to the user.