

Scope Definition – In-Scope Features

The scope of the Online Insurance Claim Processing System includes all functionalities required to digitally manage the insurance claim lifecycle in a secure and efficient manner. The system supports secure user registration and login for policyholders, surveyors, and insurance administrators, ensuring authenticated access to system features.

The system allows policyholders to submit insurance claims online by entering policy details, incident information, and uploading supporting documents such as bills, photographs, and reports. Automated policy validation is included to verify policy status, coverage type, and eligibility before further processing. Policyholders can track the real-time status of their claims and receive notifications at different stages of claim processing.

The system includes claim review and management features for insurance administrators, enabling them to examine submitted claims, assign surveyors, and make approval or rejection decisions. Surveyor evaluation is within scope, allowing surveyors to verify documents, assess damages, estimate loss amounts, and submit evaluation reports through the system. The system supports partial approvals, rejections, and requests for additional information to ensure accurate claim handling.

Additional in-scope features include fraud detection mechanisms such as identifying duplicate claims or suspicious patterns, role-based access control to protect sensitive data, activity logging for transparency and accountability, and basic reporting features for monitoring claim status and system performance.