Group Employee Insurance

The **Group Employee Insurance Management System** is a full-stack web application designed to simulate a real-world corporate insurance platform. The system enables companies to purchase and manage group insurance policies for their employees, while allowing the insurance provider to oversee policy administration, recommendations, commission tracking, and claim processing through structured role-based access control.

The platform operates with four primary roles: **Admin, Agent, Claims Manager, and Customer (Company HR)**. All users register through the system with the default role assigned as Customer. A predefined Admin user manages role assignments and can promote users to Agent or Claims Manager. Upon authentication, users are redirected to dashboards based on their assigned roles.

The system provides nine predefined insurance plans categorized into three tiers: **Silver (Health only), Gold (Health + Accident), and Platinum (Health + Accident + Life)**. Each tier offers Basic, Plus, and Max coverage levels with increasing benefit amounts.Customers can view all available plans and either directly purchase a suitable plan or submit a recommendation request by providing details such as company size and company domain. Based on these inputs, the assigned Agent recommends three appropriate plans from the predefined set. Agents earn commission based on successful policy purchases made by their assigned customers.

Each company is responsible for managing its employees within the system. Employees are maintained as data records under the company's purchased policy. Customers can add, update, or remove employees and raise claims on behalf of their employees.

The claims module supports three claim types based on policy coverage:

- **Health Claims** for hospital expenses (multiple claims allowed within coverage limit),

- **Life Claims** for death (allowed only once and terminates employee coverage),

- **Accident Claims** for permanent total or partial disability (partial payouts calculated based on disability percentage).

Claims are processed and approved or rejected by the Claims Manager. The system dynamically restricts claim types based on the purchased policy tier to ensure coverage alignment.

The Admin role provides system-wide oversight, including user management, employee monitoring (filterable by company), policy tracking, and claim auditing.

This project simulates a real-world B2B group insurance system where companies can purchase and manage insurance policies for their employees. It includes role-based login for Admin, Agent, Claims Manager, and Customer, along with tier-based insurance plans and a recommendation workflow handled by agents. The system also supports commission calculation and a structured claim process based on policy coverage.