

ABSTRACT

The Life Insurance Management System is a comprehensive web-based application designed to streamline and modernize the end-to-end operations of a life insurance organization. The system addresses key business challenges such as manual policy processing, inefficient claim handling, lack of centralized tracking, and limited visibility into revenue and agent performance. By implementing a structured and role-based digital workflow, the system ensures transparency, accountability, and operational efficiency across all insurance processes. The application is developed using ASP.NET Core (.NET) for backend services, Angular for the user interface, and SQL Server for secure and structured data management.

The application supports four primary user roles: Admin, Agent, Customer, and Claims Officer. Customers can view available life insurance plans, apply for policies, track premium payments, raise claims, and monitor real-time status updates. Agents are responsible for verifying basic customer details, validating eligibility, coordinating document uploads, registering policies, and tracking commissions and performance metrics. Claims Officers review submitted claims, verify documents, and approve or reject requests based on policy validity and payment history. Administrators oversee the entire system by managing users, creating life insurance plans, monitoring policy lifecycles, and generating analytical reports on policies, claims, revenue, and agent performance. The system maintains structured policy lifecycle management (Draft → Submitted → Active → Expired/Renewed/Cancelled) and structured claim processing (Submitted → Under Review → Approved/Rejected → Settled).

The system incorporates secure authentication using JWT, role-based access control, automated workload assignment to agents and claims officers, premium billing management, and automated notifications. Overall, the proposed solution provides a scalable, secure, and efficient digital framework for managing life insurance operations from policy creation to claim settlement.