

LIFE INSURANCE MANAGEMENT SYSTEM – COMPLETE WORKFLOW

1. HOMEPAGE FLOW

Homepage Contains:

- About Company
- Life Insurance Statistics
- Why Choose Us
- Login
- Register (New User)
- Footer (Contact / Email / Social Media / Address)

Workflow:

1. Visitor opens homepage.
2. Can:
 - Read about company & stats.
 - Register as new customer.
 - Login (Customer / Agent / Admin / Claims Officer).

After login → redirected to **Role-based Dashboard** (JWT authentication applied).

2.AUTHENTICATION & SECURITY FLOW

Module: User & Security Management

- Registration
- Login
- JWT Authentication
- Role-based Access Control
- Secure APIs
- Password Hashing

Flow:

1. User registers.
2. Password stored using hashing.
3. On login:
 - Credentials validated.
 - JWT token generated.
4. Token used to access secure APIs.
5. Based on role → Dashboard loads:
 - Admin Dashboard
 - Agent Dashboard
 - Customer Dashboard
 - Claims Officer Dashboard

3.ADMIN WORKFLOW

Admin Responsibilities

- Add / Edit / Delete Users (All Roles)
- Register Agents
- Register Claims Officers
- Create Plans (CRUD Operations)
- Manage Policies
- View Reports

Admin Flow Step-by-Step

A. User & Role Management

1. Admin logs in.
2. Can:
 - Add new user (Customer/Agent/Claims Officer).
 - Edit user details.
 - Delete users.
 - Assign roles.

B. Plan Management (Plan \neq Policy)

Admin creates **Life Insurance Plans only**.

Each Plan contains:

- Sum assured
- Premium calculation logic

- Tenure
- Eligibility rules

CRUD Operations:

- Create
- View
- Edit
- Delete

C. Reports Dashboard

Admin can view:

- Policies (overall count)
- Claims (status-based analysis)
- Revenue (monthly premium revenue)
- Agent performance
- Policies by type
- Claims by status

4.CUSTOMER WORKFLOW

Customer Capabilities

- View all life insurance plans
- Register for policy

- View purchased policies
- Raise claims
- Upload documents
- View payment history
- Track status (Policy, Payment, Claim)

Customer Full Lifecycle

Step 1: View Plans

Customer logs in → Views all available life insurance plans.

Can:

- Search
- Filter
- Compare

Step 2: Register for Policy

1. Select plan.
2. Enter basic details.
3. Submit request.

Policy Status:

Draft → Submitted

If no agent manually picks the request,

➡ System automatically assigns it to the agent who has the least number of active policies (load balancing logic).

5.AGENT WORKFLOW

Agent Responsibilities

- View policy requests
- Verify basic customer details
- Validate eligibility
- Request document upload
- Register policy
- Update policy status
- Maintain policies
- Track commissions
- Track performance

Agent Detailed Flow

Step 1: View Policy Requests

Agent dashboard shows:

- New policy requests
- Assigned customers

(If not manually picked → auto-assigned to agent with least policies)

Step 2: Verify Basic Details

Agent:

- Checks customer basic details
- Validates eligibility (age, income criteria, etc.)

Step 3: Request Document Upload

If eligibility is valid:

1. Agent asks customer to:
 - Upload required documents
 - Fill remaining required details
2. Customer uploads:
 - ID proof
 - Address proof
 - Income proof
 - Nominee details

Step 4: Register Policy

After customer uploads documents and fills required details:

- Agent reviews submitted information.
- Registers the policy.
- Policy becomes Active.

Status updated:

Draft → Submitted → Active

Commission is calculated automatically.

Step 5: Maintain Policies

Agent:

- Assists customers

- Helps in renewal
- Updates policy status
- Tracks policy lifecycle

Step 6: Track Performance

Dashboard shows:

- Policies sold
- Revenue generated
- Commissions earned

6.PREMIUM PAYMENTS WORKFLOW

Billing & Payments Module

- Generate invoices
- Track premium payments
- EMI schedule
- Payment status tracking

Payment Flow

Invoice Generated → Pending → Paid / Failed

Customer can:

- View payment history
- Pay premium
- Track payment status

7.CLAIMS WORKFLOW

Customer Raises Claim

Customer selects registered policy → Raise Claim.

Must:

- Enter reason
- Upload supporting documents

Claim Status:

Submitted

If no claims officer manually takes the request,

➔ System auto-assigns claim to the claims officer handling the least number of claims.

8.CLAIMS OFFICER WORKFLOW

Responsibilities

- View all claim requests
- Verify documents
- Approve or Reject claims

Claims Processing Flow

Step 1: Under Review

Claims Officer:

- Verifies uploaded documents
- Checks policy validity
- Checks payment history

Status:

Submitted → Under Review

Step 2: Decision

If valid:

Approved → Settled

If invalid:

Rejected

Customer notified automatically.

9.POLICY LIFECYCLE WORKFLOW

Draft → Submitted → Active → Expired → Renewed / Cancelled

10.CLAIM LIFECYCLE WORKFLOW

Submitted → Under Review → Approved / Rejected → Settled

11.NOTIFICATION SYSTEM

System automatically sends:

- Policy confirmation notifications
- Claim status updates
- Renewal reminders
- Payment confirmations

COMPLETE END-TO-END FLOW

1. User registers.
2. Logs in using JWT authentication.
3. Customer views life insurance plans.
4. Applies for policy.
5. System auto-assigns to least-loaded agent (if not manually picked).
6. Agent verifies basic details & validates eligibility.
7. Agent asks customer to upload documents and fill required details.
8. Customer uploads documents.
9. Agent registers policy → Policy becomes Active.
10. Premium payments tracked.
11. Customer raises claim.
12. System auto-assigns to least-loaded claims officer.
13. Claims officer verifies documents and approves/rejects.
14. Admin monitors entire system via reports and dashboards.
15. Notifications triggered at every stage.