**InsurAI – Corporate Policy Automation and Intelligence System**

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# Requirement & Use Case Document

## 1. Objective

Develop an AI-powered web system to automate corporate insurance tasks such as policy issuance, renewals, and claims. The system aims to improve transparency for employees, reduce manual work for HR/Admin and Insurance teams, and assist in decision-making through AI insights.

## 2. Stakeholders

* **HR/Admin Team:** Manages employee data, assigns policies, monitors renewals.
* **Insurance Team:** Verifies claims, approves/rejects requests, generates reports.
* **Employees:** View policies, file claims, track claim status.
* **AI Engine:** Automates document verification, flags suspicious claims, predicts premiums, and sends reminders.

## 3. Functional Requirements

**HR/Admin Portal** - Add/Remove employees - Assign policies automatically - Receive renewal alerts - View reports/analytics

**Insurance Team Portal** - Review claims flagged by AI - Approve/Reject claims - Generate reports

**Employee Portal (Optional)** - View assigned policies - File claims & upload supporting documents - Track claim status

**AI Automation** - OCR-based document verification - Auto-flag incomplete/suspicious claims - Predict premium costs or recommend policies - Send renewal reminders

## 4. Non-Functional Requirements

* Secure login with role-based access
* Scalable database (MySQL/MongoDB)
* User-friendly interface
* Automated email/notification system
* Web-based, compatible with modern browsers

## 5. Use Cases

**Use Case 1: Employee Policy Issuance** - **Actors:** HR, AI Engine, Employee - **Flow:** 1. HR adds a new employee in the portal 2. System auto-generates policy & stores it in the database 3. Employee receives notification via email/login

**Use Case 2: Claim Processing** - **Actors:** Employee, AI Engine, Insurance Team - **Flow:** 1. Employee uploads claim documents 2. AI Engine verifies documents using OCR & predefined rules 3. Insurance Team approves/rejects the claim 4. System updates claim status → employee notified

**Use Case 3: Policy Renewal Reminder** - **Actors:** HR, AI Engine - **Flow:** 1. AI checks upcoming policy expirations 2. Sends automated reminders to HR/Admin and Insurance Team 3. HR/Admin initiates renewal process

**Use Case 4: Reports & Analytics** - **Actors:** HR, Insurance Team - **Flow:** 1. HR/Insurance logs in 2. Views reports on employee insurance usage, claim ratios, and costs 3. AI suggests optimizations based on analytics

**Use Case 5: Automated Alerts for Suspicious Claims** - **Actors:** AI Engine, Insurance Team - **Flow:** 1. AI identifies incomplete or suspicious claims 2. Flags them for Insurance Team review 3. Team takes necessary action

## 6. Future Scope

* Integration with real insurance APIs (e.g., Plum, PolicyBazaar)
* AI-powered chatbot for employee queries
* Mobile application for on-the-go access
* Advanced predictive analytics for risk assessment