

PROPOSAL FOR AppInsurer

Project Name: AppInsurer – Insurance Client Self-Service Mobile & Web Portal

Project Goal:

Provide insurance clients with secure, real-time access to their policy, renewal, claims, and payment information directly from the Brokerage Management System (BMS).

1. USER AUTHENTICATION

Functional Requirements:

- Users register/login using email and password.
- Password reset via email.
- Secure session handling (JWT or token-based authentication).
- Logout functionality and session expiration for security.
- Upon user registration, an email notification is automatically sent to the underwriting department for account review.
- Underwriting team initiates account setup in IBMS and Tally ERP system.
- System maintains a record of registration notifications for audit and tracking.
- Optional status tracking to indicate completion of underwriting review and ERP account creation.

Non-Functional Requirements:

- Encrypted communication (HTTPS).
 - Passwords never stored in plain text.
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2. POLICY MANAGEMENT

Users can:

- View policies grouped by:
 - Motor
 - Medical
 - Marine
 - Non-Motor

Each policy displays:

- Insurance Company
- Policy Number
- Risk Class
- Sum Insured
- Premium
- Cover Period
- Total premium per category

Downloadable Documents:

- Invoice (PDF)
 - Policy Schedule (PDF)
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3. RENEWALS MODULE**Features:**

- View all completed renewals.
- Renewal details include:
 - Policy Type
 - Insurance Company
 - Policy Number
 - Risk Class
 - Premium Paid
 - Transaction Date
 - Cover Period

Downloadable Documents:

- Renewal Invoice (PDF)
 - Policy Schedule (PDF)
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4. RENEWAL NOTIFICATIONS

- Push notifications 7 days before and after expiry.
 - Notification disappears once renewal is requested.
 - Renewed policy appears automatically on the dashboard.
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5. RENEWAL HISTORY

- List of requested renewals.
 - Status display: Pending / Approved / Declined.
 - Linked to updated policy once processed.
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6. BUY POLICY (TRAVEL INSURANCE)

User Flow:

1. Select travel package (Silver, Gold, Diamond).
 2. System auto-calculates:
 - Basic Premium
 - PHCF
 - Stamp Duty
 - Training Levy
 - Total Payable
 3. Options: Book Policy Only or Pay via M-Pesa STK Push.
 4. Upon purchase, underwriting team is notified.
 5. Underwriter verifies cover details in IBMS.
 6. Underwriter authorizes transaction in IBMS, generating an official invoice number.
 7. Invoice automatically synchronizes with AppInsurer.
 8. Client can download invoice immediately from AppInsurer.
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7. CANCELED POLICIES

- View list of canceled policies.
 - Show cancellation date and reason (if available).
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8. REFUNDS

Functional Capabilities:

- Users can view refund transactions in AppInsurer.
- Detailed information displayed: Policy Type, Insurance Company, Policy Number, Risk Class, Premium Paid, Transaction Date, Cover Period.
- Downloadable documents: Credit Note (PDF), Policy Schedule (PDF).
- Email/SMS notifications when refund is authorized.

IBMS Integration Workflow:

- Refund details automatically synchronized with AppInsurer upon authorization.
 - Credit Note available for download in PDF format.
 - Only authorized refunds are visible to the client.
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9. EXPIRED POLICIES

- View all expired policies.
 - Expiry date highlighted.
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10. CLAIMS MODULE

Functional Capabilities:

- Claim status stages: Reported → Under Review → Investigation → Approved/Rejected → Settled.
- Geo-tagging of incident location.
- Push notifications: Claim received, Additional documents required, Claim approved, Settlement completed.
- Report a claim directly through AppInsurer.
- Capture/upload photos and PDF documents.
- Provide a narration of the incident.
- Submit claim report to the insurance broker's portal.
- Track claim status in real time.
- Download claim credit note or settlement documents.

Claim Reporting Workflow:

1. User captures or uploads incident images and supporting documents.
2. User provides narration and submits the claim.
3. System sends email notification to the claims department.
4. All claim information is integrated and stored in IBMS.
5. Claims officer reviews and processes the claim.
6. Attachments are available both in email notifications and within IBMS.

Claim Experience Visualization:

- Simple bar chart showing number of claims per year and claim amounts per year.
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11. OFFLINE SUPPORT

- Policies cached locally.
 - Renewal history cached.
 - Data syncs automatically when internet connection is restored.
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12. TECHNICAL ARCHITECTURE

Diagram (Workflow):

