

ApexInsure: Automated Insurance Claims and Premium Management System

Aye Chan Maung, Kaung Htet San
Student, 5th Year, B.C.Sc.
University of Computer Studies, Hinthada

Supervised By
Ei Ei Mon
Faculty of Computer Science
University of Computer Studies, Hinthada

Abstract: ApexInsure: Automated Insurance Claims and Premium Management System is a web-based insurance management platform developed to digitalize and streamline insurance-related operations, including policy administration, premium management, and claims processing. The system is designed to support various application areas of insurance, including life, health, motor, property, travel, personal accident, and other general insurance services, through configurable insurance types and packages. Traditional insurance procedures often depend on paper-based documents, repeated data entry, and fragmented communication, which can increase administrative workload and make information management difficult. ApexInsure provides a centralized platform where customers, agents, and administrators can manage their respective insurance activities. Customers can register, manage profiles, view insurance types and packages, submit policy applications, make premium payments, manage policies, submit claims, and monitor claim status. Agents can review policy applications and claims and communicate with customers and administrators, while administrators can manage users, insurance types and packages, policy applications, payments, claims, dynamic forms, notifications, feedback, payment methods, scheduled processes, and reports. By transforming traditional paper-based procedures into a centralized digital platform, ApexInsure reduces manual workload, improves data accuracy and accessibility, and supports more efficient, secure, and transparent insurance service management.

Keywords: insurance management system, insurance claims, premium management, policy management, insurance applications, digital insurance, insurance services, claims processing, premium payments, role-based access control

INTRODUCTION

Insurance policy and claim management are important processes for insurance organizations. Traditionally, these activities may be handled through paper-based documents, spreadsheets, and manual communication, which can be time-consuming and prone to errors. In order to improve data accuracy, simplify record management, and reduce the workload of insurance staff, we developed the ApexInsure: Automated Insurance Claims and Premium Management System. This system enables administrators, agents, and customers to manage insurance-related information more efficiently. The purpose of this system is to modernize insurance operations through automated processing and centralized data management. It also provides a more convenient way to access policy and claim information while improving communication among different users.

PROBLEM

Traditional paper-based insurance management methods can lead to several challenges in maintaining accurate and efficient insurance operations. Customer information, policy applications, premium records, and claim documents may be recorded and managed manually, increasing the risk of errors, data loss, and inconsistencies. Processing insurance applications and claims can also require considerable time, particularly when a large number of paper records must be reviewed and maintained. Monitoring premium payments, policy information, and claim status can become difficult when records are stored in separate physical documents. Retrieving previous records and communicating information among customers, agents, and administrators may further delay insurance processes. Therefore, an automated system is needed to replace inefficient paper-based procedures and manage insurance information systematically and efficiently.

APPROACH

The ApexInsure system is designed with three main user roles: Administrator, Agent, and Customer, each with specific responsibilities and access permissions. These roles work together to support efficient management of insurance policies, payments, applications, and claims.

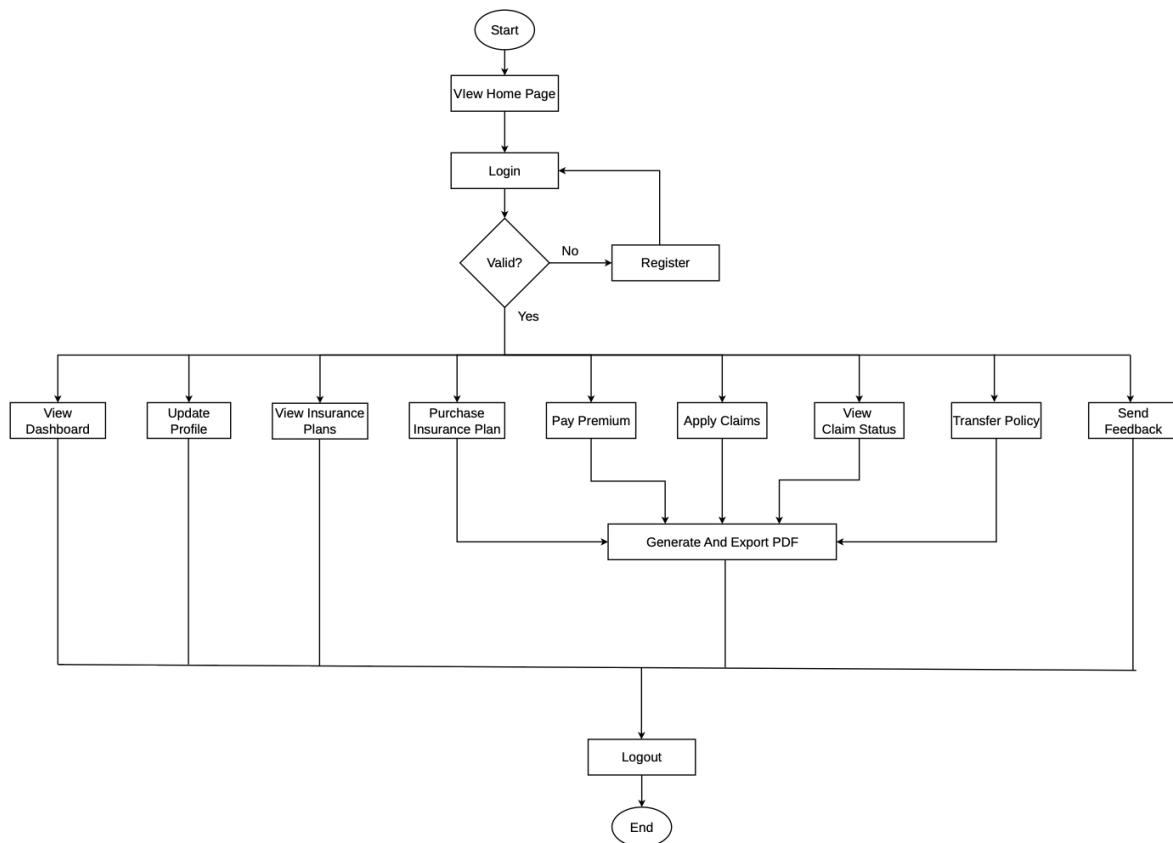


Figure 1: System Flow Diagram for Customer

As shown in Figure 1, the Customer can access insurance services through the system by registering and logging in to the platform. After logging in, the customer can:

- View the dashboard
- View available insurance plans

- Purchase insurance plans
- Pay premiums
- Update profile information
- Apply for insurance
- Submit claims
- View claim status
- Transfer policies
- Generate and export PDF files
- Send feedback
- Log out of the system

The Customer can use the platform to manage insurance policies, premium payments, applications, and claims through a centralized digital system.

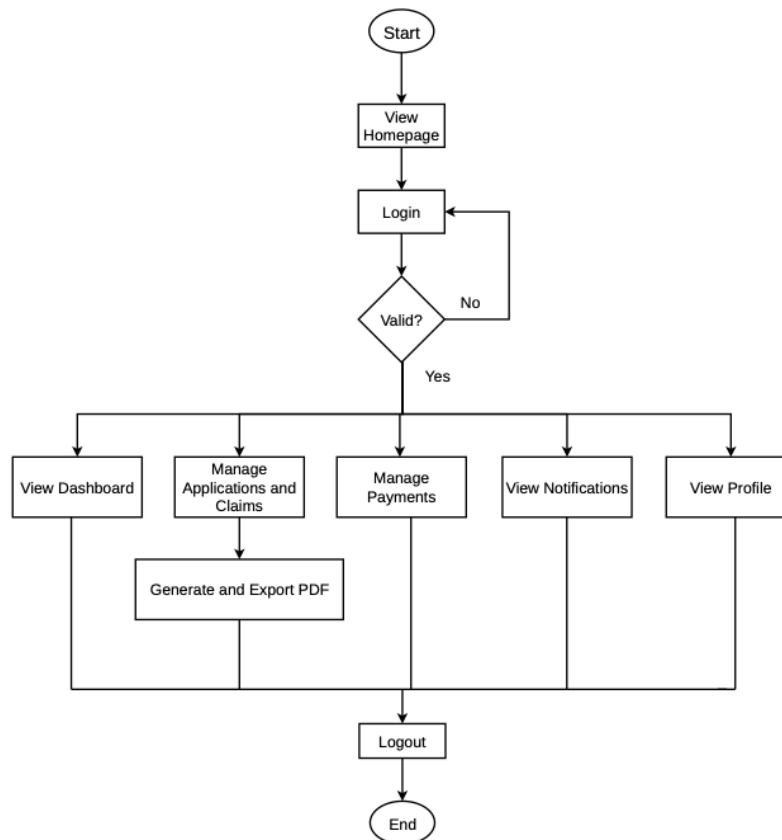


Figure 2: System Flow Diagram for Agent

As shown in Figure 2, the Agent is responsible for assisting customers and managing insurance applications and claims within the system. After logging in, the agent can:

- View the dashboard
- Manage customer applications and claims
- Manage payment information
- View notifications
- View profile information
- Generate and export PDF files
- Log out of the system

The Agent can manage assigned insurance-related activities through the system, helping to support the processing of customer applications, claims, and payments.

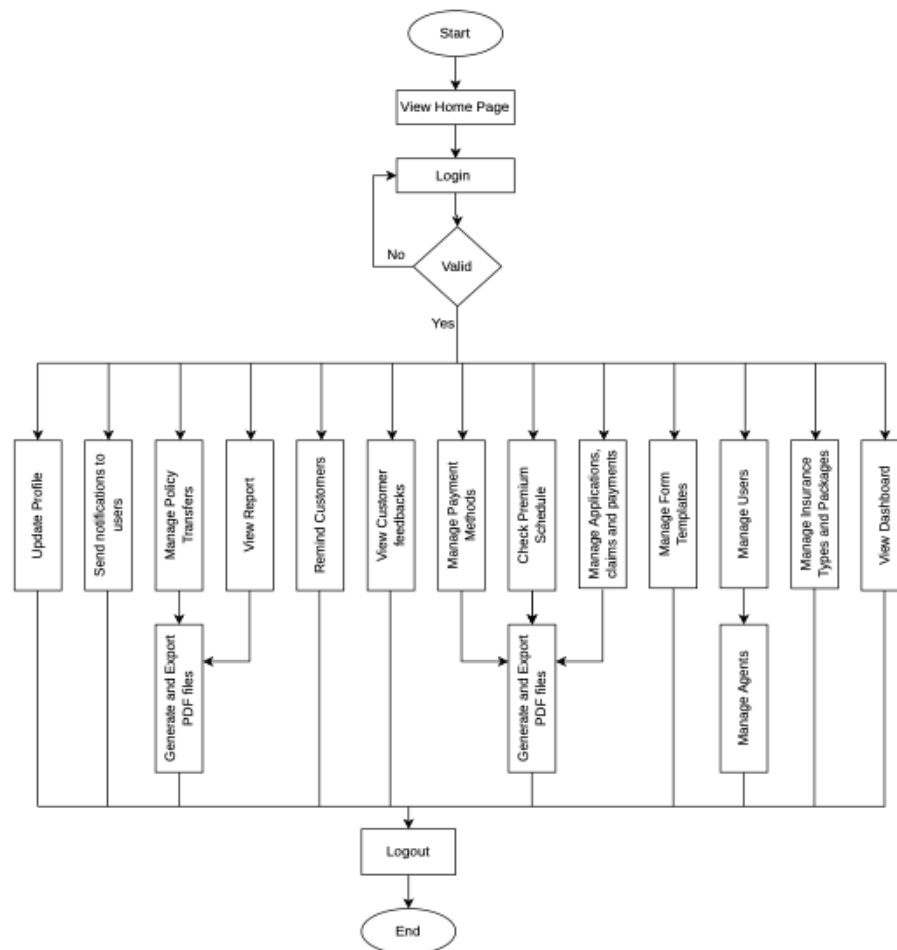


Figure 3: System Flow Diagram for Admin

As shown in Figure 3, the Administrator is responsible for managing the overall insurance operations of the system. After logging in, the administrator can:

- View the dashboard
- Manage insurance types and packages
- Manage form templates and users
- Manage insurance applications, claims, and payments
- Check premium schedules
- Manage payment methods
- View customer feedback
- Remind customers
- View reports
- Manage policy transfers
- Send notifications to users
- Manage agents
- Generate and export PDF files
- Update profile information
- Log out of the system

The Administrator manages the main insurance operations and system information through the centralized platform.

The system was developed using React and Vite for the frontend, Spring Boot for the backend, Spring Data JPA and Hibernate for database operations, MySQL as the database, and Bootstrap for interface design. Spring Security and JWT are used to provide secure authentication and role-based access control. This centralized insurance management system enables administrators, agents, and customers to manage insurance operations with greater accuracy, speed, and efficiency.

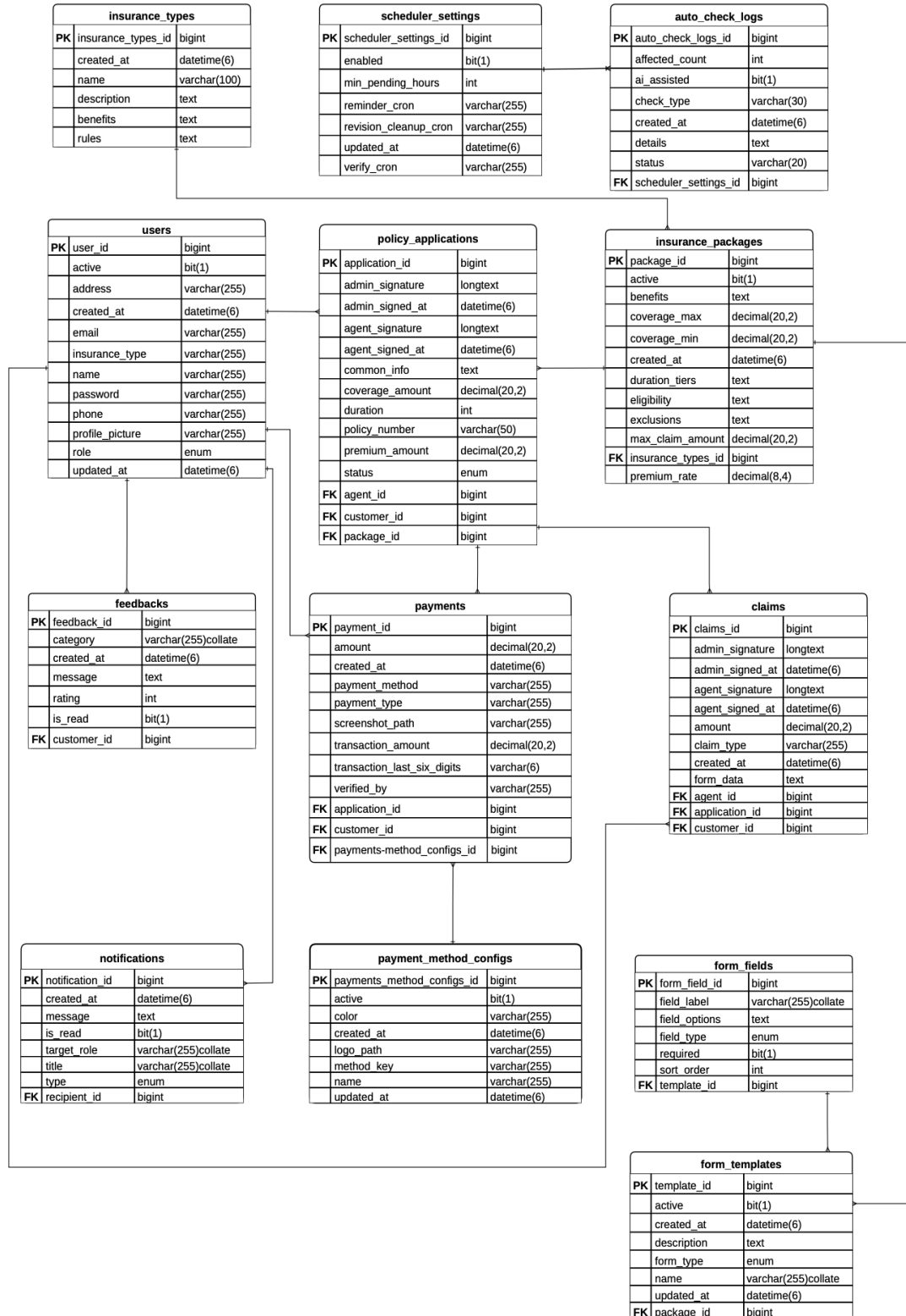


Figure 4: Database Design

Figure 4 presents the Entity Relationship Diagram (ERD) for the ApexInsure: Automated Insurance Claims and Premium Management System, illustrating the database structure and relationships between the main entities. The ERD provides the foundation for organizing insurance-related data and maintaining referential integrity through well-defined primary and foreign keys.

The database consists of several main tables, including:

- users - stores information about system users, including their roles, contact details, and account status
- insurance_types - stores information about available insurance types, including descriptions, benefits, and rules
- insurance_packages - stores insurance package details such as coverage, premium rate, payment frequency, and required documents
- scheduler_settings - manages system scheduling and automated processing settings
- auto_check_logs - records automated checking activities and their results
- payment_method_configs - manages available payment method configurations
- form_templates - stores templates used for insurance-related forms
- form_fields - stores individual fields associated with form templates
- policy_applications - records customer insurance applications, policy details, coverage amounts, premiums, and application status
- payments - stores premium payment information, including payment amounts, methods, periods, and verification status
- claims - records insurance claims, including claim types, submitted data, signatures, and claim status
- feedbacks - stores customer feedback, ratings, messages, and categories
- notifications - stores notifications sent to system users

The main tables are interconnected through primary and foreign keys to maintain data consistency and represent the relationships between customers, agents, insurance packages, applications, payments, claims, and other insurance-related information. For example, the policy_applications table is linked to users and insurance_packages, while payments and claims are associated with the corresponding policy applications and customers.

RESULTS

The ApexInsure: Automated Insurance Claims and Premium Management System centralizes insurance policy administration, premium payments, and claims processing through a digital platform. Administrators can manage users, insurance packages, policy applications, payments, claims, notifications, feedback, and system configurations, while customers and agents access functions according to their roles. The system supports organized processing and monitoring of applications, premium payments, and claims, together with reporting and administrative monitoring functions. By transforming traditional paper-based and fragmented processes into a centralized digital system, ApexInsure reduces manual work, improves data organization and accessibility, and supports efficient insurance management. Overall, the system provides a structured platform for managing insurance-related information and streamlining communication and administrative activities throughout the insurance process.

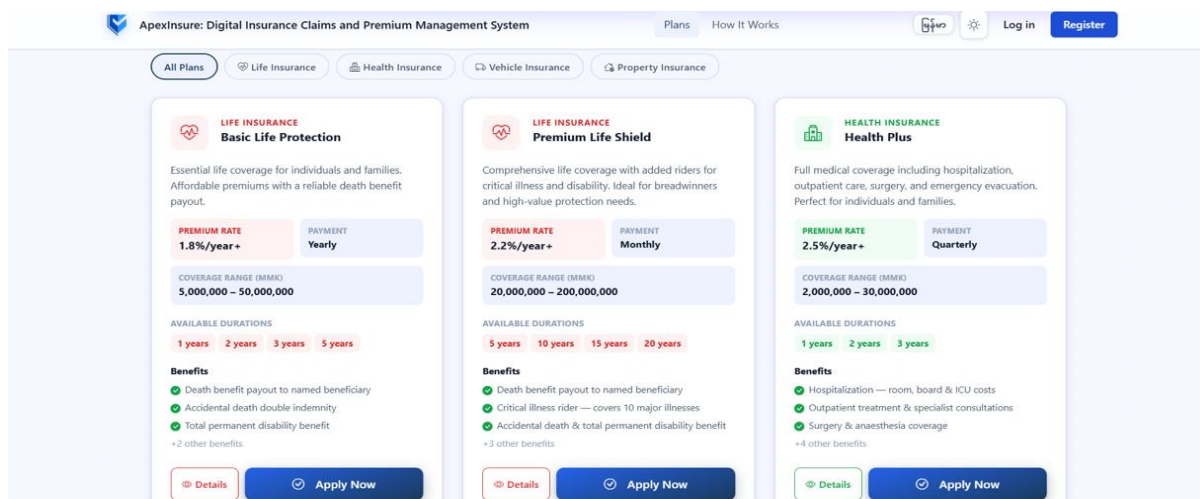


Figure 5: Insurance Plans Interface for Viewing and Applying for Insurance Plans for Coverage

Figure 5 shows the Insurance Plans Interface, where customers can view available plans, coverage, premium rates, policy durations, and benefits, and apply for a selected plan.

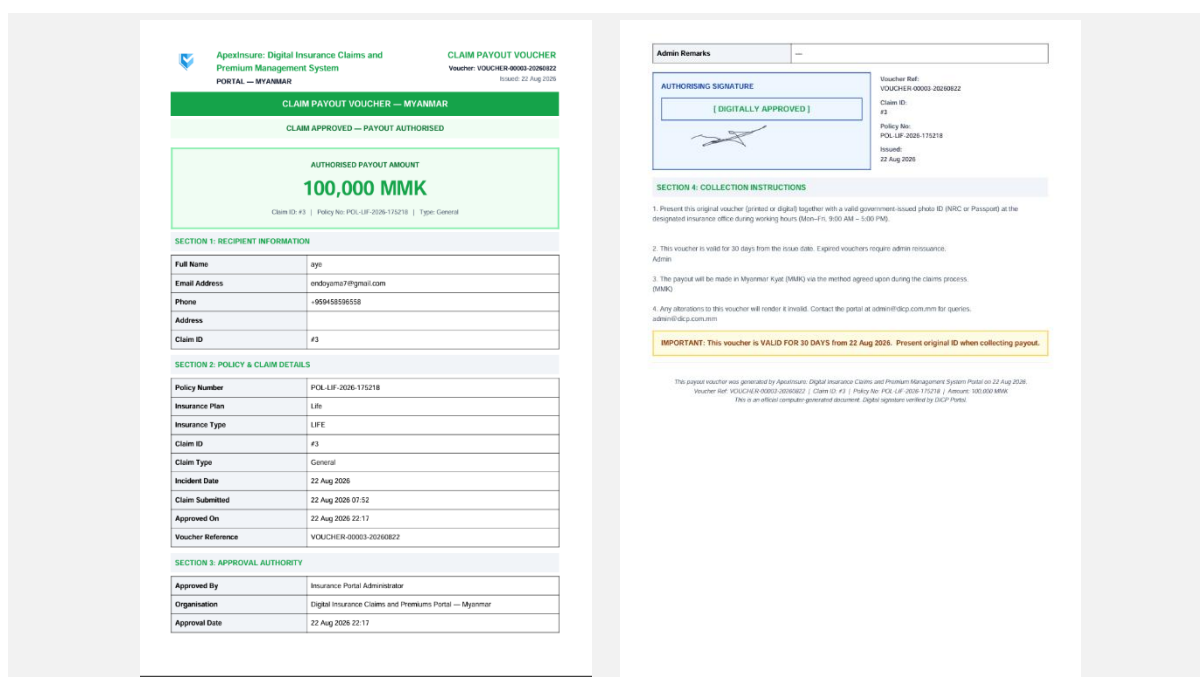


Figure 6: Generated Claim Payout Voucher for an Approved Insurance Claim

Figure 6 shows the Generated Claim Payout Voucher issued for an approved insurance claim in the system. The voucher provides a formal and printable record of the approved claim payout, with the authorized payout amount prominently displayed. It includes recipient information such as the full name, email address, phone number, address, and claim ID. It also presents policy and claim details, including the policy number, insurance plan, insurance type, claim type, incident date, claim submission date, approval date, and voucher reference. The approval authority section identifies the approving party, organization, approval date, and approved digital signature, which serves as a formal indication of authorization for the claim payout. The information is organized into structured sections to provide a clear and official record for reference.

CONCLUSION

The ApexInsure: Automated Insurance Claims and Premium Management System was developed to improve the management of insurance operations. It addresses the limitations of traditional insurance processes by providing a centralized platform where administrators, agents, and customers can manage insurance information efficiently. The system reduces manual work, minimizes errors, and improves the accessibility and transparency of insurance records. By applying technologies such as React, Spring Boot, MySQL, Spring Data JPA, and Spring Security, the system provides a structured, secure, and maintainable platform for insurance management. In conclusion, ApexInsure serves as a useful solution for streamlining insurance policy, premium, payment, and claim processes while supporting the digital transformation of insurance services.

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