

Intellero Insurance Verification Software

Shadab Ali

Department of Computer Application, G. H. Rasoni University, Amravati, Maharashtra, India

1. INTRODUCTION

The insurance sector plays a vital role in offering financial protection and peace of mind to individuals and organizations. As technology evolves, so must the processes behind insurance operations. One of the key areas of improvement is insurance verification—a critical process to confirm the validity of insurance policies and the authenticity of the data submitted by policyholders. Traditional insurance verification methods rely heavily on manual paperwork, human verification, and delayed communication.

Intellero Insurance Verification Software has been developed to overcome these challenges by providing a secure, efficient, and automated platform to verify insurance details in real time. This research paper provides an in-depth look at the purpose, structure, implementation, and benefits of the software, which is built using modern technologies such as ASP.NET MVC and SQL Server, with a front end built on HTML, CSS, and JavaScript.

2. Purpose and Objectives

The main purpose of Intellero Insurance Verification Software is to automate and simplify the verification of insurance data. It aims to bridge the gap between customers, insurers, and service providers through a central platform that ensures accuracy and transparency.

Objectives include: - Providing an automated system for policy and claim verification - Ensuring the accuracy of submitted documents - Protecting user data with strong security mechanisms - Offering real-time responses and reduced verification delays - Enabling transparent and traceable operations for insurance providers - Supporting scalability to handle large volumes of data and requests

3. Technology Stack

To achieve robustness and performance, the following technology stack has been selected:

- **Frontend:** HTML5, CSS3, JavaScript (for responsive UI)
- **Backend:** ASP.NET MVC Framework written in C#
- **Database:** Microsoft SQL Server
- **Security:** Role-based access control, AES encryption, session tracking
- **Development Tools:** Visual Studio Code, SSMS, Git
- **Additional Libraries:** Bootstrap for frontend responsiveness, jQuery for interactivity

4. System Architecture

Intellero follows a well-defined multi-tier system architecture to maintain a separation of concerns and ensure scalability.

- 1. Presentation Layer:** Consists of the HTML, CSS, and JavaScript UI components
- 2. Application Layer (Controllers):** ASP.NET MVC controllers manage logic
- 3. Business Logic Layer:** Contains business rules and

operations (e.g., policy validation, claim verification)

- 4. Data Access Layer:** Facilitates communication between business logic and database
- 5. Database Layer:** Central repository for all user, policy, and claim data

This architecture allows seamless data flow and easy maintenance.

5. Key Modul

The system is broken into several functional modules, each addressing a specific requirement:

- **User Registration & Login:** Includes CAPTCHA, OTP verification, and email activation
- **Dashboard:** Displays real-time data for different user roles
- **Insurance Policy Management:** Add, update, and retrieve policy records
- **Document Upload & Verification:** Supports image and PDF uploads, checks document integrity
- **Claim Submission and Processing:** Allows users to submit claims, track progress, and receive status updates
- **Verification Engine:** Core module that validates entered policy information against database
- **Admin Panel:** For monitoring users, generating analytics, and assigning verification tasks
- **Notification Center:** Sends automated emails and SMS alerts
- **Reports & Export Tools:** Generates downloadable reports in PDF and Excel formats

6. Frontend Interface

The frontend is designed with simplicity and accessibility in mind:

- **Responsive UI:** Compatible with smartphones, tablets, and desktops
- **Customizable Themes:** Enables dark mode, font adjustments, and branding
- **Interactive Forms:** Real-time validation to prevent incorrect submissions
- **Accessibility Features:** Screen reader compatibility and keyboard shortcuts
- **Live Search and Filtering:** Users can search for claims and policies quickly

Sample frontend pages include login screen, policy submission page, claims dashboard, and admin analytics panel.

7. Backend Logic (ASP.NET MVC)

The backend uses ASP.NET MVC with layered logic. Major components include:

- **Controllers:** Handle client-server communication
- **Services:** Perform core tasks like policy checking, user role verification, and claim calculations

- **View Models:** Transfer data between UI and backend logic
- **Repositories:** Abstract data operations for better testing and maintainability

The backend supports asynchronous processing, improving response times and handling multiple users concurrentl

8. Database Design (SQL Server)

A well-structured relational database stores all transactional and user data securely:

Primary Tables: - Users (UserID, Name, Email, PasswordHash, Role) - Policies (PolicyID, UserID, PolicyType, IssueDate, ExpiryDate, Status) - Claims (ClaimID, PolicyID, DateFiled, ClaimAmount, Status) - Documents (DocID, ClaimID, FilePath, UploadedDate) - AuditLogs (LogID, UserID, Action, Timestamp)

Key Features: - Foreign key relationships ensure referential integrity - Indexed fields support faster queries - Stored procedures handle batch operations - Backups and recovery mechanisms for disaster recovery

9. Security Features

Security in Intellero is designed to protect sensitive data and ensure system integrity:

- **Role-Based Authentication:** Different access levels for admin, agent, and customer
- **Two-Factor Authentication:** Sends OTP during login and high-risk operations
- **Data Encryption:** Uses AES encryption for storing passwords and confidential documents
- **Session Tracking:** Logs out users after inactivity or unauthorized actions
- **IP Logging and Alerting:** Notifies users of suspicious login attempts
- **Audit Logging:** Every system activity is recorded for compliance

10. Insurance Verification Workflow

The following workflow illustrates how the insurance verification process takes place:

1. User logs in and uploads a document
2. System extracts and matches data from policy record
3. Verification engine validates the policy details
4. If match is successful, system updates record status and logs action
5. Report is generated and shared with relevant users
6. Notifications are triggered to both user and administrator

This workflow ensures clarity and efficiency in the verification process.

Benefits

- **Improved Efficiency:** Reduces the time taken for document verification from days to minutes
- **User Experience:** Interactive, intuitive, and fast interface for end- users
- **Security:** All data transmissions and storage are encrypted and role- protected
- **Cost-effective:** Minimizes the need for manual labor and paperwork
- **Scalability:** Can handle thousands of verifications per day
- **Transparency:** All steps are logged, auditable, and traceable

Use Cases

- **Hospitals:** Instantly check patient insurance status before procedures
- **Motor Insurance Agencies:** Verify vehicle policy coverage at garages or accident sites
- **Government Schemes:** Validate beneficiaries for insurance-based assistance programs
- **HR Departments:** Confirm employee insurance eligibility
- **Third-party Administrators (TPAs):** Outsourced verification and claim tracking services

Future Scope

Intellero will evolve further with the adoption of newer technologies: - **Blockchain Integration:** For immutable verification trails and tamper-proof logs - **AI & Machine Learning:** Predict fraud, automate classification of claims - **Mobile App Interface:** Give users quick access to submit and track claims - **Cloud Hosting:** Enable high availability and low-latency access - **Chatbots:** Offer real-time support and assistance via integrated chat

Conclusion

The Intellero Insurance Verification Software stands as a scalable and secure platform that streamlines verification tasks, improves communication among stakeholders, and enables smarter decisions. Built with a robust architecture and employing modern technologies, the system ensures efficient data processing and delivers a superior user experience. As the insurance sector continues to digitize, Intellero offers a future-ready, customizable, and reliable solution for insurers and clients alike.