Phase 3: Data Modeling & Relationships

Objective: Design a scalable data model with standard and custom objects, fields, and relationships to manage policies, claims, and customers in the Insurance Portal.

Concepts Covered:

- Standard & Custom Objects
- Fields
- Record Types
- Page Layouts
- Compact Layouts
- Schema Builder
- Lookup vs Master-Detail vs Hierarchical Relationships
- Junction Objects
- External Objects

Industry Application (Insurance Portal Use Case):

Insurance portals require a structured data model to connect policyholders, policies, and claims. Relationships ensure agents and managers can view a complete customer 360° profile.

Sample Configurations & Examples:

- Objects:
- • Policyholder (Custom Object) – stores customer details (linked to Contact/Account).
- • Policy (Custom Object) – includes fields like Policy Number, Type, Premium, Coverage Amount, Start/End Dates.
- • Claim (Custom Object) – includes Claim Number, Status, Amount Requested, Settlement Date.
- • Payment (Custom Object) – tracks premium payments and claim settlements.
- Relationships:
- • Lookup: Policyholder → Account/Contact.
- • Master-Detail: Policy → Claim (a claim cannot exist without a policy).
- • Junction Object: PolicyCoverage – links Policies with multiple coverage options.
- Record Types:
- • Policy Record Types: Life, Health, Vehicle, Property.
- • Claim Record Types: Health Claim, Accident Claim, Property Damage Claim.
- Page Layouts & Compact Layouts:
- • Custom layouts for Agents vs Claims Adjusters.
- • Compact Layout for Claims showing Claim Number, Status, and Settlement Amount.
- External Objects:
- • Integrate with third-party payment gateway for premium collection data.

Key Takeaways:

- Custom objects provide flexibility to model insurance-specific entities like Policies and Claims.
- Master-Detail and Lookup relationships ensure data integrity and controlled visibility.
- Record types and page layouts personalize the experience for different roles (Agents, Adjusters, Managers).
- Schema Builder is useful for visualizing relationships across multiple insurance entities.