**End User Roles and Permissions**

Due to the fact that there will be four main users of this new automated MVR system, careful thought must be put into the security of both the front end and the back end of the system. Particularly with user roles and viewing permissions. Aside from a standardized login and password system, as well as built in administrative database controls, user roles and viewing restrictions on certain sets of data are crucial in making sure that the system is not allowed to compromise the individuals, or the companies, information. In order to achieve this level of security we outlined the roles as follows:

**Company Role –**

Companies can submit driver information for review by the system. Any submission that is still pending review can be edited or updated by the company. The company can only edit, view status, or view submission information for their own associated submissions. To ensure this, each company login is given a unique company id, and each submission includes the company id for it to be associated with the company. Once a submission has been reviewed and either accepted or rejected by the system it is no longer available to be edited or updated but may still be viewed by the company.

**Broker Role –**

Brokers are only allowed to view pending submissions that are completed. They can view these submissions regardless of company or association. The only information from the submissions that they are allowed to view are the driver’s license information and submission date. Once an MVR is received for the driver the Broker is no longer allowed view the pending submission for that driver.

**Processor Role –**

Processors are allowed to view MVR’s from the Broker and any information on them. Based on the information provided by the MVR the processor is allowed to flag any violations presented. Whether the MVR is flagged or not the system then assigns the MVR an underwriter id for use later.

**Underwriter Role –**

Underwriters are allowed to view all currently flagged MVR’s marked with their underwriter id, as well as whether or not the driver submission is currently pending. If the driver submission is pending, the underwriter makes a decision on whether or not to accept or reject the driver as well as what their rate will be if accepted. If the driver submission is not pending, the underwriter determines the action that needs to be applied to the driver’s current rate, should the rate be increased, left alone, or the driver should be dropped.