Business Rules/Constraints

- A company can maintain different kinds of policies.
- Company, customer, employer has one address associated with them.
- Employees can be of three types: rater, underwriter, adjuster.
- Company can settle many claims
- Customers can be any of this type: individual, corporate customer.
- A customer can buy one or more policies.
- Customer owns one or more properties.
- Property involved in incident.
- Customers can file one or more claims.
- Customers can have more than one policy.
- Employees work for a company.
- Customer has incident.
- Policies can be of these types: homeowners insurance policy, automobile insurance policy.
- Every policy has coverage and individual payment information.
- A policy could cover an item or multiple items.
- A policy has only one payment.
- A policy has a start date and end date.
- Policy has a payment plan.
- An Adjuster investigates the damage before any claim can be paid.
- Adjuster manages reserve.
- A claim can have multiple payments.
- A claim should be verified before any payment has been made.
- Claim has a claimant.
- Claim establishes reserve.
- Payment depends on policy.
- Payment can have different types of mode: online, cash, credit card, cheque.
- Payment includes payment plan.
- Underwriter finalizes and approves the policy.
- Rater determines the total cost of all the coverage items.
- An Agent sells many policies.