

1. Registration

Introduction

The purpose of the Registration use case is to allow new customers to create an account in the insurance management system and provide their personal and contact information.

Actors

- Customer

Precondition

The customer does not have an existing account in the insurance management system.

Postcondition

The customer has a new account created in the insurance management system.

Flow of Events

Basic Flow

1. The customer navigates to the registration page.
2. The customer enters their personal information (name, address, contact details, etc.).
3. The customer creates a unique username and password for their account.
4. The system validates the input and creates a new customer account.
5. The system sends a confirmation message to the customer.

Alternative Flow

- If any required information is missing or invalid during registration:
 1. System prompts the user to correct the errors.
 2. User re-enters the correct information.
 3. Steps 4-5 of the basic flow are followed once the information is validated successfully.

Special Requirements

- The system must validate the uniqueness of the username and the format of the personal information.
- The system must securely store the customer's password using hashing and salting techniques.
- The system must send a confirmation email to the customer's provided email address.

Associated Use Cases

- Login

2. Login

Introduction

The purpose of the Login use case is to allow authorized users (customers, sales agents, and administrators) to securely access the insurance management system by entering their credentials.

Actors

- Customer
- Sales Agent
- Administrator

Precondition

The user has a valid account in the insurance management system.

Postcondition

The user is logged in and can access the system's functionalities based on their role.

Flow of Events

Basic Flow

1. The user navigates to the login page.
2. The user enters their username and password.
3. The system validates the credentials.
4. The system grants access to the user based on their role (customer, agent, or administrator).

Alternative Flow

1. The user enters invalid credentials.
2. The system displays an error message and prompts the user to try again.
3. If the user exceeds the maximum number of failed login attempts, the system locks the user's account.

Special Requirements

- The system must validate the user's credentials against the stored hashed and salted passwords.
- The system must implement account lockout mechanisms to prevent brute-force attacks.
- The system must provide a password reset functionality for users who have forgotten their credentials.

Associated Use Cases

- Registration
- Policy Management
- File Claim
- Claim Processing
- Premium Payment
- User Management

3. Policy Management

Introduction

The purpose of the Policy Management use case is to allow customers to view, update, and renew their insurance policies.

Actors

- Customer

Precondition

The customer has an active insurance policy.

Postcondition

The customer's policy information is updated or renewed in the system.

Flow of Events

Basic Flow

1. The customer logs in to the system.
2. The customer navigates to the policy management section.
3. The customer can view the details of their current policy.
4. The customer can update their policy information (e.g., contact details, coverage levels).
5. The customer can renew their policy when it is due for renewal.
6. The system processes the policy updates or renewal and sends a confirmation to the customer.

Alternative Flow

1. The customer attempts to update their policy, but the system detects an invalid change.
2. The system displays an error message and prompts the customer to correct the information.

Special Requirements

- The system must validate the customer's policy information and prevent invalid updates.
- The system must automatically renew the customer's policy when it is due, unless the customer chooses to make changes.
- The system must provide clear and concise policy details to the customer, including coverage levels, premium amounts, and renewal dates.

Associated Use Cases

- Login
- Premium Payment

4. File Claim

Introduction

The purpose of the File Claim use case is to allow customers to submit insurance claims for coverage.

Actors

- Customer

Precondition

The customer has an active insurance policy.

Postcondition

The customer's claim is submitted and pending review.

Flow of Events

Basic Flow

1. The customer logs in to the system.
2. The customer navigates to the claims section.
3. The customer provides details about the incident or event that led to the claim.
4. The customer submits the claim, along with any required documentation.
5. The system records the claim and forwards it to the claims processing team.

Alternative Flow

1. The customer attempts to file a claim, but the system detects missing or invalid information.
2. The system displays an error message and prompts the customer to correct the information.

Special Requirements

- The system must validate the claim information and ensure that the customer's policy covers the reported incident.
- The system must provide clear instructions and guidance to the customer on the required documentation for the claim.
- The system must securely store the claim details and associated documentation.

Associated Use Cases

- Login
- Claim Processing

5. Claim Processing

Introduction

The purpose of the Claim Processing use case is to allow the claims processing team to review and process the insurance claims submitted by customers.

Actors

- Claims Clerk

Precondition

A customer has submitted an insurance claim.

Postcondition

The customer's claim has been processed, and the decision has been communicated.

Flow of Events

Basic Flow

1. The claims clerk receives the customer's claim and associated documentation.
2. The claims clerk reviews the claim for completeness and accuracy.
3. The claims clerk forwards the claim to the claims adjuster for further evaluation.
4. The claims clerk assesses the claim, determines the appropriate coverage and compensation, and makes a decision.
5. The claims clerk updates the claim status and notifies the customer.

Alternative Flow

1. The claims clerk determines that the claim is not valid or covered by the customer's policy.
2. The claims clerk updates the claim status and notifies the customer.

Special Requirements

- The system must provide a secure and organized way for the claims processing team to access and manage the submitted claims.
- The system must have clear business rules and guidelines for the claims clerk to evaluate the claims and make decisions.
- The system must automatically update the claim status and notify the customer of the decision.

Associated Use Cases

- File Claim

6. Premium Payment

Introduction

The purpose of the Premium Payment use case is to allow customers to pay their insurance premiums, either as a one-time payment or on a recurring basis.

Actors

- Customer

Precondition

The customer has an active insurance policy.

Postcondition

The customer's premium payment is successfully processed and recorded in the system.

Flow of Events

Basic Flow

1. The customer logs in to the system.

2. The customer navigates to the premium payment section.
3. The customer selects the payment method (e.g., credit card, bank account) and enters the required payment details.
4. The system processes the payment and updates the customer's policy records.
5. The system sends a confirmation to the customer.

Alternative Flow

1. The customer's payment is declined due to insufficient funds or other issues.
2. The system displays an error message and prompts the customer to try a different payment method.

Special Requirements

- The system must support multiple payment methods and securely handle customer financial information.
- The system must provide clear and transparent information about the premium amounts and due dates.
- The system must automatically generate reminders for upcoming premium payments.

Associated Use Cases

- Login
- Policy Management

7. Help

Introduction

The purpose of the Help use case is to provide customers, sales agents, and administrators with access to support resources and assistance within the insurance management system.

Actors

- Customer
- Sales Agent
- Administrator

Precondition

The user is logged in to the insurance management system.

Postcondition

The user has accessed the desired support resources or assistance.

Flow of Events

Basic Flow

1. The user navigates to the help section of the system.
2. The user can access various support resources, such as:
 - Frequently Asked Questions (FAQs)
 - User guides and tutorials
 - Contact information for customer support

3. The user can submit a support request or inquiry, if needed.
4. The system routes the request to the appropriate support team.

Alternative Flow

1. The user cannot find the desired information in the support resources.
2. The user submits a support request, and the system provides an estimated response time.

Special Requirements

- The system must maintain a comprehensive knowledge base of support resources, covering common user questions and issues.
- The system must provide multiple channels for users to access support, such as online chat, email, and phone.
- The system must have a streamlined process for routing support requests to the correct support team and tracking their resolution.

Associated Use Cases

- Login

8. Logout

Introduction

The purpose of the Logout use case is to allow authorized users to securely exit the insurance management system.

Actors

- Customer
- Sales Agent
- Administrator

Precondition

The user is currently logged in to the insurance management system.

Postcondition

The user's session is terminated, and they are no longer able to access the system's functionalities.

Flow of Events

Basic Flow

1. The user navigates to the logout option or menu.
2. The system terminates the user's active session.
3. The system redirects the user to the login page or the system's homepage.

Alternative Flow

- If the user decides not to log out:
 1. User cancels the logout action.
 2. User remains logged in to their account.

Special Requirements

- The system must ensure that all user data and session information are properly cleared and secured upon logout.
- The system must provide a clear and intuitive logout mechanism for users.

Associated Use Cases

- Login