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Policy

### [PolicyCenter](#)

**Property and casualty (P&C)** insurers are companies that provide coverage on assets of your own Home / your own car etc , as well as liability insurance for accidents, injuries, and damage to others.

Indetail , the Casualty insurance means that the policy includes liability coverage to help protect you , if you're found legally responsible for an accident that causes injuries to another person or damage to another person's belongings.

- **P&C insurers cover a number of things, including auto insurance, home insurance, and marine insurance, and professional liability insurance.**
- **Customers pay P&C insurers an insurance premium for their desired coverage.**

There are different types of property and casualty insurance policies that can offer protection against Flood, Fire, Earthquake, Machinery breakdown, Office damage etc. You can also buy property and casualty insurance to get coverage for Electronic Equipment, Money-in-Transit, Public and Professional liability, Workmen compensation, etc. Marine Cargo Insurance and Aviation Insurance are also a part of it.

**Guide wire is a software solution that many insurers are adopting to manage their**  
**Policy Center,**  
**Billing Center and**

## Claims Center.

**Policy Center:** Policy Center is designated to issue, modify and maintain data about policies.

- **Product Model is part of policy setup as per customer needs**
- **Under writer will add/edit/delete a Product to the policy as per the customer requirement and what are the different coverage's from the list of Products**

**Claim Center:** Claim Center is designated to manage the process of reporting, verifying and making payments on claims against a policy.

**Billing Center:** Billing Center is designated to issue and track the premium payments for policies and associated account charges.

## The Policy Center application will be accessed by three types of users :

- **Producer** → Insurance agents (Producing the incomes to the insurance company's. who refer's to accounts to carrier, Telling & Selling the products to customer's)
- **Underwriter** → (Who creates & Manage's the policy's in the system) Creating the Policy, premiums & product based on customer requirement needs.

Example: customer wants insurance for his car

- **Supervisor:** → Managing of the works (Who supervise users & approve the work).

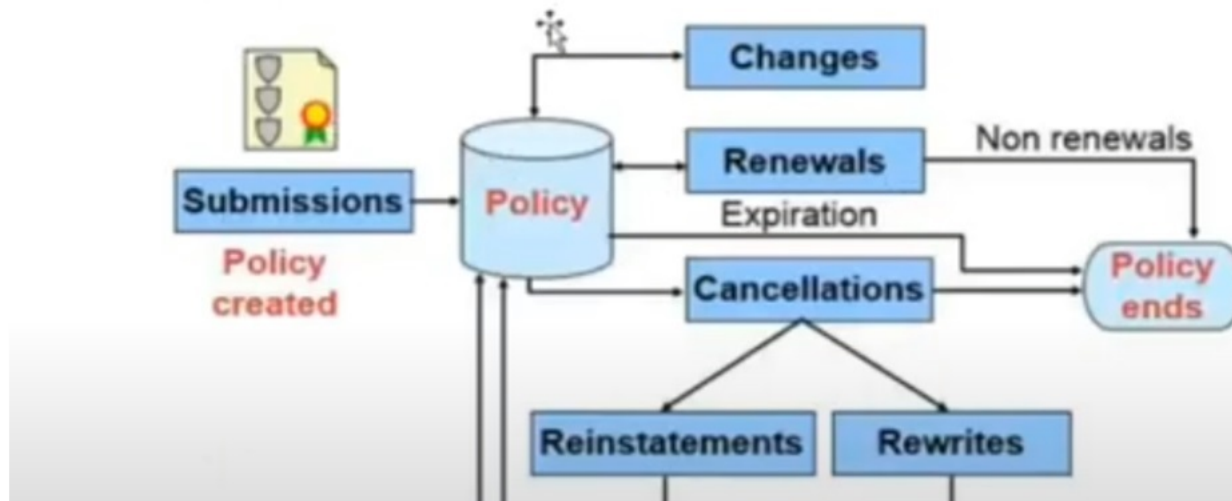


We have to create an Account Who will be taking the policy

There are Two types of accounts available, those are Company & Person (One person can take many policies for his car, House etc. )

➔ We can create an account for a Company or person and We can place the policy and link to the account

## Policy Transactions





**After submitting the policy, there are various types transactions available for a policy**

- 1. Policy Changes : After 3 months add a new child ,additional new members for the policy**
- 2. Policy Renewals**
- 3. Policy Cancellations**
- 4. Cancellation to Reinstatements or Go for New policy**
- 5. Cancellation to Rewrites & Activate as per new customer needs**
- 6. Policy Non Renewals, Expiration and Cancellation policy Ends with closure activities**