

MOTOR INSURANCE POLICY - MOTORAMATE

Build 1.1.1.0

Business Requirements :

Phase 1 : Quote – Policy Generation.

- ❖ Users will logon to the system with encrypted Password.
- ❖ New Quote Page Section Captures the Information.
- ❖ Any Cover Can be opted (Comprehensive or/and Third Party Liability (TPL))
- ❖ Premium Calculated basis on Cover Plan.
- ❖ Detailed Add on Coverages and Benefits need to be displayed.
- ❖ Customer Can add on the Special Add on Coverages.
- ❖ Premium Information Must be in detailed.
- ❖ After Chosen Add on Coverages Final Premium Calculated With Taxes.
- ❖ Customer Can pay money as Foreign Currency Money.
- ❖ In case of User is Broker and Broker has debit Account so Premium amount will be deducted in Prepaid Credit Balance.
- ❖ After a Successful Payment Policy Number has been generated.
- ❖ Policy Number generated based on Insurance Company Standards.
- ❖ Credit Note and Debit Note also need to be generated.
- ❖ Policy Schedule need to be Generated.

Design :

Tables Required :

Master/ Constant Data :

- ➡ Vehicle Make List.
- ➡ Vehicle Model List.
- ➡ Regions(south,west,Nort..),Cities,States Info.
- ➡ Vehicle Color List.

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- ➔ Vehicle body List.
(Sedan,Jeeps,4x4,Wagon,Hatchback,Tankers,Truck,Van,Bus)
- ➔ Vehicle Category Type. (private,commercial,Taxi,Motorcycle,sports)
- ➔ Product Config

Transaction table :

- ➔ Login User Information of User.
- ➔ Broker User Information.
- ➔ User's Personal Info.
- ➔ Quote Information Captured.
- ➔ Broker Commission Based on Coverage/Product
- ➔ Premium Rate Configuration
- ➔ Premium Calculated Storing against Quote/Application

LOV table :

- ➔ Different variety of Information Stored in single table

Sequences Required :

- ➔ Customer Id
- ➔ User id
- ➔ Application/Quote No

Make Table Sample Structure :

COLUMN NAME	DATATYPE	CONSTRAINT	DEFAULT Y/N	COMMENTS
make_id	number	pk		unique id
make_desc	string	nn		make desc
status	string	nn		active/deactive , true/false,yes/no
added_on	date		sysdate	
added_by	string			who added row

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Model Table Sample Structure :

COLUMN NAME	DATATYPE	CONSTRAINT	DEFAULT Y/N	COMMENTS
model_id	numeric	pk		unique id
model_desc	string	nn		model desc
make_id	numeric	fk		
status	string	nn		active/deactive , true/false,yes/no
added_on	date		sysdate	
added_by	string			who added row

Personal Information Sample Structure :

COLUMN NAME	DATATYPE	CONSTRAINT	DEFAULT Y/N	COMMENTS
User_id	Number	pk		Unique user id which identifies the user
usertype	String			Which tells the user is Broker/Sales agent/User
First name	String			
Last Name	String			
gender	String			
dob	date	nn		Only date ..no Time
email	String	nn		
marital Status	Number			Refer Master / LOV
Education	Number			Refer Master / LOV
phone	String	nn		Phone no can start with '05115' so varchar
mobile	String			
addr1	String			
addr2	String			
addr3	String			
street	String			
city	Number			city id - master
state	Number			State id - refer master
country	Number			country - refer master
national_id	Number	nn		Country's National id/addhar no
nationality	Number	nn		Nationality - refer master table
..				
...				
STATUS	STRING	NN		Active/deactive , True/False,Yes/NO
ADDED_ON	DATE		SYSDATE	
ADDED_BY	STRING			Who added row

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Login user Table Sample Structure :

column name	datatype	constraint	default y/n	comments
login_id	numeric	pk		unique id
password	string			ecrypted string
user_id	numeric	fk		his user id from personal information table
lead_id	numeric			his leader broker (manager) user id
usertype	string	nn		user role
status	string	nn		active/deactive , true/false,yes/no
added_on	date		sysdate	
added_by	string			who added row

Broker Table Sample Structure :

Broker_id	Numeric	pk		Broker user id
Broker_name	string			Broker contact Person name
Broker_org_name	string			Broker Organisation name
contact info				other Address data
..				
...				
STATUS	STRING	NN		Active/deactive , True/False,Yes/NO
ADDED_ON	DATE		SYSDATE	
ADDED_BY	STRING			Who added row

Note :

- ❖ Tables name must be easy to identify and all tables name should have a common prefix or suffix.
- ❖ Tables Should have Primary Key.
- ❖ Create Foreign Key where ever table relationship required.
- ❖ Populate atleast 25 Records in each tables.

Implementation :

Testing :