MONARCHY MOTOR INSURANCE POLICY

1. Introduction

To provide Motor insurance policy to customer by Collecting insurer and vehicle information from the customer and the system will Calculate the Premium and Policy has to be Issued from the application.

2. Requirements Overview

Both the B2B and B2C Business Users will follow the application and the system will Capture the Customer Personal details and Complete Vehicle detailed information and Premium Calculated based on Source of business and risk. Risk analysis determined based on vehicle and Insured Conditions and Periodically Reports and data need to Submitted to the Respective Users.

3. Types of Users

➢ **Admin**
   - ✓ Can modify Constant data.
   - ✓ Can view all Regions Business Reports.
   - ✓ Can't issue Policies.
   - ✓ Can't approve Policies.
   - ✓ Add , Block , Delete New Users.
   - ✓ Can Search Quotes and Policies list of a given Period or/and User or/and region.
   - ✓ Can view business aggregate Count worth dashboard View.
   - ✓ Can View Claim Requests and Status.

➢ **UnderWriter**
   - ✓ Can view all Regions Business Reports.
   - ✓ Can't issue Policies.
   - ✓ Can Search List of Quotes and Policies of a given Period or/and User or/and region.
   - ✓ Can Monitor Region/Broker's Business.
   - ✓ Can approve/reject/hold Claim Requests.

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➢ **Operational User**

- ✓ Can view his own Regions Business Reports Only.
- ✓ Can issue Policies on behalf his region brokers Only.
- ✓ **Can** approve Policies his region brokers.
- ✓ Searching List of Quotes and Policies for a given Period or/and User or/and his region Only.
- ✓ Can do Cancellation/Endorsement.
- ✓ Can't approve Claim Request.

➢ **Broker**

- ✓ Can view his own and sales agent Business Reports.
- ✓ Can issue Policies.
- ✓ Risk Cases will be made to referral has to wait for Op user Approval.
- ✓ Can Search List of Quotes and Policies for a given Period of his own and his sales agent business achieved.
- ✓ Can't do financial Endorsement/Cancellation.

➢ **Direct User/Sales Agent**

- ✓ Can view his own Business Reports.
- ✓ Can issue Policies under his broker linked.
- ✓ **Can't** approve Policies.
- ✓ Can Search List of Quotes and Policies for a given Period of his own business achieved.
- ✓ Can't do financial Endorsement/Cancellation.

4. Process Flow

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.

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- 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

Phase 2 : Endorsement.

   (will be Shared later)

Phase 3 : Renewal.

   (will be Shared later)

Phase 4 : Claim.

   (will be Shared later)

Phase 5 : Cancellation.

   (will be Shared later)

Phase 1 : Timeline Review

DEMO	15-06-2019
UAT	01-07-2019
LIVE	01-08-2019