# **PolicyManager Contract Comparison Report**

This document summarizes the key differences between two Solidity smart contracts for managing insurance policies: PolicyManager\_v1.sol (legacy version) and PolicyManager\_v2.sol (updated version).

## **Overview**

Feature	Version 2 (v2)	Version 1 (v1)	
	Author	Youssef	Mostafa
Policy Type	Crop insurance with seasonal handling	Generic insurance	
Subscription Deadline	✓Yes	XNo	
Seasonal Support	Yes (season, start/end, renewal, full vs sub-season)	XNo	
Treasury Contract	<b>V</b> Uses external ITreasury interface	<b>X</b> Not used	
Payout Mechanism	Triggered by external engine, only after marking	Direct payout by owner	
Engine Integration	<b>V</b> External payout engine contract	XNot present	
Subscribers Record	currentSubscribers[] with mapping for last season	subscribers[] only	
Full-Season Exclusivity	✓ Ensures single full-season policy per farmer	XNot handled	
Upgradeable Seasons	✓ Resets state for new season	XNot supported	
Historical Tracking	✓ Keeps historicalSubscribers per season	<b>X</b> Not available	
Subscription Metadata	✓ Includes timestamped Subscription struct	Kalat address array only	
Events	Detailed (Created, Subscribed, Payout, StatusChanged, SeasonReset)	Basic (Created, Subscribed, Payout, StatusChanged)	
Validation Modifiers	onlyOwner, validPolicy, onlyPayoutEngine	onlyOwner, validPolicy	

## Advanced Features in v2

#### **TMS**easonal Policy Management

- Includes: season, seasonStart, seasonEnd, and subscriptionDeadline
- · Supports resubscription across seasons

### Full vs Partial Coverage Logic

- coversFullSeason boolean to control exclusivity
- Mapping to prevent sub-policy if full-season is already selected

#### **Subscription Tracking**

- Each farmer's subscription is stored as a Subscription struct with:
- policyId
- timestamp
- Subscriptions are grouped per season

#### 🔁 Historical Subscribers

• Uses historicalSubscribers[policyId][season] to archive each season's subscribers

### Integration with External Treasury

• Uses:

```
interface ITreasury {
    function deposit(address farmer) external payable;
}
```

• Sends premiums to a treasury instead of holding contract balance

#### **Controlled Payout Flow**

- payoutEngine contract must explicitly call markPolicyAsPayout()
- Ensures external conditions (e.g. oracle feeds) can trigger payout securely

# Simplified Features in v1

- Fixed payout based on address(this).balance
- No external calls, oracles, or seasonal dynamics
- Meant for educational/demonstration use

Let me know if you'd like to auto-generate a full  $\fbox{README.md}$  for your repo or setup GitHub Actions for deployment testing.