

## **Problem Domain:**

Create an application than takes in customer requests (in JSON format) containing customer home insurance request data and returns quote premiums. Here is an example of a customer request:

```
1 {
2    "CustomerID" : 1,
3    "DwellingCoverage" : 100000,
4    "HomeAge" : 5,
5    "RoofType" : "Asphalt Shingles",
6    "NumberOfUnits" : 3,
7    "PartnerDiscount" : "Y"
8 }
```

Each customer's request will contain:

- Customer ID
- Dwelling coverage amount
- Home age value
- Roof construction type
- Number of units
- Discounted partner identifier

Beyond the customer's request, the following Base Premium and Rating Factor data is structured as follows: (displayed in table format, feel free to restructure as class properties, enums, or any other data structure)

## Table: tbl Base Premium

Base_Premium	
\$350	

Table: tbl Factor Roof Type

rable: tbi_ractor_Rooi_rype		
Roof_Type	Rating_Factor	
Asphalt Shingles	1.00	
Tin	1.70	
Wood	2.00	

Table: tbl\_Factor\_Num\_Units

Num_Units	Rating_Factor	
1	1.00	
2	0.80	
3	0.80	
4	0.80	

Table: tbl\_Factor\_Home\_Age

Home_Age	Rating_Factor
0-10	1.00
11-35	1.50
36-100	1.80
100+	1.95

Table: tbl\_Factor\_Dwelling\_Coverage

- abici tbi_i actoi_b irciiiig_core.age			
Dwel	ling_Coverage	Rating_Factor	
\$	100,000	0.971	
\$	150,000	1.104	
\$	200,000	1.314	
\$	250,000	1.471	
\$	300,000	1.579	
\$	350,000	1.761	



- <u>Factors for Dwelling Coverage must be linearly interpolated</u>. For example, the applicable rating factor for a selected Dwelling Coverage of \$280,000 is 1.536. The applicable rating factor for a selected Dwelling Coverage of \$150,000 is 1.104.
- A customer with a discounted partner identifier of "Y" is entitled to 5% off their quoted monthly premium amount.

Each quote is calculated as follows:

Final Quoted Premium Amount = (Base Premium Amount \* Applicable Dwelling Coverage Factor \* Applicable Home Age Factor \* Applicable Roof Type Factor \* Applicable Number of Units Factor) – Discount Amount if Applicable

\* all premiums are rounded to the nearest dollar

For Example:

```
Customer ID 1's Quoted Monthly Premium = $350 * 0.971 * 1.00 * 1.00 * 0.80 = $272
```

Discounted amount = \$272 \* 0.05 = \$13.60

Customer ID 1's Final Discounted Monthly Premium Amount = \$272 – 13.60 = \$258

## **Additional Customer Requests:**

Your application should be able to correctly handle these customer requests as well:

```
1
    {
2
        "CustomerID" : 2,
3
        "DwellingCoverage" : 275000,
4
        "HomeAge" : 22,
5
        "RoofType" : "Wood",
6
        "NumberOfUnits" : 1,
        "PartnerDiscount" : "Y"
7
    }
8
```

```
1
    {
        "CustomerID" : 3,
2
3
        "DwellingCoverage" : 300200,
        "HomeAge" : 108,
4
        "RoofType" : "Tin",
5
6
        "NumberOfUnits": 4,
        "PartnerDiscount" : "N"
7
8
    }
```