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Section 2

**2 Overall Description**

**2.1 Product Perspective**

Wheeler Insurance System is a generic and open source web based software and this not dependent any kind of product this product is totally independent and self-contained. The various insurance companies are part of the same system but there is no interconnection within the companies. Without any hustle customer can choose the policy according to his convenience. This product needs to store the data. For that, a database will be used. The web portal will communicate with a database. The web portal will add and modify data. All of the database communication will go over the Internet.

This software provides a holistic view of the processes involved in delivery of input followed by different customer with respect to the different insurances of various companies managed by the administrator of the system for a better decision making and delivery.

**2.1.1 System Interfaces**

The Wheeler Insurance system has three active actors and one co-operating system. The Customer, Support team and System Administrator are connected with the online system through the internet.

**2.1.2 User Interfaces**

A. UI for default home screen with many options

B. UI for browsing Insurance policy

C. UI for new registration

D. UI for login authentication

E. UI for procure insurance

F. UI for add /update car info

G. UI for car document uploading peropse

H. UI for premium/renew existing policies

I. UI for insurance claim purpose

J. UI for payment purpose

K. UI for asking support/help

L. Chatting window for user with support team members

**2.1.3 Hardware Interfaces**

The system must run over the internet, all the hardwares are required to connect internet, will be hardware interface for the system. As for e.g. Modem, WAN-LAN, Ethernet Cross-Cable.

**2.1.4 Software Interfaces**

The system is on server so it requires the any scripting language like PHP, VBScript, HTML, CSS, Javascript etc. The system require Data Base also for the store the any transaction of the system like MYSQL, Oracle-SQL, Firebase etc. system also require DNS(domain name space) for the naming on the internet. At the last user need web browser for interact with the system.

**2.1.5 Communication Interfaces**

NIL

**2.1.6 Memory Interfaces**

Memory constraints are Minimum because it’s a web based application.

**2.1.7 Operation Interfaces**

Here the user initiated operations are: A. User can browse insurance.

B. Existing users can login onto the system. C. New user can register into the system.

D. A logged in user can procure any insurance for car/s.

E. User can add/update car info and also can upload necessary documents.

F. User can make payment of the required amount through this portal.

G. User can give the premium of the existing insurance. H. User can renew the insurance policy.

I. User can ask for help from the support team.

J. User can claim from the specific company from which he/she buy the policy.

Periods of interactive operations are:

A. User can browse any time, it doesn’t depend whether the user is logged on or not.

B. There is no limitation on how much time a user can spent on this system.

C. There is a specific time allotted for filling up the new registration form, if a user cannot fill the form under the specific time instance he/she have to fill the form again.

D. In the time of procuring any policy user must have to give all the car documents at that time for proceed.

E. If a user ask for the support to the support team after granting the support the user must have to respond between 2-3 days, otherwise the request will be cancelled automatically.

F. If a user claim for his/her policy then within 48 hours the specific company will contact with the customer directly. Here the system is not responsible for any decision.

Backup and recovery operations are:

A. In case any user forgets his/her password in the time of sign in, after the user request for change his/her password. System will send a OTP on his/her registered e-mail address, by providing the particular OTP he/she can set new password for sign in.

B. The system will backup users insurance no. and digitally signed insurance paper on the google drive at the time of procuring insurance with the help of users registered email. So that in case the customer lost his/her insurance details the system can recover the important documents from drive.

**2.2 Product Functions**

**A. Browse:** By this functionality a customer can browse the appropriate policy for his/her vehicle

**B. Registration:** By this functionality a new user can register in this system.

**C. Login:** This functionality enables a user to access the his/her own account in this system

**D. Procure Insurance:** This functionality helps user to buy insurance for vehicle from any selected company as user’s choice.

**E. Update car info:** This functionality enables the customer to add the vehicle’s data.

**F. Upload document copy:** Using this functionality the customer can upload the scan copy of documents.

**G. Premium/Renew:** Depending on the company the insurance policies are different and the time period of giving the required amount for the policy is also different.

**H. Ask for support:** This functionality enables a customer to resolve any problem or issues by taking help of the support team.

**I. Claim:** This functionality enables the customer to claim the amount of policy after any accident of the vehicle.

**J. Logout:** This functionality enables a logged in customer to logout form the system.

**K. Payment:** This functionality gives a customer a payment portal for paying the amount of policy.

**L. Aggregate and edit policy:** This functionality is only for the system administrator.

**M. Manage Account:** This functionality is only for the system administrator.

**2.3 User Characteristics**

Customer need to have a minimum computer knowledge to operate system. do payments online and knowledge of insurance domain.

The support team members also need to know about the company policies in details, and they must be computer literate to access the system otherwise they will not be able to help the customers to solve their problems.

The administrator/s have to be very efficient of using computer and internet to control whole system, the administrator should have a very clear understanding of the database because he have to manage every customers policy and take care of the system. The administrator/s also have to manage the support team and observe their activity strictly so the support team members do their work systematically. The administrator/s will be efficient enough to recover the system in case any emergency situation like “system collapse”. It is the duty of the administrators to gather many insurance companies and provide their policies to the system. The administrators would know everything about all the details of policies and the design of the entire system.

**2.4 Constraints**

A. As the system is a web-based system. The users need a high speed or Moderate Internet speed-up is needed to access the system.

B. As the system is dependent on the banking system to purchase policy. When the banking system fails then users cannot purchase any policy.

C. At the time of procuring any policy after uploading required documents and after completing the payment process, the granting

of the policy is totally depend on the particular company end. The insurance company validate the policy of each user.

D. Only those insurance which have been purchased through this system only those policies can be claimed from this system. No other policies can be claimed through this portal.

E. All the claims are handled from the insurance company end. This system is not responsible to grant any claim of policy.

F. For security purpose the users have to login using their specific email address and password. After 5 wrong try a user will be blocked for 30 minutes.

G. For safety purpose at the time of users new registration OTP will be sent on the registered mobile number and registered email address of the user for proper identification.

H. As the website is HTTPS certified so there is no question of non-reliability appears.

I. The database at the backend of the system is totally reliable.

There is no data redundancy and data inconsistency.

**2.5 Assumptions and Dependencies**

A. In this system the insurance companies are not directly connected to the system. They just fill up a from with their different policies to the administrator of these system and administrator manage the policies in these system. So, insurance companies are not act as an actor in these system.

B. The customer must have valid Bank Account and he/she must have Debit card/credit card/UPI/Phone Payee for procuring any insurance.

C. Other than browsing and new registration, the user needs to be logged in into the system for Procuring insurance, add/update car information, upload documents, give premium, renew policies, ask for support or for claim purpose.

D. Every scanned copy must be in pdf format and the size is less than

512kb.If there is any image then the image must be in png format and the size should be less than 512kb.

**2.6 Apportioning of requirements**

In the case that the project is delayed, there are some requirements that could be transferred to the next version of the application.