**Story Title: Create Auto Insurance Policy for Commercial LOB (AUS/NZ Region)**

**Story Description:**

As a **commercial insurance broker**,  
I want to **create an auto insurance policy for a commercial vehicle**,  
So that **my client’s vehicle is covered under the appropriate insurance terms and conditions**.

**Acceptance Criteria:**

**Scenario 1: Successful Auto Policy Creation**

**Given** I am logged into the system as a **commercial insurance broker**,  
**When** I navigate to the "Create Auto Policy" page, fill out the required fields (e.g., vehicle details, coverage type, client information, and region-specific details for AUS/NZ),  
**Then** the new auto insurance policy should be successfully created and saved in the system, and I should receive a confirmation message with the policy number.

**Scenario 2: Validation of Mandatory Fields**

**Given** I am on the "Create Auto Policy" page,  
**When** I attempt to submit the form without filling in mandatory fields (e.g., vehicle registration number, coverage start date, client name, and region-specific requirements),  
**Then** I should see error messages prompting me to complete the required information, and the policy should not be created until all mandatory fields are filled.

**Scenario 3: Duplicate Policy Handling**

**Given** an auto insurance policy with the same vehicle registration number already exists in the system for the AUS/NZ region,  
**When** I try to create another policy with the same vehicle registration number,  
**Then** the system should notify me about the duplication and prevent the creation of the duplicate policy.

**Scenario 4: Region-Specific Compliance**

**Given** I am creating an auto insurance policy for the AUS/NZ region,  
**When** I fill out the policy details,  
**Then** the system should ensure that the policy complies with region-specific regulations (e.g., mandatory coverage types, tax calculations, and legal requirements for commercial vehicles in AUS/NZ).

**Scenario 5: Coverage Options and Premium Calculation**

**Given** I am on the "Create Auto Policy" page,  
**When** I select different coverage options (e.g., comprehensive, third-party, or fire and theft) and provide vehicle details (e.g., make, model, year, and usage),  
**Then** the system should calculate the premium accurately based on the selected coverage and vehicle details, and display the final premium amount before policy creation.

**Scenario 6: Policy Confirmation and Documentation**

**Given** I have successfully created an auto insurance policy,  
**When** I complete the process,  
**Then** the system should generate a policy document (PDF or digital format) with all the details (e.g., policy number, coverage details, premium amount, and terms) and allow me to download or email it to the client.

**Notes for Testing:**

1. Ensure the application handles region-specific requirements for AUS/NZ (e.g., tax laws, compliance, and mandatory coverage).

2. Test edge cases, such as invalid vehicle registration numbers, incomplete client details, or unsupported vehicle types.

3. Verify that the system integrates with external systems (e.g., vehicle registration databases) for validation.