**CSIT314 Software Development Methodologies**

**Lab 1**

Notes regarding forming a group for the project:

* You need to form a group of 6 people in the same lab and register your group (by emailing your tutor) by the end of this week. Try to form a group of people with mixed skillsets (e.g. programming, analysis, design, documentation, etc.)
* Use the forum setup on Moodle to find people to form a group with you.

1. **Task 1**
   1. Read <https://www.mountaingoatsoftware.com/agile/user-stories> for more details of how to write user stories, and <https://www.mountaingoatsoftware.com/agile/scrum/scrum-tools/product-backlog/example> for examples of user stories
   2. Read the **system description below** and write down as many user stories that you can think of.
   3. Create a project on **Taiga** (<https://taiga.io>) – Taiga is a tool which supports agile software development) and record your **user stories** in part (b) and **tasks** in the product backlog of the project you created. Also create a few sprints (and their backlog) for your project.

**Description**

Sure Thing Insurance Pty Ltd has been in the insurance business for over 100 years, and now would like to reduce their running costs by offering clients the chance to lodge insurance claims online.

Although the company has many different types of insurance available, at first they only wish to offer car insurance claims online. The other types will be added later, so any system design needs to be easily extendable. The other types they offer are home, contents, farm, general, and public liability.

Policyholders (also called clients or customers) hold a portfolio of insurance policies with the company. For example, they may have a policy for each of two cars, a boat, and another for their home.

Each policy has a policy number, coverage type, coverage value, inclusions and exceptions, an associated level of risk, and a corresponding premium and excess. The risk is calculated based on a number of factors that are different depending on the different type of policy. For example, to calculate a car insurance premium the company uses the age of the main driver, the driver’s rating, the type and age of car, whether the car has been modified, and the suburb where the drier lives. The premium can be looked up in a table from this information. The company will refuse to insure some cars and drivers. This includes very old, veteran or vintage cars; some sports cars; excessively modified cars; and drivers who have had too many accidents or claims, or have lost their licence in the past. It may also include a combination of these things. For example, a 50-year-old rating one driver could insure their Porsche; an 18-year-old P plater would not be able to obtain insurance from Sure Thing for a similar car.

Policyholders who have not made any claims for at least two years receive a no-claim-bonus that is actually a deduction from their annual premium.

There are three possible types of car coverage:

* Third party only: this covers the other party in any accidents had by the car. For example, if the policyholder runs into a bus, Sure Thing will pay for repairs to the bus, but not to the policyholder’s own vehicle.
* Third party, fire, and theft: This covers third party, as above, as well as the car being burnt or stolen.
* Comprehensive: This covers virtually all costs for all the bad things that could happen to your car.

When a policyholder wishes to lodge a claim, an excess charge will be incurred. This is essentially a processing cost. There is basic excess for all policies; this is increased if the claim occurred while a driver under 25 was driving the car or if the driver has held their licence for less than one year.

* The details that are needed for policyholder to make a claim are:
* Type of claim: has the car been stolen or is the claim for some sort of damage to the car?
* Date and time of incident
* Location of incident
* For stolen cars: was the car locked? Garaged? Alarmed? Steering locked?
* For damaged cars: how did the damage occur? Who was at fault, if not the driver? What are the details of that individual or company and their insurance company?
* For cars involved in an accident a description of the accident is needed. This includes a diagram of the positions of the cars and other objects involved, and description of the weather and lighting conditions.

During the lodgement process, a policyholder can cancel the claim anytime,

If the claim is approved, the excess will be deducted from the payout. If the claim is not approved, the policyholder will be sent a bill.

With stolen cars, the company needs a police report delivered in physical form, and to be convinced that this is a genuine claim. Assuming the claim is approved, after the car has been missing for two weeks, the insured value of the car less the excess will be sent to the policyholder. Sure Thing would like to do this electronically, as it may be cheaper than the current process of issuing cheques. Cars often turn up within the two week period. At this stage the claim may be withdrawn by the policyholder. If the car is damaged the claim process will then continue as for a damaged car claim.

Sure Thing also needs a copy of the police report for malicious damage and accident cases if there is one.

Once the claim is lodged, it is added to the queue of one of the company’s assessors.

Assessors take the information on the claim and policy and make a decision about whether to pay the claim. They will usually go to see the car involved if it is a damage claim.

Assessors may use other information available to them to assess the claim. This may include interviewing police, involved drivers, and witnesses. The assessor needs to be able to record who they talked to and what information they gathered from their interview.

Assessors must record their actions and decisions in the system.

If the claim appears to be suspicious, that is a possible case of fraud, then the case is handed over to the investigations branch.

The outcome of any claim must be recorded and the fact that a claim has been made, regardless of whether it is approved, must be taken into account when calculating the premium for next year. The drivers’ rating will drop by one for accidents where the driver is at fault. The policyholder will also lose any no-claim- bonus they may have had before.