

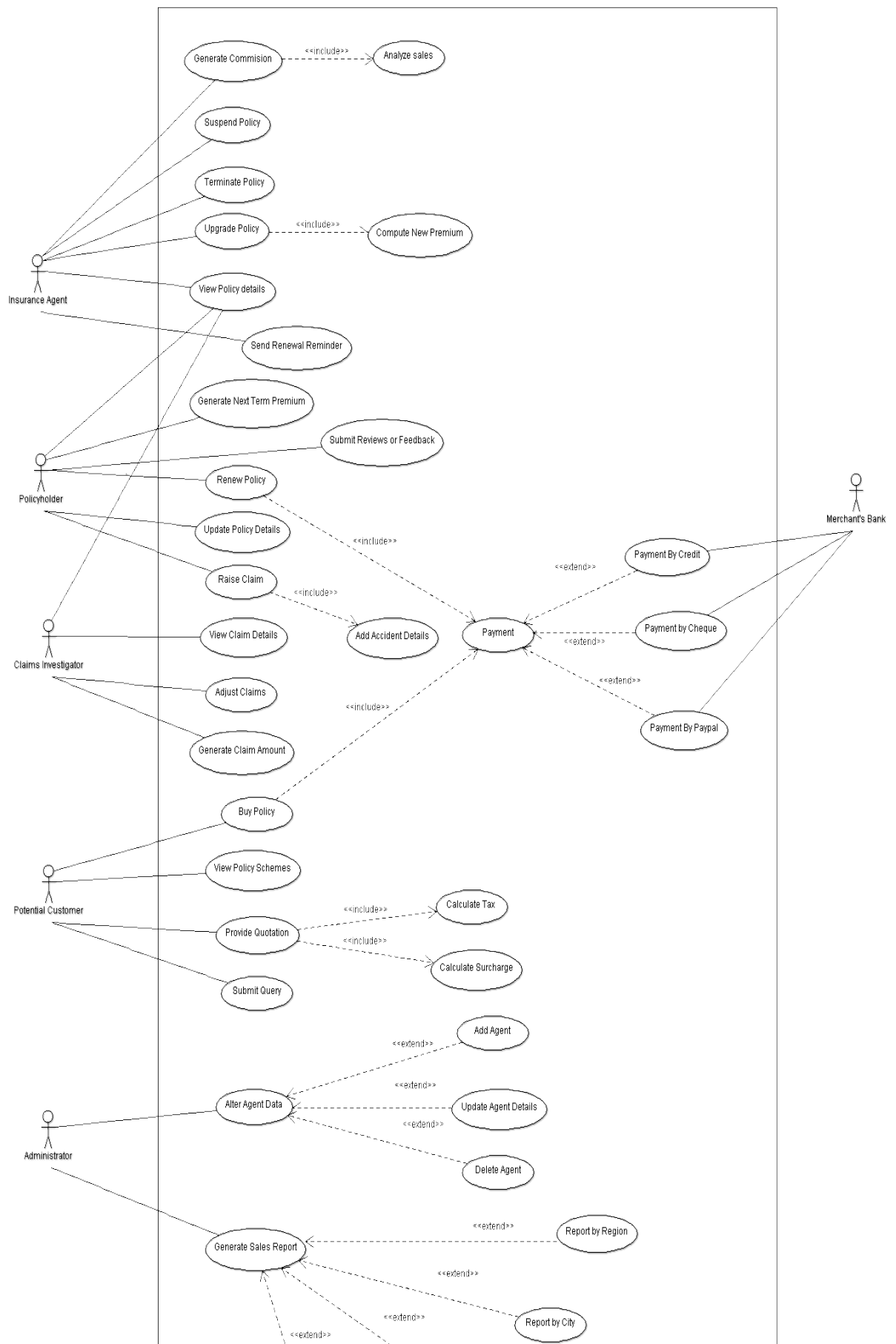
## **Insurance Management System – Use Case and Use Case Description**

Actor:

- 1) Policyholder
- 2) Potential Customer
- 3) Insurance Agent
- 4) Claims Investigator
- 5) Administrator
- 6) Merchant's Bank

Use case:

- 1) Generate commission for Insurance Agents.
- 2) Analyze sales by agents.
- 3) Suspend policy.
- 4) Terminate policy.
- 5) Upgrade policy.
- 6) Compute premium of upgraded policy.
- 7) View policy details.
- 8) Send Renewal reminder.
- 9) Generate premium for next term.
- 10) Submit reviews or feedback.
- 11) Renew policy.
- 12) Update policy details.
- 13) Raise claims.
- 14) Add accident details.
- 15) View claim details.
- 16) Adjust claims.
- 17) Generate claim amount.
- 18) Buy policy.
- 19) Payment.
- 20) Payment by credit.
- 21) Payment by check.
- 22) Payment by PayPal.
- 23) View policy schemes.
- 24) Provide quotation.
- 25) Calculate tax.
- 26) Calculate Surcharge.
- 27) Submit query.
- 28) Alter agent data.
- 29) Add agent.
- 30) Delete Agent.
- 31) Update agent details.
- 32) Generate Sales Report.
- 33) Report by region.
- 34) Report by agent.
- 35) Report by city.
- 36) Report by state.



## System

### System

#### Description:

The System is a participant in use cases. All communication between any actor and the System is assumed to occur using an authenticated and secure channel.

## System actors:

### Policyholder

#### Description:

Policyholder is a person who is insured by the Insurance Company. A policyholder can renew policy, view and update policy details, submit feedback and raise claims in an event of accident.

### Insurance Agent

#### Description:

Insurance agent is broker who acts as an intermediary between the policyholder or potential customers and the Insurance Company. Agents can view policy details of customers, send renewal reminders and suspend, terminate or upgrade policy on behalf of policyholders.

### Potential Customer

#### Description:

A potential customer is any person who might an Insurance policy in the future. A potential customer can view policy schemes, submit query, request quotation and buy policy.

### Claims Investigator

#### Description:

Claims investigator is a person who is responsible for verifying claims.  
He can view details of policyholder and claims and adjust corresponding claims.

### Administrator

#### Description:

Administrator manages activities like adding or deleting agents, updating agent details and generating sales report based on different criteria.

### Bank

#### Description:

All the monetary transactions between the customers and Insurance company are handled by the merchant's bank.

**Use case:**

Generate Commission
Description: The system can generate commission based on the number of policies sold by the agents.
Step-by-step Description: [#agent] - The agent submits a request to view commission. [#system] - The system returns the amount that will be paid to the agent as commission.
Analyze Sales
Description: The system analyze sales by a particular based on the number of policies sold by that agent.
Step-by-step Description: [#agent] - The agent submits a request to view commission. [#system] - The system computes commission based on policies sold by that agent. [#system] - The system returns the amount that will be paid to the agent as commission.
Suspend policy
Description: The agent can suspend policy owned by an insured person on his/her request.
Step-by-step Description: [#agent] - The agent submits an identifier for a policy. [#system] - The system updates policy status to suspended. [#system] - The system returns a confirmation message.
Terminate Policy
Description: The agent can terminate policy owned by an insured person on his/her request.
Step-by-step Description: [#agent] - The agent submits an identifier for a policy. [#system] - The system updates policy status to terminated. [#system] - The system returns a confirmation message.
Upgrade policy
Description: The agent can upgrade policy owned by an insured person on his/her request.
Step-by-step Description: [#agent] - The agent submits an identifier for a policy and select new policy type. [#system] - The system updates policy type. [#system] - The system returns a confirmation message.
Compute New Premium
Description: The system computes new premium for the policy term if the policy is upgraded.
Step-by-step Description: [#system] - The system updates policy type and compute new premium based on its type. [#system] - The system updates premium details and returns confirmation.

View Policy Details
<p>Description:</p> <p>The agent, policyholder and the claims investigator can submit a request to the system to view policy details.</p>
<p>Step-by-step Description:</p> <p>[#agent][#policyholder][#investigator] – The authorized actor submits an identifier for a policy.</p> <p>[#system] - The system returns policy record.</p>

Send Renewal Reminder
<p>Description:</p> <p>The agent request the system to send reminder for renewal to the specified policyholder.</p>
<p>Step-by-step Description:</p> <p>[#agent] - The agent submits an identifier for a policyholder.</p> <p>[#system] - The system sends reminder to the specified policyholder.</p> <p>[#system] - The system returns a confirmation message.</p>

Generate Next Term Premium
<p>Description:</p> <p>The system can compute and return premium for next policy term of policyholder's request.</p>
<p>Step-by-step Description:</p> <p>[#policyholder] - The policyholder submits an identifier for a policy.</p> <p>[#system] - The system returns computed premium.</p>

Submit reviews or Feedback
<p>Description:</p> <p>The policyholder can leave review about the Insurance Company.</p>
<p>Step-by-step Description:</p> <p>[#policyholder] - The policyholder submits his/her reviews.</p> <p>[#system] - The system stores in the DB and display in reviews section.</p> <p>[#system] - The system returns a confirmation message.</p>

Renew Policy
<p>Description:</p> <p>The policyholder can renew Insurance policy to be insured in the upcoming policy term.</p>
<p>Step-by-step Description:</p> <p>[#policyholder] - The policyholder submits policy identifier and request to renew policy.</p> <p>[#system] – The system renews the policy, updates policy term and generate premium for new policy term.</p> <p>[#system] - The system returns a confirmation message.</p>

Update Policy Details
<p>Description:</p> <p>The policyholder can update his/her personal details associated with the policy.</p>
<p>Step-by-step Description:</p> <p>[#policyholder] - The policyholder submits his/her identifier and updates details.</p> <p>[#system] - The system stores the updated details in the DB.</p> <p>[#system] - The system returns a confirmation message.</p>

Raise Claims
<p>Description:</p> <p>The policyholder can raise claims in an event of accident.</p>
<p>Step-by-step Description:</p> <p>[#policyholder] - The policyholder submits policy identifier and raise claim.</p> <p>[#system] – The system stores in the DB and returns a confirmation message.</p>
View Claim Details
<p>Description:</p> <p>The policyholder or claim investigator can view claim details.</p>
<p>Step-by-step Description:</p> <p>[#policyholder][#investigator] - The authorized entity submits claim identifier and update claim details.</p> <p>[#system] - The system stores in the DB and returns a confirmation message.</p>
Add Accident Details
<p>Description:</p> <p>The policyholder can add accident details while raising a claim.</p>
<p>Step-by-step Description:</p> <p>[#policyholder] - The policyholder submits policy identifier, claim id and adds accident details.</p> <p>[#system] - The system stores in the DB returns a confirmation message.</p>
Adjust Claims
<p>Description:</p> <p>The Claims Investigator verifies the claims the make legal adjustments.</p>
<p>Step-by-step Description:</p> <p>[#investigator] - The claims investigator submits claim id and update claim details.</p> <p>[#system] - The system stores in the DB and returns a confirmation message.</p>
Generate Claim Amount
<p>Description:</p> <p>The system computes claim amount based on adjusted claims.</p>
<p>Step-by-step Description:</p> <p>[#investigator] - The investigator submits claim id and update claims.</p> <p>[#system] – The system computes claim amount and stores in the DB.</p>