

User Requirements Document

The TOTAL COVER Insurance Company Case Study

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Abstract

This document contains the user requirements for TOTAL COVER insurance company Case Study.

The document complies with the standards for a User Requirements Document (URD) from the Software Engineering Standard, as set by the European Space Agency (ESA) [1].

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Chapter 1

Introduction

1.1 Purpose

The purpose of this URD is to specify the requirements for the final product of all different end users.

1.2 Scope

The system being developed will be called TCCRMS. TCCRMS enables organizations to better serve their customers through the introduction of reliable process and procedures of interacting with those customers. This CRMS in specific will improve the company's strategic position.

1.3 List of definitions

CRMS	Customer Relationship Management System
ESA	European Space Agency
eServices	Insurance service from "system to system"
HR	Human Relations or people management
Risk	Everything that can be insured (insurance vocabulary)
SR	Software Requirements
TCCRMS	TOTAL COVER CRMS
UR	User Requirements
URD	User Requirements Document

1.4 References

- [1] ESA. *ESA Software Engineering Standards*. ESA Board of Software Standardization and Control (BSSC), 1995.

1.5 Overview

Chapter 2 contains a general description of the product, its capability's and constraints, characteristics of the users and the environment it will run in. Also some assumptions and dependencies are mentioned.

Chapter 3 describes the general capability requirements and the constraint requirements for this project.

Chapter 2

General description

2.1 Product perspective

Over the last decades the client base of TOTAL COVER Insurance has grown continuously. To be able to offer a large variety of client services and be able to adapt quickly to changes in client demands, this CRMS is being developed.

Details of the insurances must be documented formerly and must be provided to the government organizations governing the policies, using an interface to their existing software system. Additionally this system will provide an interface to other government departments that help in legal issues as well as departments that interact with hospitals and the police.

2.2 General capabilities

The TCCMRS consists of several components for various tasks.

For clients, either individuals or organizational representatives, the system will provide some basic calculations on insurance proposals for premiums.

For employees it will be possible to manage client information, policies, payments, claims.

In the future the system might make it possible to manage their personal information, time-sheets and track their career paths. The possibility for future expansions should also be available.

2.3 General constraints

N/A

2.4 User characteristics

TCCMRS supports four types of users: clients, insurance representatives, bussiness department staff and system administrators. These will be described in the following subsections.

2.4.1 Clients

Individual or organizational representatives in need of insuring risks. Tasks performed by this group of users are:

- Do basic calculations on insurance proposals for premiums via the website.

2.4.2 Insurance representative

TOTAL COVER Insurance representative handling requests and questions from the clients. Tasks performed by this group of users are:

- Convert insurance proposals into real policies.
- Add, edit and query of payments.
- Add, edit and query clients.
- Manage their own timesheet.

2.4.3 Business Department

The department involved in handling and developing policies and risks. Tasks performed by this group of users are:

- Add new types of insurance products and clients.
- Add, edit and query types of combinations of insurances.
- Add, edit and query policies, risks and proposals.
- Manage their own timesheet.

2.4.4 System Administrator

In addition to the tasks performed by the insurance representatives and employees of the bussiness department, TOTAL COVER Insurance system administrators can perform these tasks:

- Add, edit and query employees.
- Remove clients, policies, risks and proposals.
- Manage their own timesheet.

2.5 Environment description

Interaction with the client takes place via the TOTAL COVER Insurance website. Therefore, the client is required to have a webbrowser.

In the near future the system will facilitate client contact through mobile technologies.

2.6 Assumptions and dependencies

Assumptions:

- A user group of system administrators exists.
- Insurance proposals are registered in the system.
- Initial premiums can be calculated by the system.
- A cross-sell or up-sell is considered to be a combination offer.

Chapter 3

Specific requirements

In this chapter all requirements and constraints of the product to be developed are specifically stated. The product will adhere to these requirements. Each of the requirements has a Unique Identifier (or UID for short) so it can be traced throughout the entire project.

3.1 General capability requirements

Four possible priorities have been defined according to the MoSCoW convention:

1. Must have
2. Should have
3. Could have
4. Won't have

3.1.1 General

UID	Requirement	Priority
RGE01	It will be possible for the system to know whether clients represent either themselves, an organization or both.	1
RGE02	It will be possible for the system to know whether a client is being represented by a third party.	1
RGE03	All information provided for an insurance proposal must be reused by the system when converting it into a policy.	1
RGE04	The system will recommend cross-sell and up-sells opportunities using the insurance combination that have been entered into the system by the business department.	1

3.1.2 Interaction

UID	Requirement	Priority
RIN01	Details of the insurances must be provided to the government organizations governing the policies using an interface to their existing software system.	1
RIN02	The system will provide an interface to: <ul style="list-style-type: none"> • government departments that help in legal issues • hospitals • the police 	1
RIN03	It will be possible for the system to identify the caller.	1
RIN04	The system shall provide detailed client information on the staff's system screen once the caller has been identify.	1
RIN05	The system shall provide regular information to clients and potential clients via the internet website.	1
RIN06	The system shall provide basic calculations on insurance proposals for premiums via the internet website.	1
RIN07	The system shall be expendable with support for mobile technologies.	2
RIN08	The system shall be expendable with support for eServices.	2
RIN09	The accounting department will have an interface to the system for processing invoices and payments.	3

3.1.3 Administration

UID	Requirement	Priority
RAD01	It will be possible to add new types of insurance products.	1
RAD02	It will be possible to add a new type of clients.	1
RAD03	The system shall provide a way to: <ol style="list-style-type: none"> 1. add 2. query 3. edit 4. remove clients by authorized personnel.	1
RAD04	The system shall provide a way to: <ol style="list-style-type: none"> 1. add 2. query 3. edit 4. remove types of combinations of insurances.	1

UID	Requirement	Priority
RAD05	The system shall provide a way to: <ol style="list-style-type: none"> 1. add 2. query 3. edit 4. remove policies by authorized personnel.	1
RAD06	The system shall provide a way to: <ol style="list-style-type: none"> 1. add 2. query 3. edit 4. remove risks by authorized personnel.	1
RAD07	The system shall provide a way to: <ol style="list-style-type: none"> 1. add 2. query 3. edit 4. remove proposals by authorized personnel.	1
RAD08	The system shall provide a way to: <ol style="list-style-type: none"> 1. add 2. query 3. edit 4. remove payment details by authorized personnel.	1
RAD09	The system shall provide a way to convert insurance proposals into real policies by authorized personnel.	1
RAD10	When a new combination is added to the system it will check whether it is applicable to existing policies and notify the client if needed.	1
RAD11	The system shall track employee's details: <ul style="list-style-type: none"> • Name • Contact information • Workers Compensation Details • Timesheets • Career tracking 	3
RAD12	It shall be possible to add, edit and query employees details.	3

UID	Requirement	Priority
RAD13	It shall be possible for employees to manage their timesheets.	3
RAD14	The HR module must provide a way to handle internal career tracking.	3
RAD15	The HR module must provide a way to handle management for employees.	3

3.1.4 Insurances and policies

UID	Requirement	Priority
RIP01	Possible insurances for individual clients are: <ul style="list-style-type: none"> • vehicle • home • contents • life cover • hospital insurance 	1
RIP02	Possible insurances for organizational clients are: <ul style="list-style-type: none"> • vehicle • home • contents • life cover • hospital insurance • professional indemnities • workers compensation insurance 	1
RIP03	A policy may consist of more then one risk.	1
RIP04	Policies will be issuable on the following basis: <ul style="list-style-type: none"> • monthly • quarterly • half-yearly • yearly 	1
RIP05	Details of the insurances will be documented formally.	1

3.1.5 Payment

UID	Requirement	Priority
RPA01	Given an insurance proposal the system will be capable to provide an initial premium amount.	1

UID	Requirement	Priority
RPA02	Insurance policies shall be payable by: <ul style="list-style-type: none"> • cash • check • credit card 	1
RPA03	Payments shall be made in one of the following terms: <ul style="list-style-type: none"> • daily • weekly • fortnightly • monthly • quarterly • yearly 	1
RPA04	The system shall make it possible for premium payments to be renewed manually or automatically.	1

3.2 Constraint requirements

Id	Requirement
C001	Clients can have no more than two representatives.