

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].

Document Status Sheet

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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. Commonly used operations 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. Commonly used operations by this group of users are:

- Convert insurance proposals into real policies.
- Search, add and edit of payment details.
- Add, edit and query clients.
- Manage the user's timesheet.

2.4.3 Business Department

The department involved in handling and developing policies and risks. Commonly used operations by this group of users are:

- Add new types of insurance products and clients.
- Add, query, edit and remove types of combinations of insurances.
- Manage the user's timesheet.

2.4.4 System Administrator

TOTAL COVER Insurance system administrators perform administrative actions such as:

- Add, query, edit and query client details.
- Add, query, edit and query employee details.
- Add, query, edit and remove clients, policies, risks and proposals.
- Manage the user's 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. |