***Car Insurance Broker***

We will describe the underlying business model of our system that we will support. This system proposes easier management policy between the broker; Who owns the business system and works with the Insurance company, and the customer; Who wants to buy an insurance for his car. Our system must specify three main components, the broker details, the customer details and the insurance policy details*.*

The system must give a general information about the broker including his name, insurance company/companies working with, email, mobile number, and a certification from all companies working with.

The customer details must be filled for every new customer including his name, family name, gender, age, car/cars licenses, Email, phone number, SSN (social security number)/passport number, address, post number, password (to log-in to his online account), car/cars model that are needed to be insured and a visa card for online payment. Also, we need an annually update for the customer information.

Also, an insurance policy details is needed to avoid any misunderstanding between the customer and the broker and the customer must agree for all policies the broker provides.

***According to the above specification the system must provide services including:***

1. *A website with a database and all must be highly secure to prevent from any attacks.*
2. *The system should be friendly to use.*
3. *The company should provide the available offers to the customers (car types and models, type of insurance e.g. partially or fully).*
4. *The customer can register to the web site by a username and password then to choose between the offers after having an account (specified earlier), as the costumer register he should view the financial record including all his payments with the date of each payment, any future fees and discounts.*
5. *If the customer is already registered, then he must have the option to sign in.*
6. *Option for the customer to pay online and to record the date and how much the payment was.*
7. *Payments must have a specific time (payments have a due date), so the customer should be notified two weeks earlier before the insurance end and 3 days before the end of this date.*
8. *Add an option to the customer to communicate with the company(broker) as soon as possible (Email, Phone call).*
9. *Assistance or guides should be available to help customer using the site.*
10. Admin of the system authorized to many things.

***System requirements :***

***A.The website with a database and all must be highly secure to prevent from any attacks.***

A.1 .The Data base of the website will be located on a server with all data , while the website will be located on another server.

A.2. A firewall will be generated to avoid attacks and unusual log in’s .

A.3. A BackUp will be done every week automatically .

***B.The system should be friendly to use.***

B.1 . The website will be responsive for any advice (PC’s , Smartphones , iPads , Tablets ,...) .

B.2. Elements on the website will be divided into Categories based on the type of the elements and its topic which will make it easy for the user to reach and it wont take him so much time .

B.3. A search bar and a list of All Categories will be included also in the header of the website to guarantee the user comfort while using the website .

***C.The company should provide the available offers to the customers (car types and models, type of insurance e.g. partially or fully).***

C.1.The customer will have an option to sort/filter out the offers based on his preference (cost/duration/specifications).

C.2.The customer should be able to add any offer to a watch list.  
C.3.The offers will have a star rating system shown on them given from the community that tried the offer

**D.*The customer can register to the web site by a username and password then to choose between the offers after having an account (specified earlier), as the costumer register he should view the financial record including all his payments with the date of each payment, any future fees and discounts.***

D.1.The customer password must not match the username or email address

D.2.The customer must include a recovery email for his account to recover or reset his password if needed

D.3.The system should send the customer and activation email to his recovery email to activate his account before being able to use it

D.4.The verification of the account will be by a code sent as a phone message or email according to the email and phone number entered in the sign up form .

***E.If the customer is already registered, then he must have the option to sign in.***

E.1.A Signup system will be included to create an account on the website , which includes a form contains the user information (name,email, date of birth , id ,..) , then an account is created for the customer he/she can reach it any time and can join any service provided on the page.

E.2. If the customer don’t have an account he/she can only see the services the page provides but he/she can’t join it until he/she have an account .

***F.Option for the customer to pay online and to record the date and how much the payment was.***

F.1.Different methods of payment provided such as credit card(visa,mastercard, ..etc), direct bank transfer , pay in the office , western union ,..etc.

F.2. Receipt will be provided with date and payment amount each for the customer and office.

***G.Payments must have a specific time (payments have a due date), so the customer should be notified two weeks earlier before the insurance end and 3 days before the end of this date.***

G.1. A phone message and email will be sent to the user before a week of the payment date that the date of the payment starts after a week to remind him/her, a reminder before 3 days of the expire date will be sent according to the phone number and email entered in the Sign up form.

G.2. A weekly phone messages and emails will be sent if any changes happened , because maybe the user doesn’t check his/her account usually .

***H.Add an option to the customer to communicate with the company(broker) as soon as possible (Email, Phone call).***

H.1.Profile for each company with full details such as address , working hours ,email, phone number , social media (if existing )

H.2. To make it easy for the customer to connect with the company a form will be included to fill and send out if there is any questions or anything the customer wants to know more about.

***I.Assistance or guides should be available to help customer using the site.***

I.1. A contact us form will be included on the website if the customer needed anything , live chat with the customer and the assistant , email , phone .

I.2. 24 hours/7 days assistance available to help.

***J.Admin of the system should have the following options:***

*J.1.An option to managing the insurance companies (edit, delete, inset …).*

*J.2.An option to manage all the customers and their payment records (edit, delete, inset …).*

*J.3.An automatically financial inventory should be generated each month.*

*J.4.An option to generate a report for the insurance company about their customers.*