Smart Assemble System (SAS)

System Development Requirements from AIT October 20, 2025

1.0 PNM (Provider Network Management)

1.1. Report on provider (hospital) profiles within AIT Operations – (*Access has been provided to the test system (UAT), and this information can be found within the system.*) – Access Confirmed.

1.2. A sample of a smart biometric verification device, along with its specifications, is available for use in healthcare facilities (We are using the **Digital Persona UareU 4500 Fingerprint Scanner.** *You can get a sample from AIT office; we will provide it for you.*) – Okay, Need Follow Up by SkyConnect, a staff from SK will come to fetch it this week.

1.3. Data dictionary and AIT abbreviations and their long forms (*check in SOP document*). -Seen and Agreed

1.4. Sample price list from a provider (*Access has been provided to the test system (UAT); this information can be found within the system.*)- Seen and Agreed.

1.5. Provider Contract Sample (*shared in this response*) – Not Seen, Gap to reply.

Gap: No contract is shared or attached in your latest email reply.

(AIT-*shared in this response 20/10/2025*)

1.6. Standard Operating Procedures (SOP) (*shared in this response*) – Seen and Agreed.

2.0 Claims

2.1. SOP (*shared in this response*) -Seen and Agreed.

2.2. Provide a **document outlining the various types of claims** handled and the **standard procedures** for handling each type of claim (*Types of claims include paper claims, electronic claims, reimbursements, funnel claims, international claims, and rescue and evacuation. The procedure was demonstrated during the process flow and understanding session held on 3rd October 2025.*) - Gap to Reply

Gap: The procedures were demonstrated. A written version is needed for reference and documentation.

2.3. Kindly furnish the Standard Operating Procedure (SOP) for the Claims Vetting Process, which should clearly outline each stage, the responsible roles, and the approval workflow. (*This was demonstrated during the process flow and understanding session held on 3rd October 2025*) -Gap to reply

Commented [ZE1]: Shared check in PNM folder

Commented [ZE2]: This is provided check in Claims SOP page 3 to 13

Gap: We do acknowledge the understanding session on the said date but there should be certain guidelines and/or reference to infer and benchmark on as a policy manual/guideline to itemize tasks and workflow cycle in claiming.

2.4. From Medical Doctors, guidelines (step-by-step to identify the prices of services and medicine)-(n/a) - To Be Discussed and Agreed (TBDA)

2.5. Data dictionary and AIT abbreviations and their long forms (*check in SOP document*) - **Seen and Agreed.**

3.0 Underwriting

3.1 SOP (*shared in this response*) - Seen and Agreed.

3.2. Document defining what a product entails: Properties, classifications,(N/A) - To Be Discussed and Agreed (TBDA)

3.3 All physical forms used for data collection (*shared in this response*) - Gap to Reply. **Gap: We are referring to physical forms that you are currently deploying and/or using on capturing and filling out various data for underwriting tasks and workflows.**

> **Commented [ZE4]:** Shared Check in Forms folder

3.4. Provide the **Standard Operating Procedure (SOP)** for both **Corporate and Individual Risk Assessments**, including detailed **guidelines**, **data parameters**, and the **expected outputs** used during the assessment process. (*shared in this response*) - Seen and Agreed.

3.5. Identify and provide any **missing data elements** required to complete the **risk assessment process** (as noted by Chris from the underwriting department). *(This was demonstrated during the process flow and understanding session held on 3rd October 2025)* - To Be Discussed and Agreed (TBDA)

3.6. Primary Benefit processing rules, SBP (Special Benefit Pool) (calculation and allocation rule), Buffer/Excess of Loss, Indemnity, Ex-gratia rules (**Not clear — open to discussion.**) - To Be Discussed and Agreed (TBDA)

3.7. TIRA compliance guidelines (*shared in this response and others you can fetch it directly to website. TIRA | Sheria ya Bima*) - Seen and Agreed

3.8. Data dictionary and AIT abbreviations and their long forms (*check in SOP document*) - Seen and Agreed.

4.0 Membership

4.1. Standard Operating Procedures (SOP) (*shared in this response*) - Seen and Agreed.

4.2. Card management Standard Operating Procedures (SOP) (*shared in this response*) - Seen and Agreed.

4.3. Data dictionary and AIT abbreviations and their long forms (*check in SOP document*) - Seen and Agreed

5.0 Sales

5.1. Standard Operating Procedures (SOP) (To be shared next week) - Awaiting Eargerly

> **Commented [ZE5]:** Shared check in sales folder

5.2. Different levels, Roles, and permissions for all users in this area(*Access has been provided to the test system (UAT); this information can be found within the system : found in the system under administrator-control panel- user privileges-sales*) - Access Confirmed

5.3. Data dictionary and AIT abbreviations and their long forms (To be shared next week) - Awaiting Eargerly

> **Commented [ZE6]:** Check in sales SOP document

6.0 Call Center and Retention unit

6.1. Standard Operating Procedures (SOP) (*shared in this response*) - Seen and Agreed.

6.2. Data dictionary and AIT abbreviations and their long forms(*check in SOP document*) - Seen and Agreed.

6.3. Provide a **comprehensive Frequently Asked Questions (FAQ)** document with corresponding **answers** relevant to Assemble's insurance products, claims, and member services. (N/A) - To Be Discussed and Agreed (TBDA)

7.0 Finance Department

7.1. Standard Operating Procedures (SOP) (**Not clear — *specify***) - Gap to Reply. **Gap: There should be certain guidelines and/or reference to infer and benchmark on as a policy manual/guideline to itemize tasks and workflow cycle in finance specifically on integration points with other systems for example Teammates, and so forth...**

7.2. Data dictionary and AIT abbreviations and their long forms (**Not clear — *specify***) - Gaps to Reply

Gaps: We are referring to Financial Terms; Abbreviations and their Definitions used within the integration points of the finance system and other internal independent systems.

8.0 Actuarial/Data Analyst and Reports

8.1. Please provide the Claims Excel dataset (as demonstrated), ideally including **all data from 2020 to the present**. (*Access has been provided to the test system (UAT), and this information can be found within the system.*) - Access Confirmed but to be discussed and We have provided more requirements on this as Gaps.

8.2. Provide a **performance analysis of healthcare providers** from 2020 to date, including the **number of claims processed**, **instances of fraudulent claims**, and **total claim amounts** per provider, and any other relevant details involving the providers. (*Access has been provided to the test system (UAT), and this information can be found within the system, and was demonstrated the process flow and understanding session held on 3rd October 2025*) - Access Confirmed but to be discussed and We have provided more requirements on this as Gaps.

8.3. Provide a **step-by-step guide** outlining the process used to **identify fraudulent claims**.(Different scenarios were demonstrated on *the process flow and understanding session held on 3rd October 2025*) - Gap to Reply.

Commented [ZE7]: This document does not exist. However, it is important to note that Sage 300 ERP receives premium records and claims payment records from the core insurance system. Regarding the API documentation available online (Sage 300 Documents), please note that we are using Sage 300 ERP 2022.
Also you can access via VPN the local documentation using this URL: Sage 300

Commented [ZE8]: Check in API documentation

Gap: The Data Analyst provided only a general overview of the process during the business process, and promised a step-by-step guide document. It would be really helpful for verification and reference

8.4. Please provide a sample dataset of at least 100 **confirmed fraudulent claims**.
- Access Confirmed but to be discussed and We have provided more requirements on this as Gaps

8.5. Provide a **list of members who renewed and those who did not renew their policies**, including relevant **policy and member details**.*(Access has been provided to the test system (UAT), and this information can be found within the system: please check on deny reason in claim register (service wise)* - Access Confirmed but to be discussed and We have provided more requirements on this as Gaps

8.6. Provide **guidelines and procedures for premium loading** (*shared in this response*) - Seen and Agreed.

8.7. Data dictionary and AIT abbreviations and their long forms(*check in SOP document*) - Seen and Agreed.

8.8. **SOP**(*check in SOP document*) - Seen and Agreed.

To be specific, we are in need of the following as itemized below from Data Analyst for their immediate reply; Here are specific requirements,

General Gap:
During the business process review, the Data Analyst demonstrated that the required data already exists in Excel format. To avoid duplicating efforts, it would be more efficient for him to share the existing Excel files that already contain the necessary datasets. Alternatively, a detailed tutorial session should be arranged to demonstrate how this data can be extracted directly from the system. The previous discussion focused mainly on the data he currently possesses rather than the process of obtaining it, so additional clarification on the extraction methods would be valuable.

- **Provide the Claims Excel dataset (covering data from 2020 to present)**

- **Provide a performance analysis of healthcare providers from 2020 to date, including:**

  - **Number of claims processed**

  - **Instances of fraudulent claims**

  - **Total claim amounts per provider**

  - **Other relevant provider details**

- **Provide a sample dataset (minimum of 100 records) of confirmed fraudulent claims**

Commented [ZE9]: The download has been shared via this link AIT Claims Data for Sky Connect. Please notify AIT when you are ready to download so that we can manually grant access.

Commented [ZE10]: There is no such report, but we provide data and fraud indicators to help you identify fraudulent claims.

9.0 Wellness

9.1. Standard Operating Procedures (SOP) - Nothing has been replied to this requirements, Please reply as intended.

> **Commented [ZE11]:** Shared check in Wellness folder

10.0 IT Department

10.1. Standard Operating Procedures (SOP) (**Not clear — *specify*) -**
10.2. Disaster Recovery Procedures (**Not clear — *specify*)**
10.3. Video tutorials on how to navigate the system (n/a)
10.4. A working fingerprint device(*You can get a sample from AIT office; we will provide it for you*)

To be specific, we are in need of the following as itemized below for IT for their immediate reply; Here are specific requirements for the IT department.

i) Database Schema: To start early planning of the migration strategy, we require to study and review the database schemas of the current system.

> **Commented [ZE12]:** The access Granted and credentials shed to Jackson

ii) Database Snapshot Or Read Access Credentials: Our data science team need exclusive access to data for training. Extracting massive amounts of data via the dashboards we were provided is inefficient and time consuming.

> **Commented [ZE13]:** Shared to Jackson

ii) Authentication: Can you provide a test environment for Active directory ? Or atleast the current Active Directory structure and schema, that can help us to properly configure and test the Active Directory integration during development. If you choose details could you please share the following details about your environment?

1. **Domain information –** domain name (e.g., corp.example.com), base DN, and general OU structure.

2. **User and group attributes –** which attributes are used for username, email, and group membership (e.g., sAMAccountName, mail, memberOf).

3. **Access setup –** description of the service account or access level used (read-only or write access).

> **Commented [ZE14]:** The structure and sample data are provided in the folder named **'Domain'**, which contains all the requested parameters and data

4. **Environment details** – Windows Server or AD DS version, password and security policies, and whether nested groups or custom attributes are in use.

> **Commented [ZE15]:** Active Directory and Domain Controller are running on the same host, which is Windows Server 2019 Standard (64-bit). The password complexity policy is as follows: minimum length of 8 characters, alphanumeric, with at least one uppercase letter and one special character.

Notifications: Information on the current notification intergrations

1. **SMS API** - Which providers are used ?

> **Commented [ZE16]:** https://login.sema.co.tz/

2. **Email API** - Can you provide test smtp account ?

> **Commented [ZE17]:** Not exist: but AIT use office 365: you can use Microsoft graph API for app intrafraction.

11.0 General Requirements for Project Execution

11.1. The whole hierarchy of the relevant users in the organization (This was discussed and demonstrated on *the process flow and understanding session held on 3rd October 2025 to 8th October 2025)* - Seen and Agreed

11.2. Provide a **document describing all insurance packages** offered by Assemble, including detailed **benefits**, **features**, and **eligibility criteria**. - Nothing has been replied to this requirements, Please reply as intended.

> **Commented [ZE18]:** Shared check in Sales Folder

11.3. Provide a **comprehensive list of hospitals** and healthcare facilities under Assemble's service network. (*Access has been provided to the test system (UAT), and this information can be found within the system.*) - Seen and Agreed.

11.4. Provide a **comprehensive list of all the services** offered by Assemble Insurance Tanzania Limited, serving as a reference guide for both internal staff and clients.(To be shared next week) - Awaiting Eargerly this week

> **Commented [ZE19]:** This can be found in product list as well as in SOP of each units

11.5. Provide the **terms and conditions** applicable to all insurance policies. (**Not clear** — *specify)* - Gap to Reply

Gap: We mean terms and Conditions applied between AIT and Clients in their insurance packages and related products

Provide a document describing **all insurance packages offered by Assemble**, including:

- Benefits
- Features

- Eligibility criteria

This should include the full set of contractual terms governing services and obligations for both the insurer and the customer.

Commented [ZE20]: Check the insurance policies located in the **Underwriting** folder.

11.6. Provide any **additional information** that Assemble would like the **chatbot to communicate or dispense** to clients.(n/a) - Gap to Reply

Gap: We are in serious need of accurate and latest general knowledge about AIT to serve as a knowledge base of CHATBOT.

Commented [ZE21]: Utilize the information we provided to customize what you wish to offer, such as shared SOPs, products, and data. You also have access to the AIT website (Assemble Insurance TZ | Home) and other verbal inputs provided. If this information is not sufficient, please specify your needs so we can share additional details accordingly.

NB: Infrastructure, environment, and other system requirements to be procured by AIT will be shared in another separate document after the technical assessment and review of the business process we have conducted. The deadline for this is one week from today.(*We are waiting for this information from your end***)**

Commented [ZE22]: We are yet to receive this important information from your end as promised.