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ASSEMBLE INSURANCE TANZANIA LTD

Software Requirements Specification

SAS Reinsurance Management Module

Version: 1.0

https://www.assemble.co.tz/

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1 Document Information

Field	Value
Project Name	SAS Reinsurance Management Module
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2 Project Overview

2.1 Description

The Reinsurance Management module provides comprehensive management of reinsurance treaties, facultative reinsurance, quota share, excess of loss arrangements, and catastrophe coverage. It automates reinsurance calculations, premium cessions, claim recoveries, bordereaux generation, reinsurer settlements, and regulatory reporting. The module supports multiple treaty types (proportional and non-proportional), manages relationships with multiple reinsurers, tracks reinsurance contracts and renewals, calculates ceded premiums and recoveries, generates bordereaux reports for reinsurers, manages reinsurer payments and receivables, and maintains full audit trails for compliance with TIRA reinsurance regulations.

2.2 Objectives

- Manage reinsurance treaties (quota share, surplus, excess of loss, catastrophe)
- Automate facultative reinsurance placement and management
- Calculate ceded premiums accurately and timely
- Process reinsurance claim recoveries efficiently
- Generate bordereaux reports for reinsurers automatically
- Track reinsurer accounts and settlements
- Support treaty renewals and amendments
- Maintain compliance with TIRA reinsurance regulations
- Provide comprehensive reinsurance analytics and reporting
- Enable integration with finance module for accounting

2.3 Scope

2.3.1 In Scope

- Reinsurance treaty management (quota share, surplus, excess of loss, catastrophe)
- Facultative reinsurance placement and tracking
- Ceded premium calculations (proportional and non-proportional)
- Reinsurance claim recovery calculations and tracking

- Bordereaux generation and distribution

- Reinsurer account management and settlements

- Treaty renewals and amendments

- Reinsurance program modeling and optimization

- TIRA reinsurance regulatory reporting

- Reinsurance analytics and performance metrics

- Integration with claims module for recoveries

- Integration with finance module for accounting

2.3.2 Out Of Scope

- Retrocession management - future enhancement

- Advanced catastrophe modeling - integration with external CAT models

- Broker commission management - covered in Finance module

- Investment of reinsurance deposits - covered in Finance module

2.4 Technology Stack

2.4.1 Backend

Django REST Framework, PostgreSQL, Celery (scheduled calculations)

2.4.2 Frontend

React 19 (web interface)

2.4.3 Calculations

Python actuarial libraries, pandas (data processing)

2.4.4 Reporting

Custom bordereaux generation, PDF/Excel exports

2.4.5 Database

PostgreSQL with complex financial calculations

2.5 Key Stakeholders

• Reinsurance Manager (treaty management, placements)

• Actuarial Team (treaty structuring, pricing)

• Claims Team (recoveries processing)

• Finance Team (settlements, accounting)

• Underwriting Team (capacity management)

• Compliance Team (regulatory reporting)

• Executive Management (risk transfer strategy)

3 User Requirements

3.1 Treaty Management

Feature Code	I Want To	So That I Can	Priority	Notes
FT-REINS-TREATY-SETUP	set up reinsurance treaties with complete terms and conditions	manage reinsurance arrangements systematically	Must Have	Treaty types: quota share, surplus, excess of loss (per risk, per occurrence, aggregate), stop loss, catastrophe. Capture: effective dates, limits, retention, commission, profit commission, loss corridor, reinstatement premiums, contract wording.
FT-REINS-TREATY-LAYERS	configure treaty layers for excess of loss coverage	structure layered reinsurance protection	Must Have	Multiple layers with different limits, attachments, rates. Example: Layer 1: 5M xs 1M @ 10%, Layer 2: 10M xs 6M @ 8%. Support unlimited layers, track reinsurer participation per layer.
			Must Have	

Feature Code	I Want To	So That I Can	Priority	Notes
FT-REINS-REINSURER-PANEL	manage panel of reinsurers with participation shares	track who participates in each treaty		Reinsurer details: name, rating (AM Best, S&P), contact info, participation %, lead reinsurer designation. Support multiple reinsurers per treaty, validate total participation = 100%.
FT-REINS-TREATY-AMENDMENTS	amend existing treaties without creating duplicates	maintain accurate treaty history	Must Have	Amendment types: limit changes, participation changes, rate adjustments, term extensions. Track amendment effective dates, maintain version history, audit trail.
FT-REINS-TREATY-RENEWAL	manage treaty renewals with workflow	ensure timely renewal and avoid coverage gaps	Must Have	Renewal workflow: alert 90 days before expiry, track renewal status, compare renewal vs expiring terms, support auto-renewal clauses, manage renewal negotiations.

3.2 Facultative Reinsurance

Feature Code	I Want To	So That I Can	Priority	Notes
FT-REINS-FAC-PLACEMENT	place facultative reinsurance for large risks	obtain coverage for risks exceeding treaty capacity	Must Have	Facultative placement workflow: identify need, request quotes from reinsurers, compare offers, bind coverage. Track per-risk facultative placements, link to underlying policy.
FT-REINS-FAC-QUOTES	request and manage facultative quotes from reinsurers	obtain competitive pricing	Must Have	Quote request: send risk details to multiple reinsurers, track quote responses, compare pricing and terms, select best offer, acceptance notification.
FT-REINS-FAC-SLIPS	generate and manage facultative slips	formalize facultative placements	Must Have	Slip details: risk description, coverage limits, reinsurer participation, premium, terms. Support slip amendments, track slip status (pending, bound, declined).
FT-REINS-FAC-TRACKING	track all facultative	monitor facultative portfolio	Must Have	Facultative register: all placements,

Feature Code	I Want To	So That I Can	Priority	Notes
	placements and their status			linked policies, reinsurers, coverage periods, premiums ceded, recoveries. Filter by status, reinsurer, period.

3.3 Ceded Premiums

Feature Code	I Want To	So That I Can	Priority	Notes
FT-REINS-CEDED-CALC-PROPORTIONAL	calculate ceded premiums for proportional treaties	determine premium due to reinsurers	Must Have	Proportional calculation: gross premium × cession rate. Support quota share, surplus. Deduct commission. Calculate for each policy, aggregate by treaty, by reinsurer.
FT-REINS-CEDED-CALC-NONPROPORTIONAL	calculate ceded premiums for non-proportional treaties	determine premium due for XOL/Cat coverage	Must Have	Non-proportional: burning cost, exposure-based rating, minimum/deposit premiums, reinstatement premiums. Support per risk XOL, per occurrence

Feature Code	I Want To	So That I Can	Priority	Notes
				XOL, aggregate XOL, catastrophe XOL.
FT-REINS-CEDED-ADJUSTMENTS	process premium adjustments and corrections	correct ceded premium calculations	Must Have	Adjustment types: policy cancellations, endorsements, premium corrections, rate changes. Recalculate ceded premiums, generate adjustment bordereaux, update reinsurer accounts.
FT-REINS-COMMISSION	calculate reinsurance commission	determine net premium payable to reinsurers	Must Have	Commission types: flat commission, sliding scale commission based on loss ratio, profit commission. Calculate commission, deduct from ceded premium, track commission receivable.
FT-REINS-CEDED-SCHEDULE	schedule automatic ceded premium calculations	ensure timely premium processing	Must Have	Schedule: monthly/ quarterly ceded premium runs. Auto-calculate based on new/

Feature Code	I Want To	So That I Can	Priority	Notes
				renewed policies, generate bordereaux, update reinsurer accounts, alert if errors.

3.4 Claim Recoveries

Feature Code	I Want To	So That I Can	Priority	Notes
FT-REINS-RECOVERY-CALC	calculate reinsurance recoveries for claims	determine amounts recoverable from reinsurers	Must Have	Recovery calculation: apply treaty terms (retention, limits, layers) to gross claim. Support proportional and non-proportional recoveries. Calculate by reinsurer based on participation.
FT-REINS-RECOVERY-WORKFLOW	process recovery workflow from claim notification to collection	efficiently recover from reinsurers	Must Have	Workflow: claim settled → recovery calculated → recovery advised to reinsurer → reinsurer confirms → payment received. Track status, aging, follow-up.
FT-REINS-RECOVERY-ADVICE	generate recovery advice notices to reinsurers	formally notify reinsurers of recoveries due	Must Have	Recovery advice: claim details, policy details, treaty reference, recovery

Feature Code	I Want To	So That I Can	Priority	Notes
				calculation breakdown, payment instructions. Send via email, track acknowledgement.
FT-REINS-RECOVERY-DISPUTES	manage recovery disputes with reinsurers	resolve disagreements and collect amounts due	Must Have	Dispute tracking: reinsurer disputes recovery, capture dispute reason, provide supporting documentation, track resolution, adjust recovery if necessary.
FT-REINS-RECOVERY-PAYMENT	record recovery payments received from reinsurers	reconcile reinsurer accounts	Must Have	Payment recording: amount received, payment date, bank details, allocate to specific recoveries, update reinsurer account balance, integrate with finance module.

3.5 Bordereaux

Feature Code	I Want To	So That I Can	Priority	Notes
FT-REINS-BORDEAUX-PREMIUM	generate premium bordereaux for reinsurers	provide detailed premium statements	Must Have	Premium bordereaux: list of policies ceded, gross premium, ceded premium, commission, net premium. Filter by treaty,

Feature Code	I Want To	So That I Can	Priority	Notes
				reinsurer, period. Export to Excel/PDF.
FT-REINS-BORDEAUX-CLAIMS	generate claims bordereaux for reinsurers	provide detailed claims information	Must Have	Claims bordereaux: list of claims, policy reference, loss date, gross claim amount, recovery amount, status. Filter by treaty, reinsurer, period. Export to Excel/PDF.
FT-REINS-BORDEAUX-CASH	generate cash account bordereaux	reconcile reinsurer cash accounts	Must Have	Cash bordereaux: opening balance, premiums ceded, recoveries received, payments made, closing balance. By reinsurer, by period. Include aging analysis.
FT-REINS-BORDEAUX-TEMPLATES	customize bordereaux templates per reinsurer requirements	meet specific reinsurer reporting needs	Must Have	Template configuration: column selection, data fields, formats, logos. Support multiple templates per bordereaux type. Preview before generation.
	schedule automatic		Must Have	Schedule: monthly/

Feature Code	I Want To	So That I Can	Priority	Notes
FT-REINS-BORDEAUX-SCHEDULE	bordereaux generation and distribution	ensure timely reporting to reinsurers		quarterly bordereaux. Auto-generate, email to reinsurers, archive. Track delivery status, retry on failure.

3.6 Settlements

Feature Code	I Want To	So That I Can	Priority	Notes
FT-REINS-SETTLEMENT-ACCOUNT	maintain reinsurer account balances	track amounts owed to/from reinsurers	Must Have	Account tracking: ceded premiums (payable), recoveries (receivable), payments made, payments received. Calculate net balance per reinsurer. Aging analysis.
FT-REINS-SETTLEMENT-NETTING	net premiums and recoveries for settlement	minimize cash movements with reinsurers	Must Have	Netting: calculate net amount (premiums ceded - recoveries - commission). Generate settlement statement, approve settlement, process

Feature Code	I Want To	So That I Can	Priority	Notes
				payment/ receipt.
FT-REINS-SETTLEMENT-PAYMENT	process settlement payments to reinsurers	pay net amounts due	Must Have	Payment processing: generate payment voucher, integrate with finance module, record payment, update reinsurer account. Support multi-currency settlements.
FT-REINS-SETTLEMENT-RECEIPT	record settlement receipts from reinsurers	track payments received	Must Have	Receipt recording: amount received, receipt date, bank details, allocate to account, update balance, integrate with finance module.
FT-REINS-SETTLEMENT-RECONCILIATION	reconcile reinsurer accounts periodically	ensure account accuracy	Must Have	Reconciliation: compare our records vs reinsurer statements, identify discrepancies, investigate differences, adjust accounts, obtain reinsurer confirmation.

3.7 Analytics Reporting

Feature Code	I Want To	So That I Can	Priority	Notes
FT-REINS-ANALYTICS-CESSION	analyze cession rates and trends	optimize reinsurance utilization	Must Have	Cession analysis: cession rate by product/region/period, gross vs net premium, retention ratio, trends over time. Identify under/over-utilization of treaties.
FT-REINS-ANALYTICS-RECOVERY	analyze recovery rates and performance	assess reinsurance effectiveness	Must Have	Recovery analysis: gross claims vs recoveries, recovery ratio by treaty, recovery by reinsurer, large loss recoveries, catastrophe recoveries.
FT-REINS-ANALYTICS-COST	analyze reinsurance cost vs benefit	evaluate reinsurance program ROI	Must Have	Cost-benefit: total premiums ceded vs total recoveries, cost ratio, net benefit, by treaty type, by year. Compare different program structures.
FT-REINS-ANALYTICS-CAPACITY	monitor available reinsurance capacity	ensure adequate underwriting capacity	Must Have	Capacity tracking: treaty limits, utilized capacity, available

Feature Code	I Want To	So That I Can	Priority	Notes
				capacity. Alert when capacity approaching limits. Track by product, by region.
FT-REINS-REPORT-TIRA	generate TIRA reinsurance regulatory reports	comply with regulatory requirements	Must Have	TIRA reporting: reinsurance program summary, ceded premiums, recoveries, reinsurer details, treaty terms. Quarterly and annual returns. Prescribed format.

3.8 Program Modeling

Feature Code	I Want To	So That I Can	Priority	Notes
FT-REINS-MODEL-STRUCTURE	model different reinsurance program structures	optimize reinsurance protection	Should Have	Program modeling: simulate different treaty combinations, limits, retentions. Analyze impact on net loss, capital requirements, ROI. Compare scenarios.
FT-REINS-MODEL-LOSS	model loss scenarios and	assess protection adequacy	Should Have	Loss modeling: input hypothetical losses, calculate

Feature Code	I Want To	So That I Can	Priority	Notes
	reinsurance impact			gross impact, calculate net impact after reinsurance, analyze retained risk. Support individual losses and catastrophe scenarios.
FT-REINS-MODEL-OPTIMIZATION	optimize reinsurance program for cost and coverage	achieve best risk transfer at optimal cost	Should Have	Optimization: analyze trade-offs between retention, limits, and cost. Recommend optimal structure based on risk appetite, budget, regulatory requirements.

3.9 Administration

Feature Code	I Want To	So That I Can	Priority	Notes
FT-REINS-REINSURER-MASTER	maintain reinsurer master data	manage reinsurer information centrally	Must Have	Reinsurer details: name, country, rating (AM Best, S&P, Fitch), contact details, payment terms, banking details, security status, active/ inactive.
FT-REINS-DOCUMENTS	store and manage reinsurance	maintain treaty documentation	Must Have	Document management: upload treaty wordings, slips,

Feature Code	I Want To	So That I Can	Priority	Notes
	contract documents			amendments, bordereaux, correspondence. Link to treaties, search, version control, access control.
FT-REINS-AUDIT-TRAIL	maintain comprehensive audit trail	track all reinsurance transactions	Must Have	Audit logging: all treaty setup/ amendments, ceded premium calculations, recoveries, settlements, bordereaux. Who, what, when. 7-year retention.
FT-REINS-NOTIFICATIONS	receive alerts for key reinsurance events	take timely action	Must Have	Alerts: treaty expiring soon, capacity threshold reached, large losses requiring recovery, overdue reinsurer payments, bordereaux due, reconciliation discrepancies.

4 Detailed Feature Requirements

4.1 Ft Reins Treaty Setup

4.1.1 Priority

Must Have

4.1.2 User Story

As a reinsurance manager, I want to set up reinsurance treaties with complete terms and conditions so that I can manage reinsurance arrangements systematically

4.1.3 Preconditions

User authenticated with reinsurance management role

4.1.4 Postconditions

Treaty created with all terms, reinsurers assigned, effective dates configured

4.1.5 Test Cases

Id	Description	Weight
TREATY-SETUP-TC-001	Verify treaty types supported (quota share, surplus, XOL per risk, XOL per occurrence, XOL aggregate, stop loss, catastrophe)	High
TREATY-SETUP-TC-002	Verify capture effective dates (inception, expiry)	High
TREATY-SETUP-TC-003	Verify capture limits and retention	High
TREATY-SETUP-TC-004	Verify capture commission and profit commission	High

Id	Description	Weight
TREATY-SETUP-TC-005	Verify capture loss corridor and reinstatement premiums	Medium
TREATY-SETUP-TC-006	Verify upload contract wording documents	High
TREATY-SETUP-TC-007	Verify validation of required fields	High

4.2 Ft Reins Treaty Layers

4.2.1 Priority

Must Have

4.2.2 User Story

As a reinsurance manager, I want to configure treaty layers for excess of loss coverage so that I can structure layered reinsurance protection

4.2.3 Preconditions

Excess of loss treaty created

4.2.4 Postconditions

Multiple layers configured with limits, attachments, rates, and reinsurer participation

4.2.5 Test Cases

Id	Description	Weight
TREATY-LAYERS-TC-001	Verify add multiple layers to treaty	High
TREATY-LAYERS-TC-002	Verify configure limit and attachment point per layer	High
TREATY-LAYERS-TC-003	Verify configure rate per layer	High

Id	Description	Weight
TREATY-LAYERS-TC-004	Verify assign reinsurers to layers with participation %	High
TREATY-LAYERS-TC-005	Verify layer overlap validation	High
TREATY-LAYERS-TC-006	Verify unlimited layer support	Medium

4.3 Ft Reins Reinsurer Panel

4.3.1 Priority

Must Have

4.3.2 User Story

As a reinsurance manager, I want to manage panel of reinsurers with participation shares so that I can track who participates in each treaty

4.3.3 Preconditions

Treaty created, reinsurers exist in master data

4.3.4 Postconditions

Reinsurer panel configured with participation shares summing to 100%

4.3.5 Test Cases

Id	Description	Weight
REINSURER-PANEL-TC-001	Verify add reinsurers to treaty	High
REINSURER-PANEL-TC-002	Verify assign participation % per reinsurer	High
REINSURER-PANEL-TC-003	Verify validate total participation = 100%	High
REINSURER-PANEL-TC-004	Verify designate lead reinsurer	Medium
REINSURER-PANEL-TC-005		Medium

Id	Description	Weight
	Verify display reinsurer details (name, rating, contact)	
REINSURER-PANEL-TC-006	Verify support multiple reinsurers per treaty	High

4.4 Ft Reins Treaty Amendments

4.4.1 Priority

Must Have

4.4.2 User Story

As a reinsurance manager, I want to amend existing treaties without creating duplicates so that I can maintain accurate treaty history

4.4.3 Preconditions

Treaty exists, user has amendment permissions

4.4.4 Postconditions

Treaty amended, version history maintained, audit trail logged

4.4.5 Test Cases

Id	Description	Weight
TREATY-AMENDMENTS-TC-001	Verify amendment types supported (limit, participation, rate, term)	High
TREATY-AMENDMENTS-TC-002	Verify capture amendment effective date	High
TREATY-AMENDMENTS-TC-003	Verify maintain version history	High
		Medium

Id	Description	Weight
TREATY-AMENDMENTS-TC-004	Verify display before/after comparison	
TREATY-AMENDMENTS-TC-005	Verify audit trail of amendments	High
TREATY-AMENDMENTS-TC-006	Verify approval workflow for amendments	Medium

4.5 Ft Reins Treaty Renewal

4.5.1 Priority

Must Have

4.5.2 User Story

As a reinsurance manager, I want to manage treaty renewals with workflow so that I can ensure timely renewal and avoid coverage gaps

4.5.3 Preconditions

Treaty approaching expiry, user has renewal permissions

4.5.4 Postconditions

Renewal initiated, terms compared, new treaty created or existing extended

4.5.5 Test Cases

Id	Description	Weight
TREATY-RENEWAL-TC-001	Verify alert 90 days before expiry	High
TREATY-RENEWAL-TC-002	Verify track renewal status (pending, in negotiation, renewed, expired)	High
TREATY-RENEWAL-TC-003		High

Id	Description	Weight
	Verify compare renewal vs expiring terms	
TREATY-RENEWAL-TC-004	Verify support auto-renewal clauses	Medium
TREATY-RENEWAL-TC-005	Verify create new treaty from renewal	High
TREATY-RENEWAL-TC-006	Verify link renewed treaty to expiring treaty	Medium

4.6 Ft Reins Fac Placement

4.6.1 Priority

Must Have

4.6.2 User Story

As an underwriter, I want to place facultative reinsurance for large risks so that I can obtain coverage for risks exceeding treaty capacity

4.6.3 Preconditions

Large risk identified, user has facultative placement permissions

4.6.4 Postconditions

Facultative placement initiated, quotes requested, coverage bound

4.6.5 Test Cases

Id	Description	Weight
FAC-PLACEMENT-TC-001	Verify identify need for facultative (risk exceeds treaty capacity)	High
FAC-PLACEMENT-TC-002		High

Id	Description	Weight
	Verify request quotes from reinsurers	
FAC-PLACEMENT-TC-003	Verify compare quote offers	High
FAC-PLACEMENT-TC-004	Verify bind coverage with selected reinsurer	High
FAC-PLACEMENT-TC-005	Verify link facultative to underlying policy	High
FAC-PLACEMENT-TC-006	Verify track placement workflow status	High

4.7 Ft Reins Fac Quotes

4.7.1 Priority

Must Have

4.7.2 User Story

As an underwriter, I want to request and manage facultative quotes from reinsurers so that I can obtain competitive pricing

4.7.3 Preconditions

Facultative placement initiated

4.7.4 Postconditions

Quotes requested, responses received, best offer selected

4.7.5 Test Cases

Id	Description	Weight
FAC-QUOTES-TC-001	Verify send quote request to multiple reinsurers	High
FAC-QUOTES-TC-002		High

Id	Description	Weight
	Verify include risk details in request	
FAC-QUOTES-TC-003	Verify track quote responses	High
FAC-QUOTES-TC-004	Verify compare pricing and terms	High
FAC-QUOTES-TC-005	Verify select best offer	High
FAC-QUOTES-TC-006	Verify send acceptance notification	Medium

4.8 Ft Reins Fac Slips

4.8.1 Priority

Must Have

4.8.2 User Story

As a reinsurance manager, I want to generate and manage facultative slips so that I can formalize facultative placements

4.8.3 Preconditions

Facultative coverage bound

4.8.4 Postconditions

Slip generated, signed, tracked

4.8.5 Test Cases

Id	Description	Weight
FAC-SLIPS-TC-001	Verify generate slip with risk description	High
FAC-SLIPS-TC-002	Verify include coverage limits and terms	High

Id	Description	Weight
FAC-SLIPS-TC-003	Verify include reinsurer participation	High
FAC-SLIPS-TC-004	Verify include premium details	High
FAC-SLIPS-TC-005	Verify support slip amendments	Medium
FAC-SLIPS-TC-006	Verify track slip status (pending, bound, declined)	High

4.9 Ft Reins Fac Tracking

4.9.1 Priority

Must Have

4.9.2 User Story

As a reinsurance manager, I want to track all facultative placements and their status so that I can monitor facultative portfolio

4.9.3 Preconditions

Facultative placements exist

4.9.4 Postconditions

Facultative register displayed with all placements and their details

4.9.5 Test Cases

Id	Description	Weight
FAC-TRACKING-TC-001	Verify display all facultative placements	High
FAC-TRACKING-TC-002	Verify display linked policies	High

Id	Description	Weight
FAC-TRACKING-TC-003	Verify display reinsurers and participation	High
FAC-TRACKING-TC-004	Verify display coverage periods	High
FAC-TRACKING-TC-005	Verify display premiums ceded and recoveries	High
FAC-TRACKING-TC-006	Verify filter by status, reinsurer, period	Medium

4.10 Ft Reins Ceded Calc Proportional

4.10.1 Priority

Must Have

4.10.2 User Story

As a reinsurance analyst, I want to calculate ceded premiums for proportional treaties so that I can determine premium due to reinsurers

4.10.3 Preconditions

Proportional treaty configured, policies written

4.10.4 Postconditions

Ceded premiums calculated, commission deducted, amounts by treaty and reinsurer

4.10.5 Test Cases

Id	Description	Weight
CEDED-CALC-PROPORTIONAL-TC-001	Verify calculation formula (gross premium × cession rate)	High
CEDED-CALC-PROPORTIONAL-TC-002	Verify support quota share treaties	High

Id	Description	Weight
CEDED-CALC-PROPORTIONAL-TC-003	Verify support surplus treaties	High
CEDED-CALC-PROPORTIONAL-TC-004	Verify deduct commission from ceded premium	High
CEDED-CALC-PROPORTIONAL-TC-005	Verify aggregate by treaty	High
CEDED-CALC-PROPORTIONAL-TC-006	Verify split by reinsurer based on participation	High
CEDED-CALC-PROPORTIONAL-TC-007	Verify handle policy-level calculation	High

4.11 Ft Reins Ceded Calc Nonproportional

4.11.1 Priority

Must Have

4.11.2 User Story

As a reinsurance analyst, I want to calculate ceded premiums for non-proportional treaties so that I can determine premium due for XOL/Cat coverage

4.11.3 Preconditions

Non-proportional treaty configured, exposure data available

4.11.4 Postconditions

Ceded premiums calculated using appropriate rating method

4.11.5 Test Cases

Id	Description	Weight
	Verify burning cost method supported	High

Id	Description	Weight
CEDED-CALC-NONPROPORTIONAL-TC-001		
CEDED-CALC-NONPROPORTIONAL-TC-002	Verify exposure-based rating supported	High
CEDED-CALC-NONPROPORTIONAL-TC-003	Verify minimum/deposit premium calculation	High
CEDED-CALC-NONPROPORTIONAL-TC-004	Verify reinstatement premium calculation	High
CEDED-CALC-NONPROPORTIONAL-TC-005	Verify per risk XOL premium calculation	High
CEDED-CALC-NONPROPORTIONAL-TC-006	Verify per occurrence XOL premium calculation	High
CEDED-CALC-NONPROPORTIONAL-TC-007	Verify catastrophe XOL premium calculation	High

4.12 Ft Reins Ceded Adjustments

4.12.1 Priority

Must Have

4.12.2 User Story

As a reinsurance analyst, I want to process premium adjustments and corrections so that I can correct ceded premium calculations

4.12.3 Preconditions

Original ceded premium calculated, adjustment needed

4.12.4 Postconditions

Adjustment processed, ceded premium recalculated, bordereaux updated

4.12.5 Test Cases

Id	Description	Weight
CEDED-ADJUSTMENTS-TC-001	Verify policy cancellation adjustments	High
CEDED-ADJUSTMENTS-TC-002	Verify endorsement adjustments	High
CEDED-ADJUSTMENTS-TC-003	Verify premium correction adjustments	High
CEDED-ADJUSTMENTS-TC-004	Verify rate change adjustments	High
CEDED-ADJUSTMENTS-TC-005	Verify recalculate ceded premiums	High
CEDED-ADJUSTMENTS-TC-006	Verify generate adjustment bordereaux	High
CEDED-ADJUSTMENTS-TC-007	Verify update reinsurer accounts	High

4.13 Ft Reins Commission

4.13.1 Priority

Must Have

4.13.2 User Story

As a reinsurance analyst, I want to calculate reinsurance commission so that I can determine net premium payable to reinsurers

4.13.3 Preconditions

Ceded premium calculated, commission terms configured in treaty

4.13.4 Postconditions

Commission calculated, deducted from ceded premium, net premium determined

4.13.5 Test Cases

Id	Description	Weight
COMMISSION-TC-001	Verify flat commission calculation	High
COMMISSION-TC-002	Verify sliding scale commission based on loss ratio	High
COMMISSION-TC-003	Verify profit commission calculation	High
COMMISSION-TC-004	Verify commission deduction from ceded premium	High
COMMISSION-TC-005	Verify track commission receivable	High
COMMISSION-TC-006	Verify commission by treaty and reinsurer	High

4.14 Ft Reins Ceded Schedule

4.14.1 Priority

Must Have

4.14.2 User Story

As a reinsurance manager, I want to schedule automatic ceded premium calculations so that I can ensure timely premium processing

4.14.3 Preconditions

Treaties configured, schedule settings configured

4.14.4 Postconditions

Ceded premiums calculated automatically, bordereaux generated, accounts updated

4.14.5 Test Cases

Id	Description	Weight
CEDED-SCHEDULE-TC-001	Verify monthly schedule supported	High
CEDED-SCHEDULE-TC-002	Verify quarterly schedule supported	High
CEDED-SCHEDULE-TC-003	Verify auto-calculate based on new/renewed policies	High
CEDED-SCHEDULE-TC-004	Verify auto-generate bordereaux	High
CEDED-SCHEDULE-TC-005	Verify auto-update reinsurer accounts	High
CEDED-SCHEDULE-TC-006	Verify alert if errors occur	High

4.15 Ft Reins Recovery Calc

4.15.1 Priority

Must Have

4.15.2 User Story

As a claims manager, I want to calculate reinsurance recoveries for claims so that I can determine amounts recoverable from reinsurers

4.15.3 Preconditions

Claim settled, applicable treaties identified

4.15.4 Postconditions

Recovery calculated by treaty and reinsurer, ready for advice

4.15.5 Test Cases

Id	Description	Weight
RECOVERY-CALC-TC-001	Verify apply treaty retention/ limits/layers to gross claim	High
RECOVERY-CALC-TC-002	Verify proportional recovery calculation	High
RECOVERY-CALC-TC-003	Verify non-proportional recovery calculation	High
RECOVERY-CALC-TC-004	Verify split recovery by reinsurer participation	High
RECOVERY-CALC-TC-005	Verify handle multiple applicable treaties	High
RECOVERY-CALC-TC-006	Verify facultative recovery calculation	High
RECOVERY-CALC-TC-007	Verify recovery calculation audit trail	High

4.16 Ft Reins Recovery Workflow

4.16.1 Priority

Must Have

4.16.2 User Story

As a claims manager, I want to process recovery workflow from claim notification to collection so that I can efficiently recover from reinsurers

4.16.3 Preconditions

Claim settled, recovery calculated

4.16.4 Postconditions

Recovery workflow tracked from advice to payment receipt

4.16.5 Test Cases

Id	Description	Weight
RECOVERY-WORKFLOW-TC-001	Verify workflow stages (calculated, advised, confirmed, received)	High
RECOVERY-WORKFLOW-TC-002	Verify track recovery status	High
RECOVERY-WORKFLOW-TC-003	Verify aging analysis of outstanding recoveries	High
RECOVERY-WORKFLOW-TC-004	Verify follow-up reminders for overdue recoveries	High
RECOVERY-WORKFLOW-TC-005	Verify escalation for long-outstanding recoveries	Medium
RECOVERY-WORKFLOW-TC-006	Verify workflow completion on payment receipt	High

4.17 Ft Reins Recovery Advice

4.17.1 Priority

Must Have

4.17.2 User Story

As a reinsurance analyst, I want to generate recovery advice notices to reinsurers so that I can formally notify reinsurers of recoveries due

4.17.3 Preconditions

Recovery calculated and approved

4.17.4 Postconditions

Recovery advice generated and sent to reinsurer

4.17.5 Test Cases

Id	Description	Weight
RECOVERY-ADVICE-TC-001	Verify include claim details in advice	High
RECOVERY-ADVICE-TC-002	Verify include policy details	High
RECOVERY-ADVICE-TC-003	Verify include treaty reference	High
RECOVERY-ADVICE-TC-004	Verify include recovery calculation breakdown	High
RECOVERY-ADVICE-TC-005	Verify include payment instructions	High
RECOVERY-ADVICE-TC-006	Verify send via email	High
RECOVERY-ADVICE-TC-007	Verify track acknowledgement	Medium

4.18 Ft Reins Recovery Disputes

4.18.1 Priority

Must Have

4.18.2 User Story

As a reinsurance manager, I want to manage recovery disputes with reinsurers so that I can resolve disagreements and collect amounts due

4.18.3 Preconditions

Recovery advised, reinsurer disputes amount

4.18.4 Postconditions

Dispute tracked, resolved, recovery adjusted if necessary

4.18.5 Test Cases

Id	Description	Weight
RECOVERY-DISPUTES-TC-001	Verify record dispute details	High
RECOVERY-DISPUTES-TC-002	Verify capture dispute reason	High
RECOVERY-DISPUTES-TC-003	Verify attach supporting documentation	High
RECOVERY-DISPUTES-TC-004	Verify track dispute resolution status	High
RECOVERY-DISPUTES-TC-005	Verify adjust recovery amount if resolution requires	High
RECOVERY-DISPUTES-TC-006	Verify dispute resolution audit trail	High

4.19 Ft Reins Recovery Payment

4.19.1 Priority

Must Have

4.19.2 User Story

As a reinsurance analyst, I want to record recovery payments received from reinsurers so that I can reconcile reinsurer accounts

4.19.3 Preconditions

Recovery advised, payment received

4.19.4 Postconditions

Payment recorded, allocated to recoveries, reinsurer account updated

4.19.5 Test Cases

Id	Description	Weight
RECOVERY-PAYMENT-TC-001	Verify record payment amount	High
RECOVERY-PAYMENT-TC-002	Verify record payment date	High
RECOVERY-PAYMENT-TC-003	Verify record bank details	Medium
RECOVERY-PAYMENT-TC-004	Verify allocate payment to specific recoveries	High
RECOVERY-PAYMENT-TC-005	Verify update reinsurer account balance	High
RECOVERY-PAYMENT-TC-006	Verify integrate with finance module	High
RECOVERY-PAYMENT-TC-007	Verify handle partial payments	High

4.20 Ft Reins Bordeaux Premium

4.20.1 Priority

Must Have

4.20.2 User Story

As a reinsurance analyst, I want to generate premium bordereaux for reinsurers so that I can provide detailed premium statements

4.20.3 Preconditions

Ceded premiums calculated for period

4.20.4 Postconditions

Premium bordereaux generated and exported

4.20.5 Test Cases

Id	Description	Weight
BORDEAUX-PREMIUM-TC-001	Verify list of policies ceded	High
BORDEAUX-PREMIUM-TC-002	Verify show gross premium	High
BORDEAUX-PREMIUM-TC-003	Verify show ceded premium	High
BORDEAUX-PREMIUM-TC-004	Verify show commission	High
BORDEAUX-PREMIUM-TC-005	Verify show net premium	High
BORDEAUX-PREMIUM-TC-006	Verify filter by treaty, reinsurer, period	High
BORDEAUX-PREMIUM-TC-007	Verify export to Excel/PDF	High

4.21 Ft Reins Bordeaux Claims

4.21.1 Priority

Must Have

4.21.2 User Story

As a reinsurance analyst, I want to generate claims bordereaux for reinsurers so that I can provide detailed claims information

4.21.3 Preconditions

Claims with recoveries exist for period

4.21.4 Postconditions

Claims bordereaux generated and exported

4.21.5 Test Cases

Id	Description	Weight
BORDEAUX-CLAIMS-TC-001	Verify list of claims	High
BORDEAUX-CLAIMS-TC-002	Verify show policy reference	High
BORDEAUX-CLAIMS-TC-003	Verify show loss date	High
BORDEAUX-CLAIMS-TC-004	Verify show gross claim amount	High
BORDEAUX-CLAIMS-TC-005	Verify show recovery amount	High
BORDEAUX-CLAIMS-TC-006	Verify show claim status	High
BORDEAUX-CLAIMS-TC-007	Verify filter by treaty, reinsurer, period	High

4.22 Ft Reins Bordeaux Cash

4.22.1 Priority

Must Have

4.22.2 User Story

As a reinsurance analyst, I want to generate cash account bordereaux so that I can reconcile reinsurer cash accounts

4.22.3 Preconditions

Reinsurer transactions exist for period

4.22.4 Postconditions

Cash bordereaux generated showing account movements

4.22.5 Test Cases

Id	Description	Weight
BORDEAUX-CASH-TC-001	Verify show opening balance	High
BORDEAUX-CASH-TC-002	Verify show premiums ceded	High
BORDEAUX-CASH-TC-003	Verify show recoveries received	High
BORDEAUX-CASH-TC-004	Verify show payments made	High
BORDEAUX-CASH-TC-005	Verify show closing balance	High
BORDEAUX-CASH-TC-006	Verify filter by reinsurer, period	High
BORDEAUX-CASH-TC-007	Verify include aging analysis	Medium

4.23 Ft Reins Bordeaux Templates

4.23.1 Priority

Must Have

4.23.2 User Story

As a reinsurance manager, I want to customize bordereaux templates per reinsurer requirements so that I can meet specific reinsurer reporting needs

4.23.3 Preconditions

Bordereaux types defined, user has template management permissions

4.23.4 Postconditions

Custom templates configured and available for use

4.23.5 Test Cases

Id	Description	Weight
		High

Id	Description	Weight
BORDEAUX-TEMPLATES-TC-001	Verify configure column selection	
BORDEAUX-TEMPLATES-TC-002	Verify configure data fields	High
BORDEAUX-TEMPLATES-TC-003	Verify configure formats (Excel, PDF, CSV)	High
BORDEAUX-TEMPLATES-TC-004	Verify add company logos	Medium
BORDEAUX-TEMPLATES-TC-005	Verify support multiple templates per bordereaux type	High
BORDEAUX-TEMPLATES-TC-006	Verify preview before generation	High

4.24 Ft Reins Bordeaux Schedule

4.24.1 Priority

Must Have

4.24.2 User Story

As a reinsurance manager, I want to schedule automatic bordereaux generation and distribution so that I can ensure timely reporting to reinsurers

4.24.3 Preconditions

Bordereaux templates configured, reinsurer email addresses configured

4.24.4 Postconditions

Bordereaux generated and distributed automatically per schedule

4.24.5 Test Cases

Id	Description	Weight
BORDEAUX-SCHEDULE-TC-001	Verify monthly schedule supported	High
BORDEAUX-SCHEDULE-TC-002	Verify quarterly schedule supported	High
BORDEAUX-SCHEDULE-TC-003	Verify auto-generate bordereaux	High
BORDEAUX-SCHEDULE-TC-004	Verify auto-email to reinsurers	High
BORDEAUX-SCHEDULE-TC-005	Verify archive generated bordereaux	High
BORDEAUX-SCHEDULE-TC-006	Verify track delivery status	High
BORDEAUX-SCHEDULE-TC-007	Verify retry on delivery failure	Medium

4.25 Ft Reins Settlement Account

4.25.1 Priority

Must Have

4.25.2 User Story

As a reinsurance analyst, I want to maintain reinsurer account balances so that I can track amounts owed to/from reinsurers

4.25.3 Preconditions

Reinsurer transactions exist

4.25.4 Postconditions

Reinsurer account balances maintained and up-to-date

4.25.5 Test Cases

Id	Description	Weight
		High

Id	Description	Weight
SETTLEMENT-ACCOUNT-TC-001	Verify track ceded premiums (payable)	
SETTLEMENT-ACCOUNT-TC-002	Verify track recoveries (receivable)	High
SETTLEMENT-ACCOUNT-TC-003	Verify track payments made	High
SETTLEMENT-ACCOUNT-TC-004	Verify track payments received	High
SETTLEMENT-ACCOUNT-TC-005	Verify calculate net balance per reinsurer	High
SETTLEMENT-ACCOUNT-TC-006	Verify aging analysis of balances	High

4.26 Ft Reins Settlement Netting

4.26.1 Priority

Must Have

4.26.2 User Story

As a reinsurance analyst, I want to net premiums and recoveries for settlement so that I can minimize cash movements with reinsurers

4.26.3 Preconditions

Reinsurer account has both payables and receivables

4.26.4 Postconditions

Net settlement calculated and settlement statement generated

4.26.5 Test Cases

Id	Description	Weight
SETTLEMENT-NETTING-TC-001	Verify calculate net amount (premiums - recoveries - commission)	High
SETTLEMENT-NETTING-TC-002	Verify generate settlement statement	High
SETTLEMENT-NETTING-TC-003	Verify approval workflow for settlement	High
SETTLEMENT-NETTING-TC-004	Verify process payment/ receipt based on net position	High
SETTLEMENT-NETTING-TC-005	Verify settlement period configuration	Medium
SETTLEMENT-NETTING-TC-006	Verify settlement statement export	Medium

4.27 Ft Reins Settlement Payment

4.27.1 Priority

Must Have

4.27.2 User Story

As a finance officer, I want to process settlement payments to reinsurers so that I can pay net amounts due

4.27.3 Preconditions

Net settlement approved, payable to reinsurer

4.27.4 Postconditions

Payment processed, reinsurer account updated, integrated with finance

4.27.5 Test Cases

Id	Description	Weight
SETTLEMENT-PAYMENT-TC-001	Verify generate payment voucher	High
SETTLEMENT-PAYMENT-TC-002	Verify integrate with finance module	High
SETTLEMENT-PAYMENT-TC-003	Verify record payment	High
SETTLEMENT-PAYMENT-TC-004	Verify update reinsurer account	High
SETTLEMENT-PAYMENT-TC-005	Verify support multi-currency settlements	High
SETTLEMENT-PAYMENT-TC-006	Verify payment confirmation to reinsurer	Medium

4.28 Ft Reins Settlement Receipt

4.28.1 Priority

Must Have

4.28.2 User Story

As a finance officer, I want to record settlement receipts from reinsurers so that I can track payments received

4.28.3 Preconditions

Net settlement approved, receivable from reinsurer, payment received

4.28.4 Postconditions

Receipt recorded, allocated, account updated, integrated with finance

4.28.5 Test Cases

Id	Description	Weight
SETTLEMENT-RECEIPT-TC-001	Verify record receipt amount	High
SETTLEMENT-RECEIPT-TC-002	Verify record receipt date	High
SETTLEMENT-RECEIPT-TC-003	Verify record bank details	Medium
SETTLEMENT-RECEIPT-TC-004	Verify allocate to reinsurer account	High
SETTLEMENT-RECEIPT-TC-005	Verify update account balance	High
SETTLEMENT-RECEIPT-TC-006	Verify integrate with finance module	High

4.29 Ft Reins Settlement Reconciliation

4.29.1 Priority

Must Have

4.29.2 User Story

As a reinsurance analyst, I want to reconcile reinsurer accounts periodically so that I can ensure account accuracy

4.29.3 Preconditions

Reinsurer account active, reinsurer statement received

4.29.4 Postconditions

Accounts reconciled, discrepancies identified and resolved

4.29.5 Test Cases

Id	Description	Weight
SETTLEMENT-RECONCILIATION-TC-001	Verify compare our records vs reinsurer statements	High
SETTLEMENT-RECONCILIATION-TC-002	Verify identify discrepancies	High
SETTLEMENT-RECONCILIATION-TC-003	Verify investigate differences	High
SETTLEMENT-RECONCILIATION-TC-004	Verify adjust accounts as needed	High
SETTLEMENT-RECONCILIATION-TC-005	Verify obtain reinsurer confirmation	High
SETTLEMENT-RECONCILIATION-TC-006	Verify reconciliation report generation	Medium

4.30 Ft Reins Analytics Cession

4.30.1 Priority

Must Have

4.30.2 User Story

As a reinsurance manager, I want to analyze cession rates and trends so that I can optimize reinsurance utilization

4.30.3 Preconditions

Ceded premium data available

4.30.4 Postconditions

Cession analysis report generated with insights

4.30.5 Test Cases

Id	Description	Weight
ANALYTICS-CESSION-TC-001	Verify cession rate by product	High
ANALYTICS-CESSION-TC-002	Verify cession rate by region	High
ANALYTICS-CESSION-TC-003	Verify cession rate by period	High
ANALYTICS-CESSION-TC-004	Verify gross vs net premium comparison	High
ANALYTICS-CESSION-TC-005	Verify retention ratio calculation	High
ANALYTICS-CESSION-TC-006	Verify trends over time analysis	High
ANALYTICS-CESSION-TC-007	Verify identify under/over-utilization	Medium

4.31 Ft Reins Analytics Recovery

4.31.1 Priority

Must Have

4.31.2 User Story

As a reinsurance manager, I want to analyze recovery rates and performance so that I can assess reinsurance effectiveness

4.31.3 Preconditions

Recovery data available

4.31.4 Postconditions

Recovery analysis report generated with performance metrics

4.31.5 Test Cases

Id	Description	Weight
ANALYTICS-RECOVERY-TC-001	Verify gross claims vs recoveries comparison	High
ANALYTICS-RECOVERY-TC-002	Verify recovery ratio by treaty	High
ANALYTICS-RECOVERY-TC-003	Verify recovery by reinsurer analysis	High
ANALYTICS-RECOVERY-TC-004	Verify large loss recoveries tracking	High
ANALYTICS-RECOVERY-TC-005	Verify catastrophe recoveries analysis	High
ANALYTICS-RECOVERY-TC-006	Verify recovery collection efficiency	Medium

4.32 Ft Reins Analytics Cost

4.32.1 Priority

Must Have

4.32.2 User Story

As a CFO, I want to analyze reinsurance cost vs benefit so that I can evaluate reinsurance program ROI

4.32.3 Preconditions

Ceded premium and recovery data available

4.32.4 Postconditions

Cost-benefit analysis report generated with ROI metrics

4.32.5 Test Cases

Id	Description	Weight
ANALYTICS-COST-TC-001	Verify total premiums ceded vs total recoveries	High
ANALYTICS-COST-TC-002	Verify cost ratio calculation	High
ANALYTICS-COST-TC-003	Verify net benefit calculation	High
ANALYTICS-COST-TC-004	Verify analysis by treaty type	High
ANALYTICS-COST-TC-005	Verify analysis by year	High
ANALYTICS-COST-TC-006	Verify compare different program structures	Medium

4.33 Ft Reins Analytics Capacity

4.33.1 Priority

Must Have

4.33.2 User Story

As an underwriting manager, I want to monitor available reinsurance capacity so that I can ensure adequate underwriting capacity

4.33.3 Preconditions

Treaty limits configured, utilization tracked

4.33.4 Postconditions

Capacity monitoring dashboard displayed with alerts

4.33.5 Test Cases

Id	Description	Weight
	Verify display treaty limits	High

Id	Description	Weight
ANALYTICS-CAPACITY-TC-001		
ANALYTICS-CAPACITY-TC-002	Verify display utilized capacity	High
ANALYTICS-CAPACITY-TC-003	Verify display available capacity	High
ANALYTICS-CAPACITY-TC-004	Verify alert when capacity approaching limits	High
ANALYTICS-CAPACITY-TC-005	Verify capacity tracking by product	High
ANALYTICS-CAPACITY-TC-006	Verify capacity tracking by region	High

4.34 Ft Reins Report Tira

4.34.1 Priority

Must Have

4.34.2 User Story

As a compliance officer, I want to generate TIRA reinsurance regulatory reports so that I can comply with regulatory requirements

4.34.3 Preconditions

Reinsurance data available, user has compliance role

4.34.4 Postconditions

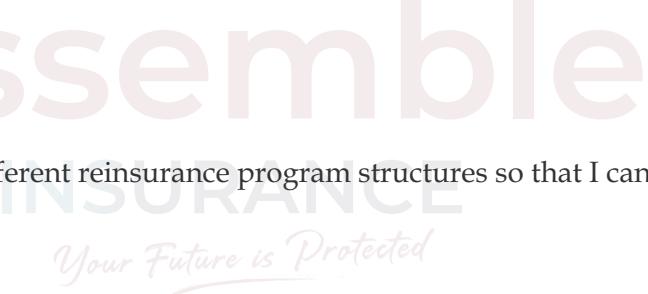TIRA reinsurance report generated in prescribed format

4.34.5 Test Cases

Id	Description	Weight
REPORT-TIRA-TC-001	Verify reinsurance program summary	High
REPORT-TIRA-TC-002	Verify ceded premiums reporting	High
REPORT-TIRA-TC-003	Verify recoveries reporting	High
REPORT-TIRA-TC-004	Verify reinsurer details included	High
REPORT-TIRA-TC-005	Verify treaty terms summary	High
REPORT-TIRA-TC-006	Verify quarterly returns generation	High
REPORT-TIRA-TC-007	Verify annual returns generation	High

4.35 Ft Reins Model Structure

4.35.1 Priority

Should Have

4.35.2 User Story

As an actuary, I want to model different reinsurance program structures so that I can optimize reinsurance protection

4.35.3 Preconditions

Historical claims data available, user has actuarial role

4.35.4 Postconditions

Program models created, scenarios compared, recommendations generated

4.35.5 Test Cases

Id	Description	Weight
MODEL-STRUCTURE-TC-001		High

Id	Description	Weight
	Verify simulate different treaty combinations	
MODEL-STRUCTURE-TC-002	Verify simulate different limits and retentions	High
MODEL-STRUCTURE-TC-003	Verify analyze impact on net loss	High
MODEL-STRUCTURE-TC-004	Verify analyze impact on capital requirements	High
MODEL-STRUCTURE-TC-005	Verify analyze ROI by scenario	High
MODEL-STRUCTURE-TC-006	Verify compare scenarios side-by-side	Medium

4.36 Ft Reins Model Loss

4.36.1 Priority

Should Have

4.36.2 User Story

As an actuary, I want to model loss scenarios and reinsurance impact so that I can assess protection adequacy

4.36.3 Preconditions

Reinsurance program configured, user has actuarial role

4.36.4 Postconditions

Loss scenarios modeled, gross and net impact analyzed

4.36.5 Test Cases

Id	Description	Weight
MODEL-LOSS-TC-001	Verify input hypothetical individual losses	High
MODEL-LOSS-TC-002	Verify input catastrophe scenarios	High
MODEL-LOSS-TC-003	Verify calculate gross impact	High
MODEL-LOSS-TC-004	Verify calculate net impact after reinsurance	High
MODEL-LOSS-TC-005	Verify analyze retained risk	High
MODEL-LOSS-TC-006	Verify scenario comparison reports	Medium

4.37 Ft Reins Model Optimization

4.37.1 Priority

Should Have

4.37.2 User Story

As a reinsurance manager, I want to optimize reinsurance program for cost and coverage so that I can achieve best risk transfer at optimal cost

4.37.3 Preconditions

Multiple program scenarios modeled

4.37.4 Postconditions

Optimization analysis completed, recommendations provided

4.37.5 Test Cases

Id	Description	Weight
MODEL-OPTIMIZATION-TC-001	Verify analyze trade-offs between retention, limits, and cost	High
MODEL-OPTIMIZATION-TC-002	Verify recommend optimal structure based on risk appetite	High
MODEL-OPTIMIZATION-TC-003	Verify consider budget constraints	High
MODEL-OPTIMIZATION-TC-004	Verify consider regulatory requirements	High
MODEL-OPTIMIZATION-TC-005	Verify sensitivity analysis	Medium

4.38 Ft Reins Reinsurer Master

4.38.1 Priority

Must Have

4.38.2 User Story

As a reinsurance manager, I want to maintain reinsurer master data so that I can manage reinsurer information centrally

4.38.3 Preconditions

User has reinsurer management permissions

4.38.4 Postconditions

Reinsurer master data maintained and up-to-date

4.38.5 Test Cases

Id	Description	Weight
REINSURER-MASTER-TC-001	Verify capture reinsurer name	High
REINSURER-MASTER-TC-002	Verify capture country	High
REINSURER-MASTER-TC-003	Verify capture ratings (AM Best, S&P, Fitch)	High
REINSURER-MASTER-TC-004	Verify capture contact details	High
REINSURER-MASTER-TC-005	Verify capture payment terms	High
REINSURER-MASTER-TC-006	Verify capture banking details	High
REINSURER-MASTER-TC-007	Verify track security status and active/inactive	High

4.39 Ft Reins Documents

4.39.1 Priority

Must Have

4.39.2 User Story

As a reinsurance manager, I want to store and manage reinsurance contract documents so that I can maintain treaty documentation

4.39.3 Preconditions

Treaties exist, user has document management permissions

4.39.4 Postconditions

Documents uploaded, linked to treaties, searchable

4.39.5 Test Cases

Id	Description	Weight
DOCUMENTS-TC-001	Verify upload treaty wordings	High
DOCUMENTS-TC-002	Verify upload slips and amendments	High
DOCUMENTS-TC-003	Verify upload bordereaux and correspondence	Medium
DOCUMENTS-TC-004	Verify link documents to treaties	High
DOCUMENTS-TC-005	Verify search documents	High
DOCUMENTS-TC-006	Verify version control for documents	High
DOCUMENTS-TC-007	Verify access control for sensitive documents	High

4.40 Ft Reins Audit Trail

4.40.1 Priority

Must Have

4.40.2 User Story

As a compliance officer, I want to maintain comprehensive audit trail so that I can track all reinsurance transactions

4.40.3 Preconditions

Reinsurance transactions occurring

4.40.4 Postconditions

Audit trail maintained with comprehensive logging

4.40.5 Test Cases

Id	Description	Weight
AUDIT-TRAIL-TC-001	Verify log treaty setup/ amendments	High
AUDIT-TRAIL-TC-002	Verify log ceded premium calculations	High
AUDIT-TRAIL-TC-003	Verify log recoveries processed	High
AUDIT-TRAIL-TC-004	Verify log settlements	High
AUDIT-TRAIL-TC-005	Verify log bordereaux generation	High
AUDIT-TRAIL-TC-006	Verify capture who, what, when for all transactions	High
AUDIT-TRAIL-TC-007	Verify 7-year retention period	High

4.41 Ft Reins Notifications

4.41.1 Priority

Must Have

4.41.2 User Story

As a reinsurance manager, I want to receive alerts for key reinsurance events so that I can take timely action

4.41.3 Preconditions

Alert rules configured, user subscribed to notifications

4.41.4 Postconditions

Alerts sent for key events, users notified

4.41.5 Test Cases

Id	Description	Weight
NOTIFICATIONS-TC-001	Verify alert for treaty expiring soon	High
NOTIFICATIONS-TC-002	Verify alert for capacity threshold reached	High
NOTIFICATIONS-TC-003	Verify alert for large losses requiring recovery	High
NOTIFICATIONS-TC-004	Verify alert for overdue reinsurer payments	High
NOTIFICATIONS-TC-005	Verify alert for bordereaux due	Medium
NOTIFICATIONS-TC-006	Verify alert for reconciliation discrepancies	High
NOTIFICATIONS-TC-007	Verify configurable alert thresholds	Medium