



ASSEMBLE INSURANCE TANZANIA LTD

Software Requirements Specification

SAS - Smart Assemble System

Version: 1.0

Date: 2025-10-17

Status: Comprehensive Draft

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

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1 Document Information

| Field | Value |
|-----------------|-------------------------------------|
| Project Name | SAS - Smart Assemble System |
| Version | 1.0 |
| Date | 2025-10-17 |
| Project Manager | TBD |
| Tech Lead | TBD |
| Qa Lead | TBD |
| Platforms | ['Web', 'Mobile (iOS/Android)'] |
| Document Status | Comprehensive Draft |
| Client | Assemble Insurance Tanzania Limited |
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2 Project Overview

2.1 What Are We Building

2.1.1 System Function

SAS (Smart Assemble System) is a comprehensive health insurance management platform designed to handle end-to-end insurance operations including sales, underwriting, membership management, claims processing, provider network management, customer relationship management, wellness programs, and financial integration.

2.1.2 Users

- Internal Staff: Admins, Underwriters, Claims Processors, Finance Officers, Customer Service Representatives, Wellness Agents, IT & Audit Personnel
- External Members: Individual and Corporate Insurance Members
- Healthcare Providers: Hospitals, Clinics, Doctors, Pharmacies
- Sales Intermediaries: Sales Agents, Brokers, Sales Executives
- Management: Executives, Business Development Managers, Regional/Country Sales Managers

2.1.3 Problem Solved

Legacy system limitations causing delays in claims processing (5-7 days), manual policy issuance, lack of real-time member verification, no self-service portals, limited reporting, and no integration with external systems like Sage ERP and hospital systems

2.1.4 Key Success Metric

Claims processing time reduced from 5-7 days to <24 hours, 99.5% system uptime, automated policy issuance within 24 hours, 70% electronic claims submission within 12 months, 60% member portal adoption within 6 months

2.2 Scope

2.2.1 In Scope

- Web-based centralized medical insurance system with 5 portals (admin, member, provider, agent, BI)
- Self-service member portal and mobile application (Flutter)
- Sales module with multi-level hierarchy and commission management
- Complete membership lifecycle (enrollment, renewal, changes, termination, reinstatement)
- Flexible product configuration (full insurance, full fund, hybrid)
- Advanced claims processing with biometric verification (fingerprint, facial recognition, OTP)
- Provider network management with accreditation and contract management
- Financial integration with Sage ERP (AR/AP, invoicing, receipting)
- Customer service tools (ticketing, CRM, chatbot with WhatsApp)
- Wellness program management with booking system
- Re-insurance treaty management and bordereaux generation
- Multi-currency support (TZS, KES, USD) with exchange rate management
- Comprehensive reporting and real-time dashboards
- Role-based access control with maker-checker workflows
- Active Directory integration for internal staff
- API for third-party integrations (hospitals, banks, SMS gateways)
- Training materials and technical documentation

2.2.2 Out Of Scope

- General insurance products (motor, property, life)
- Direct integration with government regulatory systems (TIRA) - manual reporting
- Third-party actuarial software integration
- Blockchain-based claims processing
- International claims processing outside Tanzania and Kenya
- Hospital inventory management
- Telemedicine platform integration (future phase)