



ASSEMBLE INSURANCE TANZANIA LTD

Software Requirements Specification

SAS Underwriting & Product Configuration Module

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

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1 Document Information

Field	Value
Project Name	SAS Underwriting & Product Configuration Module
Version	1.0
Date	2025-10-17
Project Manager	TBD
Tech Lead	TBD
Qa Lead	TBD
Platforms	['Web', 'Mobile']
Document Status	Comprehensive Draft
Module Code	UNDERWRITING
Parent Project	SAS - Smart Assemble System



2 Project Overview

2.1 What Are We Building

2.1.1 System Function

Comprehensive underwriting and product configuration system supporting flexible product definition (full insurance, full fund, hybrid), risk assessment, medical underwriting, application review, policy issuance, endorsements, and premium rate management

2.1.2 Users

- Underwriters (application review and risk assessment)
- Product Managers (product configuration and pricing)
- Medical Underwriters (medical history review)
- Underwriting Managers (approval workflows)
- Actuaries (premium rate configuration)
- System Administrators (product setup)

2.1.3 Problem Solved

Manual underwriting processes causing delays, inflexible product configuration, no automated risk scoring, manual premium calculations, lack of standardized workflows, no medical underwriting rules engine, delayed policy issuance

2.1.4 Key Success Metric

Application processing time reduced from 5-7 days to <24 hours for standard applications, 95% straight-through processing for low-risk applications, automated premium calculation accuracy 100%, policy issuance within 24 hours of payment, flexible product configuration without code changes

2.2 Scope

2.2.1 In Scope

- Flexible product configuration (full insurance, full fund, hybrid models)
- Product benefit schedule configuration with limits and sub-limits

- Premium rate configuration by age bands, location, family composition
- Application intake and document verification
- Automated risk scoring and underwriting rules engine
- Medical underwriting with health questionnaire
- Pre-existing condition tracking and exclusions
- Underwriting workflow (auto-approval, manual review, decline)
- Policy issuance automation
- Endorsements (member additions/deletions, benefit changes, address updates)
- Policy renewals with rate adjustments
- Policy cancellations and reinstatements
- Waiting period management
- Exclusion and loading management
- Underwriting reports and analytics
- Integration with membership and finance modules
- Maker-checker workflows for product changes

2.2.2 Out Of Scope

- Advanced predictive modeling with AI/ML (future phase)
- Telemedicine integration for medical underwriting (future phase)
- Automated medical record retrieval from hospitals (future phase)
- Blockchain-based policy contracts (future phase)

3 User Requirements

3.1 Product Configuration

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-PRODUCT-CREATE	Create and configure health insurance products with flexible settings	Define products without requiring code changes	Must	<p>Support for full insurance, full fund, and hybrid models.</p> <p>Product attributes: name, code, type, effective dates, status.</p>
FT-UW-PRODUCT-BENEFITS	Configure product benefit schedules with limits and sub-limits	Define coverage for each product	Must	<p>Benefits: inpatient, outpatient, maternity, dental, optical, chronic conditions, etc.</p> <p>Annual limits, per-visit limits, family limits.</p>
FT-UW-PRODUCT-EXCLUSIONS	Define standard exclusions for each product	Clearly communicate coverage limitations	Must	<p>Standard exclusions: cosmetic procedures, experimental treatments, war injuries, etc.</p> <p>Product-specific exclusions configurable.</p>
FT-UW-PRODUCT-PRICING	Configure premium rates by age bands,	Ensure accurate premium calculation	Must	Age bands: 0-17, 18-35, 36-50, 51-65, 66+.

Feature Code	I Want To	So That I Can	Priority	Notes
	location, and family composition			Location-based pricing. Family size discounts.
FT-UW-PRODUCT-WAITING-PERIODS	Configure waiting periods for specific benefits	Manage risk for new policies	Must	Waiting periods: maternity (10 months), pre-existing conditions (12 months), chronic conditions (6 months).
FT-UW-PRODUCT-VERSIONING	Version products with effective dates	Maintain historical product configurations	Must	Product versioning for rate changes. Existing policies continue on old version unless renewed.

3.2 Application Processing

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-APPLICATION-INTAKE	Receive and process membership applications from multiple channels	Centralize application review	Must	Application sources: online, agent-assisted, walk-in, broker. Application form captures all required information.
FT-UW-APPLICATION-VALIDATION	Validate application completeness and data quality	Ensure all required information is captured	Must	Validation: required fields, document attachments, age limits, family composition rules.

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-DOCUMENT-VERIFICATION	Verify uploaded documents (ID, birth certificate, marriage certificate)	Ensure authenticity of submitted documents	Must	Document checklist per application type. Document quality check. Flag suspicious documents for manual review.
FT-UW-APPLICATION-ASSIGNMENT	Assign applications to underwriters based on workload or complexity	Balance workload and ensure timely processing	Must	Auto-assignment based on queue. Manual assignment for complex cases. Underwriter workload dashboard.
FT-UW-APPLICATION-TRACKING	Track application status through underwriting workflow	Monitor progress and identify bottlenecks	Must	Workflow stages: Received > Document Verification > Medical Review > Underwriting > Approval/Decline > Issuance.

3.3 Risk Assessment

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-RISK-SCORING	Automatically calculate risk score based on application data	Identify high-risk applications for detailed review	Must	Risk factors: age, medical history, occupation, lifestyle (smoking, alcohol). Risk score: Low (0-30), Medium

Feature Code	I Want To	So That I Can	Priority	Notes
				(31-60), High (61-100).
FT-UW-UNDERWRITING-RULES	Configure underwriting rules for auto-approval or decline	Automate straight-through processing for low-risk applications	Must	Rules engine: IF conditions THEN action (auto-approve, refer to underwriter, decline). Configurable thresholds.
FT-UW-MEDICAL-QUESTIONNAIRE	Capture medical history through standardized questionnaire	Assess health risks	Must	Medical questionnaire: chronic conditions, surgeries, medications, family history. Branching logic based on answers.
FT-UW-PRE-EXISTING-CONDITIONS	Identify and track pre-existing conditions	Apply appropriate exclusions or waiting periods	Must	Pre-existing condition: condition diagnosed or treated within 12 months prior to coverage start. Exclusion period configurable.
FT-UW-MEDICAL-REPORTS	Request and review medical reports for high-risk applicants	Make informed underwriting decisions	Should	Medical report request workflow. Integration with healthcare providers. Medical report review by

Feature Code	I Want To	So That I Can	Priority	Notes
				medical underwriter.
FT-UW-LOADING-EXCLUSIONS	Apply premium loadings or benefit exclusions based on risk	Accept higher-risk applicants with appropriate adjustments	Must	Premium loading: percentage increase on standard premium. Benefit exclusions: specific conditions excluded from coverage.

3.4 Underwriting Decisions

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-AUTO-APPROVAL	Auto-approve low-risk applications meeting underwriting criteria	Reduce processing time for standard applications	Must	Auto-approval criteria: low risk score, no pre-existing conditions, age within limits, no document issues.
FT-UW-MANUAL-REVIEW	Review and decide on medium/high-risk applications	Apply underwriting judgment to complex cases	Must	Manual review: underwriter reviews application, medical history, documents. Decision: approve, approve with conditions, decline.
			Must	

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-DECLINE-REASONS	Decline applications with documented reasons	Maintain audit trail and communicate to applicants		Decline reasons: high-risk medical condition, age limit exceeded, incomplete information, fraudulent documents.
FT-UW-CONDITIONAL-APPROVAL	Approve applications with conditions (loadings, exclusions, waiting periods)	Accept higher-risk applicants with risk mitigation	Must	Conditional approval: specify conditions clearly. Communicate to applicant for acceptance.
FT-UW-APPROVAL-LIMITS	Set approval authority limits by underwriter level	Ensure appropriate oversight for large or complex policies	Must	Approval limits by premium amount or risk level. Senior underwriter or manager approval for limits exceeded.

3.5 Policy Issuance

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-POLICY-GENERATION	Auto-generate policy documents upon approval and payment	Eliminate manual policy preparation	Must	Policy document: policy number, member details, product benefits, premium, effective dates, terms and conditions.
			Must	

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-POLICY-NUMBER	Generate unique policy numbers following organization format	Ensure consistent policy identification		Policy number format: PREFIX-YEAR-SEQUENCE (e.g., AIT-2025-000001). Sequential numbering.
FT-UW-POLICY-EFFECTIVE-DATE	Set policy effective date based on payment date and organizational rules	Ensure coverage starts appropriately	Must	Effective date: 1st of month following payment, or immediate for mid-month start. Configurable rules.
FT-UW-POLICY-SCHEDULE	Generate member policy schedule showing all covered members	Provide clear coverage details to policyholders	Must	Policy schedule: principal member, dependents, ages, relationship, coverage start date, member card numbers.
FT-UW-MEMBER-CARDS	Generate digital and physical member cards with QR codes	Enable member identification at providers	Must	Member card: member number, name, policy number, product, effective dates, provider network, QR code for verification.

3.6 Policy Changes

Feature Code	I Want To	So That I Can	Priority	Notes
	Process endorsements to	Accommodate family changes	Must	Add member: spouse,

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-ENDORSEMENT-ADD-MEMBER	add new members to existing policy			newborn, adopted child. Underwriting required for adult additions. Pro-rated premium calculation.
FT-UW-ENDORSEMENT-DELETE-MEMBER	Process endorsements to remove members from policy	Handle member exits	Must	Remove member: divorce, death, age limit exceeded. Premium adjustment. Refund calculation if applicable.
FT-UW-ENDORSEMENT-BENEFIT-CHANGE	Process endorsements for benefit upgrades or downgrades	Allow policyholders to adjust coverage	Must	Benefit change: upgrade requires underwriting. Downgrade allowed with restrictions. Premium adjustment.
FT-UW-ENDORSEMENT-ADDRESS-CHANGE	Process administrative endorsements (address, contact, bank details)	Keep policy information current	Must	Administrative changes: no underwriting required. Updated policy schedule issued.
FT-UW-ENDORSEMENT-APPROVAL	Apply approval workflow for endorsements	Ensure proper authorization for policy changes	Must	Endorsement approval: underwriter approval for benefit/member changes. Maker-checker for

Feature Code	I Want To	So That I Can	Priority	Notes
				administrative changes.

3.7 Policy Lifecycle

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-POLICY-RENEWAL	Process policy renewals with rate adjustments	Continue coverage for existing policyholders	Must	Renewal: 60 days before expiry. Rate adjustment for age band changes or product updates. Automatic renewal if payment received.
FT-UW-POLICY-CANCELLATION	Cancel policies with documented reasons	Handle policy terminations properly	Must	Cancellation reasons: non-payment, member request, fraud. Grace period: 30 days. Refund calculation for mid-term cancellation.
FT-UW-POLICY-REINSTATEMENT	Reinstate lapsed policies within grace period	Allow policyholders to resume coverage	Must	Reinstatement: within 90 days of lapse. Payment of outstanding premium. No gap in coverage if within grace period.
			Should	

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-POLICY-SUSPENSION	Suspend policies temporarily	Handle special circumstances		Suspension: travel abroad, leave of absence. Maximum suspension period configurable. No claims processed during suspension.
FT-UW-GRACE-PERIOD	Manage grace period for premium payment	Allow reasonable time for payment before cancellation	Must	Grace period: 30 days from due date. Coverage continues during grace period. Policy cancelled if payment not received.

3.8 Underwriting Reports

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-REPORT-APPLICATION-PIPELINE	View application pipeline report showing status distribution	Monitor underwriting performance	Must	Pipeline report: applications by stage, aging analysis, bottlenecks, underwriter workload.
FT-UW-REPORT-APPROVAL-RATES	View approval, decline, and conditional approval rates	Monitor underwriting quality and consistency	Must	Approval rates: overall, by product, by underwriter, by risk score. Trend analysis.
			Must	

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-REPORT-PROCESSING-TIME	View average processing time by stage	Identify delays and improve efficiency		Processing time: by stage, by underwriter, by complexity. SLA compliance tracking.
FT-UW-REPORT-POLICY-ISSUANCE	View policy issuance report by period, product, channel	Track business growth	Must	Issuance report: policy count, premium volume, by product, by channel, trend analysis.
FT-UW-REPORT-ENDORSEMENTS	View endorsement report by type and volume	Monitor policy changes	Should	Endorsement report: by type (add/delete member, benefit change), volume, premium impact.

3.9 Underwriting Admin

Feature Code	I Want To	So That I Can	Priority	Notes
FT-UW-MAKER-CHECKER	Implement maker-checker workflow for product configuration changes	Ensure accuracy and prevent unauthorized changes	Must	Maker-checker: product creation/modification, rate changes, benefit updates. Checker approval required before activation.
FT-UW-AUDIT-LOG	Maintain comprehensive audit logs of all	Track changes and comply	Must	Audit log: user, action, timestamp, old/

Feature Code	I Want To	So That I Can	Priority	Notes
	underwriting activities	with audit requirements		new values. Immutable logs. Searchable and exportable.
FT-UW-SLA-MANAGEMENT	Configure and monitor SLAs for application processing	Ensure timely service delivery	Should	SLA: target processing time by application type. Alerts for SLA breaches. Performance dashboard.
FT-UW-UNDERWRITER-DASHBOARD	Provide underwriter dashboard with workload and performance metrics	Enable underwriters to manage their work efficiently	Must	Dashboard: assigned applications, pending actions, aging cases, performance metrics.



4 Detailed Feature Requirements

4.1 Ft Uw Product Create

4.1.1 Priority

Must Have

4.1.2 User Story

As a product manager, I want to create and configure health insurance products with flexible settings so that I can define products without requiring code changes

4.1.3 Preconditions

Product manager role permissions, product configuration module accessible

4.1.4 Postconditions

Product created with all configurations, ready for rate setup and activation

4.1.5 Test Cases

Id	Description	Weight
PRODUCT-CREATE-TC-001	Verify full insurance product can be created	High
PRODUCT-CREATE-TC-002	Verify full fund product can be created	High
PRODUCT-CREATE-TC-003	Verify hybrid product can be created	High
PRODUCT-CREATE-TC-004	Verify product attributes (name, code, type) captured	High
PRODUCT-CREATE-TC-005	Verify effective dates can be set	High

Id	Description	Weight
PRODUCT-CREATE-TC-006	Verify product status (draft/active/inactive) managed	High
PRODUCT-CREATE-TC-007	Verify product code uniqueness enforced	High

4.2 Ft Uw Product Benefits

4.2.1 Priority

Must Have

4.2.2 User Story

As a product manager, I want to configure product benefit schedules with limits and sub-limits so that I can define coverage for each product

4.2.3 Preconditions

Product created, benefit configuration module accessible

4.2.4 Postconditions

Benefit schedule configured with all limits, ready for use in quotations and policies

4.2.5 Test Cases

Id	Description	Weight
PRODUCT-BENEFITS-TC-001	Verify inpatient benefit can be configured with annual limit	High
PRODUCT-BENEFITS-TC-002	Verify outpatient benefit can be configured with per-visit limit	High
PRODUCT-BENEFITS-TC-003	Verify maternity benefit can be configured	High
PRODUCT-BENEFITS-TC-004		High

Id	Description	Weight
	Verify dental and optical benefits can be configured	
PRODUCT-BENEFITS-TC-005	Verify chronic condition benefits can be configured	High
PRODUCT-BENEFITS-TC-006	Verify family aggregate limits can be set	High
PRODUCT-BENEFITS-TC-007	Verify benefit schedule can be versioned	Medium

4.3 Ft Uw Product Exclusions

4.3.1 Priority

Must Have



4.3.2 User Story

As a product manager, I want to define standard exclusions for each product so that I can clearly communicate coverage limitations



4.3.3 Preconditions

Product created, exclusions library available

4.3.4 Postconditions

Product exclusions defined, displayed in policy documents and quotations

4.3.5 Test Cases

Id	Description	Weight
PRODUCT-EXCLUSIONS-TC-001	Verify standard exclusions can be added from library	High
PRODUCT-EXCLUSIONS-TC-002	Verify custom exclusions can be defined	High

Id	Description	Weight
PRODUCT-EXCLUSIONS-TC-003	Verify cosmetic procedure exclusion can be configured	Medium
PRODUCT-EXCLUSIONS-TC-004	Verify experimental treatment exclusion can be configured	Medium
PRODUCT-EXCLUSIONS-TC-005	Verify war-related injury exclusion can be configured	Medium
PRODUCT-EXCLUSIONS-TC-006	Verify exclusions displayed in policy documents	High
PRODUCT-EXCLUSIONS-TC-007	Verify exclusions can be modified with versioning	Medium

4.4 Ft Uw Product Pricing

4.4.1 Priority

Must Have

4.4.2 User Story

As an actuary, I want to configure premium rates by age bands, location, and family composition so that I can ensure accurate premium calculation

4.4.3 Preconditions

Product created, rating structure defined

4.4.4 Postconditions

Premium rates configured for all rating variables, premium calculator functional

4.4.5 Test Cases

Id	Description	Weight
PRODUCT-PRICING-TC-001		High

Id	Description	Weight
	Verify age band pricing can be configured (0-17, 18-35, 36-50, 51-65, 66+)	
PRODUCT-PRICING-TC-002	Verify location-based pricing multipliers can be set	High
PRODUCT-PRICING-TC-003	Verify family size discounts can be configured	High
PRODUCT-PRICING-TC-004	Verify premium rates effective dates supported	High
PRODUCT-PRICING-TC-005	Verify rate changes versioned properly	High
PRODUCT-PRICING-TC-006	Verify premium calculation engine uses correct rates	High
PRODUCT-PRICING-TC-007	Verify multi-currency pricing supported (TZS, KES, USD)	High

4.5 Ft Uw Product Waiting Periods

4.5.1 Priority

Must Have



4.5.2 User Story

As a product manager, I want to configure waiting periods for specific benefits so that I can manage risk for new policies

4.5.3 Preconditions

Product created with benefit schedule

4.5.4 Postconditions

Waiting periods configured per benefit, enforced in claims processing

4.5.5 Test Cases

Id	Description	Weight
PRODUCT-WAITING-PERIODS-TC-001	Verify maternity waiting period can be set (e.g., 10 months)	High
PRODUCT-WAITING-PERIODS-TC-002	Verify pre-existing condition waiting period can be set (e.g., 12 months)	High
PRODUCT-WAITING-PERIODS-TC-003	Verify chronic condition waiting period can be set (e.g., 6 months)	High
PRODUCT-WAITING-PERIODS-TC-004	Verify waiting period calculation starts from policy effective date	High
PRODUCT-WAITING-PERIODS-TC-005	Verify waiting period enforced in claims adjudication	High
PRODUCT-WAITING-PERIODS-TC-006	Verify waiting period waivers can be configured for special cases	Medium
PRODUCT-WAITING-PERIODS-TC-007	Verify waiting period displayed in policy documents	High

4.6 Ft Uw Product Versioning

4.6.1 Priority

Must Have

4.6.2 User Story

As a product manager, I want to version products with effective dates so that I can maintain historical product configurations

4.6.3 Preconditions

Product exists, versioning enabled

4.6.4 Postconditions

New product version created, existing policies unaffected, new policies use latest version

4.6.5 Test Cases

Id	Description	Weight
PRODUCT-VERSIONING-TC-001	Verify new product version can be created	High
PRODUCT-VERSIONING-TC-002	Verify effective date set for new version	High
PRODUCT-VERSIONING-TC-003	Verify existing policies continue on old version	High
PRODUCT-VERSIONING-TC-004	Verify new policies use latest active version	High
PRODUCT-VERSIONING-TC-005	Verify version history viewable	Medium
PRODUCT-VERSIONING-TC-006	Verify renewals can upgrade to new version	High
PRODUCT-VERSIONING-TC-007	Verify version changes tracked in audit log	High

4.7 Ft Uw Application Intake

4.7.1 Priority

Must Have

4.7.2 User Story

As an underwriter, I want to receive and process membership applications from multiple channels so that I can centralize application review

4.7.3 Preconditions

Underwriter role access, application intake system operational

4.7.4 Postconditions

Applications received from all channels, queued for processing

4.7.5 Test Cases

Id	Description	Weight
APPLICATION-INTAKE-TC-001	Verify online applications received and queued	High
APPLICATION-INTAKE-TC-002	Verify agent-assisted applications received	High
APPLICATION-INTAKE-TC-003	Verify walk-in applications can be entered	High
APPLICATION-INTAKE-TC-004	Verify broker-submitted applications received	High
APPLICATION-INTAKE-TC-005	Verify all required information captured in application form	High
APPLICATION-INTAKE-TC-006	Verify application source tracked	High
APPLICATION-INTAKE-TC-007	Verify unique application reference number generated	High

4.8 Ft Uw Application Validation

4.8.1 Priority

Must Have

4.8.2 User Story

As an underwriter, I want to validate application completeness and data quality so that I can ensure all required information is captured

4.8.3 Preconditions

Application submitted

4.8.4 Postconditions

Application validated, errors identified for correction

4.8.5 Test Cases

Id	Description	Weight
APPLICATION-VALIDATION-TC-001	Verify required fields validation	High
APPLICATION-VALIDATION-TC-002	Verify document attachments validation	High
APPLICATION-VALIDATION-TC-003	Verify age limits validation	High
APPLICATION-VALIDATION-TC-004	Verify family composition rules validation	High
APPLICATION-VALIDATION-TC-005	Verify data format validation (dates, phone, email)	High
APPLICATION-VALIDATION-TC-006	Verify validation errors displayed with clear messages	High
APPLICATION-VALIDATION-TC-007	Verify incomplete applications cannot progress to underwriting	High

4.9 Ft Uw Document Verification

4.9.1 Priority

Must Have

4.9.2 User Story

As an underwriter, I want to verify uploaded documents so that I can ensure authenticity of submitted documents

4.9.3 Preconditions

Application submitted with document uploads

4.9.4 Postconditions

Documents verified, suspicious documents flagged for review

4.9.5 Test Cases

Id	Description	Weight
DOCUMENT-VERIFICATION-TC-001	Verify document checklist per application type	High
DOCUMENT-VERIFICATION-TC-002	Verify ID document uploaded and viewable	High
DOCUMENT-VERIFICATION-TC-003	Verify birth certificate uploaded and viewable	High
DOCUMENT-VERIFICATION-TC-004	Verify marriage certificate uploaded when required	High
DOCUMENT-VERIFICATION-TC-005	Verify document quality check performed	Medium
DOCUMENT-VERIFICATION-TC-006	Verify suspicious documents flagged for manual review	High
DOCUMENT-VERIFICATION-TC-007	Verify document verification status tracked	High

4.10 Ft Uw Application Assignment

4.10.1 Priority

Must Have

4.10.2 User Story

As an underwriting manager, I want to assign applications to underwriters based on workload or complexity so that I can balance workload and ensure timely processing

4.10.3 Preconditions

Applications in queue, underwriters registered

4.10.4 Postconditions

Applications assigned, underwriters notified, workload balanced

4.10.5 Test Cases

Id	Description	Weight
APPLICATION-ASSIGNMENT-TC-001	Verify auto-assignment based on queue	High
APPLICATION-ASSIGNMENT-TC-002	Verify manual assignment for complex cases	High
APPLICATION-ASSIGNMENT-TC-003	Verify workload balancing algorithm	High
APPLICATION-ASSIGNMENT-TC-004	Verify underwriter notified upon assignment	High
APPLICATION-ASSIGNMENT-TC-005	Verify reassignment supported	Medium
APPLICATION-ASSIGNMENT-TC-006	Verify underwriter workload dashboard shows assigned cases	High
APPLICATION-ASSIGNMENT-TC-007	Verify assignment history tracked	Medium

4.11 Ft Uw Application Tracking

4.11.1 Priority

Must Have

4.11.2 User Story

As an underwriting manager, I want to track application status through underwriting workflow so that I can monitor progress and identify bottlenecks

4.11.3 Preconditions

Applications in process

4.11.4 Postconditions

Application status visible at all workflow stages, bottlenecks identified

4.11.5 Test Cases

Id	Description	Weight
APPLICATION-TRACKING-TC-001	Verify application starts in 'Received' stage	High
APPLICATION-TRACKING-TC-002	Verify progression to 'Document Verification' stage	High
APPLICATION-TRACKING-TC-003	Verify progression to 'Medical Review' stage	High
APPLICATION-TRACKING-TC-004	Verify progression to 'Underwriting' stage	High
APPLICATION-TRACKING-TC-005	Verify progression to 'Approval/Decline' stage	High
APPLICATION-TRACKING-TC-006	Verify progression to 'Issuance' stage	High
APPLICATION-TRACKING-TC-007	Verify timestamp recorded at each stage	High
APPLICATION-TRACKING-TC-008	Verify aging report shows applications exceeding SLA	High

4.12 Ft Uw Risk Scoring

4.12.1 Priority

Must Have

4.12.2 User Story

As an underwriter, I want to automatically calculate risk score based on application data so that I can identify high-risk applications for detailed review

4.12.3 Preconditions

Application data complete, risk scoring engine configured

4.12.4 Postconditions

Risk score calculated, applications categorized by risk level

4.12.5 Test Cases

Id	Description	Weight
RISK-SCORING-TC-001	Verify risk factors included (age, medical history, occupation, lifestyle)	High
RISK-SCORING-TC-002	Verify risk score calculated automatically	High
RISK-SCORING-TC-003	Verify risk categorization (Low 0-30, Medium 31-60, High 61-100)	High
RISK-SCORING-TC-004	Verify smoking status increases risk score	High
RISK-SCORING-TC-005	Verify chronic conditions increase risk score	High
RISK-SCORING-TC-006	Verify high-risk occupations increase risk score	Medium
RISK-SCORING-TC-007	Verify risk score displayed in underwriter dashboard	High

4.13 Ft Uw Underwriting Rules

4.13.1 Priority

Must Have

4.13.2 User Story

As an underwriting manager, I want to configure underwriting rules for auto-approval or decline so that I can automate straight-through processing for low-risk applications

4.13.3 Preconditions

Rules engine configured, thresholds defined

4.13.4 Postconditions

Rules applied automatically, decisions made per rules, exceptions routed to manual review

4.13.5 Test Cases

Id	Description	Weight
UNDERWRITING-RULES-TC-001	Verify rules engine operational	High
UNDERWRITING-RULES-TC-002	Verify IF-THEN rule logic supported	High
UNDERWRITING-RULES-TC-003	Verify auto-approve action configured	High
UNDERWRITING-RULES-TC-004	Verify refer-to-underwriter action configured	High
UNDERWRITING-RULES-TC-005	Verify auto-decline action configured	High
UNDERWRITING-RULES-TC-006	Verify configurable thresholds (age, risk score, premium amount)	High
UNDERWRITING-RULES-TC-007	Verify rule changes require maker-checker approval	High

4.14 Ft Uw Medical Questionnaire

4.14.1 Priority

Must Have

4.14.2 User Story

As an underwriter, I want to capture medical history through standardized questionnaire so that I can assess health risks

4.14.3 Preconditions

Application in medical review stage

4.14.4 Postconditions

Medical questionnaire completed, health risks identified

4.14.5 Test Cases

Id	Description	Weight
MEDICAL-QUESTIONNAIRE-TC-001	Verify questionnaire captures chronic conditions	High
MEDICAL-QUESTIONNAIRE-TC-002	Verify questionnaire captures surgeries	High
MEDICAL-QUESTIONNAIRE-TC-003	Verify questionnaire captures medications	High
MEDICAL-QUESTIONNAIRE-TC-004	Verify questionnaire captures family history	High
MEDICAL-QUESTIONNAIRE-TC-005	Verify branching logic based on answers	High
MEDICAL-QUESTIONNAIRE-TC-006	Verify questionnaire can be saved and resumed	Medium
MEDICAL-QUESTIONNAIRE-TC-007	Verify completed questionnaire triggers risk assessment	High

4.15 Ft Uw Pre Existing Conditions

4.15.1 Priority

Must Have

4.15.2 User Story

As an underwriter, I want to identify and track pre-existing conditions so that I can apply appropriate exclusions or waiting periods

4.15.3 Preconditions

Medical questionnaire completed

4.15.4 Postconditions

Pre-existing conditions identified, exclusions or waiting periods applied

4.15.5 Test Cases

Id	Description	Weight
PRE-EXISTING-CONDITIONS-TC-001	Verify pre-existing condition identified if diagnosed within 12 months	High
PRE-EXISTING-CONDITIONS-TC-002	Verify pre-existing condition identified if treated within 12 months	High
PRE-EXISTING-CONDITIONS-TC-003	Verify waiting period can be applied	High
PRE-EXISTING-CONDITIONS-TC-004	Verify exclusion can be applied	High
PRE-EXISTING-CONDITIONS-TC-005	Verify exclusion period configurable	High
PRE-EXISTING-CONDITIONS-TC-006	Verify pre-existing conditions displayed in policy schedule	High
PRE-EXISTING-CONDITIONS-TC-007	Verify claims system enforces pre-existing condition rules	High

4.16 Ft Uw Medical Reports

4.16.1 Priority

Should Have

4.16.2 User Story

As a medical underwriter, I want to request and review medical reports for high-risk applicants so that I can make informed underwriting decisions

4.16.3 Preconditions

Application flagged as high-risk

4.16.4 Postconditions

Medical report requested, received, reviewed, underwriting decision made

4.16.5 Test Cases

Id	Description	Weight
MEDICAL-REPORTS-TC-001	Verify medical report can be requested	High
MEDICAL-REPORTS-TC-002	Verify healthcare provider receives request	High
MEDICAL-REPORTS-TC-003	Verify medical report can be uploaded to application	High
MEDICAL-REPORTS-TC-004	Verify medical underwriter can review report	High
MEDICAL-REPORTS-TC-005	Verify report review tracked in application history	Medium
MEDICAL-REPORTS-TC-006	Verify underwriting decision based on report	High

4.17 Ft Uw Loading Exclusions

4.17.1 Priority

Must Have

4.17.2 User Story

As an underwriter, I want to apply premium loadings or benefit exclusions based on risk so that I can accept higher-risk applicants with appropriate adjustments

4.17.3 Preconditions

Risk assessment completed

4.17.4 Postconditions

Loading or exclusion applied, communicated to applicant

4.17.5 Test Cases

Id	Description	Weight
LOADING-EXCLUSIONS-TC-001	Verify premium loading can be applied as percentage	High
LOADING-EXCLUSIONS-TC-002	Verify premium loading calculated correctly	High
LOADING-EXCLUSIONS-TC-003	Verify benefit exclusion can be applied to specific condition	High
LOADING-EXCLUSIONS-TC-004	Verify exclusion documented clearly	High
LOADING-EXCLUSIONS-TC-005	Verify loading/exclusion requires underwriter approval	High
LOADING-EXCLUSIONS-TC-006	Verify loading/exclusion displayed in policy schedule	High
LOADING-EXCLUSIONS-TC-007	Verify applicant notified of loading/exclusion	High

4.18 Ft Uw Auto Approval

4.18.1 Priority

Must Have

4.18.2 User Story

As a system, I want to auto-approve low-risk applications meeting underwriting criteria so that I can reduce processing time for standard applications

4.18.3 Preconditions

Application meets auto-approval criteria

4.18.4 Postconditions

Application auto-approved, policy ready for issuance upon payment

4.18.5 Test Cases

Id	Description	Weight
AUTO-APPROVAL-TC-001	Verify low risk score triggers auto-approval	High
AUTO-APPROVAL-TC-002	Verify no pre-existing conditions required for auto-approval	High
AUTO-APPROVAL-TC-003	Verify age within limits required for auto-approval	High
AUTO-APPROVAL-TC-004	Verify no document issues required for auto-approval	High
AUTO-APPROVAL-TC-005	Verify auto-approval bypasses manual review	High
AUTO-APPROVAL-TC-006	Verify auto-approval notifies applicant	High
AUTO-APPROVAL-TC-007	Verify auto-approval rate tracked in reports	Medium

4.19 Ft Uw Manual Review

4.19.1 Priority

Must Have

4.19.2 User Story

As an underwriter, I want to review and decide on medium/high-risk applications so that I can apply underwriting judgment to complex cases

4.19.3 Preconditions

Application assigned to underwriter

4.19.4 Postconditions

Underwriting decision made (approve, approve with conditions, decline)

4.19.5 Test Cases

Id	Description	Weight
MANUAL-REVIEW-TC-001	Verify underwriter can access application details	High
MANUAL-REVIEW-TC-002	Verify underwriter can review medical history	High
MANUAL-REVIEW-TC-003	Verify underwriter can review documents	High
MANUAL-REVIEW-TC-004	Verify underwriter can approve application	High
MANUAL-REVIEW-TC-005	Verify underwriter can approve with conditions	High
MANUAL-REVIEW-TC-006	Verify underwriter can decline application	High
MANUAL-REVIEW-TC-007	Verify decision requires documented reason	High

Id	Description	Weight
MANUAL-REVIEW-TC-008	Verify decision tracked in audit log	High

4.20 Ft Uw Decline Reasons

4.20.1 Priority

Must Have

4.20.2 User Story

As an underwriter, I want to decline applications with documented reasons so that I can maintain audit trail and communicate to applicants

4.20.3 Preconditions

Application in underwriting review

4.20.4 Postconditions

Application declined, reason documented, applicant notified

4.20.5 Test Cases

Id	Description	Weight
DECLINE-REASONS-TC-001	Verify decline reason must be selected	High
DECLINE-REASONS-TC-002	Verify high-risk medical condition as decline reason	High
DECLINE-REASONS-TC-003	Verify age limit exceeded as decline reason	High
DECLINE-REASONS-TC-004	Verify incomplete information as decline reason	High
DECLINE-REASONS-TC-005	Verify fraudulent documents as decline reason	High

Id	Description	Weight
DECLINE-REASONS-TC-006	Verify decline reason communicated to applicant	High
DECLINE-REASONS-TC-007	Verify decline tracked in underwriting reports	Medium

4.21 Ft Uw Conditional Approval

4.21.1 Priority

Must Have

4.21.2 User Story

As an underwriter, I want to approve applications with conditions so that I can accept higher-risk applicants with risk mitigation

4.21.3 Preconditions

Application under review, conditions identified

4.21.4 Postconditions

Application conditionally approved, conditions documented, applicant informed

4.21.5 Test Cases

Id	Description	Weight
CONDITIONAL-APPROVAL-TC-001	Verify conditional approval with loading	High
CONDITIONAL-APPROVAL-TC-002	Verify conditional approval with exclusions	High
CONDITIONAL-APPROVAL-TC-003	Verify conditional approval with waiting periods	High
CONDITIONAL-APPROVAL-TC-004	Verify conditions specified clearly	High

Id	Description	Weight
CONDITIONAL-APPROVAL-TC-005	Verify conditions communicated to applicant	High
CONDITIONAL-APPROVAL-TC-006	Verify applicant acceptance required	High
CONDITIONAL-APPROVAL-TC-007	Verify conditions enforced in policy and claims	High

4.22 Ft Uw Approval Limits

4.22.1 Priority

Must Have

4.22.2 User Story

As an underwriting manager, I want to set approval authority limits by underwriter level so that I can ensure appropriate oversight for large or complex policies

4.22.3 Preconditions

Approval limits configured

4.22.4 Postconditions

Approval limits enforced, escalation workflow triggered when exceeded

4.22.5 Test Cases

Id	Description	Weight
APPROVAL-LIMITS-TC-001	Verify approval limits by premium amount	High
APPROVAL-LIMITS-TC-002	Verify approval limits by risk level	High
APPROVAL-LIMITS-TC-003	Verify junior underwriter limits enforced	High

Id	Description	Weight
APPROVAL-LIMITS-TC-004	Verify senior underwriter limits enforced	High
APPROVAL-LIMITS-TC-005	Verify manager approval required when limits exceeded	High
APPROVAL-LIMITS-TC-006	Verify escalation workflow for limit violations	High
APPROVAL-LIMITS-TC-007	Verify approval limits configurable	Medium

4.23 Ft Uw Policy Generation

4.23.1 Priority

Must Have

4.23.2 User Story

As a system, I want to auto-generate policy documents upon approval and payment so that I can eliminate manual policy preparation

4.23.3 Preconditions

Application approved, payment received

4.23.4 Postconditions

Policy document generated, policy number assigned, document sent to policyholder

4.23.5 Test Cases

Id	Description	Weight
POLICY-GENERATION-TC-001	Verify policy document auto-generated upon payment	High
POLICY-GENERATION-TC-002	Verify policy includes policy number	High

Id	Description	Weight
POLICY-GENERATION-TC-003	Verify policy includes member details	High
POLICY-GENERATION-TC-004	Verify policy includes product benefits	High
POLICY-GENERATION-TC-005	Verify policy includes premium and effective dates	High
POLICY-GENERATION-TC-006	Verify policy includes terms and conditions	High
POLICY-GENERATION-TC-007	Verify policy document sent to policyholder	High

4.24 Ft Uw Policy Number

4.24.1 Priority

Must Have

4.24.2 User Story

As a system, I want to generate unique policy numbers following organization format so that I can ensure consistent policy identification

4.24.3 Preconditions

Policy ready for issuance

4.24.4 Postconditions

Unique policy number generated, format enforced

4.24.5 Test Cases

Id	Description	Weight
POLICY-NUMBER-TC-001	Verify policy number format (PREFIX-YEAR-SEQUENCE)	High

Id	Description	Weight
POLICY-NUMBER-TC-002	Verify sequential numbering	High
POLICY-NUMBER-TC-003	Verify uniqueness enforced	High
POLICY-NUMBER-TC-004	Verify year component updated annually	High
POLICY-NUMBER-TC-005	Verify sequence resets per year	Medium
POLICY-NUMBER-TC-006	Verify policy number displayed in all documents	High

4.25 Ft Uw Policy Effective Date

4.25.1 Priority

Must Have

4.25.2 User Story

As an underwriter, I want to set policy effective date based on payment date and organizational rules so that I can ensure coverage starts appropriately

4.25.3 Preconditions

Payment received, effective date rules configured

4.25.4 Postconditions

Policy effective date set, coverage starts as per rules

4.25.5 Test Cases

Id	Description	Weight
POLICY-EFFECTIVE-DATE-TC-001	Verify effective date set to 1st of following month for mid-month payment	High

Id	Description	Weight
POLICY-EFFECTIVE-DATE-TC-002	Verify immediate coverage for same-day start if configured	High
POLICY-EFFECTIVE-DATE-TC-003	Verify configurable effective date rules	High
POLICY-EFFECTIVE-DATE-TC-004	Verify effective date displayed in policy	High
POLICY-EFFECTIVE-DATE-TC-005	Verify waiting periods calculated from effective date	High
POLICY-EFFECTIVE-DATE-TC-006	Verify claims eligibility starts from effective date	High

4.26 Ft Uw Policy Schedule

4.26.1 Priority

Must Have

4.26.2 User Story

As an underwriter, I want to generate member policy schedule showing all covered members so that I can provide clear coverage details to policyholders

4.26.3 Preconditions

Policy issued with member details

4.26.4 Postconditions

Policy schedule generated showing all members with details

4.26.5 Test Cases

Id	Description	Weight
POLICY-SCHEDULE-TC-001	Verify principal member shown in schedule	High

Id	Description	Weight
POLICY-SCHEDULE-TC-002	Verify dependents shown with relationship	High
POLICY-SCHEDULE-TC-003	Verify member ages displayed	High
POLICY-SCHEDULE-TC-004	Verify coverage start dates shown	High
POLICY-SCHEDULE-TC-005	Verify member card numbers included	High
POLICY-SCHEDULE-TC-006	Verify any exclusions or loadings noted	High
POLICY-SCHEDULE-TC-007	Verify schedule updated with endorsements	High

4.27 Ft Uw Member Cards

4.27.1 Priority

Must Have

4.27.2 User Story

As a system, I want to generate digital and physical member cards with QR codes so that I can enable member identification at providers

4.27.3 Preconditions

Policy issued, member details complete

4.27.4 Postconditions

Member cards generated for all members, QR codes included

4.27.5 Test Cases

Id	Description	Weight
MEMBER-CARDS-TC-001	Verify member card generated per member	High
MEMBER-CARDS-TC-002	Verify card includes member number	High
MEMBER-CARDS-TC-003	Verify card includes policy number	High
MEMBER-CARDS-TC-004	Verify card includes product name	High
MEMBER-CARDS-TC-005	Verify card includes effective dates	High
MEMBER-CARDS-TC-006	Verify QR code generated for verification	High
MEMBER-CARDS-TC-007	Verify digital card accessible in mobile app	High

4.28 Ft Uw Endorsement Add Member

4.28.1 Priority

Must Have

4.28.2 User Story

As an underwriter, I want to process endorsements to add new members to existing policy so that I can accommodate family changes

4.28.3 Preconditions

Active policy, member addition request received

4.28.4 Postconditions

Member added, premium adjusted, policy schedule updated

4.28.5 Test Cases

Id	Description	Weight
ENDORSEMENT-ADD-MEMBER-TC-001	Verify spouse can be added	High
ENDORSEMENT-ADD-MEMBER-TC-002	Verify newborn can be added automatically	High
ENDORSEMENT-ADD-MEMBER-TC-003	Verify adopted child can be added	High
ENDORSEMENT-ADD-MEMBER-TC-004	Verify underwriting required for adult additions	High
ENDORSEMENT-ADD-MEMBER-TC-005	Verify pro-rated premium calculated	High
ENDORSEMENT-ADD-MEMBER-TC-006	Verify policy schedule updated	High
ENDORSEMENT-ADD-MEMBER-TC-007	Verify new member card generated	High

4.29 Ft Uw Endorsement Delete Member

4.29.1 Priority

Must Have

4.29.2 User Story

As an underwriter, I want to process endorsements to remove members from policy so that I can handle member exits

4.29.3 Preconditions

Active policy with multiple members

4.29.4 Postconditions

Member removed, premium adjusted, policy schedule updated

4.29.5 Test Cases

Id	Description	Weight
ENDORSEMENT-DELETE-MEMBER-TC-001	Verify member can be removed for divorce	High
ENDORSEMENT-DELETE-MEMBER-TC-002	Verify member can be removed for death	High
ENDORSEMENT-DELETE-MEMBER-TC-003	Verify member can be removed for age limit exceeded	High
ENDORSEMENT-DELETE-MEMBER-TC-004	Verify premium adjustment calculated	High
ENDORSEMENT-DELETE-MEMBER-TC-005	Verify refund calculation if applicable	High
ENDORSEMENT-DELETE-MEMBER-TC-006	Verify policy schedule updated	High
ENDORSEMENT-DELETE-MEMBER-TC-007	Verify member card deactivated	High

4.30 Ft Uw Endorsement Benefit Change

4.30.1 Priority

Must Have

4.30.2 User Story

As an underwriter, I want to process endorsements for benefit upgrades or downgrades so that I can allow policyholders to adjust coverage

4.30.3 Preconditions

Active policy, benefit change request received

4.30.4 Postconditions

Benefits updated, premium adjusted, policy re-issued

4.30.5 Test Cases

Id	Description	Weight
ENDORSEMENT-BENEFIT-CHANGE-TC-001	Verify benefit upgrade requires underwriting	High
ENDORSEMENT-BENEFIT-CHANGE-TC-002	Verify benefit downgrade allowed with restrictions	High
ENDORSEMENT-BENEFIT-CHANGE-TC-003	Verify premium adjustment calculated	High
ENDORSEMENT-BENEFIT-CHANGE-TC-004	Verify new waiting periods applied if required	High
ENDORSEMENT-BENEFIT-CHANGE-TC-005	Verify updated policy schedule issued	High
ENDORSEMENT-BENEFIT-CHANGE-TC-006	Verify benefit change effective date set	High

4.31 Ft Uw Endorsement Address Change

4.31.1 Priority

Must Have

4.31.2 User Story

As an underwriter, I want to process administrative endorsements so that I can keep policy information current

4.31.3 Preconditions

Active policy, change request received

4.31.4 Postconditions

Policy information updated, updated documents issued

4.31.5 Test Cases

Id	Description	Weight
ENDORSEMENT-ADDRESS-CHANGE-TC-001	Verify address can be updated	High
ENDORSEMENT-ADDRESS-CHANGE-TC-002	Verify contact details can be updated	High
ENDORSEMENT-ADDRESS-CHANGE-TC-003	Verify bank details can be updated	High
ENDORSEMENT-ADDRESS-CHANGE-TC-004	Verify no underwriting required for administrative changes	High
ENDORSEMENT-ADDRESS-CHANGE-TC-005	Verify updated policy schedule issued	High
ENDORSEMENT-ADDRESS-CHANGE-TC-006	Verify changes tracked in policy history	Medium

4.32 Ft Uw Endorsement Approval



4.32.1 Priority

Must Have

4.32.2 User Story

As an underwriting manager, I want to apply approval workflow for endorsements so that I can ensure proper authorization for policy changes

4.32.3 Preconditions

Endorsement request submitted

4.32.4 Postconditions

Endorsement approved or rejected, policy updated if approved

4.32.5 Test Cases

Id	Description	Weight
ENDORSEMENT-APPROVAL-TC-001	Verify underwriter approval required for benefit/member changes	High
ENDORSEMENT-APPROVAL-TC-002	Verify maker-checker for administrative changes	High
ENDORSEMENT-APPROVAL-TC-003	Verify approval workflow tracks approver	High
ENDORSEMENT-APPROVAL-TC-004	Verify rejection requires reason	High
ENDORSEMENT-APPROVAL-TC-005	Verify policyholder notified of approval/rejection	High
ENDORSEMENT-APPROVAL-TC-006	Verify audit trail maintained	High

4.33 Ft Uw Policy Renewal



4.33.1 Priority

Must Have

4.33.2 User Story

As an underwriter, I want to process policy renewals with rate adjustments so that I can continue coverage for existing policyholders

4.33.3 Preconditions

Policy approaching expiry

4.33.4 Postconditions

Renewal notice sent, new rates calculated, policy renewed upon payment

4.33.5 Test Cases

Id	Description	Weight
POLICY-RENEWAL-TC-001	Verify renewal notice sent 60 days before expiry	High
POLICY-RENEWAL-TC-002	Verify rate adjustment for age band changes	High
POLICY-RENEWAL-TC-003	Verify rate adjustment for product updates	High
POLICY-RENEWAL-TC-004	Verify automatic renewal if payment received	High
POLICY-RENEWAL-TC-005	Verify no-lapse if payment within grace period	High
POLICY-RENEWAL-TC-006	Verify renewal premium quoted accurately	High
POLICY-RENEWAL-TC-007	Verify renewed policy issued with updated effective dates	High

4.34 Ft Uw Policy Cancellation

4.34.1 Priority

Must Have

4.34.2 User Story

As an underwriter, I want to cancel policies with documented reasons so that I can handle policy terminations properly

4.34.3 Preconditions

Active policy, cancellation trigger

4.34.4 Postconditions

Policy canceled, reason documented, refund calculated if applicable

4.34.5 Test Cases

Id	Description	Weight
POLICY-CANCELLATION-TC-001	Verify cancellation for non-payment after grace period	High
POLICY-CANCELLATION-TC-002	Verify cancellation for member request	High
POLICY-CANCELLATION-TC-003	Verify cancellation for fraud	High
POLICY-CANCELLATION-TC-004	Verify 30-day grace period enforced	High
POLICY-CANCELLATION-TC-005	Verify refund calculation for mid-term cancellation	High
POLICY-CANCELLATION-TC-006	Verify cancellation reason documented	High
POLICY-CANCELLATION-TC-007	Verify policyholder notified of cancellation	High

4.35 Ft Uw Policy Reinstatement

4.35.1 Priority

Must Have

4.35.2 User Story

As an underwriter, I want to reinstate lapsed policies within grace period so that I can allow policyholders to resume coverage

4.35.3 Preconditions

Policy lapsed, within reinstatement window

4.35.4 Postconditions

Policy reinstated, coverage resumed, no gap if within grace period

4.35.5 Test Cases

Id	Description	Weight
POLICY-REINSTATEMENT-TC-001	Verify reinstatement within 90 days of lapse allowed	High
POLICY-REINSTATEMENT-TC-002	Verify payment of outstanding premium required	High
POLICY-REINSTATEMENT-TC-003	Verify no gap in coverage if within grace period	High
POLICY-REINSTATEMENT-TC-004	Verify coverage gap if beyond grace period	High
POLICY-REINSTATEMENT-TC-005	Verify reinstatement fee if applicable	Medium
POLICY-REINSTATEMENT-TC-006	Verify reinstatement tracked in policy history	Medium

4.36 Ft Uw Policy Suspension

4.36.1 Priority

Should Have

4.36.2 User Story

As an underwriter, I want to suspend policies temporarily so that I can handle special circumstances

4.36.3 Preconditions

Active policy, suspension request with valid reason

4.36.4 Postconditions

Policy suspended, no claims processed during suspension, resumption planned

4.36.5 Test Cases

Id	Description	Weight
POLICY-SUSPENSION-TC-001	Verify suspension for travel abroad	High
POLICY-SUSPENSION-TC-002	Verify suspension for leave of absence	High
POLICY-SUSPENSION-TC-003	Verify maximum suspension period configurable	High
POLICY-SUSPENSION-TC-004	Verify no claims processed during suspension	High
POLICY-SUSPENSION-TC-005	Verify suspension end date tracked	High
POLICY-SUSPENSION-TC-006	Verify automatic resumption at end of suspension period	Medium

4.37 Ft Uw Grace Period

4.37.1 Priority

Must Have

4.37.2 User Story

As an underwriter, I want to manage grace period for premium payment so that I can allow reasonable time for payment before cancellation

4.37.3 Preconditions

Premium payment due

4.37.4 Postconditions

Grace period tracked, coverage continues during grace, cancellation if not paid

4.37.5 Test Cases

Id	Description	Weight
GRACE-PERIOD-TC-001	Verify 30-day grace period from due date	High
GRACE-PERIOD-TC-002	Verify coverage continues during grace period	High
GRACE-PERIOD-TC-003	Verify claims paid during grace period	High
GRACE-PERIOD-TC-004	Verify payment reminder sent during grace period	High
GRACE-PERIOD-TC-005	Verify policy cancelled if payment not received by end of grace period	High
GRACE-PERIOD-TC-006	Verify grace period configurable per product	Medium

4.38 Ft Uw Report Application Pipeline

4.38.1 Priority

Must Have

4.38.2 User Story

As an underwriting manager, I want to view application pipeline report showing status distribution so that I can monitor underwriting performance

4.38.3 Preconditions

Applications in system, reporting module accessible

4.38.4 Postconditions

Pipeline report generated showing applications by stage and aging

4.38.5 Test Cases

Id	Description	Weight
REPORT-APPLICATION-PIPELINE-TC-001	Verify applications by stage displayed	High
REPORT-APPLICATION-PIPELINE-TC-002	Verify aging analysis by stage	High
REPORT-APPLICATION-PIPELINE-TC-003	Verify bottleneck identification	High
REPORT-APPLICATION-PIPELINE-TC-004	Verify underwriter workload shown	High
REPORT-APPLICATION-PIPELINE-TC-005	Verify SLA compliance tracking	High
REPORT-APPLICATION-PIPELINE-TC-006	Verify report filterable by date range	Medium

4.39 Ft Uw Report Approval Rates

4.39.1 Priority

Must Have

4.39.2 User Story

As an underwriting manager, I want to view approval, decline, and conditional approval rates so that I can monitor underwriting quality and consistency

4.39.3 Preconditions

Underwriting decisions made

4.39.4 Postconditions

Approval rates report showing trends and consistency metrics

4.39.5 Test Cases

Id	Description	Weight
REPORT-APPROVAL-RATES-TC-001	Verify overall approval rate calculated	High
REPORT-APPROVAL-RATES-TC-002	Verify approval rate by product	High
REPORT-APPROVAL-RATES-TC-003	Verify approval rate by underwriter	High
REPORT-APPROVAL-RATES-TC-004	Verify approval rate by risk score category	High
REPORT-APPROVAL-RATES-TC-005	Verify trend analysis over time	Medium
REPORT-APPROVAL-RATES-TC-006	Verify decline rate and reasons analyzed	High

4.40 Ft Uw Report Processing Time

4.40.1 Priority

Must Have

4.40.2 User Story

As an underwriting manager, I want to view average processing time by stage so that I can identify delays and improve efficiency

4.40.3 Preconditions

Applications processed through workflow

4.40.4 Postconditions

Processing time report showing averages by stage and underwriter

4.40.5 Test Cases

Id	Description	Weight
REPORT-PROCESSING-TIME-TC-001	Verify average time by stage calculated	High
REPORT-PROCESSING-TIME-TC-002	Verify average time by underwriter	High
REPORT-PROCESSING-TIME-TC-003	Verify average time by complexity	High
REPORT-PROCESSING-TIME-TC-004	Verify SLA compliance percentage	High
REPORT-PROCESSING-TIME-TC-005	Verify trend analysis over time	Medium
REPORT-PROCESSING-TIME-TC-006	Verify outliers identified	Medium

4.41 Ft Uw Report Policy Issuance

4.41.1 Priority

Must Have

4.41.2 User Story

As a business analyst, I want to view policy issuance report by period, product, channel so that I can track business growth

4.41.3 Preconditions

Policies issued

4.41.4 Postconditions

Issuance report showing volume and premium by various dimensions

4.41.5 Test Cases

Id	Description	Weight
REPORT-POLICY-ISSUANCE-TC-001	Verify policy count by period	High
REPORT-POLICY-ISSUANCE-TC-002	Verify premium volume by period	High
REPORT-POLICY-ISSUANCE-TC-003	Verify breakdown by product	High
REPORT-POLICY-ISSUANCE-TC-004	Verify breakdown by channel (online, agent, broker)	High
REPORT-POLICY-ISSUANCE-TC-005	Verify trend analysis over time	High
REPORT-POLICY-ISSUANCE-TC-006	Verify growth rate calculated	Medium

4.42 Ft Uw Report Endorsements

4.42.1 Priority

Should Have



4.42.2 User Story

As an underwriting manager, I want to view endorsement report by type and volume so that I can monitor policy changes

4.42.3 Preconditions

Endorsements processed

4.42.4 Postconditions

Endorsement report showing types, volumes, and premium impact

4.42.5 Test Cases

Id	Description	Weight
REPORT-ENDORSEMENTS-TC-001	Verify endorsements by type (add/delete member, benefit change)	High
REPORT-ENDORSEMENTS-TC-002	Verify endorsement volume over time	High
REPORT-ENDORSEMENTS-TC-003	Verify premium impact calculated	High
REPORT-ENDORSEMENTS-TC-004	Verify processing time for endorsements	Medium
REPORT-ENDORSEMENTS-TC-005	Verify endorsement trends by product	Medium

4.43 Ft Uw Maker Checker

4.43.1 Priority

Must Have



4.43.2 User Story

As a system administrator, I want to implement maker-checker workflow for product configuration changes so that I can ensure accuracy and prevent unauthorized changes

4.43.3 Preconditions

Maker-checker workflow configured

4.43.4 Postconditions

Product changes require checker approval before activation

4.43.5 Test Cases

Id	Description	Weight
MAKER-CHECKER-TC-001	Verify maker can create/modify product	High
MAKER-CHECKER-TC-002	Verify checker approval required for activation	High
MAKER-CHECKER-TC-003	Verify rate changes require maker-checker	High
MAKER-CHECKER-TC-004	Verify benefit updates require maker-checker	High
MAKER-CHECKER-TC-005	Verify checker can approve or reject	High
MAKER-CHECKER-TC-006	Verify rejection requires reason	High
MAKER-CHECKER-TC-007	Verify maker-checker audit trail maintained	High

4.44 Ft Uw Audit Log

4.44.1 Priority

Must Have

4.44.2 User Story

As an auditor, I want to maintain comprehensive audit logs of all underwriting activities so that I can track changes and comply with audit requirements

4.44.3 Preconditions

Audit logging enabled

4.44.4 Postconditions

Comprehensive audit logs maintained, searchable and exportable

4.44.5 Test Cases

Id	Description	Weight
AUDIT-LOG-TC-001	Verify audit log captures user for each action	High
AUDIT-LOG-TC-002	Verify audit log captures action performed	High
AUDIT-LOG-TC-003	Verify audit log captures timestamp	High
AUDIT-LOG-TC-004	Verify audit log captures old and new values	High
AUDIT-LOG-TC-005	Verify audit logs immutable	High
AUDIT-LOG-TC-006	Verify audit logs searchable by user, date, action	High
AUDIT-LOG-TC-007	Verify audit logs exportable	High

4.45 Ft Uw Sla Management



4.45.1 Priority

Should Have

4.45.2 User Story

As an underwriting manager, I want to configure and monitor SLAs for application processing so that I can ensure timely service delivery

4.45.3 Preconditions

SLAs configured

4.45.4 Postconditions

SLAs monitored, alerts triggered for breaches, performance tracked

4.45.5 Test Cases

Id	Description	Weight
SLA-MANAGEMENT-TC-001	Verify SLA target time configurable by application type	High
SLA-MANAGEMENT-TC-002	Verify SLA compliance tracked	High
SLA-MANAGEMENT-TC-003	Verify alerts for SLA breaches	High
SLA-MANAGEMENT-TC-004	Verify SLA performance dashboard	High
SLA-MANAGEMENT-TC-005	Verify SLA reports by underwriter and product	Medium

4.46 Ft Uw Underwriter Dashboard

4.46.1 Priority

Must Have



4.46.2 User Story

As an underwriter, I want a dashboard with workload and performance metrics so that I can manage my work efficiently

4.46.3 Preconditions

Underwriter logged in, applications assigned

4.46.4 Postconditions

Dashboard displays assigned applications, pending actions, performance metrics

4.46.5 Test Cases

Id	Description	Weight
UNDERWRITER-DASHBOARD-TC-001	Verify assigned applications displayed	High
UNDERWRITER-DASHBOARD-TC-002	Verify pending actions highlighted	High
UNDERWRITER-DASHBOARD-TC-003	Verify aging cases flagged	High
UNDERWRITER-DASHBOARD-TC-004	Verify performance metrics shown (approval rate, processing time)	High
UNDERWRITER-DASHBOARD-TC-005	Verify SLA compliance indicator	Medium
UNDERWRITER-DASHBOARD-TC-006	Verify quick access to applications from dashboard	High

