



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 | Support for full insurance, full fund, and hybrid models. Product attributes: name, code, type, effective dates, status. |
| FT-UW-PRODUCT-BENEFITS | Configure product benefit schedules with limits and sub-limits | Define coverage for each product | Must | Benefits: inpatient, outpatient, maternity, dental, optical, chronic conditions, etc. Annual limits, per-visit limits, family limits. |
| FT-UW-PRODUCT-EXCLUSIONS | Define standard exclusions for each product | Clearly communicate coverage limitations | Must | Standard exclusions: cosmetic procedures, experimental treatments, war injuries, etc. Product-specific exclusions configurable. |
| 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. |

Your Future is Protected

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 |

