

Meeting minutes

Subject: The definition of user requirement for new policy workflow.

Date:

Attendance:

Department	Attendance name	Job description
1. System	System	Developer
2. New business department	new department	Sr. Manger
3. Underwriting department	Underwriting	Sr. Manager
4. Actuarial Team	Actuary	Manager

[As-Is] Current Insurance Application Process Flow

Scope: New Personal Health Insurance Application (Manual / Paper-based Process)

Step	Role	Activity	Documents / Records Used	Remarks
1. Consultation & Application	Sales Agent	Meets the customer and manually fills out personal information and coverage details on a paper application form.	Paper application form	Frequent typos and missing information
2. Submission	Branch Staff	Reviews the collected paper application and assigns a receipt number by recording it manually in a log.	Submission log (Excel / ledger)	Time required for physical handling
3. Verification	Branch Staff	Manually checks eligibility by comparing the application against a printed list of previously declined customers.	Declined customer blacklist	Possibility of missed checks
4. Dispatch	Branch Staff	Sends the submitted documents to the head office underwriting team via fax or postal mail.	Fax transmission confirmation	Risk of transmission errors
5. Review & Premium Calculation	Head Office Underwriter	Reviews faxed documents, looks up rate tables, and	Age-based / product-based rate tables	High risk of calculation errors

		calculates the premium using a calculator.		
6. Policy Finalization	Head Office Underwriter	Upon final approval, manually assigns a policy number, prints the policy, and sends it by mail.	Policy issuance log	Processing time of 3–5 days

Pain Points in the Current Process

These issues should be highlighted during stakeholder meetings to justify the need for an **automated system**.

- Lack of Data Integrity:**
Manual data entry leads to errors in key identification information (e.g., SSN) and illegible entries.
- Physical Bottlenecks:**
Document transfer between branches and headquarters via fax or mail causes delays and risks data loss.
- Limited Search Capability:**
Checking tens of thousands of declined customers using paper lists is highly inefficient.
- No Real-Time Processing:**
Customers must wait at least three days after application submission to receive final premium confirmation.