**User Stories**

**3.2 Insurance Policy Search and Comparison**

**3.2.1 Search Functionality**

**User Story:** As a user looking for insurance policies, I want to be able to search for policies based on different parameters so that I can find the best policy that suits my needs.

**Acceptance Criteria:**

**1.Basic Search Functionality:**

• Given that I am on the insurance policy search page, I should see input fields for coverage type, premium range, and policy duration.

• When I enter my desired coverage type (e.g., health, auto, home), premium range, and policy duration, and click on the search button, I should see a list of insurance policies that match my criteria.

• If I leave any of the fields blank, the search should still return relevant results based on the provided parameters.

**2.Advanced Search Filters:**

• Given that I am on the insurance policy search page, I should see an option to access advanced search filters.

• When I click on the advanced search filters, I should see additional options such as deductible amount, co-payment, maximum coverage limits, and additional benefits.

• After applying advanced search filters, the search results should update to reflect policies that meet both the basic search parameters and the selected advanced filters.

• I should be able to apply multiple advanced filters simultaneously to further refine my search.

**3.Search Results:**

• Each search result should display key information about the insurance policy, such as the name of the insurance provider, coverage details, premium amount, and policy duration.

• I should be able to click on a search result to view more detailed information about the policy, including a summary of coverage, terms and conditions, and contact information for the insurance provider.

**4. Error Handling:**

• If there are no insurance policies that match the search criteria, the system should display a message indicating that no results were found and suggest adjusting the search parameters.

• If there are any errors in the search process, such as network issues or server errors, the system should display an error message and provide options for retrying the search or contacting support for assistance.

**3.2.2 Comparison Tools**

**User Story:** As a user exploring insurance policies, I want to be able to compare the features, coverage, and premium rates of different policies side by side so that I can make an informed decision.

**Acceptance Criteria**:

**1.Comparison Interface:**

• Given that I am viewing a list of insurance policies, I should see an option to compare multiple policies side by side.

• When I select the policies, I want to compare and click on the "Compare" button, I should be taken to a comparison interface where the selected policies are displayed.

**2.Side-by-Side Comparison**:

• In the comparison interface, I should see a side-by-side comparison of the features, coverage details, and premium rates of the selected policies.

• The comparison table should clearly display each policy's attributes in separate columns for easy comparison.

• Key details such as deductible amounts, coverage limits, co-payments, and additional benefits should be included in the comparison.

**3.Visual Aids**:

• Alongside the comparison table, there should be visual aids such as charts or graphs to provide a clear visual representation of the policy differences.

• Charts/graphs could illustrate aspects like premium rates over time, coverage levels for different types of claims, or the distribution of benefits across different policy features.

• The visual aids should be interactive, allowing users to hover over data points for additional information or to adjust the displayed data based on their preferences.

**4. Dynamic Updates**:

• If I make changes to the selected policies or adjust the comparison criteria (such as adding or removing policies, or modifying coverage options), the comparison table and visual aids should update dynamically to reflect the changes.

• The comparison interface should provide options for sorting and filtering the displayed information to further customize the comparison based on my preferences.

**5.Accessibility and Responsiveness**:

• The comparison tools should be accessible and easy to use on different devices and screen sizes, including desktop computers, tablets, and smartphones.

• Text should be legible, and interactive elements should be easy to interact with using touch or mouse input.

**6.Clear Call to Action:**

• At the end of the comparison, there should be a clear call to action guiding users on the next steps, such as contacting the insurance provider for more information or proceeding to purchase a policy.

**3.3 Policy Details and Information**

**3.3.1 Policy Descriptions**

**- Detailed information on each insurance policy, including coverage details and exclusions**.

1. As a user, I want to view the name of my insurance policy on my account dashboard, so I can easily identify it among other policies.
   * **Acceptance Criteria:**
     + The policy name should be prominently displayed on the account dashboard.
     + It should be easily distinguishable from other policy names if the user has multiple policies.
     + Clicking on the policy name should lead to the detailed policy information.
2. As a user, I want to see the effective date and expiration date of my insurance policy, so I know when my coverage begins and ends.
   * **Acceptance Criteria:**
     + The effective date and expiration date should be clearly displayed in the policy details section.
     + The dates should be formatted in a clear and understandable way.
     + The expiration date should be accompanied by a notification or indication if the policy is set to renew automatically.
3. As a user, I want to view the premium amount and payment frequency of my insurance policy, so I can manage my budget accordingly.
   * **Acceptance Criteria:**
     + The premium amount and payment frequency (e.g., monthly, annually) should be clearly stated in the policy details.
     + Any changes in premium amount or payment frequency should be updated in real-time.

**Policy Information:**

1. As a user, I want to access detailed information about the coverage limits of my insurance policy, so I understand the extent of my protection.
   * **Acceptance Criteria:**
     + Coverage limits for each type of coverage (e.g., liability coverage, property coverage) should be clearly outlined.
     + Users should be able to easily identify which coverage applies to which aspects of their policy (e.g., bodily injury coverage, property damage coverage).
2. As a user, I want to understand the deductibles associated with my insurance policy, so I can anticipate my out-of-pocket expenses in the event of a claim.
   * **Acceptance Criteria:**
     + The deductible amount for each coverage type should be clearly stated.
     + Users should be provided with information on how deductibles work and when they apply.
3. As a user, I want to view a comprehensive list of what is covered by my insurance policy, so I can be confident in my coverage.
   * **Acceptance Criteria:**
     + All covered items, risks, or scenarios should be clearly listed in the policy details.
     + Coverage details should include specific conditions or limitations related to each type of coverage.
4. As a user, I want to understand the exclusions of my insurance policy, so I know what is not covered.
   * **Acceptance Criteria:**
     + A list of exclusions should be provided, clearly stating what is not covered by the policy.
     + Exclusions should be accompanied by explanations or reasons for their exclusion.

**3.3.2 Reviews and Ratings**

**- User-generated reviews and ratings for each insurance policy.**

**- Integration with social media for sharing experiences.**

1. As a user, I want to read reviews of insurance policies from other customers, so I can make informed decisions about purchasing a policy.
   * **Acceptance Criteria:**
     + Users should be able to access a section dedicated to reviews on the insurance provider's website or app.
     + Reviews should be displayed in a clear and organized manner, with options to filter and sort them based on relevance, date, or rating.
     + Each review should include details such as the reviewer's name or username, the date of the review, and a rating out of five stars.
     + Users should be able to read the full text of each review by clicking on it or expanding it.
2. As a user, I want to leave a review of my insurance policy, so I can share my experience with others and provide feedback to the insurance provider.
   * **Acceptance Criteria:**
     + Users should have the option to leave a review after they have purchased and used the insurance policy.
     + The review form should include fields for the user's name or username, a rating out of five stars, and a text box for writing the review.
     + Users should have the option to submit their review anonymously if they prefer.
     + After submitting a review, users should receive a confirmation message, and their review should be visible on the website or app within a reasonable timeframe.

**Ratings:**

1. As a user, I want to see ratings for insurance policies provided by other customers, so I can quickly gauge their overall satisfaction.
   * **Acceptance Criteria:**
     + Ratings for each insurance policy should be prominently displayed alongside other policy details.
     + Ratings should be aggregated from multiple reviews and displayed as an average score out of five stars.
     + Users should be able to see the number of reviews contributing to the rating.
     + Ratings should be updated in real-time as new reviews are submitted.
2. As a user, I want to rate my insurance policy based on my experience, so I can contribute to the overall rating and help other users make decisions.
   * **Acceptance Criteria:**
     + Users should have the option to rate their insurance policy at any time during their coverage period.
     + The rating form should be easily accessible from the user's account dashboard or the policy details section.
     + The rating form should include a star rating system with options to select from one to five stars.
     + Users should be able to submit their rating with a single click or tap, and their rating should be reflected in the overall rating of the policy.

**3.6 Notification and Alerts:**

**3.6.1: Personalized alerts:**

**User Story:**As a user, I want to receive personalized alerts regarding policy renewals, new offers, and updates so that I can stay informed about important changes related to my account.

**Acceptance Criteria:**

The system should send notifications for policy renewals, new offers, and updates.  
Notifications should be delivered via both email and in-app.  
Users should have the option to customize their notification preferences.  
Notifications should include relevant details such as the type of update and effective dates.  
The frequency of notifications should be adjustable based on user preferences.  
Notifications should provide clear instructions on how to take action if needed, such as renewing a policy or claiming a new offer.  
Users should be able to easily dismiss or clear notifications once they have been addressed.  
The system should maintain a record of notifications for reference purposes.

**3.7 Admin Panel**

**3.7.1 Provider Management**

Add, update, and remove insurance providers.

Monitor provider performance and user reviews.

**User:** System Administrator

**User Story :** As a System Administrator, I want to create new providers in the system, so that I can manage the various organizations that offer services.

**Acceptance Criteria:**

* The system should provide a form to enter details like provider name, contact information, and service categories offered.
* The system should allow uploading logos and other relevant documents for the provider.
* Upon successful creation, the system should display a confirmation message and provide access to the newly created provider profile.

**3.7.2 Content Management**

Manage and update policy details, descriptions, and educational content.

Ensure compliance with regulatory changes.

**User:** Marketing Specialist

**User Story:** As a Marketing Specialist, I want to create and manage different types of insurance-related content (e.g., blog posts, policy descriptions, FAQs) in one central location, so that I can easily update information, ensure consistency across different channels, and deliver accurate information to our customers.

**Acceptance Criteria:**

* The system should provide a user-friendly interface for creating and editing various content types.
* Users should be able to choose from pre-defined templates for specific content formats (e.g., blog post, policy overview).
* The system should allow for rich text editing, including formatting options like bold, italics, and bullet points.
* Users should be able to embed images, videos, and other multimedia content within their content.
* The system should offer functionalities to manage versions and track changes made to the content.

**3.8 User Registration & Login**

- Registration: Sign up using personal details

- Login: Access using credentials, possibly with added security

**User story:** As an insurance customer, I want to be able to register for an account using my personal details and securely log in to access my insurance information and services.

**Acceptance Criteria:**

**1. Registration:**

- When I navigate to the registration page, I should see input fields to provide my personal details such as full name, email address, contact number, and residential address.

- The registration form should include validation checks to ensure that all required fields are filled out correctly and that the email address provided is unique.

- After submitting the registration form, I should receive a confirmation email containing a link to verify my account.

- Clicking on the verification link should confirm my registration and redirect me to the login page.

**2. Login:**

- When I visit the login page, I should see fields to enter my credentials, including my email address and password.

- Upon entering my credentials and clicking the login button, I should be redirected to my insurance dashboard if my credentials are correct.

- The login process should include security measures such as encryption of passwords during transmission and storage to protect against unauthorized access.

- Optionally, the login process may include additional security measures such as two-factor authentication (2FA) to provide an extra layer of protection for my account.

- If I enter incorrect credentials, I should receive an error message indicating that the login attempt failed and be prompted to try again.

**3.9 Profile Management -View and update personal details**

**-View policy details like policy number, coverage, premiums, and renewal dates.**

**User Story: 2**

As an insurance policyholder, I want to be able to view and update my personal details, as well as access comprehensive information about my insurance policies, including policy number, coverage details, premiums, and renewal dates.

**Acceptance Criteria:**

**1. View and Update Personal Details:**

- Upon logging into my insurance account, I should have access to a profile management section where I can view and update my personal information.

- The profile management section should include fields such as full name, email address, contact number, and residential address.

- I should be able to edit any of these fields and save the changes, with validation checks in place to ensure that the information provided is accurate.

- After saving the changes, I should receive a confirmation message indicating that my personal details have been successfully updated.

**2. View Policy Details:**

- Within my insurance account, there should be a section dedicated to viewing my policy details.

- For each policy I hold, I should be able to see essential information such as the policy number, coverage details (e.g., types of coverage, coverage limits), premiums, and renewal dates.

- The policy details should be presented in a clear and organized manner, allowing me to easily understand the terms and conditions of each policy.

- Additionally, I should have the option to download or print a copy of my policy documents for reference.

**3. Policy Renewal Reminders:**

- As part of the policy details section, I should receive notifications or reminders about upcoming policy renewals.

- These reminders should be sent well in advance of the renewal date, giving me sufficient time to review my coverage options and make any necessary adjustments.

- The reminders should include clear instructions on how to renew my policy, whether it's through online payment or contacting a customer service representative.

**3.1 User Registration and Authentication**

- Users can create accounts, log in, and manage their profiles.

- Secure authentication processes, including password recovery and two-factor authentication.

**User Story:3**

As a prospective insurance customer, I want to be able to create an account, securely log in, and manage my profile information. Additionally, I expect robust security measures, including password recovery and two-factor authentication, to safeguard my account and personal data.

**Acceptance Criteria:**

**1. Account Creation:**

- When I visit the insurance company's website or mobile app, I should see an option to create a new account.

- Upon selecting the account creation option, I should be presented with a registration form requesting necessary details such as full name, email address, contact number, and preferred password.

- The registration form should include validation checks to ensure all required fields are filled out correctly, and the email address provided is unique.

- After successfully submitting the registration form, I should receive a confirmation email containing a verification link to activate my account.

**2. Login:**

- Once my account is activated, I should be able to log in using my registered email address and password.

- The login process should occur over a secure connection (HTTPS) to protect my credentials from interception.

- After entering my credentials and clicking the login button, I should gain access to my insurance dashboard or profile page.

- Optionally, I should have the ability to enable two-factor authentication (2FA) for added security during the login process.

**3. Profile Management:**

- Within my account dashboard or profile settings, I should have the option to manage my personal information, including updating my full name, contact details, and preferred communication preferences.

- Any changes made to my profile information should be saved securely and reflected immediately upon confirmation.

- Additionally, I should be able to view and manage my insurance policies, including policy numbers, coverage details, premiums, and renewal dates, within my profile.

**4. Secure Authentication:**

- In the event that I forget my password, I should have a secure password recovery mechanism in place.

- The password recovery process should involve sending a password reset link to my registered email address, allowing me to create a new password securely.

- Furthermore, I should have the option to enable two-factor authentication (2FA) for my account.

- If I choose to enable 2FA, I should be guided through the setup process, which may involve receiving a verification code via SMS or email to confirm my identity during login attempts.

- Upon successful setup, I should be required to provide the additional verification step each time I log in, enhancing the security of my account.

**3.4 Insurance Policy Search and Comparison**

3.2.1 Search Functionality - Users can search for insurance policies based on parameters like coverage type, premium range, and policy duration.

- Advanced search filters for specific coverage features

**User Story:**

As an insurance policyholder, I want to be able to search for insurance policies based on various parameters such as coverage type, premium range, and policy duration. Additionally, I expect advanced search filters to help me find policies that offer specific coverage features tailored to my needs.

**Acceptance Criteria:**

1. Basic Search Functionality:

- When I access the insurance company's website or mobile app, I should see a search bar prominently displayed on the homepage or dedicated search page.

- The search functionality should allow me to enter keywords or select parameters such as coverage type, premium range, and policy duration to filter insurance policies.

- Upon entering my search criteria and initiating the search, I should receive relevant results matching my specified parameters.

2. Advanced Search Filters:

- In addition to basic search options, I should have access to advanced search filters for more specific coverage features.

- These advanced filters may include options to refine search results based on coverage for specific events (e.g., accidents, natural disasters), coverage limits, deductible amounts, and additional policy riders.

- I should be able to select multiple advanced filters simultaneously to narrow down search results according to my preferences.

3. Search Results Display:

- After conducting a search, the search results should be displayed in a clear and organized manner, showing essential details of each insurance policy, such as coverage type, premium amount, policy duration, and any additional coverage features.

- Each search result should include a link or button to view more detailed information about the policy.

4. Policy Information Display:

- When I click on a search result to view more detailed information about a specific policy, I should be presented with a comprehensive overview of the policy terms and conditions.

- The policy details page should include information about coverage inclusions and exclusions, premium payment options, policy renewal terms, and any applicable discounts or promotions.

- Additionally, I should have the option to download or request a copy of the full policy document for review.

5. User Experience and Performance:

- The search functionality should provide a smooth and responsive user experience, with minimal latency in retrieving search results.

- The search interface should be intuitive and easy to use, with clear instructions and feedback provided to guide me through the search process effectively.

**3.3 Policy Details and Information**

**3.3.1 Policy Descriptions** - Detailed information on each insurance policy, including coverage details and exclusions.

- Plain language explanations of insurance jargon.

**User story -**

As a potential insurance policyholder, I want access to detailed descriptions of each insurance policy offered by the company, including comprehensive coverage details and clear explanations of insurance terminology. This will help me understand the terms of each policy and make an informed decision about which policy best suits my needs.

3.2 Reviews and ratings:

**User Story:** As a current or prospective insurance policyholder, I want to access user-generated reviews and ratings for each insurance policy offered by the company to help me make informed decisions about selecting the right policy for my needs. Additionally, I expect integration with social media platforms to share my own experiences and contribute to the community.