**USER STORIES**

**INITIATIVE: INSURANCE AGGREGATOR APPLICATION**

**EPIC 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: 1**

As a user, I want to be able to create an account, securely log in so that I can manage my profile information.

As a user, I want to be expected robust security measures, including password recovery and two-factor authentication so that I can safeguard my account and personal data.

**Acceptance Criteria:**

**1. Account Creation:**

* When user visit the insurance company's website or mobile app, user should see an option to create a new account.
* Upon selecting the account creation option, user 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, user should receive a confirmation email containing a verification link to activate my account.

**2. Login:**

* Once my account is activated, user 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, user should gain access to my insurance dashboard or profile page.
* Optionally, user 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, user 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, user 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, If the user forgets their password, user 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, user should have the option to enable two-factor authentication (2FA) for my account.
* If user choose to enable 2FA, user 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, user should be required to provide the additional verification step each time user log in, enhancing the security of my account.

**EPIC 2: Insurance Policy Search and Comparison**

**A. Search Functionality**

**User Story :1**

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

**Acceptance Criteria:**

**1.Basic Search Functionality:**

• User is on the insurance policy search page, user should see input fields for coverage type, premium range, and policy duration.

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

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

**2.Advanced Search Filters:**

• User is on the insurance policy search page; user should see an option to access advanced search filters.

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

• 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.

• User 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.

• User 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.

**B. Comparison Tools**

**User Story:1**

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:**

• User is viewing a list of insurance policies; user should see an option to compare multiple policies side by side.

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

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

• In the comparison interface, user 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 user 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.

**EPIC 3: Policy Details and Information**

**A. Policy Details and Info**

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

**User Story:1**

As a user, I want to view the name of my insurance policy on my account dashboard, so that 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.

**User Story:2**

As a user, I want to see the effective date and expiration date of my insurance policy, so that I can 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.

**User Story: 3**

As a user, I want to view the premium amount and payment frequency of my insurance policy, so that 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.

**B. Reviews and Ratings**

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

- Integration with social media for sharing experiences.

**Reviews:**

**User Story:1**

As a user, I want to read reviews of insurance policies from other customers, so that 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.

**User Story:2**

As a user, I want to leave a review of my insurance policy, so that 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:**

**User Story:1**

As a user, I want to see ratings for insurance policies provided by other customers, so that I can quickly estimate 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.

**User Story:2**

As a user, I want to rate my insurance policy based on my experience, so that 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.

**EPIC 6: Notification and Alerts**

**User Story: 1**

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 act 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.

**EPIC 7: Admin Panel**

**A. Provider Management**

**-**Add, update, and remove insurance providers.

- Monitor provider performance and user reviews.

**User:** System Administrator

**User Story: 1**

As a System Administrator, I want to create new providers in the system, so that admin 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.

**B. Content Management:**

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

- Ensure compliance with regulatory changes.

**User:** Marketing Specialist

**User Story: 1**

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.

**EPIC 8: User Registration & Login**

- **Registration**: Sign up using personal details

- **Login**: Access using credentials, possibly with added security

**User story: 1**

As an insurance customer, I want to be able to register for an account using my personal details so that I can securely log in to access my insurance information and services.

**Acceptance Criteria:**

**1. Registration:**

* When user navigate to the registration page, user 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, user 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 user visit the login page, user should see fields to enter my credentials, including my email address and password.
* Upon entering my credentials and clicking the login button, user 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 user enter incorrect credentials, user should receive an error message indicating that the login attempt failed and be prompted to try again.

**EPIC 9: Profile Management**

**-**View and update personal details

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

**User Story: 1**

As an insurance policyholder, I want to be able to view and update my personal details, so that I can 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, user should have access to a profile management section where user 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.
* User 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, user 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 user hold, user 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, user should have the option to download or print a copy of my policy documents for reference.

**EPIC 10: ADMIN MODULES**

**A. Policy + User Onboarding:**

**User Story:1**

As an administrator, I want to create and manage policies, so that I can efficiently onboard users.

**Acceptance Criteria:**

**1. Policy Management:**

* The system should allow administrators to create new policies by providing a title, description, and effective date.
* Administrators should be able to edit existing policies to update information or make revisions.
* Policies should be categorized for easier management and retrieval.

**2. User Onboarding:**

* Administrators should have access to an onboarding module where they can invite new users by email.
* Users should receive a welcome email containing necessary onboarding instructions and access credentials.
* The system should track the progress of user onboarding, providing visibility into completion status.
* Users should be able to acknowledge policy acceptance during the onboarding process.

**B. Work on Policies CRUD Activities:**

**User Story:1**

As an administrator, I want to perform CRUD operations on policies so that I can effectively manage them.

**Acceptance Criteria:**

**1. Create:**

* Administrators should be able to create new policies with mandatory fields such as title and description.
* Upon creation, policies should be assigned a unique identifier and timestamp.

**2.Read:**

* Administrators should be able to view a list of existing policies with details such as title, description, and effective date.
* The system should allow filtering and sorting of policies for easy navigation.

**3.Update:**

* Administrators should be able to edit existing policies to update information or make revisions.
* Changes made to policies should be logged for auditing purposes.

**4.Delete:**

* Administrators should have the ability to delete outdated or obsolete policies from the system.
* Deletion of policies should require confirmation to prevent accidental removal.

**C. Work on User CRUD Activities:**

**User Story:1**

As an administrator, I want to perform CRUD operations on user accounts so that I can efficiently manage user data.

**Acceptance Criteria:**

**1.Create:**

* Administrators should be able to create new user accounts with required fields such as username, email, and role.
* The system should generate unique identifiers for each user account.

**2.Read:**

* Administrators should be able to view a list of existing user accounts with details such as username, email, and role.
* User accounts should be searchable and filterable based on various criteria.

**3.Update:**

* Administrators should be able to edit existing user accounts to update information such as roles or contact details.
* Changes made to user accounts should be logged for auditing purposes.

**4.Delete:**

* Administrators should have the ability to deactivate or delete user accounts as needed.
* Deletion of user accounts should require confirmation to prevent accidental removal.

**D. Work on Claims CRUD Activities:**

**User Story:1**

As an administrator, I want to perform CRUD operations on claims so that I can manage them throughout the processing lifecycle.

**Acceptance Criteria:**

**1. Create:**

* Administrators should be able to create new claim records with relevant details such as claimant information, type, and date.
* Claims should be assigned a unique identifier upon creation.

**2. Read:**

* Administrators should be able to view a list of existing claims with details such as claimant name, type, and status.
* Claims should be searchable and filterable based on various criteria.

**3. Update:**

* Administrators should be able to update claim records to reflect changes in status or additional information.
* Changes made to claims should be logged for auditing purposes.

**4.Delete:**

* Administrators should have the ability to close or resolve claims once they have been processed and resolved.
* Closure of claims should require confirmation to prevent accidental closure.

**EPIC 11: REPORTS**

**A. User Onboarding Reports:**

**User Story:1**

As an administrator, I want to generate a report summarizing the user onboarding process, so that I can find the number of new users onboarded within a specific time.

**Acceptance Criteria:**

* + The report should include a summary of details for displaying the total number of users onboarded during the specified timeframe.
  + The report should provide a breakdown of user onboarding by department or role, if applicable.
  + The report should be exportable in commonly used formats such as CSV or PDF.

**B. Claim Processing Reports:**

**User Story:1**

As an administrator, I want to generate reports on claim processing activities, so that I can find the number of claims received, processed, and resolved within a given timeframe.

**Acceptance Criteria:**

* + The report should include a summary of details for displaying the total number of claims received, processed, and resolved during the specified timeframe.
  + The report should provide details on the types of claims processed (e.g., medical, travel, property) and their respective numbers.

**C. Policy Reports:**

**User Story:1**

As an administrator, I want to generate reports summarizing the organization's policies, so that I can the total number of policies, categories, and status (active, inactive, under review).

**Acceptance Criteria:**

* The report should provide details on the status of each policy (active, inactive, under review) and their respective numbers.
* The report should be customizable to include additional information such as policy owner, creation date, and last update date.

**D. Policy Renewal Alerts:**

**User Story:1**

As a user, I want to receive alerts for upcoming policy renewals, so that I can get reminders for reviewing and updating policies before their expiration dates.

**Acceptance Criteria:**

* The system should send automated email notifications to users a specified number of days before the expiration date of each policy.
* The email notifications should include details about the policy due for renewal, including its title, expiration date, and a link to review or update the policy.

**E. Coverage Details and Benefits:**

**User Story:1**

As an administrator, I want to generate reports detailing the coverage details and benefits offered by different insurance policies or employee benefit plans.

**Acceptance Criteria:**

* The report should provide a comprehensive overview of the coverage details and benefits offered by each policy or benefit plan.
* The report should include information on deductibles, co-payments, coverage limits, and any exclusions or restrictions.