Non Functional Requirements (Property and Motor)

Summary

Non-Functional Requirements (NFRs) describe those aspects of a system relating to "how it should operate", rather than "what it should do". For each requirement, it's very important to determine how it can be measured and whether it will form part of a Service Level Agreement (SLA) or service target, using the **SMART** approach.

Table of Contents

Sign OFF Version Control

Please enter changes made to this page in the version control history table below.

Version	Created by	Date DD/MM/YY	Comments
0.1	Jennifer Tupaea	08/07/2019	Original draft on new template created to replace previous format.
0.2	Jennifer Tupaea	Jul 11, 2019	Added FI claim numbers, team numbers and locations
0.3	Adrian Ip	Dec 2, 2019	General clean up formatting/content and align to the common NFR structure as discussed with Omni team BA Template: Non Functional Requirements Moved sections deemed as not NFRs into a separate operational readiness confluence page
0.4	Adrian Ip	Dec 19, 2019	Collated feedback from various stakeholders and updated relevant sections. Further updates/refactor throughout the document in prep for leads walkthrough scheduled for 20/12/2019
0.5	Adrian Ip	Dec 20, 2019	Updated during NFR walkthrough with DCL team/DPO/BPO
0.6	Adrian Ip	Jan 7, 2020	Added business decisions from old DCL decision log
1.0	Ross Tomei	May 12, 2020	Restructured page formatting into tabular format for ease of tracking against each NFR. Updated NFR 19 to disable browser auto-complete behaviour. This was raised as a security and privacy concern during business UAT for the May release.
2.0	@Ross Tomei (Deactivated)	Jul 20, 2020	Initial draft incorporating NFRs for Motor Claims Lodgement.
2.1	@Ross Tomei (Deactivated)	Jul 31, 2020	Incorporating feedback from initial draft review.
2.2	@Ross Tomei	Aug 5, 2020	Revised Evolve availability between Monday to Thursday from 7:00 - 23:30 to Monday to Thursday 7:00 - 00:30. This was advised by BAU Support (Accenture).

	@Ross Tomei (Deactivated)		
3.0	@Ross Tomei (Deactivated)	Aug 13, 2020	Re-baselined and restructured non functional requirements in preparation for Motor Digital Claims Lodgement. Information originally captured by the project team for Property, located here, has been bought across and incorporated into this baselined version. The property NFRs will form a basis for Motor digital claims, but are not necessarily adaptable as property was built for a small number of internal QBE users, where as Motor claims lodgement will be offered to direct customers of QBE.
3.1	@Ross Tomei (Deactivated)	Sep 3, 2020	Incorporated feedback from draft review session of Solera NFRs.
3.2	@Ross Tomei (Deactivated)	Sep 14, 2020	Added NFRs for Guidewire.
3.3	@Johnny Naumovski	Mar 8, 2021	Formatting changes
3.4	@Johnny Naumovski	May 12, 2021	Removed Solera specific requirements which are now located within Non Functional Requirements - Integrated
3.5	@Johnny Naumovski	May 25, 2021	Updates made to the following areas to encompass requirements for Motor Repairer Search, Receive updates from Solera to QBE, Send updates from QBE to Solera. • Response/Process Times • 2.2.1 Response/Process Time defined per Transaction Requirements signed off by @Lisa Avramis (Deactivated) as per page comments below.
3.6	@Maciej Misiorski	7 June 2022	Signed off by @Vivian Liu (Deactivated)
3.7	@Phil Khederlian	18 Jan 2023	Signed off by Johnny Naumovski - V142 for changes toTransaction response time when Searching and Selecting a Repairer in SPA via CC Iframe. Refer to item 17 within https://qbe-appservices.atlassian.net/wiki/spaces/AGCTP/pages/1068892308/Non+Functional+Requirements+Property+and+Motor#2.2.1-Response%2FProcess-Time-defined-per-Transaction
3.8	@Phil Khed	30/11/23	Signed off by Johnny Naumovski - V150 to cater for RSS SPA introduced during lodgement for customer

	erlia n		

1. Non Functional Requirements - Scope

This page covers non functional requirements related to the following areas of interest:

Functionality	Requirement	Meaning
Reliability	Accuracy	The accuracy of calculations made, such as excess amounts and list of suppliers/repairers.
	Availability	The amount of system "up time." Alternatively known as robustness.
	Recoverability	The elegance with which the system recovers from failure.
Performance	Response time	The time for the system to provide a response.
	Throughput	The capacity of the system to support a given flow of information.
Supportability	Adaptability	The ease with which the system is adapted to new environments. Alternatively known as evolvability and upgradeability.
	Auditability	The ease with which the system provides audit trails of its execution.
	Monitoring	The ability to monitor systems health and performance.
	Compatibility	The compatibility of this system with previous versions of the system. Note: for the purposes of a digital experience, cross browser and device support is also captured under this NFR.
	Configurability	The ease with which the system is configured. Also known as customisability, extensibility and flexibility.
	Localizability	The level to which the system supports multiple human languages, time zones and currencies
	Locality	The location of users with respect to accessing the system, for example users across various continents.
	Scalability	The ease with which the system can scale in terms of data volumes and users.
	Testability	The ease with which the system is tested.
	Operational Support	Operational support required to support business operations, i.e. when users are performing business functions on the system.
Implementation	Data retention	The policies of persistent data and records management for meeting legal and business data archival requirements.
	Security	The protection of computer systems and networks from the theft of or damage to hardware, software, or electronic data, as well as from the disruption or misdirection of the services they provide.
Interfaces	External systems	External systems with which this system must interface.

	Interface formats	The format of any data passed between this system and external systems.
Usability	Accessibility	The concept of accessible design and practice of accessible development ensures both "direct access" (i.e. unassisted) and "indirect access" meaning compatibility with a person's assistive technology (for example, computer screen readers).
	Session Management	Session management and handling

2. Non Functional Requirements

The following tables below lists all non functional requirements for Digital Claims Lodgement and are separated by non functional topic areas as defined in the table above.

The *Status* column represents the progress of defining the NFR as each NFR can be added/elaborated at different stages of the digital journey and/or depending on the BA assigned to deliver a feature.

Status	Description
ANALYSIS	NFR in elaboration
AWAIT SIG...	NFR Defined and awaiting Sign OFF
READY	NFR Signed OFF
UNDER RE...	Amendments to NFR in progress post previous Sign Off

2.1 Reliability

Click here to view NFR's

Requirement	NFR-ID	Description	Detailed Requirements for Property ID	Property ID Status	Detailed Requirements for Motor Direct	Motor Direct Status

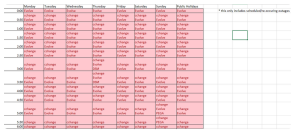
Accuracy	NFR-01	The accuracy of calculations made by the system. Examples include reserve amounts and excess amounts.	No requirements were documented during the property claims iterations.	READY	**Solera** 1. Refer to requirements captured within Non Functional Requirements - Non Integrated **Guidewire** 1. Calculations derived in Guidewire will be documented within specific features when they are elaborated. 2. All financial calculations must be 100% correct, with accurate dollars and cents, as erroneous calculations may cause loss to QBE.	AWAIT SI...
Availability	NFR-02	This requirement identifies the Availability Target required for Digital Claims Lodgement. It is represented as the percentage of time during business hours of operation (e.g. 08:00 – 20:00), when the service needs to be in a usable state. Infrastructure and support processes required to guarantee this are significant and a decision	What each Availability Target equates to in terms of hours & mins that is acceptable for the Service to be unavailable is listed in the table below. Acceptable hrs/mins per month when system can be unavailable This is currently based on Evolve and Pega (as they are considered the weakest elements). Evolve availability is far weaker than other integrated systems such as DSM and Property Link, thus these system's availability does not impact the target. Availability timetable for Property ID Digital Claims Lodgement • Availability service level selected is **Core**. Refer to the availability options table in Appendix A for further details. Please note that this level was selected with downstream system availability in mind. Downstream systems availability is listed in the sections below. • To access the SPA outside these support hours, use: <Base SPA URL>?	READY	Motor claims lodgement is a digital experience that will be offered to all customers of QBE, ANZ and other direct distribution channels. The availability of the service should be 99%, 24 x 7 and this includes ALL the supporting processes and system that enable this. **Sitecore (QBE.com.au)** 1. 99.9% 24 x 7 (including unplanned technical problem resolution) - refer to this link. **Motor Direct Digital Claims Lodgement (DCL SPA) and Repairer Search and Select within Lodgement (RSS SPA)** 1. **Availability:** a. 24 hours x 7 days 2. **Maintenance Window:** a. Regular planned outages allowed for maintenance, during low volume periods and with at least one week's notice displayed publicly. For example 12am - 5am on a weeknight. **Solera** Refer to requirements captured within Non Functional Requirements - Non Integrated **Guidewire** 1. **Availability**	AWAIT SI...

was made to accept the target for QBE Services to be set to 99.9%. Therefore, DCL's **availability target** has been determined to be **99.9%**

maintenance=off. Example, https://www.qbe.com/au/brokers/myclaim?maintenance=off (AF-10 30: Override URL (Access SPA outside hours) DONE)

Downstream system availability

Summary weekly maintenance timetable for DCL downstream systems:

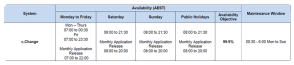


Infrastructure

From an infrastructure point of view we can guarantee the following SLA:

- Mon-Fri: 7:00 AM to 8:00 PM, Weekend & Holidays 08:00 AM to 05:00 PM, overall 99.9%
- At present the dependencies are - Evolve 99.9%, MuleSoft 99.9%, EMC Controller 99.9%, Pega 99.9%

cChange



Evolve

DSM

Availability of the interface: 24/7 (except 3-4am Thursdays)

DAP

This is not business critical for DCL as any failed data transfers will retry automatically until successful transfer occurs.

PropertyLink

a. 24 hours x 7 days and 99.9%

2. **Maintenance Window:**
   a. Enterprise releases once a month, typically second Friday of month
   b. Windows server patching occurs over second last weekend, Saturday evening through Monday morning
   c. Other than above, there may be off-cycle / infra releases during which systems may not be available

Mulesoft

There is no pre-scheduled down time, assume to be 24/7 except unplanned technical problem resolution.

Pega

1. There is no scheduled restart or down time. Restart is performed only whenever there is server patching activity or deployments (if required).

2. User will be displayed with TGENE error during this time (refer to Business and Technical messages within SPA - Summary (Property and Motor))

Upwire

1. **Availability:**

a) 24x7 GCP (Google Cloud Platform) based - 99.978%

– QBE data is stored redundantly at multiple locations in GCP's data centres to ensure availability

b) 24x7 On premise based - 99.95%

2. **Maintenance:**

a) No scheduled downtime (any maintenance window varies during off-peak hours)

b) Upwire exposed endpoints are tested bi-monthly and on major

PropertyLink is available to QBE 24/7 with the exception of scheduled outages or releases.

For QBE scheduled releases - ENData usually advertise the system being offline on a Saturday from 7am- 7pm to allow for deployment and PVT activities however we generally have the system up and running by early afternoon.

For non QBE scheduled releases - ENData conducts schedule maintenance once per month. System downtime during this period is approx. 4 hours and is always done outside of business hours (including outside WA business hours). Two preferred days:

- Tuesdays or Thursdays (this depends on the development iteration)
- The preferred time is always 7 PM QLD time to 11 PM QLD time.

ENData advises QBE in advance for the scheduled maintenance releases so that we can alert QBE after hours team.

PEGA

There will be schedule restart at every Sunday at 5am-5:30am, system will be available from 6am at the latest.

Mulesoft

There is no pre-scheduled down time, assume to be 24/7 except unplanned technical problem resolution.

Sitecore

There is no pre-scheduled down time, assume to be 24/7

updates on both test & production systems.

3. **Unplanned Outage:**

Any unplanned outages are monitored and listed through the Google Service Health status on this page Google Cloud Service Health.

OBG:

1. **Availability**

   24 x 7 Cloud based 99.95%

   24 x 7 On premise 99.97%

2. **Maintenance**

   a) Off cycle 2-3 times per month for deployments between 10pm to 11pm on weeknights.

   b) Information pack to be provided by OBG for operational support and maintenance windows.

   c) During this time user will still be displayed with *Claim Confirmation* page if successfully lodged the claim (refer to Claim Details in Claim Confirmation- Customer & internal (Motor))

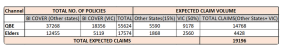
			except unplanned technical problem resolution. **Partner Portal** 24/7			
Recoverability	NFR-03	The expected and agreed time to recover from various technical incidents. Refer to Appendix D: Recoverability from an Incident for supporting context.	Recovery Point Objective - Maximum tolerable period in which data might be lost from an IT service due to a major incident: • 24 hours Recovery Time Objective – The total time required for a planned outage or the time required to fully recover from an unplanned outage: • 4 hours	READY	Requirements should be aligned with Property. Refer to the column on the left. **Solera** Refer to requirements captured within Non Functional Requirements - Non Integrated **Sitecore** • Recovery Point Objective (RPO): 12hrs • Recovery Time Objective (RTO): 4hrs **Upwire** • Upwire has well-tested backup and restoration procedures, which allow recovery from a major disaster. Disaster recovery and implementation testing is updated with every major release. • DR plan significantly depends on the ability of the Upwire service to execute at the first available of any of a large number of data centres operated by Google even in a disaster • DR max: 4 hours **OBG** Based on current cloud based services - azure (Microsoft) DR Max: 6 hours **Pega** • full restart may take about 30 - 45 minutes or less • If only a problem node is restarted, it might take about 15 to 30 minutes or less. **Mulesoft** • If cloud-hub (Amazon Web Services based) apps failed, usually 10 mins since the issue is identified to recover	AWAIT SI...

					• If on-premise apps failed - integration team do not own the QBE infrastructure so unspecified however environment is slowly moving to cloud **GW** • BillingCenter - DR Max: 6 hours • ClaimCenter - DR Max: 6 hours (v4) and 24hours (v8) • PolicyCenter - DR Max: 6 hours • ContactManager - DR Max: 48 hours	

2.2 Performance

Click here to view NFR's

Requirement	NFR-ID	Description	Detailed Requirements for Property ID	Property ID Status	Detailed Requirements for Motor Direct	Motor Direct Status

Throughput	NFR-04	These requirements assist with planning hardware and network sizing to ensure the system will meet user expectations.	User Numbers and Concurrency There will be approximately 200 users with access to lodge DCL claims, meaning that the peak number of users lodging claims during a catastrophe would not exceed 200. Up to 50 users will lodge claims for the majority of the time. During CAT season, the remaining 150 users are ready to assist with lodging claims during those busy periods. It is expected that 50 users per hour will lodge property claims. This number would increase to 200 per hour during peak periods. Brokers offices nationwide with up to 22,000 brokers (based on number of brokers who have partner portal accounts). Average Transaction Rate ID Internal = 284, FI internal = 250 - **BAU Total = 534** Note: For HPK, the number in 2019 was 8,528 in total, of which 8,478 were lodged using ClaimWrite. Of the 8,478, brokers lodged 5,101 claims. **BPK and FAR- Claim Volumes:** 	READY	First Notice of Lodgement (FNOL) events Based on claims volumes for 2019, approx. 30,000 GW claims were lodged for vehicle insurance. If averaged across the year, that equates to approx. 2557 claims per month. Average of 100 claims per day. A peak of ~200 claims within a day was observed. Based on this and spread across a 10 hour day, potentially peak volumes could result in ~20 claims per hour (20 concurrent). Catastrophic claims can generally cause a peak in volumes. Based on the statistics from 2019, a total of 531 CAT claims were recorded. Peak at 250 per day. Please refer to section titled Number of Claims per Cause of Loss and Distribution for a break down of cat claims in 2019.	READY

Count of Claim_Number	Column Labels		
Row Labels	Evolve	Guidewire	Grand Total
Jan	3480	1867	5347
Feb	5298	2259	7557
Mar	5798	2757	8555
Apr	5621	2329	7950
May	6557	2641	9198
Jun	5613	2435	8048
Jul	6461	2684	9145
Aug	6018	2555	8573
Sep	5629	2761	8390
Oct	6559	2636	9195
Nov	6136	2697	8833
Dec	5402	2081	7483
Grand Total	68572	29702	98274

Other Post Lodgement Events

QBE Repairer Finder tool

- 2019 = 5550 events recorded, with an average of 200 per month.
- 2022/23:
  - Car (avg 414.56 per working day [249 business days])
    - Address Search = 78981
    - Name Search = 21533
  - Motorcycle (avg 87.65 per working day [249 business days])
    - Address Search = 2420
    - Name Search = 291

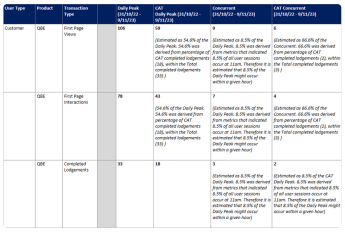
Current online claims volumes

Claims volumes from https://www.qbe.com/au/online-claims, which would indicate the level of uptake and adoption from day one of motor claims digital.

Month of the year	Page Title	Product Type (Claims)	Pageviews
1	Online Claims Confirmation	Car	264
1	Online Claims Confirmation	Caravan	5
1	Online Claims Confirmation	Motorcycle	50
2	Online Claims Confirmation	Car	214
2	Online Claims Confirmation	Caravan	5
2	Online Claims Confirmation	Motorcycle	50
3	Online Claims Confirmation	Car	264
3	Online Claims Confirmation	Caravan	15
3	Online Claims Confirmation	Motorcycle	70
4	Online Claims Confirmation	Car	164
4	Online Claims Confirmation	Caravan	5
4	Online Claims Confirmation	Motorcycle	70
5	Online Claims Confirmation	Car	159
5	Online Claims Confirmation	Motorcycle	45
6	Online Claims Confirmation	Car	154
6	Online Claims Confirmation	Caravan	5
6	Online Claims Confirmation	Motorcycle	75
7	Online Claims Confirmation	Car	259
7	Online Claims Confirmation	Caravan	5
7	Online Claims Confirmation	Motorcycle	25
8	Online Claims Confirmation	Car	164
8	Online Claims Confirmation	Caravan	10
8	Online Claims Confirmation	Motorcycle	45
9	Online Claims Confirmation	Car	269
9	Online Claims Confirmation	Caravan	10
9	Online Claims Confirmation	Motorcycle	45
10	Online Claims Confirmation	Car	179
10	Online Claims Confirmation	Caravan	5
10	Online Claims Confirmation	Motorcycle	50
11	Online Claims Confirmation	Car	209
11	Online Claims Confirmation	Caravan	5
11	Online Claims Confirmation	Motorcycle	25
12	Online Claims Confirmation	Car	224
12	Online Claims Confirmation	Motorcycle	35
		Totals	3987

Motor DCL SPA Volumes

- Between 31/10/2022 to 9/11/2023 (period where

						Customers were actively using DCL for QBE claims), we saw the following Daily Peaks and Concurrent Users (estimated) for the metrics of First Page Views, First Page Interactions and Completed Lodgements. First Page Views and First Page Interactions were investigated as from a Repairer Search and Select perspective, the user might get to these screens, run a couple of search's and abort the flow, which will not be considered as a “Completed Lodgement”:  Refer to Non Functional Requirements (Property and Motor) | Appendix G: Motor Claims Volumes by month for 2019 for graphical representations. **Solera** Refer to requirements captured within Non Functional Requirements - Non Integrated	
Response/ Process Times	NFR-05	Expected and acceptable times for the system to process key functions and provide an optimal user experience. The speed in which the system returns results. The following sizing parameters have been	Digital UI The expected user experience response time as based on QBE Global standards NFR - QBE Global Sitecore. For transactions such as Search or submit, there is more leniency on the wait time as these involves more downstream activities. Note: the UI has been built using React and employs skeleton web page loading, which is a version of the UI that doesn’t contain actual content. It mimics the page’s layout by showing its	READY	A transaction triggered may require a single and/or multiple processes to be completed. Various complexity in transactions will determine the more leniency on the wait time as these involve more downstream activities and process to be completed. The expected response/process times defined below are for each transaction that is triggered and encompasses all **systems** and their role in completing the overall task/transaction. **Motor Digital UI - DCL SPA and RSS SPA**	READY **BA:** @Johnny Naumovski

taken into consideration when determining response times:

Message Sizes including document sizes in average and in peak situations.

Concurrency average and peak, which means the number of requests in parallel that each interface will have to support. It is measured in messages triggering each interface per second.

Latency in milliseconds, per interface, per back-end system

elements in a shape similar to the actual content as it loads and becomes populated with content.

Agreed response times:

- <= 1 secs - for any user interaction (clicking buttons/enter)
- <= 3 secs for per Evolve claim lodgement (ie. one Evolve claim created)
- <= 2 mins (max) - PDF claim summary generation

DSM

- Real time transaction processing between digital claims lodgement and the Property Triage Tool (DSM)
- <= 1 secs - for most user interactions (clicking buttons/enter)
- <= 3 secs - for a small subset of user interactions (when clicking 'previous' and 'next' alters question graph)

Property Link

- Real time transaction processing between digital claims lodgement and the Property Link system

Background processing

- OCS PDF generation
- DAP data transfer
- Property Link data transfer

The caller system (eg. UI/Mule/PEGA) should retry 3 times after which system should display the single user sorry card and show a generic message:
"Sorry something went wrong. Please try again later or contact QBE for help."

The expected user experience response time are based on QBE Global standards NFR - QBE Global Sitecore.

Note: the UI has been built using React and employs skeleton web page loading, which is a version of the UI that doesn't contain actual content. It mimics the page's layout by showing its elements in a shape similar to the actual content as it loads and becomes populated with content.

There are two categories of transactions:

1. **Simple transaction** = for any user interaction (eg. clicking buttons/enter) and screen to screen navigation where no complex transaction is invoked to progress to the next step.
2. **Complex Transaction** = defined for each transaction and the systems involved where a single or multiple processes are invoked to complete the overall process.

There is a **generic response time** for ANY transaction which is set at **6 seconds**. If this time is met and a successful response is not received, the user will be presented with a message as defined within UI Transaction and Interface Error Management - UI behaviour and messages (Motor)

The table below contains all transactions and their expected response/process times. These will be used as a guide when testing the transactions ONLY.

Guidewire

The API integration with Guidewire and all it's suite of applications will be real time.

The expected processing/response time will be defined per transaction as per the table below and this will

					be used a guide when performing testing. **Pega** The use of PEGA to complete a transaction must be in real-time. The expected processing/response time will be defined per transaction as per the table below and this will be used a guide when performing testing. **Solera** Refer to requirements captured within Non Functional Requirements - Non Integrated **Upwire** The API integration with Upwire to generate a SMS must be in real-time. The expected processing/response time will be defined per transaction as per the table below and this will be used a guide when performing testing. **OBG** The createInsurance API will be utilised to create a glass allocation request in OBG system in real-time. The expected processing/response time will be defined per transaction as per the table below and this will be used a guide when performing testing.	

2.2.1 Response/Process Time defined per Transaction

- The table below defines the expected overall response/processing time encompassing all processes to be completed for each transaction triggered. The times below will be used a guide when performing testing ONLY.
- There is a **generic response time** for ANY transaction which is set at **6 seconds**. If this time is met and a successful response is not received, the user will be presented with a message as defined within UI Transaction and Interface Error Management - UI behaviour and messages (Motor)
- The times below for each transaction will be set by each BA which is working on the specific feature, with the **status** column indicating if the requirement has been set.

ID	Related JIRA	Trigger/Transaction	Description	Responsible	Overall Expected Response/Process time (sec)	Status

					to complete each end to end transaction encompassing all system and processes involved.		
1	AF-1109: E2E: Error Management for Business and Technical Error Messages within SPA DONE	**Basic Screen to Screen Navigation within SPA**	Clicking of buttons and navigation of page to page within SPA where none of the transactions/features listed below are triggered	QBE	<= 2 secs	READY **BA:** @Johnny Naumovski	
2	AF-730: Access Gateway: Customer Self Service Authentication (Motor) DONE	**Customer Self Service Authentication (Customer)**	Authenticate user attempting to log in	QBE	<= 2 secs	READY **BA:** @Johnny Naumovski	
3	AF-1287: Access Gateway: Internal User Access to SPA (Motor) BACKLOG AF-746: Access Gateway: Validate User Permissions for performing actions within SPA - Internal User (Motor) BACKLOG	**Authenticate Internal user**	Authenticate user logging in via QUBE	QBE	<= 1 secs	READY **BA:** @Johnny Naumovski	
4	AF-1531: View and Manage: Display Customer Dashboard in SPA - Internal (Motor) BACKLOG AF-756: Policy: Display Customer Dashboard - Customer (Motor) DONE AF-762: View and Manage [Customer Dashboard]: Display Claims on both Dashboard and Policy Details screens - Customer & Internal (Motor) READY FOR PI	**Display Customer Dashboard**	Display Authenticated user's details - policies and claims	QBE	<= 6 secs	READY **BA:** @Johnny Naumovski	

5	AF-880: View and Manage: [Customer Search] Display View of all claims in SPA - Customer & Internal (Motor) READY FOR PI	**View list of all Claims**	Display list of All claims	QBE	<= 2 secs	READY **BA:** @Johnny Naumovski	
6	AF-756: Policy: Display Customer Dashboard - Customer (Motor) DONE	**View list of all Policies**	Display a list of All Policies	QBE	<= 2 secs	READY **BA:** @Johnny Naumovski	
7	AF-882: View and Manage: Display Claim Details in SPA - Customer & Internal (Motor) READY FOR PI	**View Claim Details on selected claim**	Display detailed claim info for claim selected	QBE	<= 5 secs	READY **BA:** @Johnny Naumovski	
8	AF-757: Policy: Display Policy Details - Customer & Internal (Motor) DONE AF-1077: Policy: Display Policy Exceses on Dashboard (Motor) DONE	**View Policy details on selected policy**	Display detailed policy info incl claim details for policy selected	QBE	<= 5 secs	READY **BA:** @Johnny Naumovski	
9	AF-754: Customer Search: Search by Policy, Claim Number or Customer Details in SPA - Internal (Motor) BACKLOG	**Search Customer (Internal User) with policy number**	Search for policies in GW based on search criteria provided by user	QBE	<= 5 secs	READY **BA:** @Johnny Naumovski	
10	AF-754: Customer Search: Search by Policy, Claim Number or Customer Details in SPA - Internal (Motor) BACKLOG	**Search Customer (Internal User) with customer details**	Search for policies in GW based on search criteria provided by user	QBE	<= 5 secs	READY **BA:** @Johnny Naumovski	
11	AF-754: Customer Search: Search by Policy, Claim Number or Customer Details in SPA - Internal (Motor) BACKLOG	**Search Customer (Internal User) with claim number**	Search for claims in CC based on search criteria provided by user	QBE	<= 5 secs	READY **BA:** @Johnny Naumovski	

12	AF-1214: Customer Search: Display Internal User Dashboard in SPA - Motor READY FOR PI	**Display Internal User Dashboard**	Display Internal User Dashboard	QBE	<= 2 secs	READY **BA:** @Johnny Naumovski	
13	AF-1083: Lodgement [Integration]: Create Claim in ClaimCenter (Motor) DONE	**Claim Lodgement**	Create claim in ClaimCenter	QBE	<= 6 secs	READY **BA:** @Johnny Naumovski	
15		**Motor Repairer Search using RSS - Address Search** **(Customer and Internal user using RSS SPA irrespective of via DCL SPA or ClaimCenter)**					
14	AF-811: Motor Repairer Allocation: Search and Display QBE Recommended Repairers/Suppliers - Internal User (Motor) DONE	Motor Repairer Search - Preferred QBE repairer address	Search for and display repairers based on Address search	QBE	<= 5 secs	READY **BA:** @Johnny Naumovski	
15		**Motor Repairer Search using RSS- Direct Name** **(Customer and Internal user using RSS SPA irrespective of via DCL SPA or ClaimCenter)**					
15a	AF-811: Motor Repairer Allocation: Search and Display QBE Recommended Repairers/Suppliers - Internal User (Motor) DONE	Display results within intuitive search	Search and display results of matching repairer(s) within intuitive search list	QBE	<= 1 sec	READY **BA:** @Johnny Naumovski	
15b	AF-811: Motor Repairer Allocation: S	Display results of matching	User and display results of matching	QBE	<= 2 secs	READY	

	earch and Display QBE Recommended Repairers/Suppliers - Internal User (Motor) DONE	repairer with detailed repairer information	repairer with detailed repairer information			**BA:** @Johnny Naumovski	
16		**Create repairer allocation in CC and AN** **(Customer/ Internal User selected a repairer in RSS SPA within in DCL SPA)**					
16a	AF-1865: Motor Repairer Allocation: Notify Claim System of Repairer Allocation (Motor) - Internal [createServiceRequest API] DONE	Create Service Request in ClaimCenter	Create Service Request in DRAFT status and update claim in ClaimCenter to represent the allocation to be created within AudaNet. This is defined within Repairer Allocation Integration between Digital Motor, Claim Center and AudaNet - Customer and Internal (Motor)	QBE	<= 1 sec	READY **BA:** @Johnny Naumovski	
16b	AF-1442: Permissions: Authenticate Integration B2B User when invoking Solera Integration via API (Motor) DONE	Authenticate QBE System B2B user	Solera Authenticates QBE's System B2B User ID and Password and provides a response to QBE. eg. token ID. This is defined within B2B Authentication QBE>Solera - Auth Token	Solera	Refer to requirements captured within Non Functional Requirements - Integrated	READY **BA:** @Johnny Naumovski	
16c	AF-839: Solera Integration: Notify Repairer of R4Q Service Request - create Case API (Motor) DONE AF-1389: AudaNet: Complete Post Actions within AudaNet post Motor Repairer Allocation via Integration (Motor) DONE	Create R4Q Case within AudaNet	Create a R4Q case within AudaNet and perform ALL post actions in notifying the repairer of allocation. This is defined within QBE and Solera Integration: Create Case in AudaNet - createCase API	Solera	Refer to requirements captured within Non Functional Requirements - Integrated	READY **BA:** @Johnny Naumovski	

16d	AF-1865: Motor Repairer Allocation: Notify Claim System of Repairer Allocation (Motor) - Internal [createServiceRequest API] DONE	Update Service Request in ClaimCenter	Update the Service Request in ClaimCenter to represent the outcome of the allocation created in AudaNet. This is defined within Repairer Allocation Integration between Digital Motor, Claim Center and AudaNet - Customer and Internal (Motor)	QBE	<= 1 sec	READY **BA:** @Johnny Naumovski	
17		**Create repairer allocation in CC and AN** **(Internal User selected a repairer within RSS SPA via ClaimCenter)**					
17a	AF-2396: Repairer Allocation: Request a repairer to provide quote and Images 'R4Q' Service Request (Motor) - Internal DONE AF-811: Motor Repairer Allocation: Search and Display QBE Recommended Repairers/Suppliers - Internal User (Motor) DONE AF-812: Motor Repairer Allocation: Directly Search for a Repairer using Name - Internal (Motor) DONE	SR fields within ClaimCenter are updated based on the outcome of the user returning from RSS SPA	User is returned from RSS SPA and the repairer selected in SPA is used to auto populate the fields on the Create Service Request screen. This is defined within Request a repairer to provide quote and Images 'R4Q' Service Request (Motor) - Internal	QBE	<= 1 sec	PENDING SIG... **BA:** @Phil Khederlian	
17b	AF-2396: Repairer Allocation: Request a repairer to provide quote and Images 'R4Q' Service Request (Motor) - Internal DONE AF-2400: View Service Requests on	Validate Service Request “AudaNet Compatibility' and submit service request	Validate if the Service request meets AudaNet compatibility (ie. if a case in AudaNet is allowed to be created via Integration) and either: 1. If AudaNet compatibility = Yes,	QBE	<= 1 sec	PENDING SIG... **BA:** @Phil Khederlian	

	a claim in ClaimCenter (Motor) - Internal User DONE		Invoke createCase API process 2. If AudaNet compatibility = No, continue the process to create a normal Service Request within ClaimCenter. This is defined within Request a repairer to provide quote and Images 'R4Q' Service Request (Motor) - Internal				
17c	AF-1442: Permissions: Authenticate Integration B2B User when invoking Solera Integration via API (Motor) DONE	Authenticate QBE System B2B user	Solera Authenticates QBE's System B2B User ID and Password and provides a response to QBE. eg. token ID. This is defined within B2B Authentication QBE>Solera - Auth Token	Solera	Refer to requirements captured within Non Functional Requirements - Integrated	PENDING SIG... **BA:** @Phil Khederlian	
17d	AF-839: Solera Integration: Notify Repairer of R4Q Service Request - create Case API (Motor) DONE AF-1389: AudaNet: Complete Post Actions within AudaNet post Motor Repairer Allocation via Integration (Motor) DONE	Create R4Q Case within AudaNet	Create a R4Q case within AudaNet and perform ALL post actions in notifying the repairer of allocation. This is defined within QBE and Solera Integration: Create Case in AudaNet - createCase API	Solera	Refer to requirements captured within Non Functional Requirements - Integrated	PENDING SIG... **BA:** @Phil Khederlian	
17e	AF-1865: Motor Repairer Allocation: Notify Claim System of Repairer Allocation (Motor) - Internal [createServiceRequest API] DONE	Return user to Service Request screen and update Service Request	Update the Service Request in ClaimCenter to represent the outcome of the allocation created in AudaNet. This is defined within Repairer Allocation Integration between Digital Motor, Claim Center and AudaNet - Customer and Internal (Motor)	QBE	<= 1 sec	PENDING SIG... **BA:** @Phil Khederlian	
18		**Case Updates from Solera to**					

		QBE systems					
18a		Solera provides QBE with updates to a case	Solera consume the available API's to provide QBE with data updated on a case	Solera	Refer to requirements captured within Non Functional Requirements - Integrated	READY **BA:** @Johnny Naumovski	
18b		QBE receive the updated data	QBE update the relevant systems with the updated data for the specific case in AudaNet	QBE	<= 3 secs	READY **BA:** @Johnny Naumovski	
19		**Claim/Case Updates from QBE systems to Solera**					
19a		QBE request Solera to update a case	QBE consume the available API's to provide data to be updated on a case within AudaNet	QBE	<= 3 secs	READY **BA:** @Johnny Naumovski	
19b		Solera receive the request	Solera updates the case in AudaNet with the updated data received and perform ALL the relevant post actions.	Solera	Refer to requirements captured within Non Functional Requirements - Integrated	READY **BA:** @Johnny Naumovski	
20		**Glass Allocation**					
21a	AF-1103: Lodgement [Integration]: Notify Glazier of Allocation (Motor) DONE	Create Service Request in ClaimCenter	Create Service Request and update claim in ClaimCenter to represent the allocation to be created in OBG.	QBE	<= 1 sec	ANALYSIS (to be validated when we do testing)	
21b	AF-1103: Lodgement [Integration]: Notify Glazier of Allocation (Motor) DONE	Create allocation within OBG system	The allocation is created within OBG's system and a response is sent to QBE within XXXX sec of receiving the request	OBG	<= 1.5 - 2 secs (baselined)	AWAIT SIGN O...	
21c	AF-1103: Lodgement [Integration]: Notify Glazier of Allocation (Motor) DONE	Update ClaimCenter	Update Service Request claim in ClaimCenter to represent the outcome of the allocation created in OBG	QBE	<= 1 sec	ANALYSIS (to be validated when we do testing)	
22		**General Communicatio**					

		n					
22a	AF-803: Post Lodgement [Comms]: Email Customer Claim Confirmation (Motor) DONE	Email Confirmation to be sent for Claim Lodgement	Email Confirmation to be sent at the end of lodgement. User flow continues irrespective of delays.	QBE	<= 5 secs	AWAIT SIGN O...	
22b	AF-838: Cust Communication: Notify Customer of Repairer Details (Motor Repairer Allocation) via a SMS - Customer & Internal (Motor) DONE	SMS to be sent at repairer/supplier allocation	SMS to be sent at time of allocating repairer or supplier. User flow continues irrespective of delays.	QBE	<= 5 secs	AWAIT SIGN O...	

2.3 Supportability

Click here to view NFR's

Requirement	NFR-ID	Description	Detailed Requirements for Property ID	Property ID Status	Detailed Requirements for Motor Direct	Motor Direct Status

Locality	NFR-06	This requirement identifies the locations where the system or service is required to be accessed from, which has a large bearing on the technologies used to deploy and host the system. This will ensure optimised performance for the user-base. The requirements may drive upgrades and integration for sites not currently fully integrated with QBE's systems.	Parramatta, Newcastle, Manila and Cebu • ID - 15 • FI - 14 • Major loss team - 22 (entire team) (Confirmed with David Gow) External parties Property claims Brokers offices nationwide with up to 22,000 brokers (based on number of brokers who have partner portal accounts)	READY	**External Users** Restricted to Australia **Internal Users** QBE Network Assessors on i-pads **Upwire:** SMS can be sent anywhere globally, roaming devices can get SMS and international numbers will work, if properly formatted. Some countries require content approval or have content filtering (China, Middle East). **Solera** Refer to requirements captured within Non Functional Requirements - Integrated	AWAIT SI...
Operational Support	NFR-07	Hours when business requires operational support	Extended Cover level selected. Refer to Appendix B for further details.	READY	**Solera** Refer to requirements captured within Non Functional Requirements - Integrated **Upwire:** **Support operations (SLA):** 1. *Severity 1 (Critical):* – Response time: 95% within 30min – Resolution time: 95% action agreed and scheduled within 24hrs 2. *Severity 2 (High):* – Response time: 95% within 4hrs – Resolution time: 95% action agreed and scheduled within 48hrs	AWAIT SI...

					3. *Severity 3 (Medium)*: – Response time: 95% within 8hrs – Resolution time: 95% action agreed and scheduled within 5 business days 4. *Severity 4 (Low)*: – Response time: 95% within 16hrs or by next business day – Resolution time: 95% action agreed and scheduled within 15 business days **Guidewire / Mulesoft / Pega** • Application Support is provided by Accenture in accordance with the Service Agreement and associated SLAs that are already in place. • They provide desk support during business hours. On-call support is provided for P1 / P2 issues and batch support during non-business hours • Support requests are raised via SNOW tickets. **OBG** Information pack to be provided by OBG for operational support and maintenance windows.	

Scalability	NFR-08	The ability for the system(s) to handle a growing amount of work by adding resources to the system.	Whilst requirements were not clearly articulated during the property release iterations, for the most part, the same platform will be utilised by the direct motor product and scalability requirements will be documented there ->	READY	System components that need to support increased processing, memory and storage space: **Pega** More memory, space or nodes can be added as required. **Mulesoft** • For cloud-hub apps - simple config change (extra $$ needed) • For on-premise apps - it is up to the host servers which QBE owns **Guidewire** Guidewire is clustered. As the load increases the architecture can be horizontally scaled. This is not automatic. The BAU team monitors the performance of the production environment. **Solera** Refer to requirements captured within Non Functional Requirements - Integrated **Sitecore** There are several scalability options to achieve better performance and to cope with greater demand and large amounts of website traffic. Sitecore xDB environments can be configured to: • Run as a standalone environment • Scale vertically • Scale horizontally **OBG** OBG scales automatically up to 2-3 times current capacity. Any known significant load increases should be notified to OBG	AWAIT SI...
Localizability	NFR-09	The ability to support multiple languages, time zones	No requirements	READY	**Solera** Refer to requirements captured within Non Functional Requirements - Integrated	ANALYSIS

		and currencies			**DCL SPA and RSS SPA**
					• The system supports capture and management of currency values in Australian Dollar value (AUD)
					• The system supports capture and display of datetime values in the time zone where the Authenticated User is physically located. (Always capture Sydney/Melbourne system time)
					  ◦ The system will display the stored datetime value IF the users time zone cannot be determined
					  ▪ Note - as ClaimCenter servers are located in Sydney, datetime values are stored in AEST/ AEDT. On retrieval, upstream systems will convert this to the Users local time zone (TBC)	

Testability	NFR-10	Environment setup to test the system and ensure quality assurance standards for implementations are adhered to.	Refer to Environment Design - Property Claims Workbench / Express Lodgement for test environment design.	READY	**Solera** Refer to requirements captured within Non Functional Requirements - Integrated **Upwire** Access to the system is by account credential, test accounts can and have been set up as required. **Pega** SIT and UAT environments are available that are used for testing. **Guidewire** Typically each project will setup (or re-use from previous projects) the following environments: Dev, System Test (ST), SIT, UAT, Performance, Staging/Pre-prod. The production environments are as follows: (1) Direct/ANZ/Omni-Channel instance: PolicyCenter, BillingCenter, ClaimCenter, ContactManager (2) CTP instance: PolicyCenter, BillingCenter, ClaimCenter, ContactManager (3) Strategic pricing instance: PolicyCenter only. See the following confluence pages for more details about these instances: Guidewire production instances - Current **DCL SPA and RSS SPA** Refer to test URLs and data here SIT Testing URLs and Test data **OBG** Dev, SIT, UAT and Production Environments are available. Test verification will require coordination and will be conducted by OBG (QBE will not have access to lower environments for testing).	AWAIT SI...
Compatibility	NFR-11	In an environment of continuous execution, the	Features which impact existing production functionality are regression tested.	READY	**Solera** Refer to requirements captured within Non Functional Requirements - Integrated	AWAIT SI...

		release of new features and functionality must co-exist harmoniously with existing software.	Browser Support
			• **Desktop Browsers that must be supported**
			  ◦ Chrome - Latest Version
			  ◦ Internet Explorer 11 (versions 7,8,9 & 10 no longer supported)
			  ◦ Safari - Latest
			• **Desktop Browsers that should be supported**
			  ◦ Firefox
			  ◦ Edge
			
			Device Support
			• **Devices that must be supported**
			  ◦ Apple iPad - Safari, Chrome
			  ◦ Samsung Galaxy S5/6/7/8 - Chrome for Android, Samsung Internet
			  ◦ Galaxy Note - Chrome for Android, Samsung Internet
			• **Devices that should be supported**
			  ◦ Apple iPhone 5/6/7/8/X - Safari, Chrome
					Motor Digital UI
					
					The following breakpoints should be kept in mind when developing UI responsive screens:
					• xs: 375px (mobile)
					• sm: 600px (tablet)
					• md: 768 px (tablet)
					• lg: 1280 px (desktop)
					• xl: 1920 px (desktop)
					
					Browser Support and Device Support
					
					Please refer to Re: DCL Motor : Compatibility Testing (Devices List) | Comment	

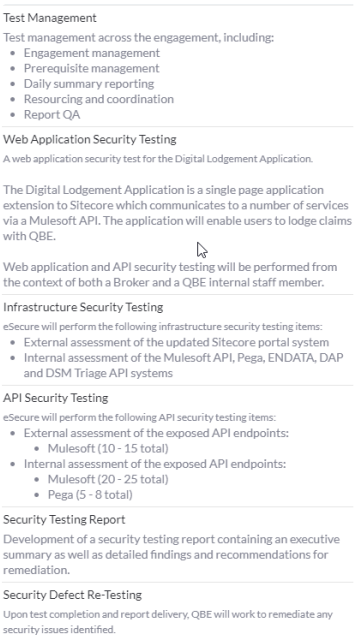
Configurability	NFR-12	The ability to modify and extend the system while it is running.	Not covered in Property iterations.	READY	Newly created or updates to configurable data must be available for use within the application immediately. **Solera** Refer to requirements captured within Non Functional Requirements - Integrated **Guidewire Admin Functions** Features with configurable fields/data are link to AF-1622: ClaimCenter UI Changes FUNNEL **Pega** Any configurable data can be updated and will be in use immediately. **Mulesoft** • for Cloud-Hub apps, it's zero down time for reboot / redeploy. • for on-premises apps, the reboot / redeploy is very quick reboot. CMS (SPA pages) talk to VJ	ANALYSIS
Auditability	NFR-13	Requirements related to logging and audit tracking.	Google Analytics and Data Storage to DAP were implemented.	READY	The solution will provide adequate monitoring tools to support BAU maintenance for all transmissions between Claim Management System, Mulesoft and Motor Assessing Platform. **Solera** Refer to requirements captured within Non Functional Requirements - Integrated **Guidewire** There are a number of inbound and outbound APIs for Guidewire. Most of them are via WebSphere ESB or Mulesoft. These integration systems have appropriate logging and Guidewire also has logging for most APIs.	AWAIT SI...

					Dynatrace Transaction monitoring **Mulesoft** Payload logging in lower environments **Pega** Payload logging in lower environments **OBG** Transaction monitoring and logging for creatInsuranceAPI **Upwire:** • logs are reviewed as part of security policy and framework audit process. • quick reviews monthly, quarterly and biannually, but in-depth is assured annually at a minimum.	
Monitoring	NFR-15	Requirements for monitoring system health and performance for a given period of time.	Not covered in Property iterations, but Dynatrace was implemented to monitor systems performance.	READY	**Solera** Refer to requirements captured within Non Functional Requirements - Integrated **Motor Digital UI (incl DCL SPA and RSS SPA /Pega/Mulesoft/GW** It is expected that Dynatrace will continue to be used as the tool for monitoring system performance. Application monitoring high level design **OBG** Transaction monitoring and logging for createInsuranceAPI **Upwire** System health monitored through Google Cloud Service Health	AWAIT SI...

2.4 Implementation

Click here to view NFR's

Requirement	NFR-ID	Description	Description		Motor Direct Status

Security	NFR-16	Requirements for system security. Focus should be kept on specific requirements that this system might need that would differ from commonly accepted standards. All releases must adhere to QBE security policies. Prior to go-live for each release, security pen testing is conducted. **Note: -** All systems must conform to the mandatory Group Information Security Policy as outlined on the Policies and Procedures section of the QBE Intranet.	Below is the scope of the security testing that would be performed by the penetration testing vendor Esecure for DCL.  Refer to Appendix C for security classifications. Security Support requirements **Data Criticality** Will the system hold sensitive or personal data? Yes **Data Encryption** Will the data be encrypted? Yes **Password strength** What format are passwords required to adhere to *(number of chars/letters/numbers etc…)?* As per standard QBE Active Directory standards **Security administration** Will there be any additional requirement to manage the user database of any secondary authentication or authorisation system? No **Certificates and Keys** Will there be an operations requirement to maintain specific security access controls such as security certificates/keys for encryption or hardware tokens for dual-factor authentication? Yes	**Digital IT security assessment** Refer to Digital IT Security Assessment **Solera** Refer to requirements captured within Non Functional Requirements - Integrated **OBG** Security Assessment and penetration testing results provided to QBE **Upwire** Security Vendor Assessment Questionnaire provided to QBE	AWAI…

			Processes & Audits Are any specific processes over and above those specified in the QBE Group Information Security Policy for security and/or audits required? No **Physical** Are specific provisions to be made for the physical security of equipment, backups, logs or operating procedures? No Refer to Appendix E: Authorisation for selected method of authorising users.		

Data Retention	NFR-17		**System archive / purging capabilities** Is there an identified requirement for archiving or purging? Does the system provide the ability to mark or remove data as archived? Does the system provide the ability to permanently purge data? How many years for data retention? **Retention** Are there any specific rules about retention periods or destruction that are required for the data in the system? Since data will be stored in either EDW or DAP there are no additional data retention requirements. See outstanding compliance confirmation required in DCW-417 -> **Processes & Audits** Is there a requirement to specifically audit what has been retained, archived or purged? No **Physical** Is there any requirement to retain a physical record of any data? No **Other requirements** Are there any other specific requirements relating to the lifecycle of the data within the system? No **Note: -** As a matter of principle a system should be capable of archiving and purging data even if the business requirement for this has not been identified at this stage. How often should backups be taken? *(nightly is standard):* **Not required**	**Solera** Refer to requirements captured within Non Functional Requirements - Integrated **Upwire:** • Data is stored in Google data centres that feature a layered security model • Upwire stores all "transactional" metadata on Google's secure cloud infrastructure only. All sensitive assets are kept within client networks by design • Upwire does not maintain printed documents • Upwire does not have any confidential information, client data, PII, or anything other than clearly defined, transactional metadata values. • Standard logs are maintained for 3 months. **Guidewire** Data is retained ‘online’ for a period of up to three years, with near time retrieval of less than three seconds. Data is archived for seven years. Customer data where non-activity exceeds 10 years is archived to external media. **OBG** Customer and job data is retained indefinitely to honour lifetime warranty. **Pega** Pega creates an FNOL case (database records) for each lodgement and captures all the questions/answers and associated data for that lodgement against that FNOL case. This is stored in database. In the future, these cases can be purged or archived. **Mulesoft** Mulesoft doesn’t generally retain any data, however can hold some data if there is a need for it, for a short period.	AWAI...

				The goal is to design the apps as stateless as possible.	
Access Controls	NFR-18	How users will request and access systems.	Refer to Appendix E: Authorisation.	Access to lodge claims by direct customers and internal users will be defined within these features: Customer Self Service Authentication (Motor) Access to search and select repairer post lodgement for internal user - access to CC follow existing SNOW process **Solera** Refer to requirements captured within Non Functional Requirements - Non Integrated **OBG** After OBG allocation, user will be given an access to client's portal in case any details/appointment needs to updated.	AWAI...

2.5 Usability

Click here to view NFR's

Requirement	NFR-ID	Description	Detailed Requirements for Property ID	Property ID Status	Detailed Requirements for Motor Direct	Motor Direct Status

Accessibility	NFR-22	Requirements which inform the design of user interfaces to support users with disabilities.	Keyboard access - users should be able to navigate around DCL using their keyboard • between input fields/buttons • across cards/screens	READY	**Solera** Refer to requirements captured within Non Functional Requirements - Integrated **DCL (Digital Claim Lodgement) SPA and RSS (Repairer Search and Select) SPA** Accessibility requirements to be incorporated into SPA design based on guidelines for QBE.com - Accessibility (AA) Principles **Note**: The Private Motor Vehicle Vouchers project used WCAG 2.1 AA Compliance as a bench mark for direct customers.	AWAIT SI...
Session Management	NFR-23	Requirements related to handling sessions for the purposes of supporting a single user journey on the digital platform.	The system should be able to handle when the user opens multiple browser tabs with DCL to lodge multiple claims at the same time (note: this is not a desirable user behaviour). Each browser tab is a separate session ID. Any one of the idle timer counters should be kept separate (ie. when one browser DCL tab expires due to idle counter, the other DCL browser tabs should remain active)	READY	**Solera** Refer to requirements captured within Non Functional Requirements - Integrated **DCL (Digital Claim Lodgement) SPA and RSS (Repairer Search and Select) SPA** Refer to requirements captured within Session Management (Motor)	AWAIT SI...

Appendixes

Click here to view all Appendixes

Appendix A: Availability Options

Option	Name	Description	Select
1	24 x 7	Available for the Business to use at all times. Any batch activities must be executed alongside interactive access. Service to be maintained during maintenance and related activities. Application and infrastructure designed to allow maintenance	

		and upgrade activities without interrupting service. (QBE does not currently have any design patterns that meet this requirement so there will be considerable cost and time involved in delivering a system to meet this)	
2	Core Service	On line availability at all times subject to maintenance activities. Any batch activities must be executed alongside interactive access. Service outages due to maintenance and related activities to be minimised. Application and Infrastructure designed to facilitate rapid switchover for maintenance and upgrade activities. (QBE currently only supports this for core infrastructure services such as Email. Any new or exsiting systems rasied to this level will probably involve significant cost and time)	
3	Extended Availability	On line availability for defined out of hours windows with any exclusive batch activities restricted to specific and limited windows. On-line access to be prioritised over batch activities. (For existing systems that do not currently support this there may be substantial and far reaching changes required. For new systems this requirement may need to be factored into the application as well as infrastructure designs.)	
4	Core Plus	Service to be definitely available in Core hours. Service to be generally available (but not guaranteed) during any times when batch or maintenance activities are not running. Out of hours Batch or maintenance activities to	

		generally take priority over user access	
5	Core	Mon-Thurs 7am- 12:30am (AEST, AEDT) Fri 7am – 10pm (AEST, AEDT) Sat- Sun 8am-8pm (AEST, AEDT) No availability at all required outside of core hours	Agreed SLA for Property Claims Lodgement and based on all downstream systems.
6	Best Effort	For non-production systems. No committed availability	
Critical Periods of Operation: The following days/hrs are critical to the Business (e.g. month end) & therefore scheduled maintenance requiring downtime or introducing risk etc… should avoid these times. All applications critical periods will be defined based on current Pega and Evolve baseline. Therefore Critical periods - Monday to Sat 7am to 10pm			

Appendix B: Support hours required

Option	Name	Description	Selected option
1	24 x 7	Committed support at all times – On line and Batch processing will be monitored and supported.	
2	Extended Cover	Committed support for extended hours - On line and Batch processing will be monitored and supported.	Agreed level of support for Property Claims Lodgement Mon - Thurs 7am- 11:30pm (AEST, AEDT) Fri 7am – 10pm (AEST, AEDT) Sat- Sun 8am-8pm (AEST, AEDT)
3	Extended Cover – Batch only	Committed support for batch processing outside core hours - Batch processing will be monitored and supported.	
4	Core Plus	07:00 – 19:00 Mon-Fri. Some support may be available outside of core hours but without formal SLA. Ad-hoc support cover for extended service hours may be requested. Out of hours batch	

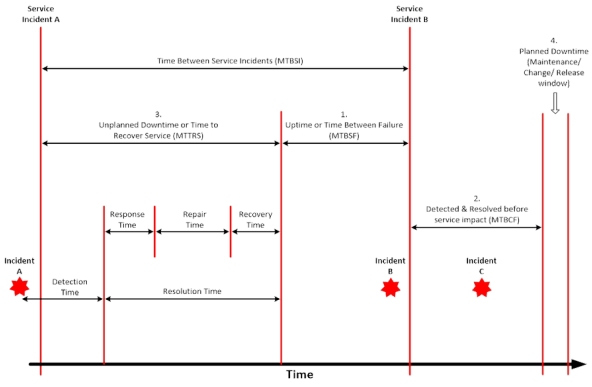
		processes not monitored or supported	
5	Core	07:00 – 19:00 Mon-Fri. No support required outside of core hours	
6	Best Effort	For non-production systems.	
Other Requirements / Additional Notes			

Appendix C: Information Classification

Requirements to ensure the confidentiality, integrity, and availability of the data being processed, stored, or transmitted by the system will be relevant to the way that the system is designed, configured, and supported.

Option	Classification	Description	Selected option
1	Classified	This classification applies to the most sensitive business information which is intended for use within QBE. It's unauthorized disclosure could seriously and adversely impact QBE's reputation, brand, market value, or ability to undertake Group strategies. Examples of this classification would include information about possible merger and acquisition activity or information about QBE's annual results prior to public disclosure.	
2	Confidential	This classification applies to information about QBE's business or customers, which is not for public disclosure. Unauthorised or public disclosure of this information could cause embarrassment or financial loss to QBE or its customers. It may lead to legal action being taken against QBE. Examples of this classification would include information about a customer's financial situation. It would also include information about QBE's business strategies, operating plans, etc. Personal information stored or processed by QBE should always be considered as Confidential.	Yes
3	Internal Use Only	This classification applies to all other non-public information which does not clearly fit into the above two classifications. While its unauthorized disclosure is against policy, it is not expected to seriously and adversely impact QBE and its customers. . The majority of QBE information falls into this category.	
4	Unclassified	This classification applies to all other data which is either already in the public domain or cannot be considered confidential in any way.	

Appendix D: Recoverability from an Incident



Appendix E: Authorisation

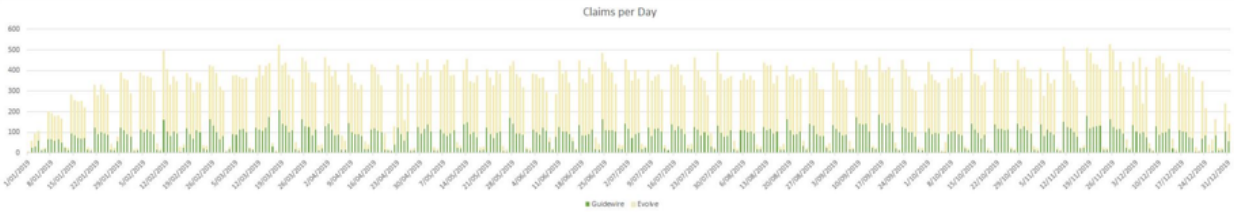
To simplify security administration and consistency it is desirable to use Authorisation that is defined by AD group membership. It is recognised that this is not always realistic or achievable within the constraints of an application.
Please indicate which of the authorisation models listed below most accurately describes what is to be used for this system. If the data and application are different please indicate this.

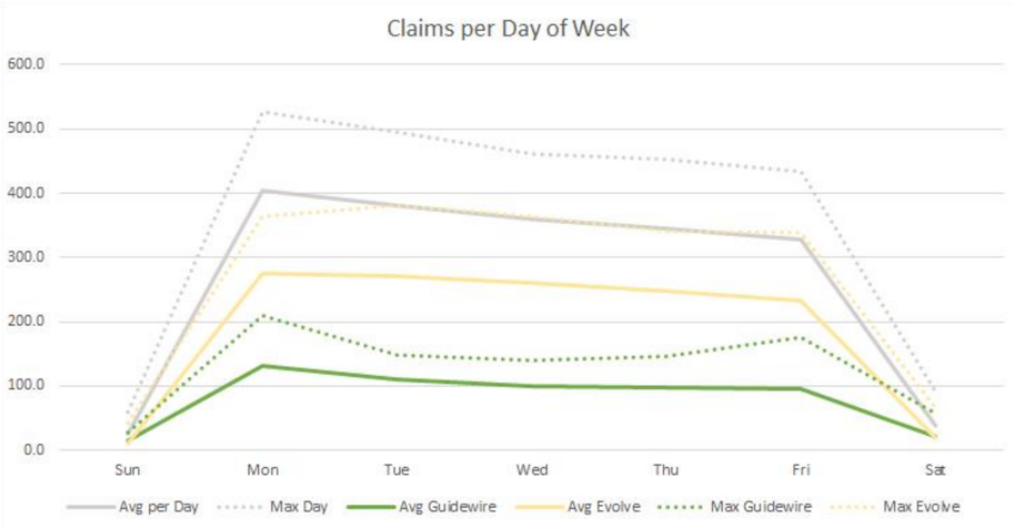
Option	Authorisation model	Description	Selected option
1	**Active Directory groups**	Authorisation within system is determined directly by a user's Active Directory Group Memberships which are associated with Application roles	YES
2	**AD account configured in system**	Authorisation within system is determined directly by a user's Windows identity but has to be individually administered within the application	
3	**Application only**	Uses application specific account to grant access to functionality	
4	**None**	All functionality and data is availability to anyone with access to the system	
Additional Information: - *Please refer to below link on confluence for further information* AF-8 Authentication & Authorization - Detailed Solution Design (DRAFT) AF-135 Launch Digital Claims Lodgement - Detailed Solution Design			

Appendix F: Support Documents and References

CChange Performance Test Results

Appendix G: Motor Claims Volumes by month for 2019





Note: Claim volumes over the weekend are low, as the majority of weekend claims are entered on Monday and Tuesday. This would differ for customers lodging online.

Claim volumes for https://www.qbe.com/au/online-claims (approx. total of 4000 for 2019):