## Step 2C – Future Enhancements for Plans & Coverages Module

### 🔐 Security / Audit

1. created\_by, updated\_by fields for audit tracking
2. Full audit trail or version log
3. Approval workflow fields (approved\_by, approved\_at)
4. Encrypted sensitive fields (e.g. underwriter\_notes)

### 📄 Documentation & Compliance

1. Document versioning support (e.g. T&Cs, brochures)
2. terms\_url or hosted policy document link
3. Regulatory flags (e.g. is\_compliant, solvency\_status)
4. SLA tracking fields

### 🧠 Smart Features

1. Risk level scoring (risk\_level)
2. AI-generated summary or recommendation fields
3. Renewal score / churn predictor
4. Auto-renew logic (auto\_renew\_enabled)

### 🌍 Multilingual / UX

1. Arabic fields: name\_ar, notes\_ar, etc.
2. display\_order for frontend control

### 📊 Business Logic

1. plan\_duration in months
2. Flags: is\_trial, has\_claims, is\_fully\_paid
3. Relationships to policies, endorsements, coverages
4. plan\_source (web, broker, agent, internal, etc.)

### ⏺ Lifecycle Automation

1. Status flow control: draft, pending, active, archived
2. Cancellation metadata (cancelled\_at, reason)
3. Auto-expiry alert logic (expiry\_alert\_sent)
4. Grace period (grace\_end\_date)

### ♻️ Versioning & Endorsements

1. plan\_endorsements history table
2. copied\_from\_plan\_id self-reference
3. previous\_plan\_code for legacy reference
4. version\_notes field with markdown support

### 📈 Analytics / Optimization

1. Plan usage analytics (number of policies using the plan)
2. Most common coverages per plan
3. Smart plan comparison engine
4. AI-pricing compatibility indicator

### 💬 Communication

1. Auto-email notifications on plan assignment or update
2. Plan-specific announcements or WhatsApp links
3. Plan rating by member (optional, for feedback)