# Document 1: Definition of Done

The Definition of Done (DoD) ensures that all work meets the required customer acceptance criteria and quality standards before being considered complete.

## Customer acceptance criteria

* Real-time travel insurance policy issuance is fully functional
* Claims automation workflow is implemented and successfully processes claims
* Travel risk alerts are integrated and trigger notifications correctly
* Secure authentication (biometric & 2FA) is implemented and functional
* Self-service portal allows users to manage policies, claims, and updates seamlessly
* System integrates with FNB banking infrastructure and performs real-time updates
* API integrations with external systems (e.g., travel risk databases) are working correctly
* Compliance with regulatory and security standards (e.g., data protection, fraud detection)
* End-to-end testing confirms seamless user experience across platforms
* Product Owner and key stakeholders approve the feature

## Quality standards criteria

* Produced code for all presumed functionalities
* Assumptions of the User Story are met
* Project builds without errors
* Unit tests are written and passing (with at least 80% coverage)
* Project is deployed on a test environment identical to the production platform
* Tests on devices/browsers listed in the project assumptions are passed
* Feature is reviewed and approved by UX designer
* QA team has tested the feature and all critical issues are resolved
* Feature is tested against acceptance criteria
* Peer code review is performed and approved
* Code refactoring is completed (where necessary)
* Any configuration or build changes are documented
* Technical and user documentation is updated
* Security checks (penetration testing, vulnerability scans) are successfully completed

# Document 2- Product Vision

A Product Vision Document (PVD) is a top-level strategic document that establishes the reason, objectives, and direction for a product. It is a guiding document for the development team, stakeholders, and business leaders that guarantees everyone is aligned with the goals and desired outcomes of the product. A Product Vision Document maintains focus for teams, makes stakeholders have the same vision, and informs decision-making across the lifecycle of the product. It also drives the product towards business objectives to ensure that it succeeds in the market.

|  |  |  |  |
| --- | --- | --- | --- |
| **Scrum Project  Name:** | **Bangkok insurance [ BKI ]** |  |  |
| **Venue:** | **Online MS Teams Meeting** |  |  |
| **Date: 18/11/2023** | **Start time: 18/11/2023** | **End time: 18/11/2025** | **Duration: 24 Months** |
| **Client:** | **Bangkok insurance [ BKI ]** |  |  |
| **Stakeholder list:** | | | | |
| **Main Sponsor:** | **Mr. Henry** |  |  |
| **Financial Head:** | **Mr. Pandu** |  |  |
| **Project Coordinator:** | **Mr. Dooku** |  |  |
| **End Users:** | **Frequent travelers, business travelers, tourists, students.** |  |  |
| **Regulatory Bodies:** | **Compliance and security auditors.** |  |  |
| **IT & Development Team:** | **Internal and external technical teams.** |  |  |
| **Scrum Team** | | | | |
| **Scrum Master:** | **Mr. Vandanam** |  |  |
| **Product owner:** | **Mr. Ketan (Business Analyst)** |  |  |
| **Scrum Developer 1:** | **Ms. Juhi (Senior Java Developer)** |  |  |
| **Scrum Developer 2:** | **Mr. Teyson** |  |  |
| **Scrum Developer 3:** | **Ms. Lucie** |  |  |
| **Scrum Developer 4:** | **Mr. Tucker** |  |  |
| **Scrum Developer 5:** | **Mr. Bravo** |  |  |
| **Vision:** | The Bangkok Insurance (BKI) project aims to develop a secure, automated, and customer-centric insurance banking solution that integrates seamlessly with the existing financial infrastructure of BKI. The solution will provide real-time policy issuance, claims automation, and risk management services, enhancing customer experience, efficiency, and operational transparency. | | | |
| **Target group** | **Needs** | **Product** | **Value** |
| The product targets the travel insurance market segment, catering to a diverse group of travelers. It is designed for frequent travelers, including business professionals and individuals who travel often for work or leisure. Tourists both domestic and international seeking short-term insurance coverage can benefit from the solution. Also, it addresses the needs of business travelers requiring coverage for work-related trips. The product also serves students who study abroad or participate in exchange programs, ensuring they have adequate protection during their travels. also expats and long-term travelers who reside abroad for extended periods can rely on the insurance for comprehensive coverage, making it a versatile solution for various traveler profiles. | What problem does the product solve?  The product solves several key challenges in the travel insurance industry by providing a secure, automated, and customer-centric solution. Traditionally, travelers face delays in policy issuance, manual and time-consuming claims processing, lack of real-time risk updates, and complex policy management. This solution eliminates these issues by offering instant travel insurance issuance, automated claims verification and approvals, and real-time risk alerts to keep travelers informed. Additionally, it enhances security through biometric authentication and self-service capabilities, allowing users to manage policies and track claims efficiently. By streamlining these processes, the product significantly improves customer experience, reduces administrative burdens, and ensures compliance with industry regulations. | What product is it?  The product is a travel insurance solution designed for Bangkok Insurance (BKI). It is a secure, automated, and customer-centric platform that enables real-time travel policy issuance, automated claims processing, and risk management. The solution integrates with BKI’s existing infrastructure to provide instant coverage, faster claims approvals, real-time risk alerts, and enhanced security features such as biometric authentication and two-factor authentication (2FA).  This digital insurance platform aims to streamline operations, improve customer experience, and ensure compliance with industry regulations while offering self-service capabilities for travelers. | How is the product going to benefit the company?  The BKI Travel Insurance Solution will bring significant benefits to Bangkok Insurance (BKI) by enhancing efficiency, customer satisfaction, and revenue growth. By automating claims processing and policy issuance, the company will reduce operational costs and improve processing speed, leading to higher efficiency and reduced manual workload. The integration of real-time risk alerts and biometric security will strengthen BKI’s market position as a trusted and innovative insurer, attracting more customers. Also, a self-service digital platform will improve customer experience, boosting customer retention and loyalty. Faster claims approvals and compliance with industry regulations will also reduce legal risks and improve regulatory standing. Hence the solution will drive business growth, increase competitiveness, and establish BKI as a leader in the travel insurance sector. 🚀 |
|  |  |  |  |
| Target users and customers: 1. Frequent Travelers 2. Tourists  3. Business Travelers 4. Students  5. Expats & Long-Term Travelers | Which benefit does it provide? Instant Policy Issuance Automated Claims Processing Real-Time Risk Alerts Enhanced Security Self-Service Convenience Seamless Integration | What makes it desirable and special?  The BKI Travel Insurance Solution is desirable because it provides instant coverage, hassle-free claims processing, and self-service convenience, allowing travelers to manage policies and claims anytime. Real-time risk alerts enhance safety, keeping users informed of potential threats. What makes it special is its advanced security with biometric authentication, AI-driven automation for fast claims approvals, and seamless integration with BKI’s systems. Additionally, it ensures regulatory compliance and a traveler-centric experience, making insurance more accessible, transparent, and reliable. By combining speed, security, and intelligence, this solution revolutionizes travel insurance, offering a smarter and more efficient alternative to traditional methods | What are the business goals? The business goals of the BKI Travel Insurance Solution focus on enhancing customer experience, operational efficiency, and market competitiveness. The platform aims to provide a seamless, user-friendly experience by enabling instant policy issuance, automated claims processing, and real-time risk alerts. By leveraging AI-driven automation, the solution will reduce manual workload, improve claim processing speed, and ensure regulatory compliance with standards like GDPR and PCI DSS. Strengthening security through biometric authentication and 2FA will enhance trust, while fraud detection mechanisms will minimize financial risks. Additionally, seamless integration with BKI’s existing systems will ensure smooth adoption, supporting business growth by attracting new customers, retaining existing ones, and expanding into new market segments. Ultimately, this solution will position BKI as an innovative leader in the travel insurance industry, driving revenue and long-term success. |
|  |  |  |  |
|  |  | Is it feasible to develop the product?  The BKI Travel Insurance Solution is highly feasible to develop, considering its technological, financial, and operational viability. Technologically, it can seamlessly integrate with BKI’s existing systems, leveraging AI for claims automation, biometric authentication for security, and cloud infrastructure for scalability. Financially, automation will reduce operational costs, while faster claims processing and increased policy sales will enhance revenue potential. Operationally, the project follows an Agile Scrum methodology, ensuring iterative development, testing. With the right expertise, resources, and execution, the solution can be successfully developed within the planned 24-month timeframe, providing a secure, efficient, and customer-centric travel insurance experience. | What is the business model?  The BKI Travel Insurance Solution follows a digital-first, automated business model to drive revenue and efficiency. It generates income through direct online policy sales, flexible pricing, and a subscription model for frequent travelers. Automation in claims processing and fraud detection reduces costs, improving profitability. A self-service portal enhances customer experience, while partnerships with airlines, travel agencies, and financial institutions expand market reach. AI-driven risk assessment enables personalized policy recommendations, boosting conversions. By leveraging automation, digital sales, and strategic partnerships, BKI strengthens its market position while maximizing revenue and efficiency. |

# Document 3: User stories

# User story

A User Story is a short description of a requirement written from the actor perspective. It tells what the user wants and why. It is an smallest part of epic where as the epic is collection user story from the actor point of view. A user story usually follows this format:

**Who :** As a user…

**What:** I want to…

**Why:** So that

## Acceptance Criteria

Acceptance criteria define the conditions that a software feature must meet to be accepted by stakeholders. In the Given-When-Then format (from Behavior-Driven Development or BDD), acceptance criteria are structured as:

**Given**: Precondition or context (initial state before action)

**When**: Action or event that triggers the functionality

**Then**: Expected outcome or result.

## Business Value (BV) and Complexity Points (CP)

In Agile project management, Business Value (BV) and Complexity Points (CP) are two key factors that help teams prioritize and estimate user stories effectively. BV is given by the client to show how important a feature is, while CP is estimated by the development team using the Fibonacci series to measure complexity. It helps Agile teams make good decisions about what to build first.

## Business Value (BV)

BV represents how important a user story is to the business. It is given by the client or product owner based on how much impact the feature will have on business goals. BV helps prioritize features based on customer needs and market demand. We can measure BV in currency notes (1, 5, 10, 20, 50, 100), we can assign BV to features based on their financial or operational impact.

## Complexity Points (CP)

CP (also called Story Points) represents the effort and difficulty involved in developing a user story. CP helps the team plan their workload and determine how much work they can complete in a sprint.

The development team estimates CP using the Fibonacci series (1, 2, 3, 5, 8, 13, 21, etc.), where:

1, 2 = Very simple tasks

3, 5 = Moderately complex

8, 13, 21+ Very complex with high uncertainty

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **User Story No** | **Tasks** | **Priority** | **Value Statement** | **BV (₹)** | **CP** | **Acceptance Criteria** |
| BKI-1001 | User Registration | High | "As a new user, I want to register by providing my details, So that I can access travel insurance services." | 10 | 3 | 1. User must enter name, email, phone, password. 2. System validates and stores data securely. 3. OTP verification must be sent. 4. Successful registration allows login. |
| BKI-1002 | User Login | High | "As a user, I want to log in securely, So that I can access my account." | 10 | 2 | 1. User must enter valid credentials. 2. Invalid attempts should show error. 3. Account locks after 3 failed attempts. 4. Successful login grants dashboard access. |
| BKI-1003 | Forgot Password | High | "As a user, I want to reset my password, So that I can regain access to my account." | 10 | 3 | 1. User must enter registered email/phone. 2. OTP or link sent for verification. 3. User resets password successfully. |
| BKI-1004 | Logout | Medium | "As a user, I want to log out securely, So that my information remains protected." | 5 | 1 | 1. User can log out. 2. Session data is cleared. 3. Redirect to login page. |
| BKI-1005 | Dashboard Access | High | "As a user, I want to view my dashboard, So that I can manage my policies easily." | 20 | 4 | 1. Dashboard must display policy details. 2. User sees claim status and profile details. 3. Navigation should be user-friendly. |
| BKI-1006 | Policy Purchase | High | "As a user, I want to buy an insurance policy, So that I am covered for travel risks." | 50 | 5 | 1. User selects a policy. 2. Payment is processed securely. 3. Policy details are issued digitally. |
| BKI-1007 | Real-Time Policy Issuance | High | "As a user, I want my policy to be issued instantly, So that I can use it immediately." | 100 | 6 | 1. System generates and shares digital policy instantly. 2. Email/SMS confirmation sent. |
| BKI-1008 | Policy Renewal | High | "As a user, I want to renew my policy, So that my coverage remains uninterrupted." | 20 | 4 | 1. System notifies about expiry. 2. User selects renewal plan. 3. Payment confirmation generates a new policy. |
| BKI-1009 | Claim Filing | High | "As a user, I want to file a claim online, So that I can get my reimbursements quickly." | 50 | 6 | 1. User submits claim details and uploads required documents. 2. System validates documents. 3. Claim status updates in real-time. |
| BKI-1010 | Automated Claims Processing | High | "As an admin, I want to process claims automatically, So that claims are settled faster." | 100 | 7 | 1. AI validates claim data. 2. Fraud detection system runs checks. 3. Approved claims are processed immediately. |
| BKI-1011 | Policy Search | Medium | "As a user, I want to search for insurance policies, So that I can find the best coverage for my needs." | 20 | 3 | 1. Search bar should allow keyword search. 2. Filters should refine results. 3. Search results should be accurate. |
| BKI-1012 | Payment Gateway Integration | High | "As a user, I want a secure payment gateway, So that I can pay for my policy safely." | 50 | 5 | 1. System supports multiple payment methods. 2. Secure encryption for transactions. 3. Payment confirmation sent to user. |
| BKI-1013 | Fraud Detection | High | "As an admin, I want to detect fraudulent claims, So that I can prevent financial losses." | 100 | 7 | 1. System flags suspicious claims. 2. AI runs fraud analysis. 3. Manual review for flagged claims. |
| BKI-1014 | Customer Support Chat | Medium | "As a user, I want to chat with customer support, So that I can resolve my queries quickly." | 10 | 3 | 1. Live chat must be available. 2. AI chatbot should assist with common queries. 3. Option to escalate to human support. |
| BKI-1015 | Policy Cancellation | High | "As a user, I want to cancel my policy, So that I can manage my coverage effectively." | 50 | 6 | 1. System allows policy cancellation. 2. Refund policy is displayed. 3. User receives cancellation confirmation. |
| BKI-1016 | Policy Duration Restriction | High | "As a user, I want my policy to have a fixed duration of 120 days, So that I comply with policy terms." | 20 | 4 | 1. System enforces 120-day duration for all policies. |
| BKI-1017 | Multi-Payer Support | High | "As a user, I want multiple payers to contribute to my policy, So that payment responsibility is shared." | 50 | 5 | 1. System allows multiple payers per policy. 2. Payments can be split by percentage or risk object. |
| BKI-1018 | Agency Billing & Commission Calculation | High | "As an agent, I want commissions to be calculated correctly, So that I am compensated fairly." | 50 | 5 | 1. System assigns commission based on agent’s percentage. 2. Payment is made as per commission rules. |
| BKI-1019 | Multi-Currency Support | High | "As a user, I want to pay in any currency, So that I can transact conveniently." | 50 | 5 | 1. System allows multiple currencies. 2. Base currency remains fixed at 1. |
| BKI-1020 | Policy expire | Low | As a user I want to see the policy expired if the end date is cross so that I can came to know the renewal of policy | 5 | 1 | 1.Is the end date is cross system should show the policy is expired. 2. there should not ne any action or transaction to be carry out on expired policy |
| BKI-1021 | issue claim | High | As a user I want to issue claim on the active policy so that I can get benefit the claims process. | 50 | 5 | 1.User should be able to issue claim on the active policy. 2.Claim should get attached to correct policy |
| BKI-1022 | search claim | low | As a user I want to search the claim so that I can navigate to claim dashboard | 5 | 1 | 1. As a user I should be able to search the claim. 2.if claim with invalid number get search system should show validation message. |
| BKI-1023 | claiment can see his claims only from the system, | Medium | As a claiment I want to see the claim which are realted to my policies so that I can able to distinguish between the all the claims | 20 | 6 | 1. System should show claim related to his policy only. 2. System should show error message popup if search invalid claim number |
| BKI-1024 | user should be able to track the claim process. | Medium | As a user I want to track the claim process so that I can be updated to the claim process | 20 | 4 | 1.User should be able to see track the claim process by its status |
| BKI-1025 | claim should have service provider. | Medium | As a user my claim should get attached to the correct service provider one its approved by approver | 20 | 6 | 1.All claim should have service providere. 2. once service providere can have multiple claim |
| BKI-1026 | claim can be issues in any currency | High | "As a user, I want to pay in any currency, So that I can transact conveniently." | 50 | 5 | 1. System allows multiple currencies. 2. Base currency remains fixed at 1. |
| BKI-1027 | claim can be closed once the claim process is done. | Medium | "As a user, I want to see the claim status shoud be populated as completed so that I can conclude the claim on the policy | 20 | 6 | 1. System should populate claim with status as completed once the claim process is settle |
| BKI-1028 | claim should be issues on active policy only | Medium | As a user I should be able to issue claim on active policy only | 20 | 6 | 1. As a user I should be able to issue claim on active policy only. |
| BKI-1029 | service provider should get there commission based on claim settle amount. | Low | As a service provider I want to see my a new claim to be linked on service provider account | 5 | 3 | 1.Service provider should get there dashbaord to populated once the claim is assigned to it. |
| BKI-1030 | service provider should get populate with claim entry amount | Low | As a service provider I want to see my service provider should account get claim transaction to be populated | 5 | 3 | 1. Service provider account should get populated with correct claim transaction. |
| BKI-1031 | Policy renewal window | Medium | As a user I should be get notify 30 day before the policy expired | 20 | 6 | 1.User should get notification 30 day before the policy expired |
| BKI-1032 | claim litigation | Low | As a user I should be able to issue litigation process again the claim settlement process | 5 | 5 | 1.User should be able to issue litigation process againt he claim settlement. |
| BKI-1033 | Bulk policy creation | Medium | As a Agent user I should be abe to puch more that 1 policy using the API | 20 | 5 | 1.Agent user should be able to puch the policy using agent portal |
| BKI-1034 | Bulk payment to service provider | Medium | As a payment approver I should be able to filter the service provider so that I can approve all the payment in once.. | 20 | 7 | 1. payment approver should be able to filter the service provider and approve the payment |
| BKI-1035 | Bulk policy renewal | Low | As a agent if user want to renew the policy via agent so that they can get extension of service | 5 | 5 | 1.If agent get the confirmation from users to renew the same policy to exted till next year agent can do so in bulk action. |
| BKI-1036 | Bulk payment relaease and approve | Medium | As a payment approver I should be able to filter the service provider so that I can release all the payment in once.. | 20 | 7 | 1. payment approver should be able to filter the service provider and release the payment |
| BKI-1037 | Dunning document disptact | Low | As a agent I want sen the dunning notification to user so that user can get notice to miss the due of installment | 5 | 6 | 1. Agent should be able to send the dunning notice to policyholder so that policy holder will get notify on the miss on due date of instalment pay |
| BKI-1038 | Document dispatch | Low | As a user I should get an document on mail so that I can be get notify | 5 | 3 | 1. User should get an documents on the end of each process. |
| BKI-1039 | claim rejection | Low | As a Claim review I should be able to reject the claim if its fruad | 5 | 3 | 1. Claim review can reject the claim if its fruad/documentation is not proper. |
| BKI-1040 | Proposal rejection | Low | As a Agent I want to reject the proposal quote if it is not getting converted to policy with the timeframe | 3 | 3 | 1. As a agent if the proposal is not getting converted within given time frame, it should be rejected. |

# Document 4: Agile PO Experience

As a Product Owner in an Agile setup, my experience has revolved around product development alignment with market requirements, stakeholder needs, and business objectives. My work started with market analysis, where I evaluated demand, determined competing products, and carried out due diligence to investigate market opportunities. This research guided the product vision and roadmap, creating a well-planned approach with high-level features and an execution timeline. Product feature management was paramount, including intensive interaction with stakeholders to rank needs on criticality and return on investment (ROI) basis. I actively managed the product backlog, ranking user stories and epics and realigning priorities on the basis of changing requirements. During iterations, I tracked sprint progress, took part in sprint retrospectives with Business Analysts, and implemented adjustments in epics and sprints as needed.

I learned much from this experience about leading critical Agile ceremonies like **sprint planning, daily scrum meetings, sprint reviews, sprint retrospectives, and backlog refinement sessions**. I also became an expert in writing user stories to include critical components like story numbers, tasks, priorities, acceptance criteria, and BV & CP values. As the key interface between business stakeholders and the Scrum team, I facilitated effective communication and coordination in all aspects of the organization. Establishing product features and developing them into actionable backlog items enabled the Scrum team to deliver high-value increments effectively. This position improved my capacity to effectively manage Agile projects, promoting flexibility, openness, and ongoing improvement in product development.

# Document 5: Product and sprint backlog and product and sprint burndown charts

## Product backlog:

The Product Backlog is an ordered list of all the features, enhancements, bug fixes, and technical tasks required to develop and improve a product. It serves as the single source of work for the Scrum team and evolves throughout the project as new requirements emerge.

The Product Owner (PO) owns the Product Backlog. The PO is responsible for:

* Defining and prioritizing backlog items based on business value and customer needs.
* Ensuring backlog items are well-defined and ready for development.
* Continuously refining and updating the backlog based on feedback.

While the Product Owner owns the backlog, its management involves collaboration with:

* Scrum Team (Developers & Testers): Helps estimate complexity, refine user stories, and provide technical feasibility insights.
* Stakeholders (Business Owners, Customers, Executives): Provide input on business priorities and user needs.
* Scrum Master: Facilitates backlog refinement sessions but does not own or manage the backlog.

Backlog refinement is an **ongoing process** where the PO and the Scrum team regularly review and update the backlog to ensure priorities align with business goals, User stories are well-defined with clear acceptance criteria and high-priority items are ready for upcoming sprints.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ID** | **User Story** | **Tasks** | **Priority** | **BV (Business Value)** | **CP (Complexity Points)** | **Sprint** |
| US001 | As a user, I want to register an account so that I can access the platform. | - Design registration form | High | 9 | 5 | Sprint 1 |
| - Implement backend API |
| - Validate user inputs |
| - Test registration flow |
| US002 | As a user, I want to log in securely so that I can access my account. | - Create login page UI | High | 10 | 6 | Sprint 1 |
| - Implement authentication |
| - Set up session management |
| - Test login functionality |
| US003 | As a user, I want to search for agricultural products so that I can find what I need. | - Design search bar UI | High | 8 | 7 | Sprint 2 |
| - Implement search logic |
| - Optimize search filters |
| - Test search functionality |
| US004 | As a user, I want to add products to the cart so that I can purchase them later. | - Design "Add to Cart" button | Medium | 7 | 6 | Sprint 2 |
| - Implement cart logic |
| - Handle cart updates |
| - Test cart functionality |
| US005 | As a user, I want to make an online payment so that I can complete my purchase. | - Integrate payment gateway | High | 10 | 9 | Sprint 3 |
| - Implement order confirmation |
| - Test transaction flow |
| - Ensure security compliance |
| US006 | As an admin, I want to manage product inventory so that stock levels are updated. | - Design inventory dashboard | Medium | 8 | 7 | Sprint 3 |
| - Implement product stock updates |
| - Notify users of low stock |
| - Test inventory updates |
| US007 | As a user, I want to track my order so that I know its status. | - Design order tracking UI | Medium | 8 | 6 | Sprint 4 |
| - Implement order status updates |
| - Notify users via email/SMS |
| - Test order tracking |
| US008 | As an admin, I want to generate sales reports so that I can analyze business performance. | - Design report dashboard | Low | 6 | 8 | Sprint 4 |
| - Implement data analytics module |
| - Optimize report generation |
| - Test reporting functionality |

## Sprint Backlog

The Sprint Backlog is a subset of the Product Backlog, containing the prioritized user stories, tasks, and work items selected for a specific sprint. It is created during Sprint Planning and guides the development team in achieving the sprint goal. The Development Team owns and manages the Sprint Backlog. Product Owner ensures the highest-value items are included but does not directly control the Sprint Backlog. The Scrum Master facilitates discussions but does not interfere with task selection or execution.

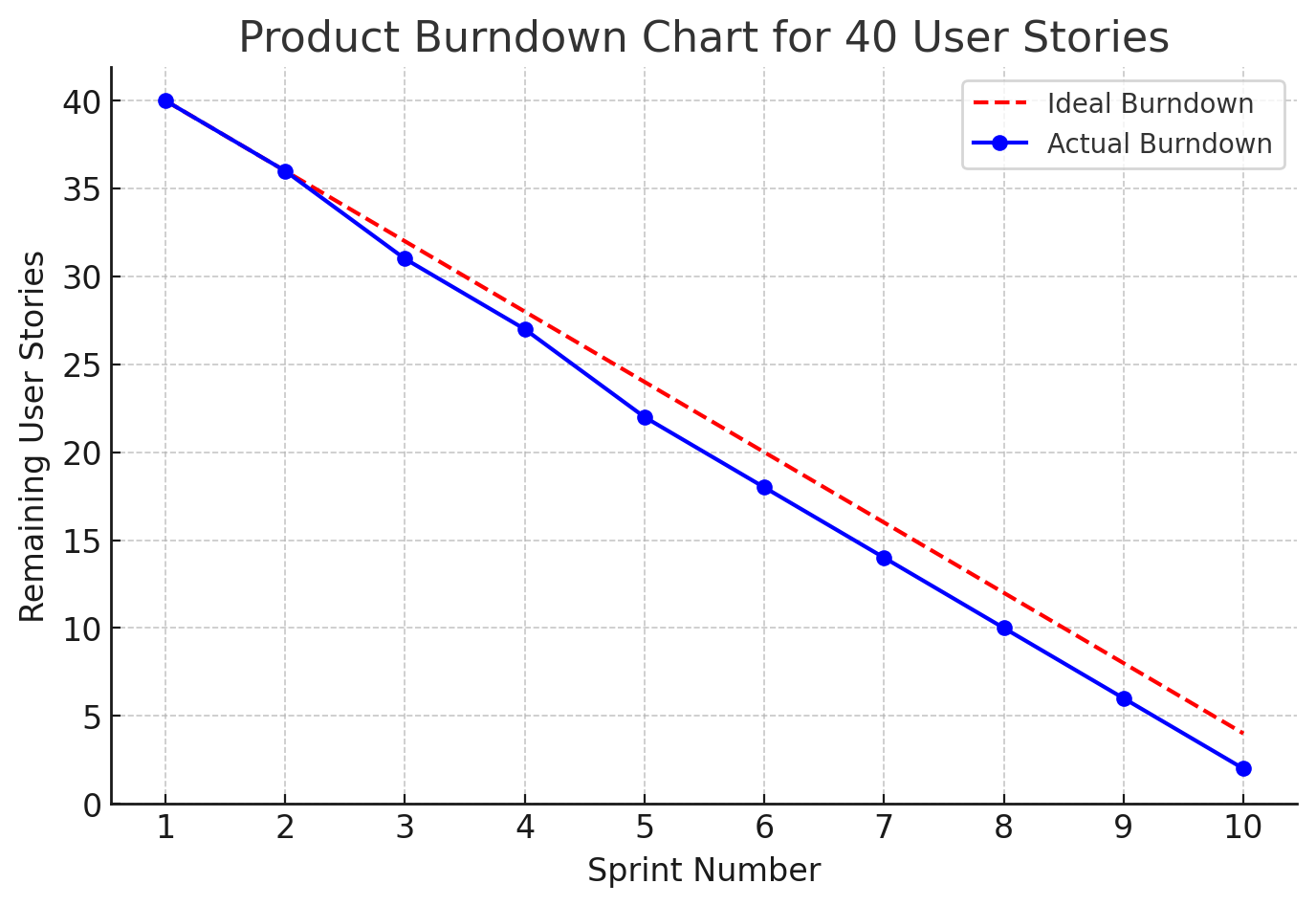
The Sprint Backlog is dynamic when the overall goal remains fixed, the team can adjust tasks as needed during the sprint to ensure successful delivery.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **User Story ID** | **User Story** | **Tasks** | **Owner** | **Status** | **Estimated Effort (Story Points)** |
| BKI-1001 | As a customer, I want to purchase a travel insurance policy online for my trip. | - Design UI for policy selection | Developer A | In Progress | 8 |
| - Integrate policy selection with backend API |
| - Implement premium calculation logic |
| - Test end-to-end policy purchase flow |
| BKI-1002 | As a customer, I want to receive real-time notifications for policy confirmation. | - Configure SMS and email notifications | Developer B | To Do | 5 |
| - Implement API for notification service |
| - Test notifications for different scenarios |
| BKI-1003 | As a customer, I want to submit a travel insurance claim digitally. | - Design claim submission UI | Developer C | In Progress | 8 |
| - Implement backend claim processing logic |
| - Integrate with document upload service |
| - Test claim submission and processing |
| BKI-1004 | As an admin, I want to review and approve/reject travel insurance claims. | - Create admin dashboard for claim review | Developer D | To Do | 7 |
| - Implement approval and rejection workflow |
| - Automate notification for claim decisions |
| BKI-1005 | As a customer, I want to track my insurance claim status in real-time. | - Develop claim tracking UI | Developer E | In Progress | 6 |
| - Implement backend for real-time status updates |
| - Test claim tracking feature |
| BKI-1006 | As a customer, I want to securely log in using biometric authentication. | - Integrate biometric authentication APIs | Developer F | To Do | 9 |
| - Implement authentication flow in mobile app |
| - Test security and performance of login |

## Product burndown

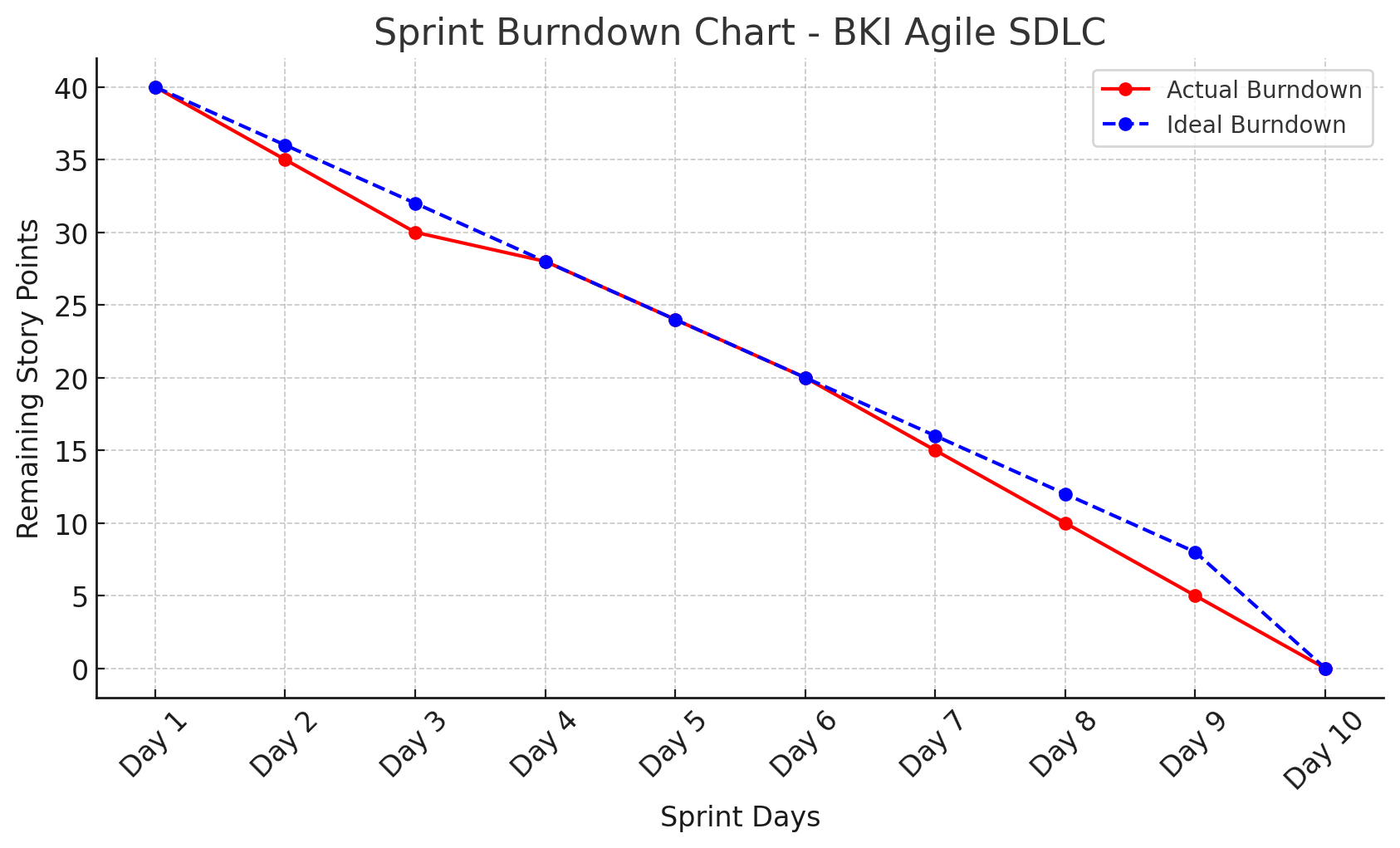
A Product Burndown Chart is a graphical representation of work completed versus work remaining in a product backlog over time. It helps Agile teams track progress toward completing the product by visualizing how much work is left.

|  |  |  |  |
| --- | --- | --- | --- |
| **Sprint** | **Total Story Points Planned** | **Completed Story Points** | **Remaining Story Points** |
| Sprint 1 | 100 | 15 | 85 |
| Sprint 2 | 85 | 12 | 73 |
| Sprint 3 | 73 | 18 | 55 |
| Sprint 4 | 55 | 14 | 41 |
| Sprint 5 | 41 | 10 | 31 |
| Sprint 6 | 31 | 16 | 15 |
| Sprint 7 | 15 | 10 | 5 |
| Sprint 8 | 5 | 5 | 21 |
| Sprint 9 | 68 | 17 | 31 |
| Sprint 10 | 25 | 24 | 22 |
| Sprint 11 | 82 | 22 | 74 |
| Sprint 12 | 59 | 12 | 74 |
| Sprint 13 | 65 | 16 | 99 |
| Sprint 14 | 24 | 19 | 19 |
| Sprint 15 | 90 | 12 | 44 |
| Sprint 16 | 38 | 22 | 22 |
| Sprint 17 | 98 | 7 | 49 |
| Sprint 18 | 20 | 6 | 86 |
| Sprint 19 | 78 | 21 | 24 |
| Sprint 20 | 33 | 25 | 71 |
| Sprint 21 | 44 | 20 | 92 |
| Sprint 22 | 26 | 9 | 75 |
| Sprint 23 | 89 | 13 | 76 |
| Sprint 24 | 53 | 18 | 3 |
| Sprint 25 | 68 | 6 | 63 |
| Sprint 26 | 35 | 24 | 16 |
| Sprint 27 | 34 | 19 | 14 |
| Sprint 28 | 44 | 14 | 17 |
| Sprint 29 | 72 | 11 | 18 |
| Sprint 30 | 24 | 12 | 13 |
| Sprint 31 | 57 | 5 | 25 |
| Sprint 32 | 64 | 23 | 4 |
| Sprint 33 | 67 | 13 | 6 |
| Sprint 34 | 61 | 6 | 38 |
| Sprint 35 | 100 | 21 | 33 |
| Sprint 36 | 64 | 14 | 39 |
| Sprint 37 | 23 | 9 | 67 |
| Sprint 38 | 45 | 25 | 9 |
| Sprint 39 | 27 | 5 | 2 |
| Sprint 40 | 24 | 9 | 0 (Product Completed) |
|  |  |  |  |



## Sprint Burndown chart

A Sprint Burndown Chart is a visual representation of the remaining work in a sprint over time. It helps Agile teams track progress and assess whether they are on track to complete their sprint goals.



# Document 6: Sprint meetings

## Meeting Type 1: Sprint Planning meeting

A Sprint Planning Meeting is a key event in Scrum where the Scrum Team collaborates to define the work to be completed in the upcoming sprint. It happens at the beginning of each sprint and ensures alignment between the Product Owner, Scrum Master, and Development Team.

This meeting mainly revolve around What can be delivered in this sprint? And How will the work be done?

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| **Date** | 18-11-23 |
| **Time** | 11.00 IST |
| **Location** | Online MS-Teams meeting |
| **Prepared By** | Scrum Master |
| **Attendees** | Product Owner, Developers, Testers, Designers, etc. |

## Agenda Topics

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| **Topic** | **Presenter** | **Time Allotted** |
| **Welcome & Objective Setting** | Scrum Master | 5 mins |
| **Review of Product Backlog** | Product Owner | 10 mins |
| **Define Sprint Goal** | Scrum Team | 10 mins |
| **Select User Stories for Sprint** | Development Team & PO | 15 mins |
| **Break Down User Stories into Tasks** | Development Team | 20 mins |
| **Effort Estimation (Story Points/Hours)** | Development Team | 15 mins |
| **Identify Dependencies & Risks** | Scrum Team | 10 mins |
| **Confirm Sprint Commitment** | Development Team | 10 mins |
| **Q&A and Final Adjustments** | Scrum Master & PO | 10 mins |
| **Wrap-up & Next Steps** | Scrum Master | 5 mins |

## Other Information

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| **Category** | **Details** |
| **Observers** | Stakeholders, Business Analysts (if required) |
| **Resources** | JIRA Board, Product Backlog, Sprint Backlog, Estimation Tools, Agile Board |
| **Special Notes** | Ensure team availability for the sprint duration, Address any blockers before sprint start, Align sprint goal with business objectives |

## Meeting Type 2: Sprint review meeting

A Sprint Review Meeting is held at the end of each sprint to inspect the increment (completed work) and gather feedback from stakeholders. The goal is to ensure the product aligns with business needs and make any necessary adjustments.

### Objectives of a Sprint Review Meeting:

* Demonstrate the completed work (working software).
* Gather feedback from stakeholders.
* Discuss any changes needed in the backlog.
* Celebrate achievements and ensure continuous improvement.

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| **Field** | **Details** |
| **Date** | 25-11-23 |
| **Time** | 11.00 IST |
| **Location** | Online MS Teams meeting |
| **Prepared By** | Scrum Master |
| **Attendees** | Scrum Master, Product Owner, Development Team, Stakeholders |

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| **Sprint Status** | **Things to Demo** | **Quick Updates** | **What’s Next** |
| Sprint **5** completed successfully /sprint 6 In progress / 150 Blockers identified | **Features completed**: Real-time travel policy issuance, claims automation. | **Key Achievements**: Successful integrations of API, resolved critical issues, new functionalities incorporate successfully | **Upcoming Sprint Goals**: [Next features to develop, e.g., enhancing self-service portal, adding biometric verification] |
| **Live Demonstration**:Screens for travel insurance integration | **Challenges Faced**: API issues, dependencies of UI,UX changes | **Backlog Adjustments**: Reprioritized user stories, new additions based on feedback |
| **Test cases passed**:500 TC pass, 100 failed and block | **Stakeholder Feedback**: Suggestions on performance, improvements requested | **Action Items**: Updated the RACI matrix, deadline updated. |

## Meeting Type 3: Sprint retrospective meeting

A Sprint Retrospective Meeting is held at the end of each sprint to reflect on what went well, what could be improved, and how the team can enhance its processes in the next sprint. It is a key component of continuous improvement in Agile.

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| **Field** | **Details** |
| **Date** | 12-12-23 |
| **Time** | 11.00 IST |
| **Location** | Online MS-Teams meeting |
| **Prepared By** | Scrum Master |
| **Attendees** | Scrum Master, Development Team, (Optional: Product Owner) |

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| **Agenda** | **What Went Well** | **What Didn’t Go Well** | **Questions** | **Reference** |
| **Sprint Goals Review** | Clear sprint objectives, well-defined user stories | Some user stories had unclear acceptance criteria | How can we improve requirement clarity? | Sprint Backlog |
| **Team Collaboration** | Effective teamwork, good communication | Delays in dependency resolution | How can we resolve dependencies faster? | Team Feedback |
| **Development Process** | Code quality maintained, fewer defects found | Some tasks took longer than estimated | How can we improve estimation accuracy? | Sprint Metrics |
| **Testing & QA** | Automated tests helped, quick bug resolution | Some test cases were missed in early phases | How can we improve test coverage? | Test Reports |
| **Action Items & Next Steps** | Identified areas for improvement, assigned tasks | Need better tracking of retrospective actions | How can we ensure follow-through? | Retrospective Notes |

## Meeting Type 4: Daily Stand-up meeting

The Daily Stand-up Meeting, also known as the Daily Scrum, is a short, time-boxed meeting (usually 15 minutes) where the Scrum Team synchronizes their work and discusses progress toward the Sprint Goal.

**Purpose of the Daily Stand-up**

* Provide a quick status update.
* Identify blockers or dependencies.
* Align team efforts towards sprint completion.

Week “2” (from 12-12-2023 to 16-12-2023)

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| **Question** | **Name/Role** | **Monday** | **Tuesday** | **Wednesday** | **Thursday** | **Friday** |
| **What did you do yesterday?** | **Developer 1** | Worked on blocker |  |  |  |  |
| **Developer 2** | Worked on US BKI-1001 |  |  |  |  |
| **Developer 3** | Worked on validation development |  |  |  |  |
| **What will you do today?** | **Developer 1** | Will be working on assigned US development |  |  |  |  |
| **Developer 2** | Will start working on the blocker issue of US BKI-1001 |  |  |  |  |
| **Developer 3** | Will be performing UT on validation development |  |  |  |  |
| **What (if any) is blocking your progress?** | **Developer 1** | Will prioritize the high prioritize blocker |  |  |  |  |
| **Developer 2** | Will prioritize the work as per priority |  |  |  |  |
| **Developer 3** | Will figure out the resolution of blocker |  |  |  |  |