

Testing checklist: insurance app

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☐ 1. release smoke tests

Done when: After each release, a test customer gets a quote, binds a policy, pays the first premium and sees the policy documents in the app.

Risks: money-loss. Tool class: browser automation. Usually run by: QA engineer.

☐ 2. data integrity and migration testing

Done when: After each rating data load, a reconciliation report shows no renewal whose premium differs from a recalculation with the filed rates.

Risks: data-corruption, money-loss, wrong-decisions. Tool class: data validation. Usually run by: QA engineer.

☐ 3. unit tests

Done when: For a reviewed set of test drivers and homes, the rating engine returns the same premium as the filed rate tables, factor by factor.

Risks: data-corruption, money-loss. Tool class: unit framework. Usually run by: developer.

☐ 4. payment and money-flow testing

Done when: In the sandbox, a mid-term cancellation refunds the unearned premium once to the original card, and a declined renewal payment does not mark the policy as paid.

Risks: money-loss. Tool class: API client. Usually run by: QA engineer.

☐ 5. penetration testing

Done when: An external tester cannot extract licence numbers from the quote or agent tools, and the agent portal refuses login without a second factor.

Risks: data-breach, regulatory-penalty. Tool class: proxy. Usually run by: external lab.

☐ 6. compliance checks

Done when: A reviewer finds a dated record of bias and accuracy testing for each model used in pricing or claims, and a sign-off before each model change.

Risks: regulatory-penalty, wrong-decisions. Tool class: test management. Usually run by: product manager.

☐ 7. integration tests

Done when: An insurance score or vehicle record returned by the data vendor lands in the policy record with the same value and tier the vendor sent.

Risks: data-corruption. Tool class: API client. Usually run by: developer.

☐ 8. end-to-end functional tests

Done when: Typing a stranger's name and birth date into the quote form returns no driver's license number or household driver details on any screen or response.

Risks: data-breach. Tool class: browser automation. Usually run by: QA engineer.

☐ 9. security scanning

Done when: The latest scan of the public quote tool, the agent portal and their APIs shows no open finding that exposes licence numbers or policy data.

Risks: data-breach. Tool class: DAST scanner. Usually run by: security specialist.