

Software Testing Checklist for
**Reliable, Secure,
and User-Friendly**
Insurance Apps



If somebody opens their insurance app, it's probably not because they want to. Whether it's something as minor as a fender bender or as catastrophic as a natural disaster leveling a family home, life events can spiral people into anxious states of mind. If your policyholders experience a buggy or confusing app experience during their time of crisis, there's a great chance they won't stick around to give you a second chance next time.

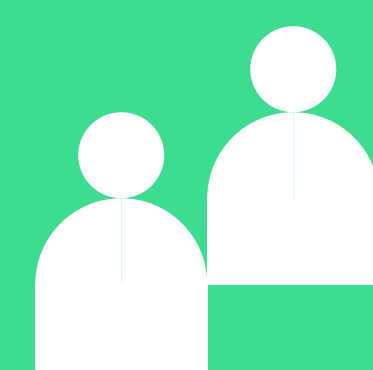
But building a high-quality insurance app is about as simple as it sounds.

Due to the insurance industry's heavily regulated nature, provider apps need to be built against the highest security standards. At the same time, the business logic of creating an insurance app is highly complex and unique compared to other industries.

This checklist helps software teams address these challenges with tips on how to test items such as:



Policy quoting



Claims management



**User data, and
payment gateways**



Policy Quoting And Binding Accuracy

Tip #1: Exhaustive Scenario Testing For Rating Engines

- ☐ Beyond happy paths, test edge cases for various demographic and persona combinations and testing scenarios as well as vehicle types, property attributes, discounts, surcharges, and regional regulations to ensure accurate premium calculations.
- ☐ Validate against actuarial tables or established business rules.

Tip #2: Real-Time Data Validation For External APIs (E.G., VIN, Property Data)

- ☐ Verify seamless and accurate integration with external data sources that impact policy generation (e.g., vehicle identification number lookups, property characteristics databases).
- ☐ Test for latency and error handling when these services are unavailable or return unexpected data.



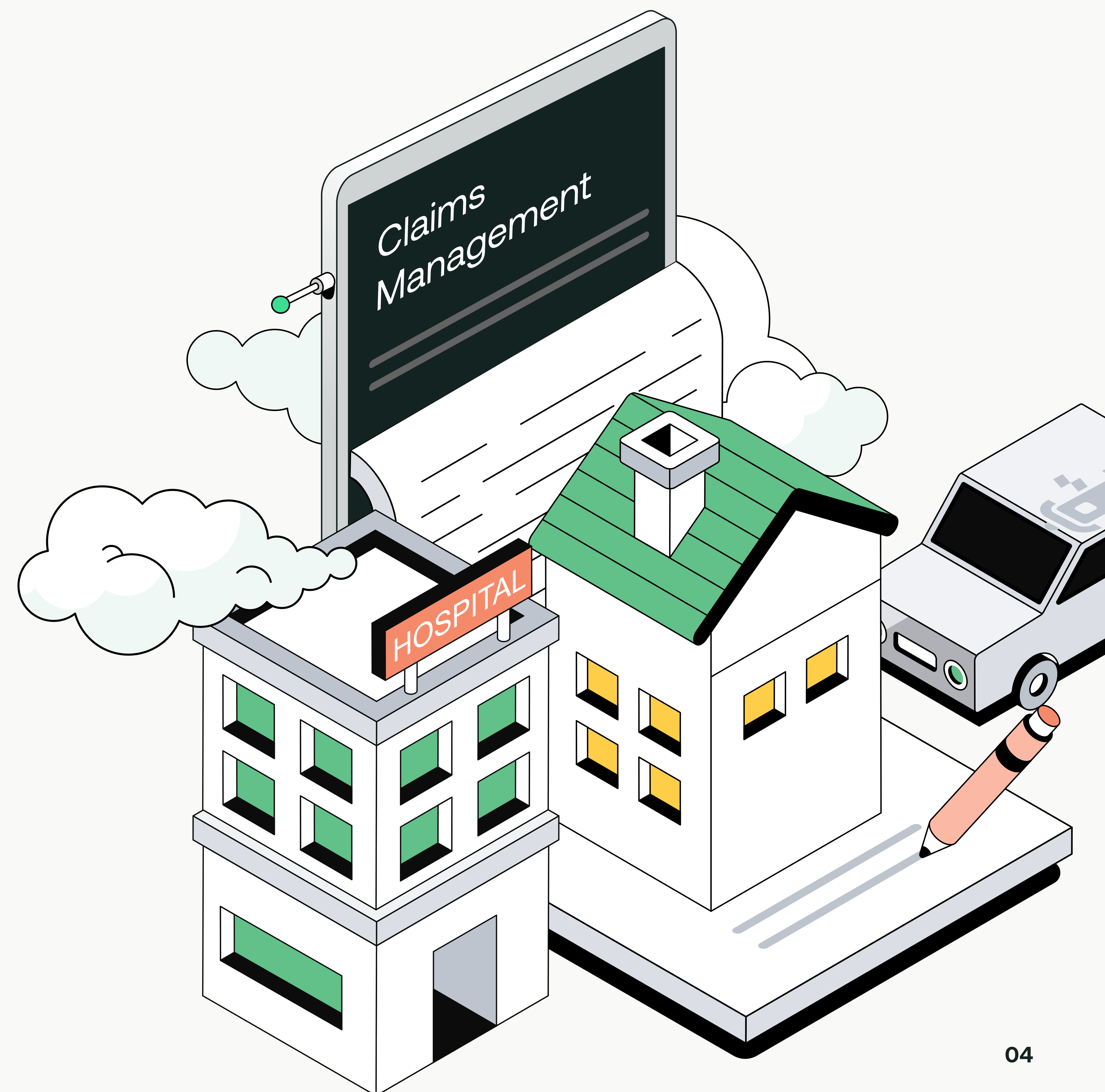
Claims Management Workflow

Tip #3: Comprehensive Claims Submission And Document Upload Validation

- ☐ Test the entire claims submission process across different claim types (e.g., auto accident, home damage, personal liability).
- ☐ Focus on the accuracy of data captured, the integrity of uploaded documents (photos, videos), and the proper routing of claims within the system.
- ☐ Consider and test the various file formats and sizes.

Tip #4: Third-Party Integration Testing For Claims Processing (E.G., Repair Shops, Medical Providers)

- ☐ If your app integrates with external vendors for claims fulfillment (e.g., direct repair networks, adjusters), validate the data exchange and workflow handoffs between the app and these systems.
- ☐ Use sandbox environments from external integrations, when possible, to ensure the integration flow works properly.
- ☐ Test for data consistency, accuracy, and proper status updates.



User Data And Personalization

Tip #5: Robust Policy Document Generation And Delivery

- ☐ Verify that policy documents, endorsements, ID cards, and other critical legal documents are generated accurately, display correct policyholder information, and are delivered securely (e.g., in-app, email, push notification).
- ☐ Test various policy types and modifications.

Tip #6: Geolocation-Based Services And Compliance

- ☐ For features like roadside assistance, accident reporting, or identifying local agents, ensure geolocation functionality is accurate and data usage complies with privacy regulations.
- ☐ Test scenarios where location services are denied or intermittent.
- ☐ Compliance with data protection rules is critical, as highlighted in the context of general security and regulatory requirements.



Financial Transactions And Payment Gateways

Tip #7: End-To-End Payment Processing And Refund Scenarios

- ☐ Thoroughly test premium payments, deductible payments, and refund processes through all supported payment methods (credit card, ACH, and any digital wallets).
- ☐ Include testing for failed transactions, partial payments, and recurring payments.
- ☐ This directly correlates with ensuring financial services transactions (like payments) work flawlessly and securely.

Cross-Platform Consistency And Offline Capabilities

Tip #8: Multi-Device And OS Version Compatibility With Data Sync

- ☐ Ensure a consistent user experience and data synchronization across different devices (smartphones, tablets) and operating system versions (iOS, Android).
- ☐ Test how the app handles offline data capture and subsequent synchronization when connectivity is restored. This is essential for delivering a seamless experience regardless of the device or operating system.
- ☐ Consistent display of visual elements across devices is also crucial for user experience.



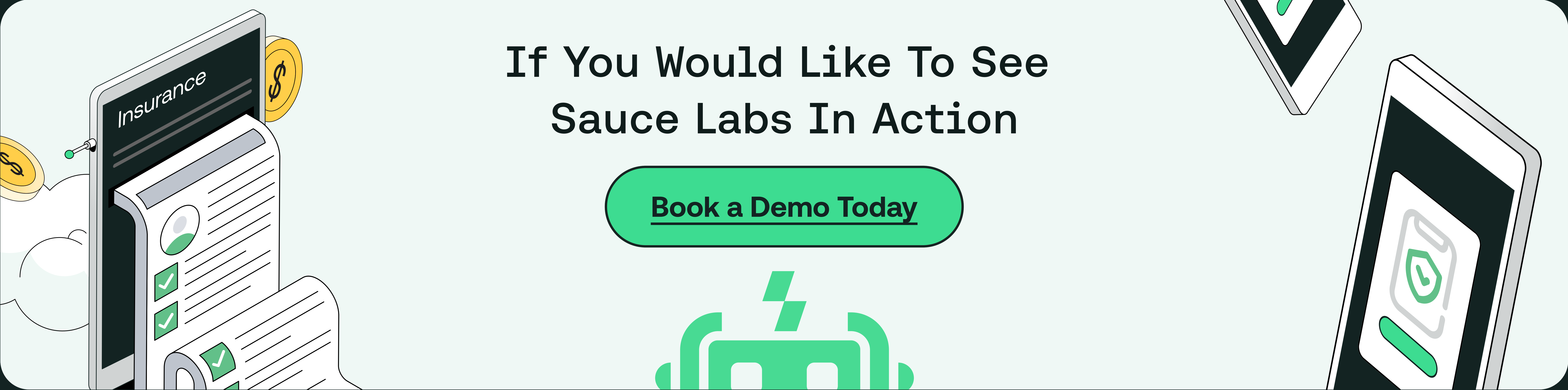
Takeaways: The Sauce Labs Solution

By implementing these specific tips, software testers and engineering leaders in the insurance sector can achieve continuous quality, leading to more robust, secure, and user-friendly insurance applications that build lasting customer trust.

Sauce Labs provides the only unified continuous quality (and enterprise-ready) solution built for large insurance organizations. Our Platform for Test is built to handle the massive scale of continuous testing, backed by a best-in-class infrastructure.

Insurance organizations can streamline testing across any framework or toolchain with Sauce Labs, while gaining speed, increasing coverage, and maintaining compliance. By using our advanced testing infrastructure, organizations can see upwards of 217% ROI, and gain unified, intelligent insights for fast resolution. Security and compliance are built into everything we do with SOC 2, Type II, and ISO 27001/27701 certifications, along with secure proxy tunnels (Sauce Connect) and secure global data centers.

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