Concept Note
Sicher – HDFC Insurance Sales Agent

1. Introduction

In India's rapidly evolving insurance landscape, customers face significant challenges in understanding complex product offerings from leading insurers like HDFC Life. With over 70+ plans spanning Protection, Pension, ULIPs, and Annuities.

Sicher ("Secure" in German) is an AI-powered, IRDAI-compliant virtual advisor designed to bridge this gap by delivering personalized, brochure-accurate, and regulation-ready insurance consultations for HDFC Life products—24/7.

2. Problem Statement

- **Information Overload:** Dense PDF brochures (e.g., HDFC Life Group Poorna Credit Suraksha, Pension Guaranteed Plan) are hard to navigate.
- **Lack of Instant Support:** Human agents are unavailable outside business hours, delaying decisions.
- **Compliance Risk:** Unvetted digital tools risk miscommunication of critical terms (e.g., UINs, exclusions, suicide clauses).
- **Scalability Gap:** HDFC Life struggles to provide consistent pre-sales support across its vast product portfolio.

3. Proposed Solution

Sicher is a conversational AI agent built on official HDFC Life brochures, deployed via Inya.ai, that:

- **Answers queries using only validated brochure data** (e.g., UIN 101N138V03 for Poorna Credit Suraksha).
- **Recommends plans based on user context** (e.g., loan protection vs. retirement income).
- **Enforces strict IRDAI compliance:**
  - Auto-appends disclaimer: "Benefits subject to policy terms… ARN: ED/01/23/31458."
  - Cites UINs for every plan reference.
  - Blocks prohibited language ("guaranteed", "best").

Key Features & Capabilities

Information Overload Challenge

DensePDF brochures with complexterms, UINs, and exclusions create customer confusion and decision paralysis across HDFC Life's extensive product portfolio.

Availability Gap

Human agents unavailable outside business hours, causing delays in critical insurance decisions and missed sales opportunities.

Compliance Risk

Unvetted digital tools riskmiscommunication of critical terms, suicide clauses, and IRDAI regulations, exposing firms to regulatory penalties.

Brochure-Based Intelligence

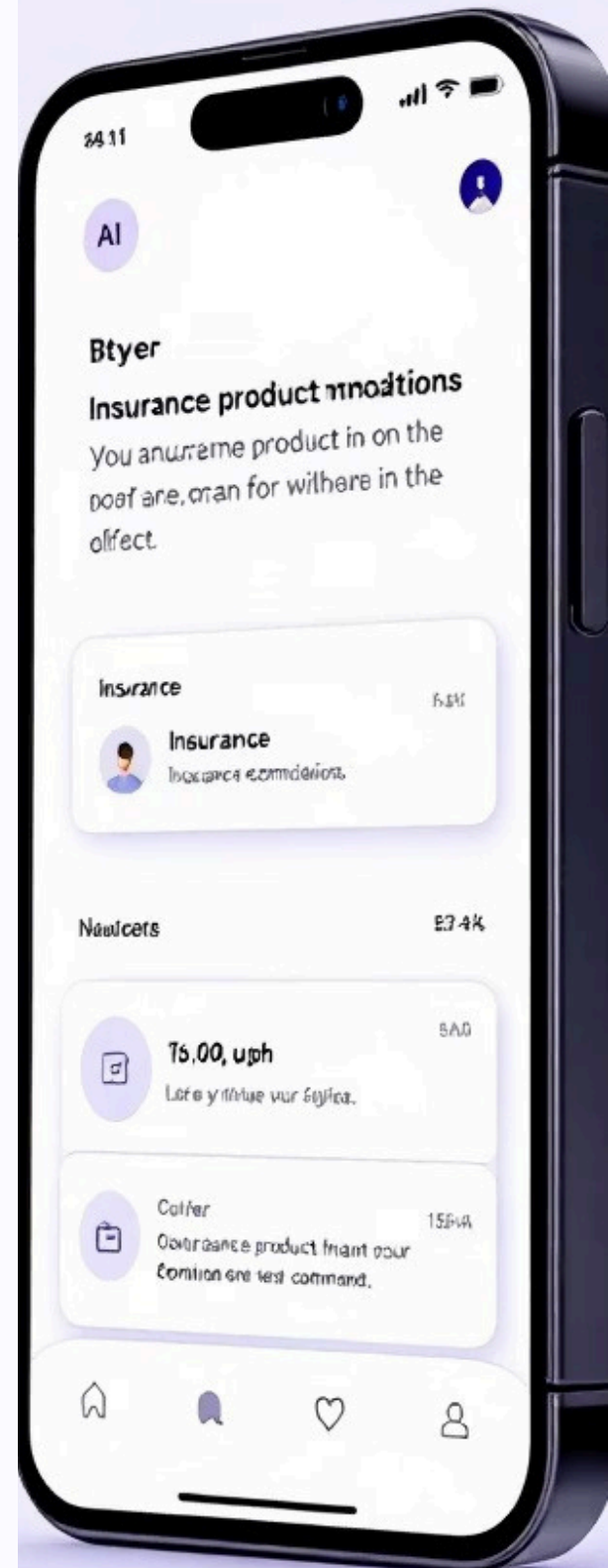Builtexclusively onofficial HDFCLifeproduct brochures with validated UINs and terms

IRDAI Compliance Engine

Auto-appendsmandatory disclaimersand blocks prohibited language patterns

Seamless Agent Handoff

Intelligentescalationto humanadvisors when complex queries arise

Product Capabilities & Market Impact

Key Product Features

- **ProtectionPlans**:HDFCLifeGroup Poorna Credit Suraksha (UIN: 101N138V03) with 29 critical illness coverage
- **Pension Solutions**: Guaranteed Plan (UIN: 101N118V13) offering ₹45,162/month for ₹1 Cr purchase
- **Intelligent Qualification**: Context-aware recommendations based on loan protection or retirement needs
- **Compliance Automation**: Mandatory ARN (ED/01/23/31458) and disclaimer injection

TechnologyStack

- **Platform**:Inya.ai forconversational AI and voice capabilities
- **Knowledge Base**: Structured JSON from 70+ official HDFC Life PDFs
- **Backend**: FastAPI with dynamic greeting endpoints
- **Compliance Engine**: Rule-based prompts with real-time validation

70+
Product Brochures
Comprehensive coverage of HDFC Life's entire portfolio

24/7
Availability
Round-the-clock customer support and guidance

100%
IRDAI Compliance
Full adherence to regulatory guidelines and standards

> 🗒 **Try Sicher Live:** Experience the future of insurance advisory through our interactive demo platforms. **Web Chat Demo** and **Voice Interface Demo** showcase real-time, compliant insurance guidance.