Business Requirement Document (BRD)

Field	Details
Project Name	E-Insurance Application
Project Manager	Diptanshu Sinha
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Document Type	Business Requirement Document (BRD)
Target Audience	Project Supervisors, Teachers, and Evaluators

Project Objective

- To provide a digital insurance platform that supports registration, policy purchase, and claim management.
- To reduce dependency on manual processes and physical offices.
- To enhance the efficiency and responsiveness of insurance companies.
- To provide real-time notifications and digital documentation to users.

Project Scope

- User registration and login with secure authentication.
- Viewing, selecting, and purchasing insurance policies.
- Online claim submission and tracking.
- Admin panel to manage users, policies, and claims.
- Integration with a payment gateway.
- Email/SMS notifications for policy updates and claim status.

Business Requirements

ID	Requirement
BR1	Users must be able to create secure accounts and log in.
BR2	Users must be able to view all available insurance policies.
BR3	Users should be able to make payments digitally.
BR4	Users must be able to submit claims with documentation.
BR5	Admins must be able to manage policies and user accounts
BR6	Claims must go through a manual or semi-automated approval process.
BR7	The system should notify users about policy and claim events.
BR8	Reports must be generated on system usage, policy sales, and claims.

Key Stakeholders

Stakeholder	Role
Customers	End users who will buy policies and raise claims
Insurance Admins	Oversee user data, claims, and policy updates
Business Analyst	Gathers requirements and tracks alignment
Development Team	Builds and maintains the software
Testers/QA	Ensure system reliability and bug-free delivery
Management	Monitor business ROI and approve milestones

Executive Summary

The E-Insurance Application is a digital platform that transforms traditional insurance services into a fully online experience. It allows users to explore, purchase, and manage insurance policies and raise claims from the comfort of their homes. The solution aims to streamline operations, improve customer experience, and enhance transparency in the insurance process.

Project Constraints

Constraint	Description
Time	Must be developed and deployed within 3 months
Budget	Limited to ₹4,00,000 for initial launch
Regulations	Must comply with IRDAI (Insurance Regulatory and Development Resource Availability)
Tech Stack	Limited to web-based technologies (no mobile app in Phase 1)
Resource Availability	Fixed-size dev team with limited back-end capacity