**Insurance App Roadmap for Nigeria**

**Prepared for: Dante**  
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**🚀 Step 1: Define Your Vision**

Choose the type of insurance app you want to build:

* **Aggregator** – Compare policies from multiple insurers.
* **Direct-to-Consumer** – Offer your own insurance products.
* **Claims & Policy Management** – Help users manage policies and file claims.
* **Microinsurance** – Affordable coverage for low-income users.
* **Insurtech Platform** – Connect insurers, agents, and customers.

**📱 Core Features to Consider**

Features tailored for Nigerian users:

* **Policy Comparison**
* **Instant Quotes**
* **Digital Claims Filing**
* **Mobile Wallet Integration** (Flutterwave, Paystack, USSD)
* **Multilingual Support** (English, Hausa, Yoruba, Igbo)
* **Offline Mode**
* **AI Chat Assistant**

**🧠 Local Insights & Compliance**

To succeed in Nigeria:

* Understand **NAICOM Regulations**
* Partner with **Licensed Insurers**
* Build **Trust through Transparency**
* Use **BVN/NIN for Identity Verification**

**💡 Innovation Opportunities**

Ways to stand out:

* **Gamify Insurance** – Reward safe behavior
* **Bundle Services** – Add health tips, roadside assistance, legal aid
* **Blockchain for Claims** – Transparent records
* **Community-Based Coverage** – Peer-to-peer insurance pools

**🔧 Tech Stack Ideas**

Suggested technologies:

* **Frontend**: React Native or Flutter
* **Backend**: Node.js, Django, or Laravel
* **Database**: PostgreSQL or Firebase
* **Cloud**: AWS or Microsoft Azure

**🌍 Bonus Opportunity**

Apply to the **NIA Innovation Lab** to:

* Access industry data
* Get expert mentorship
* Partner with insurers
* Pilot and scale your app

Visit: [www.nigerianinsurers.org/innovationlab](http://www.nigerianinsurers.org/innovationlab)

Let me know if you’d like help designing a pitch deck, building wireframes, or writing your application for the NIA Innovation Lab. I’m all in.