

To implement the **My Policy** system based on our verified HLD and API sequence, here is a 6-week Agile Sprint plan. This plan is designed to move from raw data ingestion to a functional, advisory-led UI.

Sprint 1: Ingestion Engine & Staging

Goal: Build the foundation for reading and storing raw data.

- **Ticket 1.1:** Develop the **Metadata Engine** to read JSON/YAML mapping configurations.
- **Ticket 1.2:** Set up the **Ingestion Layer** with File Watchers and SFTP polling services.
- **Ticket 1.3:** Implement the **Staging DB (Landing Zone)** to store raw CSV/Excel data for recovery and audit.
- **Ticket 1.4:** Build basic **Data Massaging** scripts to standardize dates, currency, and status codes.

Sprint 2: Identity Resolution & Security

Goal: "Stitch" data together and secure sensitive information.

- **Ticket 2.1:** Develop the **Identity Resolution Service** using logic for Mobile Number, Email, PAN, and DOB matching.
- **Ticket 2.2:** Implement **PII Encryption** for data at rest (Storage) and data in transit (API communication).
- **Ticket 2.3:** Create the **Central Customer Master** and **Policy DB** schemas.
- **Ticket 2.4:** Set up the **Audit Trail** layer to log all PII access and data transformations.

Sprint 3: Core API & Auth Layer

Goal: Build the communication bridge and secure user access.

- **Ticket 3.1:** Implement the **Auth Service** to handle user login and JWT token generation.
- **Ticket 3.2:** Build **Core Policy APIs** to retrieve aggregated data from the Central DB.
- **Ticket 3.3:** Integrate **Redis Cache** to optimize the performance of frequent policy lookups.
- **Ticket 3.4:** Develop the **BFF (Backend for Frontend)** to orchestrate requests between the UI and backend services.

Sprint 4: Unified Frontend Development

Goal: Launch the primary customer-facing interface.

- **Ticket 4.1:** Build the **Secure Login Portal** for customers.
- **Ticket 4.2:** Develop the **Unified Portfolio Dashboard** to display Life, Health, and Term policies in one view.
- **Ticket 4.3:** Integrate the frontend with the **BFF layer** for real-time data fetching.
- **Ticket 4.4:** Implement standard UI components for policy limits and coverage parameters.

Sprint 5: Insights, Advisory & Reporting

Goal: Transform raw data into meaningful financial advice.

- **Ticket 5.1:** Build the **Coverage Gap Engine** to compare existing policies against recommended protection levels.
- **Ticket 5.2:** Develop the **Human-Readable Advisory** module to explain policy nuances to users.
- **Ticket 5.3:** Create the **Reporting Dashboard** for internal monitoring and data quality tracking.
- **Ticket 5.4:** Finalize the **Visual Insights** components (charts/graphs) for the customer portal.

Sprint 6: Testing & Success Validation

Goal: Verify performance and meet success metrics.

- **Ticket 6.1:** Perform **End-to-End (E2E) Testing** of the "Single Unified Journey".
- **Ticket 6.2:** Validate **Config-Driven Logic** by adding a "New Insurer" CSV using only metadata updates.
- **Ticket 6.3:** Conduct **Security Audits** on the encryption and JWT implementation.
- **Ticket 6.4:** Final UAT (User Acceptance Testing) to ensure the **Advisory-Led UX** is intuitive.

Success Metrics Check

Metric	Verification Method
Zero-Code Onboarding	Successfully ingest a new file format via JSON config changes only.
Stitched Identity	Verify multiple insurer records appear under one login via PAN/Mobile matching.
PII Security	Confirm database fields are encrypted and logs show no plain-text PII.