

Insurer CSV Upload Schema – MyPolicy

Mandatory schema that all insurers must follow when uploading policy data via the MyPolicy ingestion API.

1. File Format

- **Format:** CSV (comma-separated) or Excel (.xls, .xlsx)
- **Encoding:** UTF-8
- **Max size:** 50 MB
- **First row:** Must be a header row with column names

2. Required Columns (All Policy Types)

These columns **must** be present in every upload:

Column Name	Type	Required	Description	Example
policyNumber	String	Yes	Unique policy identifier	AUPOL100000, LIPOL1000
customerName	String	Yes	Full name of policyholder	Rahul Sharma
insurerId	String	Yes	Insurer code (uppercase, underscore)	HDFC_LIFE, ICICI_LOMBARD
policyType	String	Yes	One of: TERM_LIFE, HEALTH, MOTOR, HOME, TRAVEL	TERM_LIFE
sumAssured	Number	Yes	Coverage amount (₹)	500000
premiumAmount	Number	Yes	Annual premium (₹)	25000
startDate	Date	Yes	Policy start date (YYYY-MM-DD or YYYYMMDD)	2024-01-15
endDate	Date	Yes	Policy end date (YYYY-MM-DD or YYYYMMDD)	2034-01-14
email	String	Yes	Customer email	customer@example.com
mobileNumber	String	Yes	Customer mobile (10+ digits)	9876543210
panNumber	String	Yes	PAN (10 chars) – for deduplication	ABCDE1234F
dateOfBirth	Date	Yes	Customer DOB (YYYY-MM-DD or YYYYMMDD)	1990-05-15
planName	String	Yes	Plan/product name	Standard Plan
city	String	Yes	City/location	MUMBAI

3. Policy-Type-Specific Columns

3.1 TERM_LIFE / Life Insurance

Column Name	Type	Required	Description
policyTerm	Number	No	Term in years
nomineeName	String	No	Nominee full name
nomineeRelation	String	No	e.g. Spouse, Parent

Column Name	Type	Required	Description
gender	String	No	M / F / O

3.2 MOTOR / Auto Insurance

Column Name	Type	Required	Description
vehicleType	String	No	Car, Bike, etc.
vehicleRegNo	String	No	Registration number
idv	Number	No	Insured declared value

3.3 HEALTH

Column Name	Type	Required	Description
coverageType	String	No	Individual, Family Floater

4. Column Name Aliases

Standard Name	Acceptable Aliases
policyNumber	PolicyNumber, Policy Num, PolicyNum
customerName	CustomerName, Customer Name
sumAssured	SumAssured, Coverage Amount, IDV (for Motor)
premiumAmount	AnnualPremium, AnnualPrem
startDate	PolicyStart, PolicyStartDate
endDate	PolicyEnd, PolicyEndDate
dateOfBirth	DOB, dateOfBirth
panNumber	PAN, panNumber

5. Data Format Rules

Field	Format	Rules
Dates	YYYY-MM-DD or YYYYMMDD	Valid calendar date
Numbers	Decimal, no currency symbol	sumAssured > 0, premiumAmount >= 0
policyType	Enum	TERM_LIFE, HEALTH, MOTOR, HOME, TRAVEL
insurerId	Uppercase, underscore	e.g. HDFC_LIFE, ICICI_LOMBARD
mobileNumber	Digits only	Min 10 digits
email	Valid email format	

6. Example Valid CSV

```
policyNumber,(customerName,insurerId,policyType,sumAssured,premiumAmount,startDate,endDate,email,phoneNumber,panNumber,dateOfBirth)
POL001,Rahul Sharma,HDFC_LIFE,TERM_LIFE,5000000,25000,2024-01-01,2034-01-01,rahul@example.com,9876543210,ABCDE1234F,1990-01-01
POL002,Priya Patel,ICICI_LOMBARD,HEALTH,1000000,15000,2024-02-01,2025-02-01,priya@example.com,9876543211,FGHIJ5678K,1985-01-01
```

