

Business Questions	
Section	Question
<b>SECTION A: Application Overview &amp; Business Lifecycle</b>	What key insurance business processes are covered by the application (e.g., policy issuance, underwriting, claims)?
	Does the application support all types of insurance (life, health, motor, general, etc.)?
	How does the application manage the full customer lifecycle—from lead generation to claim settlement?
	Can the system track performance metrics and KPIs for brokers, agents, and branches?
<b>SECTION B: Social Media &amp; Lead Generation Integration</b>	Which social platforms are integrated for lead generation (e.g., Facebook, Instagram, LinkedIn)?
	Does the system support lead capture from ads or landing pages?
	Are leads automatically routed to agents or categorized based on rules?
	Can marketing campaigns be designed and triggered from within the application?
<b>SECTION C: Human Behavioural Monitoring &amp; Analytics</b>	Does the application track client behavior (clicks, searches, quote requests)?
	Are AI/ML models used to analyze behavioral data and recommend personalized policies?
	Can the system identify at-risk customers (likely to churn or lapse)?
	Are customer interactions (chat, call, social media) analyzed for sentiment and intent?
<b>SECTION D: Insurance Opportunity Identification</b>	Does the application suggest cross-sell and upsell opportunities based on customer profiles?
	Can AI recommend products for specific life events (e.g., marriage, home purchase)?
	Is there a scoring system to rank the likelihood of policy conversion?
	Can the broker see real-time opportunities on a dashboard or heatmap?
<b>SECTION E: Insurance Product Configuration</b>	Can new insurance products be configured without code (drag-and-drop forms, pricing models)?
	Are policy terms, premiums, and coverage configurable via UI?
	Does the application support regulatory compliance checks during product setup?
	Is versioning or rollback supported for policy/product changes?
<b>SECTION F: Claims Management &amp; Settlement</b>	How are claims registered (via portal, mobile app, agent-assisted)?
	Does the application support document uploads, OCR, or e-signature for claims?
	Is fraud detection integrated into the claims processing flow?
	Are workflows configurable for claim routing, approvals, and settlement?
	Can the system provide real-time status tracking and notifications to customers?
<b>SECTION G: Integration &amp; Ecosystem Connectivity</b>	What APIs are available for integration with core insurance systems or TPA platforms?
	Does the system integrate with external databases (e.g., KYC, credit score, vehicle registry)?
	Can it connect to payment gateways and digital wallets for premium collection?
	Are plug-ins available for CRM, ERP, or analytics platforms?
<b>SECTION H: AI-Driven Efficiency &amp;</b>	Does the system support intelligent routing of customer requests?

<b>Automation</b>	Can bots or assistants auto-fill forms or guide customers through the journey?
	How are repetitive tasks automated (e.g., renewal reminders, eligibility checks)?
	Is there a built-in rule engine to automate decisions (e.g., quote approval, claim denial)?
<b>SECTION I: Usability, Compliance &amp; Security</b>	Is the UI responsive and accessible across web and mobile devices?
	Are all activities logged for audit and compliance reporting?
	Does the application support role-based access control and data masking?
	Is the platform compliant with local and international data protection regulations (e.g., GDPR, IRDAI)?
<b>SECTION J: IRDA Compliance (India-Specific Insurance Regulation)</b>	Does the application ensure broker operations comply with IRDAI guidelines (e.g., broker license management, commission caps)?
	Are audit logs maintained for all policy issuance, claims, and renewals as per IRDA regulations?
	Is there support for real-time submission of reports/statements mandated by IRDAI (Form C, Form K, etc.)?
	Does the system prevent unauthorized sharing of commission or client details in line with IRDA broker code of conduct?
	Are disclosures and terms and conditions presented clearly to customers as mandated by IRDA?
	Is there a grievance redressal mechanism integrated as per IRDA norms?
	Can the system manage Know Your Customer (KYC) verification steps in accordance with IRDA rules?
	Does the system allow configuration of product features in compliance with IRDA-approved policy structures?
<b>SECTION K: RBI Compliance (If financial integrations or wallets are used)</b>	Are all payment transactions (e.g., premium collection, refunds) routed through RBI-approved gateways or banks?
	Does the system comply with RBI's e-mandate and recurring payment guidelines?
	Are consent logs and audit trails maintained for all payment authorizations?
	Does the system support reconciliation and reporting of financial transactions per RBI norms?
	If wallets or UPI are used, does the application verify credentials through RBI-regulated PSPs?
	Is sensitive financial information tokenized or encrypted in compliance with RBI data handling norms?
<b>SECTION L: Data Security Compliance (India IT Act, GDPR, ISO 27001)</b>	Is customer data (PII, policy details, financial info) encrypted at rest and in transit?
	Does the system allow customers to access, update, or request deletion of their personal data?
	Are role-based access controls enforced for sensitive modules (claims, policy issuance, payments)?
	Does the system maintain audit trails of all user access and data modification events?
	Are data backups taken regularly and stored in secure, geographically compliant locations?
	Are third-party integrations vetted for security compliance (e.g., API-level encryption, OAuth2)?
	Is there a documented and testable incident response plan in case of data breach or cyberattack?

	Are privacy policies and user consent forms dynamically configurable and version-controlled?
	Is there support for regular vulnerability scanning, penetration testing, and compliance audits?
<b>SECTION M: Business Lifecycle Compliance Mapping</b>	Are all social media integrations subject to data access audits and consent management?
	Is human behavior monitoring compliant with data protection laws (e.g., anonymization or consent)?
	Can insurance opportunity recommendations be explained transparently (no black-box logic)?
	Are product configurations reviewed against compliance checklists before being published?
	Are claim assessments and approvals traceable and audit-ready for regulatory bodies?
	Does the application generate compliance dashboards or reports for each business function?

Technical Questions	
<b>SECTION A: Social Media &amp; Communication Integration</b>	Which social media platforms does the application support natively (e.g., Facebook, Twitter/X, Instagram, LinkedIn, WhatsApp)?
	Does the application offer bi-directional communication with social platforms (i.e., send & receive messages)?
	Can it auto-post content, respond to comments, or schedule posts on behalf of users or businesses?
	Are APIs or connectors available for: Email (e.g., Gmail, Outlook), Messaging apps (e.g., WhatsApp Business API, Telegram, Slack), SMS gateways (e.g., Twilio, Nexmo)?
	Is customer data captured from social platforms automatically linked to CRM or customer profiles?
	Does the application support chatbot integration across communication channels?
	Is omnichannel communication (unified customer interaction across channels) supported?
<b>SECTION B: Artificial Intelligence &amp; Customer Behavior Analysis</b>	What types of AI/ML models are integrated (e.g., classification, recommendation, clustering)?
	Does the application track and analyze customer interactions (clicks, sentiment, journey)?
	Are there predictive analytics features (e.g., churn prediction, sales forecasting)?
	Does it support real-time personalization (e.g., dynamic offers, product recommendations)?
	Is Natural Language Processing (NLP) used to understand customer queries or feedback?
	How is customer segmentation performed using AI?
	Can business users define behavior-based rules (e.g., send an offer if cart abandoned)?
	Are AI insights explainable and transparent to users?
<b>SECTION C: Configurability &amp; Business Process Management</b>	Is the application built on a low-code or no-code platform?
	Can workflows be visually designed or modified without developer intervention?

	How are business rules and decision logic managed?
	Does it support event-driven or rule-based automation?
	How are role-based access controls and user permissions configured?
	Can the application easily be extended with new forms, fields, reports, or modules?
	How frequently can business process changes be deployed (e.g., instantly, weekly)?
<b>SECTION D: Technological Adaptability &amp; Extensibility</b>	What modern technologies or frameworks is the application built on (e.g., microservices, serverless, containerization)?
	Is the system cloud-native? Which providers are supported (AWS, Azure, GCP)?
	Does it support integration with emerging tech (e.g., IoT, blockchain, AR/VR)?
	How are third-party APIs integrated (REST, GraphQL, Webhooks)?
	Is it possible to plug in custom AI/ML models developed externally?
	What is the release/update cycle for introducing new tech capabilities?
	How does the application handle backward compatibility with legacy systems?
<b>SECTION E: Scalability, Security &amp; Compliance</b>	Is the application scalable horizontally/vertically?
	What authentication methods are supported (SSO, OAuth2, MFA)?
	Are there built-in tools for data privacy and compliance (GDPR, CCPA)?
	Is data encryption applied at rest and in transit?
	How are backups, failovers, and disaster recovery handled?
	Are audit logs and monitoring tools available for key user and system activities?
<b>SECTION F: Usability &amp; Reporting</b>	Is the UI responsive and optimized for all device types?
	Are dashboards and KPIs customizable for different user roles?
	Does it offer self-service analytics or reporting?
	Can reports be scheduled and shared automatically (e.g., via email, Slack)?
<b>SECTION G: Support &amp; Documentation</b>	What customer support options are available (24/7, ticketing, live chat)?
	Is product documentation comprehensive and regularly updated?
	Are user training materials or certification programs provided?