🔥 1. "What-If Scenario Simulator"

> 🚀 Unique Value: Helps users visualize real-life consequences of being uninsured or underinsured.

Simulate what happens to a family’s finances in case of early death, disability, job loss, etc.

Add sliders for income, expenses, EMI, children's education.

Show shortfall and suggest a cover amount.

🧠 Nobody builds empathy + urgency like

this!

🔥 2. Family Tree + Nominee Tracker

> 🧬 Visual tool to map relationships and assign nominees across policies.

See which family member is covered, under which plan.

Add birthdays, premium due alerts, relationship history.

🔒 "Secure My Family" dashboard = emotional + practical tool.

🔥 3. "Policy DNA": Plan Comparison by Personality

> 🤖 Recommend plans based on user personality or values:

Risk-taker → Term + ULIP

Security-lover → Whole life + Endowment

Short-term thinker → Money-back

Family-first → Child + Pension

🧠 Gamify it with a personality quiz → show plans like a dating profile match.

🔥 4. Revival and Surrender Toolbox

> ✨ Instead of vague forms, give:

Instant revival amount estimator

Policy surrender value calculator

Upload documents to generate filled forms automatically

📄 Nobody is giving clarity on lapsed

policies — it’s a goldmine.

🔥 5. Claim Case Study Explorer

> 📚 Real (anonymized) examples of claim payouts — who got paid, how fast, which plan, which form, what issue came up.

Filters: plan type, age, disease, region, claim success

This builds trust like nothing else.

🔥 6. Multi-Channel Lead Capture Toolkit for Agents

> 🎯 Build a lead gen + tracking system agents can use across:

WhatsApp

QR Codes

Facebook Ads

Seminars

> And show their conversion rates, follow-ups, performance % (like a CRM-lite).

🧲 Helps agents grow = they’ll stick with you.

🔥 7. "Emotional ROI" Calculator

> ❤️ Example: "Because you spent ₹50/day, your child will go to college even if you're not there."

Show long-term emotional outcomes, not just money.

"Future-secured moments" score.

Humans make decisions emotionally, not financially.

🔥 8. Voice or Video Chatbot

> 🤖 Powered by AI + pre-fed LIC/IRDA info:

Helps users understand plans, maturity value, premium modes, etc.

Upload their plan & it explains like a human would.

Use simple APIs like Dialogflow or even

GPT.

🔥 9. "Why Not This Policy?" Analyzer

> When someone skips a good plan, this tool gently explains:

Why it might have helped them

What risk they’re carrying without it

It’s reverse recommendation — builds awareness without pushiness.

🔥 10. Smart Reminders + Auto Filing

> Alert clients for premium dues, survival benefits, maturity.

Auto-generate filled NEFT/Maturity forms they can download.

Include WhatsApp reminders with documents attached.

Zero paperwork friction = loyalty boost.

If you want, I can help you implement any of these step by step using Supabase, HTML/JS, or Airtable/No-Code platforms depending on your current setup.

Which idea do you like most? Or want me to combine 2–3 into a roadmap for you?