# **📌 Step 1 – Requirements for *InsureConnect***

### **🎯 Primary Goal**

Build a **multi-insurance aggregator platform** where users can compare and purchase policies for **Life, Motor, and Health insurance** from different insurers (HDFC Life, ICICI Lombard, PNB MetLife, etc.).

### **🧑‍🤝‍🧑 Actors**

1. **Customer (User)** – person buying the policy.
2. **Aggregator System (InsureConnect)** – our platform.
3. **Insurers (External APIs)** – HDFC, ICICI, PNB MetLife, etc.
4. **Admin** – internal team managing insurers, plans, and monitoring.

### **✅ Functional Requirements**

* **User Management**: register, login, profile, KYC documents.
* **Policy Modules**:
  + Life Insurance
  + Health Insurance
  + Motor Insurance
* **Quote Engine**:
  + User enters details → fetches quotes from multiple insurers (via APIs).
* **Policy Purchase**:
  + Redirect to insurer OR complete purchase on InsureConnect (if supported).
* **Payment Handling**: mock gateway with callback.
* **Policy Management**: view purchased policies, download policy document.
* **Notifications**: email/SMS for purchase, renewal reminder.

### **🔒 Non-Functional Requirements**

* **Scalability**: handle many users requesting quotes simultaneously.
* **Reliability**: no quote loss if insurer API fails → retry/queue.
* **Security**: JWT-based auth, encrypted sensitive data.
* **Extensibility**: easy to add new insurers.
* **Logging & Monitoring**: audit logs, error monitoring.

### **🚘 Supported Insurance Types (Phase 1)**

1. **Life Insurance** – Term Life plans.
2. **Motor Insurance** – Car, Two-wheeler insurance.
3. **Health Insurance** – Family Floater, Individual Health.

### **🏦 Insurers to Integrate**

* **HDFC Life** (Life)
* **ICICI Lombard** (Health & Motor)
* **PNB MetLife** (Life)
* **Star Health** (Health)
* **Bajaj Allianz** (Motor)

### **📚 Real-time Use Cases**

1. **Customer wants Car Insurance** → enters car details → system fetches premiums from ICICI, Bajaj → compares → purchases.
2. **Customer buys Health Plan** → selects Star Health → makes payment → receives policy PDF.
3. **Customer wants Term Life** → checks HDFC Life & PNB MetLife → picks cheapest premium.
4. **System Failure Case** → if ICICI API is down, still show results from other insurers.