**Business Requirements Document (BRD)**

**ACKO Digital Insurance Platform**

**1. Executive Summary**

ACKO is a digital-first insurance provider offering auto, health, travel, and group insurance products. This BRD outlines the functional and non-functional requirements for enhancing ACKO’s platform to support seamless policy management, customer engagement, and regulatory compliance.

**2. Business Objectives**

* Deliver a paperless, mobile-first insurance experience
* Enable instant policy issuance and claims processing
* Integrate value-added services like car servicing and emergency support
* Ensure compliance with IRDAI and government systems
* Support scalability for group and enterprise insurance

**3. Stakeholders**

|  |  |  |
| --- | --- | --- |
| **Role** | **Name/Team** | **Responsibility** |
| Product Owner | ACKO Product Team | Feature prioritization & roadmap |
| Development Team | Engineering Team | Implementation of platform modules |
| QA Team | Testing & QA Team | Functional and performance testing |
| Compliance Officer | Legal & Compliance | Regulatory alignment (IRDAI, ABHA) |
| UX Designer | Design Team | User journey and interface optimization |

**4. Functional Requirements**

**4.1 User Onboarding & KYC**

* Aadhaar-based eKYC and PAN verification
* OTP-based mobile/email authentication
* ABHA card generation for health insurance

**4.2 Policy Purchase & Customization**

* Dynamic pricing engine with zero commission logic
* Add-on cover selection (e.g., zero depreciation, engine protection)
* Instant policy issuance with digital document generation

**4.3 Claims Management**

* Upload documents and photos for claim initiation
* Real-time claim tracking dashboard
* Integration with partner garages and hospitals

**4.4 Car Ownership Ecosystem**

* Service scheduling with pick-up/drop options
* Garage locator and discount management
* Challan tracking and payment integration

**4.5 Travel Insurance & Visa Support**

* Travel plan customization
* Visa document upload and tracking
* Real-time travel alerts and coverage extension

**4.6 Group & Enterprise Insurance**

* Bulk policy issuance and employee onboarding
* Corporate dashboard for HR/admins
* Claims and coverage analytics

**5. Non-Functional Requirements**

|  |  |
| --- | --- |
| **Category** | **Requirement** |
| Performance | Sub-second response time for policy issuance and claim tracking |
| Scalability | Support for millions of concurrent users and bulk operations |
| Security | End-to-end encryption, secure document storage, and role-based access |
| Compliance | IRDAI standards, ABHA integration |
| Availability | 99.9% uptime with disaster recovery and failover mechanisms |
| Accessibility | WCAG-compliant design for inclusive access |

**6. Integrations**

|  |  |
| --- | --- |
| **System/API** | **Purpose** |
| Aadhaar/PAN APIs | KYC and identity verification |
| ABHA Health ID | Health insurance onboarding |
| IRDAI Compliance APIs | Regulatory reporting |
| Garage Partner APIs | Service scheduling and discounts |
| Visa/Travel APIs | Travel insurance and alerts |

**7. Reporting & Analytics**

* Claims frequency and fraud detection
* Customer retention and renewal rates
* Policy performance by region and category
* Real-time dashboards for business insights

**8. Timeline & Milestones**

|  |  |
| --- | --- |
| **Milestone** | **Target Date** |
| Requirements Finalization | August 10, 2025 |
| Design & Prototyping | August 30, 2025 |
| Development Phase 1 | September 2025 |
| QA & UAT | October 2025 |
| Go-Live | November 2025 |

**9. Success Metrics**

* 95%+ digital policy issuance rate
* <2 minutes average claim initiation time
* 99.9% uptime post-launch
* 80%+ customer satisfaction score
* 50%+ adoption of add-on covers

**10. Terms/Acronyms**

| **TERM/ACRONYM** | **DEFINITION** |
| --- | --- |
| IRDAI | Insurance Regulatory and Development Authority |
| ABHA | Ayushman Bharat Health Account |
| QA | Quality Assurance |
| UAT | User Acceptance Testing |
| JIRA | A tool for issue and bug tracking |
| KYC | Know Your Customer |
| PAN | Permanent Account Number |
| API | Application Programming Interface |
| WCAG | Web Content Accessibility Guidelines |