

## Tech Brief: Insurance Recommendation Tool

### Introduction:

We are seeking proposals from qualified vendors to develop a comprehensive insurance recommendation tool. This tool will suggest personalised insurance plans to users based on their input. The project requires the development of a ***complete front-end (FE) user journey and a robust back-end console with various functionalities.***

### Requirements:

#### **Front-End (FE) User Journey (In Mobile Responsive Version)**

The FE journey will guide users through a seamless process of gathering information and receiving personalised recommendations. Here's a breakdown of the user flow:

1. **Welcome & Introduction:** Briefly explain the purpose of the tool and benefits of using it.
2. **Data Collection:** Capture user information through user-friendly forms, including:
  - Family Combination (e.g., Single, Couple, Family with Children)
  - Age
  - Income
  - Lifestyle Disease Indicators (optional)
  - Leverage clear instructions, tooltips, and progress indicators for a smooth experience.
3. **Recommendation Engine Integration:** Seamlessly integrate the recommendation engine logic to process user data.
4. **Personalised Recommendation Display:** Present the top three recommended plans categorised as:
  - Conservative
  - Standard
  - Premium (highest ranked plan)
  - Clearly showcase plan details, benefits, and key features.
5. **Additional Options:** Provide users with the ability to:
  - Change Sum insured (slider view)
  - Edit details filled previously
  - Restart the assessment
6. **Next Steps:** Clearly guide users towards the next action, such as contacting a provider or requesting a quote.

## Back-End Console

The back-end console empowers administrators with comprehensive tools for managing plans, user data, and overall system performance. Here's a detailed breakdown of the functionalities:

- **Plan Master:** This is the core of the recommendation engine. It allows administrators to:
  - Add and manage multiple insurance plans dynamically.
  - Define plan features and their corresponding values for each plan.
  - Assign ranking to each plan for prioritisation during recommendation.
  - Ensure a user-friendly interface for easy plan management.
- **Unique Combination Master:** This module empowers administrators to define predetermined combinations of user input fields. The system will intelligently generate all possible permutations and combinations. Here's a breakdown of functionalities:
  - Define all possible user input combinations (e.g., Age: 30-40, Income: 50k-100k, Family: Single).
  - Set requirements (features and desired values) for each combination. These values can be defined as:
    - Equal to
    - Greater than
    - Smaller than
    - Contains (text-based) etc.
  - Based on these requirements, the system will identify the three most favourable plan outputs, categorised as Conservative, Standard, and Premium.
- **Recommendation Engine Logic:** Develop a robust recommendation engine that analyses user data against pre-defined plan requirements in the Unique Combination Master. The engine should:
  - Efficiently match user profiles to the most suitable plans.
  - Prioritise plans based on the assigned ranking in the Plan Master.
  - Ensure transparency and explainability in recommendations (optional).
- **Dashboard:** Provide administrators with insightful analytics through a comprehensive dashboard. Key functionalities include:
  - Reports generated: Track the number and types of recommendations generated.
  - User drop-off rates: Identify stages in the user journey where users abandon the process.
  - User demographics and behaviour analysis (optional).
- **Error & Visibility Report:** Track all instances where users encountered error messages. This allows for:
  - Identifying and resolving bugs that hinder user experience.
  - Monitoring system performance and stability.
- **Log:** This section will store all user entries along with the corresponding:
  - Recommended plan
  - Suggested sum insured
  - Input data



## **Technical Specifications**

While specific technologies are open for discussion, we are looking for solutions that are:

- Secure and scalable to handle user growth and data volume.
- Cloud-based or on-premise deployment options to meet our infrastructure needs.
- Built with a user-friendly interface for both administrators and users.
- Responsive design to ensure optimal user experience across all devices (desktop, mobile, tablet).

## **Deliverables**

- Fully functional and well-tested insurance recommendation tool, encompassing both FE and BE functionalities.
- Comprehensive user and administration documentation for smooth system operation.
- Source code with proper version control for future maintenance and updates.

## **Timeline**

Please provide a proposed timeline for project completion, including key milestones and estimated delivery dates.

## **Pricing**

Submit a detailed proposal outlining your development fees, including any licensing costs for third-party software.