



CX benchmark of top 8 life insurance service providers India 2024



Scope

The information in this report is provided on an as-is basis.

This document is produced by Twimbit per date of research and writing (July-August 2024) and is subject to change. The benchmark is prepared solely for information purposes over a limited period to provide a perspective on the market. All the data is derived and estimated by Twimbit analysts via primary interviews and publicly available information.



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service providers in
India for purchasing a
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01

Twimbit research methodology

● CX benchmark of life insurance providers



Twimbit approach – Benchmarking criteria and objective



Shortlisting Life Insurance service providers:

Shortlisted 8 domestic (Indian) life insurance service providers based on:

- Availability of digital application options through their public websites and WhatsApp
- IRDAI registered Indian life insurance service providers

Featured the following 3 international life insurance providers to share best practices:

- eTiQa
- AIA
- Generali



Comparative analysis:

Purchased 8 life insurance plans of below companies through the public website and WhatsApp under the acquisition category

- HDFC Life
- Bajaj Allianz
- ICICI Prudential
- SBI Life
- Kotak Life
- Tata AIA
- Max Life
- Aditya Birla Capital



Framework creation:

Defining broad 5 key success metrics

- Discoverability
- Premium calculation process
- Information availability
- Application process
- Payment summary details



Scoring and evaluation:

Each factor will be evaluated on a scale of 1-5, measuring responsiveness of

- Availability
- Completion of journey
- Visual design



Benchmarking:

Weighted scores will be given to identify the best life insurance purchase experience

Identified 17 CX innovation opportunities for life insurance providers to ace the onboarding journey

Provided independent recommendations and analyst opinion for improvement

• A diagnostic framework to evaluate top 8 life insurance service providers in India for purchasing a life insurance policy

1. Discoverability

- Channels to buy life insurance
- Clear CTA to check premium on public website
- Number of CTAs to check premium on a webpage

2. Premium calculation process

- No. of input fields to check premium
- Use of labels and icons
- Gender inclusivity option
- Option to resume the application
- Option to calculate premium without sharing personal details

3. Information availability

- Different types of plans
- Category wise display of plans
- Information related to life insurance policy
- Glossary list of important terminologies
- Option to download brochure
- FAQs
- Customer support
- Disclaimer
- Customer feedback

4. Application process

- Details about the plan
- Plan summary details
- Add-ons/riders to combine with the plan
- Documents required
- Details of documents required
- File format compatibility and support- Maximum file size
- File format compatibility and support- Supported format
- Total no. of steps involved
- CKYC/KYC- No. of input fields
- Any other verification method

5. Payment summary details

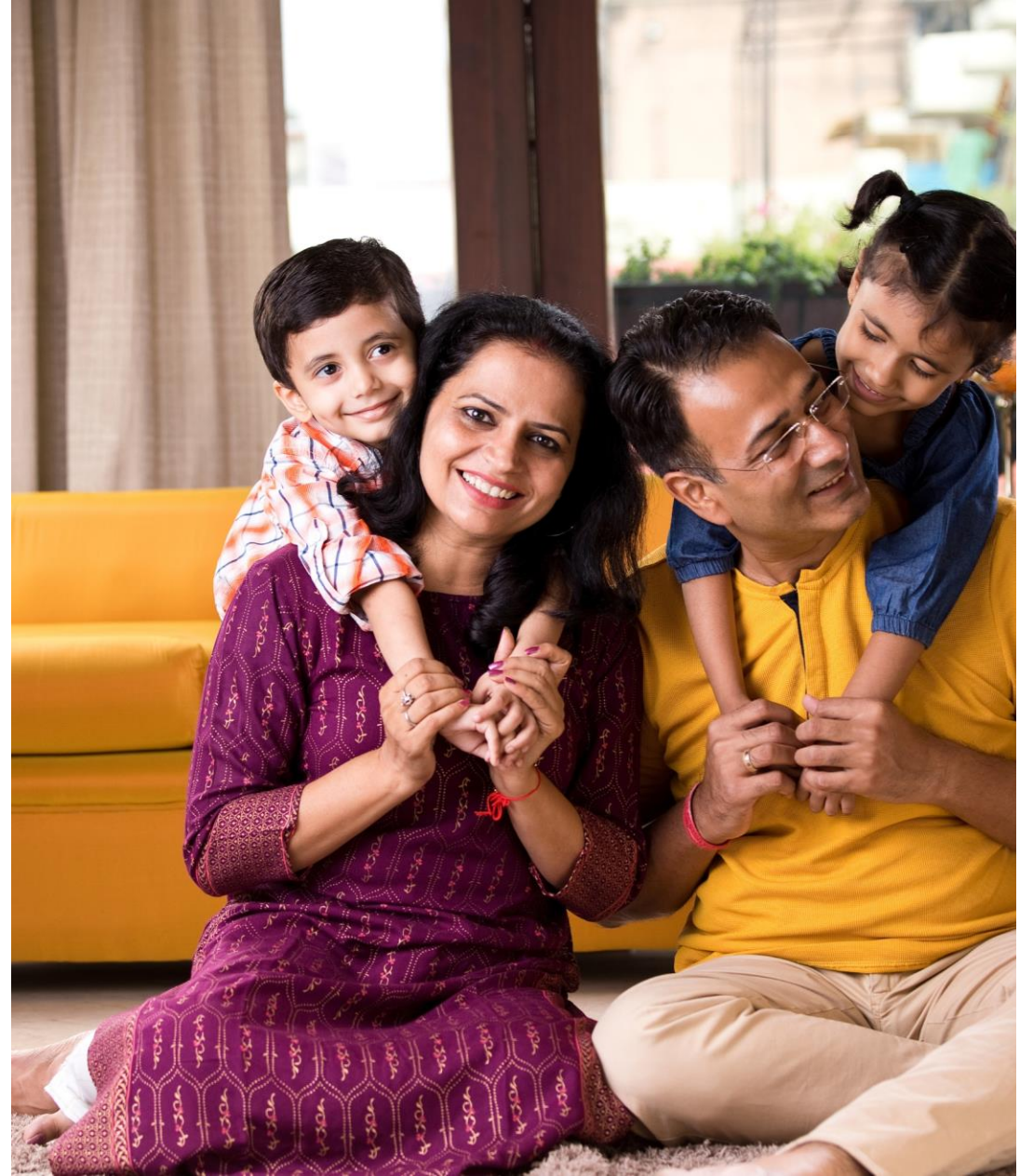
- Payment flexibility option
- Availability of payment methods
- Payment summary details

Note: These parameters will be divided into certain sub-parameters and evaluating metrics

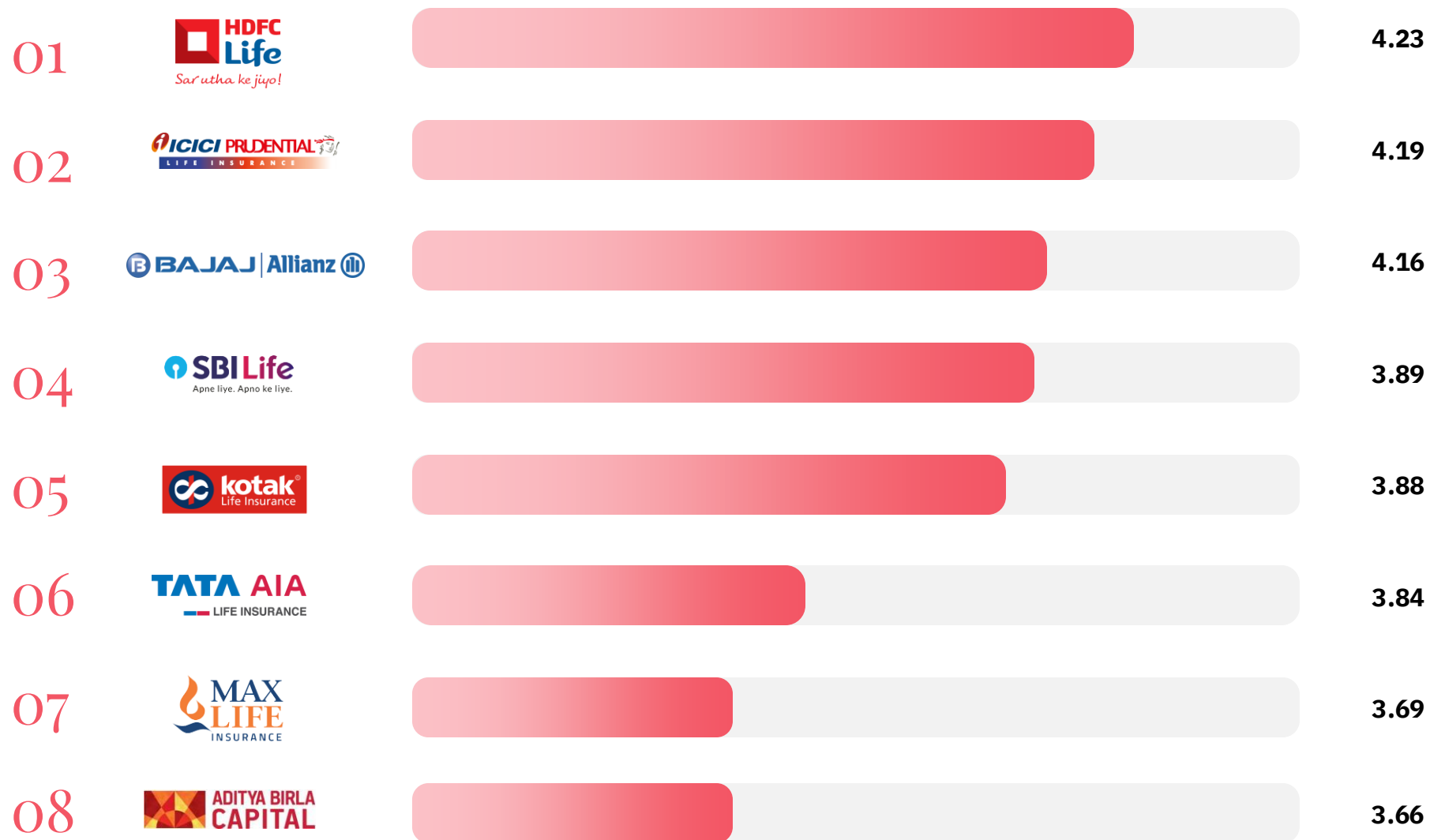
02

Top 8 life insurance service providers in India for purchasing a life insurance policy

● CX benchmark of life insurance providers



Top 8 life insurance service providers in India for purchasing a life insurance policy



03

17 CX innovation opportunities
to improve policy purchase
experience

● CX benchmark of life insurance providers



1. Offer multiple distinct CTAs to check the premium (1/2)

Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Number of CTAs	2	6	5	1	1	1	10	None



Innovation opportunities

- Provide CTAs under each policy plan to check premium
- Include CTAs at strategic touchpoints, like in the header or sidebar
- Use Sticky CTAs for continuous visibility
- Highlight limited-time offers- if there are discounts or offers, place a prompt next to the premium check CTA, like “Check Premium & See Your Discount”

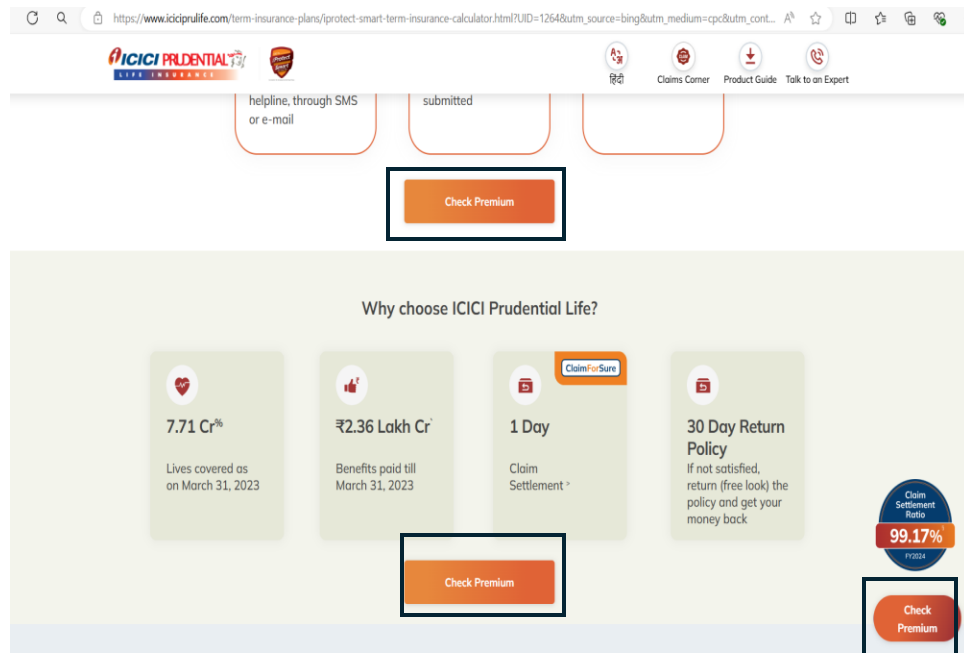
The screenshot shows the Tata AIA Life Insurance website. At the top, there's a navigation bar with links like 'Tax Saving Plans', 'Buy Term Plan', 'Plans', 'Calculators', 'Customer Service', 'Where Do I?', and 'More'. A prominent banner reads 'Secure raho & fikar-free jiyo with Tata AIA Life Insurance plans'. Below this, there are two main buttons: 'Talk to an Expert' and 'Find the right plan for you'. A secondary banner states 'Save upto ₹46,800** in taxes | 77 lakh+ families protected¹'. The main content area displays five policy plans, each with a 'Calculate Premium' button at the bottom:

- Term Insurance:** Tata AIA Sampurna Raksha Supreme. Features include 'Get Rs. 1 Cr. Life Cover @ Rs. 547/month*', 'Get 105% premium back**', and 'Life cover till 100 years¹⁹'. A 'Know More' link is also present.
- Term + Wealth:** Param Rakshak Pro. Features include '28.74% Return* (Benchmark: 17.65%)', 'Grow wealth with market linked returns²', and 'All funds rated 4 or 5 stars* by Morningstar™'. A 'Know More' link is also present.
- Combo Solution:** Capital Guarantee Solution. Features include '28.74% Return* (Benchmark: 17.65%)', '100% Capital Guarantee²⁸', and 'All funds rated 4 or 5 stars* by Morningstar™'. A 'Know More' link is also present.
- Savings Solution:** Fortune Guarantee Supreme. Features include 'Get guaranteed¹¹ income from as early as 1st month', 'Save tax up to Rs 46,800**', and '2% premium discount on online purchase'. A 'Know More' link is also present.
- Retirement Plan:** Fortune Guarantee Pension. Features include 'Get guaranteed⁵ lifetime income for your retirement', 'Single and joint life option', and 'Return of purchase price¹²'. A 'Know More' link is also present.

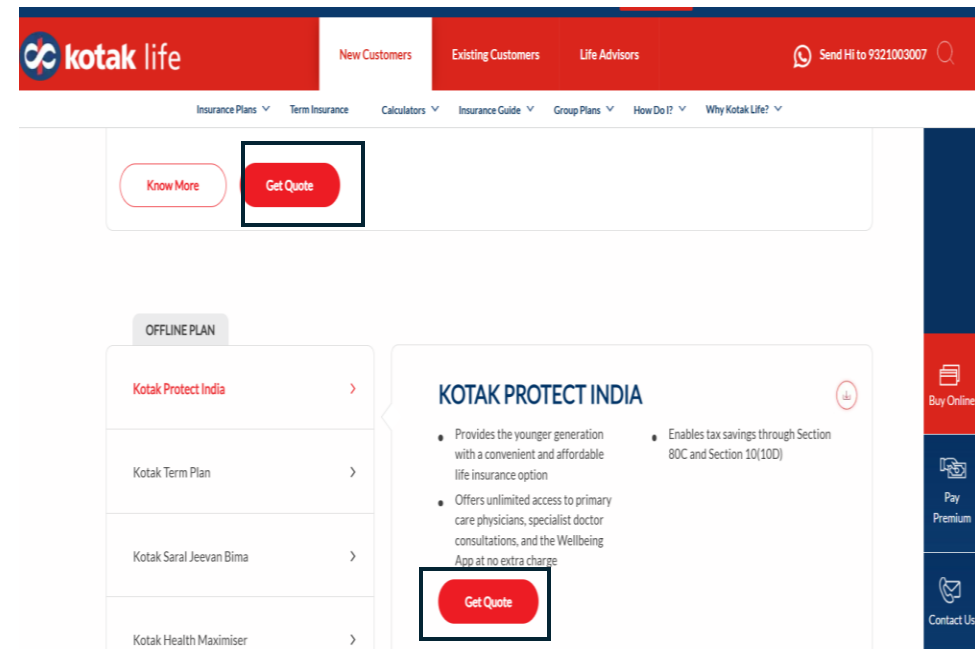
At the bottom of the page, there's a small text: 'Claims Process for Wayanad Landslide & ...'.

Tata AIA: Provides CTAs under each plan, in the header

1. Offer multiple distinct CTAs to check the premium (2/2)



ICICI Prudential: For each section or key information area like how the plan works, claim settlement process, quick guide to the plan, why choose ICICI Prudential etc. a CTA to check premium is given below under each section



Kotak Life: Each plan includes a “Get Quote” CTA, and additional CTAs are strategically placed across the webpage under various key areas

2. Reduce input fields to only 3 essential fields to check premium

Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Number of input fields	5	4	5	4	3	5	5	4



Innovation opportunities

- Minimize manual input fields from to only 3
- Offer users predefined choices instead of requiring manual entry
- For example, in the "Occupation" section, present 3 options for users to choose from, Provide a few predefined salary ranges for users to choose from

Choose your plan

☒ Term Insurance ☐ Saving Plan

Term Insurance Calculator

Full Name* Sanskriti Wani Date of Birth* 29/12/1999 24 Years

* As per your ID proof

Are you an NRI? ☐ No ☐ Yes Mobile* +91 9920435712

Annual Income (in Lakhs)

☐ <3 ☐ 3 - 5 ☒ 5 - 7 ☐ 7 - 10 ☐ >10

Calculate Now

By submitting my details, I override my National Do Not Call Registry registration and authorize Max Life and its representatives to contact me through call, SMS, email, WhatsApp or any other mode. By choosing not to undergo the suitability analysis, you confirm to purchase the policy based on your independent assessment of suitability of the product and wish to bypass the suitability analysis. I hereby give my consent to Max Life Insurance to fetch my insurance history details from Insurance Information Bureau.

Required below details for your coverage

Gender*

☐ Male ☒ Female 20% Lesser Premium ☐ Transgender

Tobacco/Nicotine*

☒ No ☐ Yes

Occupation*

☒ Salaried ☐ Self-employed/Business ☐ Housewife

Education*

☒ Graduate & Above ☐ 12th Pass ☐ 10th Pass

Check Coverage

Max Life:

Only 3 input fields to be entered manually

1. Full name
2. Date of birth
3. Mobile number

3. Implement a single-screen premium calculation process



Term Insurance Calculator ⓘ

Are you a Non-Resident Indian (NRI)? ⓘ

Gender Tobacco Consumption ⓘ ☐ Yes ☒ No

Date Of Birth Mobile Number ⓘ

Don't worry, we won't spam!

Email ID Enter valid mobile number ☒

Annual Income ⓘ Occupation

Educational Qualification Pincode

Enter valid pincode

City

[Click here for ICICI group employee discount](#)

☒ By submitting my details, I override my NDNC registration and authorize ICICI Prudential Life and its representatives to contact me through call, RCS, WhatsApp or E-mail. I further consent to share my information on confidential basis with third parties for evaluating and processing this proposal.

ICICI Prudential:

4 input fields to be entered manually in a single screen-

1. Date of birth
2. Mobile number
3. Email ID
4. Pincode

Premium Increasing Soon!

Get ₹1 Cr. Life Cover @ ₹18*/Day

99.23% Claim Settlement Ratio™ Zero Commission⁴ Tax Benefit upto ₹46,800³

Term Plans Term Plan For Business Owner Diabetic Term Plan ULIP Plans

☒ I agree and consent to the [Terms & Conditions and the Privacy Policy](#)

1. 4.3.2 T&C APPLY | BIAZ-WB-EC-06835/24

Premium Increasing Soon!

Get ₹1 Cr. Life Cover @ ₹18*/Day

99.23% Claim Settlement Ratio™ Zero Commission⁴ Tax Benefit upto ₹46,800³

Term Plans Term Plan For Business Owner Diabetic Term Plan ULIP Plans

☒ Male ☐ Female ☐ Other

☐ Yes ☒ No

Are you diagnosed with diabetes?

☒ I agree and consent to the [Terms & Conditions and the Privacy Policy](#)

1. 4.3.2 T&C APPLY | BIAZ-WB-EC-06835/24

Bajaj Allianz:

It has 1 screen shift with the following 4 input fields to be entered manually-

1. Name
2. Mobile number
3. Email ID
4. Pincode

4. Incorporate gender inclusivity options (1/2)

Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Gender inclusivity option	No- only M/F	Yes- M/F/Trans	No- only M/F	Yes- M/F/Third gender	Yes- M/F/Trans	Yes- M/F/Trans	No- only M/F	Yes- M/F/Others

Innovation opportunities

- Offer gender inclusivity options
- Allow customers the flexibility to either select from predefined options or enter their gender identity in a free-text field if none of the options apply

Top Pick

Required below details for your coverage

Gender*

Male **Female** Transgender

20% Lesser Premium

Tobacco/Nicotine*

No Yes

Occupation*

Salaried Self-employed/Business Housewife

Education*

Graduate & Above 12th Pass 10th Pass

Check Coverage

Max Life: Allows users to select their gender identity from the following options:

1. Male
2. Female
3. Transgender

4. Incorporate gender inclusivity options (2/2)



Let's move ahead with your personal details

What does your annual income look like?
Help us calculate the best plan for you

5Lacs-10Lacs >10Lacs

Supporting Documents for Indicated Annual Income will be mandatory at later stage

Date of Birth
29/December/1999
Your age is 24 years

Your First Name
Sanskriti
As per Government ID proof

Your Last Name
Wani
As per Government ID proof

Your Gender
Male Female Third Gender

Do you Smoke
Yes No

SBI Life: Offers a gender selection option with three choices-

1. Male
2. Female
3. Third Gender

Fill in Required Details

First Name Sans Last Name Wan

Male Female Transgender

Date of Birth 29/12/1999 24 Years
Input DD/MM/YYYY

+91 Phone Number 9819151703

Email 123@gmail.com

GET YOUR QUOTE

Aditya Birla capital:

Allows users to select their gender identity from the following options-

1. Male
2. Female
3. Transgender

Term Insurance

Premium Increasing Soon!

Get ₹1 Cr. Life Cover @ ₹18*/Day

99.23% Claim Settlement Ratio™ Zero Commission⁴ Tax Benefit upto ₹46,800³

Term Plans Term Plan For Business Owner Diabetic Term Plan ULIP Plans

Email 123@gmail.com Date of Birth 29/12/1999 Gender Male Female Other

Education Masters and Above Occupation Salaried (Non Govt.) 5 Lakhs - 7.5 Lakhs

Unmarried Pin Code 400078 Tobacco/ Nicotine* Yes No

Are you diagnosed with diabetes? Yes No

☒ I agree and consent to the Terms & Conditions and the Privacy Policy

SUBMIT

^~4.3.2 T&C APPLY | BIAZ-WB-EC-06835/24

Bajaj Allianz: Provides a gender selection option with three choices-

1. Male
2. Female
3. Others


5. Allow customers to calculate the premium without sharing personal details

Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Option to calculate premium without sharing personal details	No	Yes	No	No	No	No	No	No

Innovation opportunities

- Implement an option allowing potential customers to calculate insurance premiums without needing to share personal details
- Require only key details like age, coverage amount, and policy term for the calculation

ICICI Prudential: Allows users to calculate premiums without submitting personal details, providing an anonymous and non-intrusive experience


Top Pick

Term Insurance Calculator i

Are you a Non-Resident Indian (NRI)? No Yes

I identify as Female I consume Tobacco Yes No

Date Of Birth 29/12/1999 24 years old Mobile Number 9920435712 Don't worry, we won't spam!

Email ID sanskritiwani29@gmail.com

Annual Income 5L-7.9L Occupation Salaried

Educational Qualification Graduate & above Pincode 400708

City THANE

[Click here for ICICI group employee discount](#)

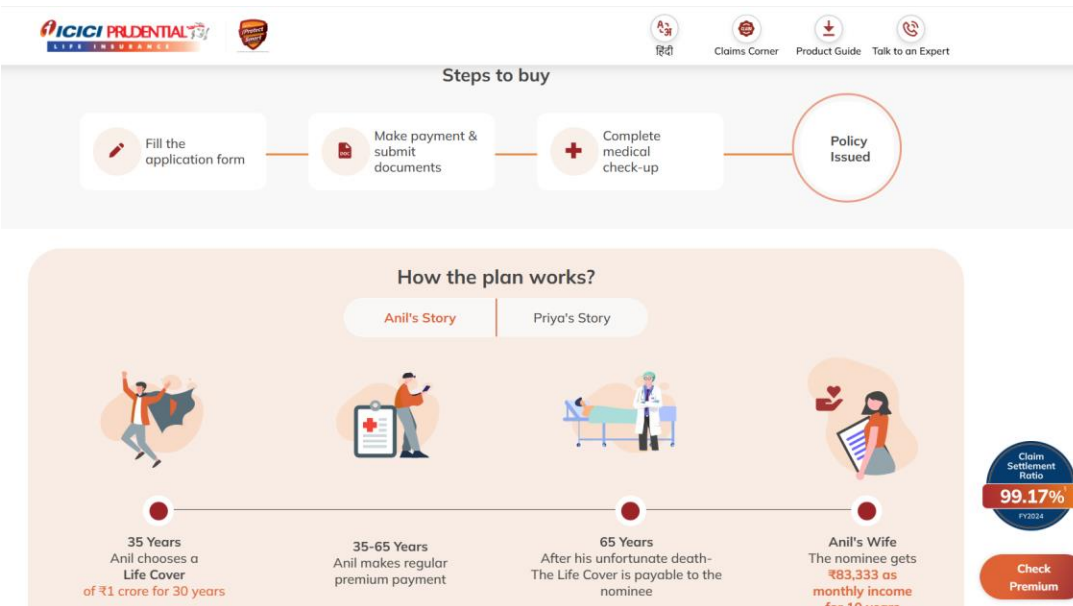
☒ By submitting my details, I override my NDNC registration and authorize ICICI Prudential Life and its representatives to contact me through call, RCS, WhatsApp or E-mail. I further consent to share my information on confidential basis with third parties for evaluating and processing this proposal.

If you wish to calculate your term insurance premium without sharing your personal details, [Click Here](#).

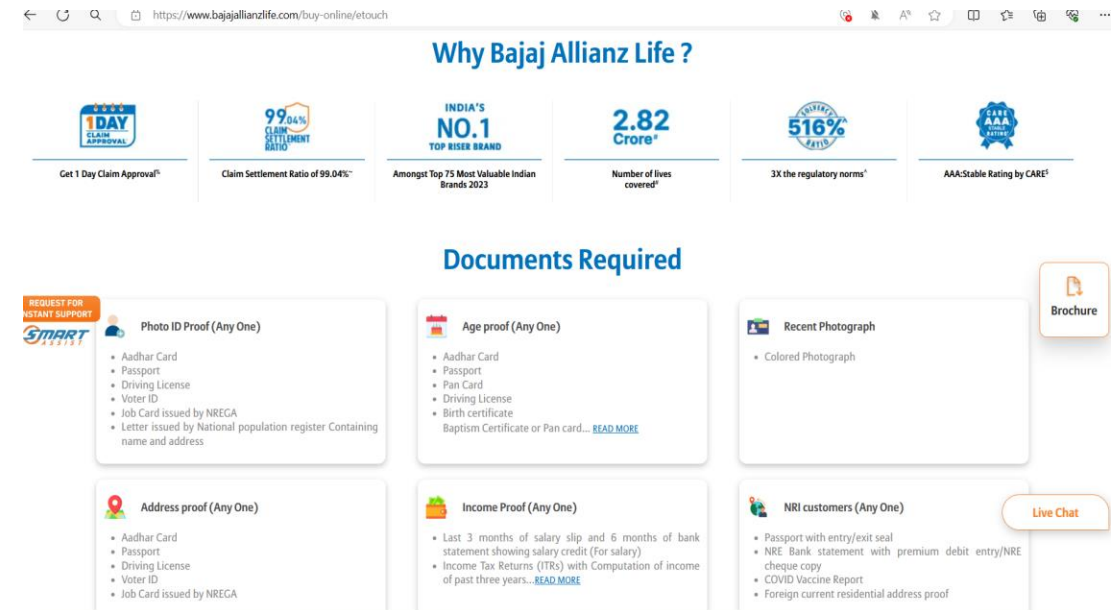
6. Provide intuitive and gamified key insurance details (1/2)

Life insurance provider	HDFC Life	ICICI Pru	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Key product features and benefits	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Steps to buy	No	Yes	Yes	Yes	Yes	Yes	Not mentioned	Yes
How the plan works (example)	Yes- in brochure	Yes	Not with an example, very vague	Not with an example, very vague	Yes- in brochure	Yes	Yes	Yes
Info on how term plan calculator works	No	Yes	Yes	No	Yes	Yes	No	No
Documents required	Yes (click on 'know more')	In FAQs	Yes	Not mentioned clearly	Yes	Not mentioned	Not mentioned	Yes
Discounts offered	Yes	Yes- online discount, salaried discount (1st year), for females	Yes	Not mentioned	Yes	Yes	Yes	Yes- salaried discount
Claim settlement ratio is displayed	Yes	Yes	No	No	Yes	Not mentioned	Yes	Yes

6. Provide intuitive and gamified key insurance details (2/2)



ICICI Prudential: Presents the key details like How the plan works, steps to buy the plan, why ICICI Prudential etc. in a visually appealing way, utilizing icons, images, and well-organized content to make the information easily digestible and engaging



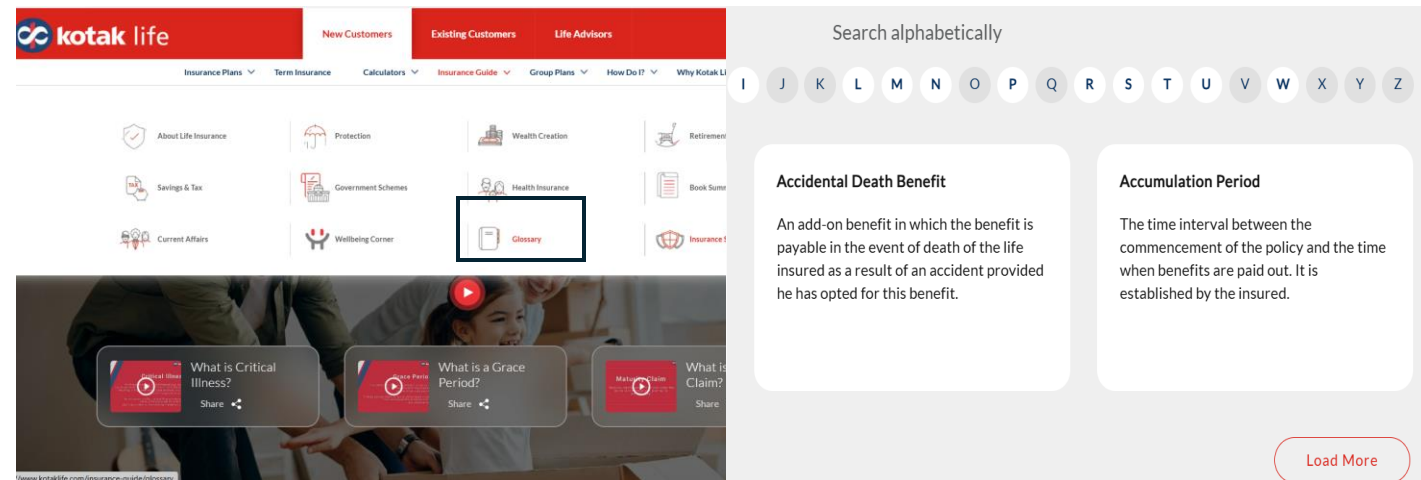
Bajaj Allianz: Displays information about documents required in pointers, making it easy for users to quickly scan

7. Provide a glossary list of important terminologies (1/2)

Life insurance provider	HDFC Life	ICICI Pru	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Glossary list of important terminologies	Yes	No	Yes	No	Given in "policy contract" PDF	No	No	Yes

Innovation opportunities

- Include a clearly labeled "Glossary" option in the main navigation bar
- Organize glossary terms in alphabetical order, with quick access links (A-Z) at the top of the page
- Integrate a search bar within the glossary page so users can quickly search for specific terms instead of scrolling
- For complex terms, provide short, informative videos that explain concepts in a simple, visual manner

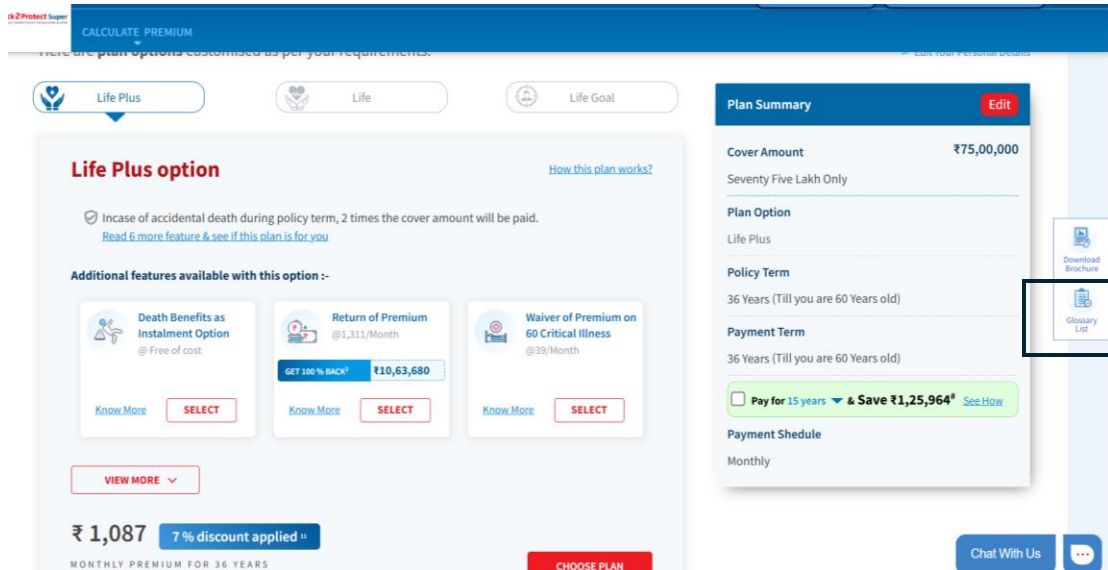


Kotak Life: The navigation bar has a separate option for a glossary list. The webpage has-

- Supplementary videos accompanying the glossary term and
- Alphabetical ordering of glossary terms

7. Provide a glossary list of important terminologies (2/2)

 Top Pick



Life Plus option

Incase of accidental death during policy term, 2 times the cover amount will be paid.
[Read 6 more feature & see if this plan is for you](#)

Additional features available with this option :-

- Death Benefits as Instalment Option**
@ Free of cost
[Know More](#) [SELECT](#)
- Return of Premium**
@ ₹1,311/Month
GET 100% BACK* ₹10,63,680
[Know More](#) [SELECT](#)
- Waiver of Premium on 60 Critical Illness**
@ ₹39/Month
[Know More](#) [SELECT](#)

VIEW MORE

₹ 1,087 **7% discount applied**

MONTHLY PREMIUM FOR 36 YEARS **CHOOSE PLAN**

Plan Summary [Edit](#)

Cover Amount ₹75,00,000
Seventy Five Lakh Only

Plan Option
Life Plus

Policy Term
36 Years (Till you are 60 Years old)

Payment Term
36 Years (Till you are 60 Years old)

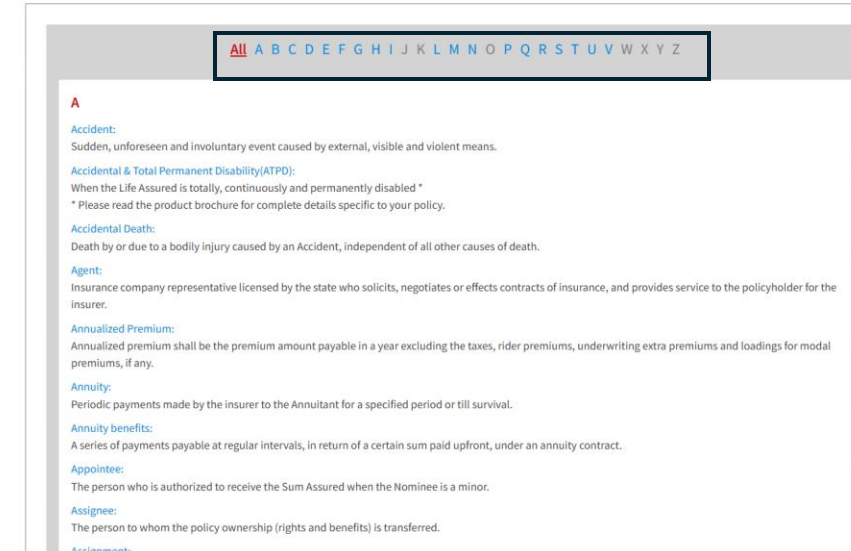
☐ Pay for 15 years & Save ₹1,25,964* [See How](#)

Payment Schedule
Monthly

[Download Brochure](#)

[Glossary List](#)

[Chat With Us](#)



All [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

A

Accident:
Sudden, unforeseen and involuntary event caused by external, visible and violent means.

Accidental & Total Permanent Disability(ATPD):
When the Life Assured is totally, continuously and permanently disabled *
* Please read the product brochure for complete details specific to your policy.

Accidental Death:
Death by or due to a bodily injury caused by an Accident, independent of all other causes of death.

Agent:
Insurance company representative licensed by the state who solicits, negotiates or effects contracts of insurance, and provides service to the policyholder for the insurer.

Annualized Premium:
Annualized premium shall be the premium amount payable in a year excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

Annuity:
Periodic payments made by the insurer to the Annuitant for a specified period or till survival.

Annuity benefits:
A series of payments payable at regular intervals, in return of a certain sum paid upfront, under an annuity contract.

Appointee:
The person who is authorized to receive the Sum Assured when the Nominee is a minor.

Assignee:
The person to whom the policy ownership (rights and benefits) is transferred.

Assignment:

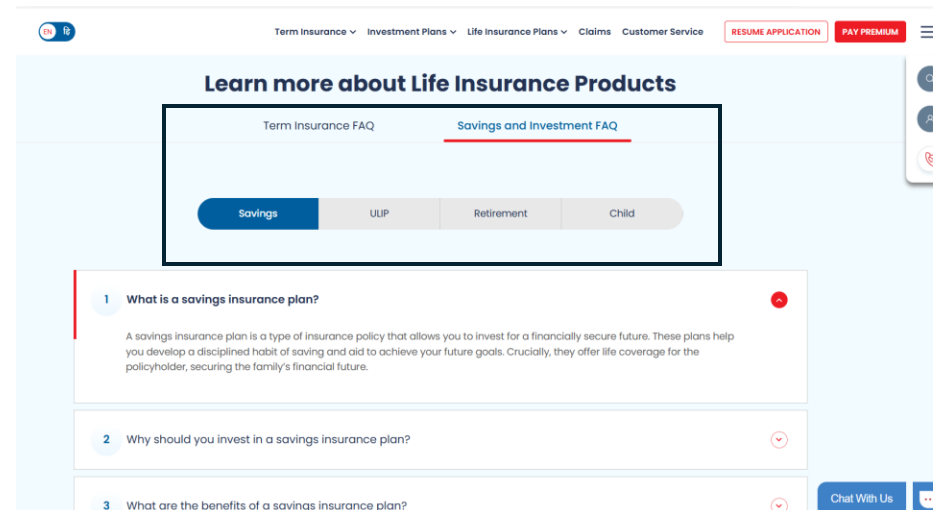
HDFC Life: Offers a convenient feature during the application process, where a glossary list is provided on the right-hand side, containing insurance terms in alphabetical order

8. Provide category-wise FAQs (1/2)

Life insurance provider	HDFC Life	ICICI Pru	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Comprehensive FAQs organized by topic	Yes	Yes	No	No	Yes	No	Yes	Yes

Innovation opportunities

- Divide the FAQ section into distinct categories like: Savings, Unit Linked Insurance Plan (ULIP), Retirement Plans, Child Education and Savings Plans, Health and Critical Illness Insurance
- Display FAQs related to life insurance claim, documents, payout options etc



HDFC Life: Has organized the FAQs into categories

8. Provide category-wise FAQs (2/2)



ICICI Prudential LIFE INSURANCE

Search About Us Careers Contact Us Track Application LOGIN

Plans Term Insurance Claims Library Customer Services Public Disclosure Tax Centre Pay Premium

Frequently Asked Questions

Life Insurance Whole Life Insurance Life Insurance Sum Assured Life Insurance Claim

Life Insurance Document Life Insurance for Women Life Insurance Premium Life Insurance Tax Related

Life Insurance Payout Term Insurance

What are the different types of life insurance?

Types of life insurance in India:

- Term life insurance plan:** Term insurance plans offer your loved ones a fixed sum assured amount in exchange for regular premiums, in case of an unfortunate incident during the policy term
- Health insurance plan:** Health insurance plans reimburse policyholders for their medical expenses, including treatments, surgeries, hospitalisation and the like, which arise from injuries/illnesses, or directly pay out a certain pre-determined sum to the customer
- Unit linked insurance plan (ULIP):** A unit-linked insurance plan offers

When to get life insurance?

What factors shape my life insurance cost?

What does life insurance exclude?

Claim Settlement Ratio: 99.17% FY2024

Ask Ligo

ICICI Prudential: Detailed FAQs related to life insurance claim, documents, payout options etc

TATA AIA LIFE INSURANCE

Tax Saving Plans Buy Term Plan Plans Calculators Customer Service Where Do I? More Call Us

Frequently Asked Questions (FAQs)

Life Insurance Term Insurance Savings & Investment ULIP Retirement

Child Insurance

Why should you have life insurance?

When can you purchase a life insurance policy?

Can life insurance be purchased online?

Can I choose the policy term and premium payment term when buying life insurance?

Tata AIA: Policy-specific FAQ categorization

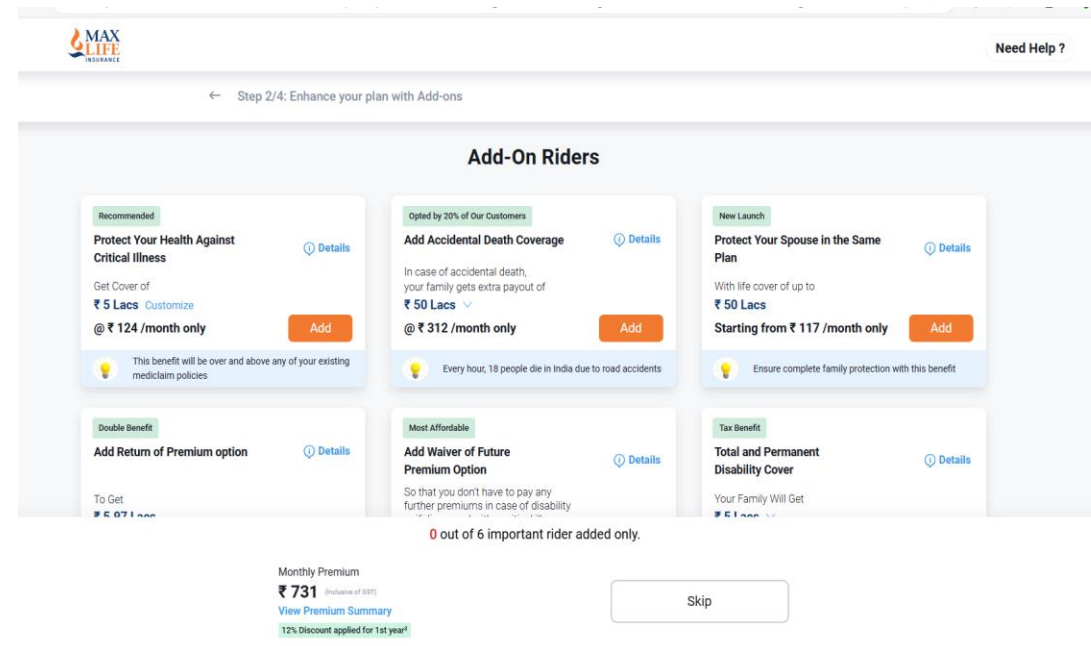
9. Implement a single-click process for adding riders (1/2)

Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Add-ons/riders to combine with the plan	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Did not get any option



Innovation opportunities

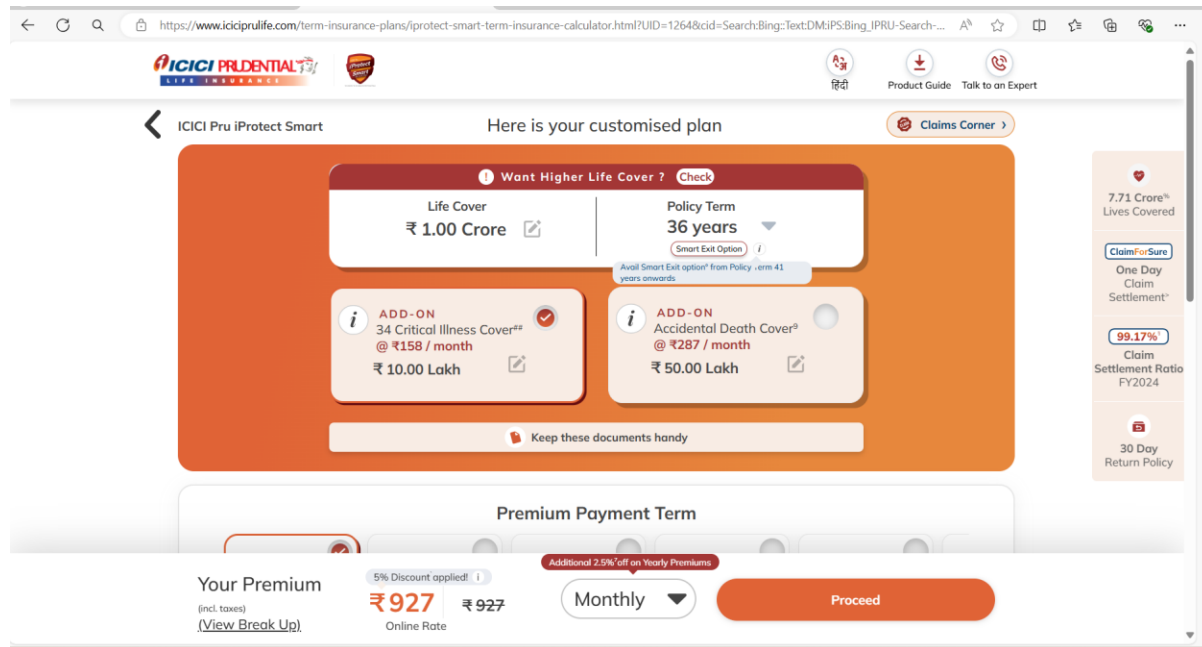
- Integrate comparison tools that allow customers to view and compare the impact of different riders on their policy, including changes to premium costs and coverage benefits
- Beside each rider option, provide a brief description or tooltip explaining the benefits



Max Life: Presents add-on details in a clear and concise manner, highlighting key benefits, new features, or affordability in a prominent box

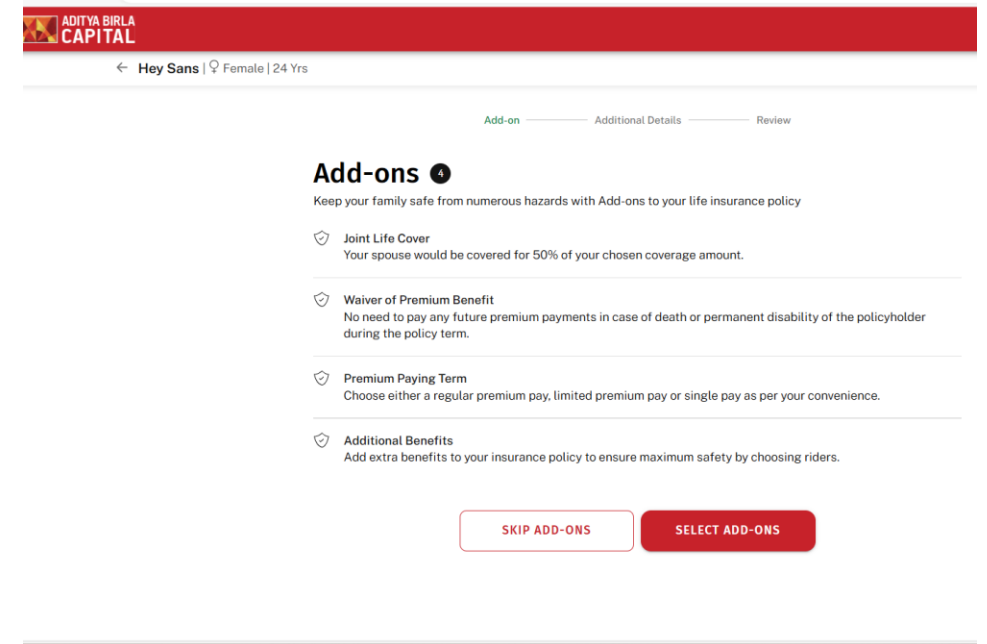
9. Implement a single-click process for adding riders (2/2)

 Top Pick



The screenshot shows the ICICI Prudential website's policy customization interface. At the top, it says "Here is your customised plan". Below this, there are two main sections: "Life Cover" and "Policy Term". The "Life Cover" section shows a value of ₹ 1.00 Crore. The "Policy Term" section shows a value of 36 years. Below these, there are two "ADD-ON" sections: "34 Critical Illness Cover**" and "Accidental Death Cover*". Each add-on has a monthly premium and a total coverage amount. The "34 Critical Illness Cover**" has a monthly premium of ₹ 158 and a coverage of ₹ 10.00 Lakh. The "Accidental Death Cover*" has a monthly premium of ₹ 287 and a coverage of ₹ 50.00 Lakh. Below the add-ons, there is a "Premium Payment Term" section with a dropdown menu set to "Monthly". At the bottom, there is a "Your Premium" section showing a 5% discount applied, resulting in a premium of ₹ 927 (Online Rate) from ₹ 927. A "Proceed" button is visible at the bottom right.

ICICI Prudential: Lists the add-ons in the initial step itself



The screenshot shows the Aditya Birla Capital website's policy customization interface. At the top, it says "Hey Sans | Female | 24 Yrs". Below this, there is a progress bar with three steps: "Add-on", "Additional Details", and "Review". The "Add-ons" section is currently active. It lists four add-ons: "Joint Life Cover", "Waiver of Premium Benefit", "Premium Paying Term", and "Additional Benefits". Each add-on has a brief description of its benefits. At the bottom, there are two buttons: "SKIP ADD-ONS" and "SELECT ADD-ONS".

Aditya Birla Capital: Highlights the benefits of add-ons;
Provides a clear and concise CTA to either skip or select add-ons

10. List the required documents before the application process (1/2)

Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Documents required	Aadhar card+Pan card+ Salary slip (any income proof)+ passport size photo	Aadhar card+Pan card+ Salary slip (any income proof)+ passport size photo	Aadhar card+Pan card+ Salary slip (any income proof)+ passport size photo	Aadhar card/driving license+ Pan card	Aadhar card+Pan card+ Salary slip (any income proof)+ address proof (water/electricity bill)+ passport size photo+signature	No info	No info	Aadhar card+Pan card+ Salary slip (any income proof)+ passport size photo

Innovation opportunities

- Provide a summary of the documents needed
- Mention any additional documents that may be required depending on specific circumstances or policy types

10. List the required documents before the application process (2/2)



1 DAY CLAIM APPROVAL
 99.23% CLAIM SETTLEMENT
 INDIA'S NO.1 TOP RATED BRAND
 4.19 Crore* Number of lives covered
 432% Solvency ratio of 432%
 AAA Stable Rating by CRISIL

Documents Required

Photo ID Proof (Any One) <ul style="list-style-type: none"> Aadhaar Card Passport Driving License Voter ID Job Card issued by NREGA Letter issued by National population register* Containing name and address. 	Age proof (Any One) <ul style="list-style-type: none"> Aadhaar Card Passport Pan Card Driving License Birth certificate Baptism Certificate or Pan card... READ MORE 	Recent Photograph <ul style="list-style-type: none"> Colored Photograph 	Brochure
Address proof (Any One) <ul style="list-style-type: none"> Aadhaar Card Passport Driving License Voter ID Job Card issued by NREGA 	Income Proof (Any One) <ul style="list-style-type: none"> Last 3 months of salary slip and 6 months of bank statement showing salary credit (For salary) Income Tax Returns (ITR) with Computation of income of past three years... READ MORE 	NRI customers (Any One) <ul style="list-style-type: none"> Passport with entry/exit seal NRE Bank statement with premium debit entry/NRE cheque copy COVID Vaccine Report Foreign current residential address proof 	

[Keep your Documents handy](#)

Bajaj Allianz: Presents a well-organized list with pointers, making it easy to scan and understand

kotak life
 New Customers Existing Customers Life Advisors
 Insurance Plans Term Insurance Calculators Insurance Guide Group Plans How Do It? Why Kotak Life?

Documents required for Term Insurance?

With any insurance policy, there are certain documents required to avail yourself of term insurance coverage. Understanding and preparing the necessary documents in advance can streamline the application process and ensure a smooth experience.

- A recent picture of the life insured
- PAN duplicate
- **Proof of address** - This can be any of the following: Aadhaar (front and back)/Driving License/Passport (front and back)
- **Income evidence** - Keep in mind that your income proof should match your claimed annual income. Additionally, for salaried applicants: Last three months' pay stubs/form 16/last three years' ITR/last six months' bank statement where salary is credited Non-salaried applicants should: ITR for the previous three years with the income computation.

Kotak Life: Provides a simple list, but it appears text-heavy

CALCULATE PREMIUM
 Terms and Conditions

Declaration of the Life to be Insured and Proposed Policyholder:
 I declare that:
 1. I have read and fully understood the Product Brochure and Benefit Illustration of the plan of insurance under which I have applied for a Policy on the Life to be Assured as specified in Section 7 of this Proposal Form. I accept that the investment rates assumed under the Benefit Illustration are not guaranteed. 2. I have replied to the questions, and have made the statements in respect of the matters sought

We may need the following

Income Proof	Income Documents to assess suitable cover for you Document typically accepted: 6-month bank statement showing salary credit and last 3-month salary slip Click here to see other alternatives
Health Check up	Medical check up to assess your health status given your insurance cover and profile In case of any subsequent disclosures, we may need further medical tests
Video Check	A video call to authenticate your identity
Customer Declaration	A digital confirmation to ensure your policy details are correct 2-min process only!

[Chat With Us](#)

HDFC Life: Utilizes a tabular format with icons, making the information more engaging, easy to read, and visually appealing

11. Allow customers to enter document numbers and auto-fetch the data

Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Need to upload/ enter document number	Allows user to select from 3 options- either upload, enter pan details and auto fill & enter details manually	Need to upload	No info	Enter document number	No info	No info	No info	No info

Innovation opportunities

- To reduce the complexity and time involved in the application process, allow users to input document numbers
- Provide examples and formatting instructions for entering numbers accurately



The screenshot shows the HDFC Life application form interface. At the top, there are tabs for 'Upload Documents', 'Schedule Medical', and 'Know Buying Process'. Below these are links for 'Quote', 'Proposal Form', 'Payment', 'View Medical Details', 'Documents', 'Additional Requirements', 'Decision', and 'Delivery'. A 'Log Out' button is in the top right corner. The main content area displays a dialog box titled 'Choose your method of Application Form filling' with three radio button options:

- Upload Documents to prefill your details**: Provide only 2 documents i.e. PAN card and any one of the Aadhaar Card / Passport/ Voter Card and no proof required
- Provide PAN number to prefill your details**: Verify details using PAN number and no proof required
- Enter your details manually**

 Below the dialog box, there are three input fields with '+' icons: 'Upload Documents to prefill your details', 'Personal Details', and 'Nominee/Beneficiary Details'.

HDFC Life: Provides customers with three options:

1. Enter document number manually
2. Upload file
3. Enter PAN details and autofill

12. Increase size limit to 10MB and integrate DigiLocker for document sharing

Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
File size	5 mb	15 mb	Not mentioned	Not required	Not mentioned	Not mentioned	Not mentioned	Not mentioned



Innovation opportunities

- Ensure that the platform can handle various file sizes- more than 10 mb
- Provide clear, actionable error messages if an upload fails or exceeds size limits
- Integrate DigiLocker for seamless document sharing

The screenshot shows a progress bar at the top with steps: Quote (checked), Proposal Form (active), Payment Pay Now, View Medical Details, Documents, Additional Requirements, Decision, and Delivery. Below the progress bar is a section titled "Choose your method of Application Form filling" with a sub-section "Upload Documents to prefill your details". Under this, a "Please Note:" box contains the following instructions:

- 1) Maximum file size: 5MB
- 2) Supported Formats: JPEG, PNG, PDF and TIF
- 3) You can click photos with your mobile phone or upload scanned copies of your documents. Please ensure that the image is clear and easy to read

At the bottom, there is a red asterisk followed by the text: "* Choose & Upload any one of the below document".

HDFC Life: Mentions the maximum file size that could be uploaded

13. Allow customers to upload documents in multiple file formats

Life insurance provider	HDFC Life	ICICI Pru	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Supported file format	JPEG, PNG, PDF & TIF	JPEG, PNG & PDF	Not mentioned	Not required	Not mentioned	Not mentioned	Not mentioned	Not mentioned



Innovation opportunities

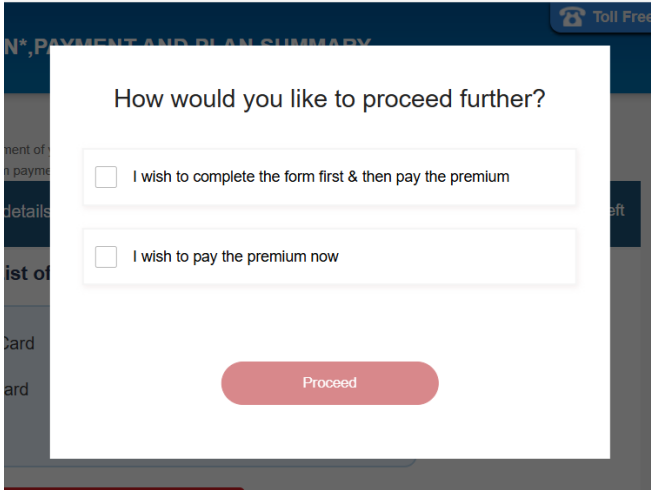
- Enable support for popular file formats such as PDF, JPEG, PNG, DOCX, XLSX, and others
- Display a progress bar or percentage indicator during the upload process

The screenshot shows a progress bar at the top with steps: Quote (checked), Proposal Form (active), Payment Pay Now, View Medical Details, Documents, Additional Requirements, Decision, and Delivery. Below the progress bar is a section titled "Choose your method of Application Form filling" with a sub-section "Upload Documents to prefill your details". Under this, a "Please Note:" section lists instructions: 1) Maximum file size: 5MB, 2) Supported Formats: JPEG, PNG, PDF and TIF (highlighted with a red box), and 3) You can click photos with your mobile phone or upload scanned copies of your documents. Please ensure that the image is clear and easy to read. At the bottom, it says "* Choose & Upload any one of the below document".

HDFC Life: Mentions the supported file format for document upload

14. Provide the option to customers to fill the form or pay first

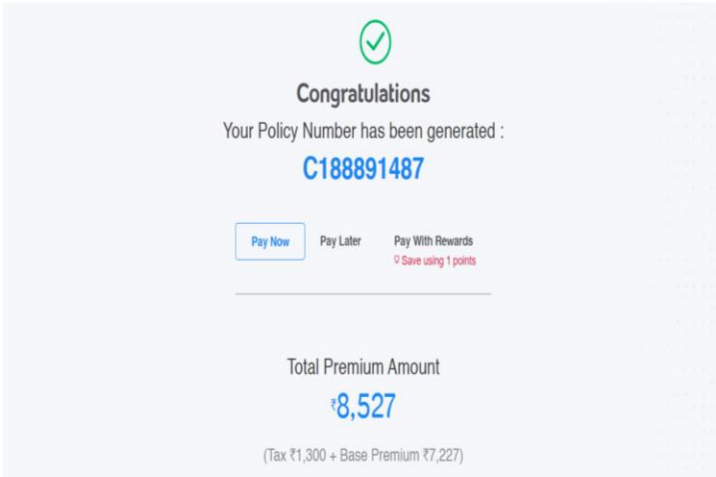
Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Form first/ Pay first	Provides the option to choose	Form first	Pay first	Form first	Pay first	Form first	Provides the option to choose	Pay first



HDFC Life: Offers the flexibility to either pay first/ form first

Innovation opportunities

- Give customers the freedom to choose when they want to complete the form or make a payment during the application process



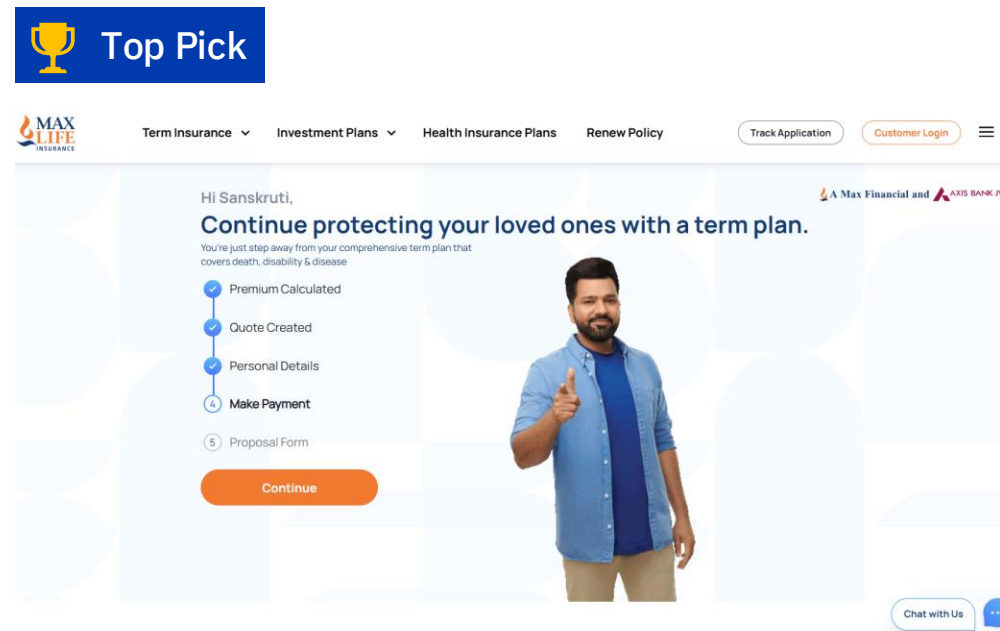
Tata AIA: Offers the flexibility to either pay first/ form first

15. Streamline the process into 3-4 distinct steps

Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Total number of steps	3 steps- Quote, proposal form, payment,	4 steps- personal details, health details, upload documents, payment	4 steps- Quote, personal details, payment, proposal form	5 steps- personal, nominee, health & lifestyle, other details and bank details	4 steps- quote, personal details, payment, proposal form	4 steps- quote, personal details, payment, proposal form	3-4 steps- Quote, payment details, form	3 steps- quote, payment details, proposal form

Innovation opportunities

- Simplify the application journey by breaking it down into easy-to-follow stages



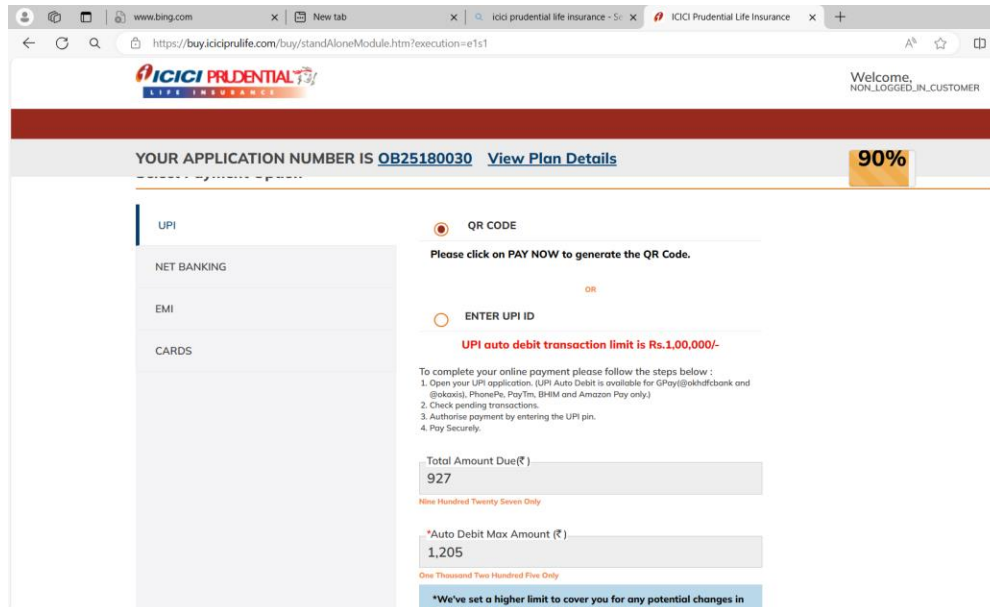
Tata AIA: Defined number of steps before the application process

16. Offer multiple payment options (1/2)

Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
UPI	✓	✓	✓	✓	✓	✓	✗	✓
Debit card	✓	✓	✓	✓	✓	✓	✗	✓
Credit card	✓	✓	✓	✓	✓	✓	✗	✓
Netbanking	✓	✓	✓	✓	✓	✓	✗	✓
EMI	✓	✓	✗	✓	✗	✗	✗	✓
QR code	✓	✓	✗	✓	✓	✗	✗	✓
Wallet	✓	✓	✓	✓	✗	✓	✗	✗
Demand draft	✗	✓	✗	✗	✗	✗	✗	✗
Cheque	✗	✓	✗	✗	✗	✗	✗	✗
NEFT	✗	✓	✗	✗	✗	✗	✓	✗
Bank transfer	✓	✗	✗	✗	✗	✗	✗	✗

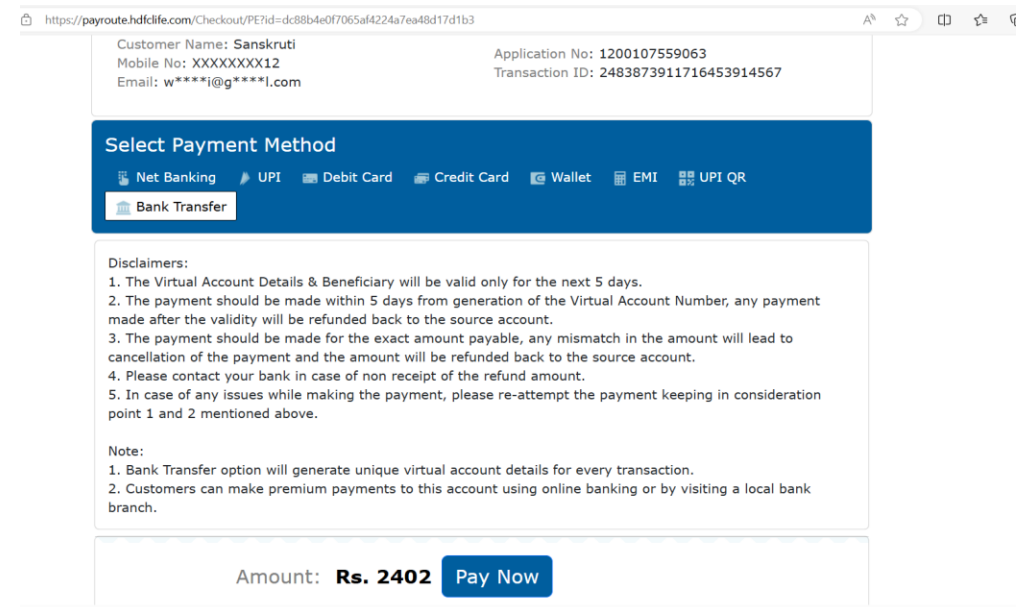
16. Offer multiple payment options (2/2)

 Top Pick



The screenshot shows the ICICI Prudential Life Insurance payment interface. At the top, the application number is OB25180030, and a 'View Plan Details' link is available. A '90%' discount badge is present. The 'Select Payment Method' section on the left lists UPI, NET BANKING, EMI, and CARDS. The 'UPI' option is selected, leading to a 'QR CODE' section with a 'PAY NOW' button. Below this, there is an 'ENTER UPI ID' section with a note about the auto debit transaction limit of Rs. 1,00,000/-. The 'Total Amount Due (₹)' is 927, and the '*Auto Debit Max Amount (₹)' is 1,205. A disclaimer at the bottom states: '*We've set a higher limit to cover you for any potential changes in payment amount across bank-to-bank transactions.'

ICICI Prudential: Offers 10 different payment methods



The screenshot shows the HDFC Life payment interface. At the top, customer details are displayed: Customer Name: Sanskruti, Mobile No: XXXXXXXX12, Email: w****i@g****l.com, Application No: 1200107559063, and Transaction ID: 2483873911716453914567. The 'Select Payment Method' section lists Net Banking, UPI, Debit Card, Credit Card, Wallet, EMI, and UPI QR. The 'Bank Transfer' option is selected. Below this, a 'Disclaimers' section lists five points regarding the virtual account details, payment validity, refund policy, and bank contact. A 'Note' section mentions that the Bank Transfer option generates unique virtual account details and that customers can make premium payments via online banking or local bank branches. At the bottom, the 'Amount: Rs. 2402' is displayed next to a 'Pay Now' button.

HDFC Life: Offers 8 different payment methods

17. Display tax amount alongside base premium in payment summary

Life insurance provider	HDFC Life	ICICI Prudential	KOTAK Life	SBI Life	Max Life	Aditya Birla	Tata AIA	Bajaj Allianz
Base premium or base premium+taxes	Base premium+taxes	Only base premium	Base premium+taxes	Base premium+taxes	Only base premium	Only base premium	Base premium+taxes	Base premium+taxes



Innovation opportunities

- Provide customers with complete transparency by showing the tax amount along with the base premium in the payment summary

Hi Sanskruti, you are just one step away from securing your future 1800-209-4040

Policy Details Policyholder's Name: Sanskruti Wani Plan Name: Bajaj Allianz Life ETouch		Premium Details Base premium: ₹ 1,625 Discount: - ₹ 85 GST: + ₹ 277 Total Premium: ₹ 1,816
Total Cover: ₹ 10000000 Plan Variant: Life Shield Plus Premium Frequency: Monthly	I Will Be Covered For: 15 years I Will Be Paying Premium For: 15 years Benefit Illustration <small>This document is shared to your registered email ID 123@gmail.com and mobile number 9820435712.</small>	<input checked="" type="checkbox"/> I declare that I have read the terms & conditions and understood the above Benefit Illustration. <input checked="" type="checkbox"/> As a part of our go green initiative, you will be receiving your policy bond document on your registered email ID. If you wish to receive the hard copy, please send an email request on customercare@bajajallianz.co.in or call on our toll free number 1800 209 0144, 1800 209 7272. Read More

PAY NOW

Bajaj Allianz: Displays the base premium amount alongside the applicable taxes

SUMMARY
(Kindly confirm your plan details here. You will not be able edit your details post this stage)

Plan for Sanskruti Wani
Female, Age: 24
, Non-smoker

SRS Vitality Protect

Premium	₹ 8,528
₹ 8 Thousand 5 Hundred and 28	
Base Price*	₹ 3,255
GST @ 18%	₹ 586
Rider Price	₹ 3,972
Rider GST @ 18%	₹ 715
Plan Option	Without ROP
Life Cover	₹ 50,00,000
₹ 50 Lacs	
Cover upto age (years)	60
Pay premium for (years)	36
Premium frequency	Annual

Tata AIA: Displays the base premium amount alongside the applicable taxes

Digital life insurance policy
purchase journey of Top 2 life
insurance service providers:

**HDFC Life & ICICI
Prudential**



Digital life insurance policy purchase journey-HDFC Life (1/3)

Answer the below questions and GET DISCOUNT upto 9% on your first year premium

Are you an existing customer of HDFC Life? ☐ Yes ☒ No

Are you an employee of HDFC group? ☐ Yes ☒ No

Are you spouse / child of employee of HDFC group? ☐ Yes ☒ No

Has your spouse purchased Click 2 Protect Super or any other individual term product? ☐ Yes ☒ No

What is your marital status? ☐ Single

We have **3 plan option** customized for you, with Monthly premium starting as low as **₹883***

GO BACK NEXT

1. For NTB customer

Here are plan options customized as per your requirements.

Life Plus option **RECOMMENDED**

Do you know? 1 Crore today will only be worth ₹9.35 Lacs after 30 years at an inflation of 6%

Additional features available with this option >

- Death Benefits as Investment Option
- Waiver of Premium on 60 Critical Illness
- Life Stage Protection

₹1,201 5% discount applied - MONTHLY PREMIUM FROM ₹1,269

GO BACK CHOOSE PLAN Chat With Us

2. Choose a plan

Just a few more details to check your eligibility for the selected plan option

What is your Educational Qualification?

What is your Occupation?

And your Annual Income?

Your existing Life Insurance cover?

What is your height?

What is your weight(kg)?

Is there any personal medical history of Diabetes / Cardiomyopathy / Any cancer / Stroke / Brain Tumour / Polymyositis / Deafness/Muscular dystrophy / Blindness / Loss of Limbs / Organ transplant / Loss of speech/ Chronic kidney disease/ Kidney failure/ Chronic liver disease? ☐ Yes ☒ No

Is there any personal medical history of Heart Disease / Open Chest CABG / Open

Plan Summary

- Cover Amount: ₹75,00,000
- Plan Option: Life Plus
- Policy Term: 30 Years (Till you are 60 Years old)
- Payment Term: 31 Years (Till you are 55 Years old)
- Payment Schedule: Monthly

GO BACK Chat With Us

3. Enter personal details to check eligibility

Go Back

Sanakruti, here are few add ons that you can combine with your plan

83% people like you choose a add on/rider to enhance their family's protection

Please Note:

- Cancer Cover, Personal Accident Cover and Accidental Death Cover are part of HDFC Life Protect Plus Rider.
- Accidental Disability Cover is a part of HDFC Life Income Benefit on Accidental Disability Rider and Critical illness cover is a part of HDFC Life Critical Illness Plus Rider.

Compare add on features

Personal Accident Cover: ₹1,045/Monthly

60 Critical Illness Cover: ₹1,202/Monthly

Accidental Disability: ₹1,361/Monthly

GO BACK Chat With Us

3. Enter personal details to check eligibility

Go Back

Sanakruti, here are few add ons that you can combine with your plan

83% people like you choose a add on/rider to enhance their family's protection

Please Note:

- Cancer Cover, Personal Accident Cover and Accidental Death Cover are part of HDFC Life Protect Plus Rider.
- Accidental Disability Cover is a part of HDFC Life Income Benefit on Accidental Disability Rider and Critical illness cover is a part of HDFC Life Critical Illness Plus Rider.

Compare add on features

Personal Accident Cover: ₹1,045/Monthly

60 Critical Illness Cover: ₹1,202/Monthly

Accidental Disability: ₹1,361/Monthly

GO BACK Chat With Us

4. Select add-ons

Go Back

Sanakruti, here are few add ons that you can combine with your plan

83% people like you choose a add on/rider to enhance their family's protection

Please Note:

- Cancer Cover, Personal Accident Cover and Accidental Death Cover are part of HDFC Life Protect Plus Rider.
- Accidental Disability Cover is a part of HDFC Life Income Benefit on Accidental Disability Rider and Critical illness cover is a part of HDFC Life Critical Illness Plus Rider.

Compare add on features

Personal Accident Cover: ₹1,045/Monthly

60 Critical Illness Cover: ₹1,202/Monthly

Accidental Disability: ₹1,361/Monthly

GO BACK Chat With Us

4. Select add-ons (5 add-ons available for the plan)

Digital life insurance policy purchase journey-HDFC Life (2/3)

Sanskriti, here is a summary of your plan

First time payment* (2 months advance premium) ₹2,402 ~~+2,528~~
25% discount applied on first year base premium

Premium from third month onwards for 1-year* ₹1,201*
*From 13th month onwards your monthly premium would be ₹1,201

Life Plus Option

Cover Amount	Policy term	Premium paying term	Premium frequency	Premium Amount
₹75,00,000	36 years (35 years are 40 years old)	31 years (30 years are 35 years old)	Monthly	₹1,201* *Including Taxes & Levies as applicable

5. Summary of the plan

Terms and Conditions

We may need the following

- Income Proof**: Income Documents to assess suitable cover for you. Document typically accepted: 6-month bank statement showing salary credit and last 3-month salary slip. [Click here](#) to see other alternatives.
- Health Check up**: Medical check up to assess your health status given your insurance cover and profile. In case of any subsequent disclosures, we may need further medical tests.
- Video Check**: A video call to authenticate your identity.
- Customer Declaration**: A digital confirmation to ensure your policy details are correct. 2-min process only!

5. T&C, documents required are listed

List of documents required

- **Age Proof** (For example: Aadhar Card, Passport, Pan Card, Driving Licence, etc.)
- **Address Proof** (For example: Aadhar Card, Passport, Driving Licence, etc.)
- **Identity Proof** (For example: Aadhar Card, Passport, Driving Licence, etc.)
- **Pan Card**
- **Passport Size Photograph**

Note: The above mentioned documents can be submitted during the process of form filling. Moreover, additional documents may be required based on the verification of your shared details.

[Click here](#) to view the complete list of acceptable documents for each proof

5. Provides a separate document checklist

Income Proof: Income Documents to assess suitable cover for you. Document typically accepted: 6-month bank statement showing salary credit and last 3-month salary slip. [Click here](#) to see other alternatives.

Health Check up: Medical check up to assess your health status given your insurance cover and profile. In case of any subsequent disclosures, we may need further medical tests.

Video Check: A video call to authenticate your identity.

Customer Declaration: A digital confirmation to ensure your policy details are correct. 2-min process only!

☐ I have read and accept the conditions with respect to the Benefit Illustration. I have understood the above illustration before entering into the contract. I agree with all the Terms and Conditions and I confirm that the documents that I will have submitted belong to me and certified true copies of the original documents in my possession. I also confirm that the personal details shared are correct as per my knowledge.

[DOCUMENT CHECKLIST](#) [PROCEED](#)

5. Tick the box and proceed

How would you like to proceed further?

- ☐ I wish to complete the form first & then pay the premium
- ☒ I wish to pay the premium now

[Proceed](#)

6. Option to complete the form first/ pay first

Application Manager

Total 1 Applications

Incomplete Proposals: (1)

1. **HDFC Life Click 2 Protect Super (Sp)** Edit details

Application ID: S200487559063
Name: Sanskriti Wani
Premium: ₹1,201
Term: 36 Years

Application status: Application Submission in Progress
[View Summary](#)

[Pay Your Premium](#)

Progress indicator: Quote (Completed), Proposal Form (Active), Payment (Pending), View Medical Details (Pending), Documents (Pending), Additional Requirements (Pending), Decision (Pending), Delivery (Pending).

7. Progress indicators are shown alongside each step title

Digital life insurance policy purchase journey-HDFC Life (3/3)

Choose your method of Application Form filling

- Upload documents to prefill your details**
Provide only 2 documents i.e. PAN card and any one of the Aadhaar Card / Passport/ Voter Card and no proof required.
- Provide PAN number to prefill your details**
Verify details using PAN number and no proof required.
- Enter your details manually**

Get an overview of your application process (next steps) in 90 seconds

7. Provides customers with three options:
- Enter document number manually
 - Upload file
 - Enter PAN details and autofill

Life Assured Basic Details

For application submission, it is mandatory to upload age proof matching the date of birth entered while filling the form.

Are you purchasing this policy for yourself? ☒ Yes ☐ No

Personal Details

Title* First Name* Sanskriti

Last Name (optional) Gender* ☒ Male ☐ Female

Date Of Birth* 29/12/1999 Marital Status* ☒ Single ☐ Married

Life Assured Identity Details

Nationality* ☒ Indian ☐ Foreign Residential Status* ☒ Resident Indian ☐ Non-Resident Indian

Place of Birth* PAN (Permanent Account Number) Don't remember? Click here

Aadhaar Number (optional) Occupation Type* Annual Income (In Rs.)* 6,50,000

Educational Qualification* Post Graduate

Are you a Politically Exposed Person? ☒ Yes ☐ No

Are you taking the policy to primarily protect the disabled person? ☐ Yes ☒ No

7. Enter basic details, identity details

Life Assured Correspondence Address

Have you ever been or currently being investigated, charge sheeted, prosecuted or convicted or acquitted or having pending charges in respect of any criminal/civil offences in any court of law in India or abroad? ☒ Yes ☐ No

The address proof you submit should match with either your mailing/communication address or your permanent address (note - Characters allowed are: A-Z, 0-9, -#(7-7))

House / Flat No.* Street Name (optional) Country* India

Area/Landmark (optional) State* City* Pin Code/Zip Code*

Contact Details

Mobile* 91 9920435712 Email* sanskriti@gmail.com

Telephone (Res) (optional)

Life Assured Permanent Address

Same as Correspondence Address ☒

House / Flat No.* Street Name (optional) Country* India

Area/Landmark (optional) State* City* Pin Code/Zip Code*

7. Enter address details and contact details

Same as Correspondence Address ☒

House / Flat No.* Street Name (optional) Country* India

Area/Landmark (optional) State* City* Pin Code/Zip Code*

☒ If the address does not match with the proof shared then we will update only the permanent address as per the proof.

Get an overview of your application process (next steps) in 90 seconds

8. Fill out the details- CKYC, EPF, additional details

Select Payment Method

☒ Net Banking ☐ UPI ☐ Debit Card ☐ Credit Card ☐ Wallet ☐ EMI ☐ UPI QR ☐ Bank Transfer

Disclaimers:

- The Virtual Account Details & Beneficiary will be valid only for the next 5 days.
- The payment should be made within 5 days from generation of the Virtual Account Number; any payment made after the validity will be refunded back to the source account.
- The payment should be made for the exact amount payable; any mismatch in the amount will lead to cancellation of the payment and the amount will be refunded back to the source account.
- Please contact your bank in case of non receipt of the refund amount.
- In case of any issues while making the payment, please re-attempt the payment keeping in consideration point 1 and 2 mentioned above.

Note:

- Bank Transfer option will generate unique virtual account details for every transaction.
- Customers can make premium payments to this account using online banking or by visiting a local bank branch.

Amount: **Rs. 2402** **Pay Now**

9. Offers 8 different payment methods

Digital life insurance policy purchase journey-ICICI Prudential (1/7)

1. Check premium

2. Select add-on

3. Select payment term

4. Select payout option

5. Auto-fetch details with Aadhaar or enter manually

6. Fill the complete application form if you don't want quick fill

Digital life insurance policy purchase journey-ICICI Prudential (2/7)

IMPORTANT
Health Information

Are you diabetic ?

Yes No

Proceed

7. Enter health information

PLEASE READ THE TERMS & CONDITIONS CAREFULLY

"I am informed by the Company, that:

- Submission of Aadhaar is not mandatory, and there are alternative options for KYC and establishing identity including by way of submission of officially valid documents (Passport, Driver License, Voter ID, NREGA Job Card).
- For "Easy fill with Aadhaar number", I understand that the same is optional and not mandatory. I further understand that upon choosing the same, the insurance application form shall be pre-filled by the relevant data received from UIDAI like name, registered mobile number, DOB, gender, permanent address.
- For e-KYC authentication, the Company will share Aadhaar number/virtual ID with UIDAI, and UIDAI will share with the Company, authentication data, Aadhaar data, demographic and personal details, identity information and photograph which shall be used for processing my insurance application and the same may be used for regulatory and legal reporting and filings where required under applicable law.
- I understand that the Aadhaar number will not be shared/shared except as required under the applicable law. I have provided the Aadhaar number/virtual ID myself using the OTP received on my Aadhaar registered mobile number. I will not hold the Company or its officials responsible in the event this document is not found to be in order or in case of any incorrect information provided by me. The below consent and purpose of collecting information has been explained to me in my local language."

"I have read the above mentioned information regarding voluntary submission of my Aadhaar and confirm that I have understood the nature of information that will be shared by UIDAI upon authentication, the uses to which the information received during authentication may be put and the alternatives to submission of identity information."

"Further, I hereby give ICICI Prudential Life Insurance Co. Ltd my consent to collect, store and use information received from UIDAI upon OTP based online Aadhaar authentication for the purpose of pre-filling insurance application form, establishing identity and address to fulfil "know your customer" regulations to process my insurance application."

I agree to Terms & Conditions

8. Agree to the T&C

Your Aadhaar details

Personal details

First Name Sanskriti	Last Name Vidyadhar
Gender Female	Date of Birth 29/12/1999

Address details

Address Line 1
VIGHNAHAR CHS, AL-3/14/9

Address Line 2
SECTOR-19 ARIOLI, NAVI MUMBAI

City
Thane

State
Maharashtra

Pincode
400708

Continue with these details

[Fill application form manually](#)

9. Auto-fetch details with Aadhaar details or complete the form on your own

Modify your plan details

Your application number is : OB25180030

Policy cover note

Policy details

Name of policy	ICICI PruLife Protect Smart
Application number	OB25180030
Life cover amount	₹1.00 Crore
Life cover duration	30 years
Critical illness cover amount	₹10.00 Lakh
Critical illness cover duration	30 years
Accidental death benefit amount	₹10.00 Lakh
Accidental death benefit duration	30 years
Premium paying term	30 years
Premium amount to be paid	₹ 927 / Monthly

Policy holder details

Name	Sanskriti Vaidya
------	------------------

Fill out application

You are 9 minutes away from securing your family's future

Organization *
of the policy holder

Name of Organization *
of the policy holder

Twimbit Pvt Ltd

PREVIOUS **NEXT**

10(a). Fill out the organization details- name

Modify your plan details

Your application number is : OB25180030

Policy cover note

Policy details

Name of policy	ICICI PruLife Protect Smart
Application number	OB25180030
Life cover amount	₹1.00 Crore
Life cover duration	30 years
Critical illness cover amount	₹10.00 Lakh
Critical illness cover duration	30 years
Accidental death benefit amount	₹10.00 Lakh
Accidental death benefit duration	30 years
Premium paying term	30 years
Premium amount to be paid	₹ 927 / Monthly

Policy holder details

Name	Sanskriti Vaidya
------	------------------

Fill out application

You are 9 minutes away from securing your family's future

Organization Type *
of the policy holder

Public limited Government **Private Limited** Trust Society Proprietor Partnership Limited liability Partnership Others

PREVIOUS **NEXT**

10(b). Fill out the organization details- organization type

Modify your plan details

Your application number is : OB25180030

Policy cover note

Policy details

Name of policy	ICICI PruLife Protect Smart
Application number	OB25180030
Life cover amount	₹1.00 Crore
Life cover duration	30 years
Critical illness cover amount	₹10.00 Lakh
Critical illness cover duration	30 years
Accidental death benefit amount	₹10.00 Lakh
Accidental death benefit duration	30 years
Premium paying term	30 years
Premium amount to be paid	₹ 927 / Monthly

Policy holder details

Name	Sanskriti Vaidya
------	------------------

Fill out application

You are 9 minutes away from securing your family's future

PAN *
Don't worry your information remains safe with us.

Enter 10 character PAN

PREVIOUS **NEXT**

11. Enter the PAN number

Digital life insurance policy purchase journey-ICICI Prudential (3/7)

Modify your plan details Your application number is: 0B25180030

Policy cover note

Policy details

Name of policy	ICICI PruLife Protect Smart
Application number	0B25180030
Life cover amount	₹1.00 Crore
Life cover duration	30 years
Critical illness cover amount	₹10,00,000
Critical illness cover duration	30 years
Accidental death benefit amount	₹1.00 Crore
Accidental death benefit duration	30 years
Premium paying term	30 years
Premium amount to be paid	₹1,927 / month

Policy holder details

Name	Sandesh Wani
------	--------------

Fill out application

You are 9 minutes away from securing your family's future

Annual Income as per Income Proof *

₹1,00,00,000

PREVIOUS NEXT

12. Enter annual income

Modify your plan details Your application number is: 0B25180030

Policy cover note

Policy details

Name of policy	ICICI PruLife Protect Smart
Application number	0B25180030
Life cover amount	₹1.00 Crore
Life cover duration	30 years
Critical illness cover amount	₹10,00,000
Critical illness cover duration	30 years
Accidental death benefit amount	₹1.00 Crore
Accidental death benefit duration	30 years
Premium paying term	30 years
Premium amount to be paid	₹1,927 / month

Policy holder details

Name	Sandesh Wani
------	--------------

Fill out application

You are 9 minutes away from securing your family's future

City *

MUMBAI

State *

MAHARASHTRA

Mailing/Communication Address *

VIGNANAR CHS AL 3149
SECTOR-19 AROH NANI MUMBAI

Landmark (Optional)

PREVIOUS NEXT

13. Enter communication address

Modify your plan details Your application number is: 0B25180030

Policy cover note

Policy details

Name of policy	ICICI PruLife Protect Smart
Application number	0B25180030
Life cover amount	₹1.00 Crore
Life cover duration	30 years
Critical illness cover amount	₹10,00,000
Critical illness cover duration	30 years
Accidental death benefit amount	₹1.00 Crore
Accidental death benefit duration	30 years
Premium paying term	30 years
Premium amount to be paid	₹1,927 / month

Policy holder details

Name	Sandesh Wani
Address	VIGNANAR CHS AL 3149 SECTOR-19 AROH NANI MUMBAI
Date of Birth	28/12/1986
Contact Number	9920435712

Fill out application

You are 9 minutes away from securing your family's future

If your permanent address same as your mailing/communication address?

Yes

Mobile Number *

9920435712

PREVIOUS NEXT

14. Enter mobile number

Modify your plan details Your application number is: 0B25180030

Policy cover note

Policy details

Name of policy	ICICI PruLife Protect Smart
Application number	0B25180030
Life cover amount	₹1.00 Crore
Life cover duration	30 years
Critical illness cover amount	₹10,00,000
Critical illness cover duration	30 years
Accidental death benefit amount	₹1.00 Crore
Accidental death benefit duration	30 years
Premium paying term	30 years
Premium amount to be paid	₹1,927 / month

Policy holder details

Name	Sandesh Wani
Address	VIGNANAR CHS AL 3149 SECTOR-19 AROH NANI MUMBAI
Date of Birth	28/12/1986
Contact Number	9920435712
Email ID	wanisandesh@gmail.com

Fill out application

You are 9 minutes away from securing your family's future

Mobile Number *

9920435712

Email Address *

wanisandesh@gmail.com

PREVIOUS NEXT

15. Enter email address

Modify your plan details Your application number is: 0B25180030

Policy cover note

Policy details

Name of policy	ICICI PruLife Protect Smart
Application number	0B25180030
Life cover amount	₹1.00 Crore
Life cover duration	30 years
Critical illness cover amount	₹10,00,000
Critical illness cover duration	30 years
Accidental death benefit amount	₹1.00 Crore
Accidental death benefit duration	30 years
Premium paying term	30 years
Premium amount to be paid	₹1,927 / month

Policy holder details

Name	Sandesh Wani
Address	VIGNANAR CHS AL 3149 SECTOR-19 AROH NANI MUMBAI
Date of Birth	28/12/1986
Contact Number	9920435712
Email ID	wanisandesh@gmail.com

Nominee details

Your nominee is your *

SISTER BROTHER SON DAUGHTER MOTHER FATHER OTHERS

PREVIOUS NEXT

16(a). Enter nominee details

Modify your plan details Your application number is: 0B25180030

Policy cover note

Policy details

Name of policy	ICICI PruLife Protect Smart
Application number	0B25180030
Life cover amount	₹1.00 Crore
Life cover duration	30 years
Critical illness cover amount	₹10,00,000
Critical illness cover duration	30 years
Accidental death benefit amount	₹1.00 Crore
Accidental death benefit duration	30 years
Premium paying term	30 years
Premium amount to be paid	₹1,927 / month

Policy holder details

Name	Sandesh Wani
Address	VIGNANAR CHS AL 3149 SECTOR-19 AROH NANI MUMBAI
Date of Birth	28/12/1986
Contact Number	9920435712
Email ID	wanisandesh@gmail.com

Nominee details

Your nominee is your *

MOTHER

Nominee Full Name *

Nayana Vidyadhar Wani

PREVIOUS NEXT

16(b). Enter nominee details

Digital life insurance policy purchase journey-ICICI Prudential (4/7)

Modify your plan details Your application number is: OB25180030

Policy cover note

Accelerated death benefit duration: 30 years
Premium paying term: 30 years
Premium amount to be paid: ₹ 827 / month

Policy holder details

Name: Sandeep Wale
Address: 102, HANSAHILLS, AL, 30405
SECTION - 18, ANAND, NEW
2013 0308
Contact Number: 9824450112
Email ID: sandeepwale@gmail.com

Nominee details

Nominee name: Nigam Vigneshwar Wale
Date of birth: 25/05/1975

Fill out application

You are 9 minutes away from securing your family's future

Nominee's Date of Birth (DDMMYYYY) *

25/05/1975

PREVIOUS NEXT

16(c). Enter nominee details

Modify your plan details Your application number is: OB25180030

Policy cover note

Accelerated death benefit duration: 30 years
Premium paying term: 30 years
Premium amount to be paid: ₹ 827 / month

Policy holder details

Name: Sandeep Wale
Address: 102, HANSAHILLS, AL, 30405
SECTION - 18, ANAND, NEW
2013 0308
Contact Number: 9824450112
Email ID: sandeepwale@gmail.com

Nominee details

Nominee name: Nigam Vigneshwar Wale
Date of birth: 25/05/1975

Section Completed

You are only 1 minutes away from securing your family's future

Review your details below

Full Name as per ID Proof *
Sandeep Wale

Select your preferred identity Proof *

Masked Author
Please verify your preferred identity Proof

Relay your preferred Age Proof *

Masked Author
Please verify your preferred Age Proof

NEXT SECTION

17. Review the details

Modify your plan details Your application number is: OB25180030

Policy cover note

Accelerated death benefit duration: 30 years
Premium paying term: 30 years
Premium amount to be paid: ₹ 827 / month

Policy holder details

Name: Sandeep Wale
Address: 102, HANSAHILLS, AL, 30405
SECTION - 18, ANAND, NEW
2013 0308
Contact Number: 9824450112
Email ID: sandeepwale@gmail.com

Nominee details

Nominee name: Nigam Vigneshwar Wale
Date of birth: 25/05/1975

Weight in kgs *

47

NEXT

IMPORTANT

Dear Mrs. Sandeep Wale

We would request you to fill the next section carefully as wrong or incomplete information may impact the cover granted to your family in case of claim.

18(a). Enter health information- weight

Modify your plan details Your application number is: OB25180030

Policy cover note

Accelerated death benefit duration: 30 years
Premium paying term: 30 years
Premium amount to be paid: ₹ 827 / month

Policy holder details

Name: Sandeep Wale
Address: 102, HANSAHILLS, AL, 30405
SECTION - 18, ANAND, NEW
2013 0308
Contact Number: 9824450112
Email ID: sandeepwale@gmail.com

Nominee details

Nominee name: Nigam Vigneshwar Wale
Date of birth: 25/05/1975

Weight in kgs *

47

Height in ft *

5 feet 2 inches

PREVIOUS NEXT

18(b). Enter health information- height

Modify your plan details Your application number is: OB25180030

Policy cover note

Accelerated death benefit duration: 30 years
Premium paying term: 30 years
Premium amount to be paid: ₹ 827 / month

Policy holder details

Name: Sandeep Wale
Address: 102, HANSAHILLS, AL, 30405
SECTION - 18, ANAND, NEW
2013 0308
Contact Number: 9824450112
Email ID: sandeepwale@gmail.com

Nominee details

Nominee name: Nigam Vigneshwar Wale
Date of birth: 25/05/1975

Weight in kgs *

47

Height in ft *

5 feet 2 inches

Have you ever consumed narcotics? *

Yes No

Have you consumed Tobacco in the last 30 months? *

Yes No

Have you consumed Alcohol in the last one year? *

Yes No

PREVIOUS NEXT

18(c). Enter health information- if you consume alcohol/tobacco

Modify your plan details Your application number is: OB25180030

Policy cover note

Accelerated death benefit duration: 30 years
Premium paying term: 30 years
Premium amount to be paid: ₹ 827 / month

Policy holder details

Name: Sandeep Wale
Address: 102, HANSAHILLS, AL, 30405
SECTION - 18, ANAND, NEW
2013 0308
Contact Number: 9824450112
Email ID: sandeepwale@gmail.com

Nominee details

Nominee name: Nigam Vigneshwar Wale
Date of birth: 25/05/1975

Weight in kgs *

47

Height in ft *

5 feet 2 inches

Have you ever consumed narcotics? *

Yes No

Have you consumed Tobacco in the last 30 months? *

Yes No

Have you consumed Alcohol in the last one year? *

Yes No

PREVIOUS NEXT

18(d). Enter health information- if you consume alcohol/tobacco

Digital life insurance policy purchase journey-ICICI Prudential (5/7)

19. Enter alcohol consumption method preference

20(a). Enter alcohol consumption frequency

20(b). Enter alcohol consumption frequency

20(c). Enter health information

20(d). Enter health information

20(e). Enter health information

Digital life insurance policy purchase journey-ICICI Prudential (6/7)

20(f). Enter health information

20(g). Enter health information

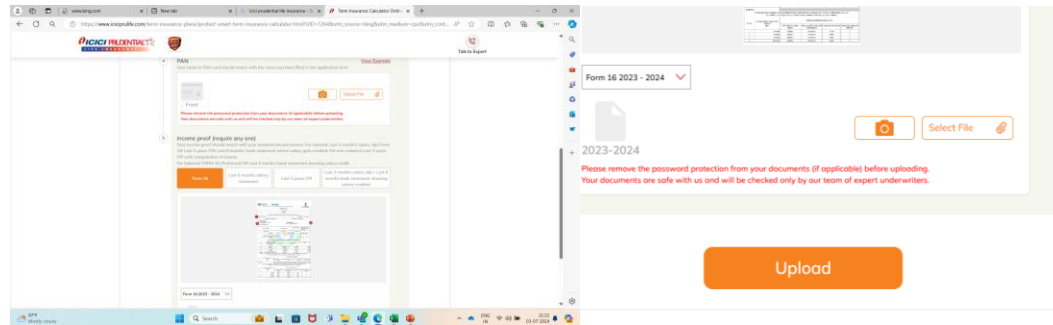
20(h). Enter health information

20(i). Enter health information

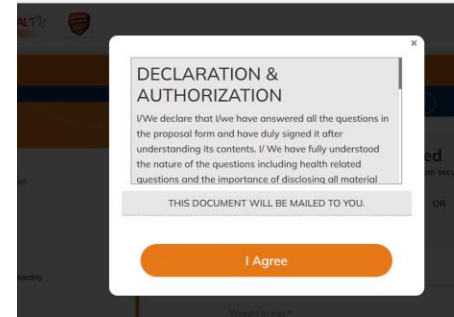
21. Review health information

22(a). Upload documents

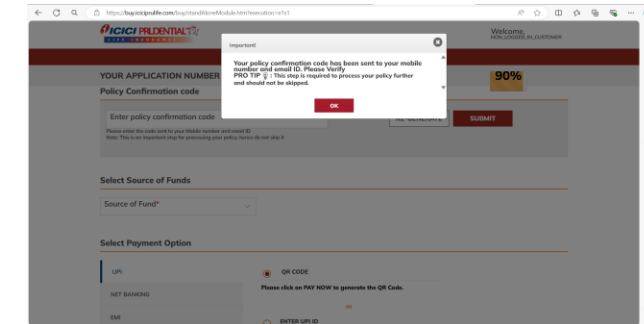
Digital life insurance policy purchase journey-ICICI Prudential (7/7)



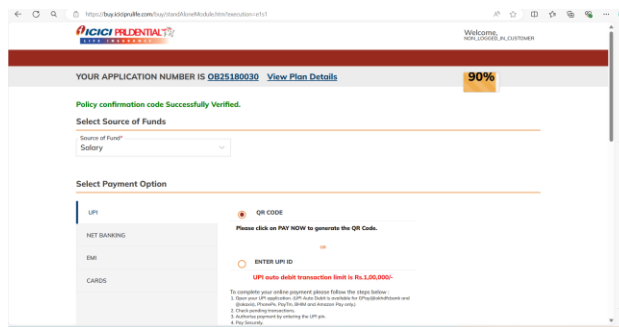
22(b). Upload documents



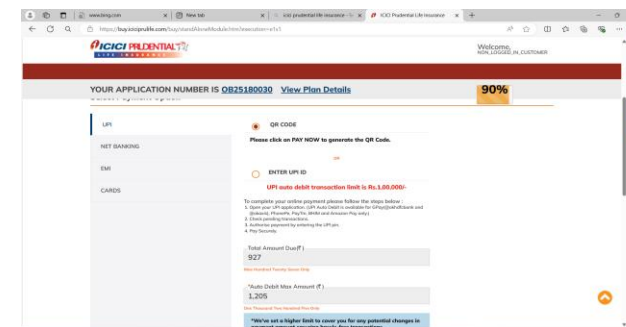
23. Agree to declaration



24. Enter payment details



25(a). Offers 10 payment methods

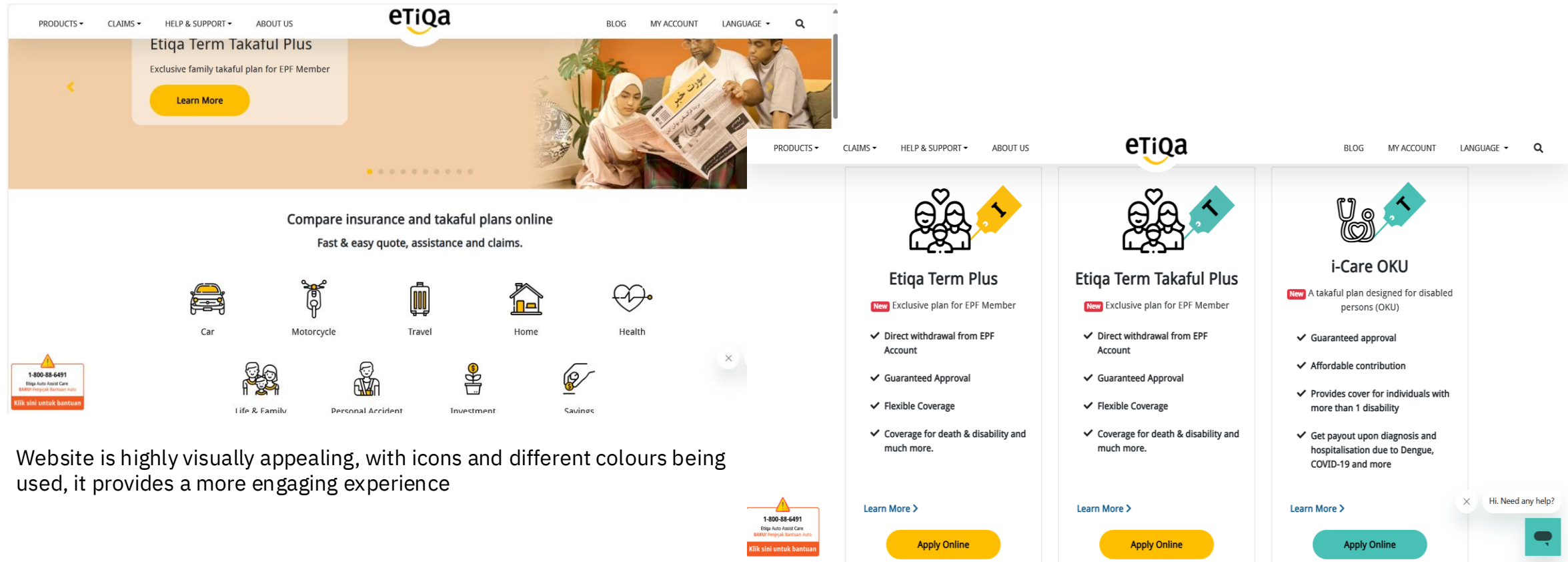


25(b). Offers 10 payment methods

Best practices and learnings from peer regions



eTiQa– Visually engaging website with colorful icons and clear presentation of essential plan information



Website is highly visually appealing, with icons and different colours being used, it provides a more engaging experience

Clearly highlights essential information about each plan with “Apply online” CTAs

eTiQa- Minimal manual input fields and convenient slider tool for coverage and policy term selection

i-Secure Takaful

Protect your family and your future generations.



- ✓ **High Sum Coverage**
Sum covered from RM100,000 to as high as RM500,000
- ✓ **Extensive Coverage**
Coverage until 75 years old
- ✓ **Immediate Coverage**
Instant approval with no medical check-up required

[Learn More about i-Secure Takaful](#)

Wish to apply? You must be...

- 🇲🇾 A Malaysian (not a Permanent Resident of Malaysia).
- 🕒 My current age is between 20 to 44 years old.
- 📏 Between 17 to 30 of BMI range.

Get your quote

NRIC Number

e.g. 851124145703

Gender

Male

Female

Are You a Smoker?

Yes

No

Select Plan

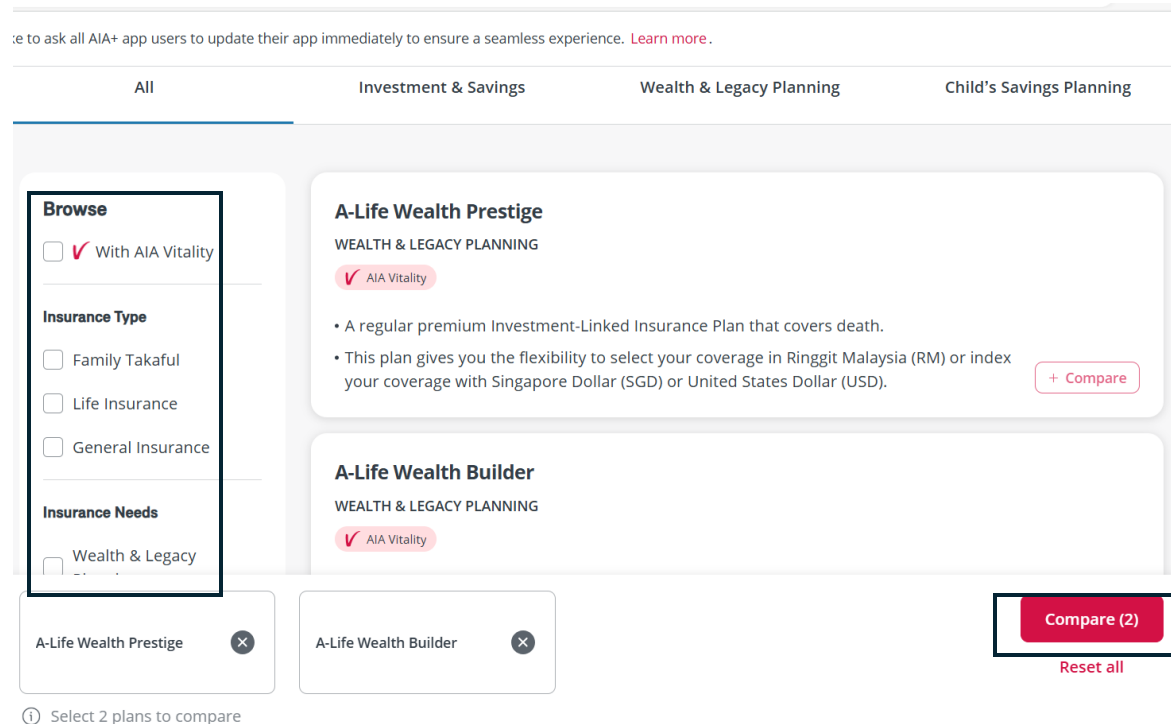
RM100,000 for 10 years

Only 1 input field to be entered manually i.e NRIC number

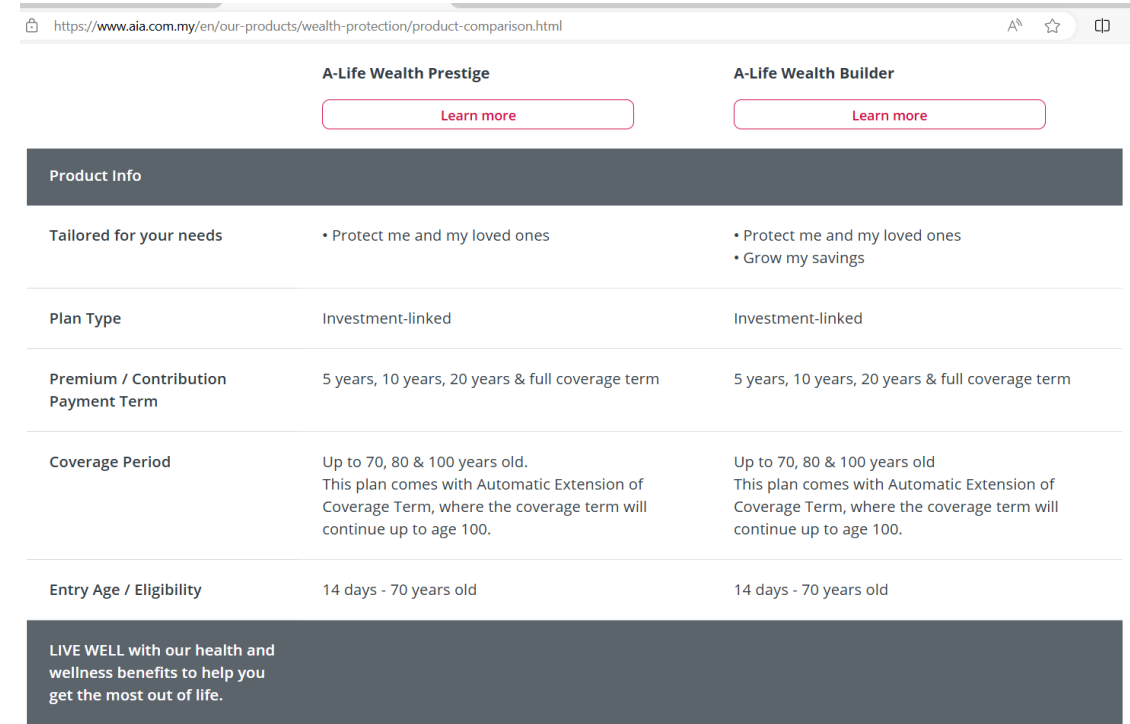
A screenshot of the eTiQa Family Takaful quote selection screen. The screen is divided into several sections. At the top, it says "Your preferred Takaful Coverage". Below this, it says "Your available maximum coverage is RM" and "Coverage: RM 100,000". There is a slider bar with "RM 100,000" on the left and "RM 500,000" on the right. Below the slider, it says "Choose the duration of your coverage". Below this, it says "Duration: 5 years" and "5 years" on the left and "10 years" on the right. Below the duration section, it says "Select Your Payment Frequency". There are two buttons: "Monthly RM 10.75" and "Annually RM 129.00". At the bottom right, there is a yellow "Save" button. On the right side of the screen, there is a language selector set to "English".

A convenient slider tool to choose the desired coverage amount and policy term

AIA- Filtering and comparison tools with clear, organized display of plan differences



Provides a filtering feature and comparison tool to compare different plans



The comparison tool presents a clear and organized list of the differentiators between the two plans

AIA- Filtering and comparison tools with clear, organized display of plan differences

The screenshot shows the AIA website's 'Reach Out to AIA' contact page. The header includes navigation links like 'Products', 'AIA Vitality', 'Knowledge Hub', 'About AIA', and 'Help & Support'. A red banner with the text 'Reach Out to AIA' is prominent. On the left, there's a sidebar with categories: 'GENERAL CUSTOMERS', 'CORPORATE', and 'EMPLOYEE SCREENING'. The main section is titled 'Connect Me With An AIA Life Planner' and contains a form with the following fields: 'Name*' (text input), 'Mobile number*' (text input with a dropdown arrow), 'Home/work phone number' (text input with a dropdown arrow), 'Email*' (text input), 'Are you an existing AIA customer?' (radio buttons for 'Yes' and 'No'), and 'NRIC number*' (text input). A note states 'All fields marked with * are mandatory.'

This screenshot shows the continuation of the AIA contact form. It features two dropdown menus for 'Preferred location to meet*' and 'Preferred day and time*'. Below these, there's a consent section with a checkbox and text: 'To receive information regarding promotions and offers from AIA Bhd., AIA General Berhad, AIA PUBLIC Takaful Bhd., AIA Pension and Asset Management Sdn. Bhd. and AIA Health Services Sdn. Bhd. ("AIA Malaysia"), please tick below:'. The checkbox is currently unchecked. Below the consent text is a reCAPTCHA widget with the text 'I'm not a robot' and a 'Submit' button.

To connect with an agent, the user is required to fill out an application with 5 manual input fields-

1. Name
2. Mobile number
3. Home/work phone number (optional)
4. Email ID
5. NRIC number

AIA- Optimized information presentation

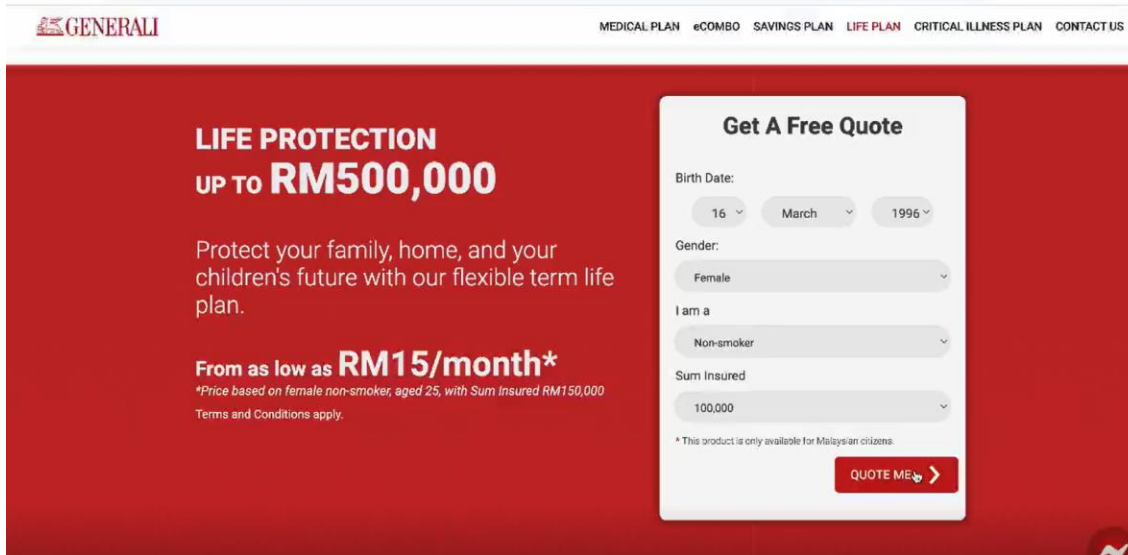
The screenshot displays the AIA website's 'A-Life Wealth Prestige' section. The navigation bar includes 'Overview', 'Benefits', 'Terms & Conditions', and a prominent 'Talk to an AIA Life Planner' button. The main content area features a red cross icon and the title 'A-Life Wealth Prestige'. Below the title, a paragraph describes the plan as a regular premium Investment-Linked Insurance Plan that covers death. It highlights the flexibility to select coverage in Ringgit Malaysia (RM) or index coverage with Singapore Dollar (SGD) or United States Dollar (USD). Key details include a coverage period up to age 70, 80, or 100, and an eligible age range of 14 days to 70 years old. Links for 'Product brochure' and 'AIA Vitality Programme Brochure' are provided. A video player shows a woman holding a smartphone, with a red play button overlay. Below the video, the text 'A Day In The Life of Nicol David' is visible. To the right, a 'Device Cashback Challenge' section is partially visible. The bottom of the page features three columns: 'Know Your Health' with links for Online Assessments, Health Checks, Vaccinations, Advanced Screenings, and Dental Assessment; 'Improve Your Health' with links for Track Your Daily Workout, Track Your Sleep, HealthyFood™, and Consultation; and 'Enjoy Your Reward' with a section for 'Online Assessments' offering up to 4,000 points per membership year. The 'Online Assessments' section lists: About Your Assessment (Your AIA Vitality Age), Exercise Assessment, Sleep Assessment, Mental Wellbeing Assessment, and Nutrition Assessment. A 'Find out more' link is provided. Below this, the 'AIA Vitality Health Check' section offers up to 10,000 points per membership year and describes the health check as consisting of 4 basic tests - BMI, blood glucose level, blood pressure and cholesterol level. A 'Find out more' link is also present. The page uses a clean, white background with clear typography and icons to enhance understanding.

AIA's website has clear, separate sections in the navigation bar for Overview, Benefits, and Terms & Conditions.

Uses icons, videos, and graphics to enhance understanding

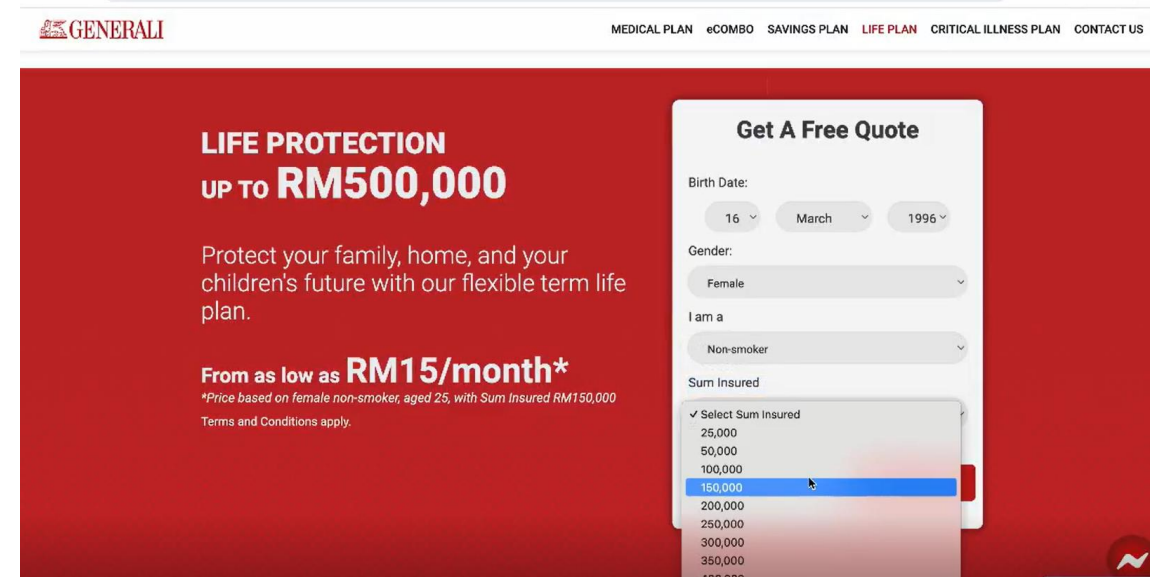
Good use of white space, making it easy to read and navigate

Generali- Offers dropdown selection over manual input



The screenshot shows the Generali website's 'Get A Free Quote' form. The form is set against a red background with white text. On the left, it says 'LIFE PROTECTION UP TO RM500,000' and 'Protect your family, home, and your children's future with our flexible term life plan.' Below this, it states 'From as low as RM15/month*' with a small asterisked note: '*Price based on female non-smoker, aged 25, with Sum Insured RM150,000. Terms and Conditions apply.' The form itself is white and contains the following fields: 'Birth Date' with three dropdowns (16, March, 1996), 'Gender' with a dropdown (Female), 'I am a' with a dropdown (Non-smoker), and 'Sum Insured' with a dropdown (100,000). At the bottom of the form is a red button labeled 'QUOTE ME >'. A small disclaimer at the bottom of the form reads: '* This product is only available for Malaysian citizens.'

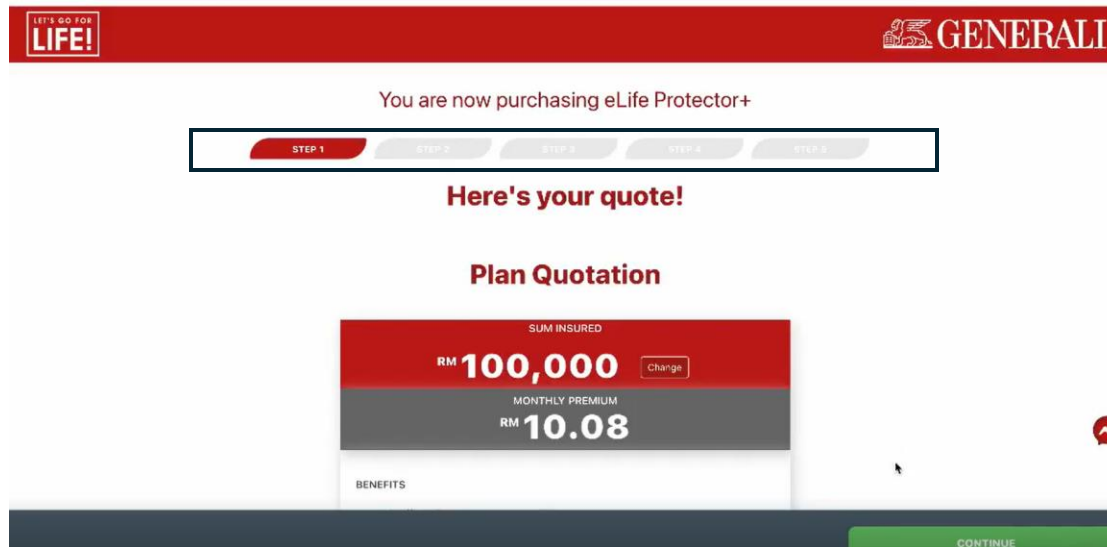
Allows selection from dropdown menus without requiring manual entry



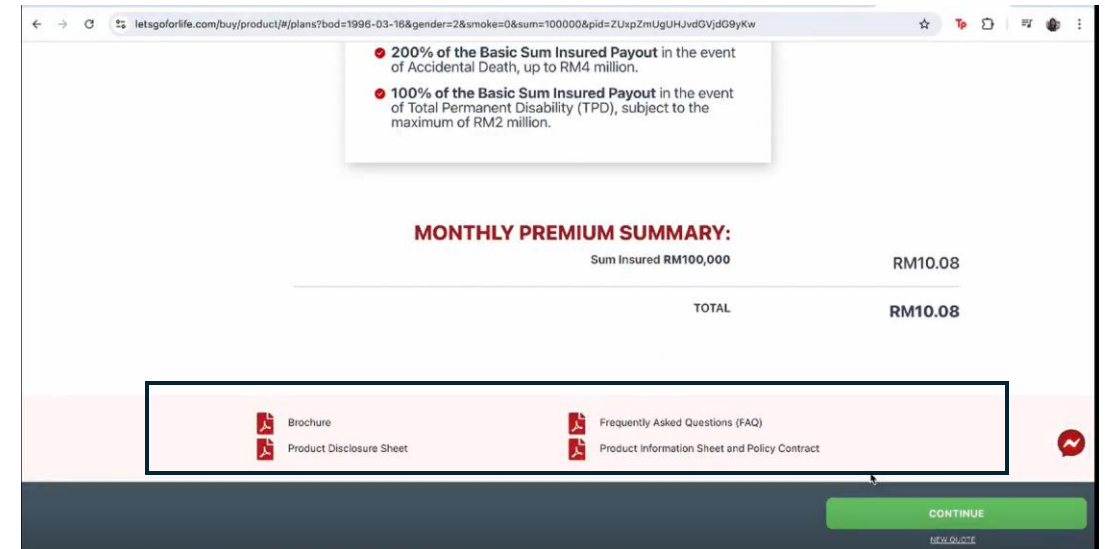
This screenshot shows the same Generali website form, but with the 'Sum Insured' dropdown menu expanded. The menu lists the following options: 'Select Sum Insured', '25,000', '50,000', '100,000', '150,000' (which is highlighted with a blue bar), '200,000', '250,000', '300,000', '350,000', and '400,000'. The rest of the form and the background text remain the same as in the previous screenshot.

The sum insured amount can be selected from a dropdown, with 5,00,000 MYR RM being the maximum amount

Generali- Includes progress indicators and resources during the application process



Progress indicator is displayed above



Provides documents at the bottom of the page:

- Brochures
- FAQs
- Product information PDFs

Generali- Application process

LET'S GO FOR LIFE! GENERALI

You are now purchasing eLife Protector+

STEP 1 STEP 2 STEP 3 STEP 4 STEP 5

Let's make sure this plan is the right fit for you

Key Personal Info

What is your height? (in centimeters)

150 cm

What is your weight? (in kilograms)

50 kg

Does your occupation involve heavy manual work with heavy machinery?

YES NO

1.

YES NO

Do you suffer or ever had or been diagnosed with or had any indication of : heart attack, chest pain; high blood pressure; stroke; hepatitis; any disorder of the lung, liver, kidney, digestive system; any mental or nervous disorder; alcoholism; drug abuse; any disease, injury to or impairment of the limbs, spine, eyes, ears, nose, throat, mouth, skin, any physical defects or deformities, AIDS or AIDS related complications?

YES NO

In the past 2 years, have you consulted or do you intend to consult a medical practitioner or specialist for investigations, medical referrals, surgical operation or treatment on any medical conditions (other than common flu or cold)?

YES NO

Has any of your application for insurance coverage including renewal or reinstatement, ever been declined, postponed, rated up or accepted on special terms by any insurance company?

YES NO

TOTAL MONTHLY PREMIUM RM 10.08 /Month
Sum Insured RM100,000

BACK CONTINUE

2.

STEP 1 STEP 2 STEP 3 STEP 4 STEP 5

Just a few key details...

Key Personal Details

Full Name as per NRIC

WEI MIN YI

NRIC

XXXXXXXXXX

Your date of birth does not match your NRIC

Date of Birth

16/03/1996

Gender

Male Female

Email

wei2@email.com

Residence Address

123 Jalan KL

Subang Jaya

3.

LET'S GO FOR LIFE! GENERALI

You are now purchasing eLife Protector+

STEP 1 STEP 2 STEP 3 STEP 4 STEP 5

Just a few key details...

Key Personal Details

Full Name as per NRIC

Muhammad Waz Bin Saifuddin

NRIC

XXXXXXXXXX

Date of Birth

16/03/1996

Gender

Male Female

Email

wei2@email.com

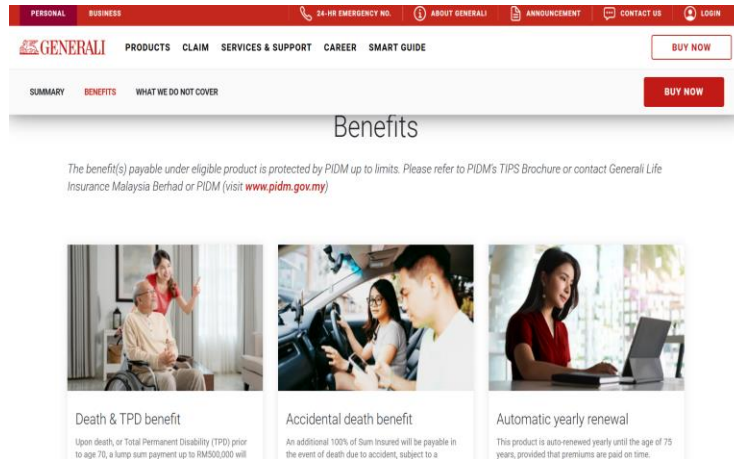
Residence Address

4.

Generali: Features-

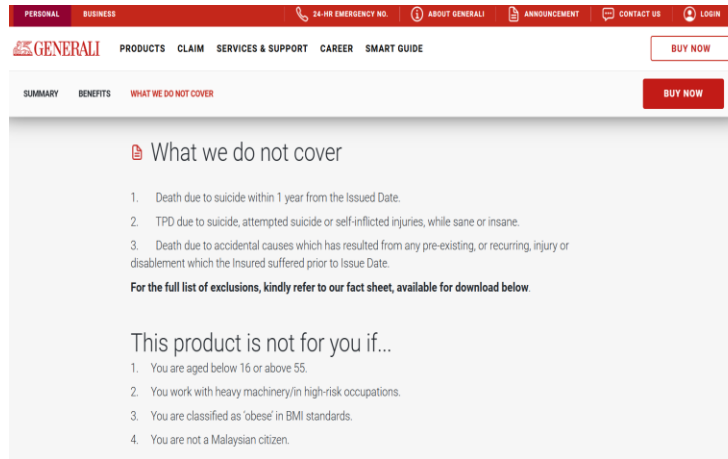
- Progress indicators that guide users through the process
- 5 step application process
- Pre-defined options in health-related questions

Generali- Clear presentation of key details

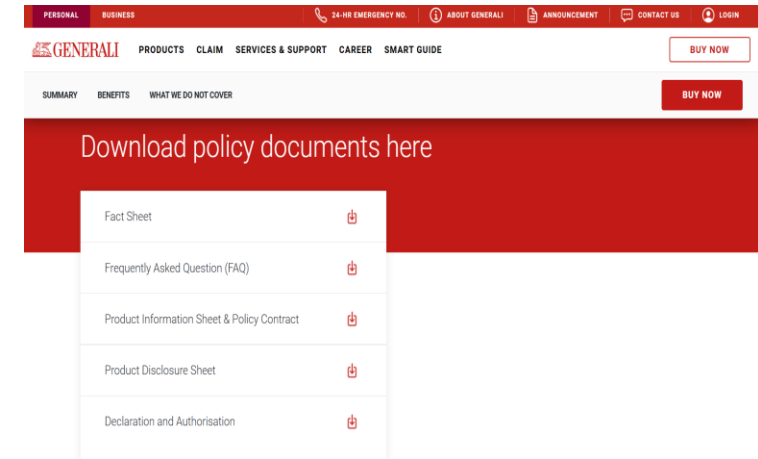


Key benefits of the insurance policy are highlighted:

- Death & TPD benefit
- Accidental death benefit
- Automatic yearly renewal
- Flexible sum insured
- Easy and simple sign-up



Information on what is not covered in the insurance policy and eligibility criteria is clearly outlined



A separate section is provided for downloading policy documents like:

- FAQs
- Product information
- Policy contract
- Declaration and authorisation



Innovate to deliver
exceptional experiences
