



PIE  
Portable Insurance Enterprise  
User Manual

Stackroute

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# **Chapter 1**

## **Introduction**

### **1.1 What is porting**

Porting is the process of switching between insurance policies. This change could be to a different insurance provider, or to a new policy of the same insurer provider. As per IRDAI guidelines, the policy holder does not have to lose benefits of his old policy, and can continue them in the new policy, along with benefits of the new policy.

### **1.2 What is PIE?**

PIE is a platform for facilitating porting of health insurances policies from one policy to another. It has been designed to solve most problems commonly faced by insurance companies and insurance policy holders during porting. The platform can keep track of porting history, recommend policies to users, allow addition of new policies by insurers, and help the policy holder to search for new policies.

### **1.3 Who is this manual for?**

This manual is for insurance companies, and insurance policy holders. It highlights how to use every feature of the PIE platform. This is also meant to be a reference for anyone who wishes to look up only the use of a particular feature of PIE.



## Chapter 2

### Visit PIE

PIE is an online platform which can be accessed by visiting <http://pie.stackroute.io/>. You will see the home page after visiting this website.

#### 2.1 The Home Page

The home page is where the user can see a preview of the platform.

There are action buttons, namely, About, Contact, Login, and Chatbot, and the Search bar.

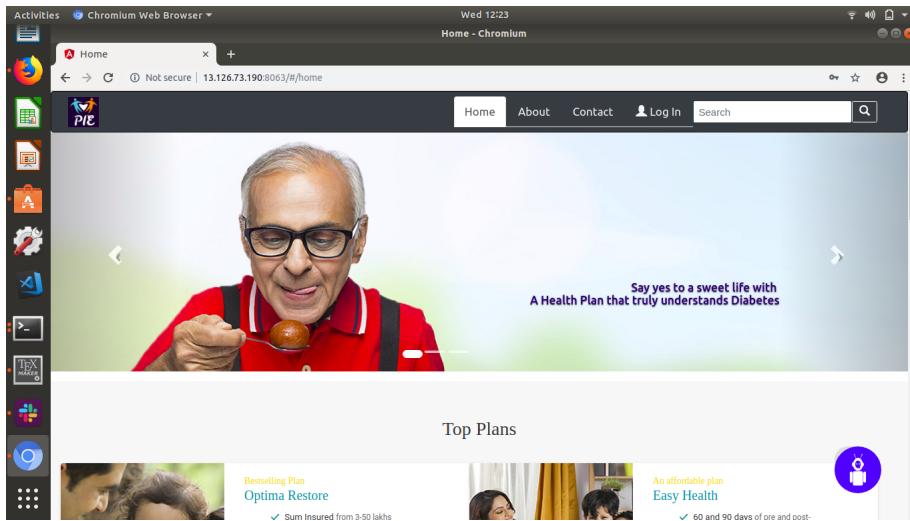


Figure 2.1: The Home Page

The footer contains our contact information, links to useful articles about porting, and a button of registration of insurance company.

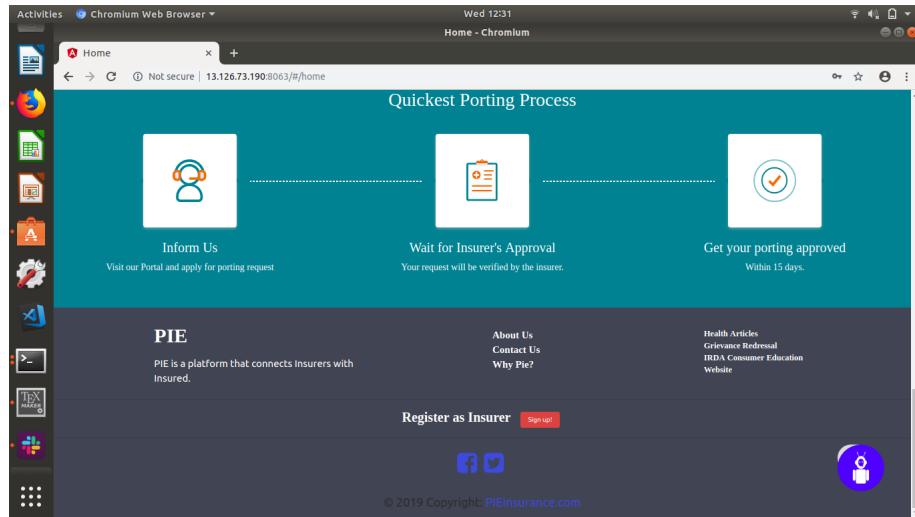


Figure 2.2: Footer on Home Page

Subsequent section in this document will explain the use of each actionable item.

## Chapter 3

# Registering and Logging In

### 3.1 Create an account with PIE

For accessing certain features of PIE, users are required to have an account with the platform. There are two types of users, insured(policy holders) and insurers(insurance companies). The user must register with the appropriate type of account.

### 3.2 Register as Insurer

On clicking the **Sign up** button for the insurer, a form appears, asking for information from the insurer. The insurer registration is a two step process. The first step requires details which can authenticate the insurer to use the platform. This step is called the **Authentication Details** step.

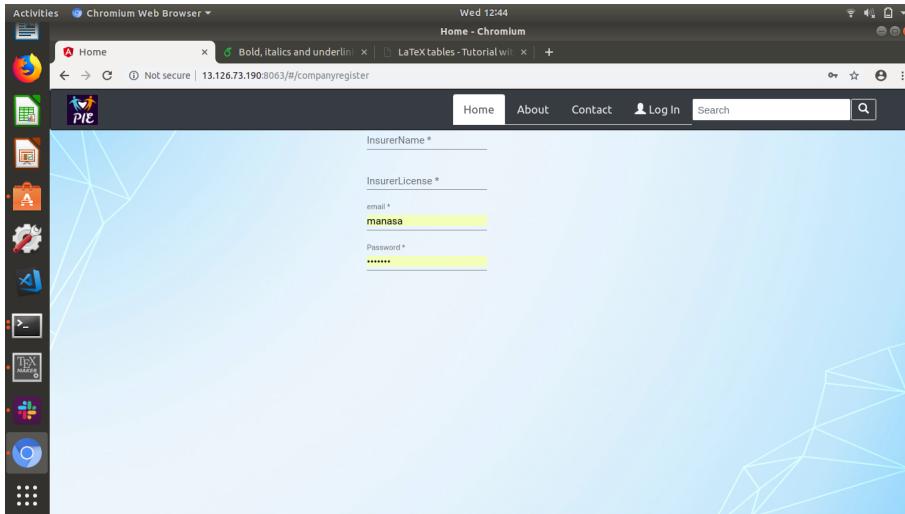


Figure 3.1: Footer on Home Page

The following information is asked of in the authentication details step.

Table 3.1: Authentication Details

Field	Description
Insurer Name	Name of the insurance company.
Insurer License	The unique insurance license number issued by IRDAI to the insurance company.
E - Mail	An email that can be used to communicate with the insurance company.
Password	The password used to log in to the platform.

The next step is the details step, which asks the insurer to fill in address and a security question, and an answer.

Figure 3.2: Other Insurer details

### 3.3 Register as Insured

After clicking the login button on the home page, a login form opens up for the user. If the insured is not yet registered with PIE, he can click on the *Create An Account* button, and create a new account.

This process is also a two step process, like registration for insured. First, the user is asked for minimum details, name and email, and in the second step, the user is asked for other details, like Full Name, Age, Gender, and a security question.

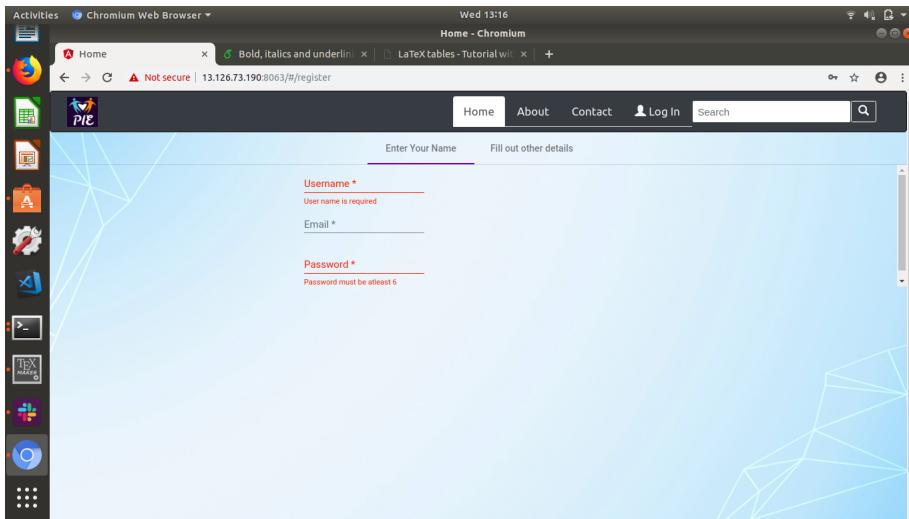


Figure 3.3: Minimum Insured details

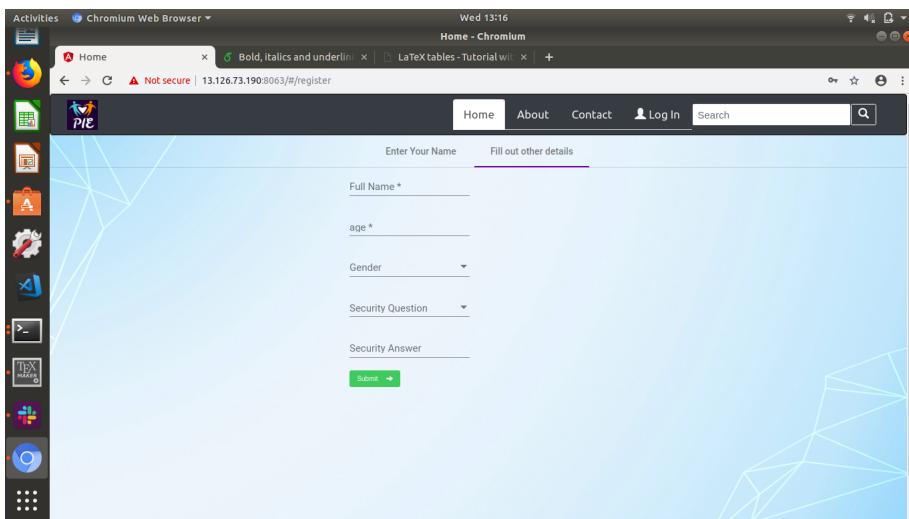


Figure 3.4: Other Insured details

### 3.4 Logging In

Both, Insurer, and Insured, have a common login page. The application knows the distinction based on the user name.

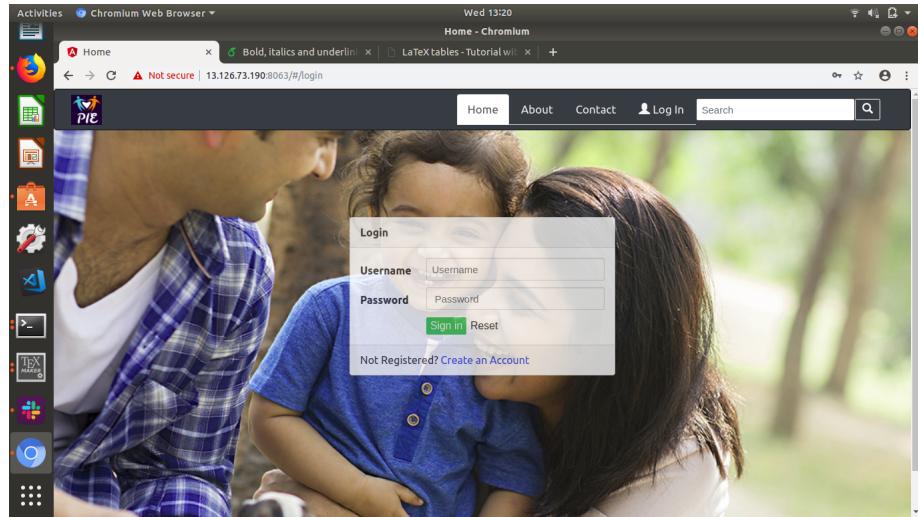


Figure 3.5: Common Login Page for Insured, and Insurer

## Chapter 4

# Insurer

### 4.1 Dashboard

The insurer dashboard displays the insurers username, and actions. The actions are:

Table 4.1: Actions on Insurer Dashboard

Action	Description
My Policies	Manage policies that present on the platform.
Incoming Porting Requests	Manage the incoming porting requests.
Outgoing Porting Requests	Manage Outgoing porting requests.
Add a new policy	Add a new policy to the platform's database.

## 4.2 My Policies

This page displays summaries of all the policies currently provided by this particular insurer.

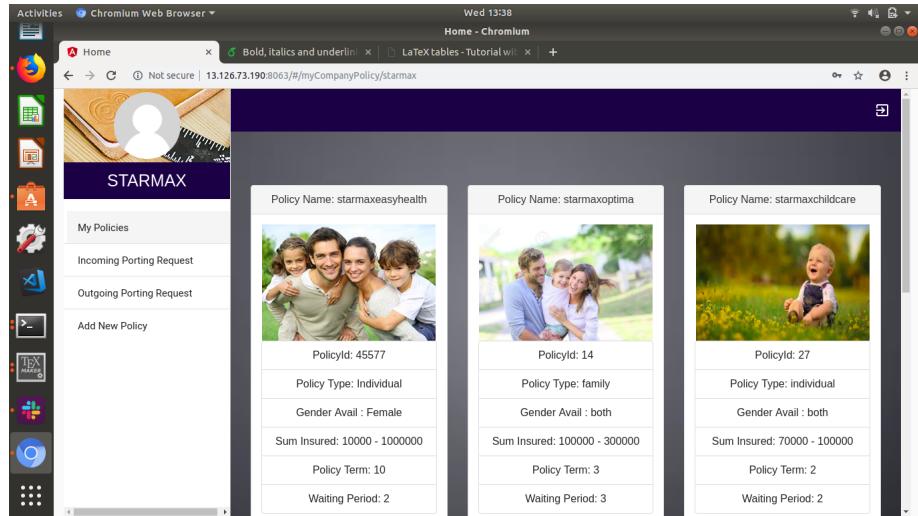


Figure 4.1: My Policies Page

### 4.3 Incoming Porting Requests

This page is helpful for managing the incoming porting requests. These can be reviewed, accepted, or rejected.

The screenshot shows a web browser window titled "Home - Chromium" displaying the "Incoming Porting Request" dashboard. The sidebar on the left includes links for "My Policies", "Incoming Porting Request" (which is currently selected), "Outgoing Porting Request", and "Add New Policy". The main content area has a header with columns: "Request ID", "Name", "Old insurer Name", and "Action". There are three rows of data:

Request ID	Name	Old insurer Name	Action
5	manasa	starmax	<button>Review</button> <button>Accept</button> <button>Reject</button>
6	manasa	starmax	<button>Review</button> <button>Accept</button> <button>Reject</button>
7	manasa	starmax	<button>Review</button> <button>Accept</button>

Figure 4.2: Incoming Porting Request Dashboard

The review button shows general information of the insured. The insurer can use this to verify the terms before accepting the porting request.

The screenshot shows the same dashboard as Figure 4.2, but with a modal window open over the third row (Request ID 7). The modal displays the following details:

- Close button
- Username : manasa
- Email : parinita.manasa@gmail.com
- Age : 22
- Gender : female
- Existing Diseases : none

Figure 4.3: Review an Incoming Porting Request

As per their names, the *Accept* and *Reject* buttons can be used to accept or reject the porting requests. The insured is informed of the status in his respective dashboard.

## 4.4 Outgoing Porting Requests

The insurer can view and manage all the outgoing porting requests from this page. Any outgoing porting request, first needs to be checked for grievances with this insurer. For this, PIE uses the *Raise Grievance* feature.

The screenshot shows a Linux desktop environment with a Unity interface. A Chromium Web Browser window is open, displaying the 'Outgoing Porting Request' page for the user 'manasa'. The browser's address bar shows the URL: 13.126.73.190:8063/#/outgoingPortingRequest/starmax. The page has a dark purple header with the title 'Home - Chromium'. Below the header is a table with three rows, each representing an outgoing porting request. The columns are 'Request ID', 'Name', 'New insurer Name', and 'Action'. The first row (Request ID 1) shows 'manasa' and 'futurelife' with a 'Review' button. The second row (Request ID 2) also shows 'manasa' and 'futurelife' with a 'Raise Grievance' button. The third row (Request ID 3) shows 'manasa' and 'futurelife' with a 'Review' button. On the left side of the browser window, there is a sidebar with icons for 'My Policies', 'Incoming Porting Request', 'Outgoing Porting Request' (which is selected), and 'Add New Policy'. The desktop background features a wooden texture, and the taskbar at the bottom shows other open applications like 'Bold, italics and underline' and 'LaTeXTables - Tutorial will'.

Request ID	Name	New insurer Name	Action
1	manasa	futurelife	Review
2	manasa	futurelife	Raise Grievance
3	manasa	futurelife	Review

Figure 4.4: Manage Outgoing Porting Requests

## Raise Grievances

Raise Grievances helps the insurer manage tasks that are required to be completed by the insured before the request can be cleared for porting.

The insurer can add new tasks, manage status of each task, and mark the request cleared for porting when all tasks are completed.

The insured is sent automated emails notifying about the status of each task.

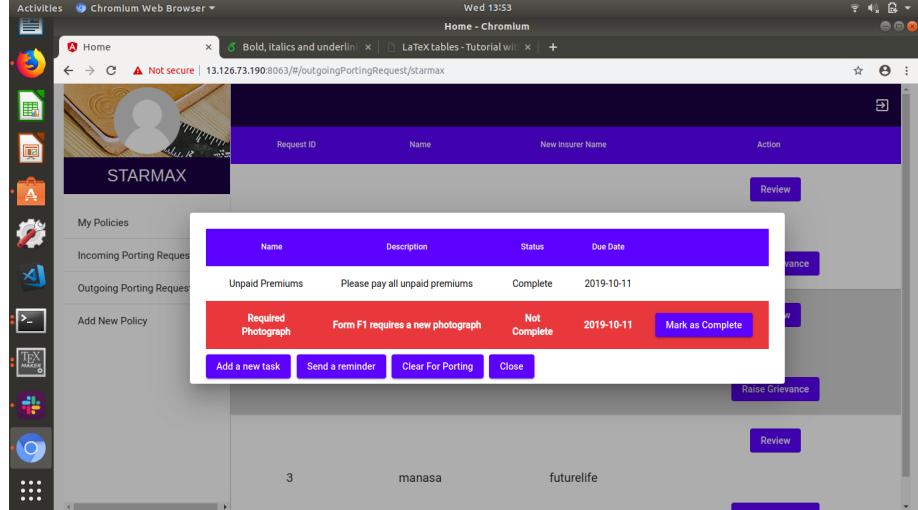


Figure 4.5: Raise Grievances

The *Accept* button appears for a porting request only after it has been marked as *cleared for porting* in *Raise Grievances*.

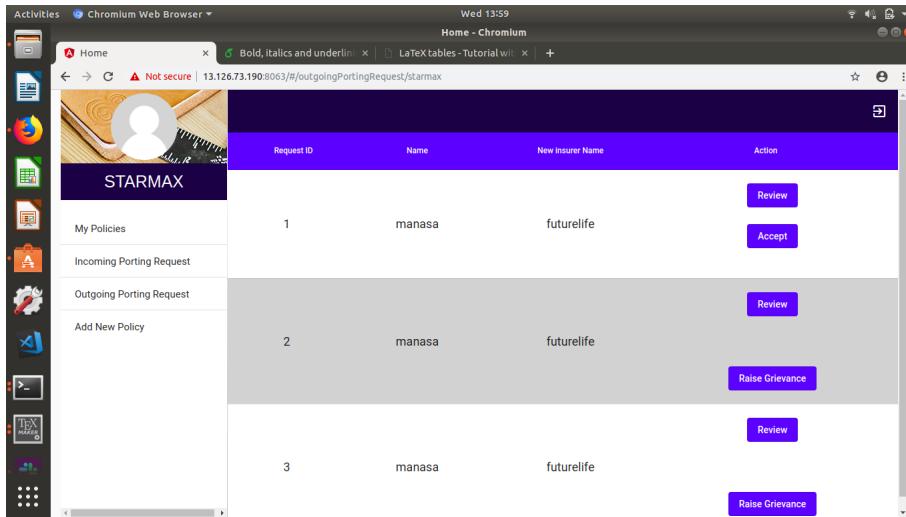


Figure 4.6: Accept Button For Outgoing Porting Request

## 4.5 Add A New Policy

The insurer can add new policies to the database. These policies appear in search, recommendation, and porting. The user can view details of each policy within the platform, and select to port to it from a drop down menu. The form for adding a new policy:

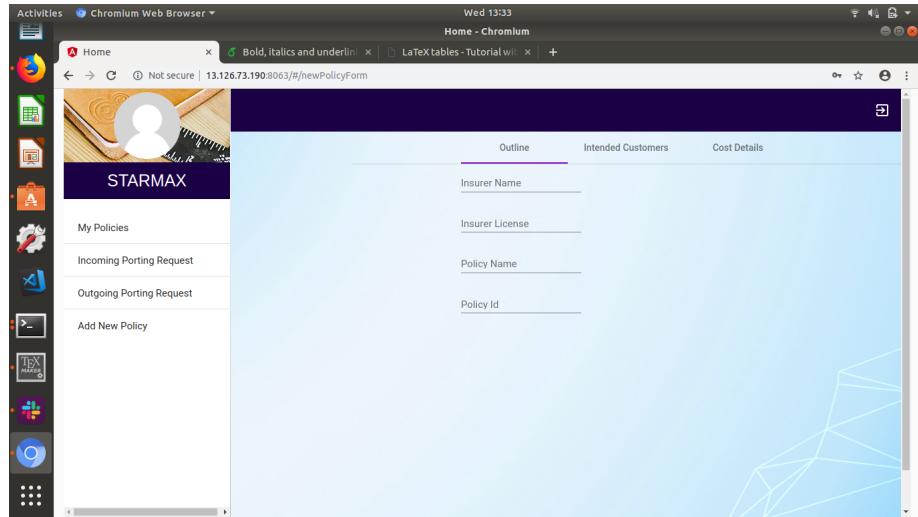


Figure 4.7: First Page for adding a new policy

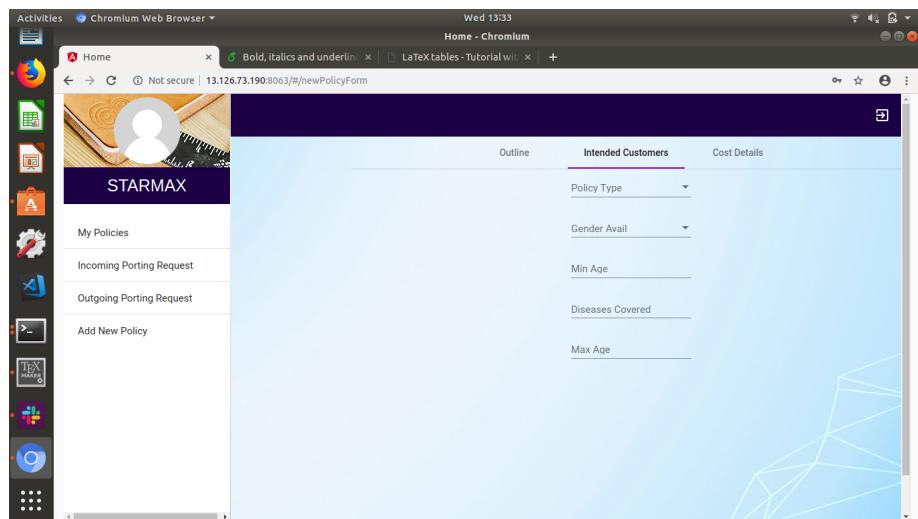


Figure 4.8: Second Page for adding a new policy

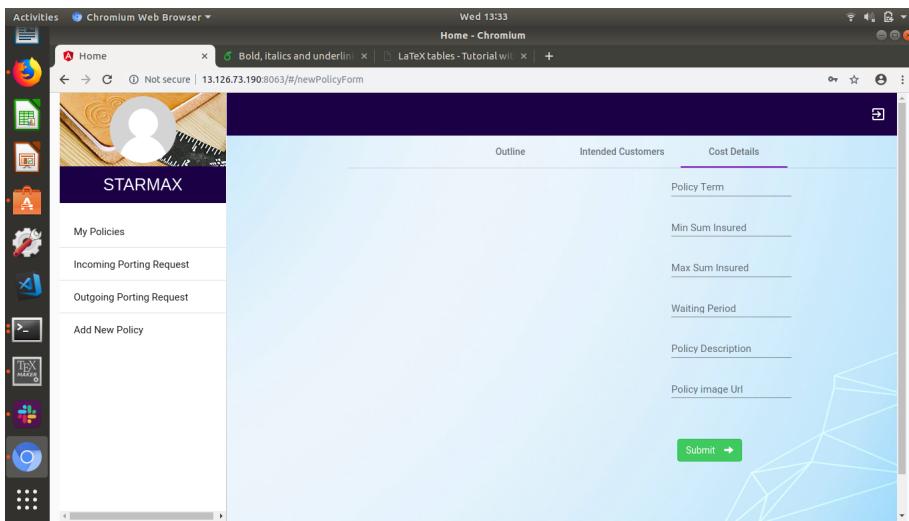


Figure 4.9: Third Page for adding a new policy



# Chapter 5

## Insured

### 5.1 Dashboard

The dashboard for insured makes it easy to manage insured related tasks, such as viewing policies, recommendations, user profile, and porting requests. The insured can issue new porting requests from the insured dashboard itself, and keep track of all porting requests.

### 5.2 My Policies

The insured can view summaries of all his current policies, along with policy *Description* and *Terms & Conditions*. Information from these is used in porting to auto - fill parts of porting request form.

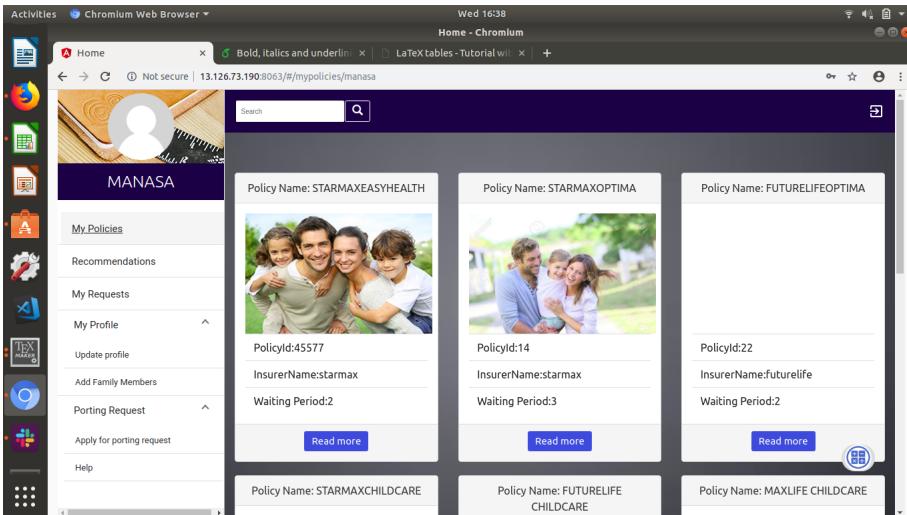


Figure 5.1: My Policies

### 5.3 Recommendations

Recommendations shows the insured policies from the platform's database which he can port to. These recommendations are based on a number of factors, such as age, diseases, policies already bought etc. The insured can *Read More* about a policy, and if he decides to *buy* it, he can do so immediately.

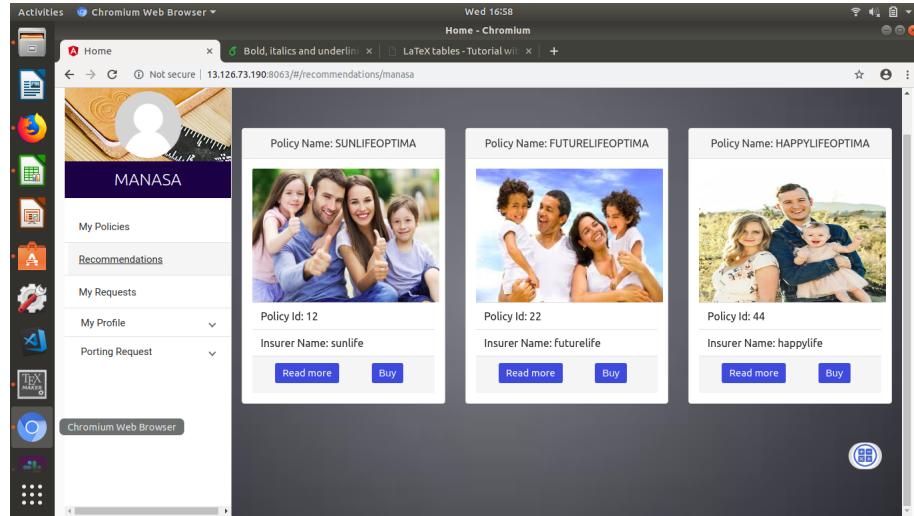


Figure 5.2: Recommendations

## 5.4 My Requests

The insured can see a summary of each of the porting requests he has made. The *status* of each porting request show which requests are pending, or completed.

## 5.5 My Profile

The insured can update personal details, and family details here.

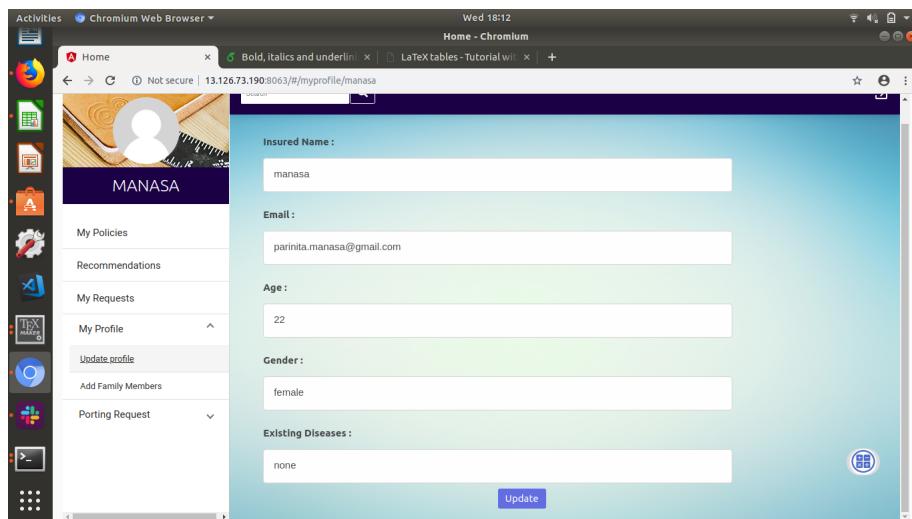


Figure 5.3: Update Profile

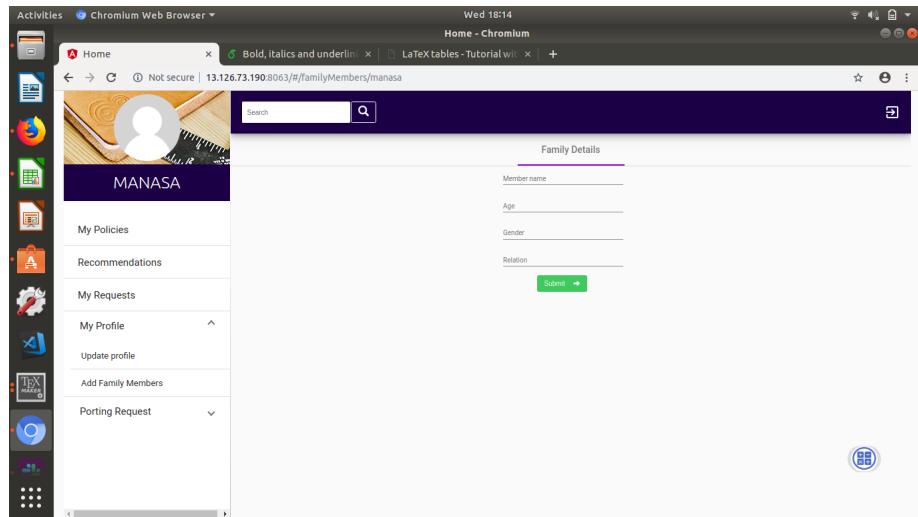


Figure 5.4: Update Family

## 5.6 Porting Requests

The insured can easily apply for a porting request from the dashboard. The insured needs to select an old policy. The details of this old policy are automatically filled in the porting request form. The new policy can be selected from the database of the platform by using a dropdown. Other details can be filled in by the insured.

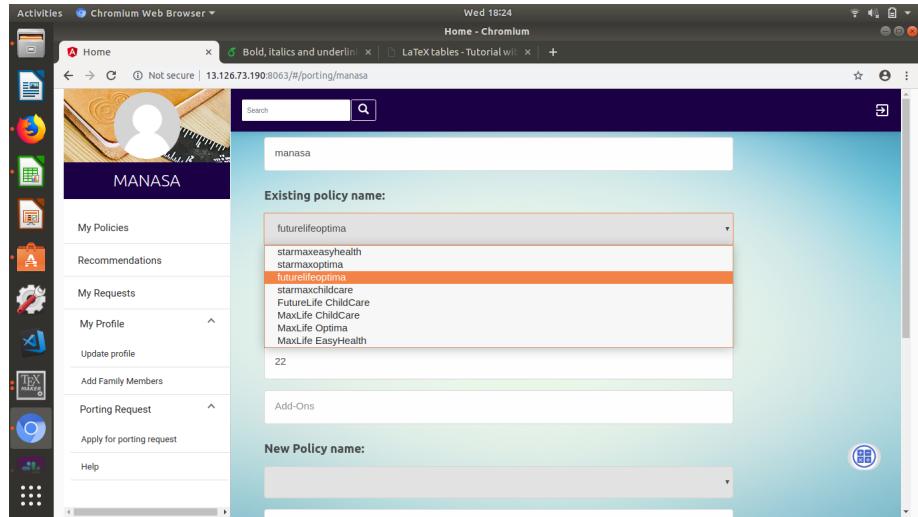


Figure 5.5: Porting Request

# Chapter 6

## Other Features

### 6.1 Chatbot

The platform has a chatbot for assistance with searching for new policies. The chatbot is integrated with the search service, and hence, fetches the same result the search bar would otherwise have. The chatbot provides a human - like interaction between the user and the platform.

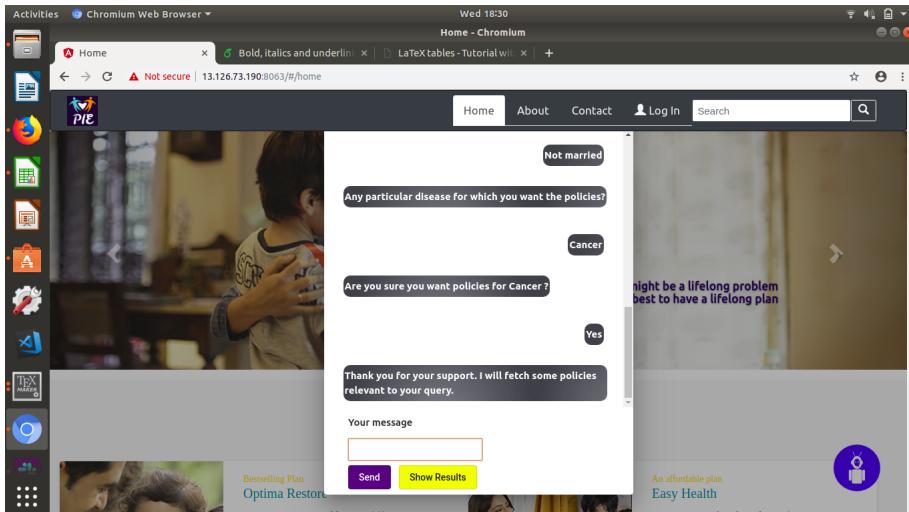


Figure 6.1: Chat Bot

### 6.2 Search

Any person who visits the website can search for policies based on key words. The keywords could be names of diseases, age limits, company names, etc. If the user likes a policy, he can purchase it, even without logging in. The information about the purchase will be communicated to the insurance company.

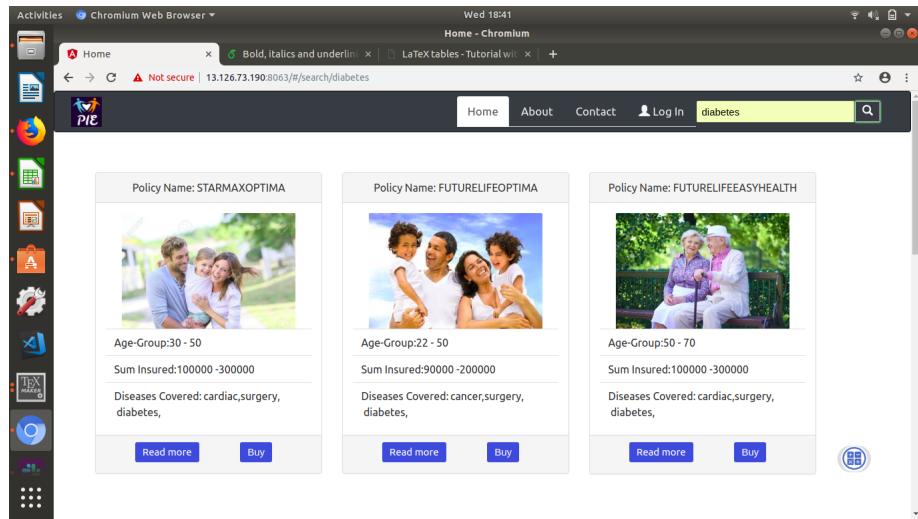


Figure 6.2: Search

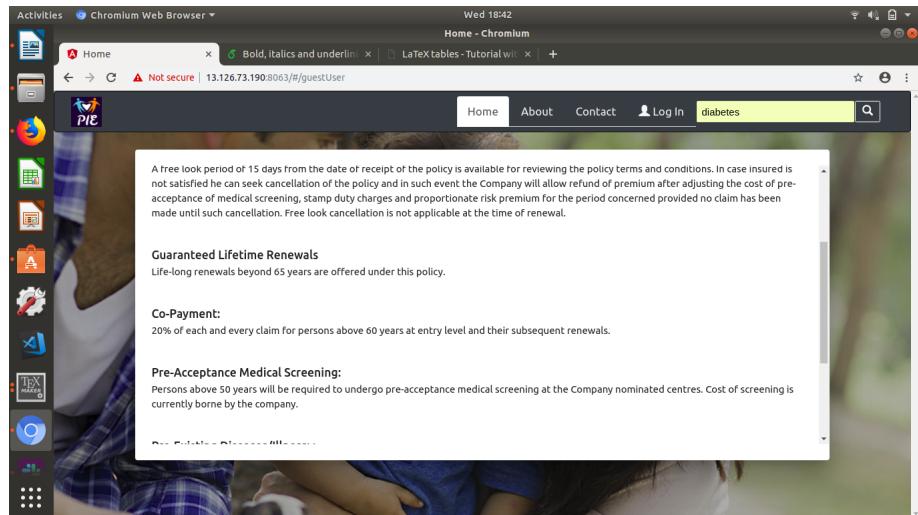


Figure 6.3: Buying through Search Service

### 6.3 Premium Calculator

The premium calculator gives the insured an estimate of the premiums he should pay, based on some parameters entered by user.

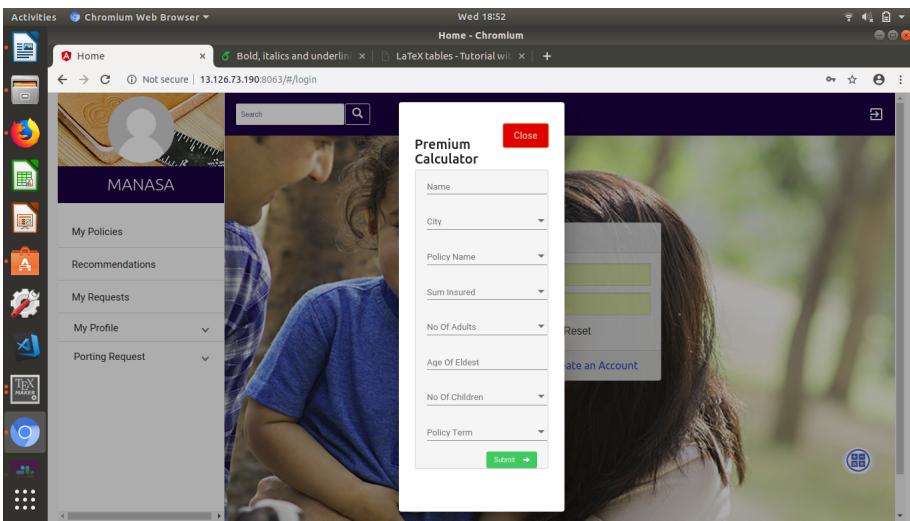


Figure 6.4: Premium Calculator



## **Chapter 7**

# **Conclusion**

The features provided with the PIE platform make it easy to apply for, manage, and complete insurance porting. Both, policy holders, and insurance companies can benefit from this platform. Additional features, such as search, and recommendation, make it easy for policy holders to find policies that suit their needs.