**Introduction**

Hello,

GM/GA, My self hemant Dhavle, I belongs to khandwa MP, I have completed my graduation from SDITS khandwa in CSE stream.

**Current Organisation**

I have total 5.8 year of experience in the field of software testing, currently m working for IBM india PVT ltd since Jan2019 as a Test Specialist. And My base location is Mumbai, due to covid 19, m working from home from my native place which is Khandwa MP.

**Previous Organisation**

Previously I worked for Saral infotech Solution which is Meerut based company from June 2017 to jan 2019, which was contractual job and I was deployed on client Location(IBM-Edelweiss), after 1 and half IBM has promoted me to as a permanent employee, I can say I am working for IBM since June 2017(Contract and Permanent) which is more than 3 year.

**Project Details**

Now coming to my project, currently m working on Transcend Project which is life insurance domain based project for Edelweiss Tokio Life insurance Pvt LTD, having head quarter in Mumbai and branches available all over india, Now coming to the problem which was with edelweiss existing system and what solutions IBM has provided and how the system is working means end to end flow.

**Problem**

Edelweiss was using so many system from different organisation, there is no real time communication between those systems, there are lots of manual intervention involved to make those systems in synch, and for single policy issuance It took almost 2 hours(From Lead creation to Policy Issuance in Ingenium).

**Solution**

Now coming to the solution what IBM has provided, IBM has their own application which are-

Portals, CRM, BPM, ODM, DataCap and some other third party application, all the application are communicating real time through IIB (IBM Information Bus), there is no manual feeding required, and policy issuance time reduces from 2 hours to 20 min.

**Flow**

Now coming to flow of the application-

AS I already said we have different no, of systems like Partner Portal, Partner Mobility, BPM, DMS, Employee Portal, Customer Portal, ODM and CRM.

Here on top we have some Partner Mobility and Partner Portal from which data will flow using IIB (IBM Information bus) to CRM and BPM.

PP (Partner Portal) is web based solution which can used on any web browser to help agents

and

PM(Partner Mobility) is mobile based solution which are helping there agents to connect with their real time system and also will help to avoid paper work. This app you can use offline and online in both the way.

PP and PM both the journey going through from different stage. like :-

Lead Creation:- In Lead creation you will feed basic data of client like personal information DOB, Gender

Product Recommendation:- In this section you will get product recommendation based on your need like, if you selects Education as a need than under product recommendation section you will get "Edu Save" product as recommendation.

If your need is retirement than you will get "Pension Plan" , "Easy Pension" and "Annuity" etc.

Benefit Illustration Creation :- After selection product from recommendation screen in this section you can generate Benefit Illustration based on your needs like , Sum Assured, Policy Term, Premium Paying Frequency, Sum Assured, Payment Frequency etc.

Here you can generate BI as per your need, after confirmation from user/client you can confirm same BI and Move ahead to other stages.

App Form Journey:- After BI confirmation you will redirect to App form journey where you have to fill information about user like:-

i-Personal Information - Address, Education and Employment.

ii- Medical Details – Medical Questionnaires

iii- Insurance History – Existing insurance details

iv- Life Style Details etc.- Hobbies and other details

v- Documents – After submission app form details, screen will be navigated to another stage which is Documentation, here list of medical and non medical requirements will get raised based on your inputs like - age, sum assured and medical and non medical questionnaire which you answered during the app form journey. This section will hit ODM engine which is rule engine, where set of rules are written, Agents will come to know what medical/ non medical documents he/she will have to collect from user. Same time he can collect and upload in PP/PM.

Payment- After submitting mandatory documents, next stage is Payments, here PM/PP supporting different kind of payment system like Online(BillDesk) and Offline(Cash, Cheque and DD).

Once you completed the PP and PM journey than case/policy will go to BPM (Business Process Management)for Quality Check.

Here task assignment to the QC user is based on Sum Assured limit defined in ODM,

Suppose Policy SA is 25 Lac than case will go the Quality Check 1 user, if case is more than 25 lac it will go to Quality Check2 user like that. This is based on push mechanism.

BPM Quality Check :-

Here QC will undergoes with different stages-

1.Dedupe

2.App form Details validation

3.Mandatory Questionnaires

4.STP Result and Medical/Non Medical Requirements

Dedupe – Dedupe is process to identify the user whether the user is new user or existing user based on below parameters-

First Name, Last Name, DOB, PAN Number, Pin Code, Aadhar Card

Here once you hit the search button, BPM will communicate with Ingenium via IIB to identify whether the user is existing user or new user.

Here Ingenium is a third party system where all information like – Client details, Financial Details and Policy details are getting stored.

2.App form Details Validation-

Here QC person will validate customer data with Application form which is submitted from Partner Portal and Partner Mobility, Here right side QC user can see Application form and left side whataver data filled on application available in editable mode, if required QC will correct the data if any mismatch found between App form.

3.Mandatory Questionnaires-

After submitting App form details, user will navigate to Mandatory Questionnaires screen where QC will able to see policy details suppose, if exact match found on Dedupe and there is a existing policy present for the user than that policy will get reflect on this screen with current policy and also here QC can see Medical SUC and Financial SUC which is sum of current and existing policy.

And also here QC has fill some mandatory Questionnaires which are not available on App Form, based on app form fill up by user, QC user will have to answer each question.

From here QC user can refer the case to IT, Sr QC if required, that after submission case will go to respective referral user, so any one from referral team can claim the case and provide the feedback.

4.STP Result and Medical/Non Medical Requirements

After submitting Mandatory Questionnaire details, QC user will be navigated to next screen.

Here also BPM will hit the ODM. Based on inputs ODM will generate set of requirement (Medical and Non Medical) and failure reasons (Like if customer is NRI customer or customer BMI is not satisfying criteria written in ODM).

Here Case has two status-

1.STP Pass – No medical raised and no other failure like BMI or education. Once QC user submit the case with open requirement, it will go to the Employee Portal, where BOE (Branch Office Executive) will connect with customer and will get the all non medical documents and upload in EP, after all requirement fulfilment, case will be issued in ingenium.

2.STP Failed – STP failed due to Medical requirement or other failure reason like Customer is NRI and education is 10 passed. Once QC user submit the case from here, it will go the UW and parallelly MMT user if any medical requirement raised for medical requirement fulfilment, here again once all the medical and non medical requirements documents are uploaded by EP and MMT user, post that UW will submit the policy either with standard decision or with rating up the policy.

Once case is submitted from BPM with open requirement, case will go to Employee Portal for requirement fulfilment, Employee Portal used by BOE, BOE will contact client/user for additional requirement, once requirement got fulfilled by BOE than task will created for QC or UW for final submission or policy issuance.

Once decision submitted by UW user policy will be issued in Ingenium, ingenium is another system where all financial and client related information getting store.