

# InsureFirst

## Functional Requirement Specification V1.1

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**Project Name:** InsureFirst

**Submitted to:**

**Document Code:**

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# 1 Introduction

## 1.1 Purpose

This document contains all the requirements for the InsureFirst project. It is defined after collecting all the necessary requirements in order to start the implementation process. These requirements may change, or new ones may be added, because of the iterative development process of this project. Any changes should be documented in one of the revisions of the document. All the prototypes and the final product should be based on this document.

## 1.2 Scope

The InsureFirst project consists of the following interfaces:

- Interface for FSO: Android
- Interface for Higher Level: Android
- Admin Panel & FSO/Higher Level/QC: Web

The followings are the higher management activity modules and are to be only in website:

1. Upload and distribute leads through designed automation process
2. Recruitment
3. Budget
4. Compliance
5. Maintain expense ratio

All these modules shall be developed as per the features mentioned in the later part of the document. The characteristics of future users and constraints that can influence implementation of the project. Technical and implementation details will not be covered in this document.

## 1.3 Technical Specifications

- Android Mobiles - (Java, Android SDK, Eclipse)
- Web Admin Portal – (ASP.Net C# MVC3, SQL Server 2012, HTML5, BOOTSTRAP4, CSS3)
  - Mobile Responsive Web Application
- Application will support Android (OS- 4.0 and above) and web portal has to support all major browsers.

Desktop & mobile application has to be in one database. It's shouldn't be different for Web portal & Android. Details are given below

Android – Java (Native)

Web Application Front end: Html5, Bootstrap4, CSS3.

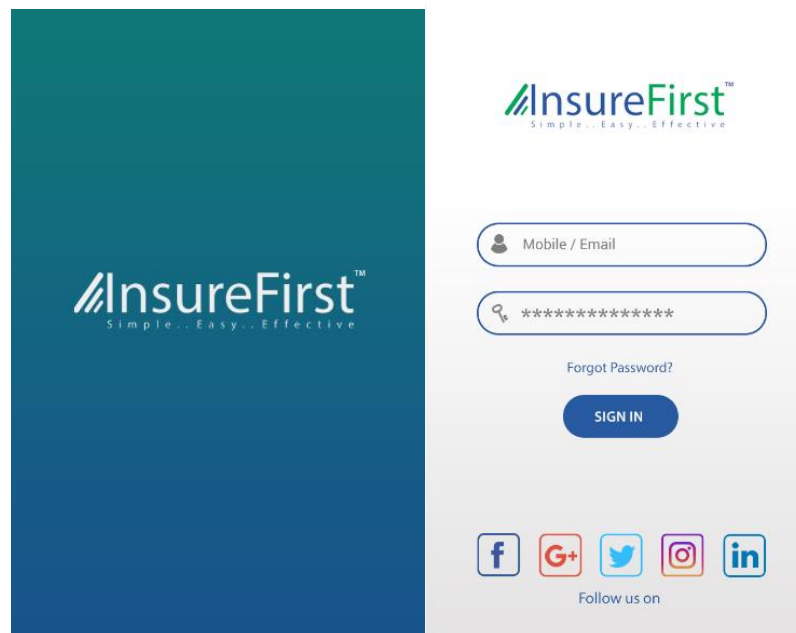
Backend: ASP.NET C# MVC3 or above. Framework has to be latest (4.7.2)

DB: MS SQL Server 2012 or above

## Interface for FSO

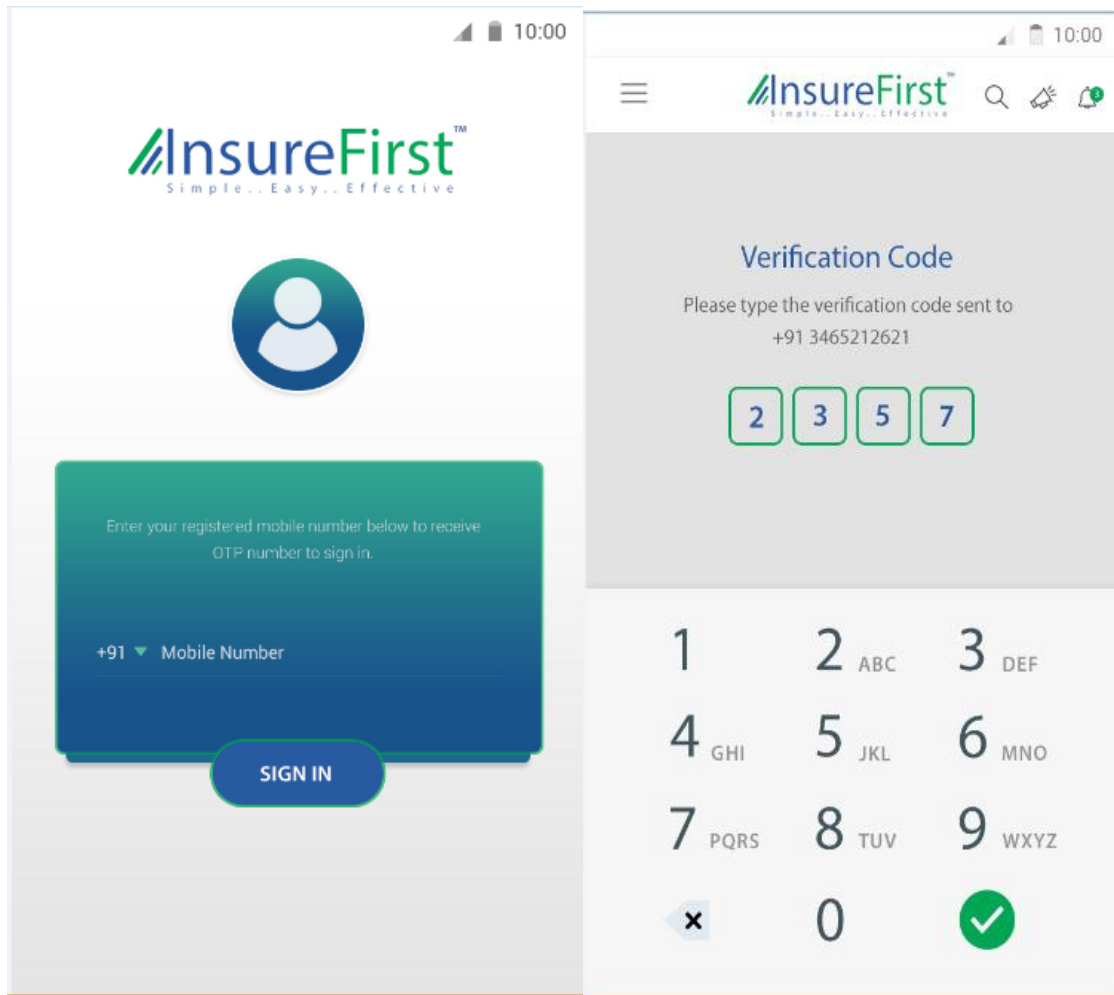
### 2. Login

- Admin will approve and set the login credentials to the entire user. Users will receive the auto generated ID & password through SMS/email. (Location based users to be defined and integrated with Google Map). Bulk user creation through upload.
- The user can login with the email id or Mobile number along with password given by the admin for the 1<sup>st</sup> time and later can set the 4 digit Pin and login.
- If the user forgets the password /pin he will have an option to reset it. It can be done through sending Mobile OTP.
- The social sites link in the Login screen can take user to the Company's site which can be just utilized to share about our Company for branding.



**Splash Screen**

**Login**



**Forgot Password**

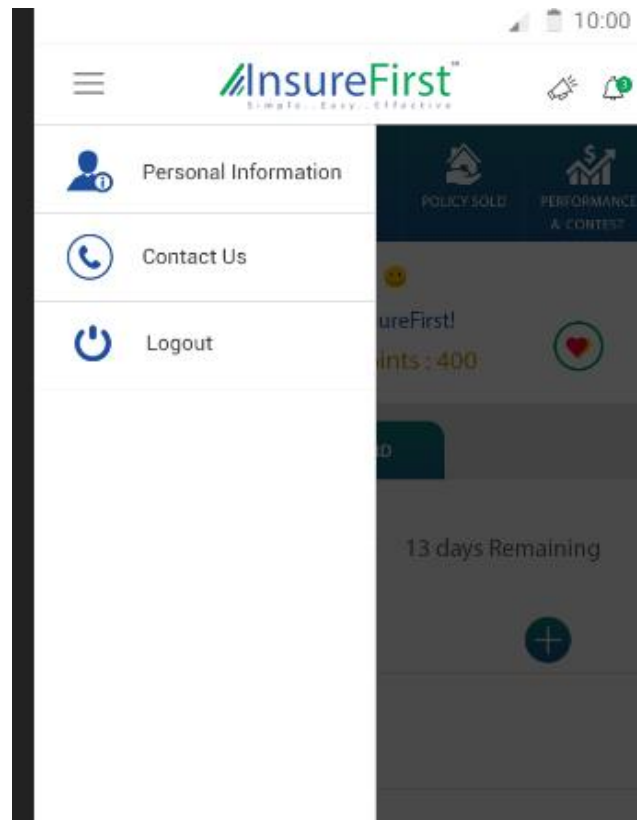
**OTP Verification**

### 3. Home screen

It will have the option to view the following details:

#### 3.1 Header:

1. My Profile will contain following things :
  - ✓ Name with profile picture
  - ✓ Mobile Number
  - ✓ Higher Hierarchy (Option to choose from predefined Grievances and raise to Higher Hierarchy)
  - ✓ Help & Contact Admin to raise ticket
  - ✓ Sign out



2. Company Logo : Insure First ( As already discussed – It may change in next 2 months once we Move to new Company )
3. Announcement: **(Screen 2)** any announcements made by the management for the employees will be shown here. Any new enhancements in the application also to be announced. Unless seen it will keep showing count.
4. Notifications – **(Screen 3)** any update about the leads, lead status or anything related to the customer will be notified here. All renewals/Meeting/Birthday-anniversary of Lead or customers etc. Unless action taken it will show the count of notification.

### Detail Notification

Notification will be sent for the following events:

- All the customer's renewal (Existing Customers) – To the Owner (Assignor/Assignee)
- All the leads renewal (Due) - (Assignor/Assignee)
- All the customer/leads birthday, anniversary etc., (Notification to the Assignee also with number to call and wish)
- Poor performance Vs. Appreciations (Graphical report)

Poor performance – When he needs to be pushed to do well. Kind of warning (Admin/Supervisor to set the below average performance data. If the performance goes below, an auto generated message/mail to be sent to user and same to supervisor)

Appreciations – Encouragement (Same to notify to the supervisor)

If any training or meetings by Business Manager & above management (Same to be linked in Google calendar)

### 3.2 Menu:

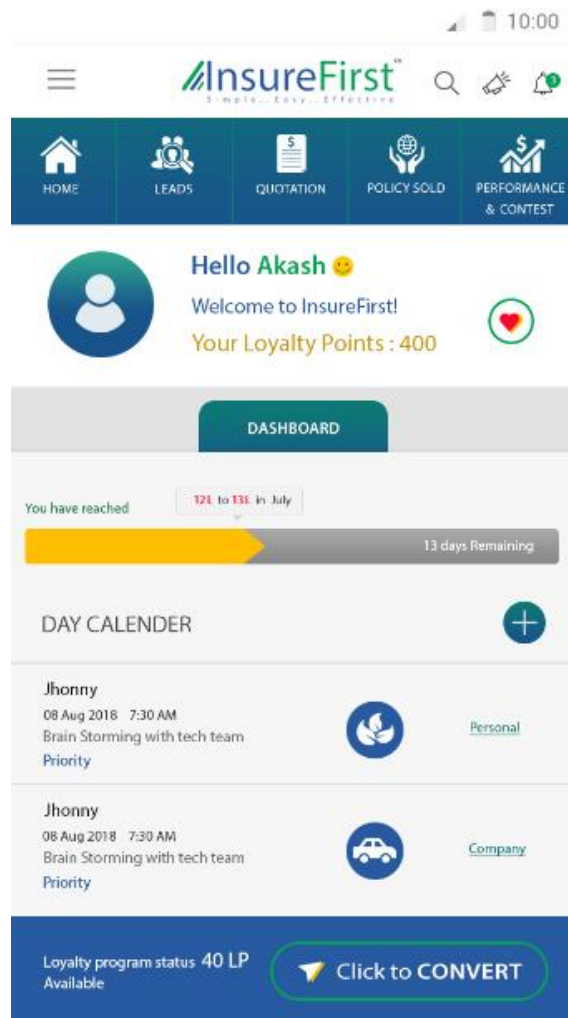
- A. **Home:** Clicking on this will take back to Home screen
- B. **Lead:** Clicking on Lead will take to lead screen containing Lead details.
- C. **Quotation:** Clicking on this will take to Quotation screen where users can generate the quotations for different Policy.
- D. **Policy Sold:** Clicking on this screen will take to all Policy sold by user detail screen.
- E. **Performance & Contest:** To view their own performance vs. other FSOs performance on weekly/monthly/yearly basis. Along with the Ongoing/Previous contest detail and all related details.

### 3.3 User Profile:

- 1. Profile Picture to be set by admin
- 2. Quote (Hello Akash with smile face emoticon Welcome to Insure First- **This can be edited at Admin Panel with Limited words also**)
- 3. Your Loyalty points : It comes from the LP earned in LP
- 4. Heart inside ring – The functionality to be defined later
- 5. Entire profile panel may change color or wishes theme of Birthday/Anniversary/or If contest is won by FSO.

### 3.4 Dashboard:

The dashboard will have the followings:



**Dashboard**

#### **A. Target vs Achievement:**

It will have a graphical representation on the target set and achieved for that particular FSO. For e.g. It will show inside an arrow box (You have reached 12 L of 25 L in July) which will move from left to right as per achievement. It will also change color as per the achievement. In the beginning of the month or till the user has started any achievement message will be populated as “Your target for July is e.g. 5L and Achieved 0” 25 Days remaining”.

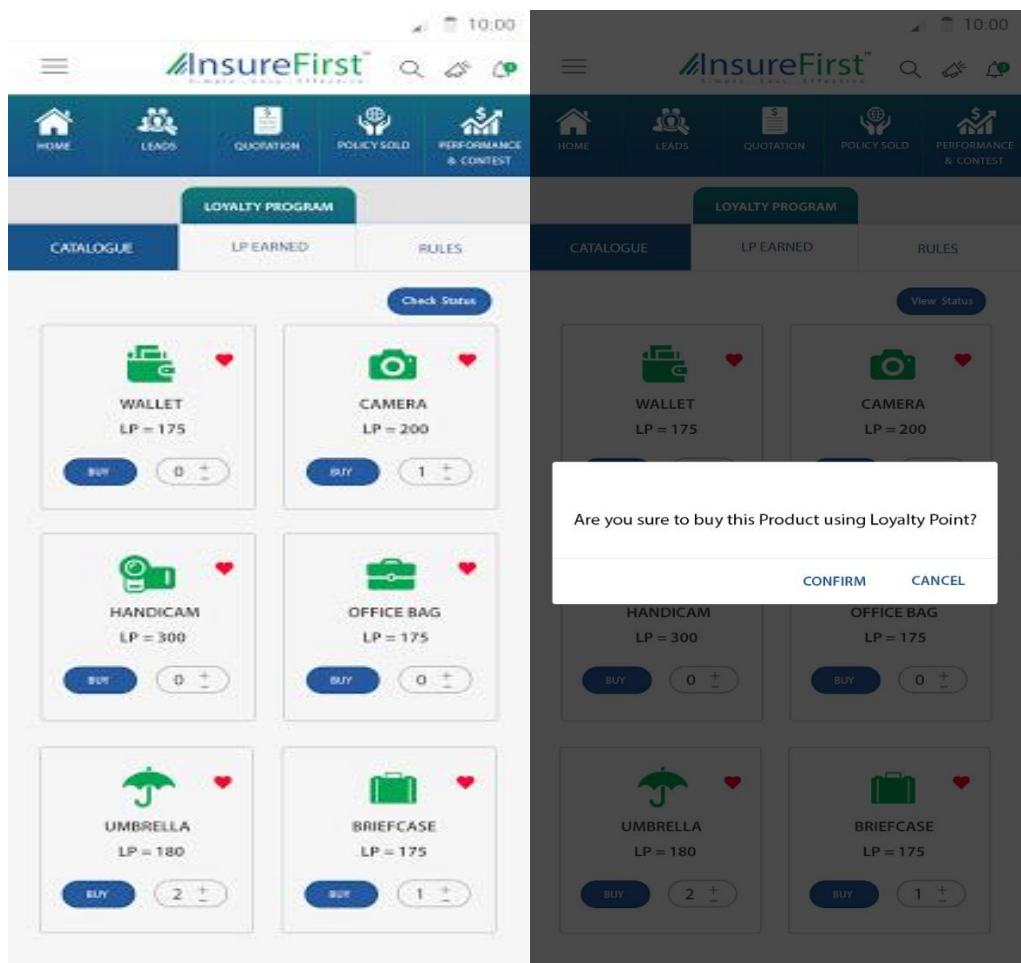
- Color Code : 0-55% - Red/55-75% - Amber/75+ Green
- Target can be defined standard for all level but supervisor can set manually also.
- This will show the current month's target vs achievement (For previous month's status people can go to performance screen and see the history).

**B. Day Calendar:** Screen pending to be same as Google calendar

It will show today's activities i.e. calendar for the day with all the appointments. This will be shown by default. It should be linked with Google calendar. It will have the option for the higher hierarchy to set the invitation to lower hierarchy, as well as invite to supervisor. (Meeting invitation). Plus sign will expand the entire day's meeting details if any in the Google Calendar. Google calendar will show Today's activities by default and if required user can go to see entire month/prev/upcoming defined activities in Calendar.

**C. Loyalty Program status :**

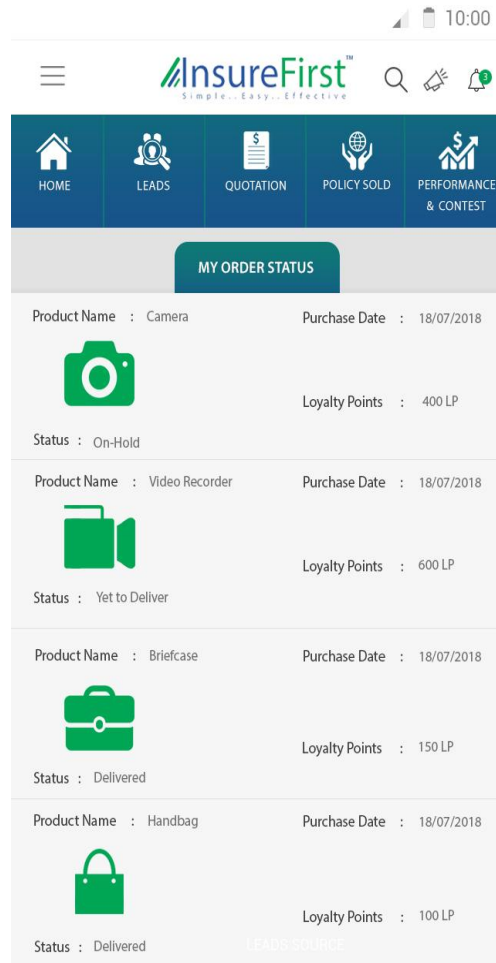
This will show all the loyalty points gained by that user. Also click to convert option will be there upon clicking a new window of detail loyalty program will appear.



Loyalty program catalogue

Confirmation popup





### Order Status

1. A list with the base points, bonus points for the FSO activities will be shown and loyalty points accordingly on their activity.
2. Each points will carry a notional value of 1 Rupee
3. Points can be redeemed to procure good quality leads
4. Points cannot be exchanged against cash
5. Admin can vary the points and tasks, it should be dynamic. Same to be notified to FSO. For higher level the Loyalty Points may vary. Task to be created through Web portal.
6. Catalog with loyalty points will be displayed according to which they can redeem the points gained.

FSO Activity	Base Point	Bonus Point
Adding lead	1 Point/Lead	
Assigned task completed	100% task completed	2 point per additional task in the system
Regularity of task completed (5 days)		5 bonus points
New ISP referral	2 points per qualified ISP	
Client meeting	2 points per meeting (Target=10meet/week)	20 bonus points for completion (10 points for 50%)
Weekly target achieved	25 points for 80% achieve, 50 for 100%, 100 for 120%	
No of policy/target	5 points per policy logged in	

### Loyalty list with FSO activities

The screenshot shows the InsureFirst mobile app interface. At the top, there's a status bar with signal, battery, and time (10:00). Below it is the app header with the InsureFirst logo and navigation icons. A menu bar contains icons for HOME, LEADS, QUOTATION, POLICY SOLD, and PERFORMANCE & CONTEST. Below this is a 'LOYALTY PROGRAM' section with three tabs: CATALOG, LP EARNED, and RULES. The 'RULES' tab is selected, displaying a table of loyalty activities and their corresponding points.

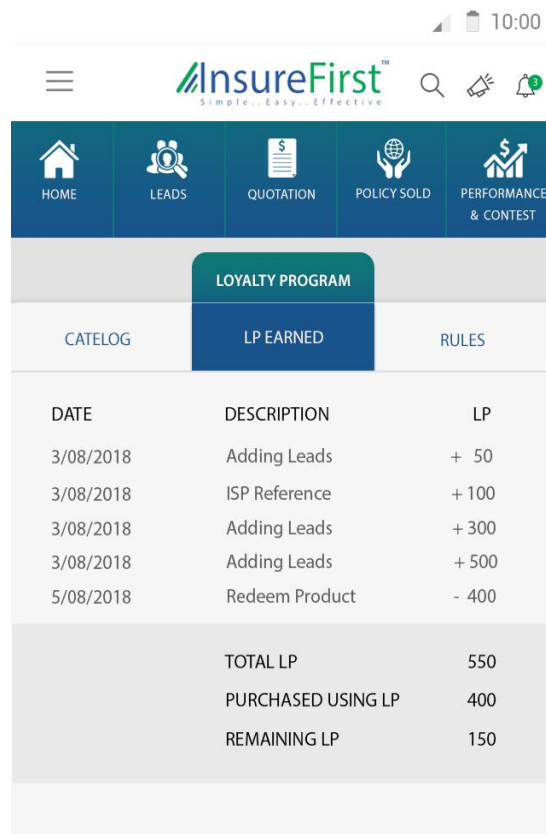
FSO ACTIVITY	BASE POINT	BONUS POINT
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Assigned task completed	100% task completed	2point per additional task in the system
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New ISP referral	2 points per qualified ISP	
Client meeting	2points per meeting (Target = 10 meet/week)	20 bonus points for completion (10 points for 50%)
Weekly target achieved	25 points for 80% achieve,50 for 100%, 100 for 120%	
No of policy/target	5 points per policy logged in	

### Loyalty points - Rules

- Screen to see the LP earned against each activities defined above by Admin and admin can change the activities and base/bonus points

### Redemption of the Loyalty points gained:

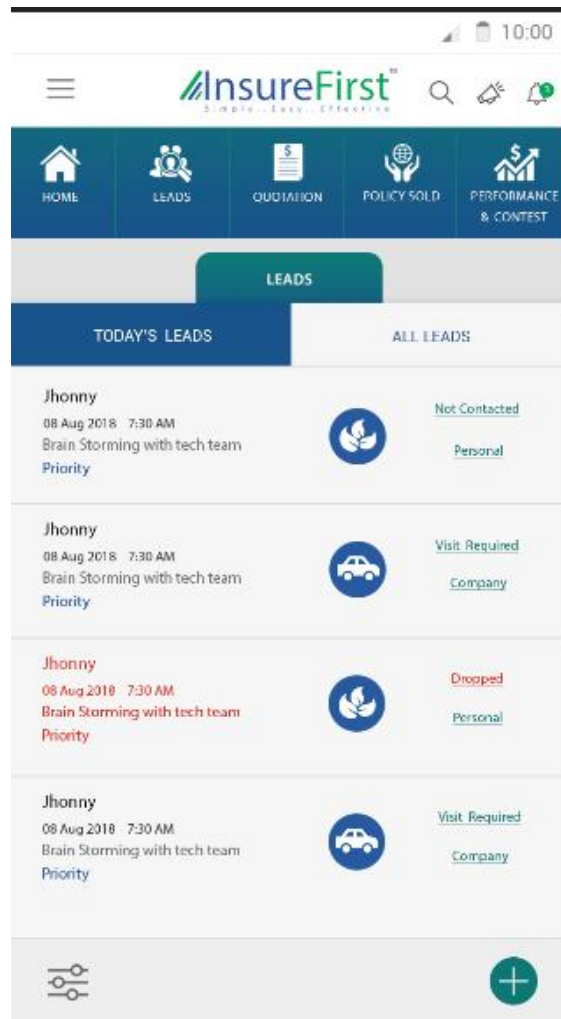
1. Admin will set the pictures, its description and points against them.
2. User can view the products, its description, product points and his total points.
3. User will have the option to buy the product for which his account is eligible. Buy options must be enabled against each eligible products.
4. Once the user purchases it the total points in his account should be reduced and remaining points will be shown. If it is physical goods then send it to them with notification on status of end to end delivery.
5. User can see all the logs till date (History)
6. Notification will be sent at each level.
7. My Loyalty Points – This shows the total number of points earning by that user and different ways of redeeming the points.



LOYALTY PROGRAM		
CATELOG	LP EARNED	RULES
DATE	DESCRIPTION	LP
3/08/2018	Adding Leads	+ 50
3/08/2018	ISP Reference	+ 100
3/08/2018	Adding Leads	+ 300
3/08/2018	Adding Leads	+ 500
5/08/2018	Redeem Product	- 400
TOTAL LP		550
PURCHASED USING LP		400
REMAINING LP		150

### Transaction summary of loyalty points

- D. My Remunerations ( Its details can be fetched from Policy Sold) (To be kept for later implemented)



- ❖ Header
- ❖ Menu
- ❖ Lead: Today's Leads / All Leads

Clicking on any will show following options in lead panel.

It would contain following information:

- ✚ Current appointment date & Time
- ✚ Call status ( Visit Required/ Call Required/Closed/Dropped) –  
Once the status changed to Closed it will appear in All leads and  
in case of Dropped it will move to Company repository and  
would be notified the same to supervisor. The same would be  
updated auto in the Repository.
- ✚ Lead Name
- ✚ Policy Willing to buy with Policy Diagram (i.e. Health or Life)

- ✚ Last contacted date and “Not Contacted Yet” till the time it is contacted and status is changed.
  - ✚ No of times attempted (In case of last attempt i.e. 4<sup>th</sup> time it will be red in color)
  - ✚ Lead source : Company/Self
- ❖ All Leads – up on clicking contain all leads with various filter options (Lead status wise, Source). At any given time the total count of Leads(Excluding personal) should be n. Where n can be a number decided by admin. E.g. it n = 30.
  - ❖ Today’s Leads – Up on clicking it will show today’s received leads with default status “Not contacted yet” if received Today. It can also show the previous leads whose appointment is fixed for Today. In general there should be 6 leads but there can be exceptions also. (Exceptions: Appointments/Hot Leads).
  - ❖ There should be option for all possible filters e.g. Lead Category, Lead Type, Lead Name, Lead status etc.

Filter Option

Lead Category

☐ Appointment
 ☒ Hot
 ☐ Warm
 ☒ Cold

Lead Type

☒ Company
 ☐ Personal

Lead Name

Lead Status

☐ Not Contacted Yet
 ☐ Call Required
 ☐ Visit Required
 ☐ Closed
 ☐ Dropped

OK

CANCEL

Filter sample screen

- ❖ Create Lead (+) – Upon clicking this functionality a new screen comes to create personal leads.

Following are the details entered while creating the leads manually:

- Title
- First name
- Last name
- Mobile
- Policy Category
- Lead type
- Lead Source (My Market 50/Friends/Social Sites)
- Aadhar number - If Aadhar number is entered, system to fetch all relevant fields from Aadhar. (Aadhar Integration is required)
- (Please prepare screen accordingly so that Aadhar Integration will fetch data for created and existing leads.

10:00

InsureFirst™  
SIMPLY BETTER PROTECTION

HOME

LEADS

QUOTATION

POLICY SOLD

PERFORMANCE & CONTEST

LEAD DETAILS

Profile Photo

Title

First Name

Last Name

Aadhar Number

Address 1

Address 2

Town

Country

Pincode

E-Mail

Company

Date Of Birth

DD/MM/YYYY

Anniversary

Spouse Name

Phone Number

Policy Type

Motor

If Motor

Garage Name

Campaign name/Location of Campaign

Location

Appointment Details

Lead Category

Hot Lead With Appointment

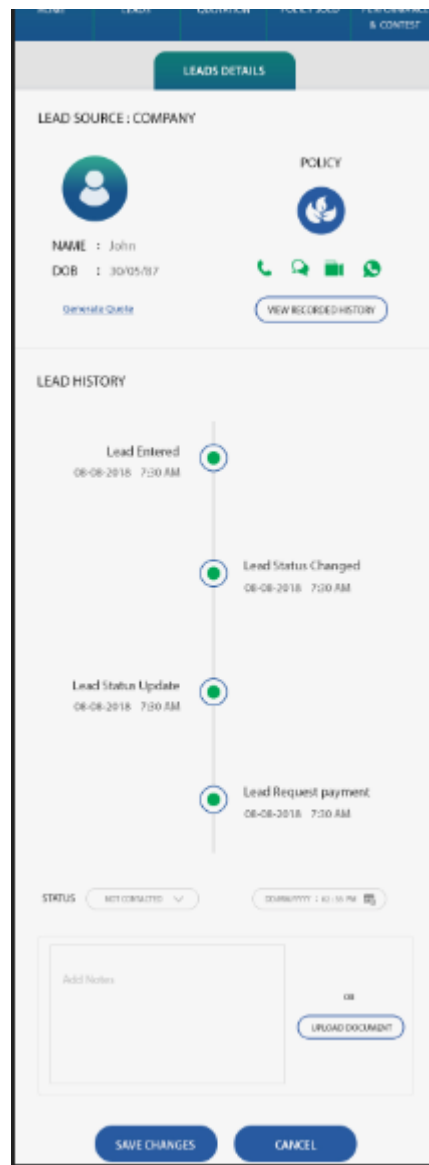
Renewal Date

DD/MM/YYYY

SAVE

CANCEL

## Lead Detail Screen:



The image is a mobile app mockup for a 'Lead Detail Screen'. At the top, there is a navigation bar with tabs: 'Home', 'Leads', 'Leads History', 'Policy & Docs', 'Performance', and 'Feedback & Contest'. Below this is a header bar with a 'LEADS DETAILS' button. The main content area is divided into two columns. The left column, titled 'LEAD SOURCE : COMPANY', contains a profile icon, the name 'NAME : John', the date of birth 'DOB : 30/05/87', a 'Generate Quote' button, and a 'VIEW RECORDED HISTORY' button. The right column, titled 'POLICY', contains a policy icon and four social media icons (phone, email, chat, and WhatsApp). Below these columns is a 'LEAD HISTORY' section with a vertical timeline of four events: 'Lead Entered' (06-08-2018 7:30 AM), 'Lead Status Changed' (06-08-2018 7:30 AM), 'Lead Status Update' (06-08-2018 7:30 AM), and 'Lead Request payment' (06-08-2018 7:30 AM). At the bottom, there is a 'STATUS' dropdown menu set to 'NOT CONTACTED', a 'JOURNALS' section with a date and time '10:10 PM', a text area for 'Add Notes', an 'OR' separator, and an 'UPLOAD DOCUMENT' button. At the very bottom are 'SAVE CHANGES' and 'CANCEL' buttons.

LEADS DETAILS

LEAD SOURCE : COMPANY

NAME : John  
DOB : 30/05/87  
Generate Quote

POLICY

VIEW RECORDED HISTORY

LEAD HISTORY

Lead Entered  
06-08-2018 7:30 AM

Lead Status Changed  
06-08-2018 7:30 AM

Lead Status Update  
06-08-2018 7:30 AM

Lead Request payment  
06-08-2018 7:30 AM

STATUS: NOT CONTACTED

JOURNALS: 10:10 PM

Add Notes

OR

UPLOAD DOCUMENT

SAVE CHANGES CANCEL

Lead Detail Screen



## About Lead with different filters:

- ✓ A lead is a potential contact, an individual that expresses an interest in our products or services.
  - ✓ Leads are typically obtained through the referral of an existing customer, or through direct response to advertising or publicity such as campaigns in social media, websites, tele callers, 3<sup>rd</sup> Party or onsite events.
  - ✓ Campaigns are usually planned by the management and are location based.
  - ✓ For all the campaigns made, a report will be generated for the actual result against the expected result of the campaign i.e.
    - The expected budget according to plan and the actual budget involved
    - No of leads expected and the leads obtained in actual
    - No of leads expected to be converted to customer and leads converted to customer in actual and so on
    - End to end Lead tracking from upload to closed to know the converted Leads from given source
  - ✓ There are two types of leads:
    1. **Company leads** - The leads gathered from the campaigns, telecallers or events organized by the company or through 3<sup>rd</sup> party. **Insure First to tell if editable rights to be given to FSO or not.**
    2. **Personal leads** - The leads gathered from an employee's personal contact.
- ✚ Once the personal leads are gathered, they are entered into the system manually (Aadhar integration) or through automation and the leads will be handled only by the FSO. (At Higher level personal leads may be handled by them only).
- ✚ As per discussion with Leads if FSO is sure that the Lead wants to buy another Policy then Policy type can be changed. E.g. from health to life etc.

FSOs will be allowed maximum of 5 times to change the status of a lead, if exceeds then that particular lead status will be changed to "Not Interested" and they will be moved to the repository and will not be assigned to any FSOs for the next 3 months.

If the lead status is not updated after visit/call for 24 hours max, a notification will be triggered to the supervisor.

## 3.4 Lead Categorization

There are 4 categories of leads based on the interests they show towards us.

- **Hot Lead with appointment** – Lead who had set an appointment with our FSO within a week. During campaign also appointment can be fixed which would then be uploaded and distributed.
- **Hot Lead** – Leads with appointment between 1 week to 30 days are hot leads.
- **Warm Lead** – Leads who are an existing customer already and waiting for renewal of their policy, Established lead who has confirmed that they need the policy but not sure of when to buy it or customers who already has a policy and are looking for another policy (Cross sale).
- **Cold Lead** – Leads for whom we only have the contact details from campaigns or other sources.

### 1.3 Lead Assignee and Assignor

- **Assignor** - Assignor is the one who gathers the lead and uploads the leads to the system. He will be the owner of that lead until the lead is converted to customer.
- **Assignee** – Assignee is the one who will handle the lead. FSO will interact with the lead in order to sell the policy and convert that lead to customer. Once the policy is sold and the lead becomes the customer, the assignee (FSO) will become the owner of that customer.

### 3.8 Lead status

- **Not contacted yet** – This is the default status before the FSO contacts the leads or receives automatically.
- **Call Required** – This is the status when the leads ask the FSOs to call back later sometime. With this status the FSO has to enter the date and time of call along with details of the call discussion.
- **Visit required** – This is the status when the lead asks the FSOs to visit them with date and time mentioned. A small note can be updated against the status for reference.
- **Closed** – This is the status when the leads are converted to customers. The closed leads can be kept like a link to see separately. FSO would be the owner of these closed leads. If the leads are closed and yet to buy Policy: system to show in the filter.
- **Dropped** – This is the status when the leads are not showing any interest. The dropped lead records will go to the repository and it will not be distributed to any FSOs for the next 3 months.( The time and number of times to be contacted with Leads can be flexible and admin can change it).

### Not contacted yet/Open leads

- If the leads are not contacted for a defined number of days then the admin will have the option to pull out those leads from the FSOs.
- This will be done based on the lead category:
  1. Hot with appointment - 2 days
  2. Hot - 4 days
  3. Warm - 10 days
  4. Cold - 1 month
- Once the leads are pulled back from the FSOs, the system will notify the manager about it and those leads will be moved back to the repository.

#### **Status of leads in Repository:**

- Closed
- WIP (Work in progress)
- Dropped

The FSOs will have the option to change the status of the leads based on the interactions between them and the FSO will have limitations on the number of times he can change the status for a lead. When its limit exceeds the supervisor will be notified about it.

FSOs will also have option to change the category of the lead (Hot with appointment, Hot, Warm, and Cold)

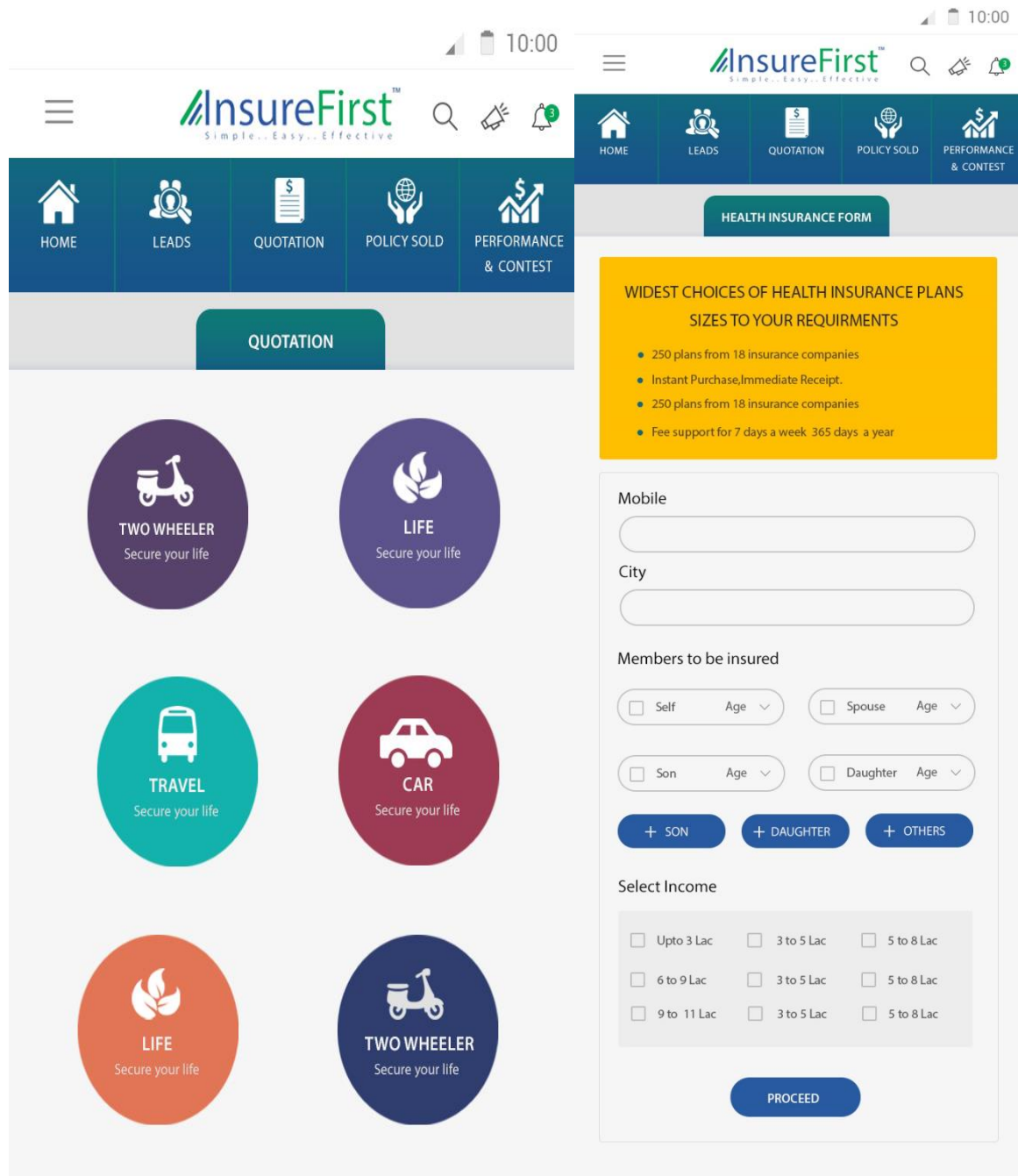
### **3.10 Orphan /Dormant leads**

When the FSO or any other different level employee quits, the leads that they owned will become orphan or dormant leads. The orphan leads can be reassigned or it can be manually uploaded back to the scheduler and gets distributed again.

Eg: If BH -> BM -> FSO is the hierarchy

1. FSO quits, the leads owned by that FSO will become orphan leads and will go back to his BM and the BM can assign those orphan leads to any other FSOs. Or if this is Company's Leads – It will go to repository and system will check the priority leads and distribute accordingly.
2. BM quits, the leads owned by that BM will become orphan leads and goes back to the BH and the BH can assign it to other BM team. The BM's and other higher management orphaned leads can also be moved back to the repository.

## **B.2 Quotation**



**Quotation**

**Detail screen**

In this Quotation page people can come in 2 ways:

From Quotation (Available in Menu Panel) and from Lead page. When comes from Lead page it will carry all lead related data to generate Quote.

Process:

1. Click on the required product (e.g. Life/Health/ Travel etc.)

2. A new window will open containing following options :

- ❖ Choose Lead from List. Or New Lead
- ❖ Form fill up for Quotation Generation

**Note:** The above screen is for reference and we have to create a common database so that all Companies (With or without API) Quote can be generated at one click. Also we have to keep minimum data which are mandatory to be field for Quotation.

3. Once clicked on proceed it will redirect to the quote comparison screen as below :

The screenshot shows the 'HEALTH INSURANCE' section of the InsureFirst app. It displays three insurance plans for comparison:

- MAX Health Insurance:** Sum Insured ₹ 3 L, Premium ₹ 2,800 /year. Features include Hospital Room Eligibility (Upto Rs. 3 k/day), Ambulance Charge (Upto Rs. 3 k/event), Day Care Treatment (All day care treatment), and Bonus on No Claim (Rs. 60k Increment cover/year).
- ADITYA BIRLA HEALTH Activ Health:** Sum Insured ₹ 3 L, Premium ₹ 2,600 /year. Features include Hospital Room Eligibility (Upto Rs. 3 k/day), Ambulance Charge (Upto Rs. 3 k/event), Day Care Treatment (All day care treatment), and Bonus on No Claim (Rs. 60k Increment cover/year).
- STAR Medi Classic:** Sum Insured ₹ 3 L, Premium ₹ 1,800 /year. Features include Hospital Room Eligibility (Upto Rs. 3 k/day), Ambulance Charge (Upto Rs. 3 k/event), Day Care Treatment (All day care treatment), and Bonus on No Claim (Rs. 60k Increment cover/year).

Each plan has a 'Compare' checkbox.

The screenshot shows the 'HEALTH INSURANCE FORM' in the InsureFirst app. It includes the following sections:

- WIDEST CHOICES OF HEALTH INSURANCE PLANS SIZES TO YOUR REQUIREMENTS:**
  - 250 plans from 18 insurance companies
  - Instant Purchase, Immediate Receipt.
  - 250 plans from 18 insurance companies
  - Free support for 7 days a week 365 days a year
- Mobile:** Input field for mobile number.
- City:** Input field for city.
- Members to be insured:**
  - Self (Age dropdown)
  - Spouse (Age dropdown)
  - Son (Age dropdown)
  - Daughter (Age dropdown)
  - + SON button
  - + DAUGHTER button
  - + OTHERS button
- Select Income:**
  - Upto 3 Lac
  - 3 to 5 Lac
  - 5 to 8 Lac
  - 6 to 9 Lac
  - 3 to 5 Lac
  - 5 to 8 Lac
  - 9 to 11 Lac
  - 3 to 5 Lac
  - 5 to 8 Lac
- PROCEED** button

## Quote Comparison

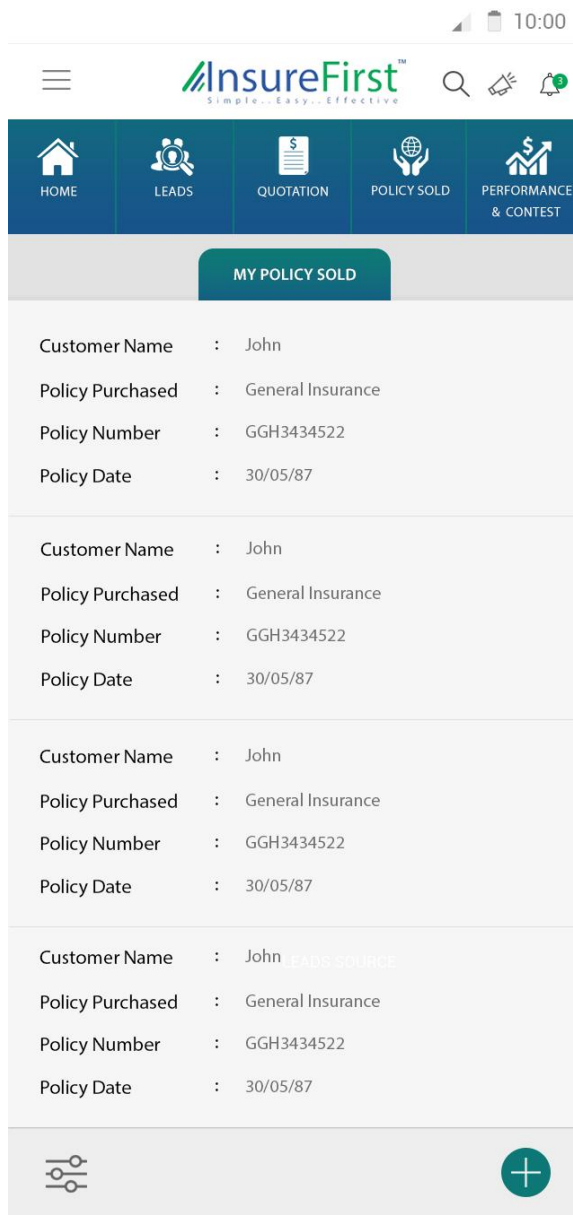
**Note:** All required filters should be there so as to compare the products and choose the best fit product. Click on buy upon choosing the best fir product.

4. Once clicked on buy it will redirect to the respective Company portal for further process and online payment.
  5. User can also send the entire Comparison screen to the Lead over email/whatsapp who can further select and buy the policy. (Link would start the session for payment upon clicking on buy button.
  6. User can also send only the selected policy link to the Lead over email or whatsapp and Lead can further buy as per process. Option to call must be present in the screen so that Customer can call to agent for assistance.
  7. In case of no API integration it will throw a message: Online form fill up is not available kindly collect the following mandatory documents e.g. Bank statement/Aadhar/PAN.
  8. User can fill up the detail in Policy Sold module along with this can also upload the audio/video of the entire discussion with Lead which helped to but the policy.
  9. There might be companies whose API integration is not available but still online payment can be done. So, user can send the link to Lead over email or whatsapp.
  10. Upon online payment a policy copy to be sent to Customer's email/whatsapp
    - Same policy copy to be sent in the Policy sold
    - Welcome mail to be sent in mail/whatsapp of Lead (Now Customer)
    - Ownership changes and FSO becomes the Owner
    - Congratulations mail sent to FSO and the Owner for Lead closure along with the Ownership transfer to FSO.
    - In case of new Lead which is not available in system earlier can be sent to lead module as a closed status.
- The FSOs will have the option to select a lead/Customer and generate the quotes. Quote generation will be done through API or through our defined database (Offline excel sheet) by the admin.
  - Once the quote is generated, the user will have the option to buy it either online or offline.
    1. If offline, Then the FSO will fill the required fields in the policy sold module and collect all the documents needed. Payments can be made offline or online. After payments the proposal form, documents and payment related details will be uploaded to the policy sold module.
    2. If online through API, A link will be sent to FSOs and through that link all the documentation will be done. Payments can be done through a link which will be

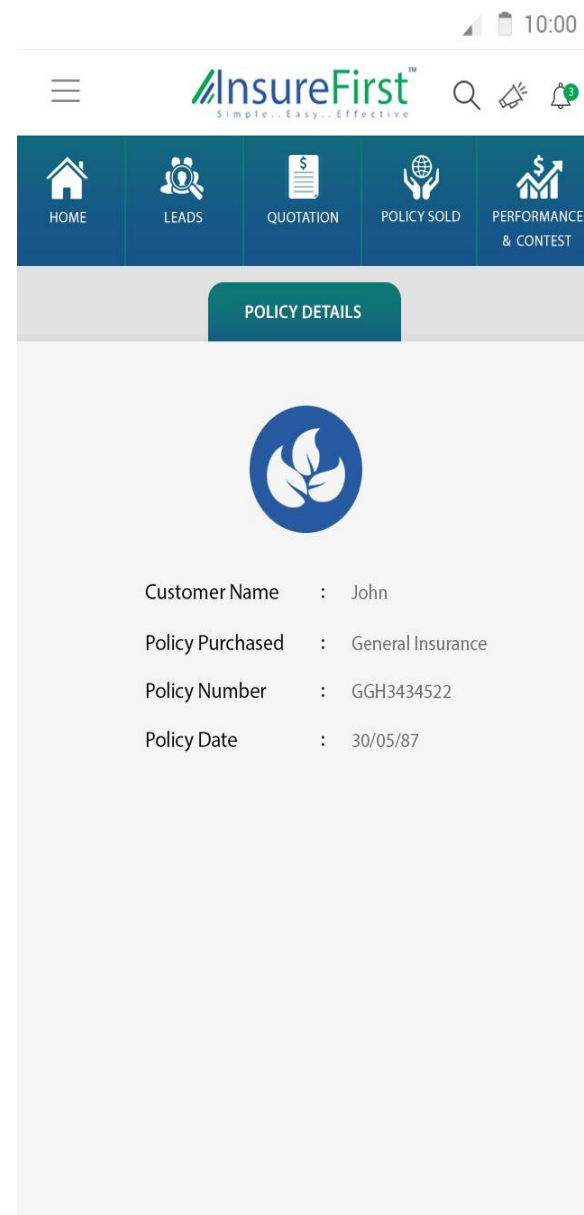
sent to customer's email ID to do the online payment. (Link will expire and it will be session based) and later all the details will be sent to the policy sold module.

- All the details of the leads/customer can be fetched by entering the Aadhar number.
- Option to generate the quote will be there in all the screens.

### B.3 Policy Sold



Policy Sold



Policy Sold Detail screen

The screenshot displays the 'CUSTOMER POLICY DETAILS' screen in the InsureFirst mobile application. The interface features a top navigation bar with icons for Home, Leads, Quotation, Policy Sold, and Performance & Contest. Below this, a header section contains the InsureFirst logo and a search icon. The main content area is a form for editing customer policy details, including fields for Profile Photo, Mobile Number, Phone Number 1, Phone Number 2, and Address Permanent.

**Policy Detail screen (For Editing)**

In the policy sold module the user will have option to -

- View the list of policy and add information about the policy he/she sold offline. If online, then the system has to put all the related details in the user's panel with a **copy of Policy**.
- Enter the customer details, company details and policy related information.
- Option to fill up online form. In case no API is available but insurance company has the Online payment facility then a link to do online payment after Quotation generation
- Option to filter and find the policy sold with all possible fields.



- In case no API is available then QC team can update the records against each Policy after communication with Insurance Company over phone. Same to be notified to the assignor/assignee. In case of API availability systems to auto update the status and notify the same to the Assignor/Assignee.
- In case lead is not available in the system still person can create the data in Policy sold and a reference of that can be kept into lead module as a Closed Lead.

Following fields that are to be filled in the policy sold module. (Basic data to be filled by FSO in case of offline entry. rest QC will update).

- Profile Photo
- Mobile
- Phone No 1
- Phone No 2
- Address Permanent
- Address Communication
- DOB
- Sex
- Policy details
  1. Name of Company
  2. Policy Type
  3. Policy Term
  4. Payment Method - Monthly | Quarterly
  5. ISP (Insurance Sales Person Details)
- QC Name | Doc No | App No
- Policy Status (To be updated automatically through API/Manually if no API)
- Login Date
- Enforce Date
- BM's Name | ISP Name | FSO's Name |
- Contact Number
- Renewal Date
- Policy Start Date | End Date
- Company Name
- Product Type (Policy)
- Product Name
- Policy No
- Application Number
- Sum Assured

- Proposer Name
- Insured
- Commission Premium
- Non Commission Premium
- Tax
- Other Charges
- Receipt Amount
- Remarks
- Payment Frequency (Annual/Half Year/Quarter/Monthly)
- Modal Premium
- Mode
- BANK
- BRANCH
- CHQ NO.
- Profession
- Email
- ID Proof
- Add Proof
- Client Mandate (Pre-formatted statement – Physical)
- Policy Copy
- Remarks
- Commission received date
- Policy Bond received date
- Customer Owner

## 5.2 Policy document

- Once the payment is made immediately the policy document is generated and notification with policy documents will be sent to the customer and along with this a welcome note will also be sent to the customer via email/sms.
- After the payments made the lead will be moved as customer to the policy sold module of that particular FSO and the ownership of the customer will also be changed to that FSO. Congratulation mail/SMS to be sent to previous owner and FSO with Ownership change details. Also all the details to be filled in the policy sold module.
- **For all future Companies without API KIT who provides data in excel sheet to Insure First. For all such cases admin will upload the excel sheet by creating new Company and**

arrange the data in the specified format designed by FugenX so that quote can be generated. Rest process would be as like offline buy.

### 5.3 Policy status

Following are the 4 status of policy sold module:

- Login
- WIP (Work in progress)
- Enforced/Assurance
- Rejected(If others - issues must be mentioned in remarks)
- Free look

For companies whose API integration is available, status should be auto changed and must be notified to the Assignor/assignee for all status.

**Login** - If offline payment is made then close the lead in Lead module and update the information in the policy sold manually. After the PLVC which is done by PLVC executive with minimum access to do the Policy validation (Audio/Video) and same to be uploaded against the Policy sold this is Mandatory. Also (Audio/Video recordings where the FSO is explaining the disclaimers to the customers can be uploaded. This is not mandatory.) The documents are sent to the mother insurance company.

(Following Documents are required to be uploaded in the system: Proposal Form Upload/Payment Details Upload/ and rest all fields to be filled manually in Policy Sold module. Data can be fetched through Aadhar/From Lead Module or during form fill-ups.

**WIP (Work In Progress)** - QC will track the status after login and he can change the status to WIP from login and will also have option to add comments. Based on the comments added by the QC, the FSO will do the follow up

**Enforced/Assurance** - If online payment is made then the status is moved directly to enforced/assurance and PLVC will be performed by the QC team. PLVC is must for all. A Policy copy must be saved along with the fields in the Policy sold module.

**Rejected** – When in the free look period if the customers doesn't want to continue then the policy status will be as rejected. Once it is rejected, the customer will be moved to the repository again as lead. . Customer can reject the policy at any time from Login till the time free look period is

over. The same to notify to the owner and in case the owner is absent the admin to notify. A record will be there in Policy Sold module with status as rejected.

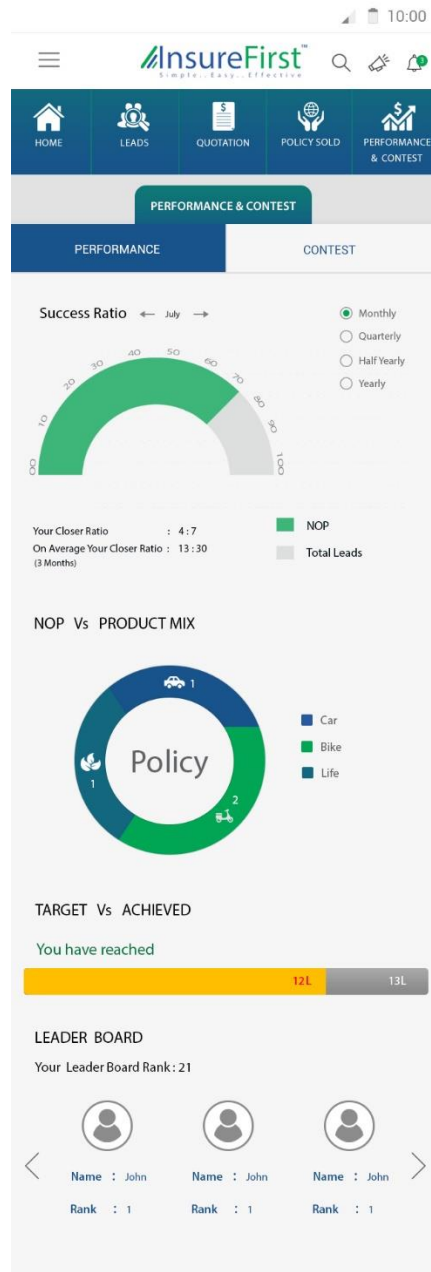
**Free look period** – Customers will have an option to set back within 15 days from the policy taken **(Enforced)**. This waiting period is called free look.

#### **PLVC:**

- This is the process to minimize the policy rejection/free look or any fraud sale which has been observed in the past. When the customer finishes all the documentation to buy any policy, the FSO may make an Audio/Video recording of the customer where the FSO is explaining the disclaimers to the customers and upload in Policy Sold module along with all documents in case of offline/Online sell. Once FSO submits the policy & customer documents the same can be verified by PLVC co-coordinator and kept for future reference. PLVC coordinator, they will call to the customer and verify each details provided by customers and upload the same for future reference. And submits the data to mother insurance Company. In case of any missing data or fault the remarks portion must be updated and assignor/assignee to be notified. This is also used for future audit.
- These videos/audio can be transferred automatically on weekly basis into another server so that the system efficiency is not impacted. However, there must be a reference to listen to the audio/video whenever required.

## **B.4 Performance & Contest**

### **Performance:**

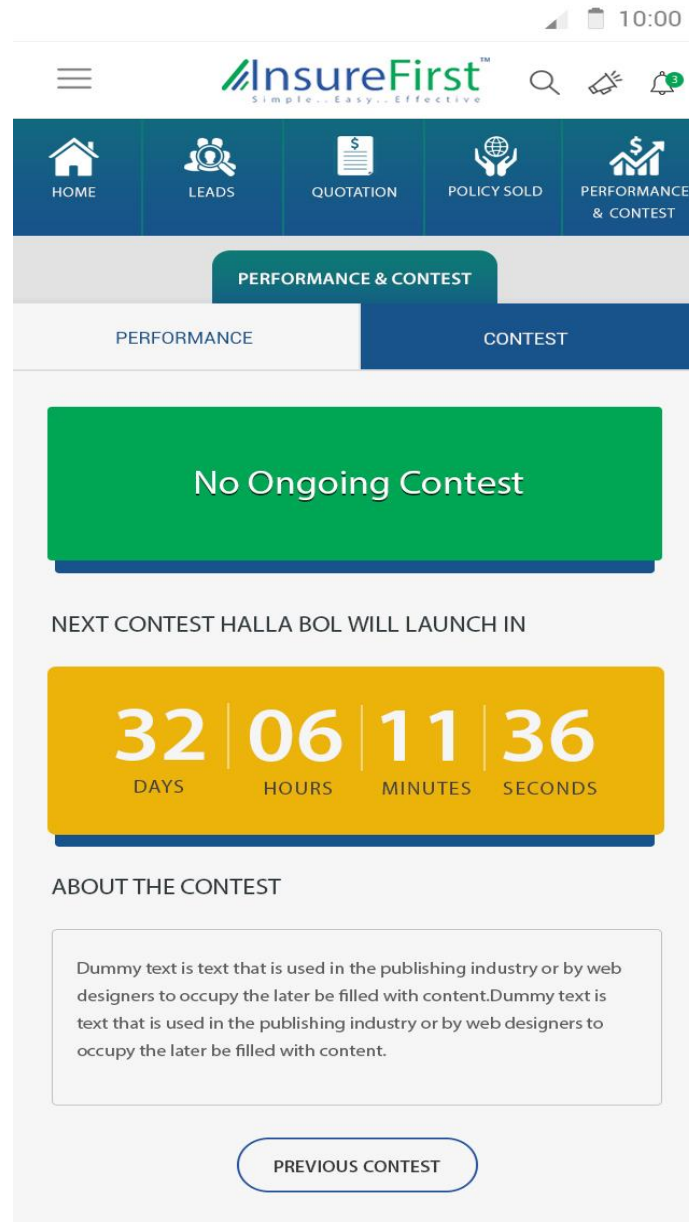


**It will have the following options:**

1. My Performance – Target set VS. Achieved (GWP – Gross written premium)
  - GWP wise set and achieved (Weekly/Monthly/Yr)
  - Entire lead analysis e.g. NOP vs Lead handled
  - Product Mix VS Lead etc
  - Comparison with Star performer in GWP/AVG ticket size/Best GWP etc

2. Leader board - Top 3 FSOs with details for the week/Month and to view the achievements of FSOs
- Name with profile Pics
  - Rank

**Contest:**



**Contest Screen 1**


Simple. Easy. Effective.

HOME

LEADS

QUOTATION

POLICY SOLD

PERFORMANCE & CONTEST

PERFORMANCE & CONTEST

PERFORMANCE

CONTEST

Halla bol contest period 2nd oct to 31st oct 2008

TIME REMAINING

32

06

11

36

DAYS

HOURS

MINUTES

SECONDS

TOP PERFORMER



1<sup>st</sup>

2<sup>nd</sup>

3<sup>rd</sup>

4<sup>th</sup>

My Position

John & Michel

Raghul

David

David L

TOP PERFORMERS AWARD IS TRIP TO DUBAI

Category 1

Category 2



Burj Khalifa

Dubai

5Lakhs



Lake saif ul malook

Pakistan

3Lakhs



Taj Mahal

Delhi

2Lakhs



Tight vigil

Kolkata

1Lakhs



Car

5Lakhs



Bike

3Lakhs



Home Appliances

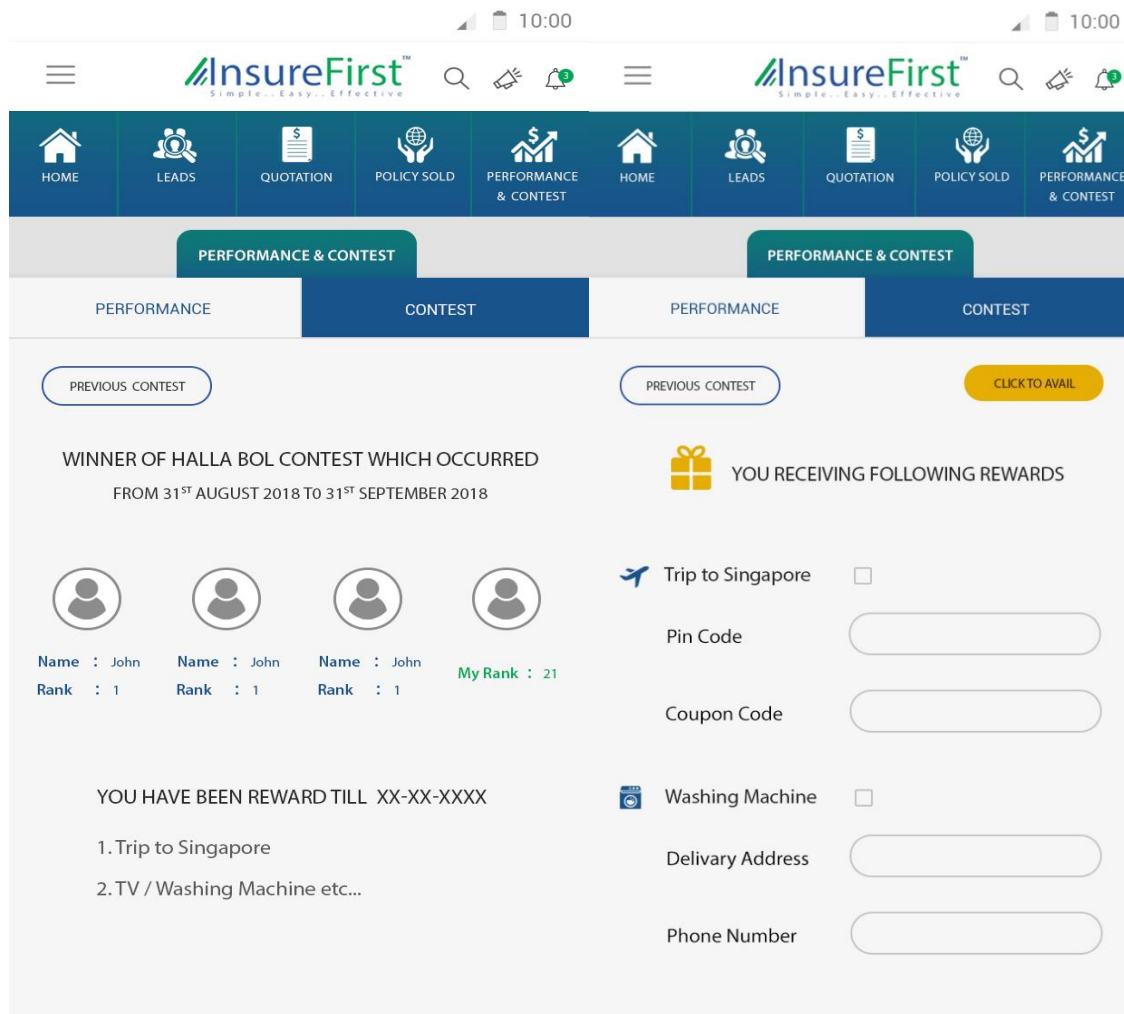
2Lakhs



Kitchen Appliance

1Lakhs

Contest Screen 2



**Contest Screen 3**

**Contest Screen 4**

**Under Contests it will have following options:**

- All the contests that are organized by the management will be displayed.
- Some of the contest can be designation and location based too.
- Admin will define the rules for eligibility.
- The contest dates can be extended
- The progress of the participants will be graphically shown (Gamification) and they can see their position in the top contestant list if eligible else separately they can see with ranking.
- There will be 2 types of catalogs and rewards would be - goods or travel

**Catalog 1**

- Validation: With dates of contest
- Qualification criteria: Premium, NOP, SIP



- (iii) Rewards: Admin can announce that e.g. if 10 candidates qualified the contest so out of them top 5 candidates will get the rewards only.

## Catalog 2

- (i) Validation: With dates of contest
- (ii) Qualification criteria: Premium, NOP, SIP
- (iii) Rewards:

1st -> Upto XXX amount (if n number of people Qualified, same can get the rewards)











2nd -> Upto YYY amount (if n number of people Qualified, same can get the rewards)

3rd -> Upto ZZZ amount (if n number of people Qualified, same can get the rewards)

## 3.9 Cross sale

Cross sale can be made only after closing the lead i.e. after the lead becoming the customer. FSOs cannot approach the leads with another policy before closing the first policy. Only if the lead wants to have another policy before closing the first one we can have cross sale.

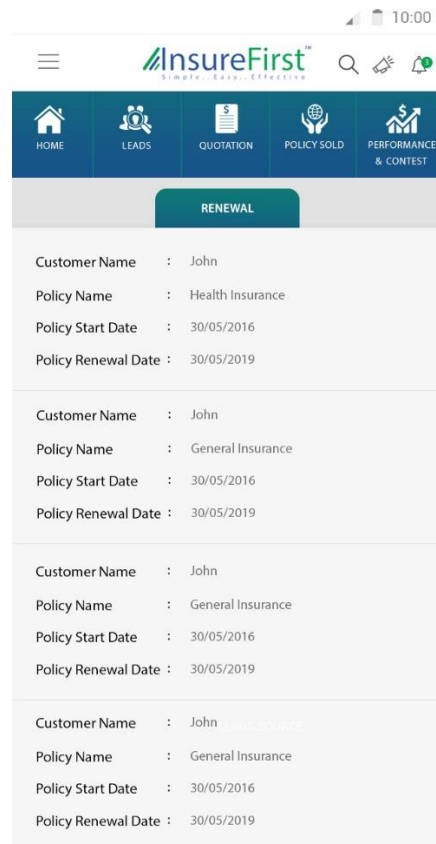
## Notification and Announcement

 <div> <div>HOME</div> <div>LEADS</div> <div>QUOTATION</div> <div>POLICY SOLD</div> <div>PERFORMANCE &amp; CONTEST</div> </div> <div>NOTIFICATION</div>	 <div> <div>HOME</div> <div>LEADS</div> <div>QUOTATION</div> <div>POLICY SOLD</div> <div>PERFORMANCE &amp; CONTEST</div> </div> <div>ANNOUNCEMENT</div>
<div>Policy</div> <div>15:12</div> <div>  <div>Client Name : John</div> <div>Policy Date : 18/07/2009</div> </div>	<div>1. Announcement for</div> <div>15:12</div> <div>  <div>It is a long established fact that a reader will be distracted by the readable content of a page when looking at its layout. the point of using Lorem distribution.</div> </div>
<div>Status Changed</div> <div>15:12</div> <div>  <div>Client Name : Micheal</div> <div>Description : This lead status has been changed by Branch manager</div> </div>	<div>2. Company Announcement</div> <div>15:12</div> <div>  <div>It is a long established fact that a reader will be distracted by the readable content of a page when looking at its layout. the point of using Lorem distribution.</div> </div>
<div>Policy</div> <div>15:12</div> <div>  <div>Client Name : Nelson</div> <div>Description : This lead status has been changed by Branch manager</div> </div>	<div>3. Announcement for</div> <div>15:12</div> <div>  <div>It is a long established fact that a reader will be distracted by the readable content of a page when looking at its layout. the point of using Lorem distribution.</div> </div>
<div>Status Changed</div> <div>15:12</div> <div>  <div>Client Name : John</div> <div>Description : This lead status has been changed by Branch manager</div> </div>	<div>4. Insure App</div> <div>15:12</div> <div>  <div>It is a long established fact that a reader will be distracted by the readable content of a page when looking at its layout. the point of using Lorem distribution.</div> </div>

### Notifications

### Announcements

## Renewal of policy



### Renewal screen

## 7. Admin

Admin will have the access for the following modules:

- User Profile
- Lead Management
- Customer Management
- Quotation (Same as above)
- Upcoming / Due activities
- Master Data
- Set Notification/Announcement (Role wise)
- Document Sequence

Admin will have the option to perform the following:

- Create a new user
- Edit the user

- Reset the password
- Import user
- Check login history
- Current Logged in User
- Force Logout
- Assigning roles
- Any activities (transaction) happening in the application should be tracked by Admin
- Enable and Disable users

The following are the fields available for -

### **Creating/Editing the user:**

- User ID (System generated)
- Title
- First Name
- Last Name
- Role
- Phone Number/Mobile
- Email
- Password | Confirm password
- Report To
- ISP (Yes | No)
- Location
- Access Privileges
- Profile picture (Space to upload)
- Password Reset - Notify the user through email/SMS

### **Import user:**

- Upload users with above details in bulk

### **Import user:**

- Upload users with above details in bulk

### **Login History:**

- User wise last login date, time and IP
- Location
- Access module details

- Update details

### **Current Logged in users & Force Logout:**

- Current user logged in with ID
- Name
- Force Logout

### **Role:**

- Create new role/Update role/Delete the role
- Role Name
- Profile

## **3.6 Lead Upload**

Leads can be uploaded to the system by 2 ways:

- **Scheduler** Can run once or twice a day.

All the details collected from the leads in the initial stage will be uploaded automatically (using Aadhar card integration) to the system. Once the leads are uploaded it will be stored in a repository with all the details such as assignor/owner, assignee, status, log of all the leads and lead source.

- User uploading the leads would be owner but once leads are distributed based on the performance then only assignee is allocated i.e. FSO.

While uploading the leads it will have few mandatory fields and if any lead records fail while uploading, the reason for failure should be shown.

- **Manual upload**

If the leads are uploaded manually then we will use the column name/number matching logic to avoid conflicts of the data entered in the database.

Only employees with privilege will be able to access the repository. Admin will have the access to all the repositories without any restrictions.

We will not have the option to upload the leads through mobile app, it will be done through the website.

Leads entry will be done in an excel sheet column wise i.e. cross checking the column name and id with the new document and the one in the repository. As leads may be available in different

format in Excel sheet. So, FugenX to share a form where Column number would be mentioned against the Column name. This column number is the number in Excel sheet.

The lead upload will have the below mentioned fields:

- Title
- First Name
- Last Name
- Aadhar No – which can auto fetch details through Integration
- Address 1
- Address 2
- Town
- Country
- Pin Code
- Email
- Company
- DOB
- Anniversary
- Spouse Name
- Phone
- Policy Type (Motor| Health| Fire| Life)
- If Motor
- Garage Name
- Campaign Name/Location of Campaign
- Location
- Appointment Details (If Any)
- Lead Category ( Based on the response in campaign )
- Renewal Date

### **3.7 Lead distribution**

#### **Lead distribution logic**

- The application will look for FSOs within the radius of 5 kms from the place (Hub) of lead, If found then the leads will be assigned to a FSOs of that area.
- If FSOs are not found, we will check with the radius of 10 kms, if FSOs are not found then a report will be sent to the head office that there is no FSO available for the leads of that area.
- The head office will have the authority to assign the leads manually to any FSO who will be near to that area.
- The lead distribution will be done automatically and only on exception cases it will be done manually by the higher management.

## Distribution based on performance

- Leads will be distributed logically amongst top performer after 6 months once the performance is rated based on various performance parameters.
  1. System to identify as how many Leads to be distributed (This would be done after system find outs how many FSO are there, how many Leads are with them with various status etc.)
  2. Which Leads to distribute :
    - a. Hot with appointment (Mandatory to distribute all)
    - b. Hot (Mandatory to distribute all)
    - c. warm
    - d. cold
  3. Whom to distribute: rating/geography etc.

Each FSO will get 6 leads in a day and if there are hot leads with appointment then it will override the logic and more than 6 leads will be assigned. The personal leads added will not be considered for this logic and the FSOs should handle them separately.

**E.g.:** On day 1, FSO1 has 6 leads assigned among which 4 were completed and 2 are pending. Along with this the FSO has added 3 personal leads. Day 2 the FSO1 will have the 2 pending leads from day 1 and 4 new leads will be added to the list. With this he should handle the 3 personal leads that was added.

If revisit is requested and the date is given by the leads to FSO then those leads will be fetched again and assigned to the leads for the given dates.

**Eg:** On day 1, FSO1 has 6 leads assigned among which 3 were hot with appointment but when contacted the leads asked for revisit on day 3 and the other 3 leads were contacted. Day 2 the FSO1 will have all new 6 leads for the day. Day 3 the FSO will have 3 hot with appointment leads from day 1 and along with it 3 new leads.

## 7.1 Lead Pulling:

Admin or BM wise lead can be pulled back from the FSOs and stored in Company/BM repository in case of absent or poor performance of FSO.

## 7.2 Lead Tracking:

- Lead Source (Digital/Campaign/3<sup>rd</sup> Party) with total count of Lead till the closure. Tracking of the assignee dealing with the lead.
- Lead status : Lead assignee details/WIP/Closed/Dropped/Rejected(If free look)
- Closed Leads with product and its premium collected.

### **7.3 Customer Management (Renewal Management)**

Entire Policy Sold with all the customer details. This will help Renewal team to track all the renewals for subsequent years. Also some cross selling and wishing time to time on birthday and anniversary.

### **7.4 Customer Notification**

Customer will be notified for upcoming Motor/Health or other policy renewals (1 week to month) with the below details in it:

- Customer name
- FSO name
- BM name (If FSO is absent)
- Action status – Renewals/Birthday/anniversary, etc.
- Welcome mail/SMS about the Policy purchased. Along with providing the customer care number for future reference.

### **7.5 Claim management**

- Customer name
- Type of policy taken
- Claim reason
- Claim status

## **8. Interface for Higher Management**

### **8.1 Login**

- Admin will approve and set the login credentials to all the user. (Location based users to be defined and integrated with Google Map).

- The user can login with the email id and password given by the admin for the 1<sup>st</sup> time and later can set the 4 digit Pin and login.
- If the user forgets the password he will have an option to reset it.

## 8.2 My Profile

My profile will have the following:

Same as FSO above

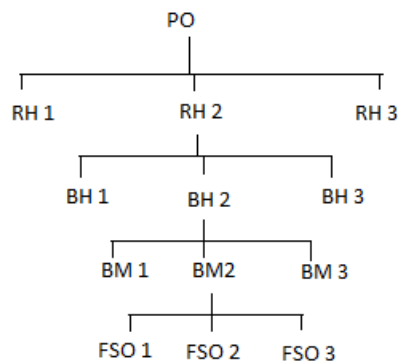
## 8.3 Home screen

It will have the option to view the following details:

1. **Leads – Self and in Hierarchy - Just by login as user** to view the list of leads and all the details about them.
2. View dormant leads & assign to FSOs.
3. **My Team –**  
My team will have a tree structure where all the members of his team will be displayed with details such as name, designation, profile picture, mobile number, Email id.

User will also have the option to filter the team by their name.

PO
RH
BH
BM
FSO



My Team – Tree structure.

1. When the user clicks on any tab (FSO/BM/BH/RH/PO), all the employees of that level will be displayed and when clicked on any particular employee that user's profile should be opened with view access.
2. The user will have the option to see number of leads closed, dropped, WIP (Work in Progress), and also the total number of leads.
3. The user will have option to set targets to employees under his hierarchy.



4. **Performance & Contest** – To view their own performance vs. their team's performance on weekly/monthly/yearly basis.

Under performance it will have the following options: (Gamification is mostly required here in this section)

1. **My Performance** – Target set VS. Achieved by their team (GWP – Gross written premium) – Graphical representation.(Hierarchy wise consolidated Target vs achievement and individual achievement at each level.

## 2. **Leaderboard**

**Higher hierarchy people can see their performance and all same as FSO above.**

**Also they can see followings:**

- a. Top 3 FSOs for the Month with details such as premium amount (Only GWP) Gross Written Premium, name, picture, location, branch and the type of policy life/health/Motor.
- b. Along with that it also gives option to view the achievements of FSOs and teams.

## 11. **Contests**

- a. All the contests that are organized by the management will be displayed.
- b. Some of the contest can be designation and location based too.
- c. Only eligible FSO's or team can participate in contests & admin will define the points for eligibility.
- d. The contest dates can be extended
- e. The progress of the participants will be graphically shown (Gamification) and they can see their position in the leaderboard.
- f. There will be 2 types of catalogs and rewards would be - goods or travel

### Catalog 1

- (i) Validation: With dates of contest
- (ii) Qualification criteria: Premium, NOP, SIP
- (iii) Rewards: Admin can announce that e.g. if 10 candidates qualified the contest so out of them top 5 candidates will get the rewards only.

### Catalog 2

- (i) Validation: With dates of contest

(ii) Qualification criteria: Premium, NOP, SIP

(iii) Rewards:

1st -> Upto XXX amount (if n number of people Qualified, same can get the rewards)

2nd -> Upto YYY amount (if n number of people Qualified, same can get the rewards)

3rd -> Upto ZZZ amount (if n number of people Qualified, same can get the rewards)

**My rewards** – This shows the total number of points earning by that user and different ways of redeeming the points.

5. **Policy sold** - To view the policies sold by them.

6. **Quote** – To generate the quotation.

**7. Notifications**

1. Any update about the leads, lead status or anything related to the customer status, renewal date, due date will be notified here.
2. Notification on birthdays, anniversaries and other events of customers and leads will also be sent.

**8. Announcements**

1. Any announcements made by the upper management for the employees will be shown here.
2. The user will also have the option to make announcements to the employees/team under his hierarchy.

## 8.4 Dashboard

The dashboard will have the following:

**A. Target vs. Achieved**

1. For all the higher management employees, the targets are of 2 types – Recruit and premium.
2. It will have a graphical representation on the target set and achieved by their team.

**B. Today's activities** – It will show the calendar for the day with all the appointments/meetings. This will be shown by default. It should be linked with Google

calendar. It will have the option for the higher hierarchy to set the invitation to lower hierarchy, as well as invite to supervisor. (Meeting invitation)

1. **Loyalty Program status (till date)** – This will show all the loyalty points gained by that user.
2. A list with the base points, bonus points for the team activities will be shown and rewarded accordingly on their activity.
3. Each points will carry a national value of 1 Rupee
4. Points can be redeemed to procure good quality leads
5. Points cannot be exchanged against cash
6. Admin can vary the points and tasks, it should be dynamic. For higher level the rewards may vary. Task to be created through Web portal.
7. Catalog with points and rewards will be displayed according to which they can redeem the points gained.

FSO Activity	Base Point	Bosus Point
Adding lead	1 Point/Lead	
Assigned task completed	100% task completed	2 point per additional task in the system
Regularity of task completed (5 days)		5 bonus points
New ISP referral	2 points per qualified ISP	
Client meeting	2 points per meeting (Target=10meet/week)	20 bonus points for completion (10 points for 50%)
Weekly target achieved	25 points for 80% achieve, 50 for 100%, 100 for 120%	
No of policy/target	5 points per policy logged in	

Loyalty Prog. with FSO/team activities

Redemption of the points gained:

1. Admin will set the pictures, its description and points against them.
2. User can view the products, its description, product points and his total points.

3. User will have the option to buy the product for which his account is eligible
4. Once the user purchases it the total points in his account should be reduced and remaining points will be shown. If it is physical goods then send it to them
5. User can see all the logs till date (History)
6. Notification will be sent at each level.

**E. Generate quote** – This allows the user to generate the quotations.

There will be option to find a lead using filter option with the following status:

1. Visit required
2. Next call
3. Closed
4. Contacted

## 8.5 Quotation

- The user will have the option to select a lead/Customer and generate the quotes. Quote generation will be done through API or through our defined database (Offline excel sheet) by the admin.
- Once the quote is generated, the user will have the option to buy it either online or offline.
  1. If offline, then the user will fill the required fields in the policy sold module and collect all the documents needed. Payments can be made offline or online. After payments the proposal form, documents and payment related details will be uploaded to the policy sold module.
  2. If online through API, A link will be sent to the user and through that link all the documentation will be done. Payments can be done through a link which will be sent to customer's email ID to do the online payment. (Link will expire and it will be session based) and later all the details will be sent to the policy sold module.
- All the details of the leads/customer can be fetched by entering the Aadhar number.
- Option to generate the quote will be there in all the screens.

## 9. Lead Upload

Leads can be uploaded to the system by 2 ways:

- **Scheduler** – Can be uploaded once or twice a day.

All the details collected from the leads in the initial stage will be uploaded automatically (using Aadhar card integration) to the system. Once the leads are uploaded it will be stored in a repository with all the details such as assigner/owner, assignee, status, log of all the leads and lead source.

While uploading the leads it will have few mandatory fields and if any lead records fail while uploading, the reason for failure should be shown.

Lead would be uploaded using the lead form created by FugenX.

Lead Upload Format IF									
F Name	L Name	Email	Ph No	Policy Typ	Lead Category	Add	Online Campaign		
1	2	3	4	5	6	7	Off Line Campaign		
							3rd Party Tele call		
							Online Campaign		
							Name	Email	Ph No
							1	3	4
							Off Line Campaign		
							Email	Name	Ph No
							3	1	4
							3rd Party Tele call		
							Name	Add	Policy Typ
							1	7	5
									4
2 & 3 LevelAssignor/Assignee									
		CRM Access							
	Telecalling	BM	FSO		Company Data	BM	FSO		
	Source				BM1	50			
L1	FugenX	BM1	FSO1		BM2	200			
L2	T2	BM2	FSO3		BM3	100			
L3	T3	BM1	FSO4						
L4	T4	BM1	FSO2						

- **Manual upload**

If the leads are uploaded manually then we will use the column name/number matching logic to avoid conflicts of the data entered in the database.

Only employees with privilege will be able to access the repository. Admin will have the access to all the repositories without any restrictions.

We will not have the option to upload the leads through mobile app, it will be done through the website.

Leads entry will be done in an excel sheet column wise i.e. cross checking the column name n id with the new document and the one in the repository.

The lead upload will have the below mentioned fields:

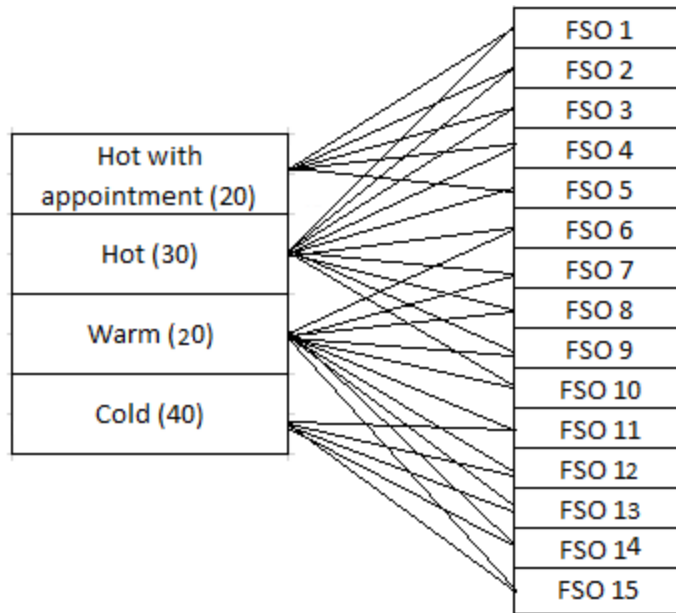
- Title
- First Name
- Last Name
- Address 1
- Address 2
- Town
- Country
- Pin Code
- Email
- Company
- DOB
- Anniversary
- Spouse Name
- Phone
- Type (Motor | Health | Fire | Life)
- If Motor
- Garage Name
- Campaign Name
- Location
- Appointment Details (If Any)
- Renewal Date

#### 9.1 Setting lead priority

- The user will have the option to set the priority for the FSOs.
- A distribution will be based on the logic and it depends on the number of FSOs available.

**Eg:** Consider there are 20 hot with appointment leads, 30 hot leads, 20 warm leads, 40 cold leads.

1. The 20 hot with appointment leads will be distributed among the first 5 top performers from the leaderboard as 4 hot with appointment leads per FSOs.
2. Next the 30 hot leads will be distributed among the top 10 performers from the leaderboard as 2 hot leads for each FSO in the top 5 as they will have total of 6 leads for the day and 4 hot leads to each FSO from 6-10<sup>th</sup> position in leaderboard.
3. Next the 20 warm leads will be distributed among the top 15 in leaderboard, but here as the FSOs from 6-10 have only 4 leads the 10 warm leads will be distributed among them as 2 per FSOs and the remaining 10 among 11-15<sup>th</sup> FSOs as 2 for each.
4. Last the 40 cold leads will be distributed among the FSOs from 11-15 as 4 each and the remaining 20 leads for the FSO below them.



**Eg:** Lead distribution according to the priority. This is applicable after 6months of GO LIVE.(Admin can click to distribute priority wise or normal distribution.

## 10. Policy

### 10.1 Policy sold

In the policy sold module the user will have option to -

- View the list of policy and add information about the policy he sold offline. If online, then the system has to put all the details.
- Enter the customer details, company details and policy related information.
- Option to fill up the form (Online form filling)
- Option to filter and find the policy sold with customer and policy details.

QC team can see all the records, update the PLVC and change the status by checking with the mother insurance company. (If API is integrated: System to auto update the status and notify the same to the Assignor/Assignee)

User will have the option to filter the customer by name/policy/product/ Due Date à Date Range (Maximum 1 month)

Also will have the following fields that are to be filled in the policy sold module. (Basic data to be filled by FSO in case of offline entry. rest QC will update.

- Profile Photo
- Mobile
- Address
- Age
- Sex
- Policy details
  1. Name of Company
  2. Policy Type
  3. Policy Term
  4. Payment Method - Monthly | Quarterly
  5. ISP (Insurance Sales Person Details)
- QC Name | Doc No | App No
- Policy Status
- Login Date
- Enforce Date
- BM's Name | ISP Name | FSO's Name | Proposer Name
- Contact Number
- Renewal Date
- Policy Start Date | End Date
- Company Date
- Product Type (Policy)
- Product Name
- Policy No
- Sum Assured
- Commission Premium
- Non Commission Premium
- Tax | Other Charges
- Receipt Amount
- Remarks
- Payment Frequency (Annual/Half Year/Quarter/Monthly)
- Modal Premium/Annual Premium
- ID Proof
- Add Proof
- Client Mandate (Pre-formatted statement – Physical)
- Policy Copy



## 11. Set Reminders

The user should have the option to set reminders for any meeting, events, etc. It would be linked with Google map.

## 12. Recruitment

- The user will have the option to manage the recruitment.
- They can generate reports on the targets set for recruitment and number of employees recruited, Number of employees hired and number of employees terminated/resigned.
- Recruit module will not be available in mobile application, only in website.

## 13. Budget

- The higher management will have the option to set the budget for campaigns and other events organized by the company and the management/supervisor above them will have to approve the set budget.
- For a campaigns/event if the planned budget is more than the budget cap level of the employee to approve it then it will be forwarded to the next higher management for approval. **Eg:** If the set budget cap of an BM is 50,000/- and the campaign/event budget estimation is 75,000/- then as it is more than his cap level, the approval request will be sent to his next manager/supervisor.
- Once the organized campaigns or event is done, they have to send a report to their supervisors on the results of the campaigns i.e. the actual plan vs. result, planned budget vs. actual cost of the campaign, number of leads expected vs. leads collected, number of leads expected to be turned as customer vs. number of leads actually became customers.
- Budget module will not be available in mobile application, only in website.