Health Policy Issuance Process

MAGIC FIN-MART

PoSP to access Health Insurance module for quote → Input customer name, Mobile no, Select type of cover and policy type → Now select the number of dependents along with the age. → Select the sum insured and input the PIN Code → Quote comparatives are available at this stage. Customer can compare covers and plans of different insurance companies and select an appropriate plan which suits the customer needs.

The system generates a link with the form and the same is SMSed and Emailed to the customer. Link should expire in a predefined period ← The PoSP completes the proposal form and submits the same ← The Proposal form is displayed that needs to be filled by the PoSP ← The PoSP can now click on the bucket icon next to the plan name, which will give a POP up to fill in the date of birth of dependents in the policy.

Data on the proposal is pushed to the FinMart App and is reflected in the proposals menu. Status update to be provided. PoSP should be able to reactivate the proposal if link is expired

If unable to fill on phone PoSP can generate a link for the form to be filled from the web

The customer can access the link and confirm the data for accuracy. → The system prompts a declaration from the customer about the T&C's of the policy → On submission by the customer he is referred to the payment gateway → On successful payment the systems returns a transaction ref no to the customer

Policy Data is pushed from the online system into the ERP - 202 ← A status update is pushed into the DC system when the proposal moves from the proposal to the policy state ← Customer receives the policy pdf on email. SMS/Email alerts also sent to the customer and PoSP