

ASSIGNMENT 4: PROCESS DOCUMENTATION

Documentation of two key work processes observed at Sinhagadh Vasti

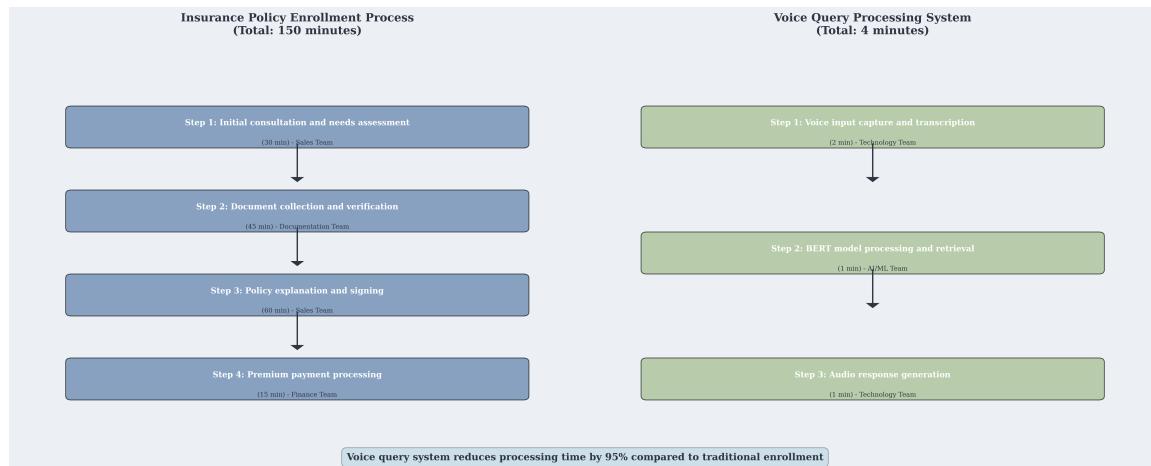


Figure 1: Process Flow Comparison

PROCESS 1: TRADITIONAL INSURANCE ENROLLMENT

Step-by-Step Process:

1. Initial Consultation and Needs Assessment (30 minutes)

- Department: Sales Team
- People Involved: Insurance agent, potential customer
- Activities: Requirement analysis, product explanation
- Bottlenecks: Language barriers, complex terminology

2. Document Collection and Verification (45 minutes)

- Department: Documentation Team
- People Involved: Customer, verification officer
- Activities: ID proof, address verification, income proof
- Bottlenecks: Missing documents, verification delays

3. Policy Explanation and Signing (60 minutes)

- Department: Sales Team
- People Involved: Agent, customer, witness
- Activities: Terms explanation, form filling, signature
- Bottlenecks: Understanding complex terms, trust issues

4. Premium Payment Processing (15 minutes)

- Department: Finance Team
- People Involved: Customer, payment processor
- Activities: Payment collection, receipt generation
- Bottlenecks: Payment method limitations

Total Process Time: 150 minutes

Key Bottlenecks: Language barriers, documentation complexity, trust deficit

PROCESS 2: VOICE QUERY PROCESSING SYSTEM

Step-by-Step Process:

1. Voice Input Capture and Transcription (2 minutes)
 - Department: Technology Team
 - People Involved: User, voice interface
 - Activities: Voice recording, speech-to-text conversion
 - Bottlenecks: Accent recognition, background noise
2. BERT Model Processing and Retrieval (1 minute)
 - Department: AI/ML Team
 - People Involved: Automated system
 - Activities: Query processing, information retrieval
 - Bottlenecks: Query complexity, model accuracy
3. Audio Response Generation (1 minute)
 - Department: Technology Team
 - People Involved: Text-to-speech system
 - Activities: Response synthesis, audio generation
 - Bottlenecks: Voice synthesis quality

Total Process Time: 4 minutes

Key Advantages: 95% time reduction, simplified interaction, language accessibility

Commentary:

The voice query system represents a revolutionary improvement in insurance accessibility. By reducing processing time from 150 minutes to 4 minutes, it addresses the primary barriers of time, complexity, and language that prevent low-literacy populations from accessing insurance services. The system eliminates the need for complex documentation and intermediaries, allowing direct interaction between users and insurance information.