

India Post
Postal Life Insurance
Application Training Program

Duplicate Policy Bond and Duplicate Premium Manual





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Executive Summary

The *Duplicate Policy Bond and Duplicate Premium Receipt* operating manual is designed to support India Post in issuance of a Duplicate Policy Document and generate and issue a Duplicate Premium Receipt for its Postal Life Insurance and Rural Postal Life Insurance products. It is used to manage customer queries and policy requests, subject to pre-defined conditions. It also helps IP to perform their daily transactions.

This manual contains the following Sections:

- 1 • Introduction to Duplicate Policy Bond and Duplicate Premium Receipt
- 2 • Getting Started with PSWD
- 3 • Processing at Post Office (PO)
- 4 • Processing at Central Processing Center (CPC)

Scope of the Document

This document will teach India Post users to process the policy servicing requests in the PO and the CPC.



Users should know the following:

- Basic concepts of Postal/Rural Postal Life Insurance
- Basic knowledge of computers
- Basic knowledge of moving through computer screens

Audience

This document will be used by the following PLI roles at India Post:



Indexer: Postal Officer who takes a service request from the customer and registers/indexes it in the system.



Data Entry Operator: Postal Officer who records details of the requests already registered/indexed in the system.



Quality Checker: Postal Officer who verifies entered information and supporting documents.



Approver: Postal Officer who has the authority to approve the requests as per regulation.

Guidelines to Read the Document

The content is supported with graphical representations of the application screens at respective sections. Users must zoom in for an enlarged view of the screenshots.

Users must refer to the Table of Contents, Acronyms, Icons and Glossary sections for easy reading.

Typographical Conventions

Bold

- User Interface Elements
- Clickable Items
- Process Names

Blue

- Cross References
- Table Name
- Screenshot Label

Italic

- *Emphasis*
- *Book Titles*
- *Variables*



The 'blue' Cross Reference text changes its color to purple when it is clicked. This indicates that the user has clicked on the link once before. However, user can still click on the link text and will again be navigated to the cross reference text.

Icons



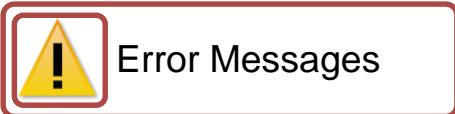
It is suggested that the readers familiarize themselves with these icons as they are used extensively in this document



Notes



Critical Information



Error Messages



Zoom



Process



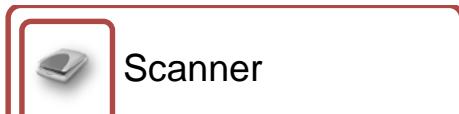
Data Entry Operator



Dispatch Clerk



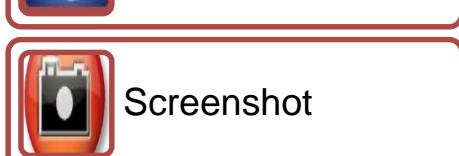
Business Rules



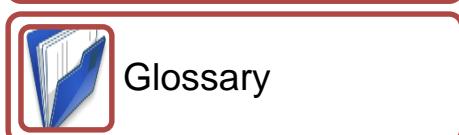
Scanner



Example



Screenshot



Glossary



Approver



Indexer



Quality Checker



Acronyms

HO	• Head Office
CPC	• Central Processing Center
PLI	• Postal Life Insurance
IP	• India Post
RPLI	• Rural Postal Life Insurance
HoD	• Head of Department
PMG	• Post Master General
PO	• Post Office
OCR	• Optical Character Reader
ECMS	• Enterprise Content Management System
UI	• User Interface
PSWD	• Policy Servicing Work Desk
DOC	• Disbursing Officer's Certificate
FAQ	• Frequently Asked Questions

Section 1: Introduction to Duplicate Policy Bond and Duplicate Premium Receipt

1.1 An Overview

1.1.1 Duplicate Policy Bond

All the PLI products need policy maintenance as part of their service offered to the customers in order to maintain an up-to-date record of all the client details including the transaction history.

A duplicate copy of the Policy Bond document is issued to the customer when he requests for it any time during the term of the Policy.



If customers have lost or misplaced their Policy document, they can request for a Duplicate Policy Bond.



These requests are handled at the PO and the CPC using the PSWD system



A nominal fee of Rs.50/- is charged to the customer to issue a duplicate policy.



(Refer to Rule 55 of POLI RULES – 2011)



Duplicate Premium receipt can be issued at the post office level also; hence it can be generated and provided to the customer immediately.



[\(Refer to Rule 32 of POLI RULES – 2011\)](#)

1.2 List of Products

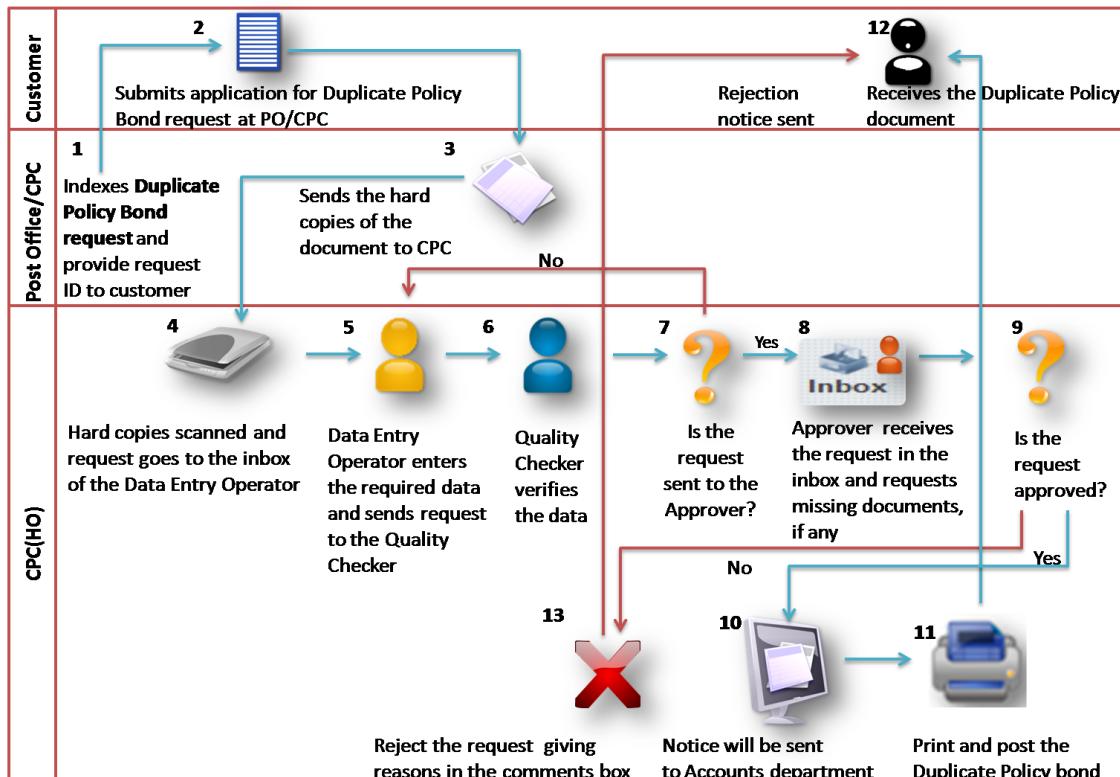


A list of Products for which a Duplicate Policy Bond and a Duplicate Premium Receipt can be issued is given below.

Product	Product Name	Product Type	Existing product
PLI	Suraksha	Whole Life Assurance	Yes
PLI	Santosh	Endowment Assurance	Yes
PLI	Sumangal	Anticipated Endowment Assurance	Yes
PLI	Suvidha	Convertible Whole Life Assurance	Yes
PLI	YugalSuraksha	Joint Life Assurance	Yes
PLI	Children Policy	Children Policy	Yes
RPLI	Gram Santosh	Endowment Assurance	Yes
RPLI	Gram Suraksha	Whole Life Assurance	Yes
RPLI	Gram Suvidha	Convertible Whole Life Assurance	Yes
RPLI	Gram Sumangal	Anticipated Endowment Assurance	Yes
RPLI	Gram Priya	10 years RPLI	Yes
RPLI	Children Policy	Children Policy	Yes
TBD	ULIP	Unit Linked Insurance Policies	No

1.3 Process flow

1.3.1 Duplicate Policy Bond Process Flow



Section 2: Getting Started with PSWD

2.1 Introduction

The McCamish application can be accessed from any India Post (IP) workplace. All users must login using their credentials. These credentials consist of a user name and a password.

2.2 Login



Users must login to the application in the following manner.

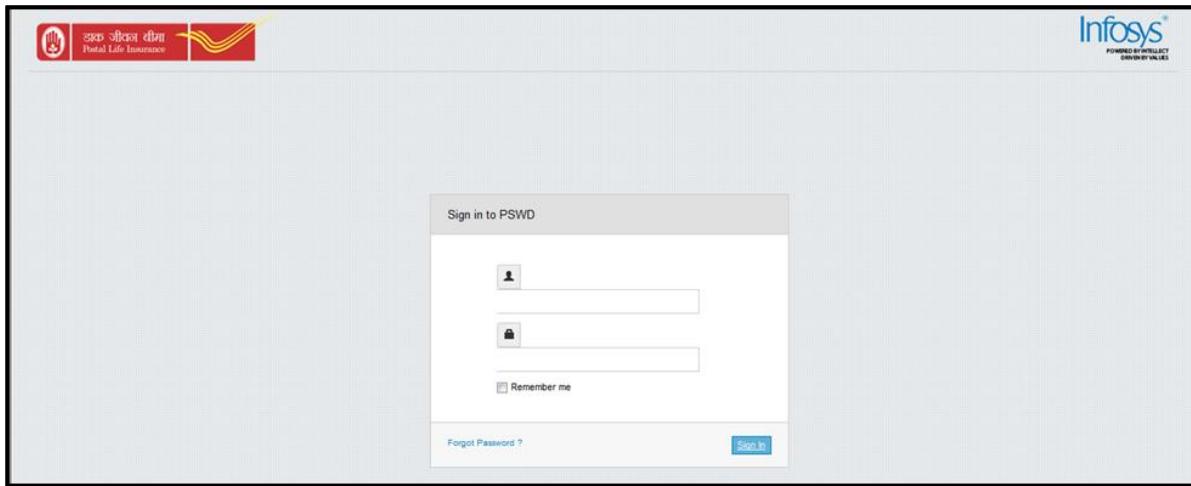
Step 1:  – Enter **User Name**.

Step 2:  – Enter **Password**.

Step 3:  – Click the **Login** button.



The screenshot below shows the Login screen.



PSWD Login Screen



 The user would be able to *change* the Password when he/she logs in for the first time.
The user name and the passwords are *case sensitive*.



Checking **Remember Me** option saves your Username and Password whenever the user signs in to the application next time.



All user roles will have the same Dashboard whether they are Indexers, Quality Checkers or Approvers.

2.3 The Dashboard



The Dashboard has two major sections to access various screens.
The upper section is a ribbon with a number of icons placed in a series.



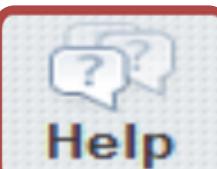
Inbox

- The users must click the **Inbox** icon to view their respective tasks of the day.



User Profile

- The users must click the **User Profile** icon to view their personal and work details.



Help

- The users must click the **Help** icon to view solutions for their system queries.



Log Out

- The users must click the **Log Out** icon to log out of the system.

The following IP users must access their tasks from the **Inbox**.



Data Entry Operators

Indexers

Approvers

Quality Checkers



The central section has a number of work items placed in rows which includes the **Service Request Indexing** icon.



The central section has a number of work items placed in rows which includes the **Service Request Indexing** icon.



Product Information

- Users must click on the **Product Information** button to find the complete listing of PLI and RPLI products of India Post.



Policy Search

- Users must click the **Policy Search** button to search for any existing or newly indexed policy of India Post.



Service Request Indexing

- Users must click the **Service Request Indexing** icon to log a new customer request.



Quote

- Users must click the **Quote** icon to generate a quote for any customer request.



Collection

- Users must click the **Collection** icon to access the Collection, Billing and Disbursement activities of India Post.



Reports

- Users must click the **Reports** icon to access the reports generated by the system.



Pricing Disbursement

- Users must click the **Pending Disbursement** button to access the pending disbursement activities screen.



Customer Search

- Users must click the **Customer Search** button to search for any existing or newly indexed customer of India Post.



The Indexers must use the **Service Request Indexing** icon to go to the *Indexers Dashboard* to start their work.



The screenshot below shows the **Dashboard**.



This screenshot shows the main dashboard of the India Post - Postal Life Insurance system. It features a grid of service categories:

- PRODUCT INFORMATION:** Product Information
- POLICY SEARCH:** Allows user to search policies, view its history and summary
- SERVICE REQUEST INDEXING:** Allows users to index policy servicing requests
- QUOTE:** Allows user to generate quotes for policy related financial alterations
- COLLECTION:** Allows user to collect premiums, loan or any miscellaneous charges for Proposals and Policy

- REPORTS:** Allows user to request, generate and view reports related to business
- PENDING DISBURSEMENT:** Pending Disbursement
- CUSTOMER SEARCH:** Customer Search.

The Dashboard



The screenshot below shows the **Service Request Indexing** screen.

This screenshot shows the Service Request Indexing screen. It includes a search interface with the following fields:

- Request Type: Duplicate Policy Bond
- Policy Number: 0000000016614
- Date: 09/12/2013

Service Request Indexing



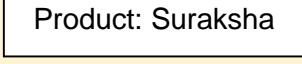
The **Service Request Indexing** icon will be used only by the Indexers and the Data Entry Operators, the Quality Checkers and the Approvers will use the **Inbox** only.

2.4 User Interface (UI) Elements



The users must enter required information in the application through the available elements on the screen. The table below lists the most common screen elements.

Frequently Used Screen Elements

Element	Description
	The drop-down box has a number of values in the list. Users must click the arrow to open the drop-down and select the required value.
	The user must enter the required value in the text entry field box.
	The user must click the Calendar icon to enter the required date for any month or year. A separate pop-up is displayed when the icon is clicked.
	The user must select the Checkbox icon to select a value. On click, the icon changes to  .
	The non-editable display fields and the values cannot be changed. Values entered in other screens or ones generated by the system are displayed here.
	The user must select the Radio button to select a value. On click, the icon changes to  .
	The Search button is an action button whose name signifies its function. The user must enter the search value in the field and click the button to complete the process.
	The View Documents button is an action button and the user can view the scanned documents.
	The user must click the Submit button to submit details that are entered.
	The user must click the Add Comments button to add comments.



Element	Description
Cancel	The user must click the Cancel button to cancel the changes.

Section 3: Processing at Post Office (PO)

3.1 Duplicate Premium Receipt



Duplicate premium receipt can be issued at the Post Office level. The customer can request the Indexer at the Post Office for a Duplicate Premium Receipt.



To print a **Duplicate Premium Receipt** the Indexer must perform the following steps:

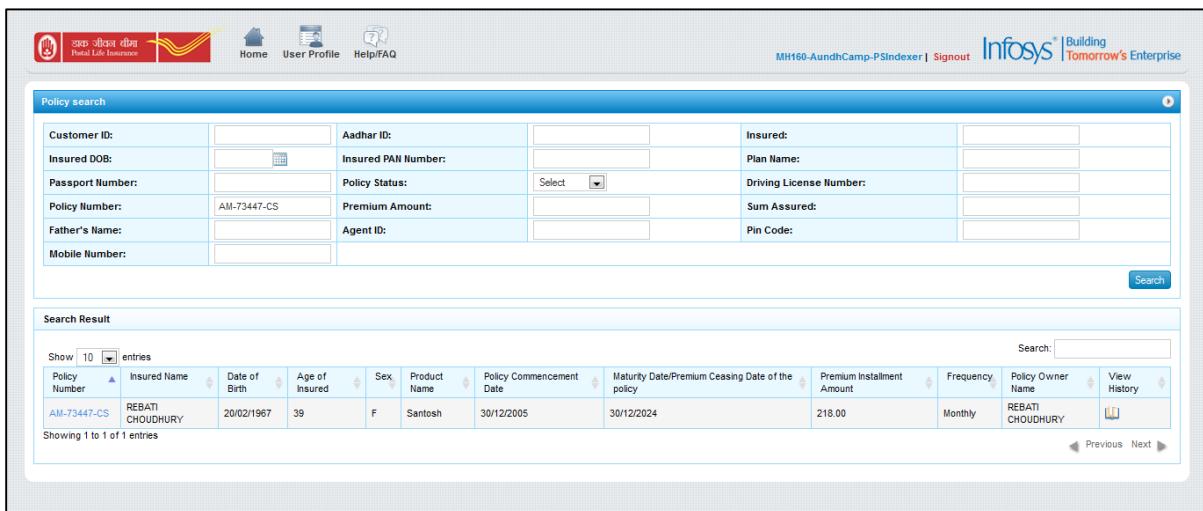
Click **Policy Search** button on Home Page.

Enter **Policy Number**.

Click on **Search**.



The screenshot below show the Search Result screen.



The screenshot shows the "Policy search" interface. At the top, there are input fields for Customer ID, Aadhar ID, Insured, Insured DOB, Insured PAN Number, Plan Name, Passport Number, Policy Status, Driving License Number, Policy Number (AM-73447-CS), Premium Amount, Sum Assured, Father's Name, Agent ID, Pin Code, and Mobile Number. Below the search bar, the "Search Result" section displays a table with one row of data. The columns include Policy Number, Insured Name, Date of Birth, Age of Insured, Sex, Product Name, Policy Commencement Date, Maturity Date/Premium Ceasing Date of the policy, Premium Instalment Amount, Frequency, Policy Owner Name, and View History. The data in the table is as follows:

Policy Number	Insured Name	Date of Birth	Age of Insured	Sex	Product Name	Policy Commencement Date	Maturity Date/Premium Ceasing Date of the policy	Premium Instalment Amount	Frequency	Policy Owner Name	View History
AM-73447-CS	REBATI CHOUDHURY	20/02/1967	39	F	Santosh	30/12/2005	30/12/2024	218.00	Monthly	REBATI CHOUDHURY	

Showing 1 to 1 of 1 entries

Policy Search Result Screen





This will open the Policy Search Result page displaying the policy search result.
On clicking on **Policy Number Hyperlink** the Policy Details screen opens.

Click on **Policy Number Hyperlink**.



On Policy Details page click on **History** button.



The Policy Details page will open. On clicking the History button on the right the Policy History screen is opened.



The screenshots below show the Policy Details screen.

Screenshot of the Policy Details screen:

Policy Summary AM-73447-CS

Installment Amount	218.00	Policy Status	Active	Insured	REBATI CHOWDHURY	Product Name	Santosh
Issue Date	30/12/2005	Premium Paid Till	31/12/2013	Customer ID	173731	Duplicate Policy Bond Issued:	No

Policy Details

Product Type:	EAP	Issue Date:	30/12/2005
Spouse Insured:	N/A	Child Insured:	N/A
(In case of Joint Life Plan)		(In case of Child Plan)	
Insured DOB:	20/02/1967	Age of Maturity:	58
Age of Insured at entry:	39	PAO Code:	
Loan Status:	Eligible	Bonus:	25,750.00
Sum Assured:	50,000.00	Maturity Date/Premium Ceasing Date of the policy:	30/12/2024
Premium Amount:	218.00	Premium Frequency:	Monthly
Payment Method:	Cash/Cheque	Last Premium Paid On:	01/10/2013
Next Premium Date:	01/01/2014	Policy Taken Under:	Others
Last Installment:	November 2024		

Agent Details

Agent Name:	AYAZUDDIN AHMEDPAPLIGHY.	Agent ID:	AMDE87
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Nominee Details

Nominee Type	Name	Relationship	Date of Birth	Current Percentage	Effective Date
Individual	Mr. DUMMY NAME	Others	01/01/1955	100.00	30/12/2005

Assignment Details

Survival Benefit Details

Insured Details

Communication Address:
MALARA JOGATOLA L.P.SCHOOL
PO-MANDAKATA
DIST-KAMRUP
AS 781121

Employer:

Phone Number:

Designation:

Email-ID:

Office Address:

Office Email ID:

Office Phone Number:

At
MALARA JOGATOLA L.P.SCHOOL
PO-MANDAKATA-781121
DIST-KAMRUP
AS 781121

Back

Postal Assistant

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PALASDARI EDBO

Policy Details Screen





The screenshots below show the Policy History Screen.

Policy History

Policy Summary -AM-73447-CS

Installment Amount	218.00	Policy Status	Active	Insured	REBATI CHOWDHURY	Product Name	Santosh
Issue Date	30/12/2005	Premium Paid Till	31/12/2013	Customer ID	173731	Duplicate Policy Bond Issued:	No

Request Collection Disbursement Correspondence Financial History

View Documents Back

Policy History Screen



The Policy History page shows the Collection, Disbursement and Correspondence tabs.

Click on **History icon**.

Click on **Collection** tab to view the premium paid history.

Click on the **Print** hyperlink to open the PDF document of the Premium Receipt.

Click **Open** document and print the Receipt.



The Premium paid receipt is shown as a PDF document which can be printed and given as Duplicate Receipt.

A nominal fee of Rs.10/- is charged to the customer to issue a duplicate Premium Receipt.



The screenshots below show the Premium Receipt screen.



Policy History

Policy Summary - 0000000014104

Installment Amount	1076.0	Policy Status	Active
Issue Date	23/06/2010	Last Premium Paid:	23/06/2010

Request

Collection

Disbursement

Correspondance

File Download

Do you want to open or save this file?

PDF Name: premium_receipt.pdf Type: Adobe Acrobat Document, 1.54KB From: 10.74.29.110

Open Save Cancel

While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. [What's the risk?](#)

You are here: Service Request Indexing > Inbox

Product Name	Suraksha
Duplicate Policy Bond Issued:	No

PDF document record of Premium Receipt Screen





3.2 Duplicate Policy Bond

3.2.1 List of Mandatory Documents for Duplicate Policy Bond

- Duplicate Policy Document Application Form
- Indemnity Bond
- Advertisement in Newspaper
- Original receipt of Duplicate Policy fee



Condition:

- Advertisement in Newspaper is required only if Sum Assured exceeds Rs.5 Lakhs.
- If the Original Policy Bond is damaged or mutilated or partly mutilated or torn/destroyed policy by white ants, which can be identified to the original policy, neither any Advertisement nor any Indemnity Bond would be necessary.

3.2.2 Indexing the Request for Duplicate Policy Bond



Request indexing menu allows the user to index the request and forward it to the respective CPC for further processing.



The screenshot below shows the Service Request Indexing screen.

Service Request Indexing screen





To access **Duplicate Policy Bond Indexing**, perform the following steps:

Click Service Request Indexing Icon on Dashboard.

Select Duplicate Policy Bond from request type dropdown menu.

Enter Policy Number.

Enter the appropriate Date.

Click Next.



If the policy number is not available, then user must click **Search** for the policy by giving some other customer details like name or address.



The screenshot below shows the Policy Search screen.

The screenshot displays the 'Policy search' interface. At the top, there are input fields for Customer ID, Aadhar ID, Insured, Plan Name, Insured DOB, Insured PAN Number, Driving License Number, Passport Number, Policy Status, Premium Amount, Sum Assured, Father's Name, Agent ID, Pin Code, and Mobile Number. Below this is a 'Search' button. The 'Search Result' section shows a table with one entry:

Policy Number	Insured Name	Date of Birth	Age of Insured	Sex	Product Name	Policy Commencement Date	Maturity Date/Premium Ceasing Date of the policy	Premium Instalment Amount	Frequency	Policy Owner Name	View History
AM-73447-CS	REBATI CHOWDHURY	20/02/1967	39	F	Santosh	30/12/2005	30/12/2024	218.00	Monthly	REBATI CHOWDHURY	

Below the table, it says 'Showing 1 to 1 of 1 entries'. At the bottom right of the search result area are 'Previous' and 'Next' navigation buttons.

Policy Search Screen



Request Indexing Screen will populate Policy Summary section and Existing Request Summary section where the user can see **previous open policy request** history. Check request type to be same as selected in the previous screen. View History link shows the previous actions taken on the request.



Click **Submit.**



Once request is submitted the Ticket Number or Request ID gets generated and communicated to the customer.



The screenshot below shows the Ticket Number or Request ID screen.

This screenshot shows a screenshot of a web application interface for 'Service Request Indexing'. At the top, there's a navigation bar with links like 'Policy Search', 'Customer Search', 'Suspense Maintenance', etc. On the right, it shows the user 'Srikanth Gurunathan' and a 'Signout' link. The main area has sections for 'Request Type' (set to 'Loan'), 'Policy Summary' (with details like 'Policy Number: P1234567890', 'Installment Premium: 10000', 'Issue Date: 10/05/2008'), and a 'Pending Request' table. A prominent red-bordered box highlights a 'Success' message box in the center: 'Success' at the top, followed by an info icon, the text 'Transaction submitted successfully for Request ID: A12344998', and a 'OK' button at the bottom right.

Ticket ID Generated Screen



The customer has to submit the documents before the next process can be initiated.

An acknowledgement slip with the Ticket Number and a printed barcode is also generated for document scanning purposes. One copy of the slip is given to the customer and another copy is put over the request documents as a covering



The screenshot below shows the Acknowledgement Slip with Barcode screen.

**Customer Copy**

We hereby acknowledge that we are in receipt of your request and will be processed on the basis of your eligibility. Kindly ensure that you have provided the duly filled forms along with the required documents in the absence of which request will not be processed.

Request Type :	Duplicate Policy Bond	Request Date :	15/07/2013
Request Id :	PSSUR000004999	PO name & Code :	DL000000059
Policy Number :	0000000014658	CPC name/Circle	DL000000059

Signature of Employee
Postal Life Insurance
Department of Post

**Acknowledgement Slip with Barcode Screen**

Indexed request will be *reflected* in the Inbox of tasks for Data Entry Operator.



The screenshot below shows the Reserve Task screen.

Reserve Task

Ticket ID: PSSUR000004999,

Reserve Task

**Data Entry Inbox Reserve Task Screen**

Section 4: Processing at Central Processing Center (CPC)

4.1 Introduction to Duplicate Premium Receipt



Duplicate Premium Receipt can be issued from CPC also. The process is same as provided above in Post Office section.

4.2 Introduction to Duplicate Policy Bond

Duplicate Policy Bond requests from the PO are forwarded to CPC for further processing.



The Data Entry Operator enters the Duplicate Policy Bond request in the system using the scanned documents and makes it ready for a Quality Check and later Approval.



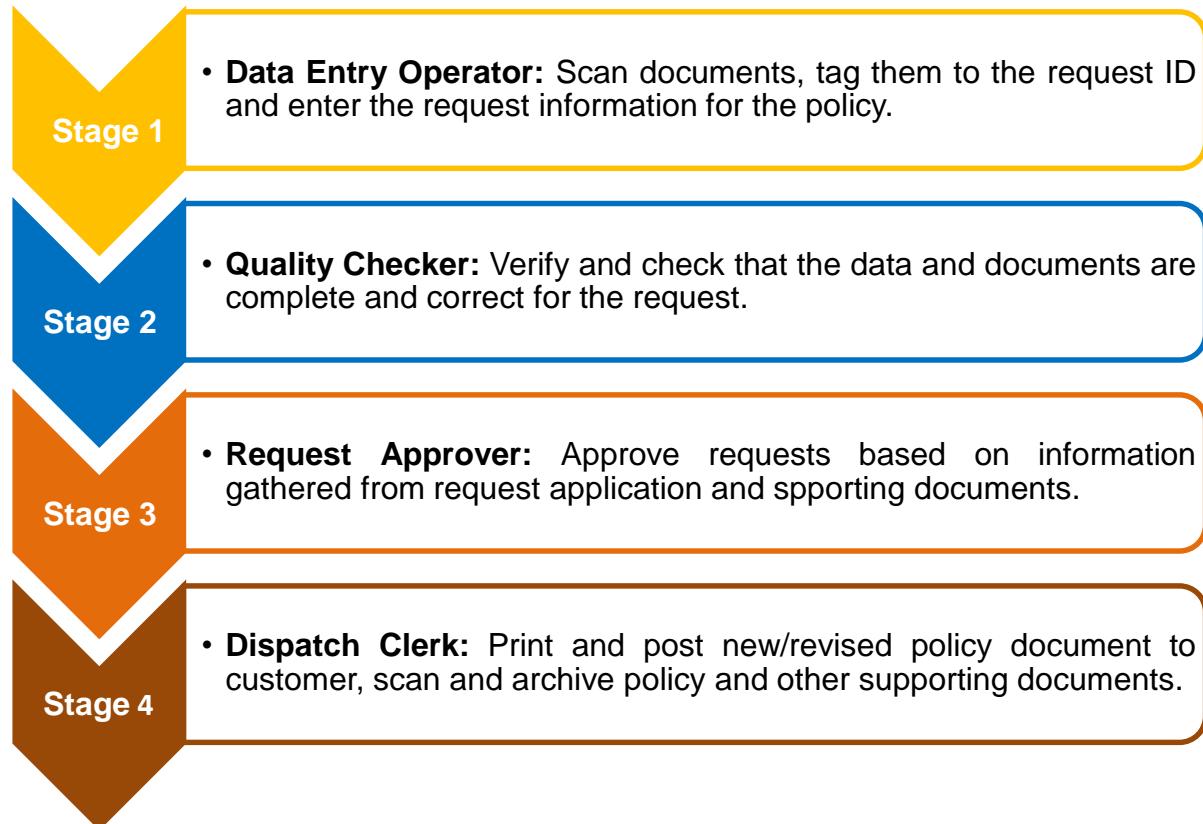
These activities are carried out only after the paper documents are received at the CPC through postal dispatch.



The paper documents are scanned and tagged to the policy before the information is entered in the system.



The Maintenance request is processed at the CPC by different roles performing specific tasks in the following stages. Each role forwards the request for further processing to the next entity.



4.3 Scanning Documents Using the ECMS



The scanning process begins at the PO where all documents collected for the day are bundled and sent to CPC. This process is common for all types of requests and proposals sent to the CPC.

The bundles are marked with the Office Code + Date + Packet Number.

A list of all types of service requests is attached to the bundle.

The status of the proposal is updated as *Pending for Scanning* in the McCamish system.

The documents are physically dispatched to the respective CPC.



Counter clerk prints the Acknowledgment Receipt on receipt stationery in two copies. One copy is given to the customer and another copy is affixed on the blank A4 size paper.



The documents are scanned at the CPC by performing the steps below.

Clerk at CPC ticks the serial list of service requests received with bundle to check missing set of documents if any.

Adds appropriate separator sheets between and within the set of documents.

Scans documents and saves images labeled as per the scanners naming convention on to the local desktop.

Checks images for clarity and confirms that all documents are scanned.



Separator sheets allow the ECMS system to distinguish each page based on request type and supporting document category. These sheets are reusable, as are the barcodes printed on them.



The scanned documents are tagged to the policy or the request by performing the steps below.

Logs in to the ECMS and provides same bundle number as received from branch on to the system.

Virtual scans (vScan) the document images to DataCap (ECMS scanning software) server.

Data Entry Operators identify the pages as per the separator sheets.



DataCap web service must be pre-installed on each Desktop.



Desktop operator will also be allowed to perform operations like page identification and verification on the other batches while documents get uploaded in the background.

4.4 Data Entry Process



The Data Entry operator must click on his Inbox on the Dashboard ribbon to access the inbox. The inbox will have a list of the service requests awaiting data entry generated due to indexing.

Data Entry Operator has the following access and decision levels:

**Submit**

- Allows the user to forward the processed request to the Quality Checker level and request status will change to pending for quality check.

View Documents

- Allows the user to view scanned documents tagged to a policy.

Add Comments

- Allows the user to note any additional information on the request.

Request History

- Allows the user to view the history of all stages of the particular request.

Cancel

- Allows the user to cancel the request. On Cancel, the screen would be cancelled, and no action is required at screen level.



The screenshot below shows the Data Entry Operators Inbox screen.

The screenshot displays the Data Entry Operators Inbox screen. At the top, there are search filters for Request Queue (Data Entry Queue), Status (Reserved), Request Type (Duplicate Policy Bond), Date Range, Ticket Id / Proposal Number, Policy Number, and Operation Center (PANVEL H.O.). Below the filters is a table titled "Inbox Result" showing one item found. The table columns include Select, Ticket ID (PSDUB0000012823), Customer ID (103396), Policy No/Proposal No (DL-105871-UC), Request Type (Duplicate Policy Bond), Status (Reserved), Request Date/Time (Thu Dec 12 00:00:00 IST 2013), Request Owner (MH-DE Operator), Indexed By (MH-Systemadmin), Office (PALASDARI EDBO), and Actions. The bottom of the screen includes links for Postal Assistant, Copyrights @ Infosys BPO Limited, and PANVEL H.O.

Inbox Page for Data Entry Operator

The Data Entry Operator must follow the below steps to acquire the **Duplicate Policy Bond** request from the system.





Click **Inbox**.

Select **Duplicate Policy Bond** from **Request Type** drop down menu.

Once the Data Entry Operator clicks on the Ticket ID, the system will prompt for reserving the task and once the task is reserved, system will automatically navigate to the Data Entry screen.



This will open the Duplicate Policy Bond screen.



The screenshot below shows the Duplicate Policy Bond process screen.

The screenshot shows the 'Duplicate Policy Bond' screen. At the top, it displays the request type 'Duplicate Policy Bond', ticket number 'PSDUB0000012823', policy number 'DL-105871-UC', and date '12/12/2013'. Below this is a 'Policy Summary' table with details like 'Instalment Amount: 3,950.00', 'Issue Date: 08/09/2009', 'Policy Status: Terminated due to Surrender', 'Premium Paid Till: 31/05/2013', 'Insured: ANIL KUMAR MAHATO', 'Customer ID: 103396', and 'Product Name: Santosh'. Under the heading 'Duplicate Policy Document Processing', there are fields for 'Request Date' (with a calendar icon) and 'Reason' (set to 'Destroyed due to fire'). A 'Fee Received:' field is also present. The bottom section is titled 'List of Documents' with a list of checkboxes for various document types: 'ID and Address proof', 'Identity Bond', 'Copy of FIR', 'Certificate from fire authorities', 'Certificate of Unit Commanding Officer', 'Copy of Notice of loss published in Newspaper', and 'Waive Documents'. The footer includes links for 'Postal Assistant', 'Copyrights @ Infosys BPO Limited', and 'PANVEL H.O.'

Duplicate Policy Bond Screen



The Data Entry Operator can only enter the required information in the Duplicate Policy Bond screen. Only the Quality Checker and the Approver can request for missing information or documents.



The Data Entry Operator must read the customers Duplicate Policy Bond application and record customer request details.

Select **Request Date** in Duplicate Policy Bond Changes tab.

Select **Reason** from the dropdown list.

Click on checkbox for **Fee Received**.

Tick the documents **Checkbox**.

Click **Continue**.



The Data Entry Operator must check only those checkboxes for which the documents have been received from the customer.



The Data Entry Operator must refer to old history of the request and also confirm available supporting document status.

Click **Request History** to view previous request details.

Click **View Documents** to open the scanned documents attached with the policy.

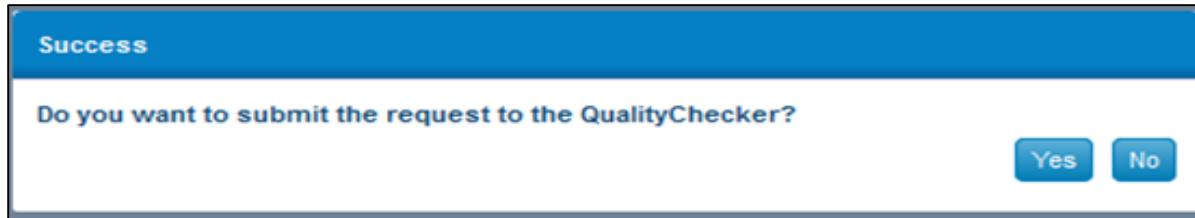
Click **Submit**.



A pop up window querying Quality Checker Submission confirmation will appear on the screen for a response.



The screenshot below shows the Quality Checker Submission screen.



Success

Do you want to submit the request to the QualityChecker?

Yes No

Submit to Quality Checker screen

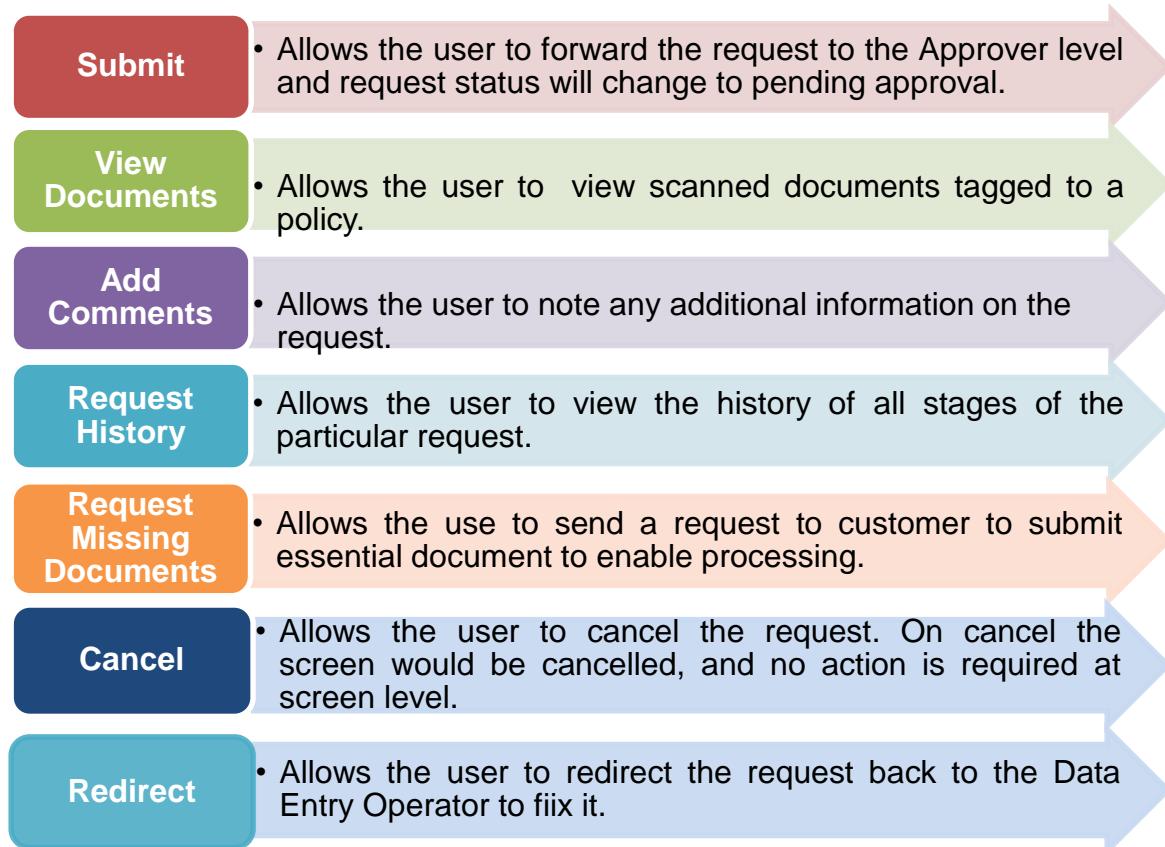


4.5 Quality Check Process



The Quality Checker at the CPC receives the **Duplicate Policy Bond Request** in Quality Checker inbox. The Quality Checker must verify Information for correctness and completeness. Requests with missing or pending information, missing or additional documents, will be sent back to Data Entry Operator

The Quality Checker has the following access and decision levels:



The Quality Checker must follow the below steps to acquire Duplicate Policy Bond Request submitted by the Data Entry Operator in the Quality Checker Inbox.



Click **Inbox**.

Select the check-box against the **Policy Number** which has Duplicate Policy Bond request pending in **Inbox**.

Once the Data Entry Operator clicks on the Ticket ID, the system will prompt for reserving the task and once the task is reserved, system will automatically navigate to the Data Entry screen.



The screenshot below shows the Quality Checker's **Inbox** screen.

Select	Ticket ID	Customer ID	Policy No/Proposal No	Request Type	Status	Request Date/Time	Request Owner	Indexed By	Office	Actions
<input type="checkbox"/>	PSADD0000023689	15215	0000000016771	Address Change	Pending	Mon Nov 11 00:00:00 IST 2013		MH-PS Indexer	PALASDARI EDBO	
<input type="checkbox"/>	N-CWA0000022492		N-CWA0000022492	Proposal	Pending	Mon Nov 11 14:24:52 IST 2013		MH-Indexer	GAULWADI EDBO	
<input type="checkbox"/>	PSLON0000023699	14459	0000000016940	Loan	Pending	Fri Nov 15 00:00:00 IST 2013		MH-PS Indexer	PALASDARI EDBO	
<input type="checkbox"/>	PSSUR0000023705	14461	0000000016941	Surrender	Pending	Thu Nov 21 00:00:00 IST 2013		MH-PS Indexer	PALASDARI EDBO	
<input type="checkbox"/>	N-WLA0000022610		N-WLA0000022610	Proposal	Pending	Wed Nov 27 14:48:55 IST 2013		MH-Indexer	BORGAON EDBO	
<input type="checkbox"/>	N-WLA0000022611		N-WLA0000022611	Proposal	Pending	Wed Nov 27 15:04:59 IST 2013		MH-Indexer	JAMRUNG EDBO	
<input type="checkbox"/>	N-CWA0000022613		N-CWA0000022613	Proposal	Pending	Wed Nov 27 15:18:08 IST 2013		MH-Indexer	BORGAON EDBO	

Quality Checker Inbox Screen





This will open the Duplicate Policy Bond Process screen however the Policy Summary will be read only for the Quality Checker.



The screenshot below shows the Duplicate Policy Bond Quality Checker screen.

The screenshot displays the 'Duplicate Policy Bond' process interface. At the top, there are navigation links for Policy Search, Customer Search, Suspense Maintenance, Income Tax Certificate, Pending Disbursement, Product Information, and FAQ. The top right corner shows the user's name, Srikanth Gurunathan, and a Signout link. The Infosys logo is also present. The main content area is titled 'Duplicate Policy Bond'. It shows a 'Policy Summary' section with details like Request Type (loan), Request ID (T1126451), Date (07/02/2013), Instalment Premium (10000), Policy Status (Active), Insured (Ramesh), Product Name (Suvidha), Issue Date (10/5/2008), Last Premium Paid (13/05/1982), Customer ID (C15641), and Duplicate Policy Bond Issued (Yes). Below this is a 'Duplicate Policy Document Processing' section where the user can enter Request Date, Reason (Destroyed due to fire), and Fee Received. A 'List of Documents' section lists items such as 'Duplicate Policy Document Application Form', 'Indemnity Bond', and 'Advertisement in Newspaper'. At the bottom, there is a 'Request Missing Documents' section with a table for Document Name, Document Request Date, Status, Received Date, and Add New [+]. Buttons for Submit, Redirect, View Documents, Request Missing document, Add Comments, Request History, and Cancel are available. The footer includes copyright information (Copyrights@McCAMISH SYSTEMS) and system status (Computer | Protected Mode: Off, 95% zoom).

Duplicate Policy Bond Quality Checker Screen





Click Request History.



Click View Documents.



If major changes are required for the request **based on the History of request and documents available**, Quality Checker can click on Redirect button to get a pop up asking for confirmation to redirect the request to the data entry level.



The screenshot below shows the Redirect Request screen.

Installment Premium	10000	Policy Status	Active	Insured	Ramesh	Product Name	Suvidha	
Issue Date:	10/05/2008	Last Premium Paid	13/05/1982	Customer ID	C15641	Duplicate Policy Bond Issued	Yes	
Conversion Process								
Policy Term:	10 years	Conversion Status:	Original					
Premium:	500.00	Maturity Date:	20/12/2022					
Sum Assured:	1,00,000							
Conversion History								
Policy Number	Issue Date	Product	Maturity Date	Sum Assured	Policy Term	Premium	Conversion Date	
P13425	11/12/2013	Santhosh	10/05/2015	1,00,000	10 Years	5000	10/05/2015	
P14645674	11/12/2013	Santhosh			Years	5000	10/05/2015	
G87	11/12/2013	Santhosh			Years	5000	10/05/2015	
K5986	11/12/2013	Santhosh			Years	5000	10/05/2015	
Redirect								
Do you want to Redirect the changes?								
Submit Redirect View Documents Request Missing document Add Comments Request History Cancel								

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Redirect Request Screen



To send work item back for reprocessing follow the given steps.

Click **Redirect**.

Click **Yes** to redirect when the pop-up appears.

Click **Add Comments**.

Click on **Submit**.



The status of the work item will show Redirected Incomplete Information. Necessary comments can be added in the text box.



The **Quality Checker** must order any missing documents if any. Follow the steps given below from the Request Missing Documents section.

Select document from **Document Name** drop-down menu from Document Missing Section.

Enter Document Request **Date** from the **Calendar** icon.

Click **Request Missing Documents**.

Select **Status** as **Pending** from the drop-down menu.

Click **Submit**.



The status of the work item will show Pending Missing Requirements. Necessary comments can be added in the text box.



If there are no missing requirements and to send the Duplicate Policy Bond request for further processing follow the given step.

Click **Submit**.



The status of the work item is now Pending Approval.

4.6 Approval Process



The Approver at the CPC receives the Duplicate Policy Bond Approval Request in Approver inbox. Request is approved or rejected. Rejected requests will be substantiated by a written comment stating the reason for rejection.



Requests with missing or pending information, missing or additional documents, will be sent back to Data Entry Operator.



The Request Approver has the following access and decision levels:

Redirect

- Allows the Approver to redirect the case to the Data Entry Operator for Missing Requirements.

Approve

- Allows only the Approver to approve the Duplicate Policy Bond request. Duplicate Policy Bond event will be generated and Print Duplicate Policy flow is initiated by the system. Customer will be informed of the decision.

Reject

- Allows the approver to reject the request either if the customer has withdrawn the request or any other reason. Customer will be informed of the decision.

View Documents

- Allows the user to view scanned documents tagged to a policy.

Request Missing Documents

- Allows the user to send a request to customer to submit essential document to enable processing.

Add Comments

- Allows the user to note any additional information on the request.

Request History

- Allows the user to view the history of all stages of the particular request.

Cancel

- Allows the user to cancel the request. On cancel the screen would be cancelled, and no action is required at screen level.



The Request Approver has the same Duplicate Policy Bond Process screen however the fields are editable for the Request Approver. But the Policy Summary, Quote, List of Documents section, will be read only for the Request Approver



The Approver also picks his tasks for the day from the **Inbox**, just as the Quality Checker.

Click **Inbox**.

Select the check-box against the **Policy Number** which has Relationship Maintenance request pending in **Inbox**.

Once the Data Entry Operator clicks on the Ticket ID, the system will prompt for reserving the task and once the task is reserved, system will automatically navigate to the Data Entry screen.



The screenshot below shows the Request Approver screen.

The screenshot displays the 'Duplicate Policy Bond' process on the India Post - Postal Life Insurance system. The top navigation bar includes links for Policy Search, Customer Search, Suspense Maintenance, Income Tax Certificate, Pending Disbursement, Product Information, FAQ, and a user profile for Srikanth Gurunathan. The main content area shows the 'Duplicate Policy Bond' form with fields for Request Type (loan), Request ID (T1126451), Date (07/02/2013), and a Policy Summary table. The Policy Summary table contains details such as Instalment Premium (10000), Policy Status (Active), Insured (Ramesh), Product Name (Suvitha), Issue Date (10/05/2008), Last Premium Paid (13/05/1982), Customer ID (C5641), and a note about Duplicate Policy Bond Issued (Yes). Below the summary is a 'Duplicate Policy Document Processing' section with fields for Request Date (11/10/2013) and Reason (Destroyed due to fire). The bottom sections show a 'List of Documents' (with items like Duplicate Policy Document Application Form, Indemnity Bond, and Advertisement in Newspaper) and a 'Request Missing Documents' table. The table has columns for Document Name (Duplicate Policy Document Appli...), Document Request Date, Status (Pending), Received Date, and Add New [+]. Buttons at the bottom include Redirect, Approve, Reject, View Documents, Request Missing document, Add Comments, Request History, and Cancel.

Request Approver Screen





The Request Approver must check every document for its correctness by looking at the scanned documents.

Click **Request History**.



Click **View Documents**.



If major changes are required in the request, Request Approver can click on Redirect button to get a pop up asking for confirmation to redirect the request to the data entry level.



The screenshot below shows the Redirect Request screen.

Installment Premium	10000	Policy Status	Active	Insured	Ramesh	Product Name	Suvidha
Issue Date:	10/05/2008	Last Premium Paid	13/05/1982	Customer ID	C15641	Duplicate Policy Bond Issued	Yes

Conversion Process

Policy Term:	10 years	Conversion Status:	Original
Premium:	500.00	Maturity Date:	20/12/2022
Sum Assured:	1,00,000		

Conversion History

Policy Number	Issue Date	Product	Maturity Date	Sum Assured	Policy Term	Premium	Conversion Date
P13425	11/12/2013	Santhosh	10/05/2015	1,00,000	10 Years	5000	10/05/2015
P4645674	11/12/2013	Santhosh				5000	10/05/2015
G87	11/12/2013	Santhosh				5000	10/05/2015
K5986	11/12/2013	Santhosh				5000	10/05/2015

Redirect

Do you want to Redirect the changes?

Yes No

Conversion Changes

Converted Product:	Santosh	Policy Maturity Age:	30 years
Effective Date of Conversion:			

Submit Redir View Documents Request Missing document Add Comments Request History Cancel

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Redirect Request Screen



To send work item back for reprocessing follow the given steps.

Click **Redirect**.



Click on **Yes** to to confirm redirection.



The screenshot below shows the Add Comment screen.



Effective Date of Conversion:

Quote

Revised Product	Santosh	Policy Maturity Age	20 years
Revised Sum Assured	1,00,000	Revised Premium	600.00
Charges	20.00	Revised Maturity Date	20/12/2014
Excess Amount in Suspense (Original Policy)	2000		
Interest to be Capitalised	1900		

Comments

Comment:

List of Documents

- Conversion Form
- Policy Document
- Premium Receipt book
- Consent Letter
- Certificate of Good health

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Add Comment Screen



The View Documents will open the scanned documents attached with the policy. To order any missing or additional documents

Select document from **Document Name** drop-down menu.

Enter Document Request Date.

Click **Request Missing Documents**.



To reject the Reduced Paid Up request follow the given steps.

Click **Reject**.

Enter reject reason in **Reason for Reject** text pop up.

Click **Submit**.



The status of the work item is now rejected.



To approve the request Approver must click on the approve button.

Click Approve.

The status of the work item is now approved.

4.7 Policy Dispatch and Archiving Process



The Dispatch Clerk must print, dispatch and archive a copy of the Policy and any other official documents to the customer.



The given process is followed when the proposal or request is declined.

Proposal or Service Request is rejected by Approver.



Customer is informed of rejection by postal letter or through insurance agent.



All documents related to the proposal form or Service request are held in a temporary folder in ECMS.



If the request or proposal is approved the given process is followed.

Once a new proposal **or service request** is approved, an auto trigger from the McCamish System is sent to ECMS.

Meanwhile McCamish system prints two policy bond documents; one for the customer and another as an office copy (Policy Docket) on pre-printed stationary.

The customer copy is duly signed and sent to the customer by post or through the agent .

A flat file of this policy document is sent to ECMS for scanning and storing the office copy of the policy bond without signature along with other proposal (supporting) documents.

The flat file with all the related documents including the Request/Proposal application form, and other supporting documents are moved to a permanent policy folder and are tagged with policy numbers as well as customer ID.



Glossary

The following table defines the terms used in this manual.

Term	Definition
Logging On	Logging on is the process through which the user of the device is identified and authenticated.
User Profile	User profile is a collection of personal data associated to a specific user; for example, language and password.
Policy Bond	Original Policy bond issued to the customer
Premium Receipt Book	Premium receipt book is considered as proof of premiums paid on the policy.
ID Proof	Valid ID proof of the customer.
EFT	Electronic Fund Transfer is a type of claim settlement option in which the amount will be credited to the customer's account.
Assignment/ Reassignment	When the policy owner assigns the policy to someone else, it means that an assignment has taken place on the policy. In such cases, assignee needs to provide all the required documents.



End of DPB & DPR OM