

India Post
Postal Life Insurance
Application Training Program

Commutation Operating Manual



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Executive Summary

About the Manual

The *Commutation* operating manual is designed to support India Post in processing the Commutation request for its Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) products. It is used to manage customer queries and policy request, subject to pre-defined conditions. It also helps India Post to perform their daily transactions.

This manual contains the following sections:

- 
- 1 • Introduction to Commutation
 - 2 • Getting Started with PSWD
 - 3 • Processing at Post Office (PO)
 - 4 • Processing at Central Processing Center (CPC)

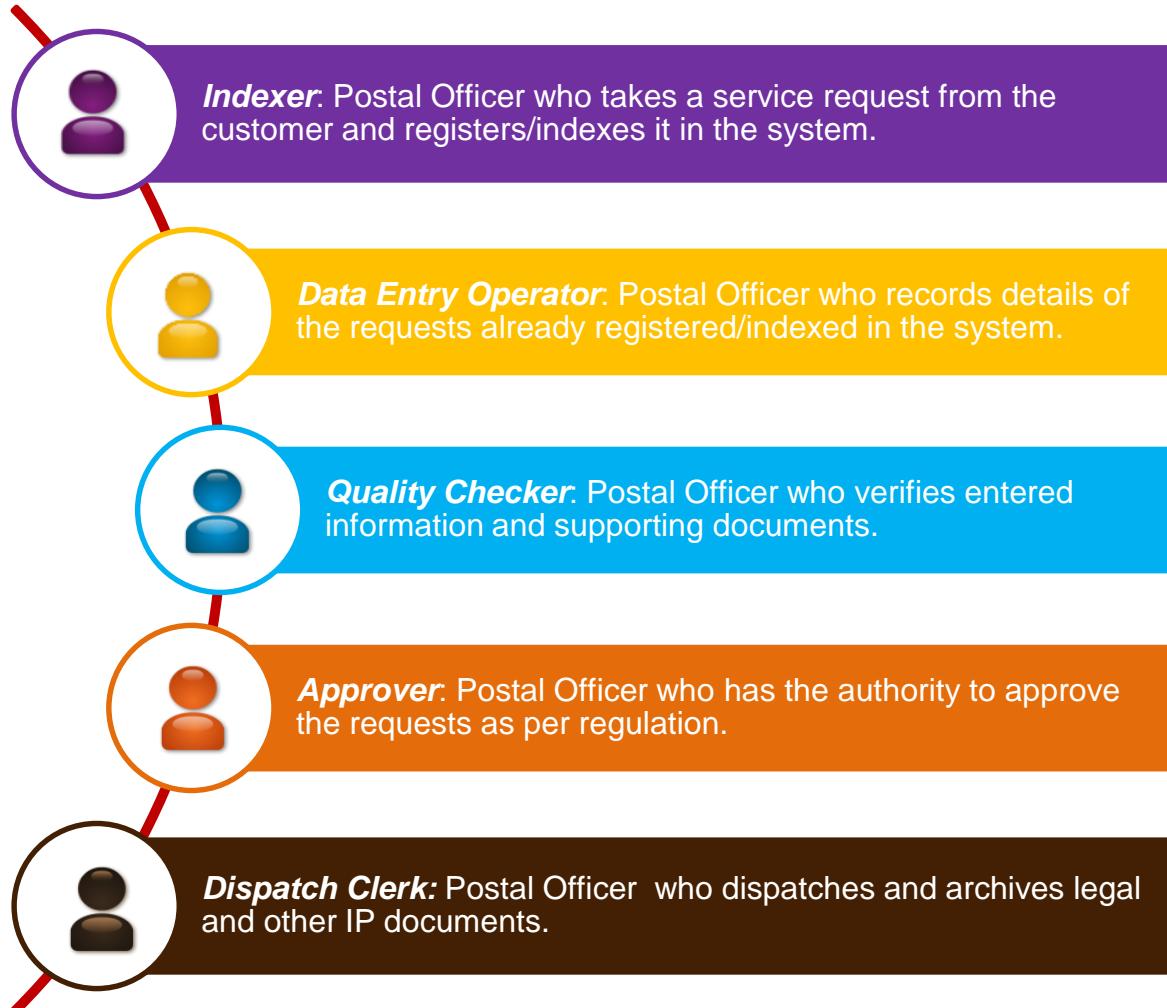
Scope of the Document

This document will teach India Post users to process PLI functions and features in the McCamish platform. Users should know:

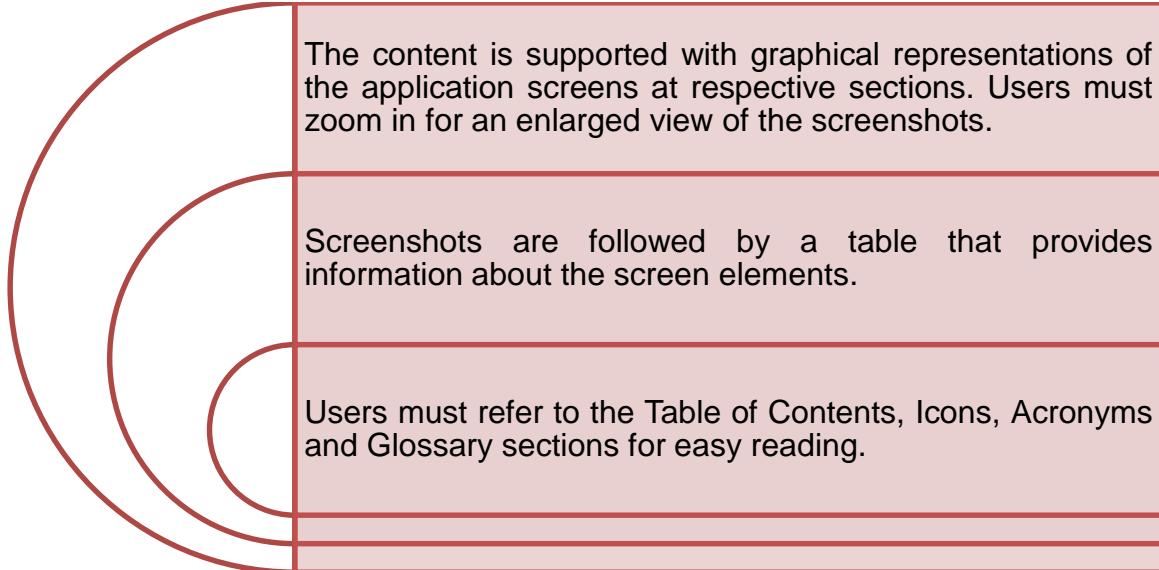
- Basic concepts of Postal/Rural Postal Life Insurance
- Basic knowledge of computers
- Basic knowledge of moving through application screens

Audience

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



Guidelines to Read the Document



Typographical Conventions



The ‘blue’ Cross Reference text changes its color to *purple* when it is clicked. This indicates that 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.

Bold

- **User Interface Elements**
- **Clickable Items**
- **Process Names**

Blue

- [Cross References](#)
- [Table Name](#)
- [Screenshot Label](#)

Italic

- Cross References
- Emphasis

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

PLI	• Postal Life Insurance
RPLI	• Rural Postal Life Insurance
PO	• Post Office
CPC	• Central Processing Center
DoB	• Date of Birth
ECMS	• Enterprise Content Management System
POLI	• Post Office Life Insurance Rules — 2011
UI	• User Interface
PSWD	• Policy Servicing Work Desk
HO	• Head Office
SA	• Sum Assured
ULIP	• Unit Linked Insurance Product
EFT	• Electronic Fund Transfer

Section 1: Introduction to Commutation

1.1 Overview



The *Commutation* feature allows the policy holder to reduce the premium paid on his/her policy at any time during the term of the policy. Thus, this will cause a decrease in the sum assured. Similarly, decrease in sum assured will result in reduction of premium.



(Refer to Rule 5(7) and Rule 51(1) of POLI RULES – 2011)

1.2 List of Products that have Commutation Feature

The table below provides a list of Life Insurance products offered by India Post for its customers.

Page Elements: List of Existing Products

Product	Product Name	Product Type
PLI	Suraksha	Whole Life Assurance
PLI	Santosh	Endowment Assurance
PLI	Suvidha	Convertible Whole Life Assurance
PLI	Yugal Suraksha	Joint Life Assurance
PLI	Children Policy	Children Policy
RPLI	Gram Santosh	Endowment Assurance
RPLI	Gram Suraksha	Whole Life Assurance
RPLI	Gram Suvidha	Convertible Whole Life Assurance
RPLI	Children Policy	Children Policy

Product	Product Name	Product Type
PLI/RPLI	ULIP	Unit Linked Insurance Policies



(Refer to Rule 5(7) and Rule 51(1) of POLI RULES – 2011)

1.3 List of Mandatory Documents for Commutation

Commuation Request Form

Policy Bond

Premium Receipt Book

Disbursing Officer's Certificate

Overloan Amount Repaid

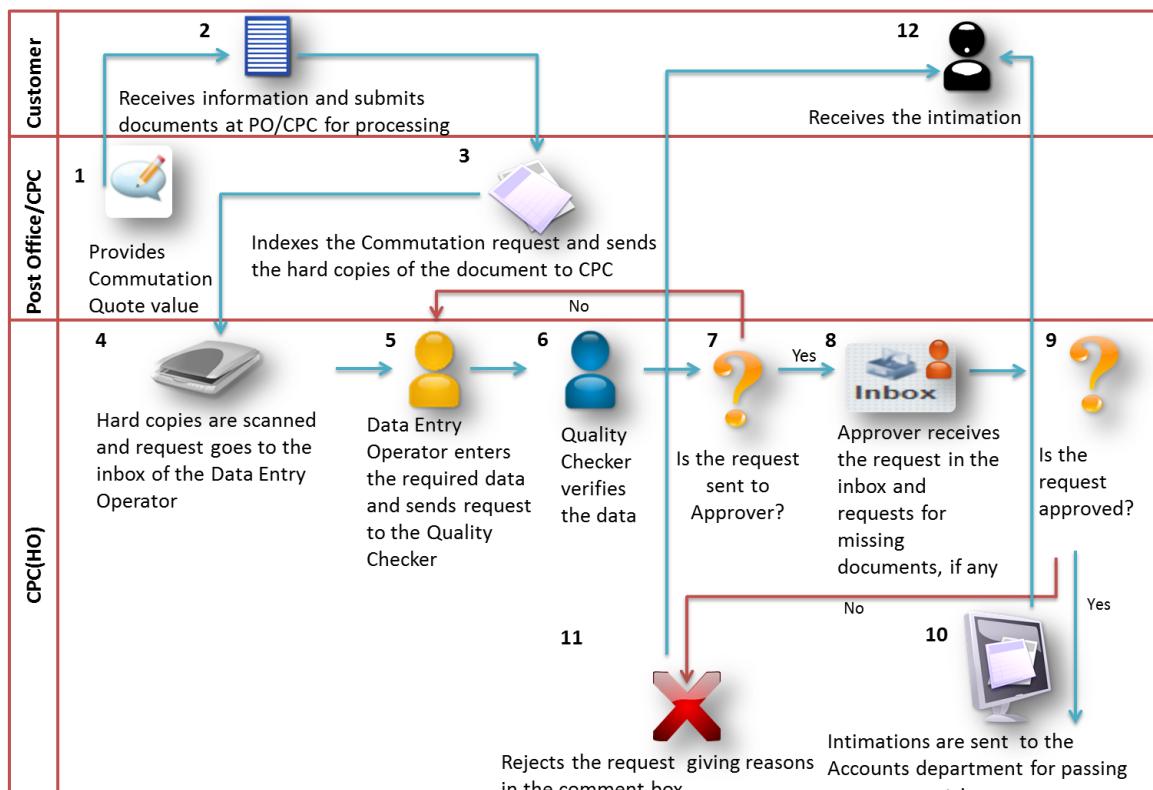
1.4 Process Flow Diagram



The process flow diagram presented below shows the Commutation steps in detail.



It is suggested that users zoom in the document for better readability.



The numbers indicate the sequence of steps within the process
 Expected path Alternate path

Steps 1 and 3 are common for PO and CPC



Commutation – Process Flow

Section 2: Getting Started with PSWD

2.1 Introduction



The PSWD (Policy Servicing Work Desk) application can be signed in from any India Post workplace. All users must log in 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.



The screenshot shows the 'Sign in to PSWD' login interface. It features two input fields for 'Username' and 'Password', a 'Remember me' checkbox, and links for 'Forgot Password?' and 'Sign In'.

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



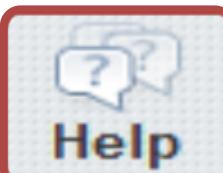
The Dashboard has two major sections to access various screens.
The upper section is a ribbon with a number of icons placed in a series.

**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 **Sign Out** icon to sign 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.

**Product Information**

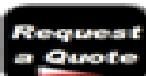
- Users must click on the **Product Information** button to find the complete listing of PLI and RPLI products of India Post.

**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**.



The screenshot shows the dashboard of the Postal Life Insurance application. It features a grid of service icons and their descriptions:

PRODUCT INFORMATION	POLICY SEARCH	SERVICE REQUEST INDEXING	QUOTE	COLLECTION
Product information	Allows user to search policies, view its history and summary	Allows users to index policy servicing requests	Allows user to generate quotes for policy related financial alterations	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.

The screenshot shows the Service Request Indexing screen. It includes a header with navigation links and a sub-header "Service Request Indexing". Below is a form with fields:

Request Type:	Commutation	Policy Number*	0000000016614	Date	06/12/2013	<input type="button" value="Next"/>
---------------	-------------	----------------	---------------	------	------------	-------------------------------------

Service Request Indexing



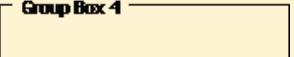
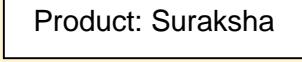
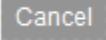
The **Service Request Indexing** icon will be used only by the Indexers and the Data Entry Operators, the Quality Checkers and the Approvers will use their *Inbox* only.

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

Section 3: Processing at Post Office (PO)

3.1 Quote Commutation Value



Commutation of a policy quote for a requested date can be generated at the PO level. A copy of the quote can be given to the customer for their information.



To access *Quote Screen*, perform the following steps:

Click **Quote** Icon on Dashboard.

Select **Commutation** from Request Type drop-down menu.

Enter **Policy** number.

Enter the appropriate **Date**.

Click **Next**.



The screenshot below shows the **Quote** screen.

Quote

Quote Type: Commutation Policy Number: Date: 02/12/2013

Next

Commutation Quote Screen



If the policy number is not available, then the user can search policy by means of some other customer details like name or address by clicking **Search** button.



The screenshot below shows the **Policy Search** screen.

Service Request Indexing

Search

Customer Id:	label.uidNumber:	Insured:	Name
Insured DOB:	Insured PAN Number:	Plan Name:	
Passport Number:	Policy Status:	Driving License Number:	
Policy Number:	Premium Amount:	Sum Assured:	
Fathers Name:	Agent ID:	Pin Code:	

Search Result

Showing 1 to 1 of 1 entries

Policy Number:	Insured Name	Date of Birth	Age	Sex	Product Name	Policy Commencement Date	Maturity Date/Premium Ceasing Date of the policy	Premium Installment Amount	Frequency	Policy Owner Name
0000000014799	Name Surname	02/07/1993	21	M	Suraksha	16/07/2013	16/07/2052	79.0	Monthly	Name Surname

Policy Search Screen



Select 'Change in Premium Amount' or 'Change in Sum Assured'.

Enter 'Change in Premium Amount' or 'Change in Sum Assured'.

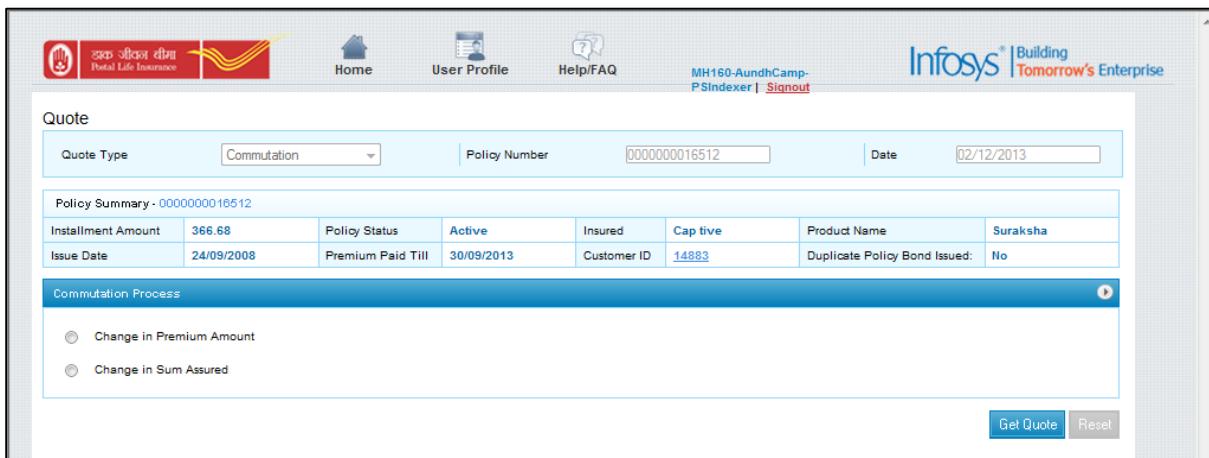
Click **Continue** (applicable only for Change in Premium Amount).

Select the appropriate option and click **Submit**. (applicable only for Change in Premium Amount)

Click **Get Quote**.



The screenshot below shows the **Get Quote** screen.



The screenshot shows the 'Get Quote' screen of the Postal Life Insurance website. At the top, there is a header with the India Post logo, the text 'Postal Life Insurance', and the Infosys logo with the tagline 'Building Tomorrow's Enterprise'. Below the header, there are navigation links for 'Home', 'User Profile', and 'Help/FAQ'. A user ID 'MH160-AundhCamp-PSindexer' and a 'Signout' link are also visible. The main content area is titled 'Quote' and contains a form with fields for 'Quote Type' (set to 'Commutation'), 'Policy Number' (0000000016512), 'Date' (02/12/2013), and a dropdown menu for 'Commutation'. Below this is a 'Policy Summary' table with the following data:

Installment Amount	366.68	Policy Status	Active	Insured	Captive	Product Name	Suraksha
Issue Date	24/09/2008	Premium Paid Till	30/09/2013	Customer ID	14883	Duplicate Policy Bond Issued:	No

Under the 'Commutation Process' section, there are two radio buttons: 'Change in Premium Amount' (selected) and 'Change in Sum Assured'. At the bottom right of the form are 'Get Quote' and 'Reset' buttons.

Get Quote Screen



The screenshot below shows the Select Premium Amount or Sum Assured screen.

Select	Premium Amount	Sum Assured
<input checked="" type="radio"/>	298.0	87000.0
<input type="radio"/>	304.0	88000.0



Select Premium Amount or Sum Assured Screen

Select the Premium Amount or Sum Assured.

Click Submit.



On clicking Submit, the option chosen is filled in the Premium Amount or Sum Assured field and Commutation quote is generated in a PDF format. This can be communicated by the user to the customer.



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



Important Error Messages

Error Messages and Required Action

Serial Number	Field Name	Condition	Error Message	Required Action
1	Policy No	If the field is entered with non-numeric values other than alphabets or dash (-).	Invalid Policy Number	Users must enter a valid Policy Number.
2	Policy No	If Policy Number field is entered with more than allowed digits.	NA	System should not allow entering more than 24 digits.
3	Policy No	If left blank.	Missing Policy No	Users must enter the Policy No.
4	Date	Date field filled with non-date value, special characters other than '/'	Date should be in the date format	Users must enter the Date in the date format.
5	Date	Date entered in MMDDYYYY format or YYYYMMDD format	Date should be in DDMMYYYY format	Users must enter the Date in DDMMYYYY format.
6	Date	Date entered is invalid	Date entered is invalid	Users must enter a valid date.

Serial Number	Field Name	Condition	Error Message	Required Action
7	Date	If Date field is mentioned in the past where the system does not expect so	Date should be more than or equal to today's date	No back date is allowed in case of quote. Users must enter a date which is more than or equal to today's date.
8	Date	Entered date is lesser than policy issue	Date should not be less than Policy issue date	Users must enter a date which is not less than Policy issue date.
9	Date	If left blank	Missing Date	Users must enter a date.

3.2 Indexing the Request



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

If there is already one pending request for Commutation then indexing of new request is not allowed.

If there is pending financial request on the policy then commutation request cannot be indexed.



To access *Request Indexing*, the Indexer must perform the following steps:



Click **Service Request Indexing** Icon on Home Page.

Select **Commutation** from Request Type drop-down menu.

Enter Policy number.

Enter the appropriate **Date**.

Click **Next**.



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

The screenshot shows the 'Service Request Indexing' screen. At the top, there's a navigation bar with links for 'Policy Search', 'Customer Search', 'Product Information', 'FAQ', 'Home', 'User Profile', 'Help/FAQ', and a signout link. On the right side of the header, there's an Infosys logo with the tagline 'Building Tomorrow's Enterprise'. Below the header, the main form has a title 'Service Request Indexing'. It contains three input fields: 'Request Type' (selected as 'Commutation'), 'Policy Number' (containing '0000000016614'), and 'Date' (set to '02/12/2013'). A blue 'Next' button is located at the bottom right of the form area.

Service Request Indexing Screen



If the policy number is not available, then the user can search policy by means of some other customer details like name or address by clicking **Search** icon.



Click the appropriate **Policy Number** hyperlink.



Click **Next**.



The screenshot below shows the **Policy Search** screen.

Policy Number:	Insured Name	Date of Birth	Age	Sex	Product Name	Policy Commencement Date	Maturity Date/Premium Ceasing Date of the policy	Premium Instalment Amount	Frequency	Policy Owner Name
0000000014799	Name Surname	02/07/1993	21	M	Suraksha	16/07/2013	16/07/2052	79.0	Monthly	Name Surname



Policy Search Screen



Service Request Indexing Screen will be displayed and it will populate **Policy Summary section** and **Pending Request** section where the user can see previous open policy request history.

Click **View History** icon in Action column.

Click **Submit**.



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

The screenshot displays the 'Service Request Indexing' page for a 'Commutation' request. The 'Policy Summary' section shows details like Installment Amount (338.87), Policy Status (Active), Insured (Rajeev), Product Name (Sumangal), and Issue Date (01/11/2007). The 'Pending Request' section lists four entries with columns for Request ID, Policy Number, Request Type, Request Status, Request Date & Time, Request Owner, and Action. The entries are:

Request ID	Policy Number	Request Type	Request Status	Request Date & Time	Request Owner	Action
N-AEA0000021558	0000000016614	Proposal	Pending	01/10/2013	MH-Indexer	
PSUC0000017511	0000000016614	Survival Claim	Pending	02/10/2013	MH-PS Indexer	
PSADD0000019516	0000000016614	Address Change	Pending	04/10/2013	MH-PS Indexer	
PSNAM0000019549	0000000016614	Name Change	Pending	08/10/2013	MH-PS Indexer	

At the bottom right are 'Submit' and 'Cancel' buttons.

Commutation Request Indexing Screen



Users must return to Request Indexing screen to index request.



Click **Submit** to send the request to the Data Entry level.



Once the request is submitted a Ticket Number is generated and Indexer must give it to the customer for future reference.



The screenshot below shows the **Ticket ID Generated** screen.

The screenshot displays a web-based application interface for 'Service Request Indexing'. At the top, there are navigation links for Home, User Profile, and FAQ, along with the Infosys logo. A central message box is prominently displayed with the text 'Success' and 'Transaction submitted successfully for Ticket Number: PSCOM000005056'. Below this message, there is a table showing policy details such as 'Policy Summary - 0000000014799', 'Installment Amount: 79.0', 'Policy Status: Pending', and 'Issue Date: 16/07/2013'. The bottom right corner of the screenshot includes the copyright notice 'Copyright © 2013 Infosys BPO Limited'.

Ticket ID Generated Screen



Along with the Ticket Number slip 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 request documents as a covering.



Get Quote will be generated in a PDF format.



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



Important Error Messages

Error Messages and Required Action

Serial Number	Field Name	Condition	Error Message	Required Action
1	Policy No	If the field is entered with non-numeric values other than alphabets or dash (-).	Invalid Policy Number	Users must enter a valid Policy Number.
2	Policy No	If Policy Number field is entered with more than allowed digits.	NA	System should not allow entering more than 13 digits.
3	Policy No	If left blank.	Missing Policy No	Users must enter the Policy No.
4	Date	Date field filled with non-date value, special characters other than '/'	Date should be in the date format	Users must enter the Date in the date format.

Serial Number	Field Name	Condition	Error Message	Required Action
5	Date	Date entered in MMDDYYYY format or YYYYMMDD format	Date should be in DDMMYYYY format	Users must enter the Date in DDMMYYYY format.
6	Date	Date entered is invalid	Date entered is invalid	Users must enter a valid date.
7	Date	If Date field is mentioned in the past where the system does not expect so	Date should be more than or equal to today's date	No back date is allowed in case of quote. Users must enter a date which is more than or equal to today's date.
8	Date	Entered date is lesser than policy issue	Date should not be less than Policy issue date	Users must enter a date which is not less than Policy issue date.
9	Date	If left blank	Missing Date	Users must enter a date.



The customer needs to provide the Ticket Number (generated during the Commutation process) while submitting the documents.



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

Section 4: Processing at Central Processing Center (CPC)

4.1 Introduction

Commutation requests from the Post Office are forwarded to CPC for further processing.



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



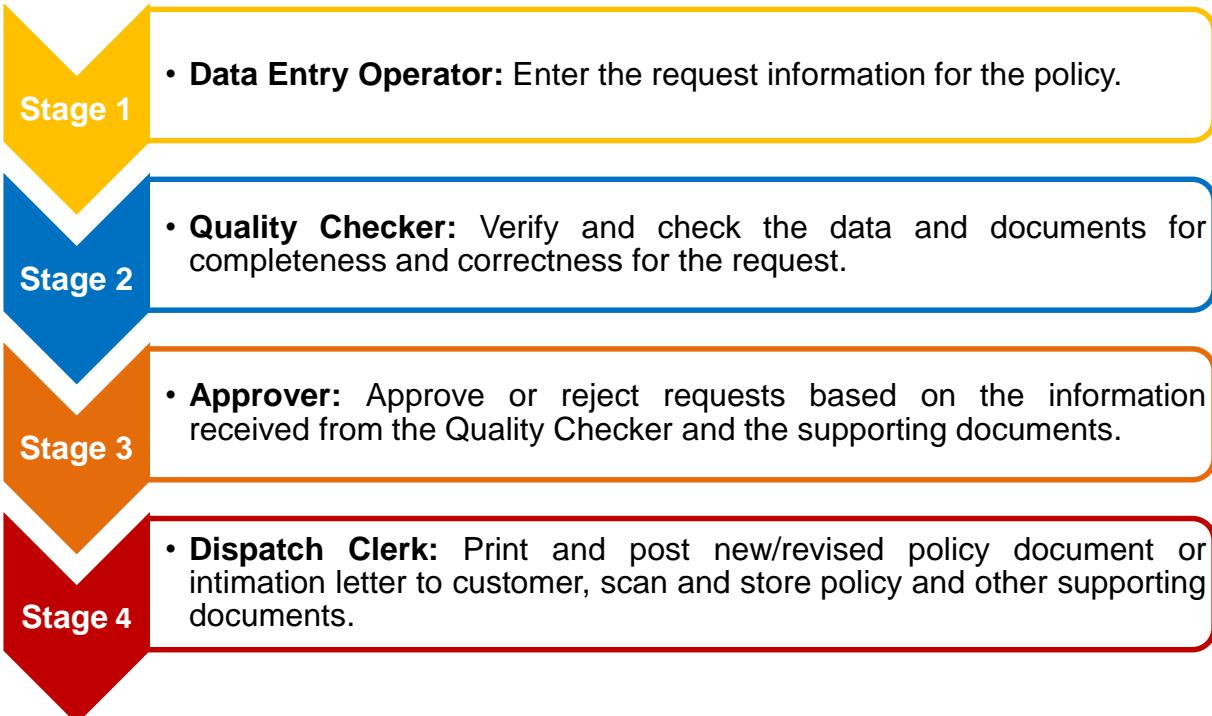
These activities are carried out only after the paper documents are received at the CPC through postal dispatch.



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



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



4.2 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.

4.3 Data Entry Process



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



Data Entry Operator has the following access and decision levels:

Submit

- Allows the user to forward the 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 Operator'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"/>	N-WLA0000022562		N-WLA0000022562	Proposal	Pending	Tue Nov 28 09:01:40 IST 2013		MH-Indexer	CHANJE	
<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-CWA0000022614		N-CWA0000022614	Proposal	Pending	Wed Nov 27 15:18:52 IST 2013		MH-Indexer	BARAPADA EDBO	

Inbox Page for Data Entry Operator



The Data Entry Operator must follow the below steps to acquire the Commutation request from the system.

Click **Inbox**.

Select **Commutation** 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 **Policy Summary** and **Commutation Request** Data Entry screen.



The screenshot below shows the **Commutation** screen.

The screenshot displays the 'Commutation' screen of the Postal Life Insurance system. At the top, there's a header bar with the India Post logo, the title 'Postal Life Insurance', and navigation links for Home, Inbox, User Profile, and Help/FAQ. On the right side of the header, it shows the session ID 'MH099-PuneHO-DataEntry | Signout' and the Infosys logo with the tagline 'Building Tomorrow's Enterprise'. The main content area has a light blue header bar with the text 'Request Type: Commutation', 'Ticket No: PSCOM0000011498', 'Policy Number: TN-60014-UC', and 'Date: 05/11/2013'. Below this is a 'Policy Summary' section with a table showing details like 'Installment Amount: 95.00', 'Policy Status: Active', 'Insured: RAMAMURTHY.G', and 'Product Name: Santosh'. The 'Issue Date' is listed as '22/04/1992' and 'Premium Paid Till' as '30/06/2013'. The 'Customer ID' is '224963' and 'Duplicate Policy Bond Issued: No'. A 'Commutation Process' section follows, containing two radio buttons: 'Change in Premium Amount' (selected) and 'Change in Sum Assured'. Below this, under 'Change in Premium Amount', is a field labeled 'Revised Premium Amount' with the value '80' entered. A blue 'Continue' button is located at the bottom right of this section.

Commutation Process Screen



Page Elements: Data Entry Operator's page

Serial Number	Field Name	Notes
1	Policy Summary	NA
2	Instalment Amount	Should be numeric. No decimals are allowed. It is Read-only.
3	Policy status	It is Read-only. Alphabets only.
4	Insured	It is Read-only. Alphabets only.
5	Product Name	It is Read-only. Alphabets only.
6	Issue date	It is Read-only. Date in DD/MM/YYYY format.
7	Last premium paid	It is Read-only. Date in DD/MM/YYYY format.
8	Customer ID	It is Read-Only. Numeric values.
9	Duplicate policy bond issued	It is Read-only. Alphabets only. Either yes or no.



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



The Data Entry Operator must read the customers Commutation application and record customer request details.



The screen will display if the policy has been assigned, if it is then the assignee's name and address will be displayed. If it is not assigned then the payee's name and address will be displayed.



The Data Entry Operator must follow the below steps to enter the Commutation request in the system using the scanned documents for customer details.

Click **Request History**.



This will show the history of the policy request.

Click **View Documents** section.



This will open the scanned documents attached with the policy. User will read customer's Commutation application and note customer request details.

Select 'Change in Premium Amount' or 'Change in Sum Assured'.

Enter 'Change in Premium Amount' or 'Change in Sum Assured'.

Click **Continue** (applicable only for Change in Premium Amount).

Select the appropriate option and click **Submit**.
(applicable only for Change in Premium Amount)

Click **Continue**.



The screenshot below shows the **Premium Amount** or **Sum Assured** selection screen.



The screenshot shows a web-based application interface for 'Postal Life Insurance'. At the top left is the India Post logo. The main title 'Postal Life Insurance' is centered at the top. Below it, a section titled 'Commutation Process' contains two radio button options: 'Change in Premium Amount' (selected) and 'Change in Sum Assured'. A text input field 'Revised Premium Amount' contains the value '50'. To the right of this is a modal window titled 'Choose One' with a table:

Select	Premium Amount	Sum Assured
<input type="radio"/>	49.429054	31000.0
<input checked="" type="radio"/>	51.029057	32000.0

Buttons at the bottom of the modal include 'Submit' (highlighted in blue), 'Continue', 'View Documents', 'Add Comments', 'Request History', and 'Cancel'. At the very bottom of the page is a copyright notice: 'Copyright © 2013 Infosys BPO Limited'.

Premium Amount or Sum Assured selection Screen



Select appropriate **radio button** as per customer's choice.

Click **Submit**.



In case the premium amount/sum assured is more than the current premium amount/sum assured then only one option will be available in the pop-up (the amount which is less than the current one only will be visible).



This action opens the **Quote** and **List of Documents** section.



The screenshot below shows the **Quote** and **List of Documents** section.



The screenshot shows a web-based application interface for Postal Life Insurance. At the top, there's a header with the India Post logo, the title 'Postal Life Insurance', and navigation links for Home, Inbox, User Profile, and Help/FAQ. On the right side of the header, there are links for 'MH099-PuneHO-DataEntry', 'Signout', and the Infosys logo with the tagline 'Building Tomorrow's Enterprise'. Below the header, the main content area has a section titled 'Quote' containing several input fields for sum assured and premium amounts. Underneath is a section titled 'List of Documents' with a list of checkboxes for various documents like Application, Policy Document, Premium Receipt Book, etc. At the bottom of this section are buttons for 'Submit', 'View Documents', 'Add Comments', 'Request History', and 'Cancel'. The footer of the page includes 'Postal Assistant', 'Copyrights @ Infosys BPO Limited', and a location indicator for 'PANVEL H.O.'. It also shows standard browser status icons for Internet connection and protected mode.

Quote and List of Documents Screen



Tick the **List of Documents** checkbox.



The user must tick only those checkboxes for which the documents have been received from the customer.

Click **Submit**.



The status of the work is now Pending Quality Check.



Important Error Messages

Error Messages and Required Action

Serial Number	Field Name	Condition	Error Message	Required Action
1	Type of request	If not selected.	Missing type of request	Users must click on radio button before clicking Continue.
2	Revised premium amount	If filled with a value more than the present premium amount.	Increase in Premium amount is not allowed	Users must ensure that Current Sum Assured should not be less than the minimum sum assured allowed for the product.
3	Revised Sum Assured amount	If filled with a value more than the present Sum assured.	Increase in Sum assured is not allowed	Users must ensure that Current Sum Assured should not be less than the minimum sum assured allowed for the product.
4	Revised premium amount	If special characters are used.	Revised premium amount should be in numeric format	Users must enter the Revised Premium Amount in numeric format.
5	Revised Sum Assured amount	If special characters are used.	Revised Sum Assured should be in numeric format	Users must enter the Revised Sum Assured in numeric format.

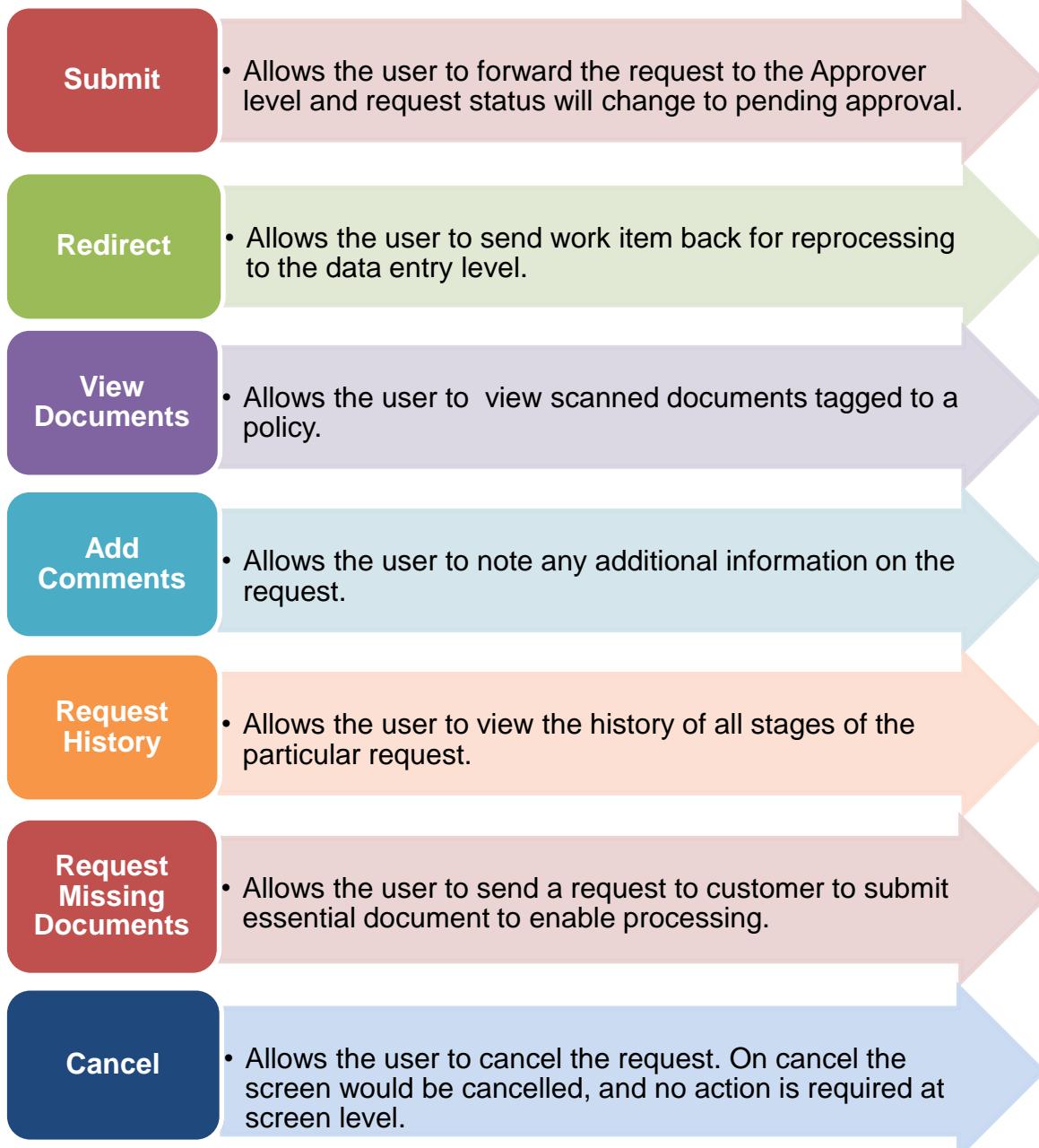
4.4 Quality Check Process



The Quality Checker must verify information for correctness and completeness. He can also request for missing documents by selecting the documents and click on **Request Missing Documents**. Requests with missing or pending information will be sent back to Data Entry Operator.



The Quality Checker has the following access and decision levels:



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



Postal Life Insurance

Select	Ticket ID	Customer ID	Policy No/Proposal No	Request Type	Status	Request Date/Time	Request Owner	Indexed By	Office	Actions
<input type="checkbox"/>	PSCOM0000011267	100996	DL-107306-CC	Commutation	Reserved	Thu Oct 31 00:00:00 IST 2013	MH-Quality checker	MH-PS Indexer	PALASDARI EDBO	
<input type="checkbox"/>	PSLON0000011277	106542	DL-106126-CS	Loan	Reserved	Thu Oct 31 00:00:00 IST 2013	MH-Quality checker	MH-PS Indexer	PALASDARI EDBO	
<input type="checkbox"/>	N-WLA0000000039		N-WLA0000000039	Proposal	Reserved	Thu Oct 31 09:31:04 IST 2013	MH-Quality checker	MH-Indexer	AJWALI EDBO	
<input type="checkbox"/>	PSLON0000011598	106938	DL-115998-CC	Loan	Reserved	Thu Nov 07 00:00:00 IST 2013	MH-Quality checker	MH-PS Indexer	PALASDARI EDBO	
<input type="checkbox"/>	PSCON0000012012	174614	AM-35359-CS	Change of Nomination	Reserved	Sat Nov 16 00:00:00 IST 2013	MH-Quality checker	MH-PS Indexer	PALASDARI EDBO	
<input type="checkbox"/>	N-WLA00000000419		N-WLA00000000419	Proposal	Reserved	Mon Nov 18 20:08:42 IST 2013	MH-Quality checker	MH-Indexer	GAVHAN	
<input type="checkbox"/>	N-WLA00000000425		N-WLA00000000425	Proposal	Reserved	Tue Nov 19 10:19:28 IST 2013	MH-Quality checker	MH-Indexer	JASAI	
<input type="checkbox"/>	PSCOV0000012176	173745	AM-59229-CC	Conversion	Reserved	Wed Nov 20 00:00:00 IST 2013	MH-Quality checker	Siddiqui_Sysadmin	PANVEL H.O.	
<input type="checkbox"/>	PSCOV0000012209	229113	R-TN-EA-1942035	Conversion	Reserved	Thu Nov 21 00:00:00 IST 2013	MH-Quality checker	MH-PS Indexer	PALASDARI EDBO	
<input type="checkbox"/>	PSLON0000012397	183582	RAS-HQ-EA-149228	Loan	Reserved	Fri Nov 29 00:00:00 IST 2013	MH-Quality checker	MH-PS Indexer	PALASDARI EDBO	

✉ Postal Assistant-GDS
📍 PALASDARI EDBO

javascript:void(0)

Quality Checker's Inbox Screen



The Quality Checker must follow the below steps to acquire the Commutation request from the system.

Click Inbox.

Select **Commutation Request** from the list of tasks in the 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.



This will open the **Policy Summary and Commutation Process** screen.



The screenshot below shows the **Quality Checker Process** screen.

The screenshot displays the Quality Checker Process screen for policy number DL-107306-CC. It includes sections for Policy Summary, Commutation Process, and Quote. In the Commutation Process section, there are two radio buttons: 'Change in Premium Amount' (selected) and 'Change in Sum Assured'. Below this, a 'Revised Premium Amount' field contains '1007.0'. The Quote section shows previous and current sum assured values, along with premium amounts and loan details. The screen also features navigation links like Home, Inbox, User Profile, Help/FAQ, and Infosys branding.

Quality Checker Process Screen



Policy summary is read only but Quality Checker can change Quote and can select the documents by clicking in the Checkbox.

Click Request History.



This will show the history of the current request.



Click **View Documents** section.



This will open the scanned documents attached with the policy. Ideally the Quality Checker should not get any incomplete applications, including missing documents. However, if it happens, the following steps should be performed.



To order any missing documents, follow the steps given below from the **Request Missing Documents** section.



The screenshot below shows the **Quote** and **Request Missing Documents** section.

Quote and Request Missing Documents Screen



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

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

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

Click **Submit**.

 To request more documents new rows can be created.

Click **Add New**.

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

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

Click **Request Missing Documents**.

 To delete unnecessary documents added, follow the given step.

Click on the delete symbol in the **Add New** column.



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

Click **Redirect**.

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



The screenshot below shows the **Redirect** section.

Installment Premium	10000	Policy Status	Active	Insured	Ramesh	Product Name	Suvidha
Issue Date:	10/5/2008	Last Premium Paid	13/05/1982	Customer ID	CI5641	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	100,000	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

Conversion Changes

Converted Product:	Santosh	Policy Maturity Age:	30 years
Effective Date of Conversion:	<input type="text"/>		<input type="button" value="Continue"/>

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Redirect Screen



The status of the work item will show Redirected for Documents/Incomplete Information.



To Add Comments, follow the given step.



Click on **Add Comments** button.



Necessary comments can be added in the text box then click on **Add Comment** button.



The screenshot below shows the **Comments** section.

The screenshot shows a software interface for managing a policy conversion. At the top, there's a header with fields for 'Effective Date of Conversion' and a 'Continue' button. Below this is a 'Quote' section containing a table with policy details:

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		

Below the quote is a 'List of Documents' section with checkboxes for various forms. A prominent blue callout box highlights the 'Comments' section, which includes a text input field labeled 'Comment:' and a blue 'Add Comment' button. At the bottom of the screen are buttons for 'Submit', 'View Documents', 'Add Comments', 'Request History', and 'Cancel'. The footer of the application displays the copyright notice 'Copyrights@McCAMISH SYSTEMS'.

Comments Screen



To send the Commutation request for further processing follow the given step.

Click **Submit**.



The request will now be submitted to the Approver. The status of the work item is now Pending Approval.



Important Error Messages

Error Messages and Required Action

Serial Number	Field Name	Condition	Error Message	Required Action
1	List of documents	If left blank.	Missing list of documents	The user must select at least one of the documents.
2	Request Missing Documents	If document name is selected and date and status are left blank.	Missing document request date and status	On selection of the document from the drop-down, the user must also select the request date and status.

4.5 Approval Process



The Approver at the CPC receives the Commutation Approval Request in Approver's inbox. Request is approved or rejected. Rejected requests will have a comment on the reason for rejection. If everything is in place request is processed and then Approved. The request result will reflect in the Dispatch clerk's Inbox.



Approver can also request for missing documents by selecting the documents and click on **Request Missing Documents**. Requests with missing or pending information will be sent back to Data Entry Operator.



The 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 Commutation request.

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 screenshot below shows the **Approver's Inbox** screen.

The screenshot displays the 'Approver's Inbox' interface. At the top, there are search filters for 'Request Queue' (Sum Assured <5 lac), 'Status' (Reserved), 'Request Type' (Commutation), 'Date Range' (calendars), 'Ticket Id / Proposal Number', 'Policy Number', and a 'Search' button. Below the filters is a toolbar with 'Task Count', 'Reserve', and 'UnReserve' buttons. The main area is titled 'Inbox Result' and shows a single item found: PS.COMM0000011923, 134358, UP-89892-CS, Commutation, Reserved, Fri Nov 15 00:00:00 IST 2013, MH-Approver, MH-PS Indexer, PALASDARI EDBO. There are also 'Actions' and a magnifying glass icon.

Approver's Inbox Screen



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



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



The Approver must follow the below steps to acquire the Commutation request from the system.

Click **Inbox**.

Select Commutation Request from the list of tasks in the **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.



This will open the **Policy Summary** and **Commutation Process** screen. They will be read-only for the Approver.



The screenshot below shows the **Approver's** screen.



Postal Life Insurance

Approver's Screen



Approver screen will be same as Data Entry screen except the following push button, where an approver can take any action.

Page Elements: Approver's page

Serial Number	Field Name	Notes
1	Request Type	It is Read-only.
2	Policy Summary	It is Read-only.
3	Quote	This will be the quote for the raised request.
4	List of Documents	This will provide all the documents submitted for this request. This is read-only.



The Approver must check every document for its authenticity by checking the scanned documents.

Click Request History.



This will show the history of the current request.

Click View Documents section.



This will open the scanned documents attached with the policy.



Ideally the Approver should not get any incomplete applications, including missing documents. However in the event it happens please follow the given steps.



To order any missing documents, follow the steps given below from the **Request Missing Documents** section.

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

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

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

Click Request Missing Documents.



To request more documents new rows can be created.

Click **Add New**.



To delete unnecessary documents added, follow the given step.

Click on the delete symbol in the **Add New** column.



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

Click **Redirect**.

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



The screenshot below shows the **Redirect** screen.



Postal Life Insurance

Installment Premium	10000	Policy Status	Active	Insured	Ramesh	Product Name	Suvidha
Issue Date:	10/5/2008	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
K5996	11/12/2013	Santhosh				5000	10/05/2015

Redirect

Do you want to Redirect the changes?

Yes No

Conversion Changes

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

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

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Redirect Screen



The status of the work item will show Redirected for Documents/Incomplete Information.



To reject request follow the given steps.

Click Reject.

Enter reason in the pop-up section for **Reason**.

Click Submit.



The screenshot below shows the **Reason For Reject** screen.



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	Outstanding Loan on Original Policy	50000
Interest to be Capitalised	1900		

List of Documents

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

Reason for Reject

Reason:

Submit

Request Missing Documents

Document Name	Document Request Date	Status	Received Date	Add New [+]
Conversion Form		Pending		

Redirec Approve Reject View Documents RequestMissing document Add Comments Request History Cancel

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Error on page.

Approver Reject reason Screen



To approve request, follow the given step.

Click **Approve**.



The status of the work item is now approved.



Important Error Messages

Error Messages and Required Action



Serial Number	Field Name	Condition	Error Message	Required Action
1	Reason for Reject	If not entered.	Missing Reason for Reject	The user must enter the reason for rejection.
2	Reason for Reject	If only special characters or numbers or repeated values are entered.	Reason for reject should be valid	The user must enter the valid reason for rejection.
3	List of documents	If left blank.	Missing list of documents	The user must select at least one of the documents.
4	Request Missing Documents	If document name is selected and date and status are left blank	Missing document request date and status	On selection of the document from the drop-down, the user must also select the request date and status.

4.6 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 email, 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 intimation letters; 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 email, post or through the agent .

A flat file of this 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 other supporting documents are moved to a permanent policy folder and are tagged with policy numbers as well as customer ID.



Glossary

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.
Request	Customer asks for change in his policy.
Application	The Policy Administration System provided by Infosys.
Inbox	Section of the Application where tasks are listed and user can take and perform tasks.
Intimation	Any communication sent to the customer in the form of E-mail, letter or SMS.
Fields	Components on the screen.
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	EFT is a type of claim settlement option in which the amount will be credited to the customer's account.