

## **DEATH CLAIM**

Death claim is a process, under which the nominee, assignee or added payee, on the death of the policy insured, gets the benefit of the policy in the form of the total claim payable amount.

Nominee - The person whom the policy holder or insured, nominates for his policy.

Assignee - The person to whom the policy is assigned in case of absolute assignment or to the Bank in case if any loan is taken.

Payee - In death claim we have a provision to add payee. For example; if the existing insured has been died, if the nominee wants to have the money deposited in some other's account etc.

The Death claim process has 4-5 stages and is as follows:

**1. Indexing stage** - This is the very first stage when a nominee or some other person may come to the post office to get the death of the policy insured registered or notified.

**2. Scanning of documents and Letter generation** - Once the death is notified, the system will generate a claim notification acknowledgement letter" which will be sent to the nominees, assignees accordingly also the submitted documents will be sent for scanning and uploading process, so that the same should be visible to the other users in the process.

**3. Data Entry Stage** – In this stage the important information like, date of death, reason of death, place of death, category of death along with the required documents is entered and captured.

**4. Claim Handler Stage** – In this stage the claim Handler will check all the information, regarding Insured, may add payees, will check for all the required documents and will send it to Approver.

**5. Claim Approver Stage** – Claim Approver is the highest authority to approve, reject or withdraw the claim as required, while verifying the documents and investigator comments.

Claim approver also has the authority to send the claim to the Investigator if he finds it required.

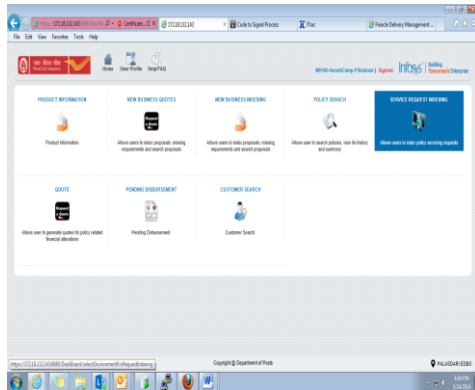
**6. Claim Investigator Stage** – Claim Investigator after investigating about the whole case will enter his recommendations and will send the same to the Approver again, and Approver based on his comments will take the necessary action required.

**7. Letter generation and Disbursement stage** – Once the approver takes his decision the system will generate the other letters like, Claim Acceptance/ Claim rejection, Death calculation letter is generated and simultaneously the death claim request will go to the disbursement section. At disbursement stage the Indexer will index the request for disbursement and will send it to the approver for approving the disbursement. The Approver then can approve the request for disbursement.

The above mentioned steps are the major steps in process of death claim, let us have a elaborated view of these stages:

### Indexing Stage:

1. Login as an Indexer.
2. Click on the "Service Request Indexing" icon, the Service Request Indexing screen should get displayed.



3. Enter the Request Type as "Death claim", Policy number and the Date field should display the default current date and click on the "Next" button.

Service Request Indexing

|                |             |                 |            |      |            |
|----------------|-------------|-----------------|------------|------|------------|
| Request Type * | Death Claim | Policy Number * | AM-54112-P | Date | 24/03/2014 |
|----------------|-------------|-----------------|------------|------|------------|

Next

4. The system should display the following rest of the sections of the screen:

Service Request Indexing

Request Type:  Policy Number:  Date:

Policy Summary -AM-54112-P

|                    |            |                   |            |             |                 |                               |         |
|--------------------|------------|-------------------|------------|-------------|-----------------|-------------------------------|---------|
| Installment Amount | 131.00     | Policy Status     | Active     | Insured     | NUR HUSSAIN ALI | Product Name                  | Santosh |
| Issue Date         | 29/11/2002 | Premium Paid Till | 30/11/2013 | Customer ID | 178878          | Duplicate Policy Bond Issued: | No      |

Mandatory Documents:

☒ Claim Intimation  
☒ Death Certificate  
☐ Disputed

Date Of Death:

Intimator details

First Name:  Middle Name:

Last Name:  Relationship to Insured:

Phone Number:

Service Request Indexing

Request Type:  Policy Number:  Date:

Policy Summary -AM-74459-CS

|                    |            |                   |            |             |                 |                               |         |
|--------------------|------------|-------------------|------------|-------------|-----------------|-------------------------------|---------|
| Installment Amount | 268.00     | Policy Status     | Active     | Insured     | MD.ABDUL GAFFAR | Product Name                  | Santosh |
| Issue Date         | 28/02/2006 | Premium Paid Till | 30/11/2013 | Customer ID | 176489          | Duplicate Policy Bond Issued: | No      |

Pending Request/s

| Request ID      | Policy Number | Request Type             | Request Status | Request Date & Time | Request Owner | Action |
|-----------------|---------------|--------------------------|----------------|---------------------|---------------|--------|
| PSBIL0000013838 | AM-74459-CS   | Billing Frequency Change | Pending        | 23/01/2014          | MH-PS Indexer |        |

Mandatory Documents:

☒ Claim Intimation  
☒ Death Certificate  
☐ Disputed

Date Of Death:

Intimator details

First Name:  Middle Name:

Last Name:  Relationship to Insured:

Phone Number:

Pending Request – Which display any pending request on the policy.

Mandatory documents- Claim Intimation and Death Certificate are the mandatory documents.

Date of death – Can be a past date but before policy issuance date but not the future date

Intimator's detail – Details of the intimator will be captured in this section

Submit Button – on clicking “Submit” the system will generate a Transaction number or Request ID.

Cancel Button – Will discard all the changes at the screen and will take the screen back to the Inbox.

Once the Ticket ID is generated the system will generate 3 stages in the database table - Alpha\_service\_request\_stage:

1.Claim notified stage – To complete this stage,

- check in Pendevent table that S200 event should have been created
- Now run the cell level batch for the cellid with the event date
- Check that the error code for S200 event should be 0000

2. Receipt of claim forms stage – Give Signal reference-ECMSSignal and Signal Data- 0001 for this stage to complete

3. Claim notification acknowledgement letter stage – Give Signal reference – LetterSignal and Signal Data- 0001 for this stage to complete

On completing the above three stages the Claim Application entry should come, which means the request is at DATA ENTRY STAGE now.

#### Data Entry Level Stage:

1. Login with the Data Entry user.

2. Go to the Inbox.

3. Search the Ticket ID and open the screen by clicking on the Ticket ID hyperlink.

4. Enter the following mandatory fields in the :Death Claim processing" section:

1. Place of Death

2. Date of Death

2. Reason of Death

4.Category of Death dropdown (All these details will be visible in View only mode on the Claim Handler and Approver screen)

5.Select the two mandatory checkboxes from the list of the Documents section

i.e. Claim Form and Death certificate and click on the "Submit" button.

Death Claim Processing

Place Of Death: DELHI

Reason Of Death: CANCER

Pin Code: 110021

Policy Type:

Dispute: ☐

Date Of Death: 05/01/2014

Category Of Death: NaturalDeath

Policy Billing:

List of Documents

☒ Claim Form

☐ Disbursement Voucher

☒ Death Certificate

☐ Premium Receipt/Book Received

☐ Policy Bond/Indemnity Bond Received

☐ Loan Passbook in lieu of Policy Bond

Submit View Documents Add Comments Request History Cancel

The system will display the below message , click on the Yes button to submit it to CLAIM HANDLER STAGE.

Success

Do you want to submit the request to the Claim Handler?

Yes No

### Claim Handler Stage:

1. Login with the Data Entry user.
2. Go to the Inbox.
3. Search the Ticket ID and open the screen by clicking on the Ticket ID hyperlink.
4. The system will display the Claim Handler screen, which will nominee or assignee details, in the Nominee and the Assignee details section as applicable.

|               |             |            |                 |                 |             |      |            |
|---------------|-------------|------------|-----------------|-----------------|-------------|------|------------|
| Request Type: | Death Claim | Ticket No: | PSDEC0000014467 | Policy Number : | AM-86431-CS | Date | 28/02/2014 |
|---------------|-------------|------------|-----------------|-----------------|-------------|------|------------|

|                             |            |                   |                          |             |               |                               |         |
|-----------------------------|------------|-------------------|--------------------------|-------------|---------------|-------------------------------|---------|
| Policy Summary -AM-86431-CS |            |                   |                          |             |               |                               |         |
| Installment Amount          | 495.00     | Policy Status     | Pending Death processing | Insured     | BASANTI MEDHI | Product Name                  | Santosh |
| Issue Date                  | 30/06/2008 | Premium Paid Till | 31/05/2015               | Customer ID | 177462        | Duplicate Policy Bond Issued: | No      |

|                       |             |           |         |                   |                 |  |  |
|-----------------------|-------------|-----------|---------|-------------------|-----------------|--|--|
| Claim Details         |             |           |         |                   |                 |  |  |
| Insured First Name    | BASANTI     |           |         | Insured Last Name | MEDHI           |  |  |
| Insured Date Of Birth | 01/03/1966  |           |         | Ticket No         | PSDEC0000014467 |  |  |
| Policy Inception Date | 30/06/2008  |           |         | Policy EndDate    | 30/06/2025      |  |  |
| Other Policy Details  |             |           |         |                   |                 |  |  |
| Policy Number         |             |           |         | Ticket No         |                 |  |  |
| Nominee Details       |             |           |         |                   |                 |  |  |
| First Name            | Middle Name | Last Name | Role    | Claim Allocation% |                 |  |  |
| DUMMY                 |             | NAME      | Nominee | 100               |                 |  |  |
| Assignee Details      |             |           |         |                   |                 |  |  |
| First Name            | Middle Name | Last Name | Role    | Claim Allocation% |                 |  |  |

We can also change the payee details by clicking on the Do you want to modify the Payee link and by selecting any of the options in the dropdown.

|                  |             |           |         |                   |
|------------------|-------------|-----------|---------|-------------------|
| Nominee Details  |             |           |         |                   |
| First Name       | Middle Name | Last Name | Role    | Claim Allocation% |
| DUMMY            |             | NAME      | Nominee | 100               |
| Assignee Details |             |           |         |                   |
| First Name       | Middle Name | Last Name | Role    | Claim Allocation% |

|  |               |                 |  |          |
|--|---------------|-----------------|--|----------|
| Death Claim Processing   |               |                 |  |          |
| Place Of Death   | Date Of Death | Reason Of Death | Category Of Death                                  | Pin Code |
| ghg  | 28/02/2014    | gh              | NaturalDeath                                       |          |
| Do you want to modify payee, If yes Click here                                       |               |                 |  |          |
| Is Claimant different form Payee, If yes Click here                                  |               | Reason          | Select   |          |
| Is Ex Gratia Applicable, If yes Click here   |               |                 | Select   |          |
| Have all Documents been verified? <input type="radio"/> Yes <input type="radio"/> No |               |                 | NomineePredeceasedInsured                          |          |
| Payment Mode: <input type="text" value="Cheque"/>                                    |               |                 | SuccessionCertificateReceived                      |          |
|  |               |                 | SuccessionCertificatewaivedbyDOPdesignatedofficial |          |
|  |               |                 | Other  |          |
| Continue   |               |                 |  |          |

[Submit](#) [Redirect](#) [View Documents](#) [Request Missing Documents](#) [Add Comments](#) [Request History](#) [Cancel](#)

Once a Reason is selected the system will display a "Payee details" table to add the details of the payee.

Add the payee details and click on the Add payee button.

Payee Details

First Name \*

Geeta

Middle Name

Last Name

Sharma

Relationship to Insured \*

Sister

Email

PhoneNumber

AddressLine1 \*

Gulmohar Appartements

AddressLine2

Near Kharadi Bypass

Village

Taluka

City \*

Pune

District \*

Haveli

State \*

Maharashtra

Country \*

India

PinCode \*

411025

Claim Allocation % \*

100

Add Payee

Update Payee

The system will add a Payee details section on the screen and this this payee depending upon the Claim Allocation % will get the money allocated,

Death Claim Processing

Place Of Death

ghg

Date Of Death

28/02/2014

Reason Of Death

gh

Category Of Death

NaturalDeath

Pin Code

Do you want to modify payee, If yes [Click here](#)

Reason

Other

Payee Details

| First Name | Middle Name | Last Name | Relationship | Claim Allocation | Action |
|------------|-------------|-----------|--------------|------------------|--------|
| Geeta      |             | Sharma    | Sister       | 100              |        |

Is Claimant different form Payee, If yes [Click here](#)

Is Ex Gratia Applicable, If yes [Click here](#)

Have all Documents been verified?

☐ Yes
 ☒ No

Payment Mode:

Cheque

Continue

In case we have added the payee with % less than 100%, then we need to again add the nominee to complete the 100% claim allocation, other wise the system will give the below alert message if we are submitting the request without completing the 100% Claim Allocation .

Alert

Please Enter Claim Allocation 100%

Now click on the "Continue" button, the system will display the rest of the sections of the screen and those are:

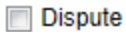
1. Death claim calculation section- which will display the calculation part of the policy:

| Death Claim Calculation            |                 |                         |            |
|------------------------------------|-----------------|-------------------------|------------|
| Base Sum Assured                   | 41176.0         | Loan Outstanding        | 0.0        |
| Rider Sum Assured                  | 0.0             | Unpaid Charges & Fees   | 0.0        |
| Accumulated Bonus                  | 15029.24        | Unpaid Premiums         | 0.0        |
| Excess Premiums                    | 7425.0          |                         |            |
| <b>Gross Amount Payable</b>        | <b>63630.24</b> | <b>Gross Deductions</b> | <b>0.0</b> |
| <b>Amount Payable Net of Taxes</b> | <b>63630.24</b> | <b>Taxes Applicable</b> | <b>0.0</b> |
| <b>Total Claim Amount Payable</b>  | <b>63631.0</b>  |                         |            |

(All amounts are in INR)

2. Dispute section: This checkbox will help the user to tag the claim as disputed and at Approver level if this checkbox is checked the system will not allow to Approve the disputed claim.

## Dispute



3. List of Documents section: Will display the list of documents, with checked documents from data entry level.

### List of Documents

- ☒ Claim Form
- ☐ Disbursement Voucher
- ☐ Succession Certificate Waived
- ☐ Succession Certificate
- ☒ Death Certificate
- ☐ Premium ReceiptBook Received
- ☐ PolicyBond/Indemnity Bond Received
- ☐ Loan Passbook inlieu of PolicyBond

The mandatory documents to select at this stage are:

1. Claim Form
2. Death Certificate
3. Premium Receipt Book
4. Policy Bond/Indemnity Bond or Loan passbook in lieu of Policy bond.

But in case the Payee is added by selecting the reason "Succession certificate Received" or "Succession Certificate Waived by DOP Designated official" then the system will ask for the above to mandatory documents i.e. "Succession Certificate" or "Succession Certificate Waived" respectively.

4. Requirement Missing Document section: This section will help to log the request if any of the documents is missing. The user can select the document, and click on the "Request Missing Documents" button, the system will send a letter to the nominee to submit the document.

Once the document is submitted, the Indexer will Index the request and again the request will come to the Claim handlers inbox, and he can view the documents on clicking the "View Documents" button.

| Request Missing Documents |                       |         |               |                             |
|---------------------------|-----------------------|---------|---------------|-----------------------------|
| Document Name             | Document Request Date | Status  | Received Date | <a href="#">Add New [+]</a> |
| -Select-                  | 27/03/2014            | Pending |               |                             |

[Submit](#) [Redirect](#) [View Documents](#) [Request Missing Documents](#) [Add Comments](#) [Request History](#) [Cancel](#)

5. Redirect Button: The user has the authority to send the request back to the Data Entry, by clicking on the "Redirect" button, once the request is redirected, it will be available in the "Data Entry's Inbox" under "redirected" Status. The DE can then again submit the request back to the Claim handler by following the normal procedure.

6. Add Comments: The user can add his comments, by clicking on the "Add Comments" button.

**Add Comment**

Comment:

Working fine!

You have 52 characters

Submit

**Message Status**

Your Comment is added Successfully

7. Request History Button: This button will display the History screen displaying the various stage and added comments at each stage

| History  |            |             |                     |                     |                 |
|--|------------|-------------|---------------------|---------------------|-----------------|
| Stage  | Status     | Handler     | Office Name         | Date                |                 |
| <input type="checkbox"/> Claim Handling                            | Reserved   | workflow    | PANVEL H.O.         | 28/02/2014 03:06:29 |                 |
| Status   | Handler    | Office Name | Date                | Comments            | Commented By    |
| Reserved   | workflow   | PANVEL H.O. | 28/02/2014 03:06:29 | Working fine        | MH-ClaimHandler |
| Pending  | workflow   | PANVEL H.O. | 28/02/2014 03:06:29 |                     |                 |
| <input type="checkbox"/> Claim calculation                         | Completed  | workflow    | PANVEL H.O.         |                     |                 |
| <input type="checkbox"/> Claim application entry                   | Completed  | workflow    | PANVEL H.O.         |                     |                 |
| <input type="checkbox"/> Claim calculation                         | Completed  | workflow    | PANVEL H.O.         |                     |                 |
| <input type="checkbox"/> Claim notification acknowledgement letter | Completed  | workflow    | PANVEL H.O.         | 28/02/2014 03:03:54 |                 |
| <input type="checkbox"/> Receipt of claim forms                    | Completed  | workflow    | PANVEL H.O.         |                     |                 |
| <input type="checkbox"/> System Administrator                      | Terminated | workflow    | PANVEL H.O.         |                     |                 |

Selecting the “Yes” Radio Button for “Have all the documents been verified?” is also mandatory,

Is Claimant different form Payee, If yes Click here  
 Is Ex Gratia Applicable, If yes Click here  
 Have all Documents been verified? ☒ Yes ☐ No  
 Payment Mode:

Continue

After entering all the mandatory details on the claim Handler screen, the user can submit the claim to the “Approver” by clicking on the “Submit” button. The system will display the below message, click on the “Yes” button, the system will send the request to the APPROVER STAGE.

Success

Do you want to Submit the Request to the Approver?

Yes No

### Claim Approver Stage:

1. Login with the Data Entry user.
2. Go to the Inbox.
3. Search the Ticket ID and open the screen by clicking on the Ticket ID hyperlink.
4. The system will display the Claim Approver screen same as Claim handler the only difference is that the Claim approver can send the request to the Claim Investigator also, by selecting the “Do you want to Override the system decision” as “YES” and clicking on the “Continue” button.

| Payee Details |             |           |              |                  |   |
|---------------|-------------|-----------|--------------|------------------|---|
| First Name    | Middle Name | Last Name | Relationship | Claim Allocation | Action  |
| Geeta         |             | Sharma    | Sister       | 100              |   |

Is Claimant different form Payee, If yes Click here  
 Is Ex Gratia Applicable, If yes Click here  
 Have all Documents been verified? ☐ Yes ☒ No  
 Is Investigation Required ? YES  
☐ Fraudulent  
 Do you want to override system decision ☒ YES ☐ NO  
 Payment Mode:

Continue



### Claim investigator Stage:

1. Login with the Data Entry user.
2. Go to the Inbox.
3. Search the Ticket ID and open the screen by clicking on the Ticket ID hyperlink.
4. The system will display the Claim Investigator screen.

Request Type: Death Claim | Ticket No: PSDEC0000014648 | Policy Number : 0000000017595 | Date: 20/03/2014

**Policy Summary -0000000017595**

|                    |            |                   |                          |             |                      |                               |                 |
|--------------------|------------|-------------------|--------------------------|-------------|----------------------|-------------------------------|-----------------|
| Installment Amount | 245.00     | Policy Status     | Pending Death processing | Insured     | VENKAT FDGFDG VENKAT | Product Name                  | Children Policy |
| Issue Date         | 04/02/2014 | Premium Paid Till | 28/02/2014               | Customer ID | 316608               | Duplicate Policy Bond Issued: | No              |

**Claim Details**

|                       |            |                   |                 |
|-----------------------|------------|-------------------|-----------------|
| Insured First Name    | VENKAT     | Insured Last Name | VENKAT          |
| Insured Date Of Birth | 01/02/2005 | Ticket No         | PSDEC0000014648 |
| Policy Inception Date | 04/02/2014 | Policy EndDate    | 04/02/2022      |

**Investigation Status**

|                      |         |           |       |
|----------------------|---------|-----------|-------|
| Investigation Status | Pending |           |       |
| First Name           | Anand   | Last Name | Singh |

**Death Claim Processing**

|                |               |                 |                   |          |
|----------------|---------------|-----------------|-------------------|----------|
| Place Of Death | Date Of Death | Reason Of Death | Category Of Death | Pin Code |
| DELHI          | 19/03/2014    | CANCER          | NaturalDeath      |          |

☐ Dispute

**Investigation Report**

Investigator Recommendation: Submitted

[Submit](#) [View Documents](#) [Add Comments](#) [Request History](#) [Cancel](#)

Enter the "Investigation Recommendation" field mandatory and click on the "Submit" button, the system will display the below message , click on the "Yes" button, the system will send the claim back to the APPROVER STAGE.

**Success**

Do you want to Submit the Request to the Approver?

[Yes](#) [No](#)

Claim Approver Stage after submitting from Claim Investigator: Once the request comes back to the Approver he can see the Investigators comment in the "Claim investigation Details" section:

**ClaimInvestigation Details**

|                             |               |                 |             |
|-----------------------------|---------------|-----------------|-------------|
| Investigator Name           | Anand         | Investigator ID | Anand_Singh |
| Assigned By                 | Siddiqui null | Assigned On     | 27/03/2014  |
| Report received date        | 27/03/2014    |                 |             |
| Investigator Recommendation | Submitted     |                 |             |

Now click on the “NO” option for “Do you want to override the system decision” and click on the “continue” button.

The system will display the rest of the section of the screen same as claim handler the only difference is of “Claim Decision” section:

**Claim Decision**

**Claim Approver Checklist**

ClaimAmount: 0.0      Investigator: Anand

Approver: Siddiqui\_approver

Final Approval Date: 27/03/2014

| Payee Name   | Relationship to Insured | Mode of Payment |
|--------------|-------------------------|-----------------|
| Geeta Sharma | Sister                  | Cheque          |

☐ Payee Identified    ☐ Investigation Report Verified    ☐ Claim Amounts Verified    ☐ Death Established    ☐ All Documents Received

**Reinsurance Details**

Amount Ceded:       Amount Retained:

Reinsurer: ABC Insurance Co.      Approval Request Date:

Approval Receipt Date:

[Withdraw](#)   [Reopen](#)   [Redirect](#)   [Approve](#)   [Reject](#)   [View Documents](#)   [Request Missing Documents](#)   [Add Comments](#)   [Request History](#)   [Cancel](#)

Select all these checklist along with other mandatory fields (same as Claim handler) and click on the “Approve” button. The system will display the below message, click on the “Yes” button, the system will approve the claim and will send the same for the disbursement section.

**Success**

Do you want to Approve the request?

[Yes](#)   [No](#)

Now before Disbursement, run the batch for S202 event and the error code should come as 0000, and after that give Letter Signal for “Claim notification Acknowledgement Stage” as we did at indexing stage.

Also now the status of the Policy should change from PS to TD.

And if the policy is rejected, by clicking on the “Reject button” the system will generate S206 event on which processing the status will change from PD to DC.

And if the claim is Withdrawn, by clicking on the “Withdraw” button and then running the batch, the system will change the status of the policy same as it was before indexing.

#### Disbursement Stage- Indexing:

1. Login as the same Indexer with which we logged in.
2. Click on the “Pending Disbursement” icon
3. The Pending Disbursement screen will open up.
4. Enter the “Request ID” or “Policy Number” and click on the “Submit” button.
5. The system will display the Disbursement Voucher generated for that request, with other details like status in “Pending” status.
6. Now click on the “Disbursement Voucher” Hyperlink, the Pending Disbursement screen will open up with all the details of the payee and the amount which is to be Disbursed.

7. Enter the mandatory fields as, MICR code, IFSC code, Cheque Number, Cheque date, Issue Bank and click on the "Submit" button.

The system will submit the request to the Approver for Approving the Disbursement.

Disbursement Stage- Approval:

1. Login as the same Indexer with which we logged in.
2. Click on the "Pending Disbursement" icon
3. The Pending Disbursement screen will open up.
4. Enter the "Request ID" or "Policy Number" and click on the "Submit" button.
5. The system will display the Disbursement Voucher generated for that request, with other details like status in "Pending Approval" status.
6. Now click on the "Disbursement Voucher" Hyperlink, the Pending Disbursement screen will open up with all the details of the payee and the amount which is to be Disbursed.
7. All the entered details at the Indexer level, will be autopopulated in the view only mode, then click on the "Approve" button.

Now again run the batch for "S804" event and the error code should be 0000.

The system will Disburse the claim, and the claim status in the disbjrnl table in database will be "Paid" and thus the death claim process gets terminated.







