India Post

Postal Life Insurance

Application Training Program

Conversion Operating Manual

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Executive Summary

About the Manual

The *Conversion* operating manual is designed to support India Post in processing the Conversion 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 Conversion
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:

- ***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.
- ***Dispatch Clerk:*** Postal Officer who dispatches and archives legal and other IP documents.

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.

Screenshots are followed by a table that provides information about the screen elements.

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

Typographical Conventions

i 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 used 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
DoP	• Department of Post
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 Conversion

1.1 Overview

Conversion means any change that affects the date of maturity of an insurance contract. In India Post,

A WLA product can be changed into an EA product.

The WLA product can be changed to another WLA preceding the Premium Ceasing Age.

The EA product can be changed to another EA preceding the maturity date.

Conversion also results in increase or decrease of the policy premium.

The Conversion of policy from the date of maturity/ date of termination of premium to a date preceding or within one year from the date of conversion is not allowed. *(Refer to Rule 51(5) of POLI RULES – 2011)*

Conversion can change the product during the lifetime of the existing policy. Conversion of a policy from Whole Life Assurance (WLA) class or Endowment Assurance Class to an Endowment Assurance (EA) class is payable at the ages of 35, 40, 45, 50, 55, and 58 and 60 respectively. *(Refer to Rule 5(8) of POLI RULES – 2011)*

Convertible whole life (CWL) policy can be converted at the end of 5 years (6^{th} year given as grace period to exercise conversion) from the commencement into an endowment assurance maturing at the age of 50 or 55 or 58 only.

CWL policy conversion if not exercised policy will continue as WLA with premium ceasing at age 60, the original rate of premium remaining unchanged.

(Refer to Rule 5(9) and Rule 51 of POLI RULES – 2011)

At the time of conversion, date of maturity can be ante dated **or post-dated**.

1.2 List of Products that have the Conversion 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
RPLI	Gram Santosh	Endowment Assurance
RPLI	Gram Suraksha	Whole Life Assurance
RPLI	Gram Suvidha	Convertible Whole Life Assurance

(Refer to Rule 5(29), Rule 5(35), Rule 8,9 and 10 of POLI RULES – 2011)

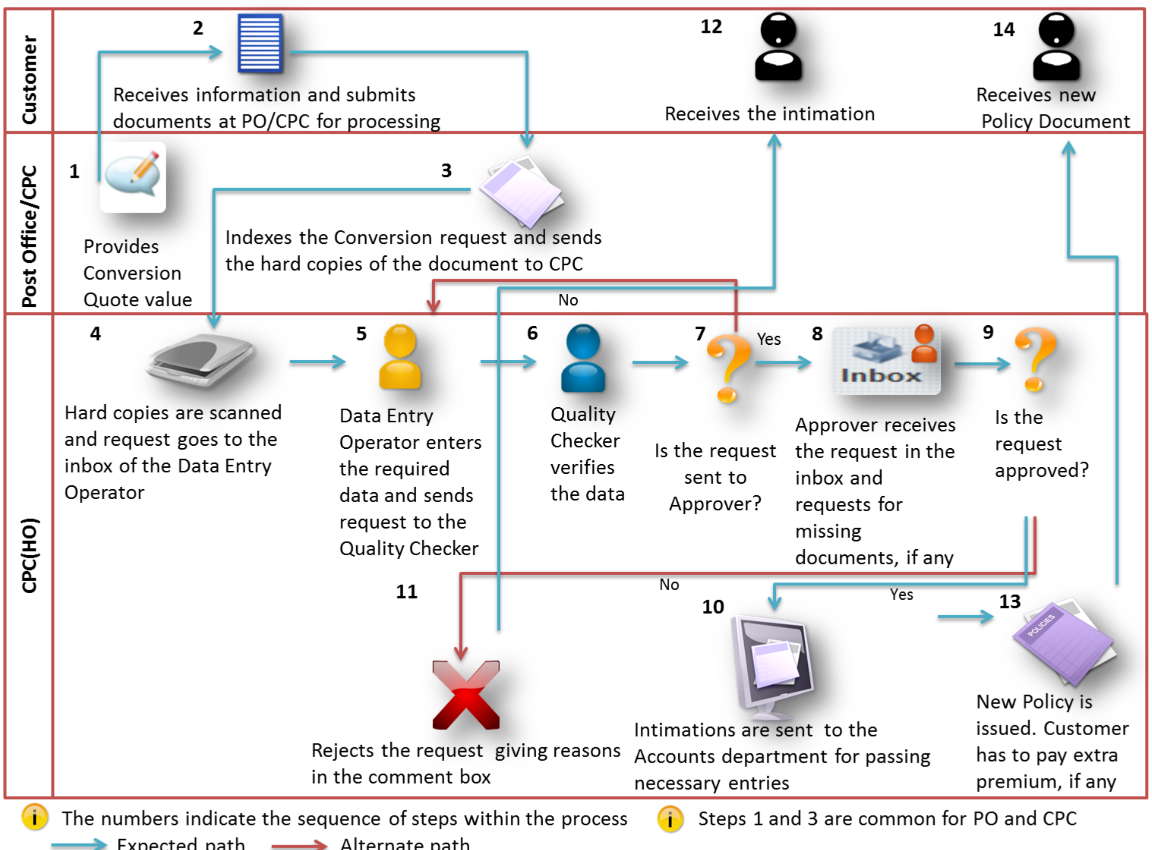
1.3 List of Mandatory Documents for Conversion

- Conversion Request Form
- Policy Bond
- Premium Receipt Book
- Consent Letter
- Certificate of Good Health

1.4 Process Flow Diagram

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

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



Conversion – 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

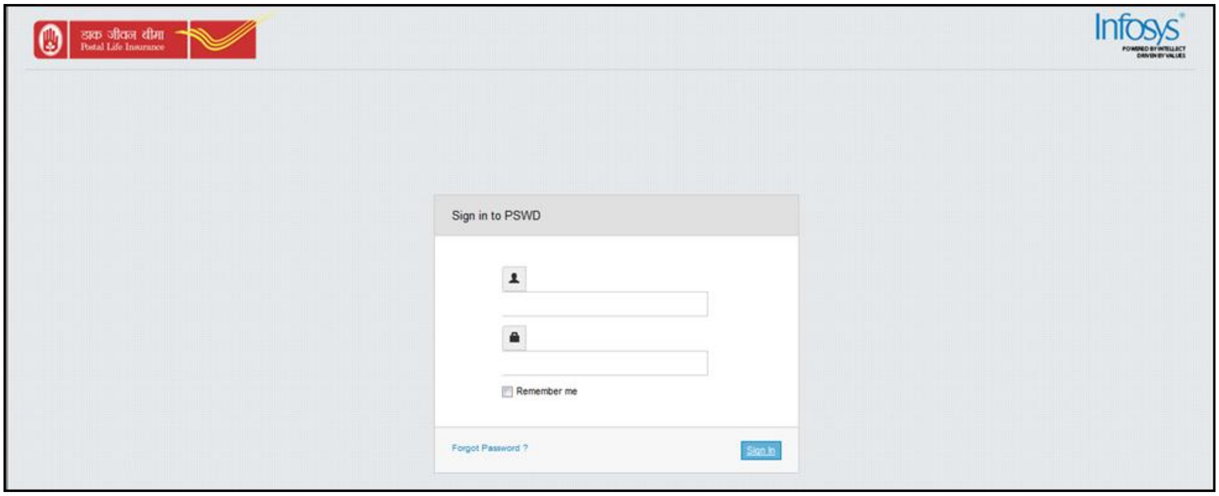
Users must login to the application in the following manner:

Step 1: – Enter **User Name.**

Step 2: – Enter **Password.**

Step 3: – Click the **Login** button.

The screenshot below shows the Login screen.



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

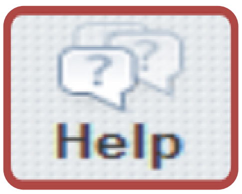
The Dashboard has two major sections to access various screens.
The upper section is a ribbon with a number of icons placed in a series.

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

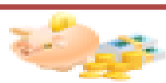
- Users must click the **Policy Search** button to search for any existing or newly indexed policy of India Post.

Service Request Indexing

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

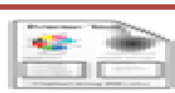
Quote

- 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

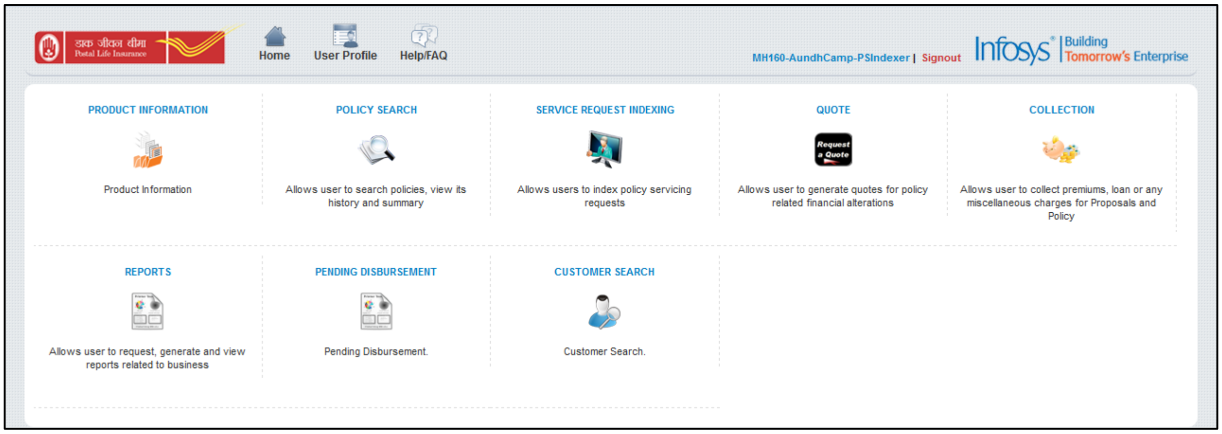
- Users must click the **Pending Disbursement** button to access the pending disbursement activities screen.

Customer Search

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

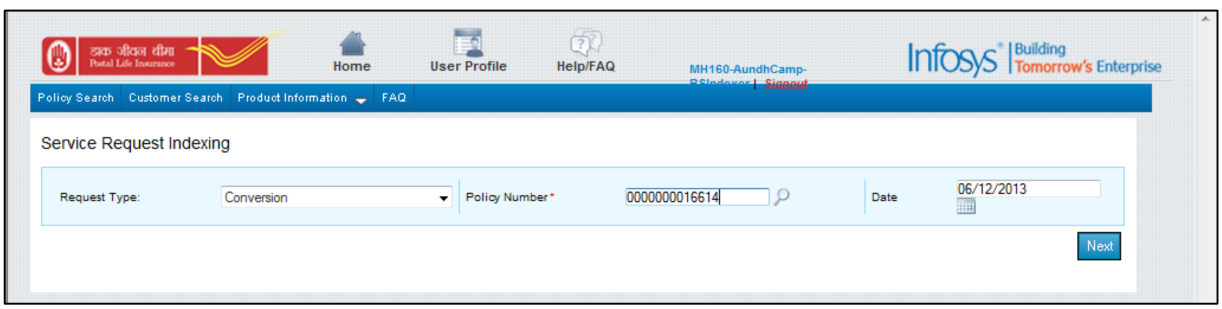
The Indexers must use the **Service Request Indexing** icon to go to the *Indexers Dashboard* to start their work.

The screenshot below shows the **Dashboard.**



The Dashboard

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



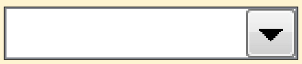
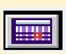
Service Request Indexing

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.
Group Box 4	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 .
Product: Suraksha	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 .
Search	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.
View Documents	The **View Documents** button is an action button and the user can view the scanned documents.
Submit	The user must click the **Submit** button to submit details that are entered.
Add Comment	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 Quote Conversion

Conversion 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.

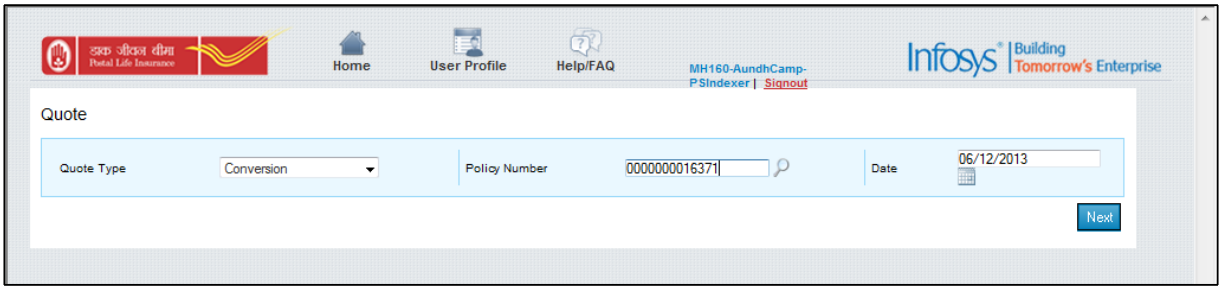
Select **Conversion** from Request Type drop-down menu.

Enter **Policy** number.

Enter the appropriate **Date.**

Click **Next.**

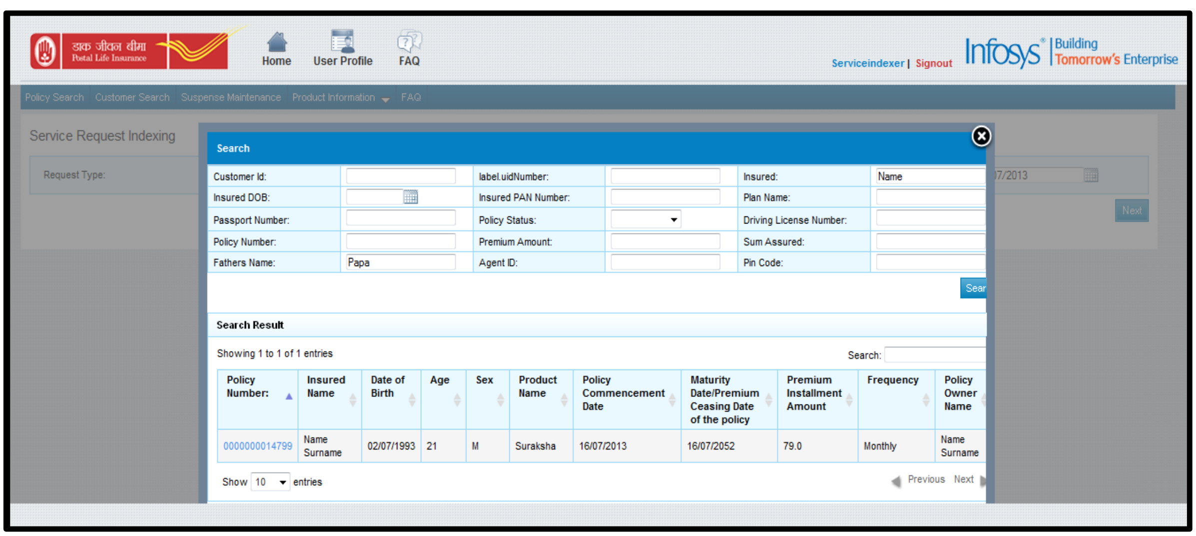
The screenshot below shows the Quote screen.



Conversion 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.



Policy Search Screen

Click **Policy Number Hyperlink.**

Click **Next.**

This page displays the summary of policy.

Select **Converted Product.**

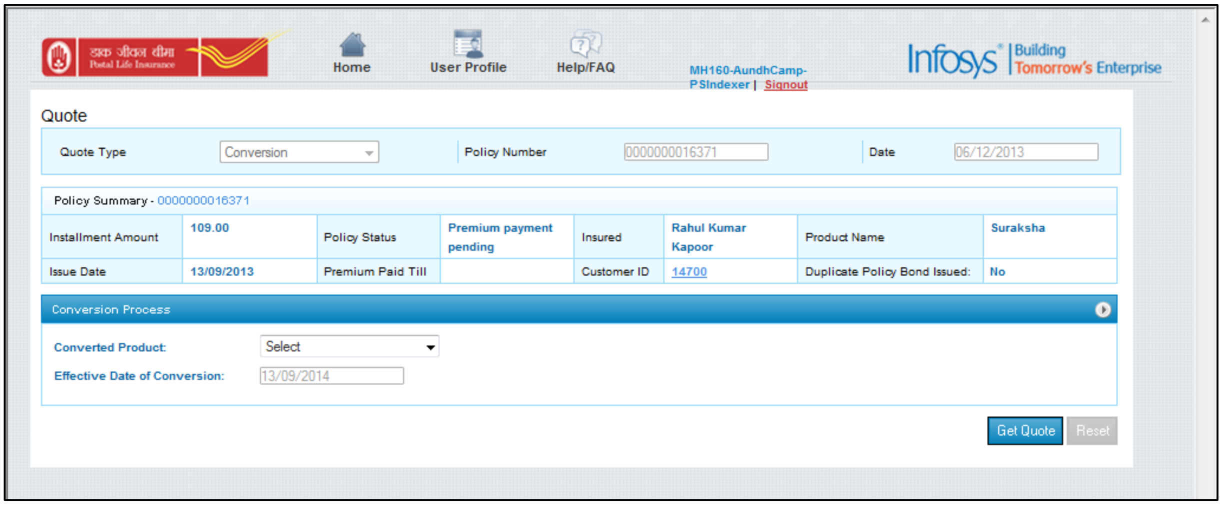
Select Premium Ceasing Age or Maturity Date based on the selected converted product.

Enter the **Effective Date.**

Click **Continue**.

Click **Get Quote.**

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



Get Quote Screen

Quote details will be generated in a PDF format.

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

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.

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

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

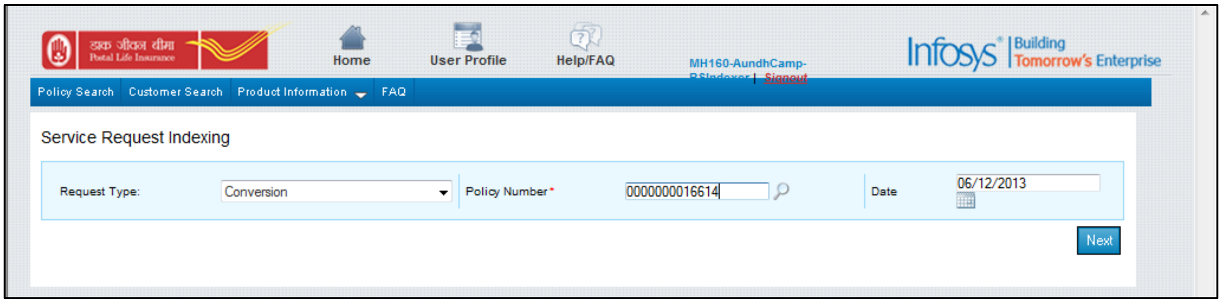
Select **Conversion** from Request Type drop-down menu.

Enter **Policy number.**

Enter the appropriate **Date.**

Click **Next.**

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



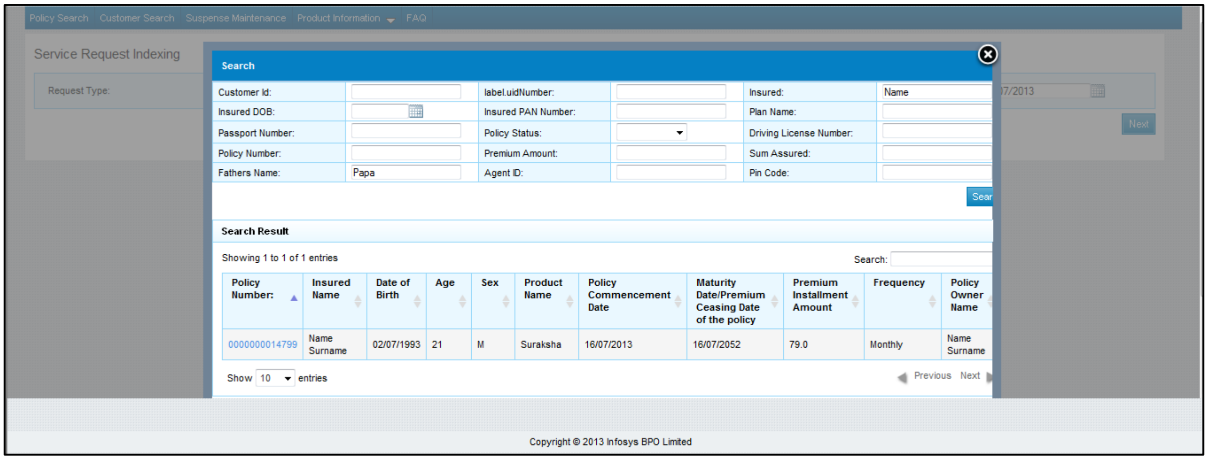
Service Request Indexing Screen

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.



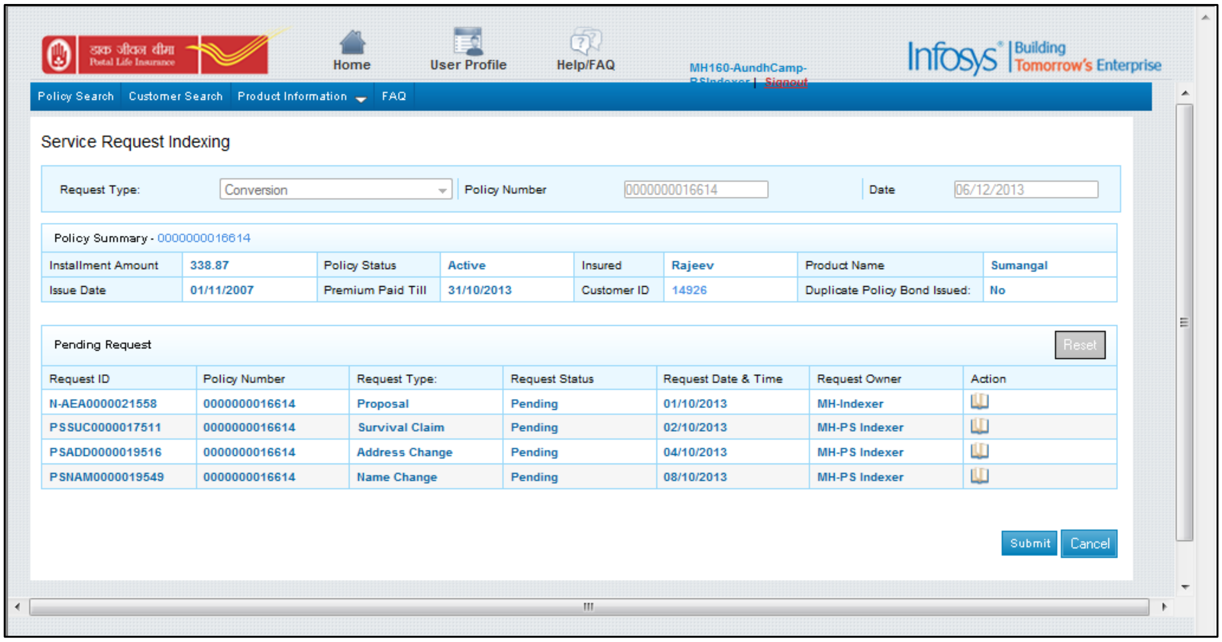
Policy Search Screen

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 **Conversion Request Indexing** screen.



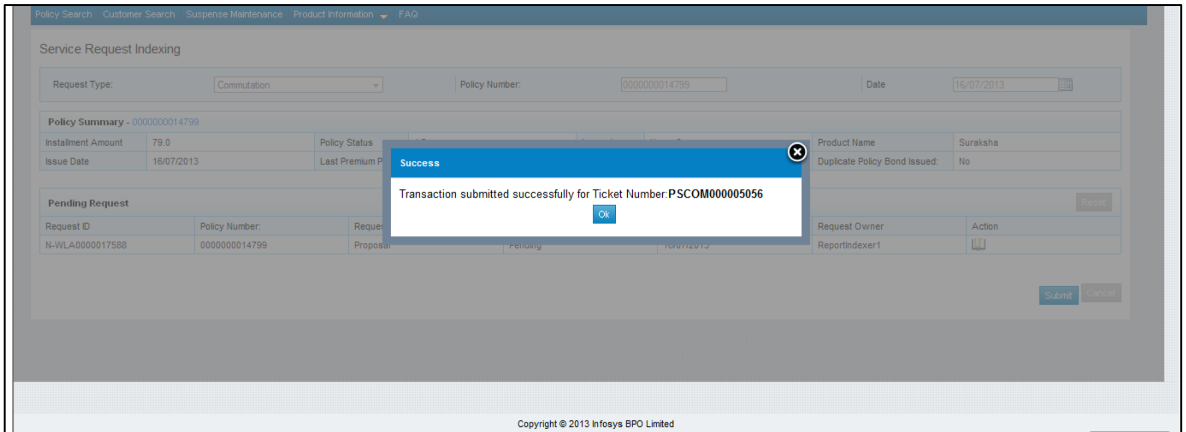
Conversion Request Indexing Screen

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.



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.

Acknowledgement Receipt for Policy Requests 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 numeric field is entered with non-numeric value.	Policy Number should be in the numeric format	Users must enter a numeric value.
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.
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.

The customer needs to provide the Ticket Number (generated during the Conversion 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

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

The Data Entry Operator enters the Conversion 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 Conversion 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.

Stage 1

- **Data Entry Operator:** Enter the request information for the policy.

Stage 2

- **Quality Checker:** Verify and check the data and documents for completeness and correctness for the request.

Stage 3

- **Approver:** Approve or reject requests based on the information received from the Quality Checker and the supporting documents.

Stage 4

- **Dispatch Clerk:** Print and post new/revised policy document or intimation letter to customer, scan and store policy and other supporting documents.

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.

1. The bundles are marked with the Office Code + Date + Packet Number.
2. A list of all types of service requests is attached to the bundle.
3. The status of the proposal is updated as *Pending for Scanning* in the McCamish system.
4. 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.

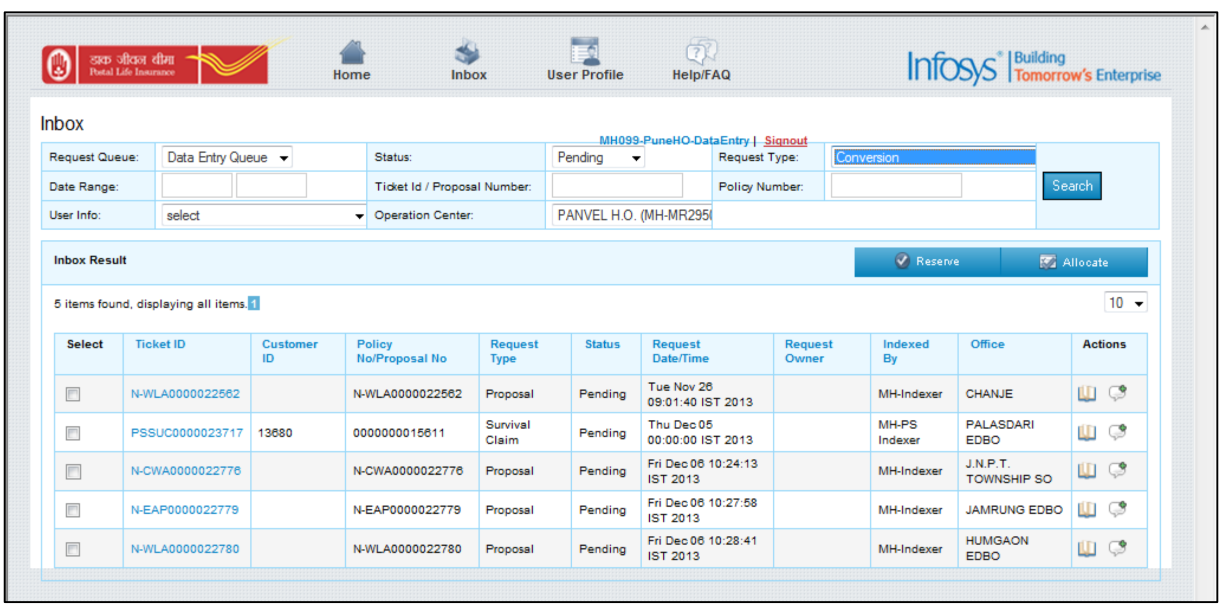
View Documents
- Allows the user to view scanned documents tagged to a policy.

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 Operators Inbox** screen.



Select	Ticket ID	Customer ID	Policy No/Proposal No	Request Type	Status	Request Date/Time	Request Owner	Indexed By	Office	Actions
	N-WLA0000022562		N-WLA0000022562	Proposal	Pending	Tue Nov 26 09:01:40 IST 2013		MH-Indexer	CHANJE	
	PSSUC0000023717	13680	0000000015611	Survival Claim	Pending	Thu Dec 05 00:00:00 IST 2013		MH-PS Indexer	PALASDARI EDBO	
	N-CWA0000022776		N-CWA0000022776	Proposal	Pending	Fri Dec 06 10:24:13 IST 2013		MH-Indexer	J.N.P.T. TOWNSHIP SO	
	N-EAP0000022779		N-EAP0000022779	Proposal	Pending	Fri Dec 06 10:27:58 IST 2013		MH-Indexer	JAMRUNG EDBO	
	N-WLA0000022780		N-WLA0000022780	Proposal	Pending	Fri Dec 06 10:28:41 IST 2013		MH-Indexer	HUMGAON EDBO	

Inbox Page for Data Entry Operator

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

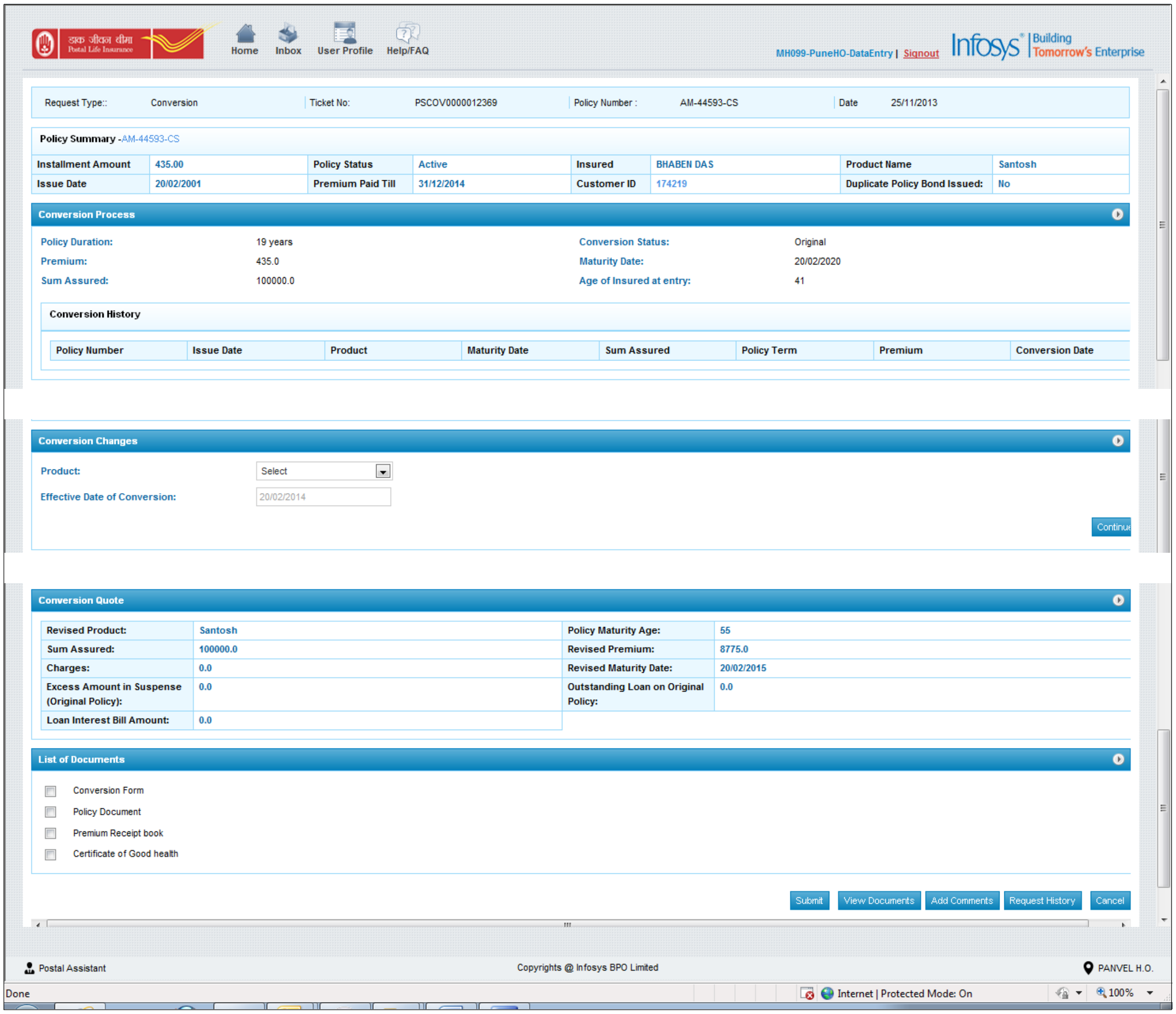
Click **Inbox.**

Select Conversion 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 **Conversion Request** Data Entry screen.

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



Conversion Process Screen

Page Elements: Data Entry Operator's page

Serial Number	Field Name	Notes
1	Policy Summary	All fields under this are auto populated.
2	Conversion Process	All fields under this are auto populated.
3	Conversion History	This will be populated only, if there is any conversion history related with the policy. All fields under this are auto populated.
4	Conversion Changes	This is the place where user can select the new product/plan and its effective date.
5	Converted Product	User should be able to select any one option from the drop-down list. • Santosh • Suraksha Premium Ceasing Date / Policy Maturity Age will be populated based on the selected products.
6	Premium ceasing age / Maturity Age	• Based on the selected product, Premium Ceasing Date or Maturity date will be populated, Along with allowed premium ceasing age or maturity age. • Value of this drop down should be populated based on the product selected.
7	Effective date of conversion	The date on which conversion request has been raised.
8	Continue	When user clicks on this button, system should generate the quote for policy conversion.
9	Revised Product	New product name.
10	Policy Term	New selected product term.

Serial Number	Field Name	Notes
11	Sum Assured	New sum assured.
12	Revised Premium	This value should be calculated based on the selected product, sum assured and new policy term.
13	Charges	This is conversion charge amount. This should be configurable. For the 1st conversion, there should not be any charge. From 2nd conversion onwards, there would a conversion charge of Rs 20.
14	Revised maturity date	This is auto populated maturity date.
15	Excess Amount in Suspense (Original Policy)	If there is any amount lying in suspense account due to any reason.
16	Outstanding loan on original Policy	Outstanding loan on the policy as on date.
17	Loan Interest bill Amount	Loan interest amount billed.
18	List of Documents	If all the required documents are not selected, conversion cannot be processed.
20	Submit	On clicking, request moves into Quality checker's bucket and pop-up message will appear as "Request submitted to Quality Checker".

Serial Number	Field Name	Notes
21	View Documents	Allow the user to view the scanned docs related with the request.
22	Add Comments	User can add any comment if required and pop-up message will appear as "Comments have been added Successfully".
23	Request History	User can view history if any.
24	Cancel	Cancel the page and user will land up on the respective user’s inbox.

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

The Data Entry Operator must read the customers Conversion 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 Conversion 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 Conversion application and note customer request details.

Select **Converted Product** in Conversion Changes tab.

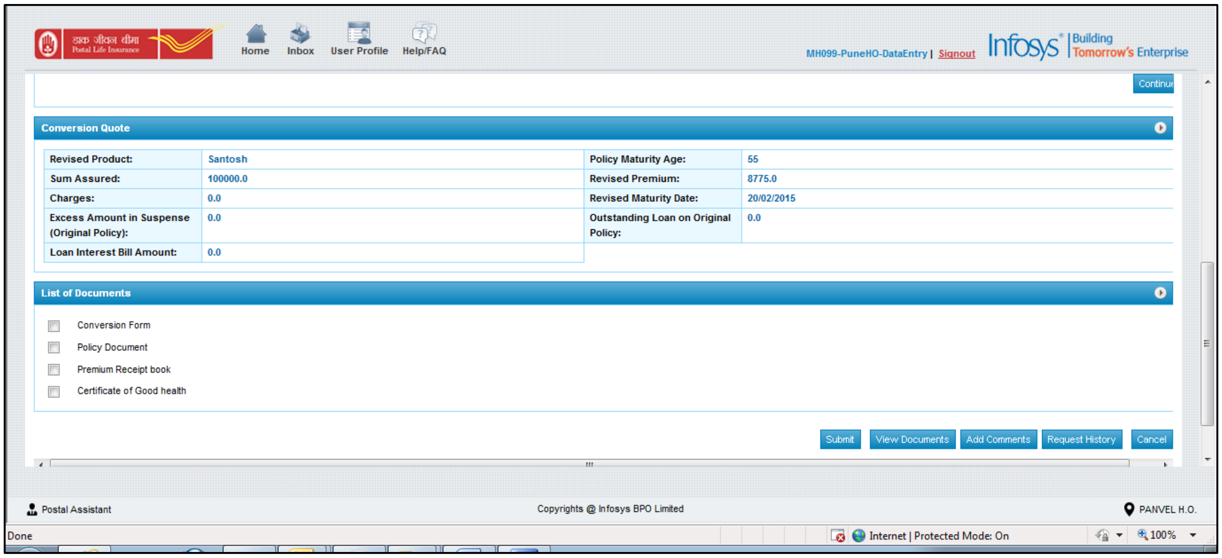
Select **Policy Maturity Age** or appropriate **Premium Ceasing Age.**

Enter **Effective** Date of Conversion.

Click **Continue.**

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

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



Quote and List of Documents Screen

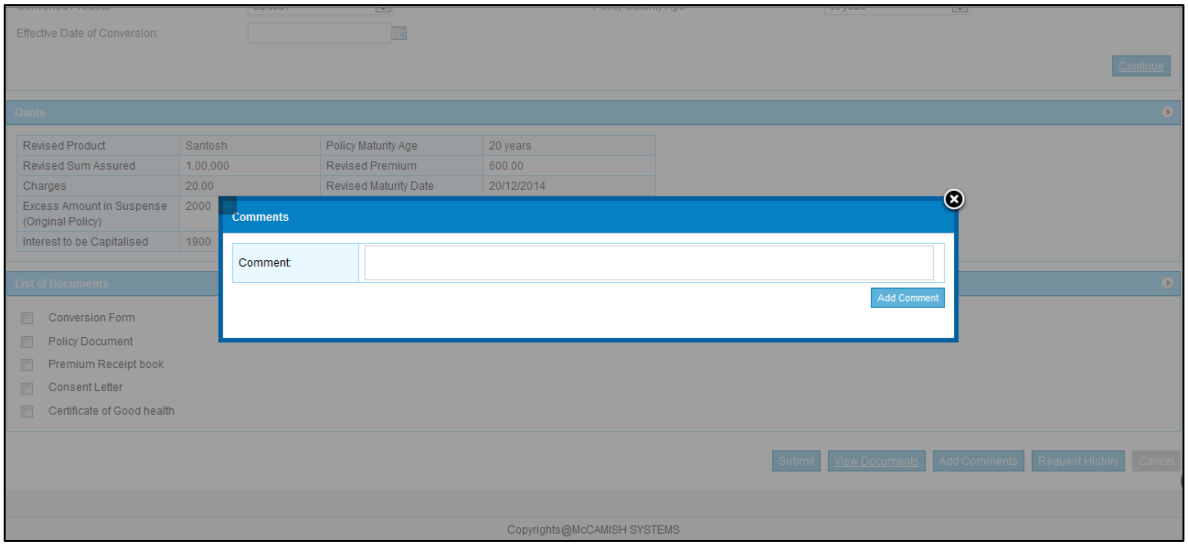
Tick the **List of Documents** checkbox.

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

Click **Submit.**

The Data Entry Operator can write comments if he needs to.
To write comments, he must follow the following step.

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



Comments Screen

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	Product	If 'None'	Please select any product	
2	Product	Santosh' is selected		If Product Name is Suraksha then Santosh can be selected
3	Product	Santosh' is selected		If Product Name is Suvidha and the policy term should be between 5 and 6 policy years

Serial Number	Field Name	Condition	Error Message	Required Action
4	Product	If 'Santosh' is selected while Product Name is Suvidha and the policy term is less than 5 years or more than 6 years	This policy cannot be converted. Policy term should be between 5 and 6 policy years	
5	Product	Suraksha' is selected		If Product Name is Santosh then Suraksha can be selected
6	Premium ceasing Age	New ceasing date selected as higher or lower than the original age	Premium ceasing Age	New ceasing date selected as higher or lower than the original age
7	Effective Date of Conversion	Date field filled with non-date value, special characters other than '/'	Effective Date of Conversion	Date field filled with non-date value, special characters other than '/'
8	Effective Date of Conversion	Date entered in MMDDYYYY format or YYYYMMDD format	Effective Date of Conversion	Date entered in MMDDYYYY format or YYYYMMDD format
9	Effective Date of Conversion	Date entered is invalid	Effective Date of Conversion	Date entered is invalid
10	Effective Date of Conversion	If Date is mentioned within first year of the policy for Suraksha, Santosh and Suvidha	Conversion not allowed as the policy has not completed 1 year	
11	Effective Date of Conversion	If Date mentioned is within one year prior to maturity date for Santosh	Conversion not allowed as the policy will mature within 1 year	
12	Effective Date of Conversion	If Date mentioned is within one year	Conversion not allowed as the	

Serial Number	Field Name	Condition	Error Message	Required Action
		prior to Premium Ceasing date for Suraksha	premium ceasing date is within 1 year	
13	Effective Date of Conversion	If Date mentioned is prior to 5 years or after 6 years for Suvidha	Conversion not allowed as the policy age is not within 5th and 6th year	
14	Effective Date of Conversion	Entered date is lesser than policy issue date	Date should not be less than Policy issue date	
15	Effective Date of Conversion	If left blank	Missing Effective Date of Conversion	
16	Submit button	All below check box must be selected - Conversion Form - Policy Document - Premium Receipt Book - Certificate of Good Health	If all check box are not selected then message should appear as "Please submit the mandatory document"	If mandatory documents are not selected, then an error message should appear and system should not allow to proceed.

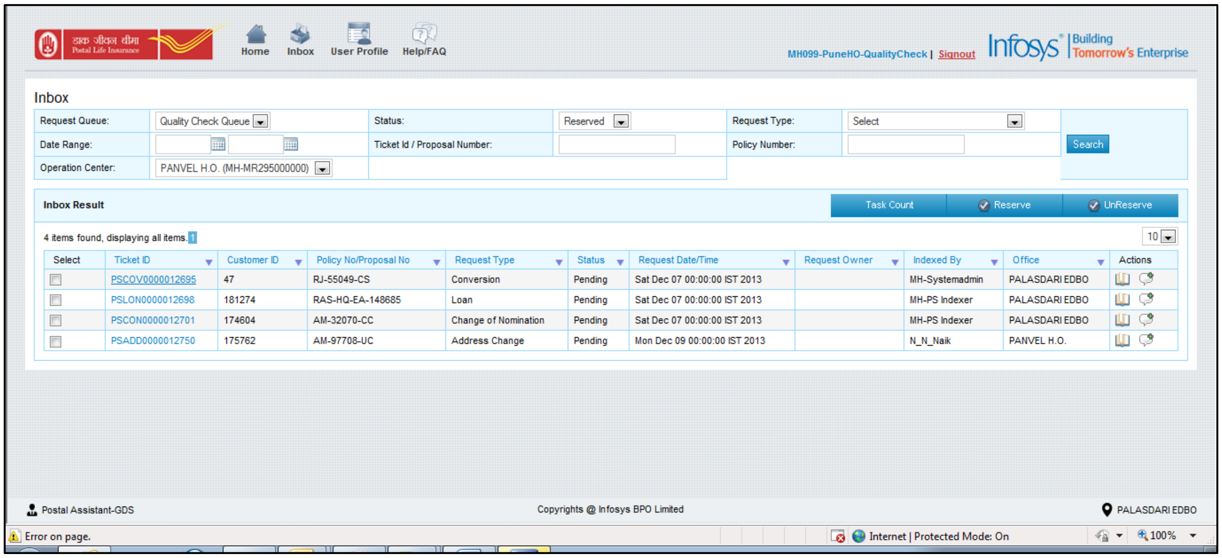
4.4 Quality Check Process

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:

Submit	• Allows the user to forward the request to the Approver level and request status will change to pending approval.
Redirect	• Allows the user to send work item back for reprocessing to the data entry level.
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.
Request Missing Documents	• Allows the user to send a request to customer to submit essential document to enable processing.
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 **Quality Checker's Inbox** screen.



Quality Checker's Inbox Screen

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

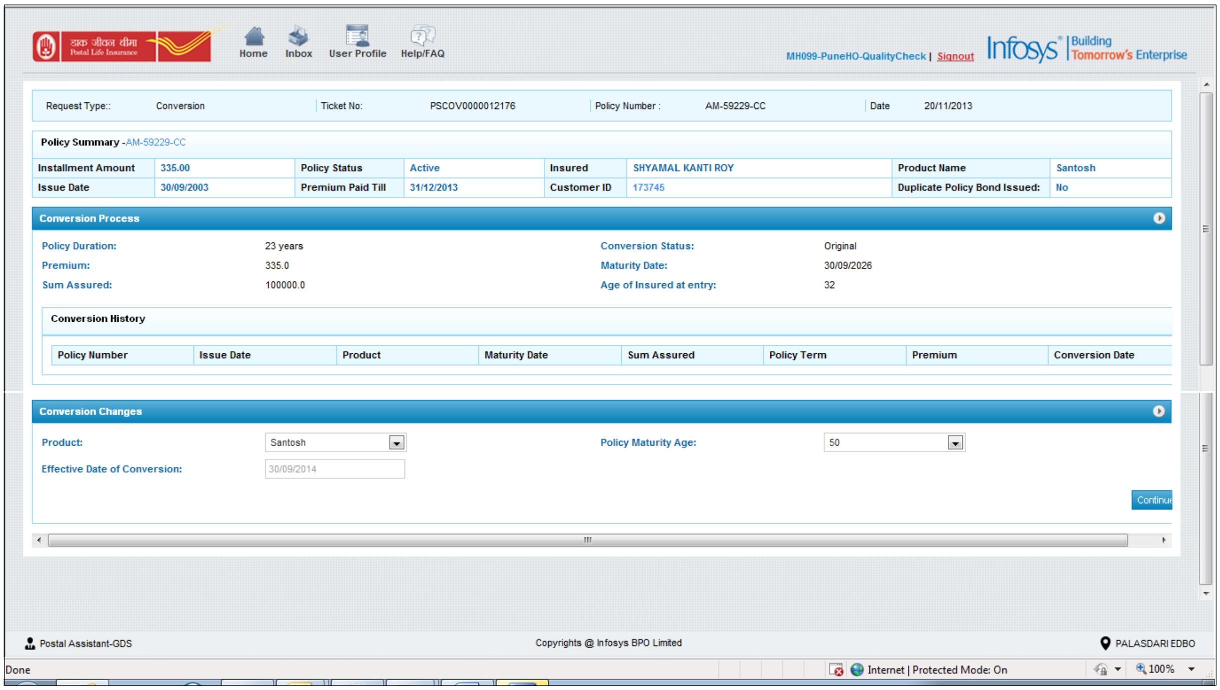
Click **Inbox.**

Select Conversion **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 **Conversion Process** screen.

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



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.**

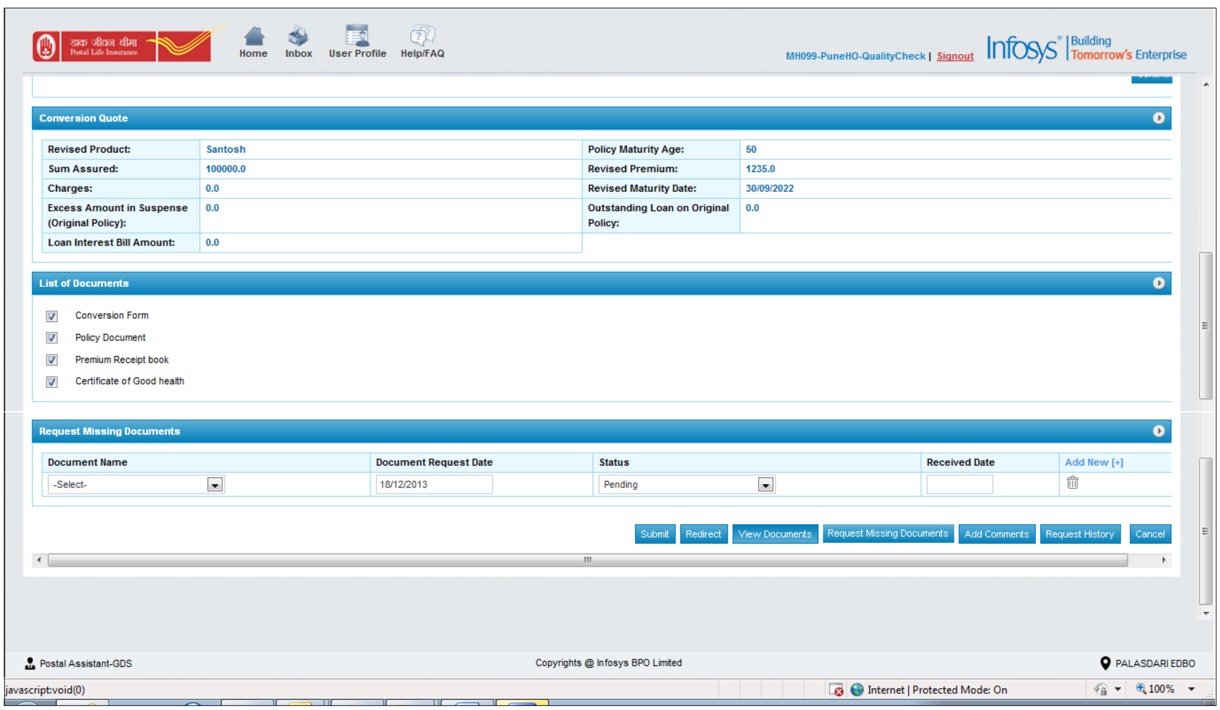
This will show the history of the current request.

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.

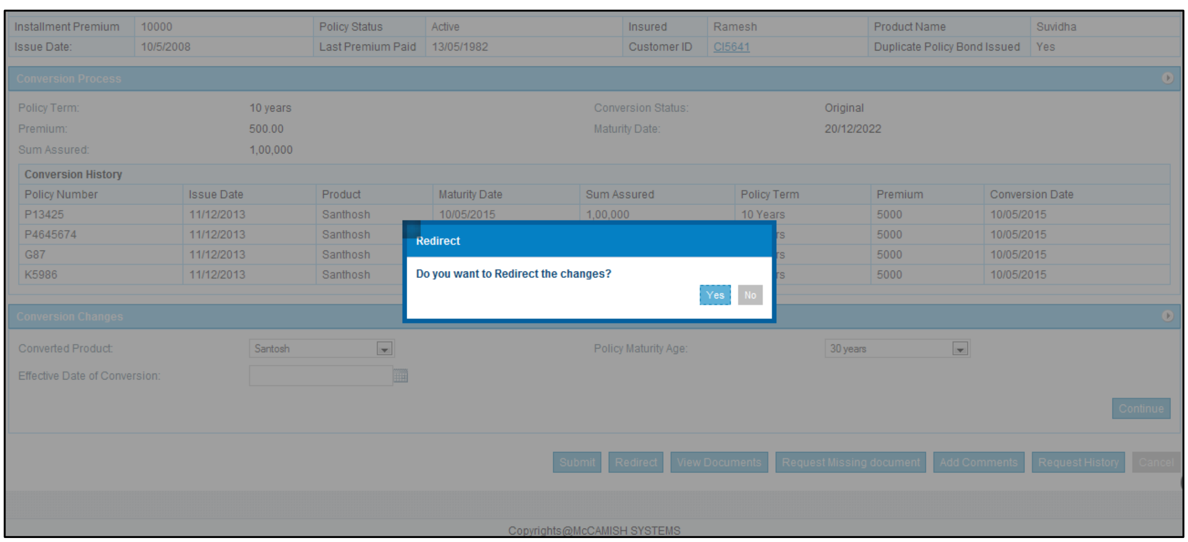
Click on the delete symbol in the Add New column.

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.



Redirect Screen

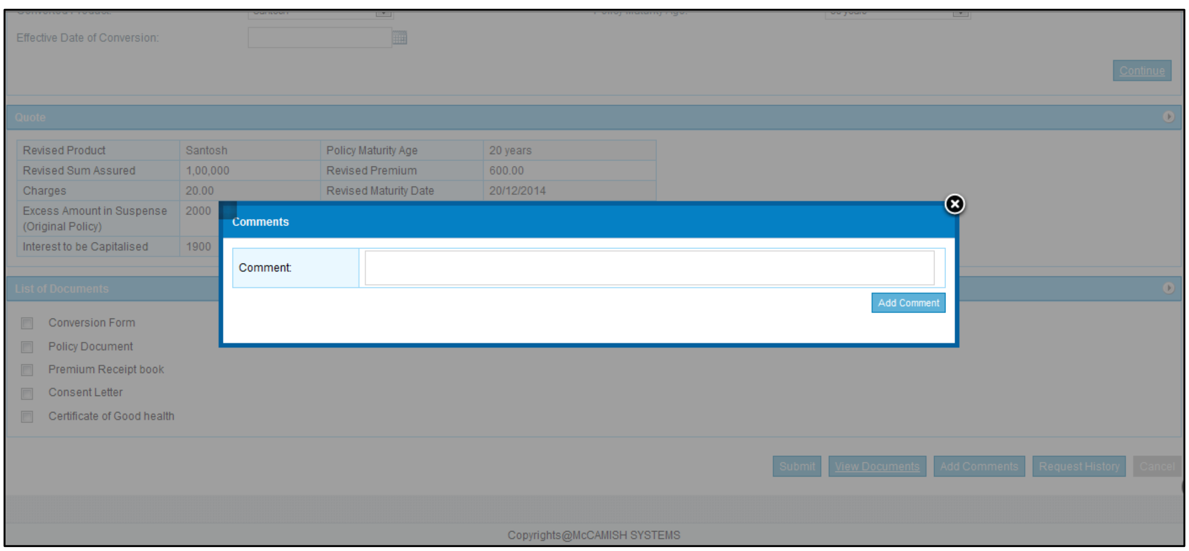
The status of the work item will show Redirected for Documents/Incomplete Information.

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.



Comments Screen

To send the Conversion 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	Product	If 'None'	Please select any product	
2	Product	Santosh' is selected		If Product Name is Suraksha then Santosh can be selected
3	Product	Santosh' is selected		If Product Name is Suvidha and the policy term should be between 5 and 6 policy years
4	Product	If 'Santosh' is selected while Product Name is Suvidha and the policy term is less than 5 years or more than 6 years	This policy cannot be converted. Policy term should be between 5 and 6 policy years	
6	Effective Date of Conversion	Date field filled with non-date value, special characters other than '/'	Date should be in the date format	

Serial Number	Field Name	Condition	Error Message	Required Action
7	Effective Date of Conversion	Date entered in MMDDYYYY format or YYYYMMDD format	Date should be in DDMMYYYY format	
8	Effective Date of Conversion	Date entered is invalid	Effective Date of Conversion entered is invalid	
9	Effective Date of Conversion	If Date is mentioned within first year of the policy for Suraksha, Santosh and Suvidha	Conversion not allowed as the policy has not completed 1 year	
10	Effective Date of Conversion	If Date mentioned is within one year prior to maturity date for Santosh	Conversion not allowed as the policy will mature within 1 year	
11	Effective Date of Conversion	If Date mentioned is within one year prior to Premium Ceasing date for Suraksha	Conversion not allowed as the premium ceasing date is within 1 year	
12	Effective Date of Conversion	If Date mentioned is prior to 5 years or after 6 years for Suvidha	Conversion not allowed as the policy age is not within 5th and 6th year	
13	Effective Date of Conversion	Entered date is lesser than policy issue date	Date should not be less than Policy issue date	
14	Effective Date of Conversion	If left blank	Missing Effective Date of Conversion	
15	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 dropdown request date and status should also be selected
16	Document Name	If left blank	Select at least one document	

Serial Number	Field Name	Condition	Error Message	Required Action
17	Document Request Date	Date field filled with non-date value, special characters other than '/'	Date should be in the date format	
18	Document Request Date	Date entered in MMDDYYYY format or YYYYMMDD format	Date should be in DDMMYYYY format	
19	Document Request Date	Date entered is invalid	Document Request date entered is invalid	
20	Document Request Date	Entered date is lesser than policy issue date	Date should not be less than Policy issue date	
21	Document Request Date	If left blank	Missing document request date	
22	Status	If Pending is selected	Document is Pending	
23	Status	If Received is selected	Please enter Received Date	
24	Received Date	Date field filled with non-date value, special characters other than '/'	Date should be in the date format	
25	Received Date	Date entered in MMDDYYYY format or YYYYMMDD format	Date should be in DDMMYYYY format	
26	Received Date	Date entered is invalid	Received date entered is invalid	
27	Received Date	Entered date is lesser than document request date	Date should not be less than document request date	
28	Received Date	If left blank	Missing received date	

Serial Number	Field Name	Condition	Error Message	Required Action
29	Submit button	All below check box must be selected - Conversion Form - Policy Document - Premium Receipt Book - Certificate of Good Health	If all check box are not selected then message should appear as "Please submit the mandatory document"	If mandatory documents are not selected, then an error message should appear and system should not allow to proceed.

4.5 Approval Process

The Approver at the CPC receives the Conversion 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.

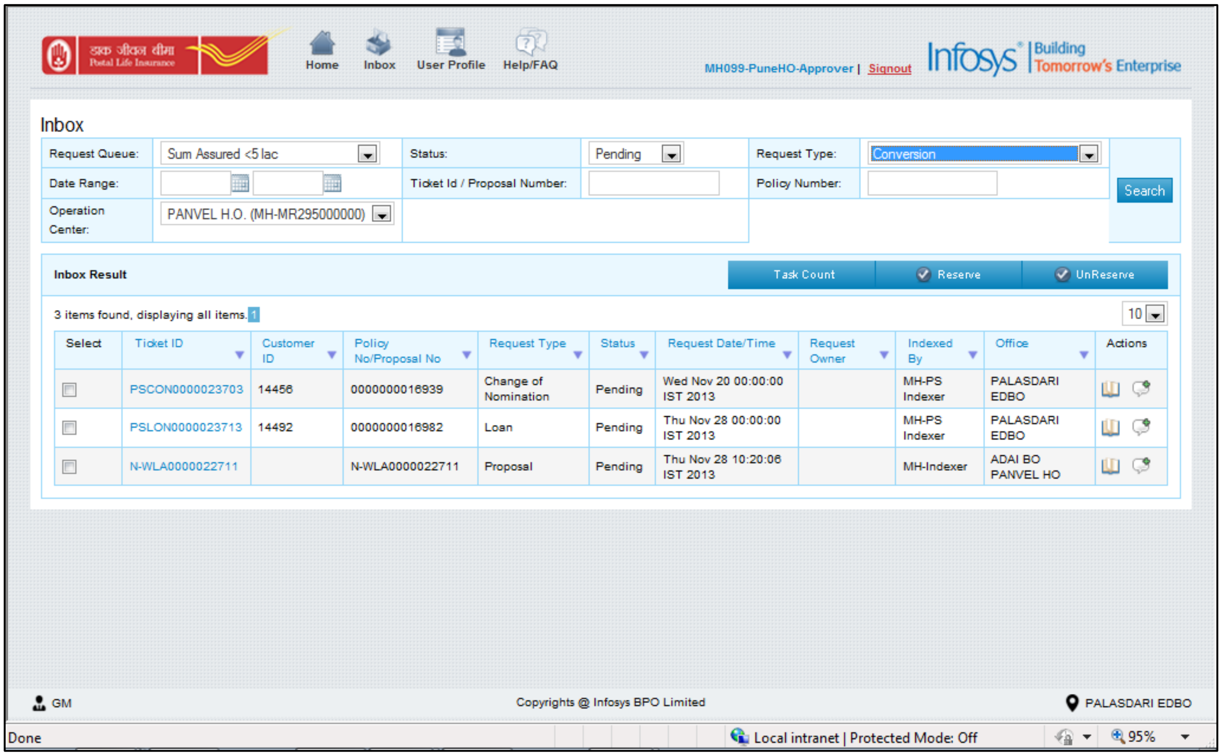
The request result will reflect in the Dispatch clerk's Inbox.

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 Surrender request. Surrender event will be generated and disbursement 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 use 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.



Approver's Inbox Screen

The Approver has the same Conversion 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 Conversion request from the system.

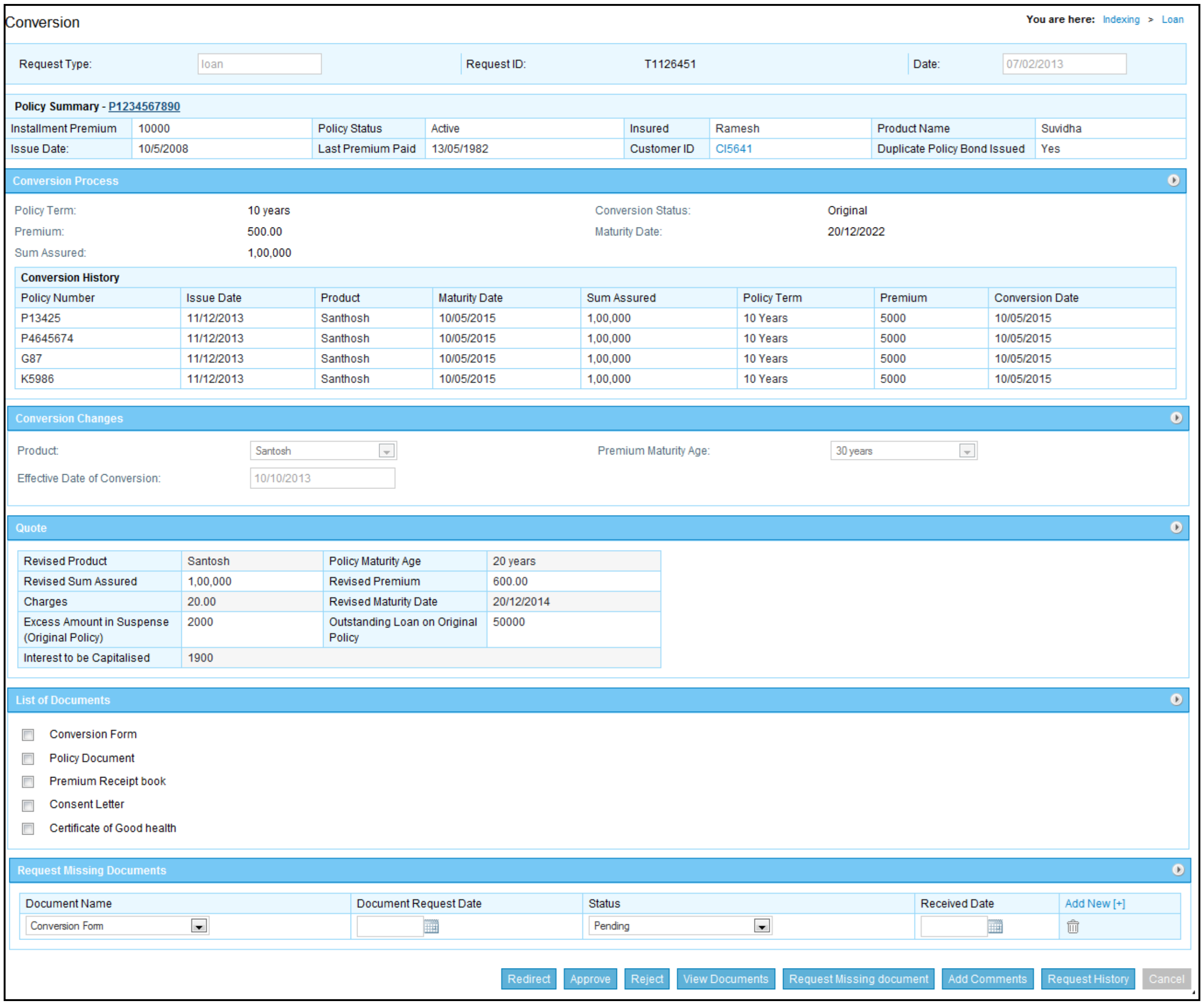
Click **Inbox.**

Select Conversion 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 **Conversion Process** screen. They will be read-only for the Approver.

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



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	This will give the existing policy level details.
3	Conversion process	This will give the existing policy level details.
4	Conversion Changes	This will give the new products to be replaced.
5	Quote	This will be the quote for the raised request.
6	List of Documents	This will provide all the documents submitted for this request. This should be 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.

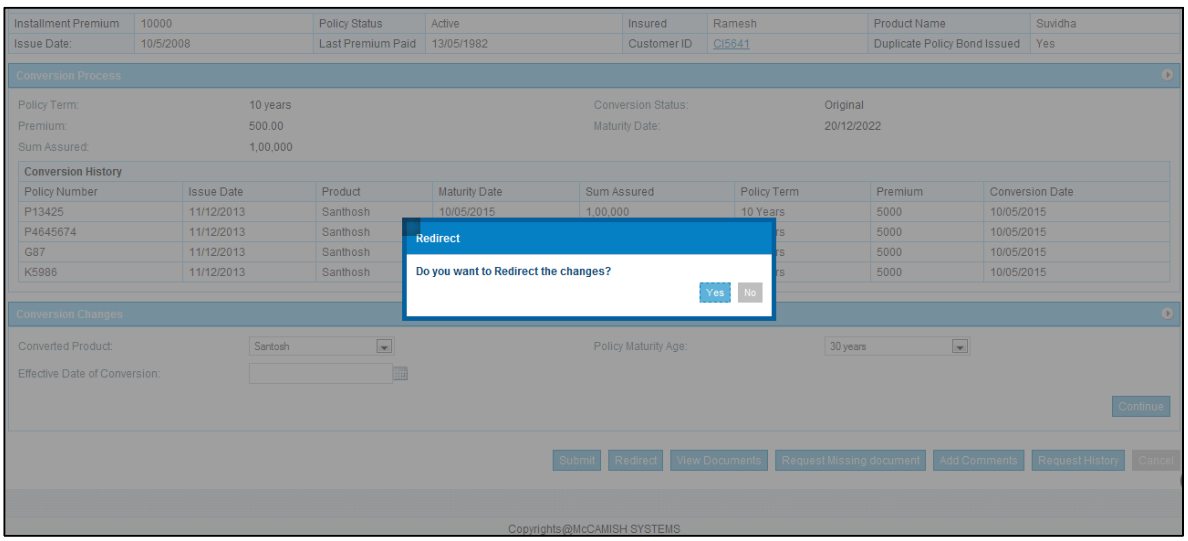
Click on the delete symbol in the Add New column.

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.



Redirect Screen

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

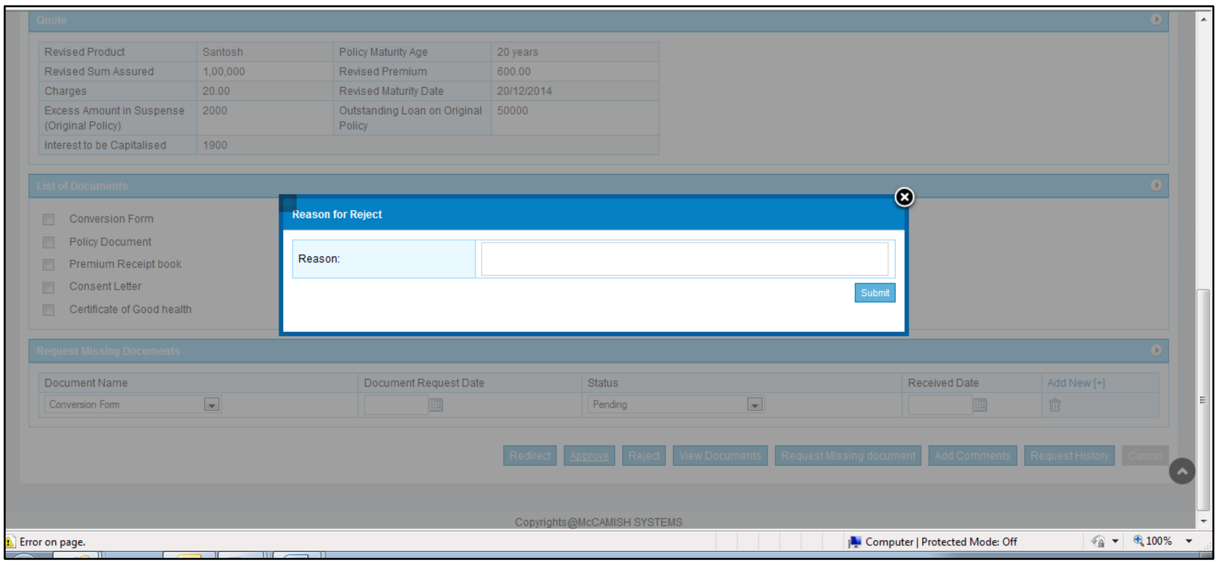
To reject request follow the given steps.

Click **Reject.**

Enter reason in the pop-up section for Reason.

Click **Submit.**

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



Reason for Reject 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 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 email, 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 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.