India Post

Postal Life Insurance

Application Training Program

Death Claim Operating Manual

भारतीय डाक

India Post

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Executive Summary

About the Manual

The *Death Claim* operating manual is designed to support India Post in processing the Death Claim requests 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 employees to perform their daily transactions.

This manual contains the following sections:

1. Introduction to Death Claim
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 users to process PLI functions and features in the McCamish platform. Users should know:

- Basic concepts of 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 employee who takes a service request from the customer and registers/indexes it in the system.

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

Claim Handler: Postal Officer who verifies the correctness of the claim and verifies the documents.

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

Dispatch Clerk: Postal employee 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.

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.

Typographical Conventions

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
- Business Rules
- Scanner
- Screenshot
- Glossary
- Approver
- Indexer
- Claim Handler

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
SA	• Sum Assured

Section 1: Introduction to Death Claim

1.1 Overview

Death Claim is one of the most essential functionalities of the Life Insurance Policy life cycle. Upon the death of an insured in a policy, death claim is a request made by the beneficiary or claimant of the Life Insurance policy to the Insurance Company to make payments under the terms of the policy. Claim is the process that begins when the claim is intimated through a claim form by the claimant and is complete when it is settled by the Insurance Company.

Upon the death of the policy insured under a policy issued by India Post PLI, the Death Claim process begins when the Claimant/ Intimator decides to visit any Post Office for the intimation of death.

(*Refer to Rule 18 under Section 5 of POLI RULES – 2011*) for more information on Insured.

(*Refer to Section 52.1(b) of POLI RULES – 2011*) for more information on Death Claim.

1.2 List of products that have Death Claim 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	Santosh	Endowment Assurance (*Refer to Rule 15 of POLI RULES – 2011*)
PLI	Sumangal	Anticipated Endowment Assurance

Product	Product Name	Product Type
		(*Refer to Rule 4 of Section 5 of POLI RULES – 2011*)
PLI	Suvidha	Convertible Whole Life Assurance (*Refer to Rule 9 of Section 5 of POLI RULES – 2011*)
PLI	Yugal Suraksha	Joint Life Assurance (*Refer to Rule 19 of Section 5 of POLI RULES – 2011*)
PLI	Children Policy	Children Policy (*Refer to Rule 12 of POLI RULES – 2011*)
RPLI	Gram Suvidha	Convertible Whole Life Assurance (*Refer to Rule 9 of Section 5 of POLI RULES – 2011*)
RPLI	Gram Santosh	Endowment Assurance (*Refer to Rule 15 of Section 5 of POLI RULES – 2011*)
RPLI	Gram Sumangal	Anticipated Endowment Assurance (*Refer to Rule 4 of Section 5 of POLI RULES – 2011*)

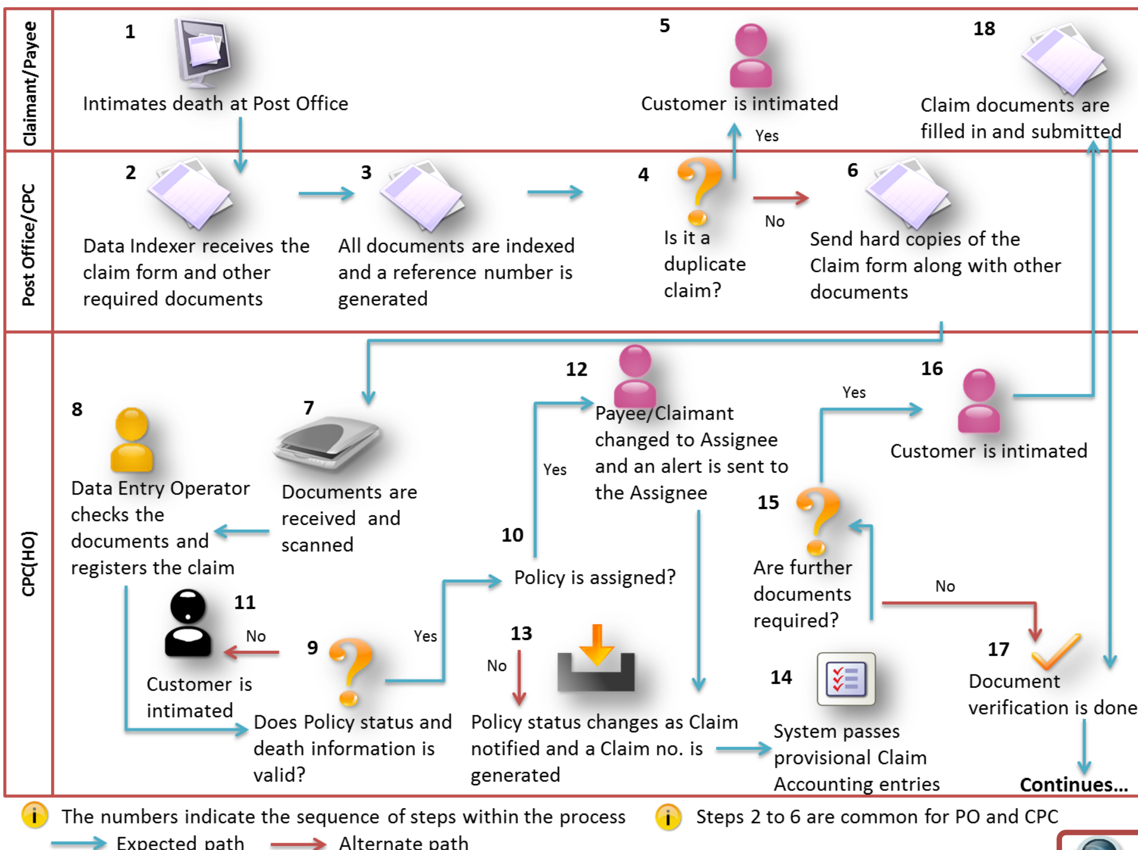
1.3 List of Mandatory Documents/Information for Death Claim

- Claim Intimation
- Death Certificate
- Dispute
- Date of Death

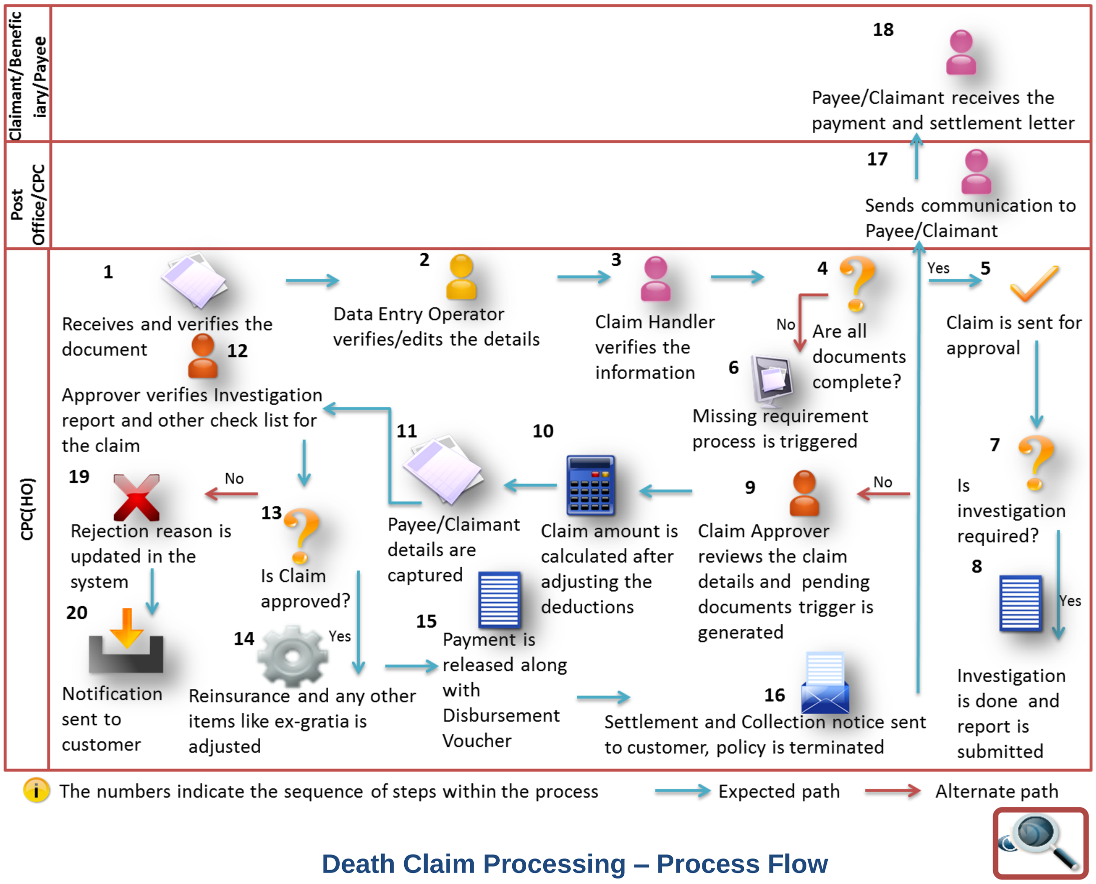
1.4 Process Flow Diagram

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

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



Death Claim Intimation – Process Flow



Death Claim Processing – 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

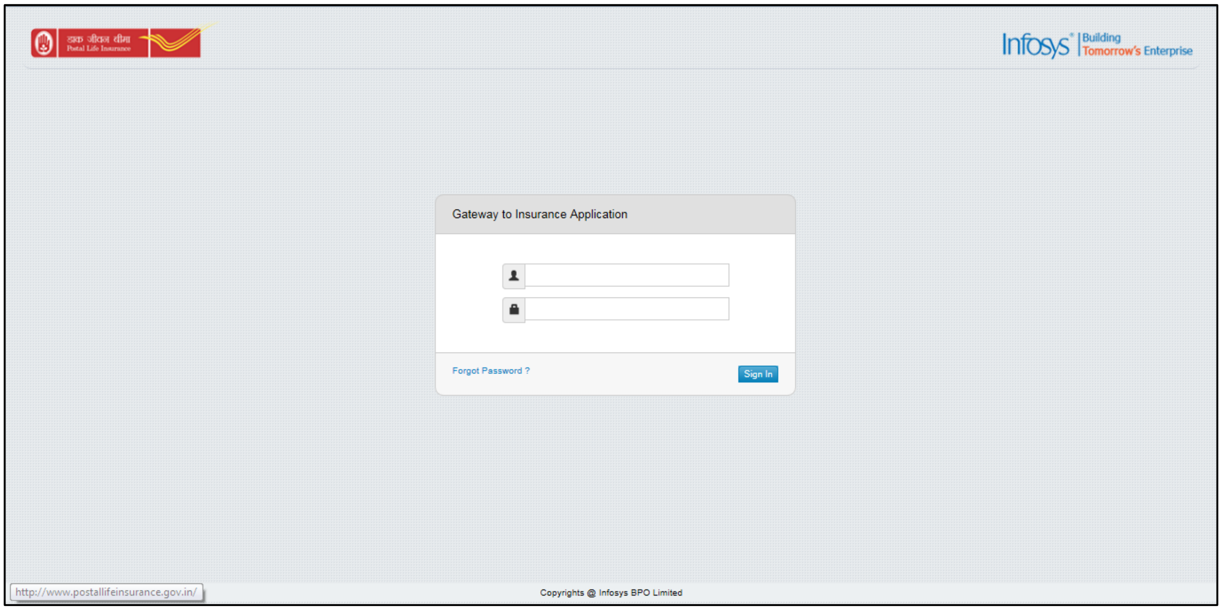
Users must login to the application in the following manner:

Step 1:  – Enter **User Name.**

Step 2:  – Enter **Password.**

Step 3:  – Click the **Sign In** 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

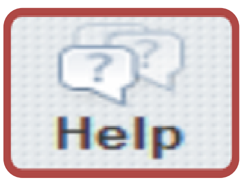
The Dashboard has two major sections to access various screens.
The upper section is a ribbon with a number of icons placed in a series.

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 log out of the system.

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

- Data Entry Operators
- Indexers
- Approvers
- Quality Checkers

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

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

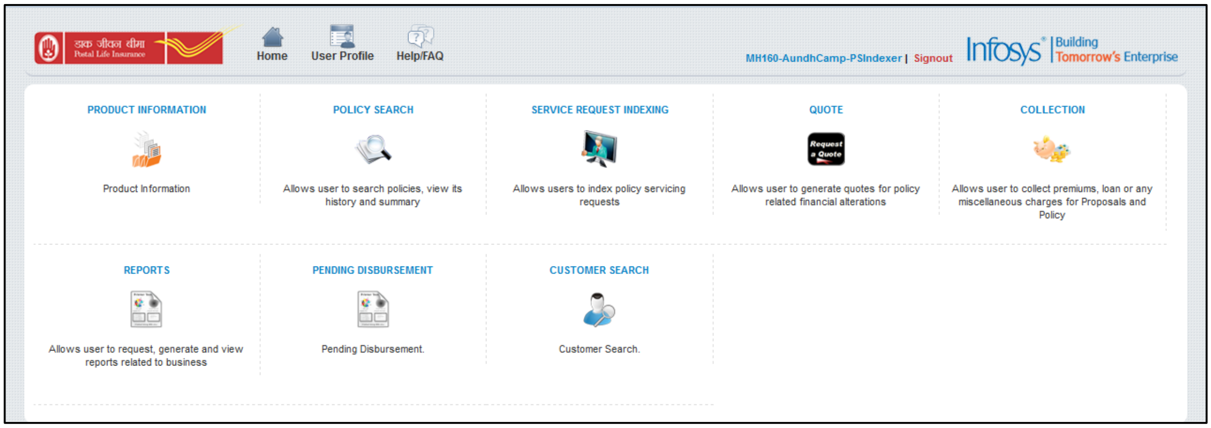
- Users must click the **Pending Disbursement** button to access the pending disbursement activities screen.

Customer Search

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

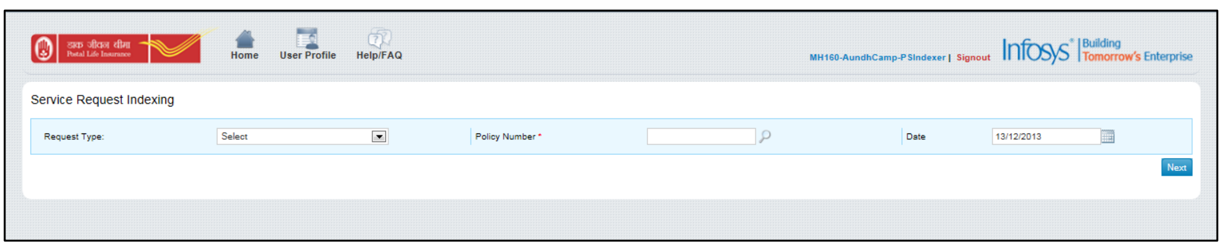
The Indexers must use the **Service Request Indexing** icon to go to the *Indexers Dashboard* to start their work.

The screenshot below shows the Dashboard.



The Dashboard

The screenshot below shows the Service Request Indexing screen.



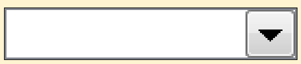
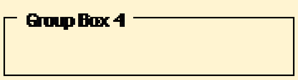
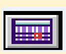
Service Request Indexing

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.
	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

3.1 Overview

Following the death of the insured, the claimant has to fill and sign the application in the prescribed form. There are different stages of Death Claim process which are described in detail below.

Stage 1

- **Intimation:** The claimant will be allowed to submit the application manually at any Divisional Office (DO), Head Office, Sub Post Office or Branch Post Office. Alternatively, he can send it to the Postmaster General directly with the Death Certificate and other documents.

Stage 2

- **Processing:** Processing of claims will happen in the circle from where the policy was issued to the policy holder. Or, it can be issued at any other DO as desired by the customer.

Stage 3

- **Abjudication:** Death Claim will be sent for an investigation if required and then the payment will be made.

Stage 4

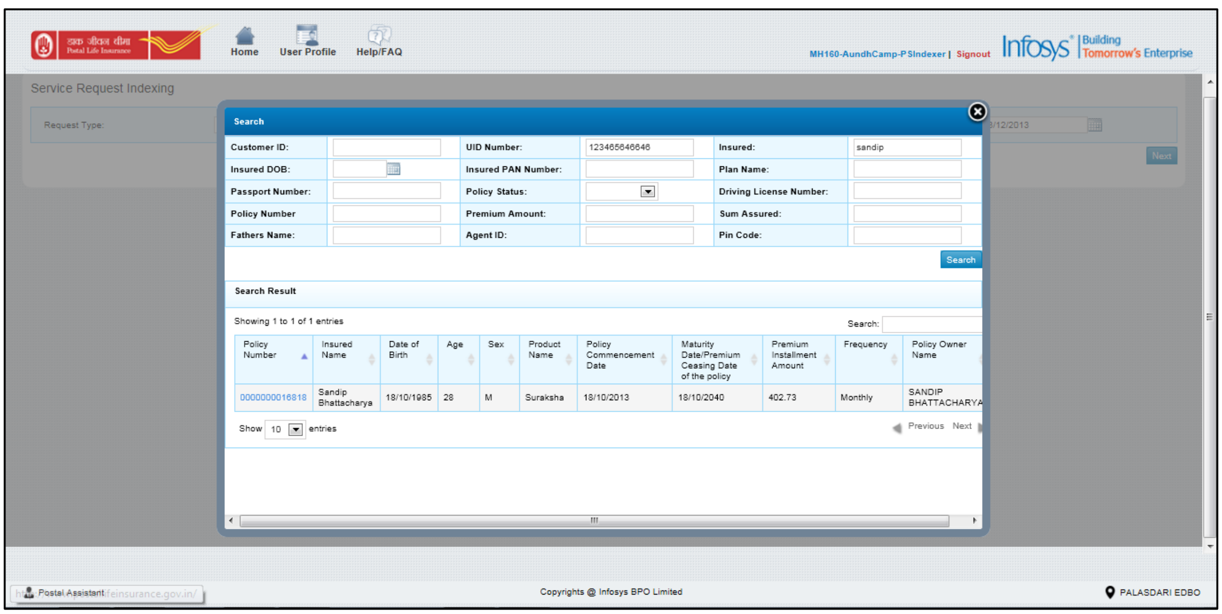
- **Payment/Denial:** Payments under a claim may be denied if it is evident that the claim is fraudulent or bogus.

Death Claim process begins with indexing once the death claim is intimated by the intimator. The Indexer can search and retrieve the policy details on the Indexing screen.

3.2 Search Policy Details

The process for Death Claim begins with indexing. The Death Claim is intimated by the intimator. The Indexer can search and retrieve the policy details on the Indexing screen.

The screenshot below shows the **Search** page to find the policy details when the user clicks on the **Policy Search** icon.



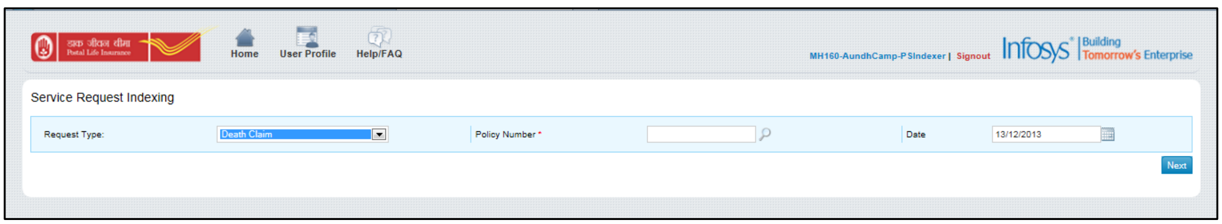
Search Screen

3.3 Death Claim Indexing Request

Data Indexing may take place either at the PO or the CPC. The process of Indexing is same at both the places. The process begins when the Indexer generates a Reference Number by acknowledging the documents.

The Indexer navigates to the **Service Request Indexing** screen through Dashboard by clicking on the **Service Request Indexing** icon.

The screenshot below shows the **Service Request Indexing** screen. The table that follows provides information on the important elements of this page.



Service Request Indexing Screen

On this screen, perform the below mentioned steps:

1. Select **Death Claim** Request type from drop-down list.
2. Enter **Policy** number.
3. Enter the appropriate **Date.**
4. Click **Next.**

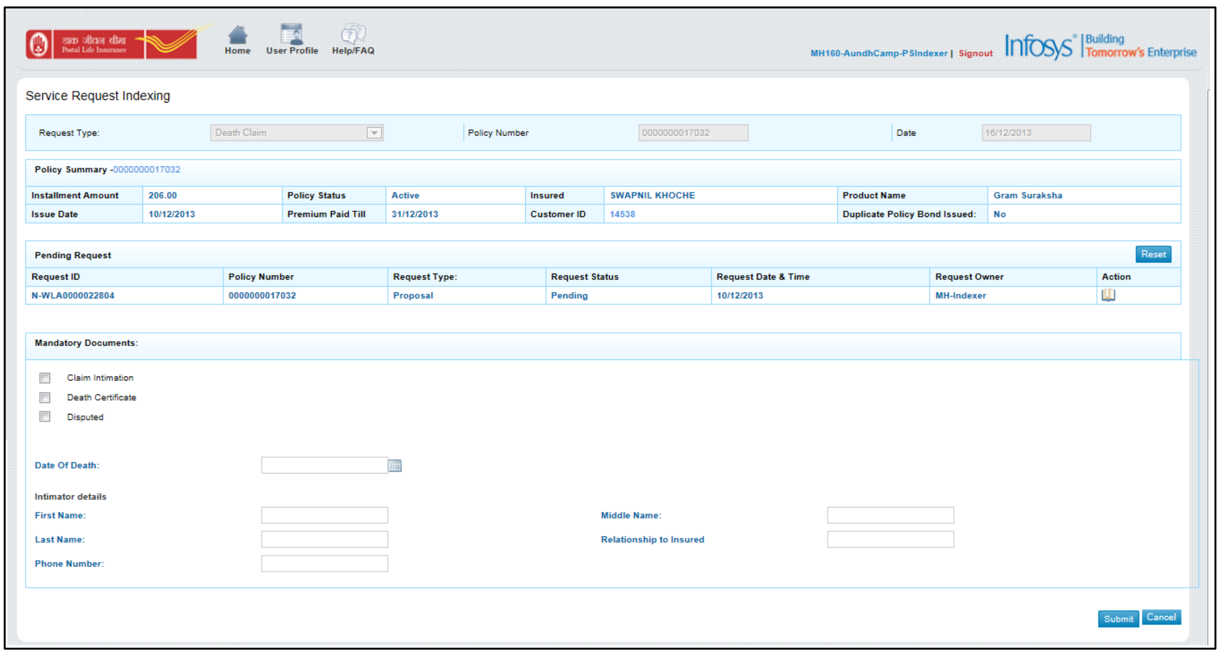
Important Error Messages

Error Messages and Required Action

Serial Number	Section	Condition	Error Message	Required Action
1	Request Type	Field is left blank and the user clicks on the submit button.	Missing Request Type	Users must select the request type.
2	Policy No	Field is left blank and the user clicks on the submit button.	Missing Policy Number	Users must enter the policy number.
3	Policy No	User enters alphabets or special characters apart from numeric characters into the field and clicks on the submit button.	Policy No should be in the numeric format	User must enter the policy number in the numeric format.
4	Date	Date is entered in format other than DDMMYYYY format.	Date should be in DDMMYYYY format	Users must enter date in the correct format.
5	Date	Field is left blank and the user clicks on the submit button.	Missing Date	Users must enter the date.
5	Date	Date entered is of future date as compared to system date and then user clicks on the submit button.	Date should be less than or equal to today's date	Users must enter the valid date.

Serial Number	Section	Condition	Error Message	Required Action
6	Date	Date is entered before the issuance of the policy.	Date should be greater than or equal to policy issuance date	Users must enter the valid date.

The screenshot below shows the **Service Request Indexing** page that shows the details of the policy number entered in the previous screen. The table that follows provides information on the important elements of this page.



Service Request Indexing

Page Elements: Details for Service Request Indexing

Serial Number	Field Name	Notes
	Request Type Section	

Serial Number	Field Name	Notes
1	Request Type	Type of request is displayed.
2	Policy Number	Policy number is displayed.
3	Date	System Date is displayed.
	Policy Summary Section	
4	Installment Amount	Installment Amount is displayed.
5	Policy Status	Policy status is displayed.
6	Insured	Insured's name is displayed.
7	Product Name	Product name is displayed.
8	Issue Date	Issue Date is displayed.
9	Premium Paid Till	Premium paid is displayed till a particular date.
10	Customer ID	Customer ID is displayed.
11	Duplicate Policy Bond Issued	Displays whether duplicate policy bond is issued or not.
	Pending Request Section	
12	Request ID	Ticket number is displayed. Unique number generated by system. It is useful to track the request.
13	Policy Number	Policy number is displayed.
14	Request Type	Request type is displayed.
15	Request Status	Request status is displayed.
16	Request Date & Time	Date and time of request is displayed.

Serial Number	Field Name	Notes
17	Request Owner	Name of the request owner is displayed.
18	Action	Gives the choice to view the history.
	Mandatory Documents section	
19	Claim Intimation	Checks whether the claim intimation form is received or not.
20	Death Certificate	Checks whether the death certificate received or not.
21	Disputed	Indicates if the Death Claim is Disputed.
22	Date of death	Users must enter the Date of Death.
23	First Name	Users must enter the first name of the Intimator.
24	Middle Name	Users must enter the middle name of the Intimator.
25	Last Name	Users must enter the last name of the Intimator.
26	Relationship to Insured	Users must enter the relationship of the Intimator to the insured.
27	Phone Number	Users must enter the phone number.
28	Submit	Users must click the Submit button to submit the details.
29	Cancel	Users must click the Cancel button to cancel the details.

Important Error Messages

Error Messages and Required Action

Serial Number	Section	Condition	Error Message	Required Action
1	Claim Intimation Form	If unchecked and user clicks the submit button.	Missing Claim Intimation form	Users must verify the Claim intimation form.
2	Death Claim Certificate	If unchecked and user clicks the submit button.	Missing Death Claim Certificate	Users must verify the Claim Death Claim certificate.
3	Date of Death	Date is entered in format other than DDMMYYYY format.	Date of Death should be in DDMMYYYY format	Users must enter the date in valid format.
4	Date of Death	Date of Death entered is of future date as compare to system date and then user clicks on the submit button.	Date of Death should be less than or equal to today's date	Users must enter the valid date.
5	Date of Death	Date of Death entered is before the issuance of the policy.	Date of Death should be greater than or equal to policy issuance date	Users must enter the valid date.
5	Date of Death	Field is left blank and the user clicks on the submit button.	Missing Date of Death	Users must enter the valid date.
6	First Name	Field is left blank and the user clicks on the submit button.	Missing First Name	Users must enter the first name.
7	First Name	If user enters numeric	First Name should be in	Users must enter the first name in proper

Serial Number	Section	Condition	Error Message	Required Action
		characters	proper format	format.
8	Phone Number	User enters alphabets or special characters apart from numeric characters into the field.	Phone number should be in numeric format	Users must enter the phone number in numeric format.
9	Relationship to the Insured	Field is left blank and the user clicks on the submit button.	Missing Relationship to the Insured	User must enter the Relationship to the insured.
10	Relationship to the Insured	If user enters numeric characters or special characters and clicks on the submit button.	Relationship to the Insured should be in alphabet format	User must enter the Relationship to the insured in alphabet format.

Before the indexing is complete, the Indexer must ensure the receipt of hard copy of the following documents by checking the box against mandatory documents and completing the date of death.

A reference (Ticket) number is generated by the system after successful indexing for the indexed case.

Once the details are submitted, a claim number will be generated by the system and claim is assigned to Group Inbox for data entry. All policies for the Client ID are notified and no further transactions are allowed for policies.

Section 4: Processing at Central Processing Center

4.1 Introduction

After completion of Indexing at PO/CPC, an acknowledgement letter will be generated. Two copies of the acknowledgment letters will be printed by the system. One will be given to the customer and another will be attached to the request form.

Data Indexer sends all the documents to the CPC.

The executive at CPC receives the documents and sends them for scanning.

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.

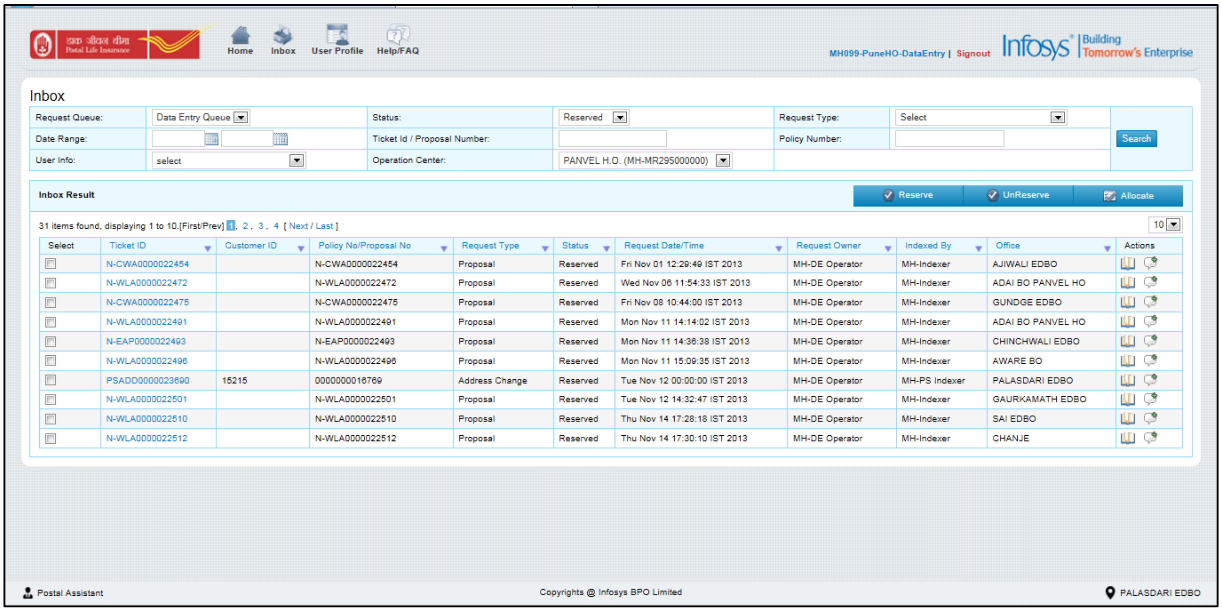
DataCap web service must be pre-installed on each Desktop.

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 Inbox Screen

The Inbox screen is the navigation point to the claim screens for the respective users. For instance, if a claim case is pending with the Data Entry person then from his Inbox, he can navigate to the data entry screen. He can complete the data entry for the case before it is assigned to the Claim Handler for further action.

The screenshot below shows the **Inbox** screen. The table that follows provides information on the important elements of this page.



Inbox

Page Elements: Details for Inbox

Serial Number	Field Name	Notes
1	Request Queue	Users must select any of the option available from the drop-down list.
2	Status	Users must select any of the option available from the drop-down list.
3	Request Type	Users must select any of the option available from the drop-down list.
4	Date Range	Users must enter the Start date and end date here. When user clicks the calendar, the current calendar month will pop-up, where user can select the date. **Date To** should be greater than the **Date From** date. If entered date is smaller than **Date From**, system will pop-up a message “**Please enter the correct date**” having the push-up button as “**OK**”. If user clicks on the **OK** button, the entered date will be erased and cursor will point to the same field again.

Serial Number	Field Name	Notes
5	Ticket ID/Proposal Number	Users must enter the Ticket ID or Proposal Number in the text box provided.
6	Policy Number	Users must enter the Policy Number in the text box provided.
7	Operation Center	Users must select any of the option available from the drop-down list.
8	User Info	Users must select any of the option available from the drop-down list.
9	User Name	This drop-down will be enabled to Supervisor only. When Supervisor wants to check how many cases are there in a particular user's bucket, he/she can select the name of the user through drop-down *(keeping policy number and date range blank)* and click on the Search button. All the cases assigned to a particular user will be displayed on the below screen.
10	Search	When user enters a valid policy number or a date range, and click the search button, system will display the available records. Scenario 1: ▪ System will allow entering a valid Policy number keeping the date range blank. ▪ If entered policy number is incorrect, a pop-up message will appear stating "**Please enter the correct Policy Number**" having push button as OK. If user clicks on OK button, system will allow entering the policy number again. Scenario 2: ▪ System will allow entering a valid date range keeping the Policy Number blank. ▪ If there are no policies in the specified date range, a pop-up message will appear as "**No policies exist in the specified date range**, **Do you want to change the date range**" and two push button as "**OK**" & "**Cancel**" will appear. If user selects **OK**, system will clear the **Date From**

Serial Number	Field Name	Notes
		and **Date To** fields and cursor will point on **Date From**. On selecting the **Cancel** button, cursor will point to **Policy Number** field. Scenario 3: ■ System will allow entering a valid Policy number along with the valid date range to complete the search criteria. ■ System will first check whether the entered policy is present in the date range specified. If so, system will populate the policy else, a message will appear as "**Entered policy do not exist in the specified date range, Please verify the policy number and date range**" and there will be an **OK** button on the pop-up. If user clicks on the **OK** button, cursor will go back to Policy number text.
11	Reserve	■ After selecting the record (radio button), user can assign the selected task to him. Once the task is reserved or assigned, the same will not be visible to other team members, but Supervisor still will be able to view who owns the task. ■ If the task is already assigned/reserved, a pop-up message will appear as "**Task is already assigned/reserved, please select another task**".
12	UnReserve	After selecting the record (radio button), user can unreserve the reserved task.
13	Allocate	■ This button will be available to the person, who will be logged in as Supervisor. ■ Supervisor will be able to assign the selected task to himself as well as any of his subordinates. ■ Once the task is assigned, the same will not be visible to other team members except the assignee, but Supervisor still will be able to view who owns the task. ■ If the task is already assigned / reserved, a pop-up message should appear as "**Task is already assigned/reserved, please select another**

Serial Number	Field Name	Notes
		task".
14	Select	Contents under this label will be radio button.
15	Ticket ID	▪ This label will contain the Ticket ID for the task created. ▪ Under this field, there will be a link having Ticket ID. This link will be active only when the task is Reserved/Assigned by someone. ▪ When user clicks on this link, the workflow will open the corresponding process screen based on the Type of Request selected and accessibility of the user. ▪ When user clicks on the **Submit** button after completing the process (*out of Inbox screen*), **Request Status** will be updated accordingly in the Inbox screen.
16	Request Type	This label shows the type of request raised.
17	Request Status	This label shows the current status of request raised.
18	Request Date & Time	This label shows the date & time of request raised.
19	Request Owner	▪ When a user reserves a case for himself, in that case, the user's name will be populated here. ▪ When Supervisor assigns the case to any subordinate, in that case, subordinate's name will populate here.
20	Action	On clicking on links available, users can either **View History** or **Add Comment**.
21	View History	▪ When user clicks on this link, **View History** screen pane will appear. ▪ If there is no history for any particular task, a pop-up appears as "**There is no History Record**".
22	Add Comment	When user clicks on this link, **Add Comment** pane will appear.

Serial Number	Field Name	Notes
	View History Pane	
23	Request Stage	The correct stage appears below this label.
24	Request Status	The correct request status appears below this label.
25	Handler	The correct owner will appear below this label who is working on this task.
26	Start Date	This is the date on which any task is assigned with a specific activity or put on into particular stage.
27	End Date	This is the date on which a task gets completed from a particular stage and moved into other stage.
	Add Comment	
28	Comments	This is a free text to enter the comments.
29	Submit	After entering the comments, when user clicks on this button, comments are stored in history records.
	Allocate To User Pane	
30	Drop Down user	Drop-down button will appear having the name of all those users, who are the subordinates of the particular Supervisor.
31	Submit	After selecting the user from the drop down list, when user (Supervisor) clicks on the **Submit** button, the selected task will be assigned to the correct person and it will be viewable to the concern user. If the selected task is already assigned / reserved by other user, a pop-up message will appear as "**Task is already assigned, please try another option**" followed by an **OK** button.
32	Cancel	If user clicks on the cancel button, **Allocate To User** pane will disappear.
33	Log Out	Users must click this button to log out from the **Inbox**.

Important Error Messages

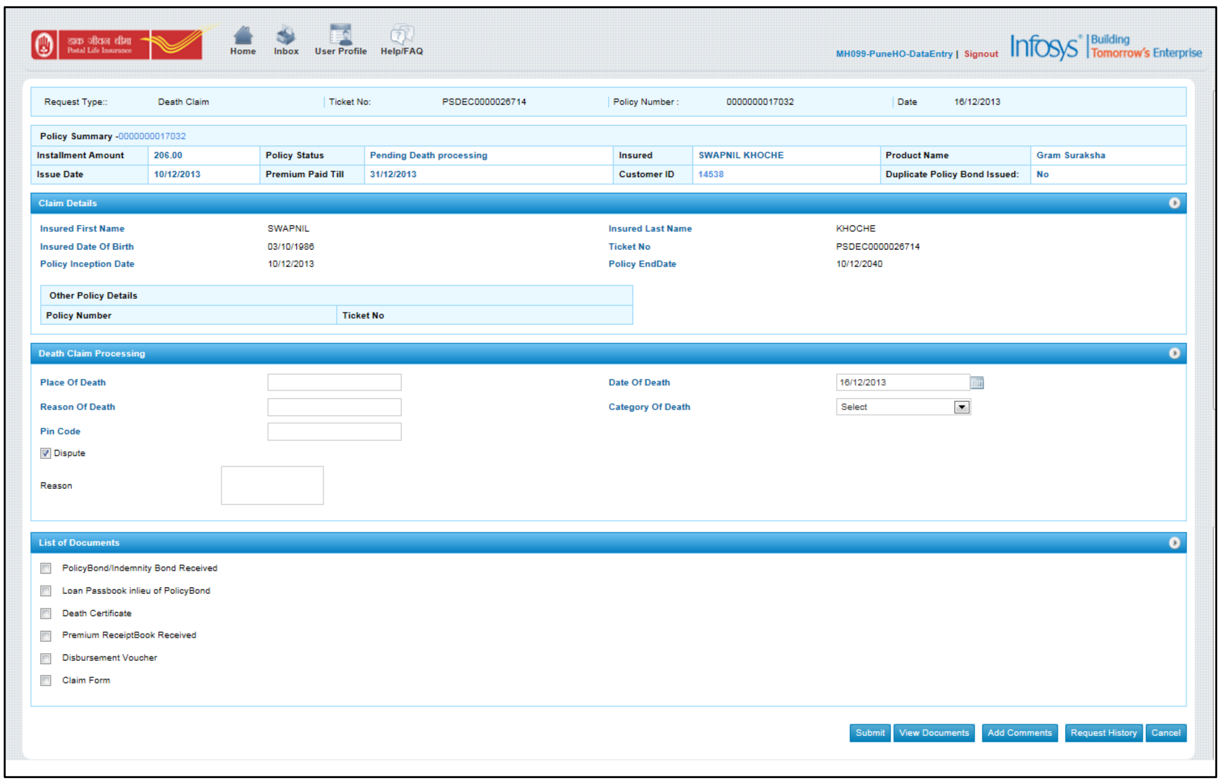
Error Messages and Required Action

Serial Number	Section	Condition	Error Message	Required Action
1	Policy Number	When the policy number field is left blank	Missing Policy number	Users must enter the policy number.
		When user enters the invalid characters or more than 13 digits in the Policy Number field	Please correct the policy number	Users must enter the correct policy number.
2	Date From | To:	This date should be greater than the DATE FROM date, if entered date is smaller than DATE FROM	Please enter the correct date. Date should be in DDMMYYYY format	Users must enter the date in correct format and in the range.
		When the date is not entered or left Bank	Missing Date	

4.4 Death Claim Data Entry

The user can navigate to the **Death Claim Data Entry** screen from his inbox only if the claim is reserved by him.

The screenshot below shows the **Death Claim Data Entry** screen. The table that follows provides information on the important elements of this page.



Death claim Data Entry

Page Elements: Details for Death Data Entry

Serial Number	Field Name	Notes
1	Request Type	Request type is displayed.
2	Ticket No	Ticket No is displayed.
3	Policy Number	Policy number is displayed.
4	Date	Request date is displayed.
	Policy Summary Details	
5	Installment Amount	Installment Amount is displayed.
6	Policy Status	Policy status is displayed.
7	Insured	Insured's name is displayed.
8	Product Name	Product name is displayed.
9	Issue Date	Issue Date is displayed.
10	Premium Paid Till	Premium paid is displayed till a particular date.
11	Customer ID	Customer ID is displayed.
12	Duplicate Policy Bond Issued	Displays whether duplicate policy bond is issued or not.
	Claim Details	
13	Insured First Name	Insured's first name is displayed.
14	Insured Last Name	Insured's last name/surname is displayed.
15	Insured Date Of Birth	Date of birth of the Insured is displayed.
16	Ticket No	Ticket number is displayed.
17	Policy Inception Date	Policy Inception Date is displayed.

Serial Number	Field Name	Notes
18	Policy End Date	Policy End Date is displayed.
	Other Policy Details	
19	Policy Number	Policy number is displayed.
20	Ticket No	Ticket number is displayed.
	Death Claim Processing	
21	Place of Death	Users must enter the place of Death.
22	Reason of Death	Users must select the reason of death. *(Refer to Rule 61 and 62 of POLI RULES – 2011)*
23	Date of Death	Users must select the date of death from the date picker.
24	Category of Death	Users must select the category of death.
25	Pin Code	Users must enter the pin code.
26	Dispute	Indicates if the Death Claim is disputed. When a Claim is disputed, then the system does not allow the Approver to Process the Approval. System displays a Message "Disputed Claims cannot be processed, Please uncheck the Box to Proceed further." On Checking and unchecking the box, the System asks the user to submit a Comment. If the user tries to exit the screen, system displays a message. "Please enter a Valid reason for Dispute".
	List of Documents	
27	Policy Bond/ Indemnity Bond Received	Checks whether the Policy Bond/ Indemnity Bond is received Indemnity bond would be required in case the original policy is lost.
28	Premium	Checks whether the Premium Receipt Book is received.

Serial Number	Field Name	Notes
	ReceiptBook Received	
29	Loan Pass book inlieu of Policy Bond	Checks whether the Loan Pass Book in lieu of Pass book is received.
30	Death Certificate	Checks whether the death certificate is received.
31	Claim Form	Checks whether the claim form is received.
32	Disbursement Voucher	Checks whether the disbursement voucher is received.
33	Submit	Submit button submits the case to the Claim Handler to take the case forward.
34	View Documents	Allows navigation to the user to view all documents captured under the policy.
35	Add Comments	Allows the user to record his comment.
36	Request History	Displays the history of the case and all actions that have been taken so far.
37	Cancel	Aborts operations on the page and navigates the user to his Inbox.

On screen exit, the claim is assigned to the Death Claim Group Inbox for Claim Handler which is detailed out in the next section.

Important Error Messages

Error Messages and Required Action

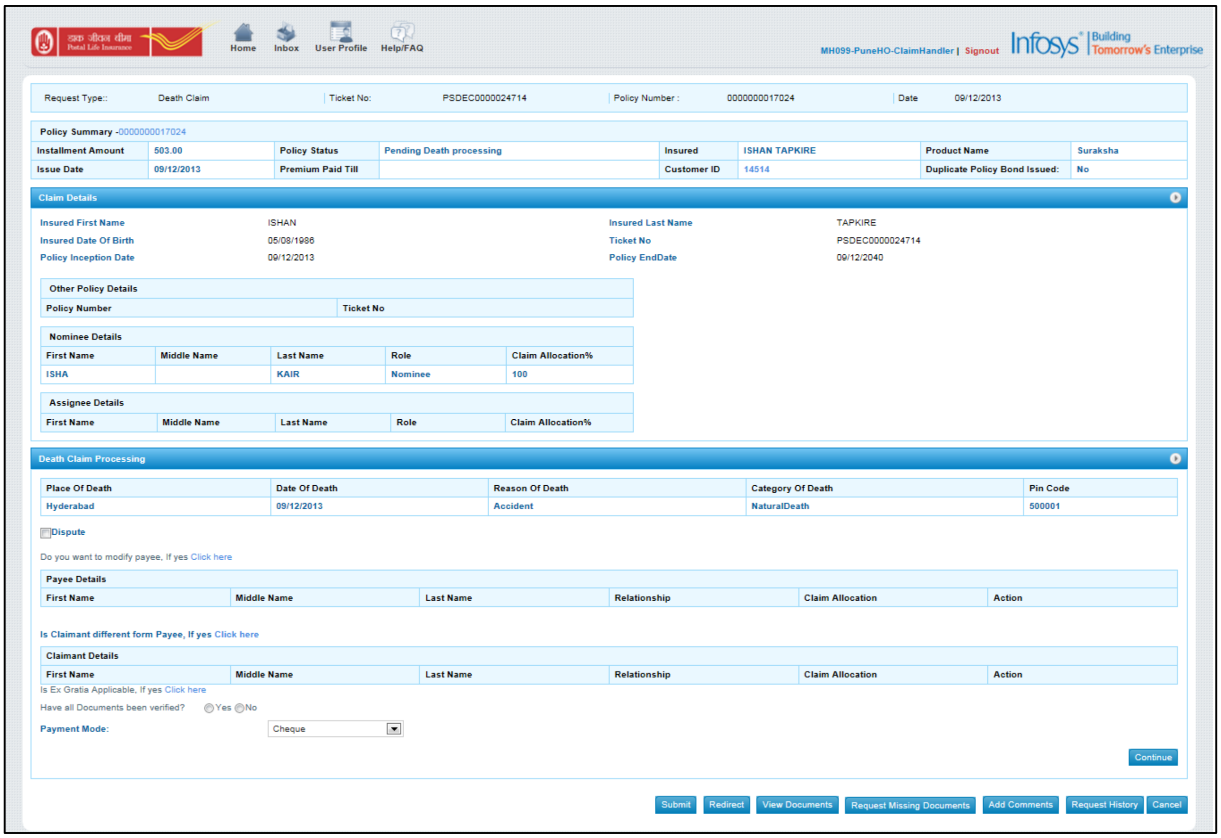
Serial Number	Section	Condition	Error Message	Required Action

Serial Number	Section	Condition	Error Message	Required Action
1	Place of Death	If the user enters numeric characters or special characters apart from space and clicks on the submit button.	Place of Death should be in proper format	User must enter alphabets for place of death.
2	Date of Death	Date is entered in format other than DDMMYYYY format.	Date of Death should be in DDMMYYYY format	User must enter the date in valid format.
3	Date of Death	Date of Death entered is before the issuance of the policy.	Date of Death should be greater than or equal to policy issuance date	User must enter the valid date.
4	Reason of Death	Field is left blank and the user clicks on the submit button.	Missing Reason of Death	User must enter the reason of death.
5	Category of Death	Field is left blank and the user clicks on the submit button.	Missing Category of Death	User must enter the category of death.
6	Death Certificate	If the user unchecks the Death Certificate checkbox.	Missing Death Certificate	User must verify whether the death certificate is received.
7	Claim Form	If the user unchecks the claim form.	Missing Claim Form	User must verify whether the claim form is received.
8	Disbursement Voucher	If the user unchecks the Disbursement Voucher.	Missing Disbursement Voucher	User must verify whether the Disbursement voucher is received.

4.5 Death Claim Handler

The user can navigate to the **Death Claim Handler** screen from his inbox only if the claim is reserved by him.

The screenshot below shows the **Death Claim Handler** screen. The table that follows provides information on the important elements of this page.



Death Claim Handler (Section 1)

Page Elements: Details for Death Claim Handler (Section 1)

Serial Number	Field Name	Notes
1	Request Type	*(Refer to section 4.4 for complete details above)*

Serial Number	Field Name	Notes
	Section	
2	Policy Summary Section	
3	Claim Details Section	
4	Other Policy Details Section	
	Nominee/Assignee Details	
5	First Name	Nominee's/Assignee's first name is displayed.
6	Middle Name	Nominee's/Assignee's last name is displayed.
7	Last Name	Nominee's/Assignee's last name is displayed.
8	Role	Nominee's/Assignee's Role is displayed.
9	Claim Allocation %	Percentage of payment is displayed.

Death Claim processing section allows and assists the Handler in further processing the claim. System displays the following Questions to the user to assist him/her in Claim processing.

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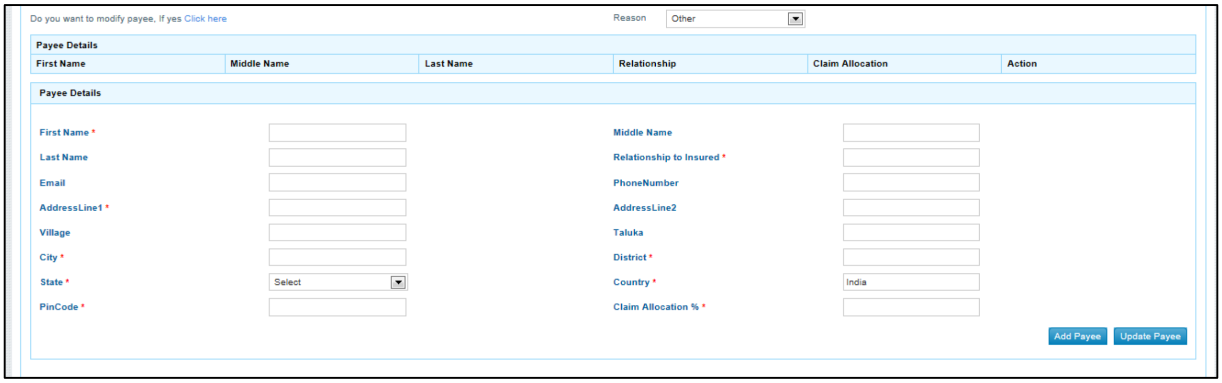
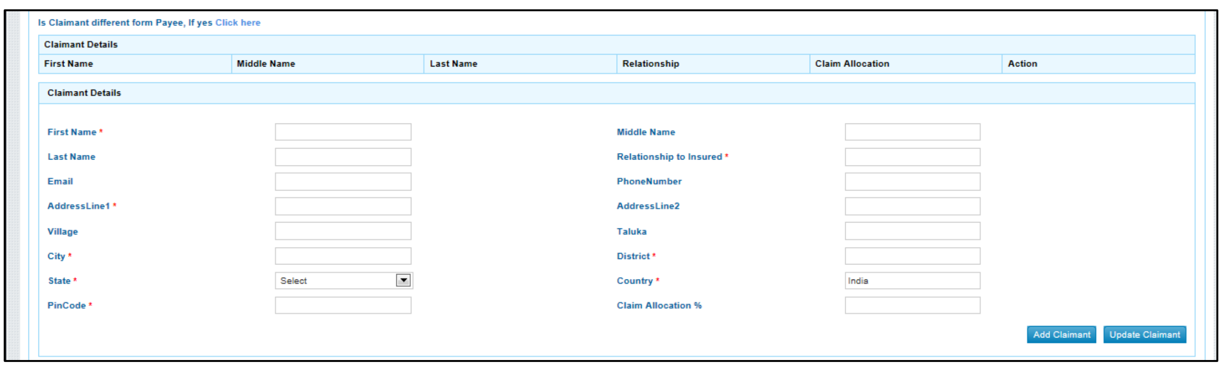
The screenshot below shows the **Payee Details** screen. The table that follows provides information on the important elements of this page.



Payee Details

The screenshot below shows the **Claimant Details** screen. The table that follows provides information on the important elements of this page.

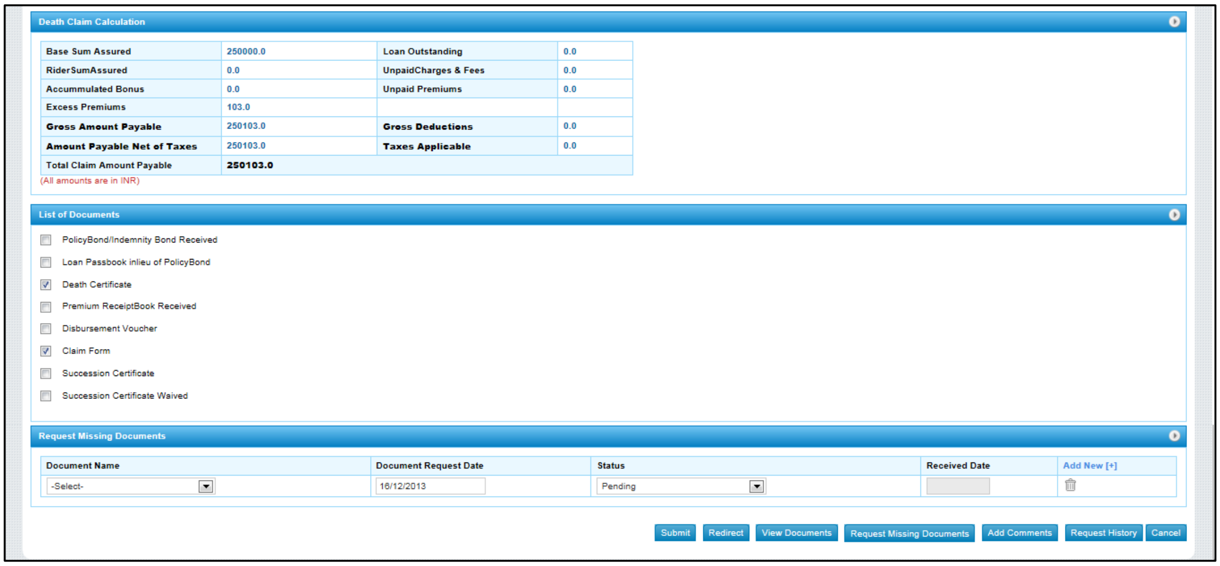


Claimant Details

Page Elements: Details for Death Claim Handler (Section 1)

Serial Number	Field Name	Notes
1	Have all Documents been verified?	Users must select the radio button for appropriate choice.
2	Payment Mode	Users must select the payment mode from the drop-down list.

After the Continue button is clicked by the user, the system displays the following section shown on the screenshot below.



Death Claim Handler (Section 2)

Page Elements: Details for Death Claim Handler (Section 2)

Serial Number	Field Name	Notes
1	List of Documents Section	*(Refer to section 4.4 for complete details above)*
	Death Claim Calculation	
2	Base Sum Assured	Base Sum Assured is displayed.
3	Rider Sum Assured	Rider Sum Assured is displayed.
4	Accumulated Bonus	Accumulated bonus is displayed. Bonus depends on whether the policy comes under medical or non -medical cases. *(Refer to Rule 16 of POLI RULES – 2011)*

Serial Number	Field Name	Notes
5	Excess Premiums	Excess premium is displayed.
6	Loan Outstanding	Loan Outstanding is displayed. (Refer to Rule 59(3) of POLI RULES – 2011)
7	Unpaid Charges and Fees	Pending Charges and fees on the policy is displayed.
8	Unpaid premiums	Populated by system if the premium is unpaid after due date on the date of Death. (Refer to Rule 57(4) of POLI RULES – 2011) (Refer to Rule 56.2(a) i to v of POLI RULES – 2011)
9	Gross Deductions	Gross deductions applicable are displayed.
10	Taxes Applicable	Populated by system if Taxes are applicable on the Net Amount payable.
11	Gross Amount Payable	Total claim amount payable is displayed.
12	Amount Payable Net of Taxes	Actual amount that is payable to the Claimant is displayed.
13	Submit	Submit button submits the case to the Claim Investigator to take the case forward.
14	Redirect	Redirect button forwards the case to the concerned data entry person for a recheck.
15	View Documents	Allows navigation to the user to view all documents captured under the policy.
16	Request Missing Documents	It initiates the missing Document Trigger to complete the missing requirement.
17	Add Comments	Allows the user to record his comment.
18	Request History	Displays the history of the case and all actions that have been taken so far.

Serial Number	Field Name	Notes
19	Cancel	Aborts operations on the page and navigates the user to his Inbox.

On screen exit, the claim is assigned to the Group Inbox for Claim Investigator which is detailed out in the next section.

Important Error Messages

Error Messages and Required Action

Serial Number	Section	Condition	Error Message	Required Action
1	First Name	Field is left blank and the user clicks on the submit button.	Missing First Name	Users must enter the first name.
2	First Name	If the user enters numeric characters.	First Name should be in proper format	Users must enter the first name in proper format.
3	Middle Name	If the user enters numeric characters	Middle Name should be in proper format	Users must enter the middle name in proper format.
4	Last Name	If the user enters numeric characters.	Last Name should be in proper format	Users must enter the last name in proper format.
5	Relationship to Insured	Field is left blank and the user clicks on the submit button.	Missing Relationship to the Insured	Users must enter the relationship to insured.
6	Relationship to Insured	If the user enters numeric characters or special	Relationship to the Insured should be in	Users must enter the relationship to insured in proper format.

Serial Number	Section	Condition	Error Message	Required Action
		characters and clicks on submit button.	alphabet format	
7	Email	Numbers will be accepted as part of domain names. Eg XXX@123mail.com or XXX@mail123.com	Please enter correct email-id	User must enter the valid email id.
8	City	Field is left blank and the user clicks on the submit button.	Missing City	Users must enter the city name.
9	District	If the user enters anything else apart from alphabets and clicks on the submit button.	Please enter correct District	Users must enter the district name in correct format.
10	District	Field is left blank and the user clicks on the submit button.	Missing District	Users must enter the district name in correct format.
11	State	Field is left blank and the user clicks on the submit button.	Missing State	Users must enter the state name in correct format.
12	Pin Code	If the user enters non numeric characters, alphabets, special characters and clicks on the submit button.	Please enter correct Pin Code	Users must enter the valid pin code.

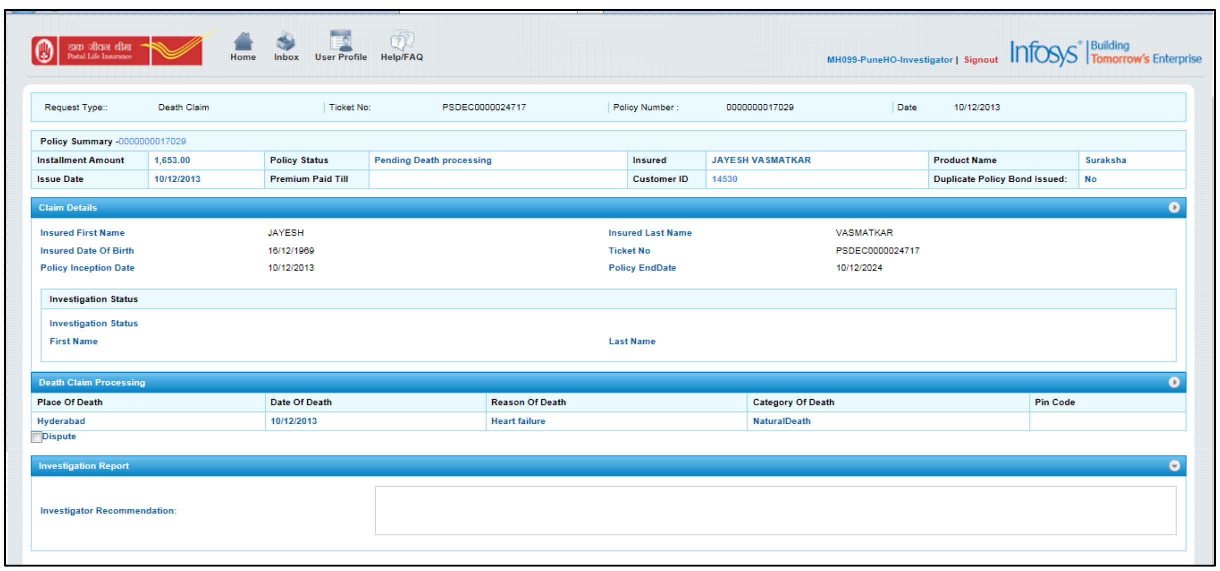
4.6 Death Claim Investigation

The user can navigate to the **Claim Investigator** screen from his inbox which is pending for investigation.

Every death claim request needs to be investigated.

(*Refer to Section 52.1(b) of POLI RULES – 2011*) for more information on Death Claim Investigation.

The screenshot below shows the **Claim Investigator** screen. The table that follows provides information on the important elements of this page.



Death Claim Investigator

Page Elements: Details for Death Claim Investigator

Serial Number	Field Name	Notes

Serial Number	Field Name	Notes
1	Request Type Section	*(Refer to section 4.4 for complete details above)*
2	Policy Summary Section	
3	Claim Details Section	
	Investigation Status Details	
4	Investigation status	Investigation status is displayed.
5	First Name	Investigator's first name is displayed.
6	Last Name	Investigator's last name is displayed.
7	Place of Death	Place of Death is displayed.
8	Date of Death	Date of Death is displayed.
9	Reason of Death	Reason of Death is displayed.
10	Category of Death	Category of Death is displayed.
11	Pin Code	Pin Code is displayed.
12	Dispute	Indicates if the Death Claim is Disputed.
	Investigation Report	
13	Investigator Recommendation	A text box is provided to enter free text is to record his recommendation. Once the submission is complete the recommendation is visible to the Claim Approver for making a claim decision.

The hard Copy of the Investigation report is tagged to the client and made available for claim decision making under each policy of the Client. The hard copy of the Report is scanned and uploaded under the regular Indexing Process.

Once the investigation is completed, the investigator submits the investigation report at the nearest indexing point where the documents/reports can be uploaded. The investigation report will be uploaded using the death claim reference number. The report details will be visible on Death Claim Approver Dashboard.

Important Error Messages

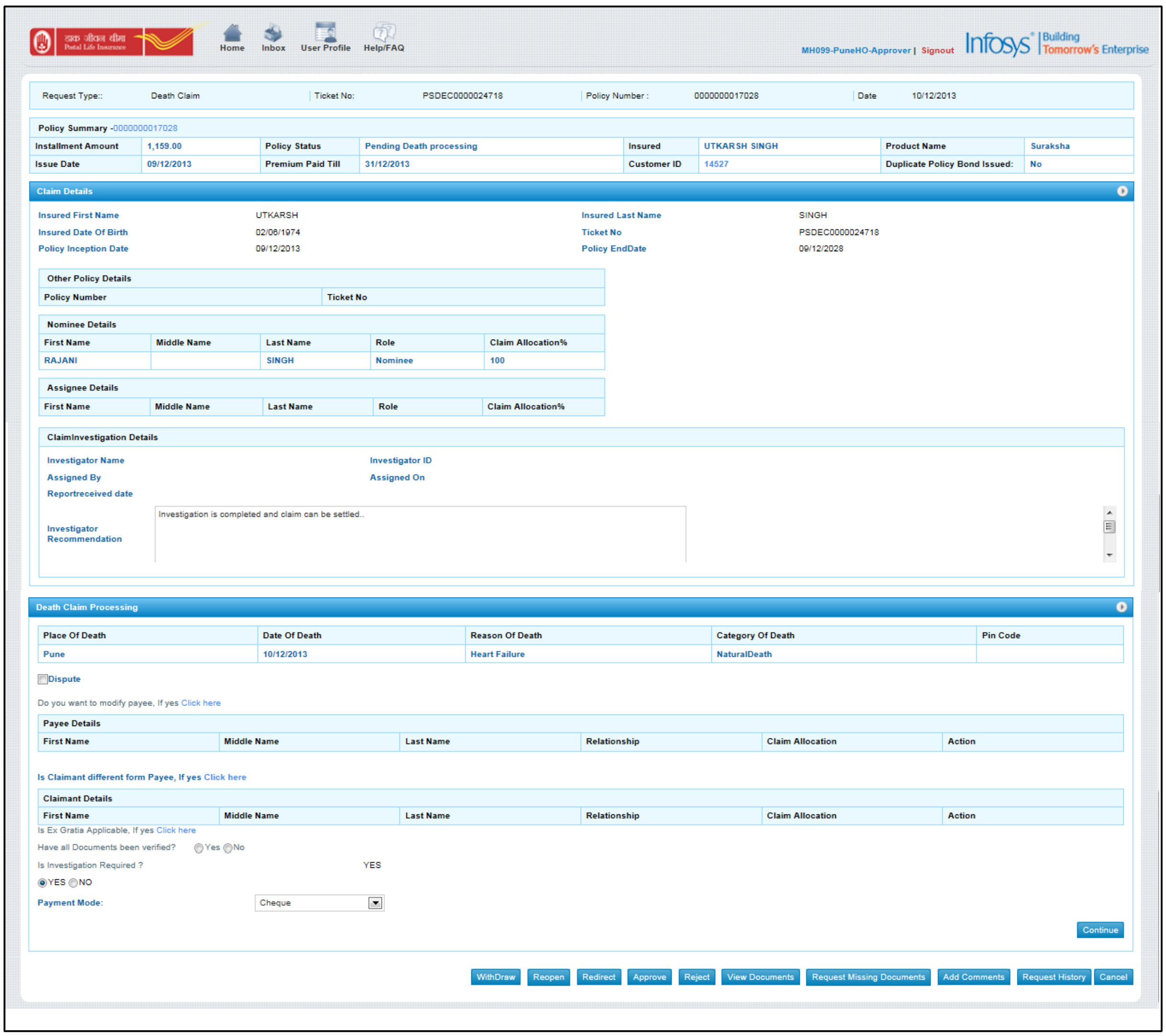
Error Messages and Required Action

Serial Number	Section	Condition	Error Message	Required Action
1	Investigator recommendation	If the field is left blank for a case assigned for investigation	Please provide your recommendation for the claim case	Investigator must enter his comments/recommendation in the text box provided.

4.7 Death Claim Approver

The user can navigate to the **Death Claim Approver** screen from his inbox only if the case is reserved by him. The Claim Approver has the authority to approve/reject the claim request made.

The screenshot below shows the **Death Claim Approver** screen. The table that follows provides information on the important elements of this page.

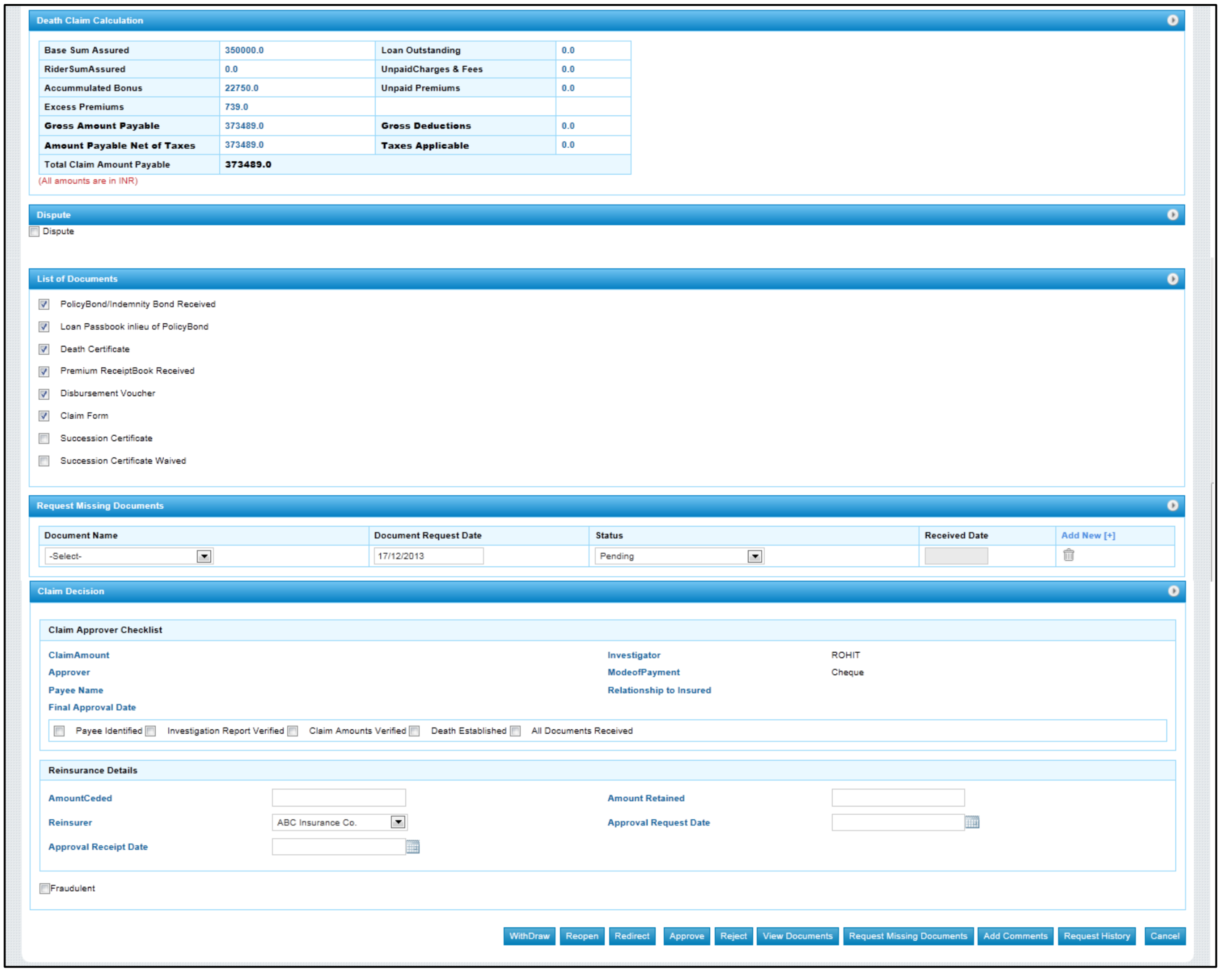


Death Claim Approver (Section 1)

Page Elements: Details for Death Claim Approver (Section 1)

<table>
<tr><th>Serial Number</th><th>Field Name</th><th>Notes</th></tr>
<tr><td>1</td><td>Request Type Section</td><td rowspan="6">(Refer to section 4.4 and 4.5 for complete details above)</td></tr>
<tr><td>2</td><td>Policy Summary Section</td></tr>
<tr><td>3</td><td>Claim Details Section</td></tr>
<tr><td>4</td><td>Other Policy Details Section</td></tr>
<tr><td>5</td><td>Nominee/Assignee Details Section</td></tr>
<tr><td>6</td><td>Death Claim Processing Section</td></tr>
<tr><td></td><td colspan="2">Claim Investigation Details</td></tr>
<tr><td>7</td><td colspan="2">All information under this section is in view only mode and system displays the details of the Investigator and the recommendation that he has made for the case. All information under this section is populated on this screen after the investigator completes his action on the case.</td></tr>
</table>

Click the **Continue** button to see the next section.



Death Claim Approver (Section 2)

Page Elements: Details for Death Claim Approver (Section 2)

Serial Number	Field Name	Notes
1	Death Claim Calculation Section	*(Refer to section 4.4 and 4.5 for complete details above)*
2	List of Documents Section	
3	Request Missing Documents Section	
	Claim Approver Checklist	

Serial Number	Field Name	Notes
4	Claim Amount	Claim amount is displayed.
5	Approver	Approver's name is displayed.
6	Payee Name	Payee's name is displayed.
7	Final Approval Date	Final approval date is displayed.
8	Investigator	Investigator's name is displayed.
9	Mode of Payment	Payment method is displayed.
10	Relationship to Insured	Relationship to Insured is displayed.
	Options	
11	Payee Identified	Checks whether payee details is received.
12	Investigation Report Verified	Checks whether investigation report is received.
13	Claim Amounts verified	Checks whether claim amount is verified.
14	Death Established	Checks whether death is established.
15	All Documents Received	Checks whether all the documents are received.
	Reinsurance Details	
16	Amount Ceded	Amount transferred is displayed.
17	Amount Retained	Amount retained is displayed.
18	Reinsurer	Reinsurer's name is displayed.
19	Approval Request Date	Users must select approval request date from the date picker.
20	Approval Receipt Date	Users must select approval received date from the date picker.

Serial Number	Field Name	Notes
	Other Options	
21	Fraudulent	Checks whether the claim is fraudulent.
22	Withdraw	Users must click the Withdraw button to withdraw the claim from processing and sets the policy to a status, which was prior to the claim intimation.
23	Reopen	Users must click the Reopen button to reopen the case.
24	Redirect	Users must click the Redirect button to redirect the case to the concerned data entry person.
25	Approve	Users must click the Approve button to submit the Claim Decision and other information and the Calculated amount is paid to the Claimant. However if an Ex Gratia amount is entered then only the Ex Gratia amount is Paid and the Calculated Claim amounts are not paid.
26	Reject	Users must click the Reject button to reject the Claim and no claim amount is paid to the Claimant.
27	Submit	Users must click the Submit button to approve/reject the case.

Important Error Messages

Error Messages and Required Action

Serial Number	Section	Condition	Error Message	Required Action
1	All Documents Received	Check box – if left unchecked	Please ensure you have checked All Documents received Box.	User must verify that all the documents are received and check boxes are selected.

Serial Number	Section	Condition	Error Message	Required Action
2	Death Established	Check box – if left unchecked	Please ensure you have checked Death Established box.	User must verify that the death is established or not and must select the check box.
3	Investigation Report verified	Check box – if left unchecked	Please ensure you have checked Investigation Report verified box.	User must verify the investigation report and select the check box.
4	Payee identified	Check box – if left unchecked	Please ensure you have checked Payee identified box.	User must verify the payee details and select the check box.
5	Claims amounts verified	Check box – if left unchecked	Please ensure you have checked Claims amounts verified box.	User must verify the claim amount and need select the check box.
6	Claim Decision	Dropdown - Mandatory	Missing Claim Decision	User must enter the claim decision.

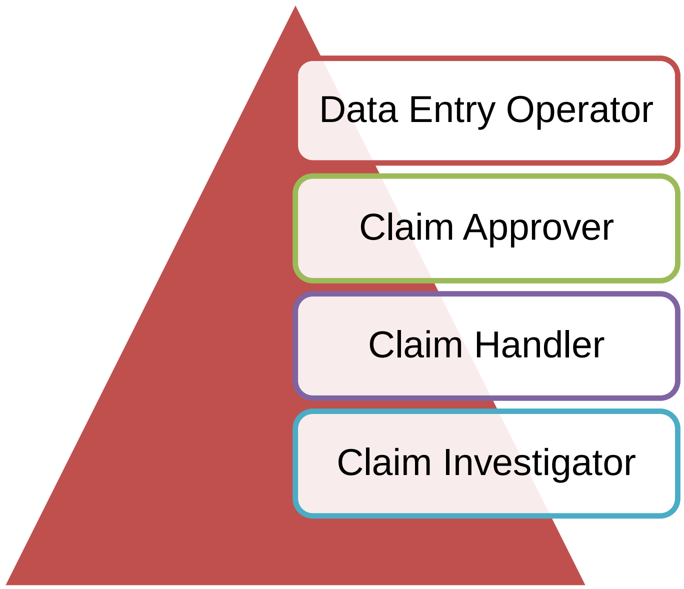
4.8 When a Settled Claim is Opened on a Future Date

When a Settled Claim is opened on a future date, the system will allow opening of the claim for the purpose of paying a penalty or an Ex Gratia amount thereof.

Most of the functionalities are same as the actual claim calculation; however the claim calculation will only factor the penal interest payment, No of Days, Legal Expenses and Other Expenses and Ex gratia amount and only the values identified under these two heads will be factored for making the payment.
Total Claim amount will equal the sum of Ex Gratia and Penal Interest, Legal Expenses and Other Expenses.

4.9 When the User is Claim Supervisor

Each of the user categories under Death Claim will have a Supervisor. Following roles in India Post will have a Supervisor:



The Supervisor will have the authority to allocate and de allocate the claim case to the users. Multiple Supervisor roles can be given to one person and hence the same Supervisor may be able to allocate and de allocate the claims.

4.10 Withdraw Claim

The Claim Approver at the DO will have the authority to withdraw Death Claim. The Death Claim can only be withdrawn, if the claim is notified and a Claim Number is generated.

On the Claim Approver screen, the Claim Approver will be able to access the Withdraw Claim button. The button is enabled after the claim is notified. On clicking the Withdraw button, system displays a message **Do you want to Withdraw this Claim** with a Yes and No Option. The message disappears if the user selects the No option. However, if the user selects the Yes option, system displays a text box asking the user to populate the reason for withdrawal.
Once a claim is withdrawn, the claim status is set to be closed and the policy status is set to the status pre notification.

4.11 Insured with Multiple Policies

When a Client has multiple policies with India Post, then the Claim Processing for all the policies will happen in the following manner.

- Once the notification is received, Indexer will index only for the policy for which the claim form is received. The information entered will be on date of death, nature of death, Place of Death and Category of Death. System will generate request number only for that policy.
- Status for all the policy including the one for which the information is entered will be made to 'Pending for Death'. All policies for which the client is the Policy Insured will be set to the Pending Death Status unless there is an active Pending Surrender process for the Policy.
- The entered for the First Policy will be copied to all the policies irrespective of the Approval status of the First Policy. If the indexing is done for the Second and Subsequent policy, information would be auto populated based on the information entered in the first Policy. Changes cannot be done at the indexing level irrespective of the policy approval status.
- Claim is assigned to the DO where the policies were issued.
- Claim is assigned to the DO where the last policy was issued in case a client has multiple policies in multiple DOs
- Investigator is assigned in the DO where death has taken place.
- Payment is made as per nominee/ Beneficiary preference in the claim form.

4.12 Communication to the Customer

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 advisor.

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 In	Logging in is the process through which the user of the device is identified and authenticated.
User	User is any person who has access to the system to perform certain transactions. E.g.: Data Indexer, Claim handler etc.
Indexer	A PO executive who collects documents from the customers.
Scanner	Scanner scans the documents.
Data Entry Person	Person at DO Who notifies the claims.
Claim Handler	Person at DO who verifies documents and sends the claim For approval.
Claim Approver (DO)	Person at DO, who manages claim investigation, approves claim and records claim decision.
Claim Supervisor	Person at DO who assigns and reassigns claim and manages claim cases among claim users.
Claim Investigator	Person at DO who investigates Death Claim and recommends his opinion on the claim.
Policy Bond	Original Policy bond issued to the customer.
Indemnity Bond	In case the original policy bond is missing, Indemnity Bond is required at the time of claim.
Premium Receipt Book	Premium receipt book is considered as proof of premiums paid on the policy.