India Post

Postal Life Insurance

Application Training Program

Assignment and Nomination Operating Manual

भारतीय डाक

India Post

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Executive Summary

About the Manual

The Assignment and Nomination operating manual is designed to support India Post (IP) to process the Policy Assignment and Nomination requests for its Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) products. It is used to manage customer queries and policy requests, subject to pre-defined conditions. It also helps IP members to perform their daily transactions.

This manual contains the following sections:

1. Introduction to Assignment and Nomination
2. Getting Started with PSWD
3. Policy Nomination
4. Policy Assignment

Scope of the Document

This document will teach users the India Post Users at India Post. 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 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.

It is assumed that the users of this guide will have adequate understanding of the business processes of India Post.

Guidelines to Read the Document

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

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

Typographical Conventions

Bold	Blue	*Italic*
• **User Interface Elements** • **Clickable Items** • **Process Names**	• Cross References • Table Name • Screenshot Label	• *Emphasis* • *Book Titles* • *Variables*

i

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

Icons

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

- Notes
- Critical Information
- Error Messages
- Zoom
- Process
- Data Entry Operator
- Scanner
- Indexer
- Screenshot
- Quality Checker
- Approver

Acronyms

HO	• Head Office
CPC	• Central Processing Center
PLI	• Postal Life Insurance
IP	• India Post
RPLI	• Rural Postal Life Insurance
PO	• Post Office
OCR	• Optical Character Reader
ECMS	• Enterprise Content Management System
UI	• User Interface
PSWD	• Policy Servicing Work Desk

Section 1: Assignment and Nomination – Overview

Policy Nomination and Assignment are important functions that are carried out by a policyholder during the life cycle of a policy.

1.1 Policy Nomination

Nomination is a privilege given to a life insurance policyholder to choose a person or persons/Trust or Trusts to receive the death claim under a policy. The person in whose name the nomination is done is called as a Nominee. To simplify, if a person who has taken insurance on his or her name dies, the person in whose favor the nomination is given, is entitled to receive the proceeds of the policy. *(Refer to Rule 36(6) and Rule 36 (Note 5) of POLI RULES – 2011)*

Policy Nomination	Nomination does not transfer any financial interest to the Nominee during the policyholder's lifetime.
	A policyholder can have multiple persons or Trusts as Nominees. The policyholder can also specify the percentage of claim applicable to each Nominee.
	A policyholder can change the Nominees of a policy any number of times till the policy is active.

1.2 Policy Assignment

Contrary to Nomination, Assignment of a policy transfers rights, title and interest of a life insurance policy to a person or persons/Trust or Trusts/company or companies. *(Refer to Rule 36(1) to 36(5) and Rule 6 (Note 2) of POLI RULES – 2011))*

Assignor	• Refers to the policyholder who transfers the policy
Assignee	• Refers to a person to whom the policy is assigned by the Assignor

Therefore, in the Policy Assignment process, there is a transfer of some or all of the financial interest from the Assignor to the Assignee.

1.3 Types of Policy Assignment

Absolute Assignment

- In Absolute Assignment, the policyholder loses all rights over the policy proceeds. This policy can only be reassigned to the policyholder through a written consent of the Assignee. *(Refer to Rule 6 (Note 3) of POLI RULES – 2011)*

Conditional Assignment

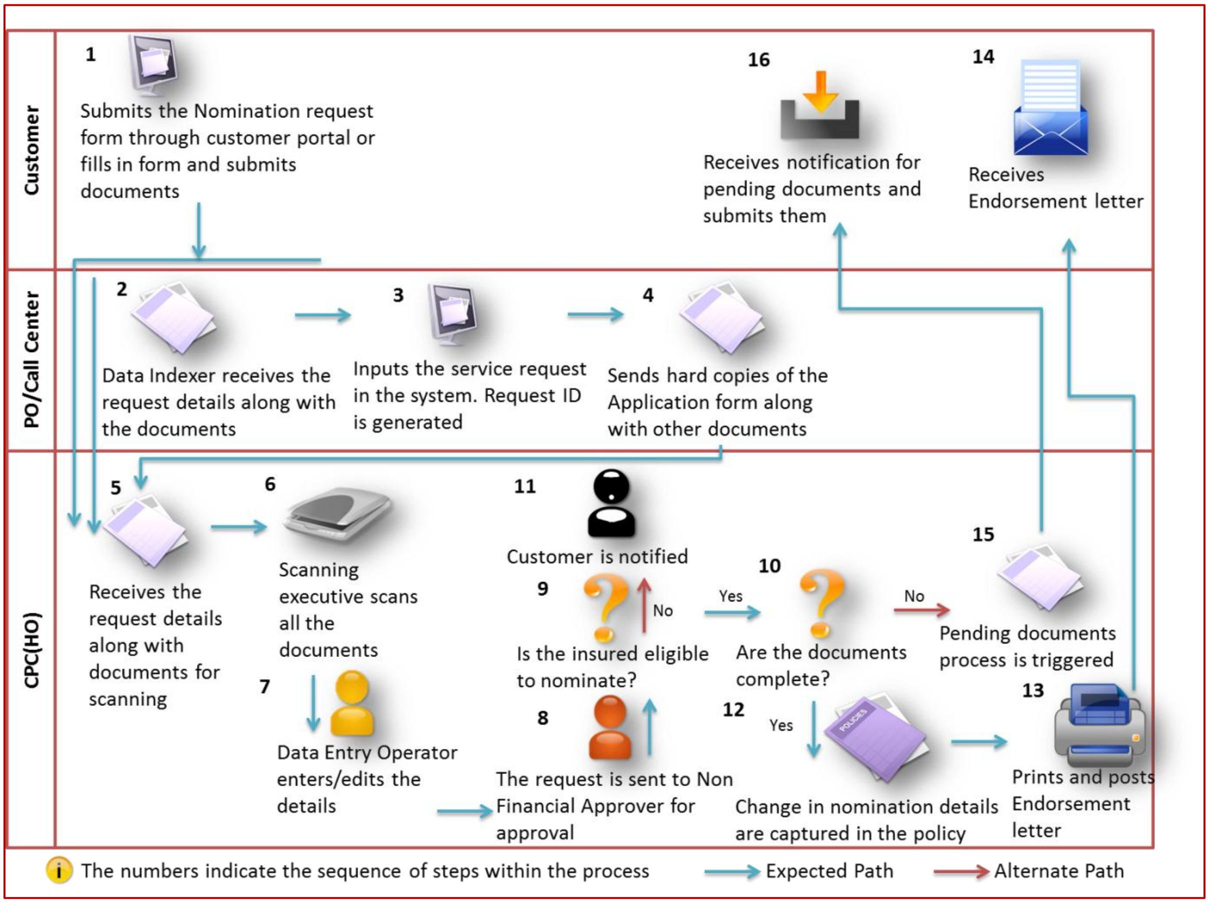
- In Conditional Assignment, the Policy Assignment is dependent on a condition and the policy is reassigned to the policyholder only after the condition is met. *(Refer to Rule 6 (Note 1) of POLI RULES – 2011)*

The assignment of a policy should be in writing and a notice about this should be given to the concerned Post Office (CPC/HO). In the event of death of the Absolute Assignee, the rights under the policy move to the legal heir of the Assignee.

1.4 Nomination Process Flow

The process flow diagram presented below illustrates the Policy Nomination process steps in detail.

It is recommended that users zoom in the process flow diagram for better readability.

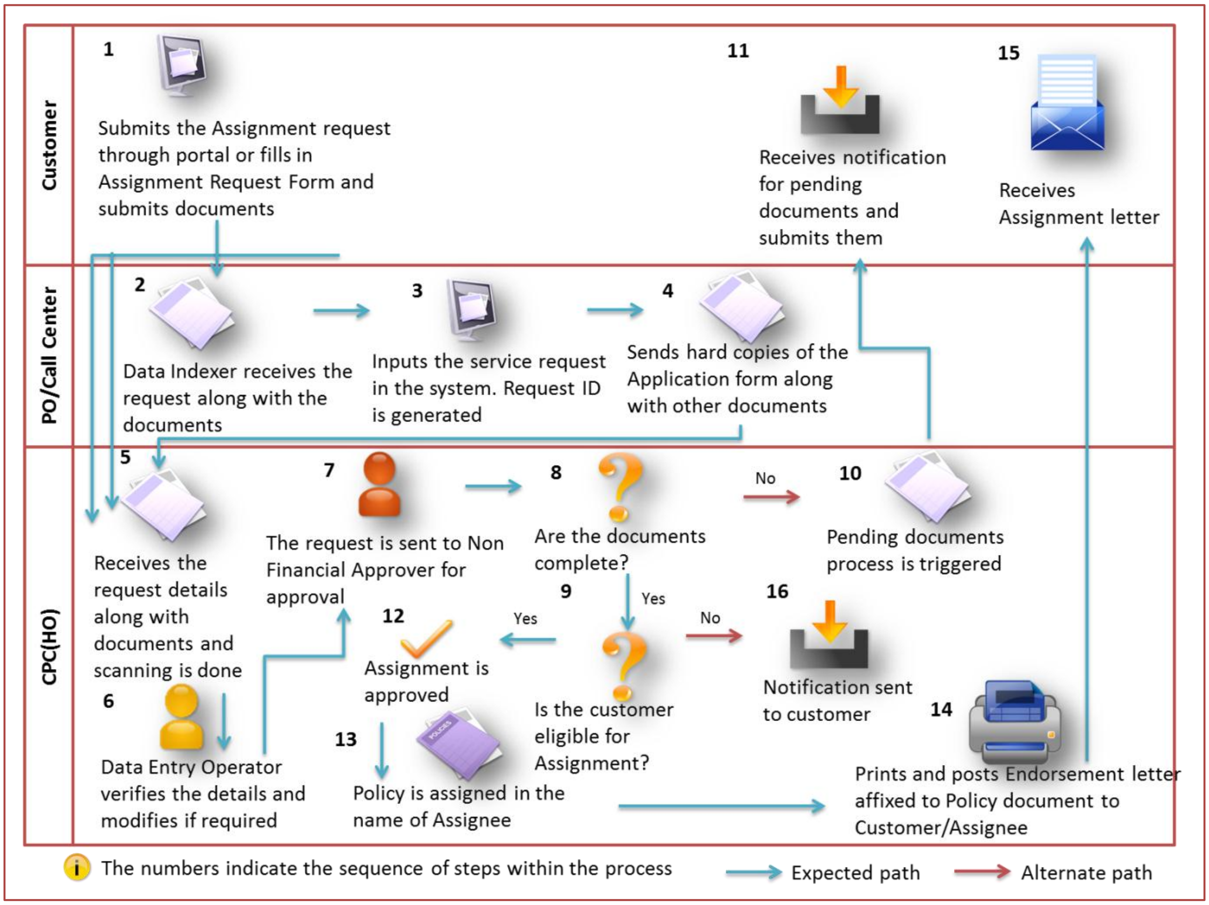


Policy Nomination Process Flow

1.5 Assignment Process Flow

The process flow diagram presented below illustrates the Policy Assignment process steps in detail.

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



Policy Assignment Process Flow

1.6 Assignment and Nomination: Product List

The table below provides a list of Life Insurance products that are eligible for Policy Assignment and Nomination.

List of Products Eligible for Policy Assignment and Nomination

Serial Number	Product Type	Product	Product Feature
1	PLI	Suraksha	Whole Life Assurance (Refer to Rule 5 of POLI RULES – 2011)
2	PLI	Santosh	Endowment Assurance (Refer to Rule 5 of POLI RULES – 2011)
3	PLI	Sumangal	Anticipated Endowment Assurance (Refer to Rule 5 of POLI RULES – 2011)
4	PLI	Suvidha	Convertible Whole Life Assurance (Refer to Rule 5 of POLI RULES – 2011)
5	PLI	Yugal Suraksha	Joint Life Assurance (Refer to Rule 5 of POLI RULES – 2011)
6	PLI	Children Policy	Children Policy (Refer to Rule 12 of POLI RULES – 2011)
7	RPLI	Gram Santosh	Endowment Assurance
8	RPLI	Gram Suraksha	Whole Life Assurance
9	RPLI	Gram Suvidha	Convertible Whole Life Assurance
10	RPLI	Gram Sumangal	Anticipated Endowment Assurance
11	RPLI	Gram Priya	10 years RPLI
12	RPLI	Children Policy	Children Policy

Section 2: Getting Started with PSWD

The PSWD application can be accessed from any India Post workplace. All users must log on to this application using their credentials. These credentials consist of a user name and a password.

2.1 Login

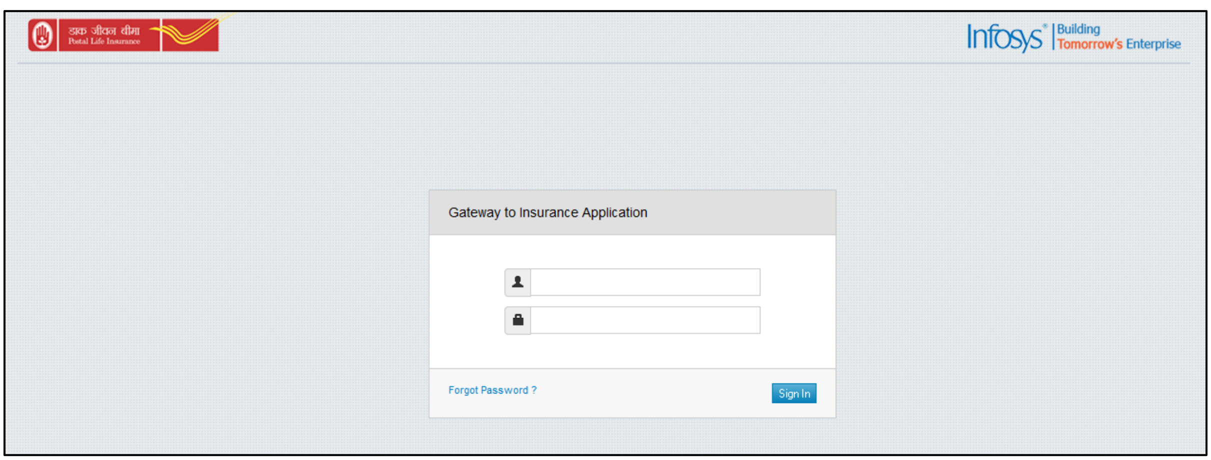
Users must login to the application in the following manner:

Step 1
- Enter **User Name**.

Step 2
- Enter **Password**.

Step 3
- Click the **Sign In** button.

The screenshot below shows the Login screen.



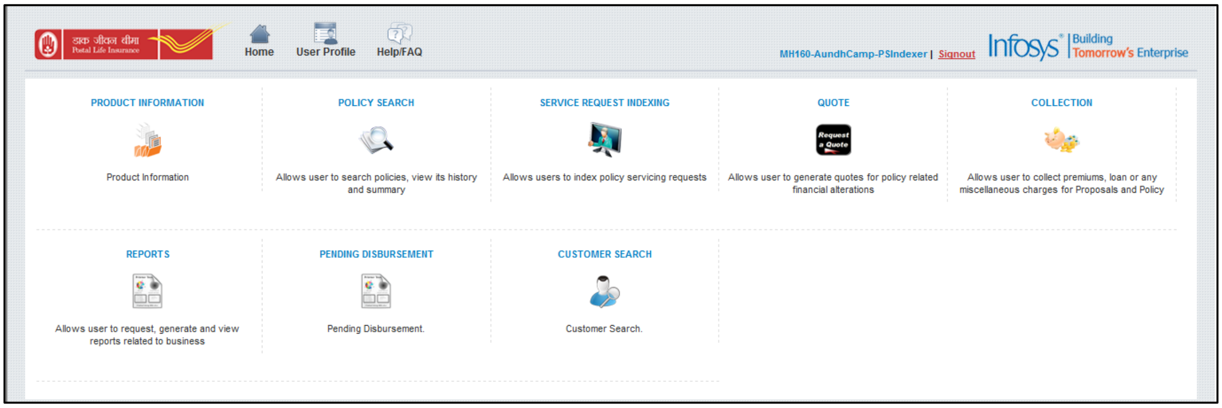
Login Screen

Any user who logs in for the first time would be able to change the password. The user name and the passwords are case sensitive.

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

2.2 The Dashboard

The screenshot below shows the Dashboard.



The Dashboard

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

Given below is a detailed and graphic representation and explanation of the Dashboard elements.

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.

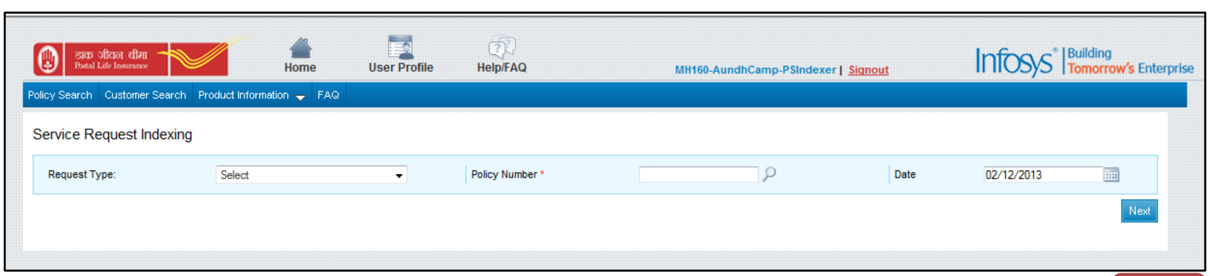
Pricing Disbursement

•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 screenshot below shows the Service Request Indexing screen.

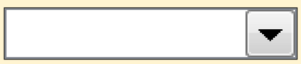
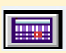


Service Request Indexing

2.3 User Interface 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.
Cancel	The user must click the **Cancel** button to cancel the changes.

Section 3: Policy Nomination

The Policy Nomination process begins when a customer submits a Policy Nomination request at a Post Office. For this, the customer also needs to submit the Nomination form along with the required documents at the Post Office. *(Refer to Rule 36 (2) of POLI RULES – 2011)*

This is the list documents required for nomination of a policy:

- Nomination Change Request Form
- Age Proof /Address Proof (if required)
- Other Documents (if request)*

*Other Documents refer the supporting documents such as PAN card required for a Policy Nomination request.

3.1 Processing Policy Nomination Requests at Post Office

Once the documents are received at the Post Office, the Indexer generates a Request Number after indexing the details and accepts the documents. These are certain policy statuses and conditions for the Policy Nomination request:

- Policies Status validation: Status for which Nomination request is allowed. AP, PP, AU, AN
- Assigned Policies not allowed for Nomination
- Nomination is not allowed for Child Policies
- Nomination is not allowed for policies taken under MWPA/HUF

3.1.1 Indexing the Policy Nomination Request

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

The Indexer must click the **Service Request Indexing** icon on the **Dashboard** to go to the Service Request Indexing page to start the Indexing process. This page allows the users to index a Policy Nomination request.

To index a Policy Nomination request, the Indexer must perform the following steps:

Click the **Service Request Indexing** icon on the Home Page.

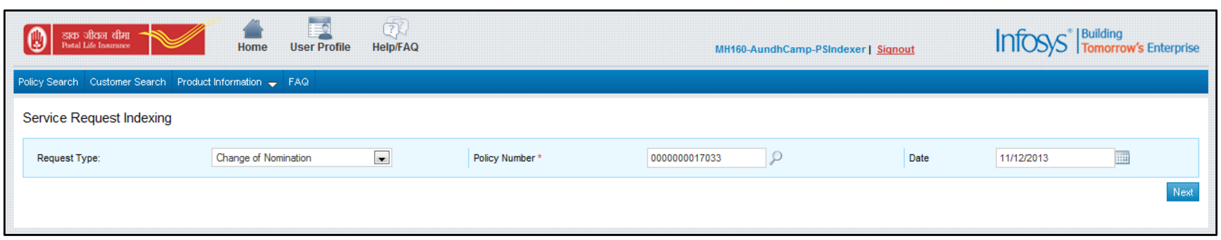
Select **Change of Nomination** from the Request Type drop-down list.

Enter the policy number in the **Policy Number** field.

Select the appropriate date by clicking the Calendar icon in the **Date** field.

Click **Next**.

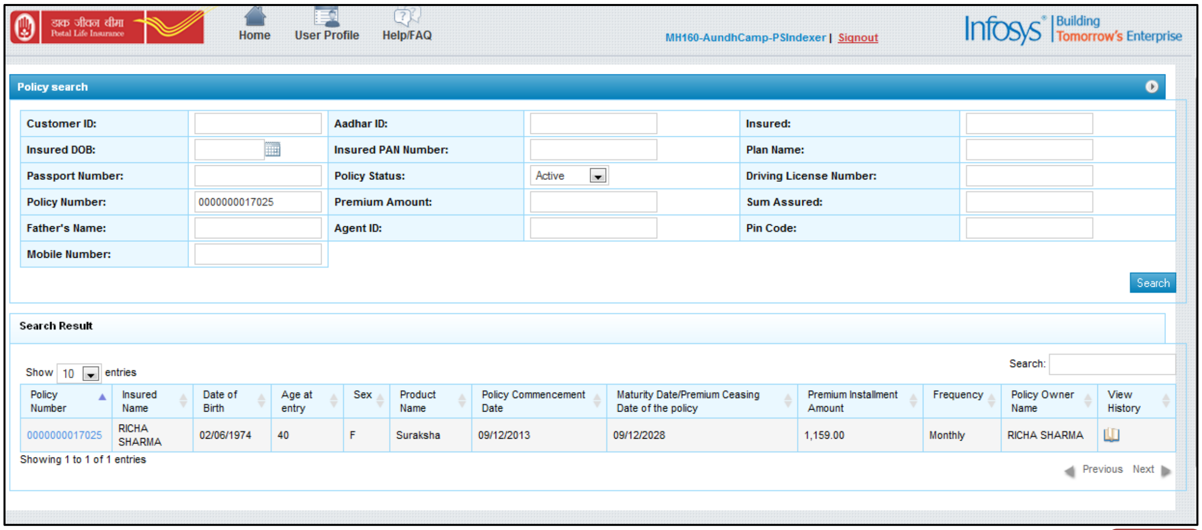
The screenshot below shows the Service Request Indexing screen.



Service Request Indexing Screen

If the policy number is not available, then click **Search** to search for the policy by giving some other customer details such name or address.

The screenshot below shows the Policy Search screen.

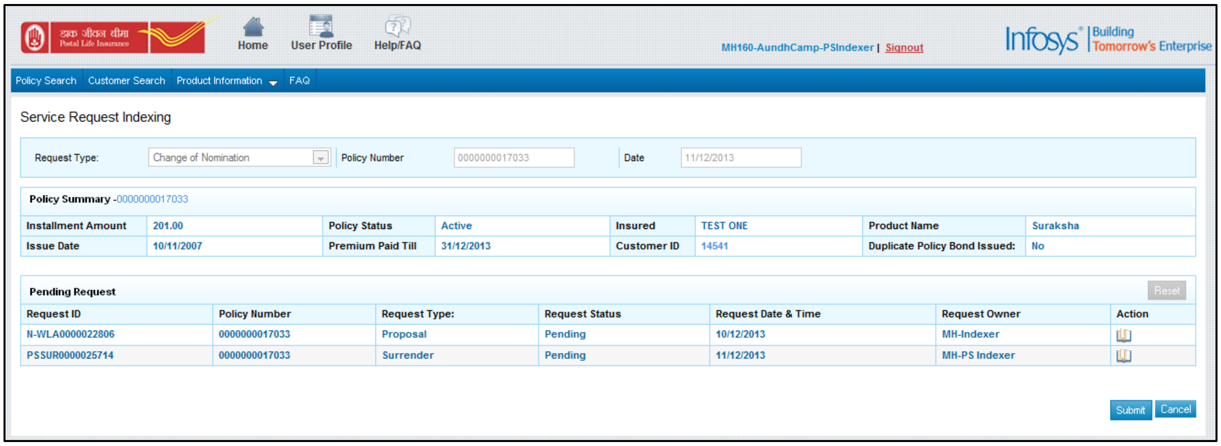


Policy Search Screen

It is recommended that users provide maximum search parameters for an effective search. To display the search results, users must enter at least two parameters.

After the request type, policy number and request date are entered, users must click **Next** in the Service Request Indexing screen. The Request Indexing screen is displayed

The screenshot below shows the Request Indexing screen.



Request Indexing Screen

The Request Indexing screen displays the following sections:

- The **Policy Summary** section that displays the policy details, such as policy status and policy issue date of the policy.
- The **Pending Request** section displays the previous open policy requests.

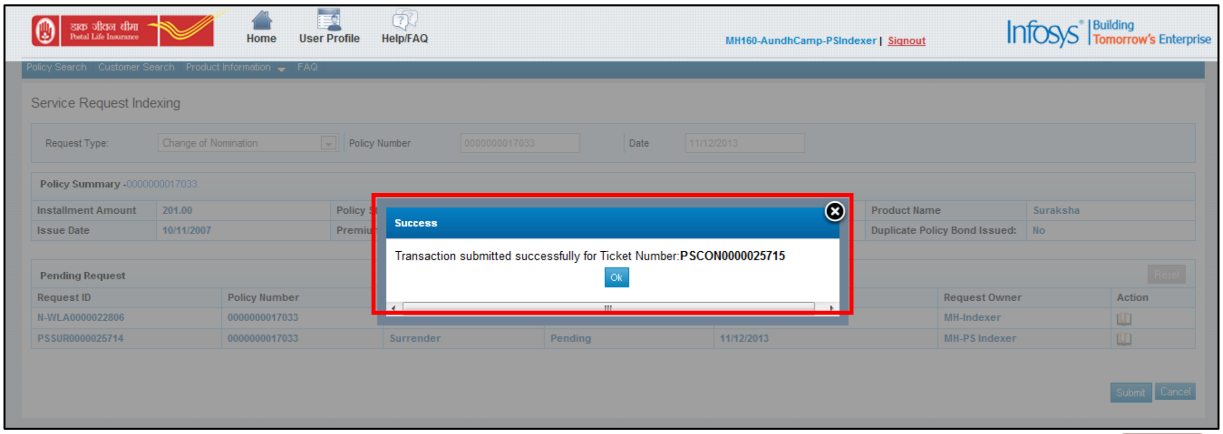
The Indexer can click the **View History** hyperlink in the **Action** column to view the history of the previous actions taken on the policy.

The Indexer must review the policy summary and must also check that the request type displayed on this page is same as the one selected in the Service Request Indexing screen.

3.1.2 Generating Ticket Number

After the Indexing process is complete, the users must click the **Submit** button at the right bottom of the Policy Summary screen to generate the ticket number for the request. The Indexer must give this number to the customer for future reference.

The screenshot below shows the Ticket Number Generated screen.



Ticket Number Generated Screen

The Indexing process ends with the generation of the ticket number for the Policy Nomination request. A confirmation message is displayed after the ticket number is generated.

Two copies of the acknowledgement slip will be generated. One copy of the slip is given to the customer and another copy is added over the request documents.

The Indexer must check for the following:

- The Policy Nomination request form is dully filled and signed.
- Information added in the form is readable.
- All mandatory documents are attached with the form.
- A Barcode printed slip is attached as a cover to the documents.

The indexed request will be reflected in the Inbox of tasks for the Data Entry Operator.

Error Messages

Serial Number	Section	Condition	Error Message	Required Action
1	Request Type	When the Request type is left blank	Missing Request Type	Users must select the request type from the drop-down list.
2	Date	When the date is entered in wrong format	Date should be in DDMMYYYY format	User must enter the date in correct format as suggested. Also, ensure that date should be less than or equal to today's date.
		When the date is not entered or left blank	Missing Date	

3.2 Processing Policy Nomination Requests at CPC

All Policy Nomination requests from the Post Office are forwarded to the CPC for further processing.

The Data Entry Operator enters the Policy Nomination request details in the system using the scanned documents and makes it ready for a Quality Check and later for 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 Policy Nomination request is processed at the CPC by different roles given below. Each role forwards the request for further processing to the next entity.

Stage 1

- **Data Entry Operator:** Enters the request information for the policy

Stage 2

- **Quality Checker:** Verifies and checks that the data and documents are complete and correct for the request, redirects the request to the Data Entry Operator if details are incomplete, otherwise send it for approval

Stage 3

- **Request Approver:** Approves requests based on information pulled from the request application and supporting documents

Stage 4

- **Dispatch Clerk:** Prints and posts Nomination letter or Endorsement letter to the customer

The Quality Checker can redirect the request to the Data Entry Operator if the request details are incomplete. Otherwise, the request can be sent for approval.

3.2.1 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 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 by the McCamish system.

The documents are physically dispatched to the respective CPC.

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

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

The 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 separate each page based on request type and supporting document category. These sheets are reusable, as are the barcodes printed on them.

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

Logs in to 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.

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

3.2.2 Data Entry Process

The Data Entry Operator must click on the **Inbox** icon on the Dashboard to access their inbox. The Inbox will have a list of the service requests that are reserved for the Data Entry Operator and are awaiting data entry.

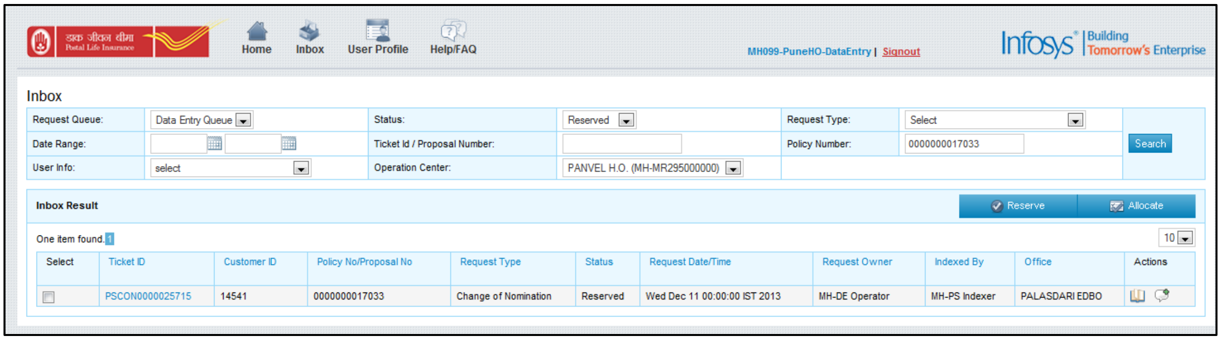
The Data Entry Operator must follow the below steps to access the Policy Nomination request from the system.

Click the **Inbox** icon on the Dashboard.

Click the **policy number hyperlink** that has Nomination request pending in **Inbox.**

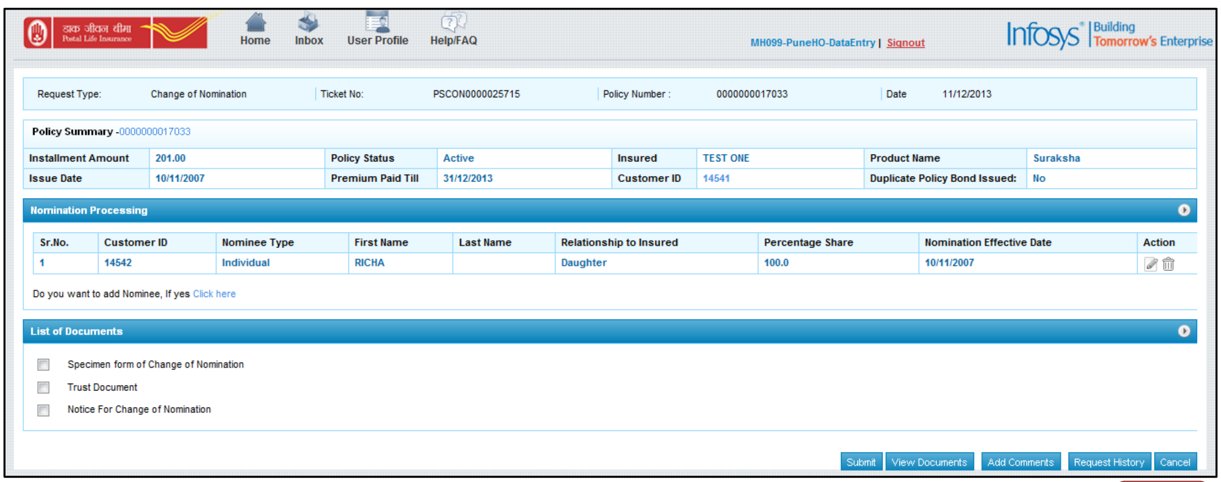
This will open the Nomination Data Entry screen.

The screenshot below shows the Data Entry Operators Inbox screen.



Inbox Page for Data Entry Operator

The screenshot below shows the Nomination Data Entry screen.

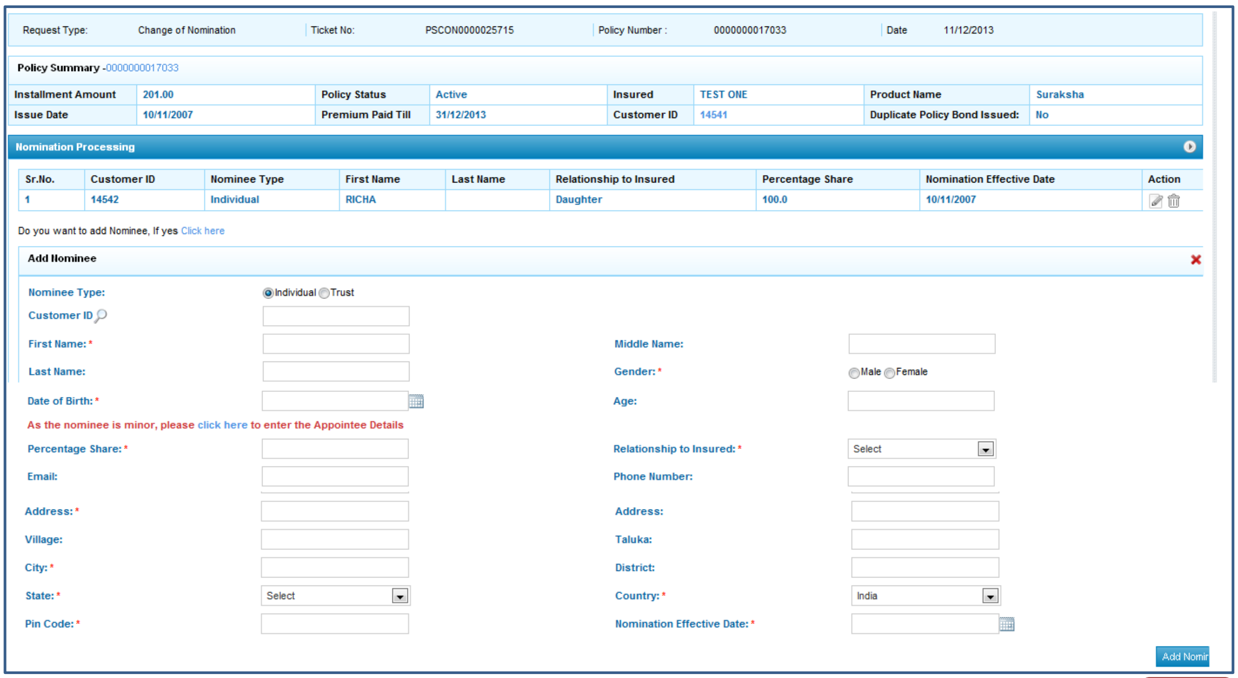


Nomination Screen for Data Entry Operator

The Nomination Processing section displays the details of existing nominations for a policy. This section allows the users to change the percentage share for the Nominees and relationship with the insured. For this, users need to click the **Edit** icon in the **Action** column. The **Relationship to Insured**. When the **Delete** icon in Action column is clicked, the entire record gets deleted from the system.

The Data Entry Operator can add a new Nominee to a policy. To perform this task, the Data Entry Operator must click the **Click here** hyperlink in the Nomination Processing section. The Add Nominee section is added below the Nomination Processing section.

The screenshot below shows the Add Nominee section in the Nomination screen.



Add Nominee Section

Page Elements: Details of Add Nominee Section

Serial Number	Field Name	Notes
1	Request Type	Type of request is displayed.
2	Policy Summary	Policy details are displayed.
3	Nomination Processing	Existing policy nomination details are displayed.

Serial Number	Field Name	Notes
4	Customer ID	Customer ID is displayed. Note: The Customer ID search should not be able to add insured as Nominee and Customer ID search should not be editable.
5	Nominee Type	Based on the Nominee type, value would be: • Individual • Trust - Individual • Trust - Corporation
6	First Name	First name of the nominee will be displayed.
7	Last Name	Last name of the nominee will be displayed.
8	Relationship to the Insured	This field will display the relationship of the Nominee to the Insured.
9	Nomination Effective Date	This field will display the date from which the Nomination is effective.
10	Percentage Share	Percentage of all Nominees should be equal to 100%. On Data Entry screen, the users should be able to enter digits in 00.00 formats in case of calculating percentage for odd number of Nominees.
11	Action	The following two options are available: • EDIT: When this button is clicked, Relationship to Insured and Percentage Share fields will become editable only. • DELETE: When this button is clicked, the entire record will be deleted.
12	Click Here (to add Nominee)	When the user wants to add a new Nominee, this link will be clicked. When clicked, a new screen will appear where user can add a new nominee. The screen will be described in below section.
13	List Of Documents	This field displays a list of documents that the user can select for viewing.
14	Submit	When this button is clicked, the request will go to the Quality Checker. This pop-up message is displayed: ‘Request has been submitted for quality check’.

Serial Number	Field Name	Notes
15	View Documents	This allows the user to view the available documents.
16	Add Comments	The user can add comments in this field.
17	View History	The user can use this button to view the history.
18	Cancel	This button allows the user to cancel the displayed page.

The Data Entry Operators can select either **Individual** or **Trust** as the Nominee based on customer requirement.

The Data Entry Operator must perform the steps mentioned below to add a Nominee as an Individual.

Select **Individual** in the Add Nominee section.

Enter the required Nominee details in the Add Nominee section.

Click the **Add Nominee** button.

The Data Entry Operators will need to enter the following details if Individual Nominee is selected:

Individual Nominee Details

- Customer ID
- First Name, Middle Name and Last Name
- Gender
- Date Of Birth
- Age
- Percentage Share
- Relationship to Insured
- Email
- Phone Number
- Address

Date of Birth and Gender of Nominee details are required to validate that the age of the Nominee is greater than or equal to 18 yrs. In case the age of the Nominee is less than 18 yrs., the system should throw an error message to add an Appointee.

The Nominee information gets added in Nomination Processing section with share percentage and relationship with Insured details. *(Refer to Rule 36 of POLI RULES – 2011)*

If the Nominee is a minor, the Data Enter Operator must perform the steps below to add an Appointee. *(Refer to Rule 36. 6 (g) of POLI RULES – 2011)*

Click the **Click here** link in the Add Nominee section.

Enter the required Appointee details in the Add Appointee section.

Click the **Add Appointee** button.

The Data Entry Operators will need to enter the following details if Appointee is selected:

Individual Appointee Details

- Customer ID
- First Name, Middle Name and Last Name
- Gender
- Date Of Birth
- Age
- Relationship to insured
- Email
- Phone Number
- Address

Both Date of Birth and Gender of Nominee details are required to validate that the age of the Appointee is greater than or equal to 18yrs., in case the Nominee is a minor whose age is less than 18 yrs.

The screenshot below shows the Add Appointee section in the Nomination screen.

Add Appointee Section

The Appointee information is added in Nomination Processing section.

Users can select **Trust** as either **Individual** or **Corporation** while adding a Nominee for the policy. If Trust (Individual) is selected, then the field values would be same as the Individual person and all validation will hold true as individual.

The screenshot below shows the screen with Trust (Individual) selected as the Nominee for the policy.

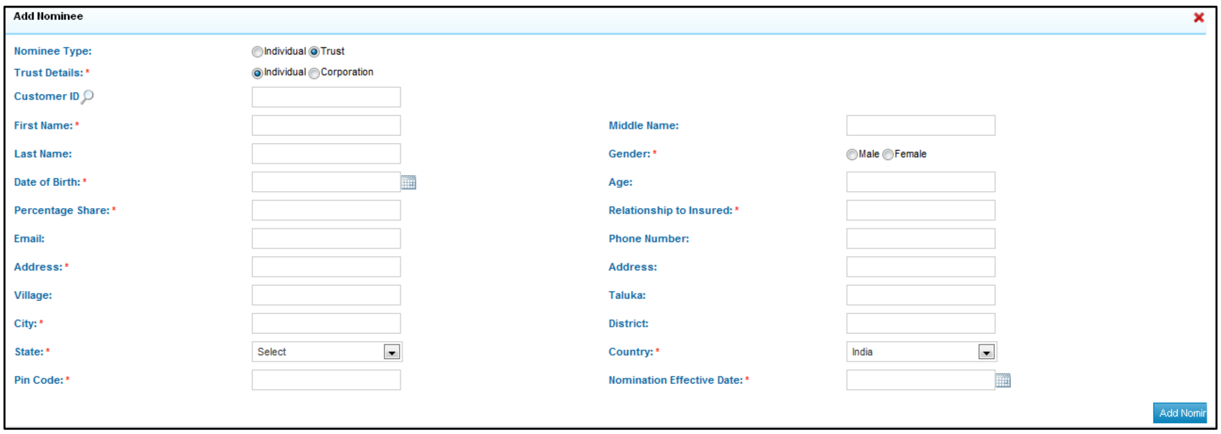
Trust (Individual) as Nominee Screen

If **Trust (Corporation)** is selected, the Data Entry Operator must enter the following details in the Add Nominee section:

Trust (Corporation) Details

- Customer ID
- Trust Name
- Trust Establishment Date
- Trust Contact Person
- Trust Relationship
- Trust Phone Number
- Email
- Address

The screenshot below shows the Trust (Corporation) selected as the Nominee for the policy.



Trust (Corporation) Section

Page Elements: Trust (Corporation) as Nominee Screen

Serial Number	Field Name	Notes
1	Trust Details	The system should not accept Nominee (Trust>>Individual) whose age is <18. In case this happens, an error message "Trust- Individual age should not be <18" is displayed. If the Trust option selected is Corporation, then the following control table is required.
2	Customer ID*	This field allows you to search based on the following conditions: • Trust Name • Customer ID • Trust Establishment Date

Serial Number	Field Name	Notes
		• E-Mail Address (Note: Here, while searching, the trust name would be mapped with first name of in the table.)
3	Trust Name	The field displays the name of the trust.
4	Trust-Establishment Date*	This field displays the date on which the trust was established.
5	Trust – Contact person	This field displays the name of contact person in the trust.
6	Trust Relationship*	This list displays the relationship to insured to the Trust Corporation. Following four options appear in the drop-down list: • Settler • Trustee • Beneficiary • Others
7	List of Document	If the nominee type is selected as Trust, along with the other List of Documents, requirement for Trust document also should be available and in case of trust, it must be ticked to proceed further.

If the Nominee type is selected as Trust, then along with the mandatory documents mentioned in the List of Documents, the customer will also need to submit the Trust Agreement.

After adding a Nominee or editing the Nominee details, the Data Entry Operator must select the documents that have been received from the customer in the List of Documents section.

After selecting the list of documents and adding the Nominee, the Data Entry Operator can perform various tasks using the following buttons:

Submit
- Allows the user to forward the request to the Quality Checker. The 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 a particular request

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

The Data Entry Operator must submit the request, which will go to the Quality Checker's Inbox for quality check.

The status of the request is now **Pending Quality Check**.

3.2.3 Quality Check Process

The Quality Checker must verify the information added for the request for correctness and completeness. Requests with missing or pending information, missing or additional documents, will be sent back to the Data Entry Operator.

The Quality Checker has the following access and decision levels:

Submit
- Allows the user to forward the request to the Approver. The request status will change to Pending Approval

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 a customer to submit essential document to enable request processing

Cancel
- Allows the user to cancel the request. The screen gets cancelled and no action is required at screen level

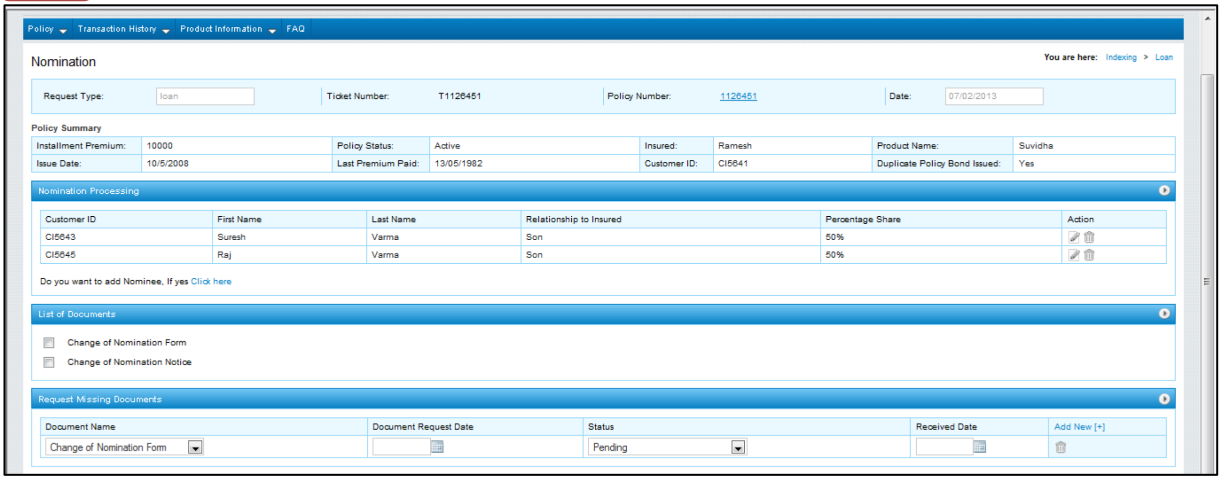
The Quality Checker has the same Nomination Process screen as the Data Entry Operator and the Quality Checker, however, the fields are editable for the Quality Checker. But the Policy Summary and List of Documents section will be read-only for the Quality Checker.

The Quality Checker must follow the below steps to open the Policy Nomination request submitted by the Data Entry Operator.

Click the **Inbox** icon on the Dashboard.

Click the policy number link in the **Policy No/Proposal No** column. This will display the Nomination screen for the Quality Checker.

The screenshot below shows the Nomination screen for the Quality Checker.



Nomination Screen for Quality Checker

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

The Quality Checker must order any missing documents. Perform the steps given below to request for the missing documents.

Select a document from the **Document Name** drop-down list in the Request Missing Documents section.

Enter the document request date by clicking the **Calendar** icon.

Click **Request Missing Documents**.

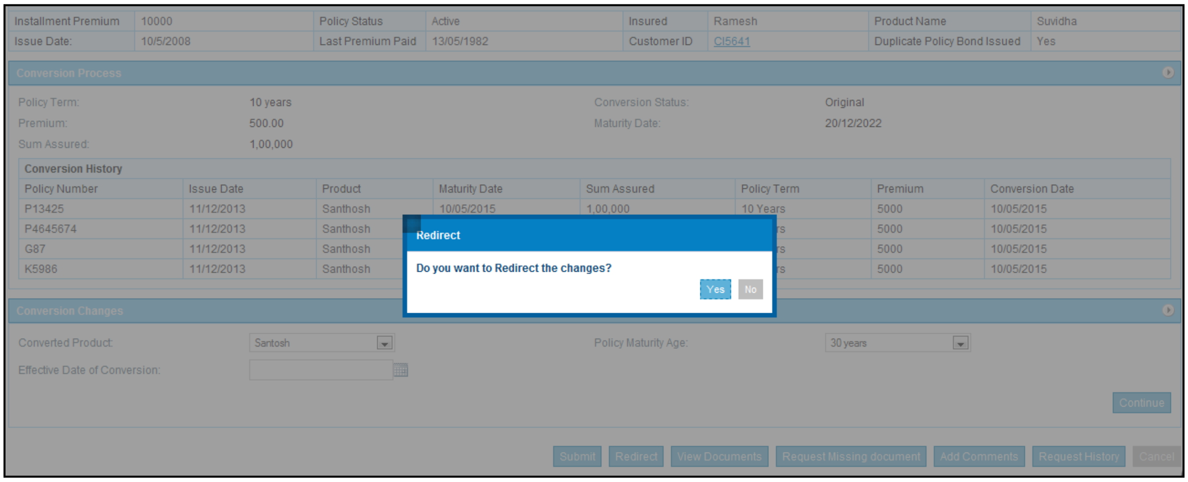
Select **Status** as **Pending** from the drop-down list.

Click **Submit**.

.

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

The screenshot below shows the Redirect Request screen.



Redirect Request Screen

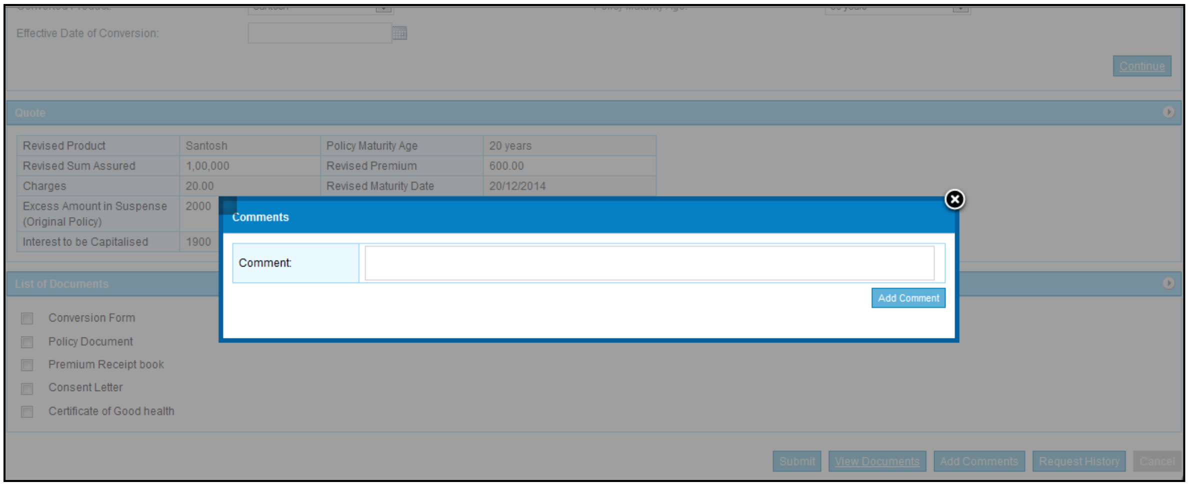
To send work item back for reprocessing follow the given steps.

Click **Redirect.**

Click on **Add Comments** button.

The status of the work item will show Rejected for Documents/Incomplete Information. Necessary comments can be added in the text box.

The screenshot below shows the Add Comment screen.



Add Comment Screen

The status of the **work** item is now Pending Approval.

3.2.4 Approval Process

The Request Approver must verify Information for correctness and completeness and then approve the request. The request result will reflect in the Dispatch clerk's inbox.

The Request Approver has the following access and decision levels:

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

Approve
- Allows only the Approver to approve the nomination request. The 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. The 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 the 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 canceling, the screen would be cancelled, and no action is required at screen level

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

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

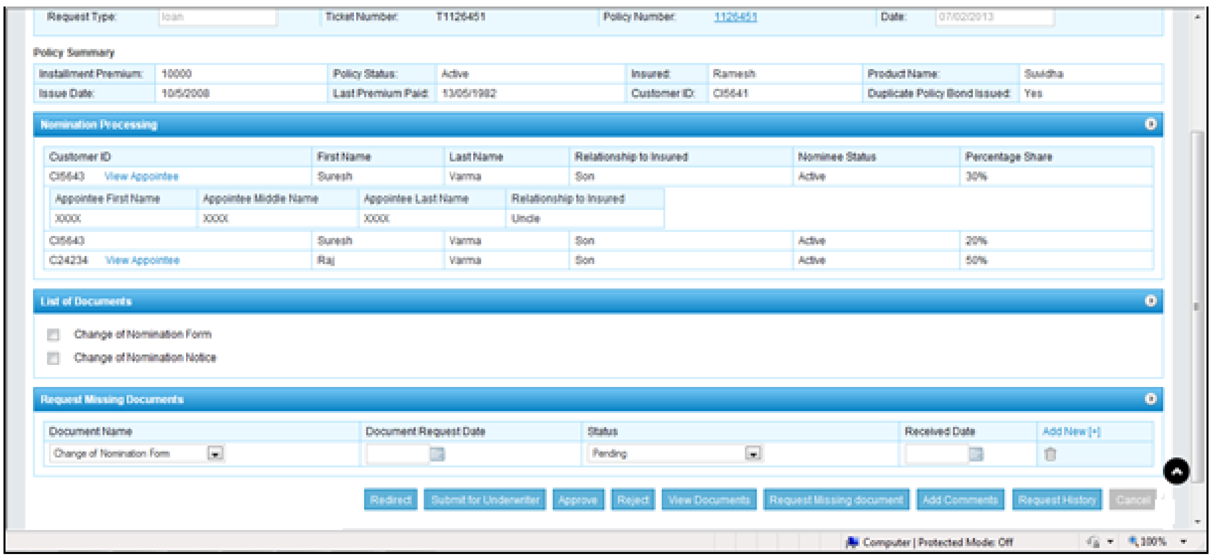
The Approver also picks his tasks for the day from the inbox, just as the Quality Checker.

Click the **Inbox** icon on the Dashboard.

Select the policy number hyperlink that has Nomination request pending in **Inbox.**

This will display the Nomination screen for the Request Approver.

The screenshot below shows the Nomination screen for the Approver.



Nomination Screen for the Request Approver

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

Click **Request History.**

Click **View Documents.**

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

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

Click **Redirect.**

Click on **Add Comments** button.

The status of the work item will show Rejected for Documents/Incomplete Information. Necessary comments can be added in the text box.

To reject the **Nomination** request follow the given steps.

Click Add **Comments.**

Enter Comments.

Click **Reject.**

The status of the **work** item is now rejected.

To approve the request, Approver must click on the **Approve** button. The status of the work item will change to **Approved**.

Once the Policy Nomination request is approved, a Nomination Letter or an Endorsement Letter is sent to the customer.

Error Messages

Serial Number	Section	Condition	Error Message	Required Action
1	First Name	If left blank	First Name of Nominee is missing, please enter	Users must enter the first name in this field.
		If Invalid characters entered	Only alphabets are allowed, please correct	Users must enter the appropriate characters in this field.
2	Last Name	If left blank	Last Name of Nominee is missing, please enter	Users must enter the last name in this field.
		If Invalid characters entered	Only alphabets are allowed, please correct	Users must enter the appropriate characters in this field.
3	Date of Birth	If left blank	Date of Birth of Nominee is missing, please enter	Users must enter Date of Birth in this field.
		If Invalid format entered	Invalid date format is entered, please correct	Users must enter Date of Birth in correct format in this field.
4	Address Line 1	If left blank	Address Line 1 is missing, please enter	Users must enter the address in this field.
5	Address Line 2	If left blank	Address Line 2 is missing, please enter	Users must enter the address in this field.

Serial Number	Section	Condition	Error Message	Required Action
6	Address Line 3	If left blank	Address Line 3is missing, please enter	Users must enter the address in this field.
7	City	If left blank	City is missing, please enter	Users must enter city in this field.
8	District	If left blank	District is missing, please enter	Users must enter district in this field.
9	State	If left unselected	State is missing, please select from the dropdown	Users must select the state from this drop-down list.
10	Country	If left blank	Country is missing, please enter	Users must enter country in this field.
11	Phone Number	If left blank	Phone number is missing, please enter	Users must enter the phone number.
		If Invalid characters entered	Only digits are allowed, please correct	
12	Nomination Effective date	If left blank	Nomination Effective date is missing ,please enter	Users must enter the appropriate date in this field.

3.2.5 Communication to the Customer

i The Approver at the CPC approves or rejects the request. The approver must substantiate his rejection decision with appropriate comments.

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

The service request is rejected by the Approver.

The customer is informed about the rejection through a Rejection Letter by a Postal Letter or through an Insurance Agent.

If the request is approved the given process is followed.

Once a sevice request is approved, an auto-trigger will be generated for letter generation.

A endorsement will be made for the policybond.

Respective letters such as Nomination letter or Assignment letter will be generated and sent to the customer.

Section 4: Policy Assignment

The policy assignment process begins when a customer decides to assign a policy to an Assignee for a material consideration**.** At any point in time, there can be only one active Assignment for a policy.

This is the list of documents required for nomination of a policy:

- Assignment Form
- Written Consent from the Assignee in case of Reassignment (Type Absolute)
- Other Documents (if requested)*

*Other Documents refer to the supporting documents required for Policy Nomination request.

4.1 Processing Policy Assignment Requests at Post Office

Once the documents are received at the Post Office, the Indexer generates a Reference Number after indexing the details.

For processing Policy Assignment requests, the Indexer will need to navigate to the Service Request Indexing page by clicking the **Service Request Indexing** icon on the Dashboard (*Refer to section 2*). The Service Request Indexing page allows the users to index a Policy Assignment request.

To index a policy Assignment request, the Indexer must perform the following steps:

Click the **Service Request Indexing** icon on Home Page.

Select **Assignment/Re-assignment** from the Request Type drop-down list.

Enter the policy number in the Policy Number field.

Enter the appropriate date in the **Date** field.

Click **Next.**

For Assignment requests, the indexing process is same as the Nomination process that is explained in section 3.1. However, users will need to select **Assignment/Re-assignment** from the **Request Type** drop-down list on the Serive Request Indexing page.

The Indexing process ends with the generation of the ticket number for the policy assignment. A confirmation message is displayed after the ticket number is generated.

The indexed request will be reflected in the Inbox of tasks for the Data Entry Operator.

4.2 Processing Policy Assignment Requests at CPC

All policy Assignment requests from the Post Office are forwarded to the CPC for further processing.

The Data Entry Operator enters the Policy Assignment 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 are entered in the system.

The Policy Assignment 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:** Enters the request details based on the scanned copies

Stage 2
- **Quality Checker:** Verifies and checks that the data and documents are complete and correct

Stage 3
- **Request Approver:** Approves the request based on information obtained from the request application and other supporting documents

Stage 4
- **Dispatch Clerk:** Prints and posts Policy Assignment letter to the customer

For Assignment requests, the scanning process is same as the Nomination process *(Refer to section 3.2.1).*

4.2.1 Data Entry Process

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

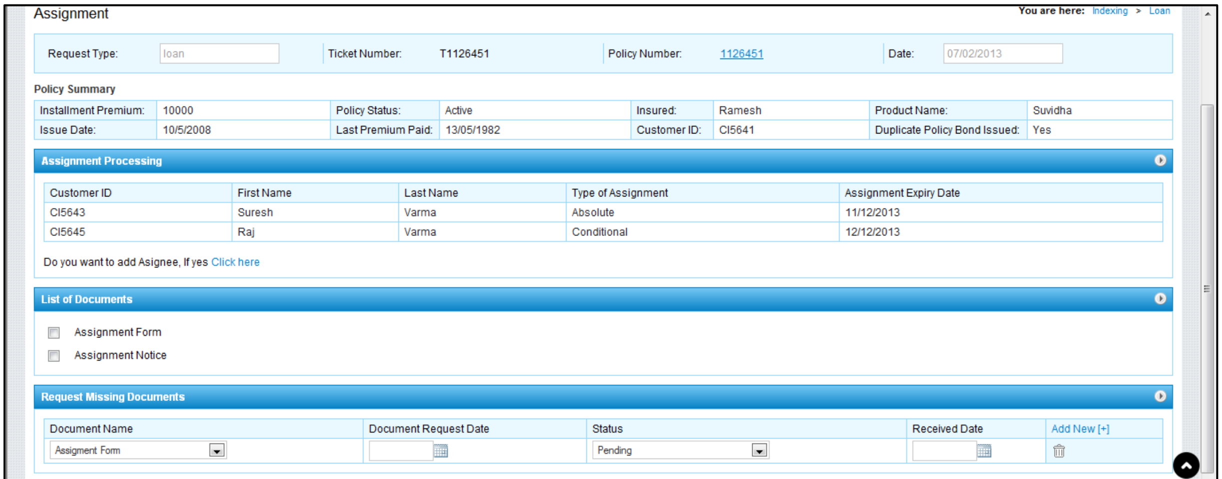
The Data Entry Operator must follow the below steps to acquire the Assignment request from the system.

Click the **Inbox** icon on the Dashboard.

Click the **policy number hyperlink** that has Assignment request pending in **Inbox**.

This will open the Assignment Data Entry screen.

The screenshot below shows the Assignment Data Entry screen.



Assignment Screen for Data Entry Operator

The Assignment Processing section displays the details of existing Assignment details for a policy. If there is no Assignment, only header will be displayed along with the option to add a new Assignee.

The date on which assignment will expire is displayed in the Assignment Expiry Date column. If the **Edit** icon in this column is clicked, then the expiry date will become editable. Assignment Expiry Date refers to the date on which the assignment expires. This date is just for future reference, and no system action will happen.

The Data Entry Operator can add a new Assignee to a policy. To perform this task, the Data Entry Operator must click the **Click here** hyperlink in the Assignment Processing section. The Add Assignee section is added below the Assignment Processing section.

To add any type of Assignee, the Data Entry Operators must select any of the following option in the Add Assignee section based on customer requirement:

- Individual
- Company
- Trust

Following points should remembered that while processing the Assignment requests:

- Assignment is not allowed for Child Policies
- Assignment is not allowed for policies taken under MWPA/HUF
- Policies Status validation – Status for which Assignment request is allowed. AP, AU, AN

The Data Entry Operator must perform the steps below to add an Assignee as an Individual.

Select **Individual** in the Add Assignee section.

Enter the required details in the Add Assignee section.

Click the **Add Assignee** button.

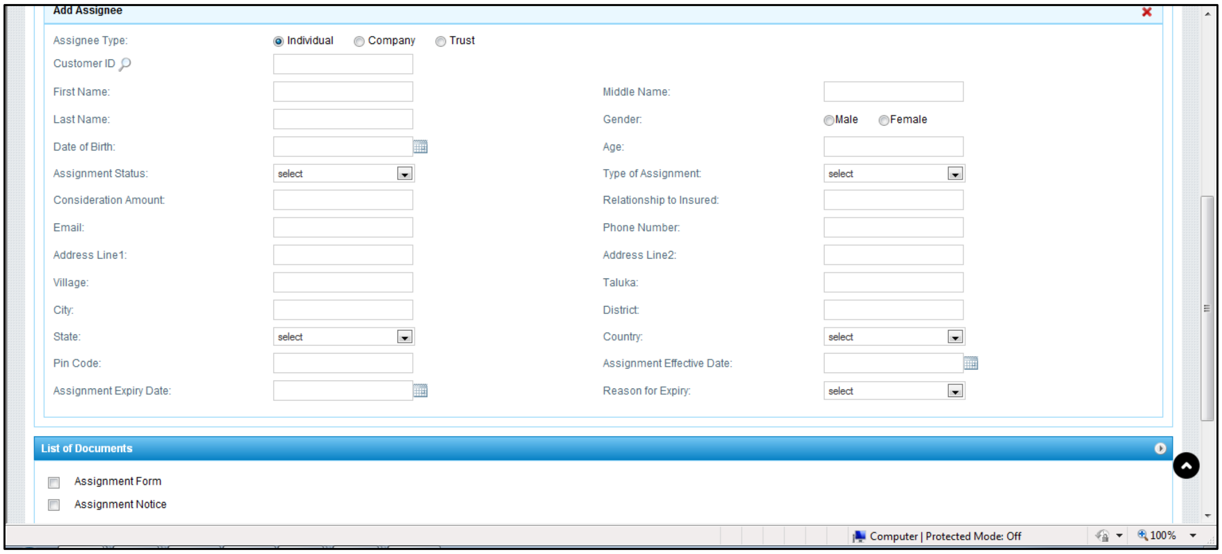
The Data Entry Operators will need to enter the following details if Individual Assignee is selected:

Individual Assignee Details

- Customer ID
- First Name, Middle Name and Last Name
- Gender
- Date Of Birth
- Age
- Assignment Status
- Type of Assignment
- Consideration Amount
- Relationship with Insured
- Email
- Address
- Assignment Effective Date
- Assignment Expiry Date

Consideration amount is the amount that the user can enter for the assignment. This will be editable only in case of Conditional Assignment.

The screenshot below shows the Add Assignee (Individual) section in the Assignment screen.



Add Assignee (Individual) Section

Assignment effective date should not be less than current date. Otherwise, system will throw an error message.

If the Assignee to be added is a Company, then the Data Enter Operator must perform the steps below.

Select **Comapny** in the Add Assignee section.

Enter the required details in the Add Assignee section.

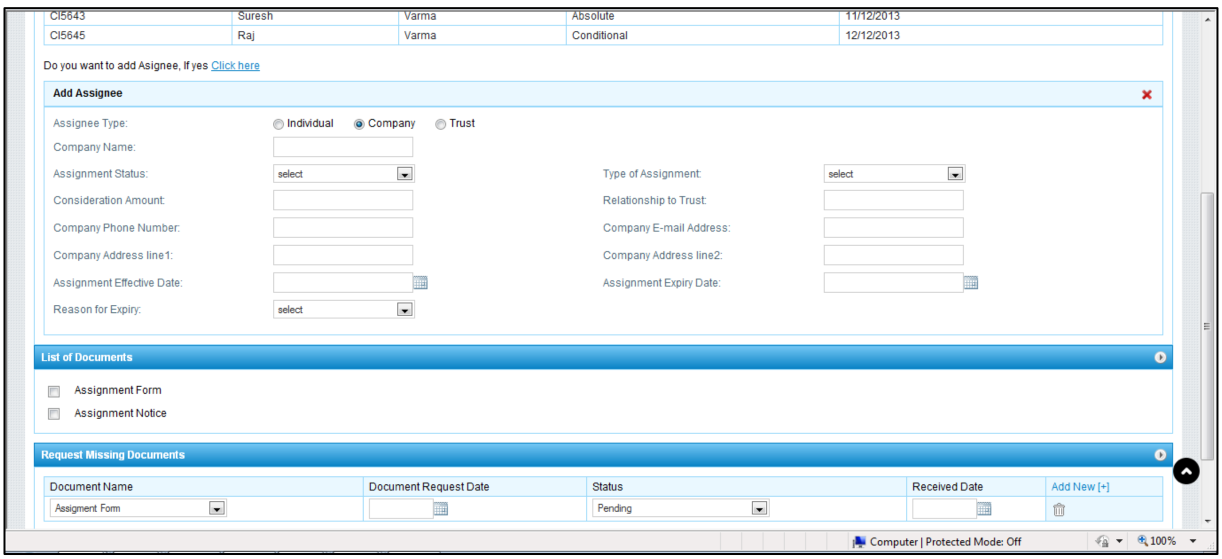
Click the **Add Assignee** button.

The Data Entry Operators will need to enter the following details if Assignee is selected as a Company:

Comany Assignee Details

- Company Name
- Assignment Status
- Type of Assignment
- Consideration Amount
- Relationship to Trust
- Company Phone Number and Email Address
- Company Address
- Assignment Effective Date
- Assignment Expiry Date
- Reason of Expiry

The screenshot below shows the Add Assignee (Company) section in the Assignment screen.



Add Assignee (Company) Section

If the Assignee to be added is a Trust, then the Data Enter Operator must perform the steps below.

Select **Trust** in the Add Assignee section.

Enter the required details in the Add Assignee section.

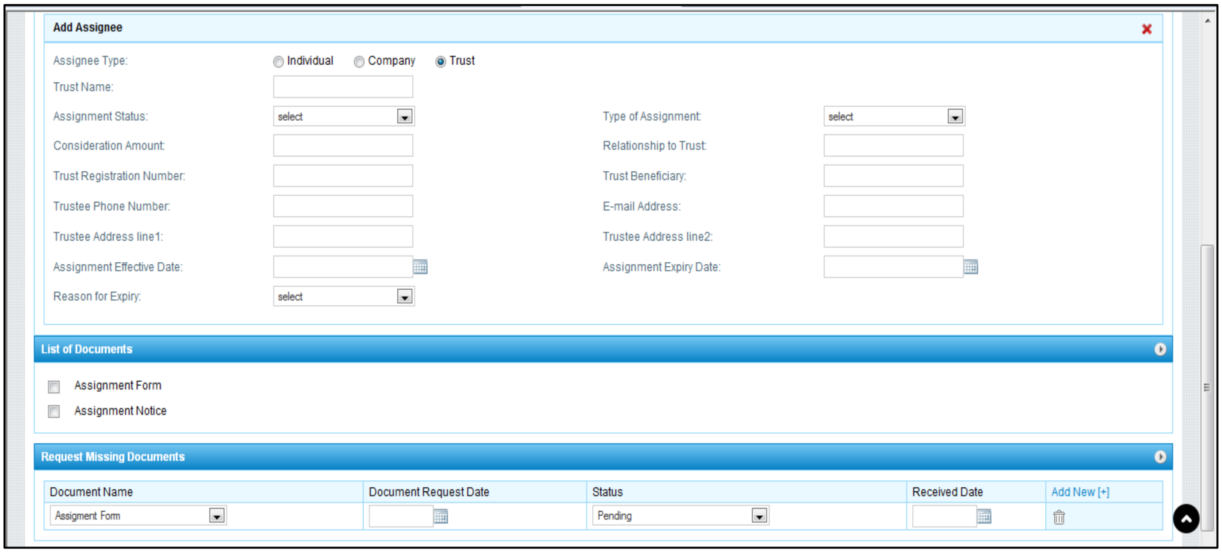
Click the **Add Assignee** button.

The Data Entry Operators will need to enter the following details if Assignee is selected as a Trust:

Nominee (Trust) Details

- Trust Name
- Assignment Status
- Type of Assignment
- Consideration Amount
- Relationship to Trust
- Trust Registration Number
- Trust Beneficiary
- Trustee Phone Number and Email
- Trustee Address
- Assignment Effective Date
- Assignment Expiry Date
- Reason of Expiry

The screenshot below shows the Add Assignee (Trust) section in the Assignment screen.



Add Assignee (Trust) Section

For Assignment requests, the quality check, approval and policy dispatch and archiving processes are same as the Nomination process *(Refer to section 3).*

After the Policy Assignment request is approved, the Assignment letter or the Endorsement letter is sent to the customer.

Error Messages

Serial Number	Section	Condition	Error Message	Required Action
1	First Name	If left blank	First Name of Assignee is missing, please enter	Users must enter the first name in this field.
		If Invalid characters entered	Only alphabets are allowed, please correct	Users must enter the appropriate characters in this field.
2	Last Name	If left blank	Last Name of Assignee is	Users must enter the last name in this field.

Serial Number	Section	Condition	Error Message	Required Action
			missing, please enter	
		If Invalid characters entered	Only alphabets are allowed, please correct	Users must enter the appropriate characters in this field.
3	Date of Birth	If left blank	Date of Birth of Assignee is missing, please enter	Users must enter Date of Birth in this field.
		If Invalid format entered	Invalid date format is entered, please correct	Users must enter Date of Birth in correct format in this field.
4	Address Line 1	If left blank	Address Line 1 is missing, please enter	Users must enter the address in this field.
5	Address Line 2	If left blank	Address Line 2 is missing, please enter	Users must enter the address in this field.
6	Address Line 3	If left blank	Address Line 3is missing, please enter	Users must enter the address in this field.
7	City	If left blank	City is missing, please enter	Users must enter city in this field.
8	District	If left blank	District is missing, please enter	Users must enter district in this field.
9	State	If left unselected	State is missing, please select from the dropdown	Users must select the state from this drop-down list.

Serial Number	Section	Condition	Error Message	Required Action
10	Country	If left blank	Country is missing, please enter	Users must enter country in this field.
11	Phone Number	If left blank	Phone number is missing, please enter	Users must enter the phone number.
		If Invalid characters entered	Only digits are allowed, please correct	
12	Assignment Effective Date	If left blank	Assignment Effective date is missing, please enter	Users must enter the appropriate date in this field.
13	Consideration Amount	If Type of assignment is Conditional and if this field is left blank	Consideration amount is missing, please enter	User must enter the consideration amount in this field.

Glossary

Term	Definition
Logging On	Logging on is the process through which the user of the device is identified and authenticated.
User	User is a person who will have access to the system to perform certain transactions, for example, Data Indexer, Approver.
Assignment/ Reassignment	When the policy owner assigns the policy to someone else, it means that an assignment has taken place on the policy. In such cases, the Assignee needs to provide all the required documents.
Policy Bond	Policy Bond represents the original policy bonds issued to a customer.
ID proof	ID proof represents a valid ID proof of a customer.
Nomination Letter	Nomination letter consists of change in new nomination details in an endorsement format.
Assignment Letter	Assignment letter consists of change in Assignment information in an endorsement format.
Nominee	Nominee is a person or trust who is appointed by the policyholder to receive the policy benefit in the event of the death of an Insured.
Assignee	Assignee is a person or trust who will have all the rights and title on the policy
Assignor	Assignor is a policyholder who assigns the policy to an Assignee.
Absolute Assignment	This is a type of Policy Assignment in which the policyholder transfers all the rights and title of the policy to the Assignee.
Conditional Assignment	This is a type of Policy Assignment in which the policyholder gets back the rights on the policy after certain conditions are met.