

**India Post**  
**Postal Life Insurance**  
Application Training Program

New Business Processing Operating Manual





# Table of Contents

<b>Executive Summary .....</b>	<b>4</b>
About the Manual .....	4
Scope of the Document.....	4
Audience .....	5
Guidelines to Read the Document.....	6
Typographical Conventions .....	6
Icons .....	7
Acronyms .....	8
<b>Section 1: Introduction to New Business Processing .....</b>	<b>9</b>
<b>Section 2: New Business Processing – Process Overview .....</b>	<b>11</b>
2.1 Process Flow.....	12
<b>Section 3: Getting Started with New Business Processing .....</b>	<b>14</b>
3.1 Login .....	14
3.2 The Dashboard .....	16
3.3 Interface Elements .....	18
<b>Section 4: Indexing New Proposals .....</b>	<b>21</b>
4.1 Creating a New Application .....	22
4.1.1 Selecting the Product .....	22
4.1.2 Adding Date and Issue Branch Details .....	24
4.2 Searching for an Existing Application .....	33
4.3 Indexing Missing Requirements.....	34
<b>Section 5: Entering Proposal Information.....</b>	<b>37</b>
5.1 Scanning Documents Using the ECMS .....	38
5.2 Receiving a Proposal for Data Entry.....	40
5.2.1 Obtaining a List of Indexed Proposals .....	42
5.2.2 Reserving a Proposal .....	45
5.2.3 Reserving a Proposal Allocated by the Supervisor .....	46
5.2.4 Allocating a Proposal to a Data Entry Operator .....	47
5.3 Entering Information for a Proposal .....	48
5.3.1 Verifying Data Captured Through OCR .....	48
5.3.2 Navigating the Update Information Screen .....	49
5.3.3 Using the Search Feature.....	50
5.3.4 Entering Insured Details .....	53
5.3.5 Entering Insured Address .....	62



5.3.6 Entering Insured Phone Details .....	64
5.3.7 Entering Proposer Details.....	66
5.3.8 Entering Employment Details .....	69
5.3.9 Entering Policy Information.....	74
5.3.10 Entering Nomination Information .....	76
5.3.11 Entering Additional Policy Details .....	79
5.3.12 Entering Base Coverage Details.....	81
5.3.13 Entering Premium Information .....	86
5.3.14 Entering Agent Details.....	91
5.3.15 Entering Medical Information .....	94
5.3.16 Updating Good Order Status .....	100
<b>Section 6: Checking Quality of a Proposal .....</b>	<b>114</b>
6.1 Verifying the Proposal Details .....	115
6.2 Adding and Resolving NIGOs.....	115
6.3 Certifying the Proposal Quality .....	116
<b>Section 7: Approving a Proposal.....</b>	<b>121</b>
7.1 Levels of Approvers.....	121
7.2 Approving Proposals .....	122
Glossary.....	Error! Bookmark not defined.

# Executive Summary

## About the Manual

Department of Posts, Government of India, has introduced the McCamish application for Insurance business. It will help improve the day to day functioning of the existing Postal Life Insurance (PLI) services ([Refer to Rule 5 of POLI RULES – 2011](#))

In this regard, India Post users must follow new processes and use the new application. The new application will help them process new business proposals to create new insurance policies.

This manual contains the following sections:

- 1 • Introduction to New Business Processing
- 2 • New Business Processing – Process Overview
- 3 • Getting Started with New Business Processing
- 4 • Indexing for New Business
- 5 • Entering Proposal Information
- 6 • Quality Checking of a Proposal
- 7 • Approving a Proposal

## Scope of the Document

This document will teach India Post users to process new insurance proposals in the McCamish system. Users should know:

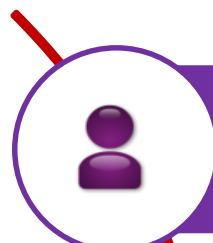
Basic concepts of Postal/Rural Postal Life Insurance

Basic knowledge of computers

Basic knowledge of moving through application screens

## Audience

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



**Indexer:** Postal Officer who takes a service request from the customer and registers/indexes it in the system.



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



**Quality Checker:** Postal Officer who verifies entered information and supporting documents.



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

## Guidelines to Read the Document

	<p>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.</p> <p>Screenshots are followed by a table that provides information about the screen elements.</p> <p>Users must refer to the Table of Contents, Icons, Acronyms and Glossary sections for easy reading.</p>
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## Typographical Conventions



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

### Bold

- User Interface Elements
- Clickable Items
- Process Names

### Blue

- Cross References
- Table Name
- Screenshot Label

### *Italic*

- Cross References
- Emphasis

## Icons

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

 Notes	 Scanner
 Critical Information	 Example
 Error Messages	 Screenshot
 Zoom	 Glossary
 Process	 Approver
 Data Entry Operator	 Indexer
 Dispatch Clerk	 Quality Checker
 Business Rules	

## Acronyms

HO	• Head Office
CPC	• Central Processing Center
UW	• Underwriting
PLI	• Postal Life Insurance
DoP	• Department of Post
RPLI	• Rural Postal Life Insurance
PO	• Post Office
OCR	• Optical Character Reader
NIGO	• Not In Good Order
CR	• Change Request
UI	• User Interface
DoB	• Date of Birth
IGO	• In Good Order
SA	• Sum Assured
POLI	• Post Office Life Insurance Rules – 2011

# Section 1: Introduction to New Business Processing



A new customer must fill the proposal form for a India Post Insurance policy ([Refer to Rule 5 of POLI RULES – 2011](#)) The India Post activities, which go in creating the new policy is called New Business Processing.

India Post users must use the McCamish application to execute New Business Processing. The application allows users to:

Create New Application

Search for an Existing Application

Index Missing Requirements



The proposal form is the most important document in the creation of a new policy. The written proposal form has all the information to be captured in the application. The sequence of information in the application does not match with the submitted proposal form.

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

List of Existing Products

Serial Number	Product Type	Product	Product Feature
1	PLI	Suraksha	Whole Life Assurance ( <a href="#">Refer to Rule 5 of POLI RULES – 2011</a> )
2	PLI	Santosh	Endowment Assurance ( <a href="#">Refer to Rule 5 of POLI RULES – 2011</a> )
3	PLI	Sumangal	Anticipated Endowment Assurance ( <a href="#">Refer to Rule 5 of POLI RULES – 2011</a> )



Serial Number	Product Type	Product	Product Feature
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 5 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: New Business Processing – Process Overview



The end-to-end processing of a new proposal in India Post starts and ends with the customer or the agent. It spreads across the Post Office (PO), the Central Processing Center (CPC), and the Director's Office. It involves the following four roles at India Post:



Indexers

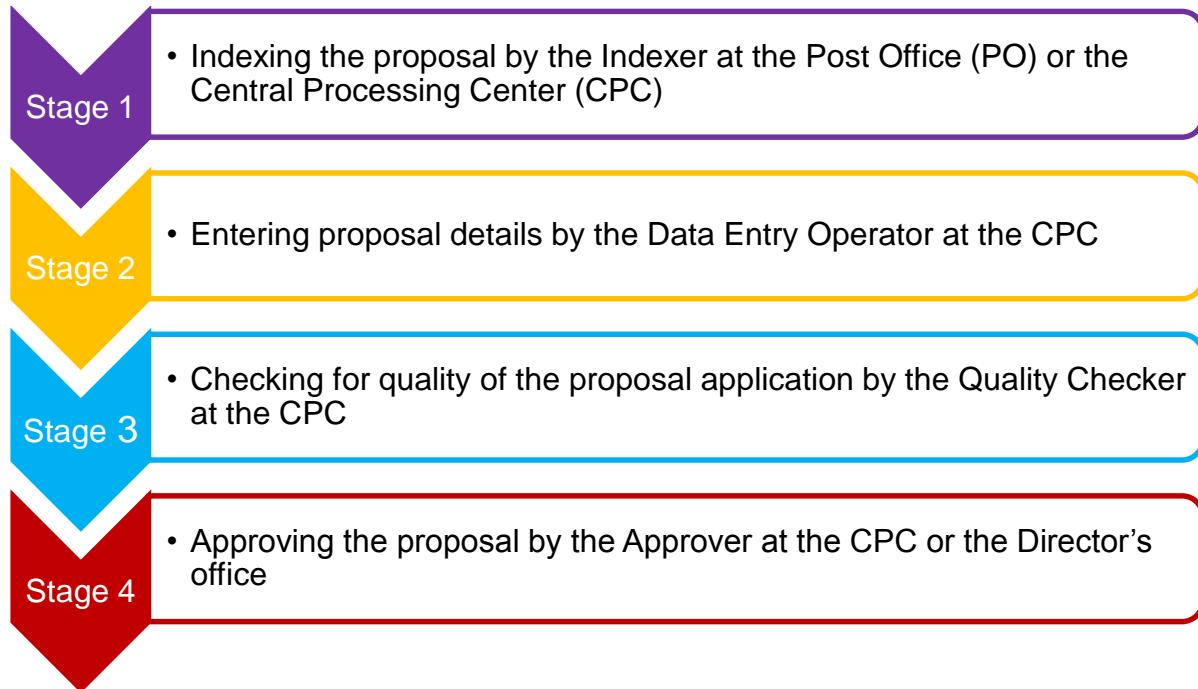
Data Entry Operators

Quality Checkers

Approvers



After the receipt of the proposal form, the following four stages are involved in processing it in the application:



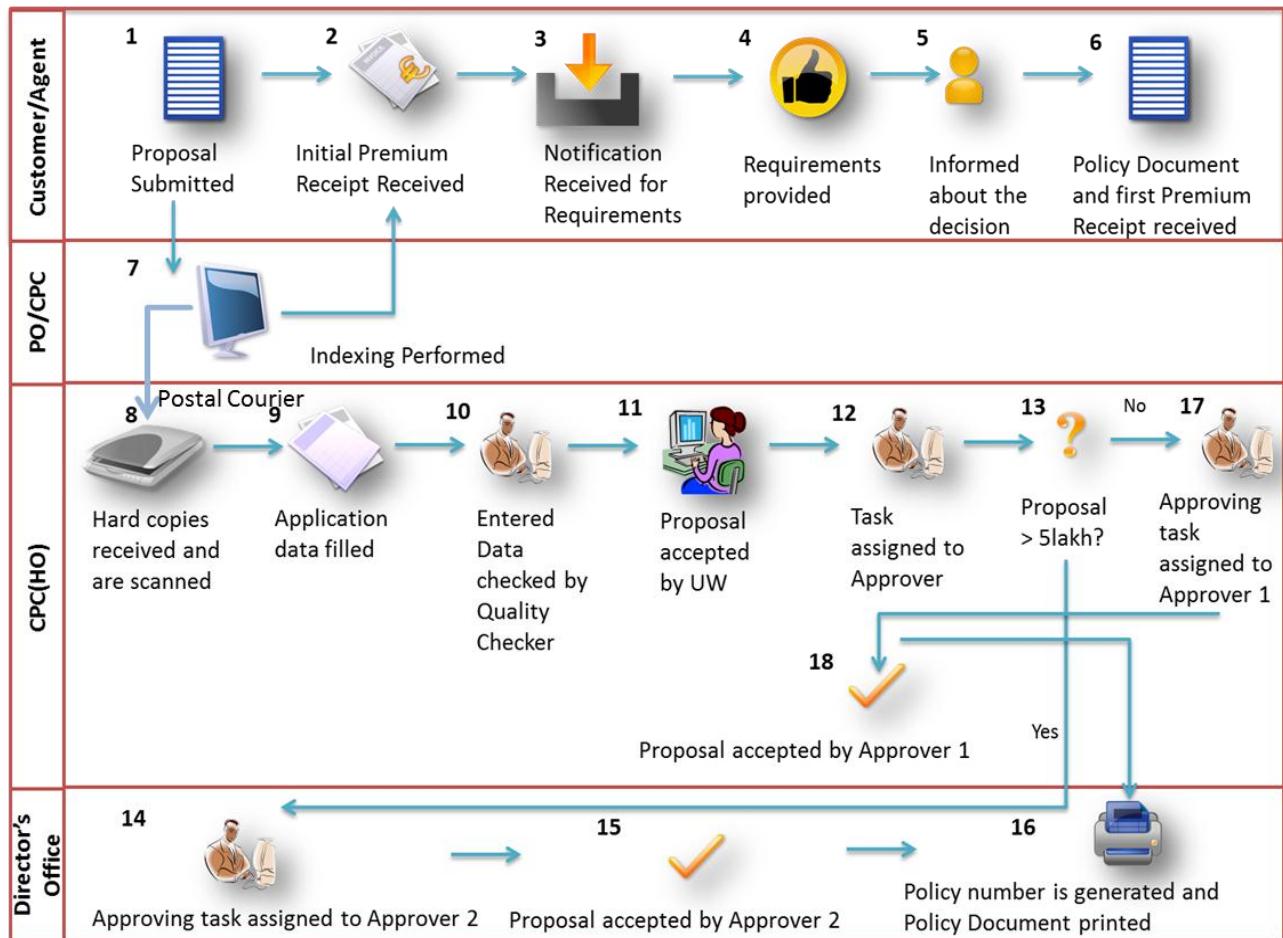
## 2.1 Process Flow



The process flow diagram presented below shows the New Business Processing steps in detail.



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



The numbers indicate the sequence of steps within the process



## New Business Processing Process Flow

## Section 3: Getting Started with New Business Processing



The McCamish application can be signed in from any India Post workplace. All users must login using their credentials. These credentials consist of a user name and a password.

### 3.1 Login



Users must login to the application in the following manner:

Step 1:  – Enter User Name.

Step 2:  – Enter Password.

Step 3:  – Click the **Login** button.



The screenshot below shows the Login screen.

**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.

## 3.2 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.



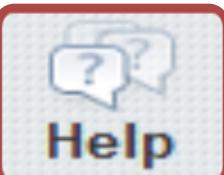
### Inbox

- 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.



### Sign Out

- The users must click the **Sign Out** icon to sign out of the system.

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



Data Entry Operators

Indexers

Approvers

Quality Checkers



The central section has a number of work items placed in rows which includes the **New Business 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.



#### New Business Indexing

- Users must click the **New Business Indexing** icon to index any new insurance proposal.



#### Collection

- Users must click the **Collection** icon to access the Collection, Billing and Disbursement activities of India Post.



The Indexers must use the **New Business Indexing** icon to go to the **Indexers Home Page** to start their work.



The screenshot below shows the **Dashboard**.

The screenshot shows the dashboard interface with the following sections:

- PRODUCT INFORMATION**: Contains a "Product Information" button.
- NEW BUSINESS QUOTES**: Contains a "Request a Quote" button.
- NEW BUSINESS INDEXING**: Contains a "Indexing" button.
- COLLECTION**: Contains a "Collection" button.

Annotations:

- A callout line points from the text "The Upper Section" to the top right corner of the dashboard area.
- A callout line points from the text "The Central Section" to the bottom center of the dashboard area.

**The Dashboard**



The Indexers must use only the **New Business Indexing** tab, and the Data Entry Operators, Quality Checkers and Approvers must use only the **Inbox** tab to access their work items.

### 3.3 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.
	The user must enter the required value in the text entry field box.

Element	Description
<b>Application Entry Menu</b> Insured Insured Address Insured Phases Proposer Details Policy Information Employment Details Nominations Appointee Details Additional Policy Details Base Coverage Premium Information Agent Details Doctor Details Miscellaneous Information Medical Information In Good Order Requirements	The clickable tabs open a new page of information to be populated.
	The user must click the <b>Calendar</b> 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 <b>Checkbox</b> icon to select a value. On click, the icon changes to .
Relationship *	Any label with an asterisk symbol is compulsory and must be filled with the correct value. If the value is not entered, an error message is displayed.
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 <b>Radio</b> button to select a value. On click, the icon changes to .
<b>Search</b>	The <b>Search</b> 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.
<b>View Documents</b>	The <b>View Documents</b> button is an action button and the user can view the scanned documents.
<b>Submit</b>	The user must click the <b>Submit</b> button to submit details that are entered.



Element	Description
Add Comment	The user must click the <b>Add Comments</b> button to add comments.
Cancel	The user must click the <b>Cancel</b> button to cancel the changes.

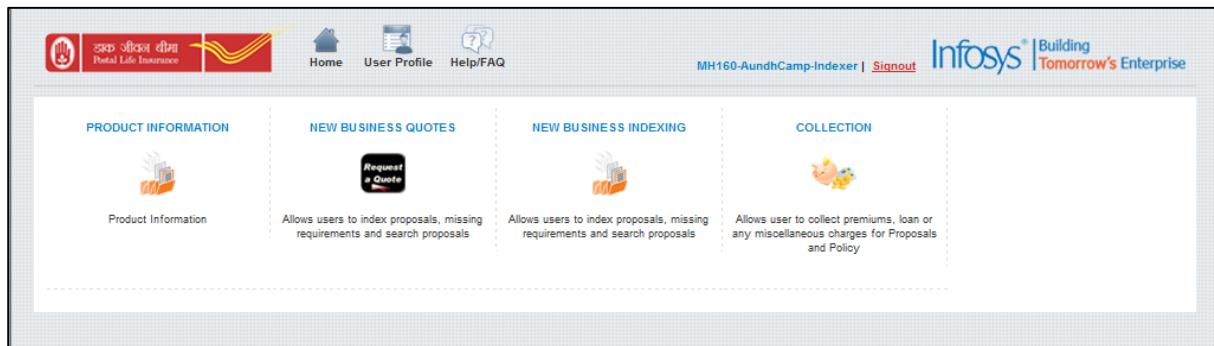
## Section 4: Indexing New Proposals



The new proposal request from the customer is indexed into the system at the PO ([Refer to Rule 5 of POLI RULES – 2011](#)) or the CPC by the Indexers.



Indexer must click on the **New Business Indexing** icon on the Dashboard to go to the indexing page.



The screenshot shows the dashboard interface with the following sections:

PRODUCT INFORMATION	NEW BUSINESS QUOTES	NEW BUSINESS INDEXING	COLLECTION
			
Product Information	Allows users to index proposals, missing requirements and search proposals	Allows users to index proposals, missing requirements and search proposals	Allows user to collect premiums, loan or any miscellaneous charges for Proposals and Policy

**The Dashboard**



The Indexer's **Home** page (screenshot below) has the following three options:

Create New Application

Search for an Existing Application

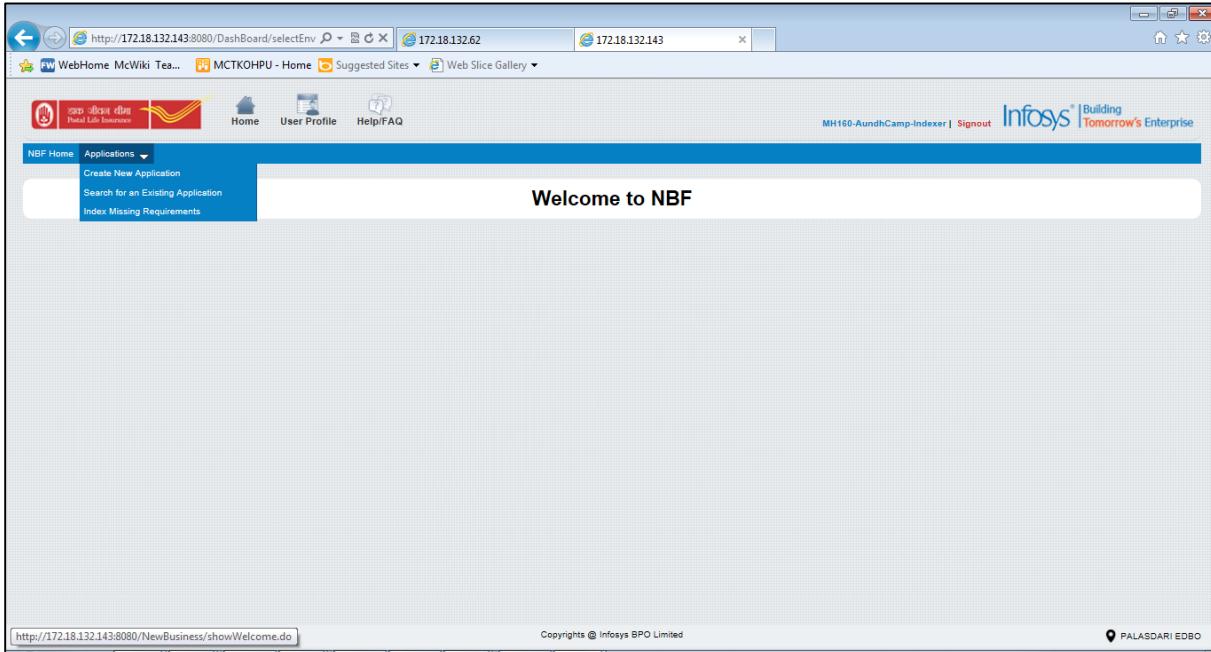
Index Missing Requirements



Indexers must select an option depending on the task that they want to perform.



The screenshot below shows the Indexers Home Page.



Indexers Home Page



## 4.1 Creating a New Application



The Indexer initiates the process of creation of a new proposal in the system. The Indexer's screen for creating a new application has the following two tabs:

Product Selection

Date and Issue Branch

The Indexer must enter the required information to complete the process of indexing.

### 4.1.1 Selecting the Product



The **Product Selection** screen is used to select the product for the application. This screen displays the list of products offered by the following entities.



Postal Life Insurance (PLI)

Rural Postal Life Insurance (RPLI)



The screenshot below shows the Product Selection screen. A table below the screenshot provides more information on the fields.

The screenshot shows a web-based application window titled "Proposal Information". On the left, there's a sidebar with links like "Product Selection", "Date and Issue Post Office", and "Premium Calculation". The main content area is titled "Product Selection". It contains three input fields: "Product Region" (set to "PLI - Postal Life Insurance"), "Product Name" (set to "Suraksha - Whole Life Assurance"), and "Product Description" (which includes a detailed text about life insurance). At the bottom right of the main window are "Cancel" and "Next" buttons. The browser address bar shows the URL "http://172.18.132.143:8080/Dashboard/selectEnv". The page is branded with the Infosys logo and the slogan "Building Tomorrow's Enterprise".

Product Selection Page



## Page Elements: Product Selection

Serial Number	Field Name	Important Notes
1	Product Type	The user must select the Product Type from a drop-down list.
2	Product Name	The system will display only products from the product type selected in the previous field. The user must select the product from a drop-down list.
3	Product Version	Product version is enabled only if the product version is available and will appear by default based on the product that has been selected.
4	High Level Product Description	The description will appear by default based on the product that has been selected.

#### 4.1.2 Adding Date and Issue Branch Details



Dates are very important in the insurance process. A calendar is provided with each date field on the application so that dates can be selected easily.



The only accepted date format is dd/mm/yyyy. All data on this page is mandatory and hence users must enter correct information for all fields.



The screenshot below shows the Date and Issue Branch screen. A table below the screenshot provides more information on the fields.

This screenshot shows the 'Date and Issue Post Office' section of the Postal Life Insurance application form. It includes fields for Application Receipt Date (29/11/2013), First Name, Last Name, Date of Proposal, Gender, Date of Declaration, Issue Circle (Maharashtra CO), Date of Indexing (29/11/2013), CPC (PANVEL H.O.), PO Code (MR295001048), Issue Post Office (PALASDARI EDBO), and Date of Birth. The page also features navigation buttons for Previous, Cancel, and Next.

Premium Calculation Screen



This screenshot shows the 'Premium Calculation' section of the application form. It includes fields for Sum Assured (200000), Premium Ceasing Age (55), Premium Payment Frequency (Monthly), and a Calculate button. The page also features navigation buttons for Previous, Submit, and Cancel.

Premium Amount Date and Issue Branch page



## Page Elements: Date and Issue Branch

Serial Number	Field Name	Important Notes
1	Application Receipt Date	The date the proposal is submitted to the branch. It cannot be prior to the proposal or the declaration date and cannot be later than the indexing date.
2	Date of Proposal	The date the agent signs the proposal. It cannot be later than the declaration or the indexing or the application entry date. ( <a href="#">Refer to Rule 5 of POLI RULES – 2011</a> )
3	Date of Declaration	The date the declaration is signed by the insured. It can be prior to or same to the Proposal date and cannot be later than the indexing or the application receipt date.
4	Date of Indexing	The date indexing happened (application entered into system). It cannot be prior to the Application Receipt or the Proposal or the Declaration dates.
5	PO Code	PO Code will be auto-populated based on the user role.
6	Date of Birth	Date of Birth in all applications should not be less than 19 years except child policy where minimum age is 5 years. Date of Birth in all applications cannot be more than 55 years. ( <a href="#">Refer to Rule 5 of POLI RULES – 2011</a> )
7	Issue Circle Issue Branch CPC	Issue Circle, Issue CPC and Issue branch are the dependent drop-downs. On the basis of the circle selected, the CPC will populate and issue branch will populate on selection of CPC.



Indexers must click the **Commit** button to save the entered information. The system will display error messages if the information is not entered correctly. The entered information can be saved only if all error messages are resolved.



### Important Error Messages

#### Error Messages and Required Action

Serial Number	Error Message	Required Action
1	Date of declaration later than Date of Indexing	Users must carefully check the date of declaration, the date of receipt of application, the date of indexing, and the date of Proposal. These activities happen in the following sequence:
2	Date of declaration later than Application Receipt date	Declaration signed by customer
3	Date of Proposal later than Date of Indexing	Application received
4	Date of Proposal later than Date of Declaration	Indexing performed for an application
5	Date of Proposal later than Application Receipt date	Proposal generated
6	Application Receipt date later than Date of Indexing	Hence, the date of declaration will always be earlier than the date of receipt of application and the date of indexing. Similarly, the date of receipt of application will always be earlier than the date of indexing.
		The date of proposal will always be later than all of the above dates.

### 4.1.3 Generating Proposal Number



The proposal number is generated after the **Check-In confirmation** screen is displayed. It has a standard format that starts with letter N, followed by three letters that indicate the product type and finally a 10 digit sequential number.

**Eg**

N-EAP0000247 is an example of a standard proposal number.



The screenshot below shows the Check-In Confirmation screen.

### Generating Proposal Number



The Indexer must opt for any of the following actions from the **Check-In Confirmation** screen.

**Check In Another Application**

- Allows the user to index another application

**Go To Main Menu**

- Takes the user to the Dashboard

**Pay Premium**

- Allows the user to print the premium receipt

**Print Customer Acknowledgement Slip**

- Allows the user to print the acknowledgement slip

#### 4.1.4 Printing Premium Receipt



The Indexer must print the **Initial Premium Receipt** on receipt of payment. This page opens in a new window. The Indexer must enter appropriate payment information in this screen and then click the **Print Receipt** button to print the receipt.



The system allows two modes of payment for the premium ([Refer to Rule 5 of POLI RULES – 2011](#)):



Cash



Cheque



The Indexer must select the checkbox to confirm the mode of payment.



The screenshot shows the 'Initial Premium' receipt printing screen. It includes fields for 'Proposal Number' (IN-WLA0000022998), 'Proposer Name' (Surya Tyagi), 'Agent ID' (empty), 'Initial Premium Deposit' (220.00), and 'Action' (trash). Below this is a 'Grand Total' section. At the bottom, there's a 'Payment Details' section with 'Payment Mode' options for 'Cash' and 'Cheque / Demand Draft'. The Infosys logo is visible in the top right corner.

### Printing Premium Receipt



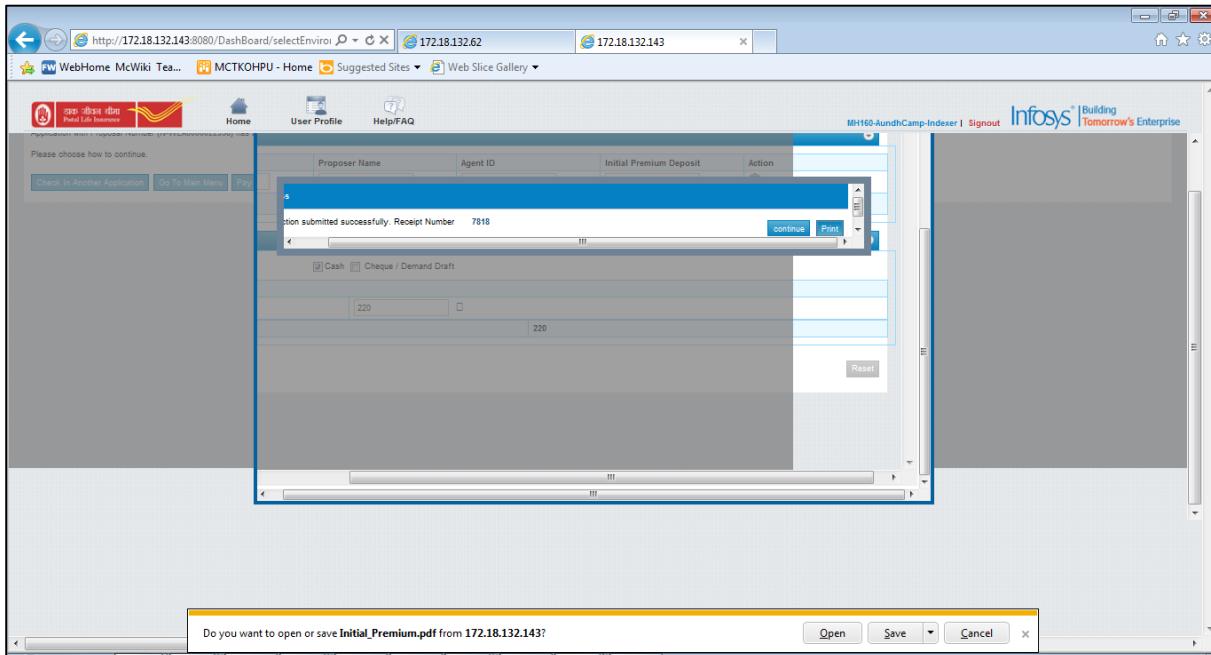
The Indexer must enter appropriate payment details in the **Initial Premium Receipt** screen. Cheque payment details for multiple cheques must be added using **Add Another Cheque** button.

If the Indexer selects Cash as the mode of payment, the screen elements change automatically.

The system allows entry of both cash and Cheque payment. Basically, part of the payment by cash and part by Cheque is acceptable.



The screenshot below shows the Printing Premium Receipt screen.



#### Printing Premium Receipt



The Initial Premium Receipt is sent to the customer by post.

#### 4.1.5 Printing Customer Acknowledgement Slip



The Indexer must print the **Customer Acknowledgment Slip** for the customer to indicate receipt of the proposal form. This slip opens in a read-only screen.



Along with the slip a printed barcode is also generated for document scanning purposes. One copy of the slip is given to the customer and another copy is put over proposal documents as a covering.

The Indexer must check documents for the following:

**Form is duly filled**

**Written matter is readable**

**KYC Documents are attached**



The Customer Acknowledgement Slip is handled over to the customer or the agent.



The screenshot below shows the Customer Acknowledgement Slip screen.

**Printing Customer Acknowledgement Slip**



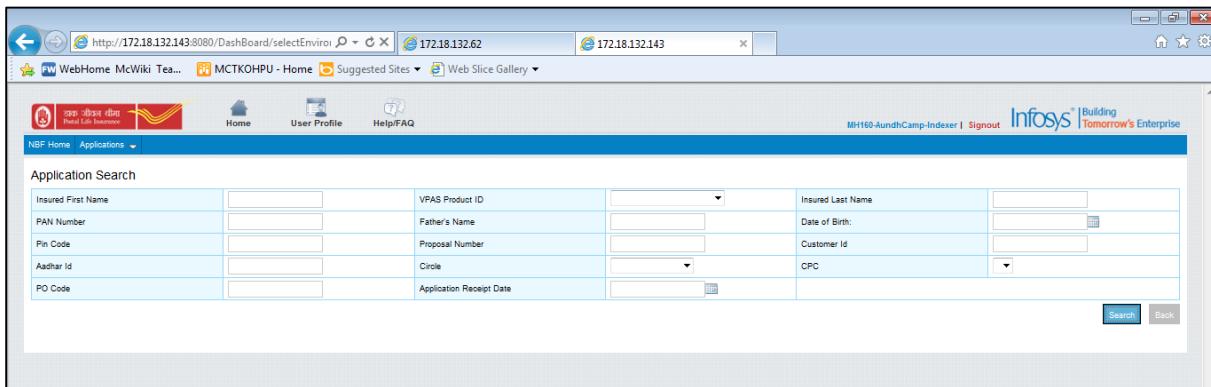
## 4.2 Searching for an Existing Application



The Indexer must use the **Application Search** screen to look for an existing application. Multiple fields can be used to initiate the search. The more details entered increases the probability of locating the required proposal.



The screenshot below shows the Application Search screen.



The screenshot displays the 'Application Search' page of the Postal Life Insurance system. The page features a grid of input fields for searching proposals. The columns include: Insured First Name, VPAS Product ID, Insured Last Name; PAN Number, Father's Name, Date of Birth; Pin Code, Proposal Number, Customer Id; Aadhar Id, Circle, CPC; PO Code, Application Receipt Date. Below the grid are two buttons: 'Search' and 'Back'.

Application Search page



Following list of information can help users locate the proposal easily:

PAN Number

Aadhar ID

Customer ID



The Indexers can only view the search results in the form of a table with multiple columns. They do not have rights to select a proposal from the table.

Indexers mostly use the Search feature to check the proposal status.



The screenshot below shows the Application Search Results screen.

The screenshot displays the 'Application Search' results page. At the top, there are search filters for Insured First Name ('san'), VPAS Product ID, Insured Last Name, PAN Number, Father's Name, Date of Birth, Pin Code, Proposal Number, Customer Id, Aadhar Id, Circle, CPC, PO Code, and Application Receipt Date. Below the filters is a search button and a back button. The main area shows a grid of 791 results with columns for Proposal Number, Policy Number, Customer Id, Insured Name, Father's Name, Aadhar Id, Application Receipt Date, Date of Birth, Product Name, Pin Code, PO Code, Circle, and CPC. Each row in the grid includes a 'Pay' and 'Cancel' button. The grid has a header row and 791 data rows.

Application Search Results



## 4.3 Indexing Missing Requirements



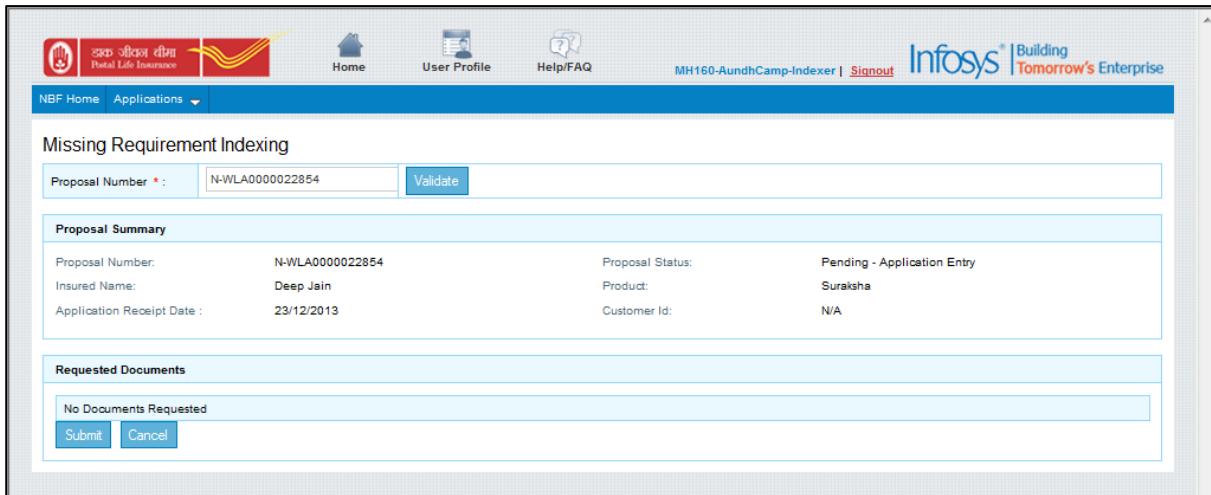
Important mandatory documents pending from customer are called Missing Requirements. The Indexers must submit these documents in the system by selecting the option **Index Missing Requirements** on the Indexer's homepage.

A prerequisite for indexing missing requirements is the proposal number for the missing requirements.

Users must enter the proposal number and click the **Validate** button. The proposal summary is displayed along with a list of required documents.



The screenshot below shows the Application Search Results screen.



The screenshot displays the 'Missing Requirement Indexing' page. At the top, there is a header bar with the India Post logo, a search bar, and navigation links for Home, User Profile, Help/FAQ, and Signout. The Infosys logo is also present. Below the header, the main content area has a title 'Missing Requirement Indexing'. It contains a form with a proposal number input field ('Proposal Number \* : N-WLA0000022854') and a 'Validate' button. A 'Proposal Summary' section follows, showing details: Proposal Number (N-WLA0000022854), Insured Name (Deep Jain), Application Receipt Date (23/12/2013), Proposal Status (Pending - Application Entry), Product (Suraksha), and Customer Id (N/A). A 'Requested Documents' section indicates 'No Documents Requested'. At the bottom are 'Submit' and 'Cancel' buttons.

**There is no proposal with missing requirement at this moment. Result screen to be included**



#### Missing Requirement Indexing



Indexers must match the received documents with the listed documents and select the appropriate checkboxes depending on the documents that are received. The indexing process is complete for Missing Requirements when the Indexer clicks the **Submit** button after recording the receipt of documents.



The Indexer must print the **Customer Acknowledgment Slip** for the customer to indicate receipt of the missing documents. Along with the slip, a printed barcode is also generated for document scanning purposes. One copy of the slip is given to the customer and another copy is put over the missing documents as a covering.

#### Checklist of Missing Requirements

Serial Number	Document
1	Age proof ( <a href="#">Refer to Rule 5 of POLI RULES – 2011</a> )
2	Identity Proof



Serial Number	Document
3	Address Proof
4	Declaration of Proponent(PLI/ RPLI)
5	Declaration of Medical Examiner(PLI/RPLI)
6	Declaration in case the proposer is illiterate(RPLI policies only)
7	Certificate by DDM/ADM/Sr/SUPTD
8	Certificate by DO/FO(PLI)/AGENT(PLI/RPLI)
9	Certificate by Immediate Supervisor10) Confidential report - Certificate by SDI/ASP(RPLI)
10	Additional Premium Required
11	Declaration of Spouse(PLI)
12	Unit Code with Details of Proposal
13	Declaration for Recovery of Premium
14	Others

## Section 5: Entering Proposal Information



The proposal is further processed at the CPC where the Data Entry Operator enters the information on the system and makes it ready for a Quality Check and later Approval. These activities are carried out only after the paper documents are received at the CPC through postal dispatch.

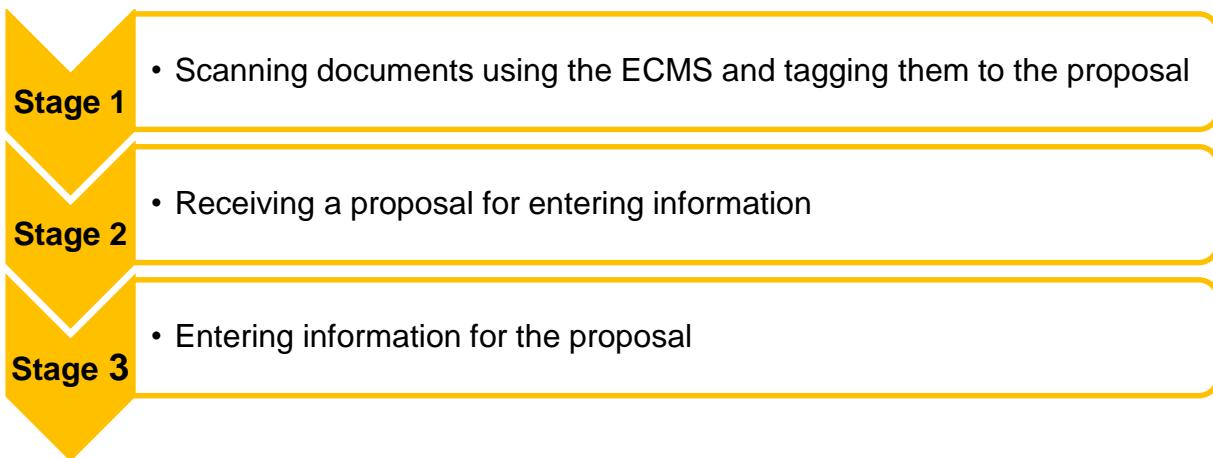


The paper documents are scanned and tagged to the policy before the information is entered in the system.



The Data Entry Operators at the CPC enter the information for the proposal using the scanned documents.

The process for entering information in the application can be divided into the following three stages:



## 5.1 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 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.

User corrects the Optical Character Recognition (OCR) extracted data with scanned images of documents and tags documents to request/proposal.

Exports the OCR extracted data documents in a flat file format to McCamish.



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.

## 5.2 Receiving a Proposal for Data Entry



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

The Data Entry Operator can receive a proposal in one of the following ways:



Reserving a proposal by self

Receiving a proposal allocated by the Supervisor



Before reserving or receiving a proposal, the user should be able to view the list of available proposals.

The screenshot shows the Postal Life Insurance dashboard. At the top, there is a header with the India Post logo, the text "Postal Life Insurance", and navigation links for "Home", "Inbox", "User Profile", and "Help/FAQ". On the right side of the header, it says "MH099-PuneHO-DataEntry | Signout" and features the Infosys logo with the tagline "Building Tomorrow's Enterprise". Below the header, there are three main sections: "PRODUCT INFORMATION" (with a "Product Information" icon), "NEW BUSINESS QUOTES" (with a "Request a Quote" icon), and "NEW BUSINESS INDEXING" (with a "New Business Indexing" icon). Each section has a brief description below it. At the bottom of the dashboard, there are status indicators for "Postal Assistant", "Copyrights @ Infosys BPO Limited", "PALASDARI EDBO", and a browser toolbar showing "Local intranet | Protected Mode: Off".

### The Dashboard



### 5.2.1 Obtaining a List of Indexed Proposals



The **Inbox** screen for Data Entry Operators displays a list of indexed proposals depending on certain parameters entered by users. The screen has the following three sections:

#### The Search section

- Allows users to define the parameters for displaying indexed proposals.

#### The Filter Section

- Allows users to filter proposals from a pool, based on certain parameters, such as status of proposals.

#### The Results section

- Displays proposals based on the parameters entered in the **Search** or **Filter** section.



The screenshot below represents the **Inbox** screen and the table that follows provides description of the important screen elements.

Placeholder for screenshot

Inbox Page for Data Entry Operator

Page Elements: Inbox Page for Data Entry Operator

Serial Number	Field Name	Important Notes
<b>The Search Section</b>		
1	Proposal Number	Allows the User to search for specific proposal using proposal number.
2	Date From and Date To	Allows the user to define the period for which they want to view the list of indexed proposals.



Serial Number	Field Name	Important Notes
		<p>If there are no policies available in the specified period, system displays a pop-up, requesting the user to change the dates.</p> <p>If user enters both the policy number and a date range, the system checks if the policy lies in that specified period. If the policy number and the entered period do not match, the system displays an appropriate message to check the policy number and the date range.</p>
3	User Info	<p>This field is for the use of the Data Entry Supervisor only.</p> <p>Allows a supervisor to check number of cases lying in a particular user's bucket. User name is selected from the drop-down list (keeping policy number and date range blank). All the cases assigned to a particular user are displayed on the Results section.</p>
4	Search	Allows user to click the <b>Search</b> button after entering appropriate parameters in order to display the results.
	<b>The Filter Section</b>	
5	Request Queue	<p>Allows users to define the pending status of proposals using the drop-down list provided below:</p> <ul style="list-style-type: none"><li>Pending for Data entry</li><li>Pending for documents</li><li>Pending for Quality Check</li><li>Pending for Approval</li><li>Pending for Investigation</li><li>Pending for Claim approval</li><li>Pending for Disbursement</li></ul>
6	Status	<p>Allows user to define the status of proposals using the dropdown list provided below:</p> <ul style="list-style-type: none"><li>Pending</li><li>Reserved</li><li>Completed</li><li>Rejected</li></ul>



Serial Number	Field Name	Important Notes
		Cancelled Terminated Failed Redirect for Correction
7	Request Type	Allows user to define the type of request. Data Entry Operators must always select New Proposal from the drop-down list.
8	Filter	After selecting any of the parameters, the user needs to press the <b>Push</b> button to display the available records. If there are no records matching the entered parameters, a pop-up message confirms the same.
<b>Results Section</b>		
9	Select	This column in the Results table has check-boxes that users will need to click in order to select proposals. Both, the Data Entry Operator and the Data Entry Supervisor have rights to select proposals. Data Entry Operators will select them to reserve and Data Entry Supervisors will select them to allocate.
10	Ticket ID	Under this label, a unique number is assigned to each task created. This is system generated.
11	Policy No/Proposal No	This label will contain the policy number/proposal number for the task created. The Policy No/Proposal No is a link that is active only when the task is Reserved/Assigned by someone.  When users click this link, they are taken to the <b>Proposal Details</b> screen for that proposal or policy.
12	Request Type	This column indicates the type of request. For Data Entry Operator's inbox, this should be New Proposal.
13	Status	This column indicates the status of the Request.
14	Request Date & Time	This indicates the date & time when the request was raised.

Serial Number	Field Name	Important Notes
15	Request Owner	When a user reserves a request, the user's name is populated here. When a Supervisor assigns the case to any subordinate, subordinate's name is populated here.
16	Actions	<p>Allows user to view history or add comments.</p> <p>A new window appears for History and Comments.</p> <p>The History window is read-only for users and provides important information on the actions that have been performed on the request in the past.</p> <p>The <b>Add Comments</b> window allows users to enter their comments, if any, for future reference.</p>

### 5.2.2 Reserving a Proposal



Data Entry Operators can allocate proposals by reserving proposals displayed on the **Inbox** screen. They can reserve only those proposals which do not have a Request Owner.

To reserve a proposal, users need to perform the following two steps:

Step 1: Select the check-box against a proposal number.

Step 2: Click the **Reserve** button on top of the Results section.



The reservation is confirmed when the user's name appears in the **Request Owner** column against the proposal.



The user can then click the proposal number link and navigate to the corresponding screen for entering details.



The screenshot below shows the Inbox Page for Data Entry Operator: Receiving a Proposal screen

The screenshot shows the 'Inbox' page for a Data Entry Operator. At the top, there are filters for 'Request Queue' (Data Entry Queue), 'Status' (Pending), 'Request Type' (Proposal), and a search bar. Below the filters is a table titled 'Inbox Result' displaying 17 items found, with a page number indicator '2 [ Next / Last ]'. The table columns include: Select, Ticket ID, Customer ID, Policy No/Proposal No, Request Type, Status, Request Date/Time, Request Owner, Indexed By, Office, and Actions. Each row contains a checkbox, a ticket ID, customer ID, policy/proposal number, request type (Proposal), status (Pending or Pending), request date/time, request owner (e.g., Indexer1, PALASDARI EDBO), indexed by (e.g., MH\_Indexer, PALASDARI EDBO), office (e.g., J.N.P.T. TOWNSHIP SO, MATHERAN SO, BARAPADA EDBO), and actions (Allocate To CPC, Reserve). The bottom of the page includes a 'Postal Assistant' button, a 'javascript:void(0)' link, and copyright information.

Inbox Page for Data Entry Operator: Reserving a Proposal



### 5.2.3 Reserving a Proposal Allocated by the Supervisor



Data Entry Operators are also allocated proposals by Data Entry Supervisors. If any proposal in their inbox is not reserved by themselves it must be allocated by the supervisor.



The user can then click the proposal number link and navigate to the corresponding screen for entering details.

### 5.2.4 Allocating a Proposal to a Data Entry Operator



Data Entry Supervisors will have administration rights to allocate proposals to their team members.



To allocate a proposal, users need to perform the following steps:

Step 1: Select the check-box against a proposal number.

Step 2: Click the **Allocate To** button on top of the **Results** section. This displays the Allocate window.

Step 3: Select an appropriate user (Data Entry Operator) from the Allocate to User drop-down list.

Step 4: Click the **Allocate** button.



The selected proposal is allocated to the specified user and the user's name is displayed in the Request Owner column of the **Results** section.



The user can then click the proposal number link and navigate to the corresponding screen for entering details.



The screenshot below shows the screen for allocating a Proposal to a Data Entry Operator.

Screenshot

[Allocating a Proposal to a Data Entry Operator](#)





The screenshot below shows the **Allocate Window** screen.



## 5.3 Entering Information for a Proposal



Data Entry Operators will update vital information about the proposal by entering appropriate details in the **Update Information** screen. The following activities are involved in updating information for a proposal:

Verifying data captured through OCR

Navigating the Update Information screen

Using the Search Feature

Entering Proposal Details

Before users start entering proposal details, the following two prerequisites must be met:

Users must have the duly filled paper proposal form handy.

Users must be able to view scanned copies of the proposal form and other related documents.

### 5.3.1 Verifying Data Captured Through OCR



The Data Entry Operators must enter information manually in the application by performing the following activities as the OCR device may not always support data transfer.

Data Entry Operators exports the OCR extracted documents in a flat file format to McCamish.

Data Entry Operators use the duly filled proposal form to verify OCR facilitated auto populated entries.

Data Entry Operators enter missing information in the required fields in the McCamish screen.

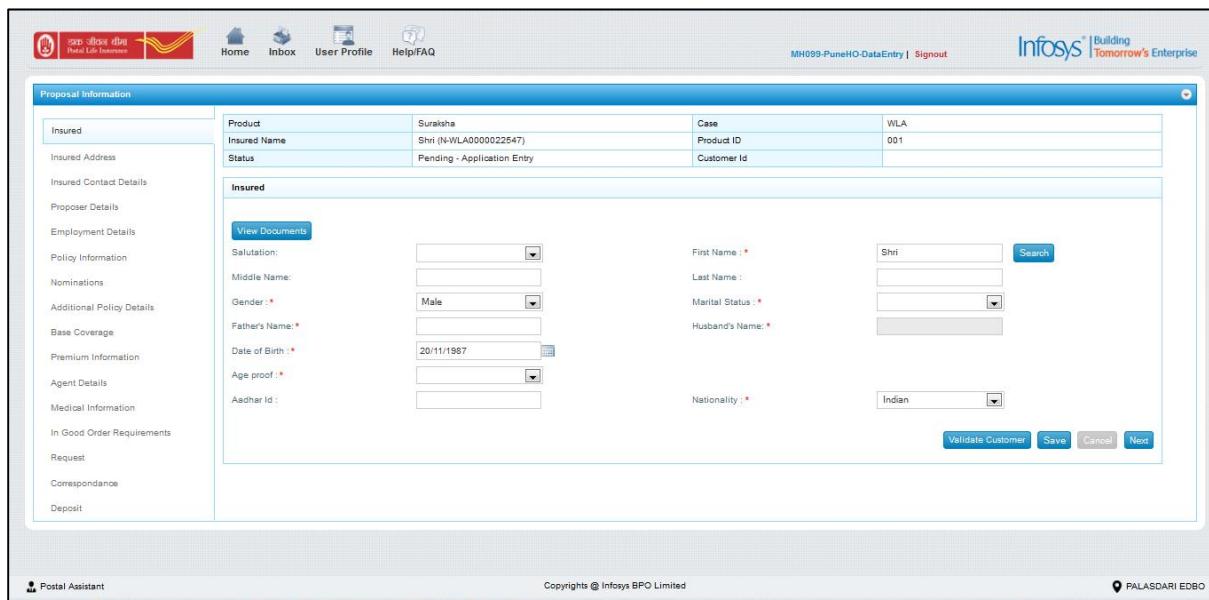
### 5.3.2 Navigating the Update Information Screen



The Data Entry Operators must use the **Update Information** screen for entering information.



The screenshot below shows the **Update Information** Screen.



The screenshot displays the 'Update Information' screen of the Postal Life Insurance system. The top navigation bar includes links for Home, Inbox, User Profile, and Help/FAQ. The main header is 'Proposal Information'. On the left, a sidebar lists various sections: Insured, Insured Address, Insured Contact Details, Proposer Details, Employment Details, Policy Information, Nominations, Additional Policy Details, Base Coverage, Premium Information, Agent Details, Medical Information, In Good Order Requirements, Request, Correspondence, and Deposit. The central form area is titled 'Insured' and contains fields for Product (Suraksha), Insured Name (Shri N-WLA000022547), Case (WLA), and Status (Pending - Application Entry). Below this, there's a 'View Documents' section and a detailed form for personal information: First Name (Shri), Last Name, Marital Status, Husband's Name, and Nationality (Indian). Other fields include Salutation, Middle Name, Gender (Male), Father's Name, Date of Birth (20/11/1987), Age proof, Aadhar Id, and Aadhar Date. At the bottom right are buttons for Validate Customer, Save, Cancel, and Next.

Navigation of Update Information Screen





The screen has a menu for required information in the form of clickable tabs. Each tab has specific group of information required to be entered in the system. When clicked, the tab opens fields to be filled with information.

Update Information screen captures information on the following areas of a proposal:

- Insured
- Insured Address
- Insured Phones
- Proposer Details
- Employment Details
- Policy Information
- Nominations
- Additional Policy Details
- Base Coverage
- Premium Information
- Agent Details
- Medical Information
- In Good Order Requirements



Users can skip sections that are not relevant. For example, users can skip 'Additional Policy' details if there are no additional policies. Each menu page will be explained in detail in next sections.

Entering information manually may be a laborious task. Users are recommended to use the **Search** feature on the **Update Information** screen, wherever applicable.

### 5.3.3 Using the Search Feature



The **Update Information** screen is used to enter personal information of individuals and information related to the policy.

**Eg**

Details of the insured, the proposer, the doctor, etc. are examples of personal information of individuals.

Users must consider the following two possibilities before they enter any personal information:

The details of the individual exist in the system.

The individual is altogether a new entity for India Post.



The search feature allows users to fetch existing information of an individual. It is an important feature and saves time.

If there is no existing information, then users will need to enter information manually.

The Search feature is available on many pages of the **Update Information** screen.

The search feature on **Update Information** screen displays fields to enter available search criteria.

List of common search criteria that can be found in the application to search for a customer

- First name
- Last Name
- Customer Id
- Date of Birth (DoB)
- Pan Number
- Aadhar Id
- Pin Code
- Father's Name
- Passport Number
- Driving License Number



Users are recommended to use the Search feature on the **Update Information** screen, wherever applicable to save time and effort.



The screenshot below shows the Search window.

Search feature



Data Entry Operators must click the **Submit** button after entering the criteria. A list of items matching the search criteria is displayed in a new window of Search Results. Users must select the radio button for the appropriate item and again click **Submit**.



The screenshot below shows the important fields of the Search Results screen.

Search Results screen



If the search result is positive, existing information is auto populated in the **Update Information** screen, including the previous policy details.

If the insured ([Refer to Rule 5 of POLI RULES – 2011](#)) is a new customer, users must enter the details manually into the system from the application form. A new unique 10 digits numeric Customer ID for the insured, the proposer or the nominee will be generated and this is reflected in all consequent pages.

### 5.3.4 Entering Insured Details



The **Insured** tab appears by default when the Data Entry Operator navigates to the **Update Information** screen through the Inbox. Data Entry Operators can navigate to the **Insured** page by clicking the **Insured** tab in the left menu if they are elsewhere in the screen.

This page allows users to enter the insured's personal details. The product chosen during indexing determines the displayed fields. Some products like Yugal Suraksha and Children Policy have additional fields.



Screenshots of Yugal Suraksha and Children Policy are added at the end of this section to highlight how they are different from the screen for other products.



Entered values also change the field's dynamics. For example, when the gender of the insured is entered as male, the field for entering the husband's name is disabled.



The screenshot below shows the important fields and the table following the screenshot provides information on the important fields.

The screenshot shows the 'Proposal Information' section of the Postal Life Insurance system. The 'Insured' tab is selected. The form contains the following data:

Product	Suraksha	Case	WLA
Insured Name	Shri (N-WLA0000022547)	Product ID	001
Status	Pending - Application Entry	Customer Id	11355
<b>Insured</b>			
<div style="display: flex; justify-content: space-between;"> <span><b>View Documents</b></span> <div style="flex-grow: 1;"> <div style="display: flex; justify-content: space-between;"> <div style="flex-grow: 1;"> <p>Salutation: <input type="text"/></p> <p>Middle Name: <input type="text"/> B</p> <p>Gender: <input type="radio"/> Male <input checked="" type="radio"/> Female</p> <p>Father's Name: <input type="text"/> Bony Kapoor</p> <p>Date of Birth: <input type="text"/> 16/10/1977</p> <p>Age proof: <input type="text"/></p> <p>Aadhar Id: <input type="text"/></p> </div> <div style="flex-grow: 1;"> <p>First Name: * <input type="text"/> Arjun</p> <p>Last Name: <input type="text"/> Kapoor</p> <p>Marital Status: * <input type="radio"/> Unmarried <input checked="" type="radio"/> Married</p> <p>Husband's Name: <input type="text"/></p> <p>Permanent Account number(PAN) No.: <input type="text"/> BDMPS9094B</p> <p>Nationality: * <input type="text"/> Indian</p> </div> </div> </div> </div>			
<input type="button" value="Validate Customer"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Next"/>			

**Details for Insured**





There are two horizontal sections in this page.

Fields marked with an asterisk are mandatory.

## Upper Section



## Lower Section



Non-Editable

Displays fields in which Data Entry Operators will enter information

Displays information entered during Indexing

Common for all pages in the **Update Information** screen

### Page Elements: Details for Insured

Serial Number	Field Name	Notes
1	View Document s	Allows the user to view the scanned copies of application, declarations and other documents attached with the proposal.
2	Salutation	This is a non-mandatory field. There are the following four values to select from:  Mr. Ms. Mrs. Dr.
3	First Name	This value will usually populate from the <b>Date and Issue Branch</b> screen that has been populated at the indexing stage. If not, users will need to enter manually as this is a mandatory field.

Serial Number	Field Name	Notes								
4	Search	Allows the user to search for existing customers in the system.								
5	Gender	<p>Users must select from the following drop-down list:</p> <p style="text-align: center;">Male Female</p> <p>If the insured is Male, the <b>Husband's Name</b> field is auto disabled.</p>								
6	Marital Status	<p>Users must select from the following drop-down list:</p> <p style="text-align: center;">Married Unmarried</p> <p>If the insured is a female and married, the <b>Husband's Name</b> field is enabled and mandatory. This field is not available for Yugal Suraksha and Children policies.</p>								
7	Father's Name	This field is mandatory if the insured is male or an unmarried female.								
8	Husband's Name	This field is mandatory when the insured is a married female.								
9	Date of Birth	Users need to enter the date of birth of the insured and not the proposer.								
10	Age Proof	<p>Supporting documents for proof of age must be available in the system. Users can view the available documents using the View Documents feature. Depending on the source, documents that are recognized by India Post for proof of age can be of two types — Standard and Non Standard.</p> <table border="1" data-bbox="540 1480 1388 1883"> <tr> <td data-bbox="540 1480 850 1554">Standard</td><td data-bbox="850 1480 1388 1554">Non-standard</td></tr> <tr> <td data-bbox="540 1554 850 1660">Municipal Birth Certificate</td><td data-bbox="850 1554 1388 1660">Horoscope prepared</td></tr> <tr> <td data-bbox="540 1660 850 1765">Certificate of Baptism</td><td data-bbox="850 1660 1388 1765">Elder's declaration</td></tr> <tr> <td data-bbox="540 1765 850 1883">Extract from school register</td><td data-bbox="850 1765 1388 1883">Medical Examiner's approximate age certificate</td></tr> </table>	Standard	Non-standard	Municipal Birth Certificate	Horoscope prepared	Certificate of Baptism	Elder's declaration	Extract from school register	Medical Examiner's approximate age certificate
Standard	Non-standard									
Municipal Birth Certificate	Horoscope prepared									
Certificate of Baptism	Elder's declaration									
Extract from school register	Medical Examiner's approximate age certificate									



Serial Number	Field Name	Notes
	Driving License	Declared by insurant and counter signed by Panchayat Member
	Marriage Certificate from RCC	Only month and year of Birth is known
	Extract from Service register	
	Extract from Transfer Certificate	
	Extract from Service registration of Small Commercial Institute	
	ID card in case of Defense personal	
	University Certificate	
	SSC Certificate	
	Passport	
	Permanent Account number(PAN)	
	Aadhar ID Card	
	Ration Card	
		Only standard documents are considered for age proof. Users must select from the drop-down list of documents available in the system.
		Non-standard documents are acceptable only in case of RPLI policies where the standard age proof document may not be available.
		When a new age proof document is selected an additional field is displayed, which will capture the details.

Serial Number	Field Name	Notes
		For example, if the user selects Driving license as the Age Proof document, an additional field for entering the Driving License number will be displayed.
11	Nationality	By default the field will display Indian. There is a second option called 'Others' available for users to select if the insured is non-Indian.  If the user selects 'Others', an additional text box will be displayed automatically with the label 'Others'. Users must enter details of the insured nationality in this text box.

### Insured Page for Married Female



If the insured is a married female, a few additional fields are displayed to capture vital information about the insured.



The screenshot below represents the screen for an insured married female and the fields are described in the table that follows.

Page Elements: Details for an insured married female



Serial Number	Field Name	Notes
1	Number of Children	Users must enter the total number of children that the insured has from all marriages.
2	Date of Last Delivery	Users must enter the date of birth of the insured's youngest child.
3	If pregnant, then expected month of delivery	Users must select a value within 1 to 9 from the drop-down list.
4	Mark of Identification	Users must enter details of the identification mark of the insured. Depending on the users' selection, two additional fields may be displayed to enter Mark 1 and Mark 2.

### Insured Page for Yugal Suraksha Policy



The Yugal Suraksha **Insured** page will capture details of the insured and the spouse. This page will have an additional section called **Spouse Details**. This section will capture vital information about the spouse in a similar manner as that of the insured ([Refer to section 5.3.4](#)).

Users must use the Search feature as discussed earlier ([Refer to section 5.3.3](#)) to fetch the spouse details if already available from the system and auto populate them in the **Spouse Details** section.



The screenshot below shows the **Insured** page for Yugal Suraksha Policy.



**Application Entry Menu**

- Insured
- Insured Address
- Insured Phones
- Proposer Details
- Employment Details
- Policy Information
- Nominations
- Appointee Details
- Additional Policy Details
- Base Coverage
- Premium Information
- Agent Details
- Doctor Details
- Medical Information
- Miscellaneous Information
- In Good Order Requirements
- Quality Check
- Underwriting Details
- Re-Insurance Details
- Approval

**Insured**

Product : Yugal Suraksha      Case :  
Insured : awqas ram (N-WLA00000000173)      Version :  
Name :      Customer Id :  
Status : Pending - NIGO      :  
  
[View Documents](#)

Salutation:

First Name :\*   
Middle Name:   
Last Name:   
Gender :\*   
Father's Name:   
Date of Birth :\*  (DD/MM/YYYY)  
Age proof :\*   
Aadhar Id:   
Nationality :\*   
  
**Spouse Details**  
First Name :\*    
Last Name:   
Gender :\*   
Date of Birth :\*  (DD/MM/YYYY)  
Age proof :\*   
Aadhar Id:   
Nationality :\*

### Insured Page for Yugal Suraksha Policy



### Insured Page for Children Policy



The Yugal Suraksha **Insured** page will capture details of the child. This page will have two additional fields to capture vital information of the child.



The screenshot below highlights these two fields and the table that follows provides more information on them.

<b>Application Entry Menu</b> <hr/> <a href="#">Insured</a> <a href="#">Insured Address</a> <a href="#">Insured Phones</a> <a href="#">Proposer Details</a> <a href="#">Employment Details</a> <a href="#">Policy Information</a> <a href="#">Nominations</a> <a href="#">Appointee Details</a> <a href="#">Additional Policy Details</a> <a href="#">Base Coverage</a> <a href="#">Premium Information</a> <a href="#">Agent Details</a> <a href="#">Doctor Details</a> <a href="#">Medical Information</a> <a href="#">Miscellaneous Information</a> <a href="#">In Good Order Requirements</a> <a href="#">Quality Check</a> <a href="#">Underwriting Details</a> <a href="#">Re-Insurance Details</a> <a href="#">Approval</a>	<p style="margin: 0;"><b>Insured</b></p> <div style="text-align: right; margin-bottom: 5px;"> <input type="button" value="Cancel"/> <input type="button" value="Save"/> <input type="button" value="Next"/> </div> <hr/> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Product :</td> <td>Children_Policy</td> <td style="width: 50%;">Case :</td> <td></td> </tr> <tr> <td>Insured Name :</td> <td>Unknown (UT_1358254803411)</td> <td>Version :</td> <td></td> </tr> <tr> <td>Status :</td> <td>Pending - NGO</td> <td>Customer Id :</td> <td></td> </tr> </table> <hr/> <p style="text-align: center;"><a href="#">View Documents</a></p> <hr/> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Salutation:</td> <td style="width: 15%;"><input type="text"/></td> <td style="width: 15%;"><input type="button" value="Search"/></td> <td style="width: 60%;"></td> </tr> <tr> <td>First Name :*</td> <td><input type="text"/></td> <td></td> <td></td> </tr> <tr> <td>Middle Name:</td> <td><input type="text"/></td> <td></td> <td></td> </tr> <tr> <td>Last Name:</td> <td><input type="text"/></td> <td></td> <td></td> </tr> <tr> <td>Gender :*</td> <td><input type="text"/></td> <td></td> <td></td> </tr> <tr> <td>Father's Name:</td> <td><input type="text"/></td> <td>Mother's Name:</td> <td><input type="text"/></td> </tr> <tr> <td>Date of Birth of Child :*</td> <td><input type="text"/></td> <td>(DD/MM/YYYY)</td> <td></td> </tr> <tr> <td>Parent's Policy Number :*</td> <td><input type="text"/></td> <td></td> <td></td> </tr> <tr> <td>Age proof :*</td> <td><input type="text"/></td> <td></td> <td></td> </tr> <tr> <td>Aadhar Id :</td> <td><input type="text"/></td> <td></td> <td></td> </tr> <tr> <td>Nationality :*</td> <td><input type="text"/></td> <td></td> <td></td> </tr> </table>	Product :	Children_Policy	Case :		Insured Name :	Unknown (UT_1358254803411)	Version :		Status :	Pending - NGO	Customer Id :		Salutation:	<input type="text"/>	<input type="button" value="Search"/>		First Name :*	<input type="text"/>			Middle Name:	<input type="text"/>			Last Name:	<input type="text"/>			Gender :*	<input type="text"/>			Father's Name:	<input type="text"/>	Mother's Name:	<input type="text"/>	Date of Birth of Child :*	<input type="text"/>	(DD/MM/YYYY)		Parent's Policy Number :*	<input type="text"/>			Age proof :*	<input type="text"/>			Aadhar Id :	<input type="text"/>			Nationality :*	<input type="text"/>		
Product :	Children_Policy	Case :																																																							
Insured Name :	Unknown (UT_1358254803411)	Version :																																																							
Status :	Pending - NGO	Customer Id :																																																							
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Gender :*	<input type="text"/>																																																								
Father's Name:	<input type="text"/>	Mother's Name:	<input type="text"/>																																																						
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Parent's Policy Number :*	<input type="text"/>																																																								
Age proof :*	<input type="text"/>																																																								
Aadhar Id :	<input type="text"/>																																																								
Nationality :*	<input type="text"/>																																																								

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## Insured Page for Children Policy



### Page Elements: Details for Children Policy

Serial Number	Field Name	Notes
1	Mother's Name	The name of the biological mother of the child is to be entered.
2	Parent's Policy Number	For a Children Policy, it is mandatory that at least one of the parents has a policy. The policy details of the parent must be entered.



### Important Error Messages

#### Error Messages and Required Action

Serial Number	Error and Edit Messages	Description
1	Missing Spouse details	In Yugal Suraksha proposal, spouse details (first name/date of birth/gender) are to be provided. Enter appropriate spouse details.



Serial Number	Error and Edit Messages	Description
2	Missing Insured Husband's Name	Provide the name of the husband if the insured is a married female.
3	Missing Insured Father's Name	Provide the name of the father if the insured is a male or an unmarried female.

- Rule 01
- Rule 02

### Rules to Remember

Serial Number	Rule
1	Fields on the insured page are displayed based on the product that that is selected.
2	If the product is Yugal Suraksha (Joint Assurance), fields for spouse details will be displayed and the same has to be filled up.
3	In Children Policy, children details along with Parents policy number need to be entered. <b>Marital Status</b> field will not be there on the screen for Children Policy.
4	For Nationality, if users choose 'Other', a new field will be displayed with the name 'Other' having a text to fill with appropriate details. Currently, the 'Other' value will be disabled and users will not be able to opt the option 'Other' from drop-down.
5	If the age proof selected is Passport/PAN number/Driving license number or election voter Id card, an additional field is displayed automatically where the relevant document number should be provided.
6	Date of Birth in all applications cannot be less than 18 years except Children Policy where minimum age is 5 years.
7	If the insured is female and married, the screen will display fields like, Number of children, Date of last delivery, Expected date of delivery, Identification mark etc. Users need to enter appropriate information for all these fields.



## 5.3.5 Entering Insured Address



The **Insured Address** page opens by clicking the **Insured Address** tab on the left menu.

It has two distinct sections – **Communication Address** and **Permanent Address**.



The screenshot below shows the **Insured Address** page and the table that follows provides information on the important elements of this page.

The screenshot shows the 'Proposal Information' screen of the Postal Life Insurance system. The 'Insured Address' tab is selected. The page displays the following data:

Product	Suraksha	Case	WLA
Insured Name	JTestSixteenOctThree	Product ID	001
Status	Pending - Application Entry	Customer Id	11356

**Insured Address**

**Communication Address**

Address : *	[Input Field]	Address :	[Input Field]
Village :	[Input Field]	Taluka :	[Input Field]
City :	[Input Field]	District :	[Input Field]
State : *	[Input Field]	Country : *	[Input Field]
Pin Code : *	[Input Field]		

**Permanent Address**  Same as Communication address

Address : *	[Input Field]	Address :	[Input Field]
Village :	[Input Field]	Taluka :	[Input Field]
City :	[Input Field]	District :	[Input Field]
State : *	[Input Field]	Country : *	[Input Field]
Pin Code : *	[Input Field]		

Buttons at the bottom: Previous, Save, Cancel, Next.

Entering Insured Address



Page Elements: Entering Insured Address

Serial Number	Field Name	Notes
<b>Communication Address:</b> The address where the insured wants to receive all correspondences is to be captured in this section.		
1	Address	Users must enter the insured's house number, road and lane details.



Serial Number	Field Name	Notes
2	Village	The name of the village is to be provided here if it is a RPLI policy.
3	Taluka	Users must enter the name of the Taluka under which the village is registered.
4	City	The name of the city is to be provided here if it is a PLI policy.
5	District	The name of the district is to be provided here irrespective of the type of policy.
6	State	Users must select the appropriate state from the drop-down list.
7	Country	Users must select the appropriate country using the drop-down list. India is selected by default and can be changed as per requirement.
8	Pin code	The correct PIN code corresponding to the entered address needs to be entered here.

**Permanent Address:** The permanent address of the insured is to be entered in this section. The fields for Permanent Address are identical to the fields for Communication Address.

Note: In many instances, the communication address and the permanent address of the insured are same. In such cases, users must select the checkbox for 'Same as Communication Address'. This will auto-populate the Permanent Address section with data from the Communication Address section.



## Important Error Messages

### Error Messages and Required Action

Serial Number	Error and Edit Messages	Description
1	Missing Insured Communication Address	This error message is displayed if all the fields or address 1 <sup>st</sup> line from the communication address is missing. Users must enter appropriate information in all the fields in the <b>Communication Address</b> section.
2	Missing Insured Permanent Address	This error message is displayed if all the fields or address 1 <sup>st</sup> line from the permanent address is missing. Users must enter appropriate information in all the fields in the <b>Permanent Address</b> section.



## Rules to Remember

Serial Number	Rule
1	Communication address can be same as Permanent address for the insured. If it is same, users must select the checkbox and all the data from Communication Address section will be auto-populated in Permanent Address section.
2	In case of PLI policies, either City or village is mandatory. Both cannot be blank.
3	In case of RPLI policies, Village is mandatory.

## 5.3.6 Entering Insured Phone Details



The **Insured Phone Details** page opens by clicking the **Insured Phone Details** tab on the left menu. Data Entry Operators must enter the insured's phone and email details.



The screenshot below shows the **Insured Phone Details** page and the table that follows provides information on the important elements of this page.

### Entering Insured Phone Details



#### Page Elements: Entering Insured Phone Details

Serial Number	Field Name	Notes
1	Type	Users must select an appropriate value from the following drop-down list: <ul style="list-style-type: none"> <li>• Resident</li> <li>• Official</li> <li>• Other</li> </ul>
2	Area/STD Code	The Area/STD code starting with 0 needs to be entered here.
3	Landline Number	Users must enter the insured's landline number, if available.
4	Mobile Number	The mobile number will always be a 10 digit number and should not start with 0.

Serial Number	Field Name	Notes
5	Email Address	Users must enter the insured's Email address, if available.
6	Add New Number	Clicking this button will save the entered details and will display the entered details below the fields in a table format. Note that the Email address is not included in the displayed table. The last column of this table has two action icons. Using these icons users can edit and delete the phone numbers, if required.

### 5.3.7 Entering Proposer Details



The **Proposer Details** page opens on clicking the **Proposer Details** tab in the left menu. Data Entry Operators must capture the details of the proposer ([Refer to Rule 5 of POLI RULES – 2011](#)).

The page has the following two sections:

Personal details

Address details

Most of the fields in this page are mandatory. There are two ways by which users can avoid manual entry of information in this page.

#### Fetching information from the Insured Page

- The page provides an option of copying the insured details to this page if the insured is the proposer of the policy. Users must select the **Same As Insured** checkbox at the top of the page. If the proposer is not same as the insured, users must enter the details of the proposer.

#### Searching for the Proposer

- The Search feature can be used to fetch the proposer details from the system ([refer to section 5.3.3](#)). If the proposer details are available in the system from any previous transaction, they get auto-populated in this page.



If the proposer details cannot be auto-populated, users must enter them manually. The proposer details are similar to that of the **Insured details** page and the **Insured Address** page ([Refer to section 5.3.4 and 5.3.5](#)).

There is one unique and mandatory field for which users must enter information. This field deals with the relationship of the proposer with the insured.



The screenshot below shows the **Proposer Details** page and the table that follows provides information on the unique field on this page.

Product	Surashaa		
Insured Name	Saty Jhuta (N-WA000000335)		
Status	Pending - NGO		
Case	Version	WLA 1	
	Customer Id		

**Proposer Details**

Same as Insured

Salutation :	<input type="text"/>
Middle Name :	<input type="text"/>
Gender :	<input type="text" value="Male"/>
Husband's Name :	<input type="text"/>
Relationship With Insured :	<input type="text" value="GrandParents"/>
Age proof :	<input type="text" value="University Certificate"/>
Akshar Id :	<input type="text"/>

First Name : * <input type="text" value="Saty"/>	Last Name : * <input type="text" value="Jhuta"/>
Marital Status : * <input type="text" value="Unmarried"/>	Father's Name : * <input type="text" value="Gary"/>
Date of Birth : * <input type="text" value="15/10/1975"/>	University Certificate No. : <input type="text"/>
Nationality : * <input type="text" value="Indian"/>	

**Proposer Address**

Address : * <input type="text" value="1104, Beverly Hills"/>	Address : * <input type="text" value="Wakad"/>
Village :	Taluka :
City :	District :
State : * <input type="text" value="MH"/>	Country : * <input type="text" value="India"/>
Pin Code : * <input type="text" value="411046"/>	E-mail Address : <input type="text"/>
Phone Number : <input type="text"/>	

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**Entering Proposer Details**



**Page Elements: Entering Proposer Details**

Serial Number	Field Name	Notes
1	Relationship with the Insured	<p>The proposer of the policy can be the insured's parents, brother, spouse, or any other individual. Users must select an appropriate value from the following drop-down list:</p> <ul style="list-style-type: none"> <li>Father</li> <li>Mother</li> <li>Spouse</li> <li>Grandparents</li> <li>Corporate</li> <li>Individual</li> <li>HUF</li> <li>Partnership</li> <li>Self</li> </ul> <p>If the user had selected the checkbox for Same as Insured, the field will be defaulted with the value 'Self'.</p>


**Important Error Messages**
**Error Messages and Required Action**

Serial Number	Error and Edit Messages	Description
1	Missing Proposer Relationship with Insured	This message is displayed if the relationship of the insured and the proposer is not entered. Users must refer to the application form and enter this information.
2	Missing Proposer Husband's name	This message is displayed if the proposer is married female and husband's name is not entered on the screen. Users must enter the Husband's name.

Serial Number	Error and Edit Messages	Description
3	Missing Proposer Father's Name	This message is displayed if the proposer is male or unmarried female and the father's name is not entered on the screen. Users must enter the father's name.
4	Missing City or Village – Proposer address	Users must enter the name of either the city or the village of the proposer.



#### Rules to Remember

Serial Number	Rule
1	'Same as Insured' checkbox should be selected if the insured is the proposer.
2	The 'Search' feature should be used to avoid typing the details manually in the system. Customer (proposer) can be searched with <b>Search</b> button and all the relevant fields will be auto-populated. Search screen would be same for all the entities (insured/proposer/nominee/appointee/trustee)
3	In Children policy, Proposer details are auto-populated on the basis of parents' (master) policy details.

### 5.3.8 Entering Employment Details



The **Employment Details** page opens on clicking the **Employment Details** tab in the left menu.

The Data Entry Operator must capture the following two details of the insured:

Employment

Education



This screenshot below shows the **Employment Details** screen for PLI policies and the table that follows provides description of the important screen elements.



**Update Information**

Insured	Product	Suraksha	Case	WLA
Insured Address	Insured Name	Satyajit Jhuta (N-WLA0000000335)	Version	1
Proposer Details	Status	Pending - NGO	Customer Id	

**Employment Details**

Occupation : *	State Govt	Organisation : *	IT
Designation : *	TESTER	Date of Entry : *	02/08/2000
PAN Number :	qwert1234h	Income :	15000 to 24999
DDO Collection Code : *	qwe123	Address : *	
Address : *	hinjawadi	Taluka :	
Village :	pune	City :	pune
District :		Country : *	India
State : *	Maharashtra	Official E-mail Id :	
Pin Code : *	123456		
Official Phone Number :			
Educational Details			
Qualification : *	Diploma		

[Previous](#) [Save](#) [Cancel](#) [Next](#)

Done

### Entering Employment Details

#### Page Elements: Entering Employment Details



Serial Number	Field Name	Important Notes, if Any
<b>Employment details</b>		
1	Occupation	<p>Depending on the product type that you have chosen, the system allows you to select an appropriate occupation. Given below are the options based on the product type:</p> <p><b>PLI –</b></p> <ul style="list-style-type: none"> <li>Central Government</li> <li>State Government</li> <li>PSU</li> </ul> <p><b>RPLI –</b></p> <ul style="list-style-type: none"> <li>Agriculture</li> <li>Teacher</li> <li>Carpenter</li> <li>Labor</li> </ul>



Serial Number	Field Name	Important Notes, if Any
		Tailor Blacksmith Doctor Fisherman Postmaster Goldsmith Canner Cobbler Priest Mason Potter Electrician Housewife Weaver Dhobi Barber Milk vendor Business Vegetable vendor Driver Mechanic Mid wife Government employee Private employee Un-employed Student Taper Toddy worker Others



Serial Number	Field Name	Important Notes, if Any
2	Other	This text field is enabled only when the occupation opted is 'Others' from the drop-down list in the previous row. Users must enter appropriate details.
3	Organization	Users must enter the organization where the insured is employed. This field is mandatory for PLI policies but not for RPLI policies.
4	Designation	Users must enter the designation of the insured in the organization where the insured is employed. This field is mandatory for PLI policies but not for RPLI policies.
5	Date of Entry	Users must enter the date when the insured joined the organization. This field is mandatory for PLI policies but not for RPLI policies.
6	PAN Number	The PAN number will be pre-populated if it has been already provided in <b>Insured details</b> screen.
7	Income	Users must select an option from the following drop-down list:  1 to 11999 12000 to 14999 15000 to 24999 25000 to 49999 50000 and above
8	DDO Collection code	
9	Address	Users must enter the address details of the insured's office, including the pin code.
10	State	
11	Country	
12	Pin code	
<b>Educational Details</b>		

Serial Number	Field Name	Important Notes, if Any
13	Qualification	<p>Users must enter the insured's educational qualification by selecting an option from the following list:</p> <ul style="list-style-type: none"> <li>Post Graduate</li> <li>Graduate</li> <li>Diploma</li> <li>Se. Sec. Education</li> <li>High School</li> <li>Middle Class</li> <li>Primary Education</li> <li>Illiterate</li> </ul>



### Important Error Messages

#### Error Messages and Required Action

Serial Number	Error and Edit Messages	Description
1	Missing Date of Entry	This message is displayed if the date on which an insured joined his/her current organization has not been entered. Users must enter the appropriate date of joining.



### Rules to Remember

Serial Number	Rules to Remember
1	If the PAN number is provided as age proof in the personal details page, it will pre-populate in this page.
2	For Children policy, information provided is that of the parent and the same will be auto- populated from the parent's policy.

Serial Number	Rules to Remember
3	Occupation is a mandatory field for PLI and RPLI policies.

### 5.3.9 Entering Policy Information



The **Policy Information** page opens by clicking the **Policy Information** tab in the left menu. This page captures vital information about the policy. The fields on this page are all mandatory.



The screenshot below shows the **Employment Details** page and the table that follows provides description of the important elements of the page.

Entering Policy Information



#### Page Elements: Entering Policy Information

Serial Number	Field Name	Important Notes, if Any
1	Application Declaration date	This date is auto-populated in the system.

<b>Serial Number</b>	<b>Field Name</b>	<b>Important Notes, if Any</b>
2	Application Receipt Date	This is the date when the proposal or the application was received from the customer. This date is auto-populated in the system.
3	Policy Issue Date	This is auto-populated with the default value of the current date.
4	Policy Year date	This is auto-populated with the default value of the current date.
5	Issue Branch	Policy Issue branch is auto-populated from the product selection page.
6	Policy Taken Under	<p>Users must update the act under which the policy is taken. The system provides the following three options:</p> <ul style="list-style-type: none"> <li>Hindu Undivided Family (HUF)</li> <li>Married Women's Properties Act (MWPA)</li> <li>Other</li> </ul> <p>Selecting HUF or MWPA will direct users to the respective screens where they will need to enter appropriate information.</p>



### Important Error Messages

#### Error Messages and Required Action

<b>Serial Number</b>	<b>Error and Edit Messages</b>	<b>Description</b>
1	Missing Declaration date	If the declaration date is not provided or has been deleted.
2	Missing Application receipt date	If the Application receipt date is not provided or has been deleted.
3	Missing Policy Taken under	Is none of the radio buttons (HUF/MWPA/Others) has been selected.



### Rules to Remember

Serial Number	Rules to Remember
1	Date of Declaration, Application Receipt Date are auto-populated from check in screens but are editable and these dates will be captured in system.
2	Policy Issue date and year date are different only in case of backdated policies.
3	Policy Issue branch is pre-populated from the product selection page.
4	Policy issue date can never be less than policy year date, except when a policy is backdated. Maximum backdating that is allowed is for 2 months in the same financial year.
5	If policy is not taken under HUF or MWPA, respective screens will be not visible and user needs to opt for 'Others'.
6	If policy is issued under HUF/MWPA, respective radio button is selected and the selected policy screen is enabled to enter the details.
7	If the resident state of insured is Jammu and Kashmir, MWPA radio button will be disabled.

### 5.3.10 Entering Nomination Information



The **Nomination** page opens on clicking the **Nomination** tab in the left menu. The Data Entry Operator must capture the details of the nominee ([Refer to Rule 6 of POLY RULES – 2011](#)).

There are two sections in this page.

#### Personal Details

#### Communication Address

Most of the fields on this page are mandatory. There are two ways by which users can avoid manual entry of information on this page.

## Searching for the Nominee

- The Search feature can be used to fetch the nominee details from the system ([refer to section 5.3.3](#)). If the nominee is an existing customer with India Post, the personal details are auto-populated in this page.

## Selecting the Same as Insured checkbox

- If the nominee's address is same as that of the insured, then selecting the **Same as Insured Address** auto-populates the nominee's address.



If the nominee details cannot be auto-populated, users must enter them manually. The nominee details are similar to that of the **Insured details** page and the **Insured Address** page ([Refer to section 5.3.4 and 5.3.5](#)).



There are two unique and mandatory fields for which users must enter information. These fields deal with the relationship of the nominee with the insured.



The screenshot below shows the **Nominations** page and the table that follows provides information on the unique fields of this page.

The screenshot displays the 'Update Information' page for 'Nominations'. The left sidebar lists various sections: Insured, Insured Address, Insured Phones, Proposer Details, Employment Details, Policy Information, Nominations (which is selected), Additional Policy Details, Base Coverage, Premium Information, Agent Details, Medical Information, and In Good Order Requirements. The main content area shows the following fields:

Product	Suraksha	Case	WLA
Insured Name	Satyajit (N-WLA0000000335)	Version	1
Status	Pending - NGO	Customer Id	

**Nominations**

Salutation: Mr. Middle Name: K Gender: Male Relationship: Father Share Percentage: 100.0

Communication Address:  Same as Insured address

Address: 84 Hollywood Rd Village: HILL City: HILL State: Maharashtra Pin Code: 301234 Phone Number: 6666666666

First Name: Manmohan Last Name: Singh Date of Birth: 01/11/1978 Age: 32

Address: Taluka: District: County: India

Line 2 Address: MyTaluka E-mail Address: moonLight@gmail.com

Previous Save Cancel Next

## Entering Nomination Information



### Page Elements: Entering Nomination Information

Serial Number	Field Name	Notes
1	Relationship	<p>Users must specify the relationship of the nominee with the insured by selecting one of the values from the following drop-down list:</p> <ul style="list-style-type: none"> <li>Spouse</li> <li>Son</li> <li>Daughter</li> <li>Mother</li> <li>Father</li> <li>Brother</li> <li>Sister</li> <li>Uncle</li> <li>Aunt</li> <li>Other</li> </ul>
2	Share Percentage	<p>If there are multiple nominees, users need to specify the share of sum assured that each nominee will receive. This is captured in the form of percentage.</p>
3	Add Nominee	<p>If there are multiple nominees, users can add all the nominees by clicking the <b>Add Nominee</b> button and entering the nominee information as described in this section. India Post allows a maximum of 5 nominees for an insured.</p>



### Important Error Messages

#### Error Messages and Required Action

Serial Number	Error and Edit Messages	Description
1	Missing Nominee Relationship	<p>If the relationship of the nominee with the insured has not been provided. Users need to specify the relationship.</p>

Serial Number	Error and Edit Messages	Description
2	Missing Nominee share percentage	If the share percentage of the sum assured to be received by various nominees has not been provided. Users need to enter the share percentage.



### Rules to Remember

Serial Number	Rule
1	<b>Nomination</b> screen is disabled if the policy is taken under the MWPA/HUF.
2	Maximum of 5 nominations can be allowed for the policy with the <b>Add Another Nominee</b> button. And once the nominee limit is reached, the button will be disabled.
3	On addition of the multiple Nominees, a table will be formed at the end of page with details like Name, Age, Gender, Relationship and Share percentage of the nominees.
4	The Nominee table allows users to edit and delete data.
5	Age of nominee will be calculated and populated on the basis of date of birth, if it is provided. Otherwise, age needs to be provided.
6	Nominee can be searched with <b>Search</b> button and all the relevant fields will be pre-populated if the nominee exists in the system.
7	An added nominee will be considered as entered only if the Add Nominee is clicked after entering the details of the additional nominee.

### 5.3.11 Entering Additional Policy Details



The **Additional Policy Details** page opens on clicking the **Additional Policy Details** tab in the left menu. Data Entry Operators must capture the details of the additional life policies that the insured holds.

There are only two fields in this screen and both are mandatory.



The screenshot below shows the **Additional Policy Details** page and the table that follows provides information on the two mandatory fields of this page.



The screenshot shows a web-based application for managing insurance policies. At the top, there's a header with the India Post logo and the text "Postal Life Insurance". Below the header, there are navigation links for Home, Inbox, User Profile, and Help. On the right side of the header, there's a "Signout" link and the Infosys logo.

The main content area is titled "Update Information" and contains several sections:

- Insured:** Fields include Product (PLI/RPLI), Insured Name (Suresha Sato Jinda (N-HLA0000000335)), Case (Pending - NGO), and WIA (1).
- Additional Policy Details:** This section contains two dropdown menus:
  - "Is insured have any other PLI/RPLI Insurance?": Options are "Yes" and "No".
  - "Is insured have any other Non PLI/RPLI Insurance?": Options are "Yes" and "No".
- Base Coverage:** Fields for Premium information, Agent Details, and Medical information.
- In Good Order Requirements:** A list of requirements.

At the bottom of the page, there are buttons for Previous, Save, Cancel, and Next. The footer of the page includes copyright information ("Copyright © MCCAMISH SYSTEMS") and a note about errors ("Error on page"). The status bar at the bottom shows "Local intranet | Protected Mode: Off" and a zoom level of 70%.

### Entering Additional Policy Details



#### Page Elements: Entering Additional Policy Details

Serial Number	Field Name	Notes
1	Do you have any other policy from PLI/RPLI?	Users must select from the following options based on the situation:  Yes No
2	Do you have any other insurance policy from insurers apart from PLI/RPLI?	Users must select from the following options based on the situation:  Yes No



#### Rules to Remember

Serial Number	Rules
1	If the No option is selected, the system will consider that the insured has no additional policy.
2	There is no limit on the number of additional policies that an insured can hold.

### 5.3.12 Entering Base Coverage Details



The **Base Coverage Details** page opens on clicking the **Base Coverage** tab in the left menu. The Data Entry Operator must capture the details of the insurance coverage.



The screenshot below shows the **Base Coverage** page and the table that follows provides information on the fields of this page.

Insured	Product Insured Name Status	Suraksha Satya Jhuta (N-WLA0000000335) Pending - NIGO	Case Version Customer Id	WLA 1
<b>Base Coverage</b> Policy Type: Suraksha Premium Ceasing Age : * 55 Sum Assured : * 25000.0 Medical : No Coverage Age : 23				
<input type="button" value="Previous"/> <input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Next"/>				

Entering Base Coverage Details



#### Page Elements: Entering Base Coverage Details

Serial Number	Field Name	Notes
1	Policy Type	This field is auto-populated based on the product type and product that is selected at the beginning.
2	Age at Maturity	<p>This field is enabled only for the following products and is mandatory:</p> <p>Santosh/Gram Santosh Child Policy</p> <p>The maturity age can be as follows for the above policies:</p>



Serial Number	Field Name	Notes
		<p>Santosh/Gram Santosh – 35,40,45,50,55, 58,60 (years) depending on parameters</p> <p>Child Policy – 25 years and the term should be less than parents' policy and parents' age should be less than 45.</p>
3	Premium Ceasing Age	<p>This field is enabled only for the following products and is mandatory:</p> <p>Suraksha/Gram Suraksha Suvidha/Gram Suvidha</p> <p>The premium ceasing age is as follows for the above policies:</p> <p>Suvidha/Gram Suvidha – 60 years Suraksha /Gram Suraksha – 55, 58 or 60 years based on parameters</p>
4	Policy Term	<p>This field is enabled only for the following products and is mandatory:</p> <p>Sumangal/Gram Sumangal Gram Priya Child policy Yugal Suraksha</p> <p>The premium ceasing age is as follows for the above policies:</p> <p>Gram Priya –10 years Sumangal/Gram Sumangal – 15 or 20 years</p> <p>Child policy – the term depends on Maturity age, minimum maturity age is 18 years and maximum maturity age is 25 years</p> <p>Yugal Suraksha – 5-20 years</p>



Serial Number	Field Name	Notes																																
5	Sum Assured	<p>This is a mandatory field and users need to add the sum that is due to the policy holder at maturity or incidence of death.</p> <p>This value should not be less than the minimum value allowed for a product (<a href="#"><u>Refer to Rule 7 of POLI RULES – 2011</u></a>). The minimum sum assured values for different products are provided below:</p> <table><tbody><tr><td><b>PLI</b></td><td>Minimum SA</td></tr><tr><td>Suraksha</td><td>20,000</td></tr><tr><td>Santosh</td><td>20,000</td></tr><tr><td>Suvidha</td><td>20,000</td></tr><tr><td>Sumangal</td><td>20,000</td></tr><tr><td>Yugal Suraksha</td><td>20,000</td></tr><tr><td>Children Policy</td><td>20,000</td></tr><tr><td><b>RPLI</b></td><td></td></tr><tr><td>Gram Suraksha</td><td>10,000</td></tr><tr><td>Gram Santosh</td><td>10,000</td></tr><tr><td>Gram Suvidha</td><td>10,000</td></tr><tr><td>Gram Sumangal</td><td>10,000</td></tr><tr><td>Gram Priya</td><td>10,000</td></tr><tr><td>Children Policy (RPLI)</td><td>10,000</td></tr></tbody></table> <p>Similarly, the sum assured value should not be more than the maximum value allowed for a product. The maximum sum assured values for different products are provided below:</p> <table><tbody><tr><td><b>PLI</b></td><td><b>Maximum SA</b></td></tr><tr><td>Suraksha</td><td>20,00,000</td></tr></tbody></table>	<b>PLI</b>	Minimum SA	Suraksha	20,000	Santosh	20,000	Suvidha	20,000	Sumangal	20,000	Yugal Suraksha	20,000	Children Policy	20,000	<b>RPLI</b>		Gram Suraksha	10,000	Gram Santosh	10,000	Gram Suvidha	10,000	Gram Sumangal	10,000	Gram Priya	10,000	Children Policy (RPLI)	10,000	<b>PLI</b>	<b>Maximum SA</b>	Suraksha	20,00,000
<b>PLI</b>	Minimum SA																																	
Suraksha	20,000																																	
Santosh	20,000																																	
Suvidha	20,000																																	
Sumangal	20,000																																	
Yugal Suraksha	20,000																																	
Children Policy	20,000																																	
<b>RPLI</b>																																		
Gram Suraksha	10,000																																	
Gram Santosh	10,000																																	
Gram Suvidha	10,000																																	
Gram Sumangal	10,000																																	
Gram Priya	10,000																																	
Children Policy (RPLI)	10,000																																	
<b>PLI</b>	<b>Maximum SA</b>																																	
Suraksha	20,00,000																																	



Serial Number	Field Name	Notes
		Santosh 20,00,000 Suvidha 20,00,000 Sumangal 20,00,000 Yugal Suraksha 20,00,000 Children Policy 3,00,000 <b>RPLI</b> Gram Suraksha 5,00,000 Gram Santosh 5,00,000 Gram Suvidha 500,000 Gram Sumangal 5,00,000 Gram Priya 5,00,000 1,00,000 Children Policy (RPLI)
6	Coverage Age	This is auto-populated based on details entered earlier and is non-editable.
7	Medical	This is auto-populated based on rules with one of the following values: Yes No The field is non-editable for PLI and RPLI policies.
8	Add Rider	Enabled only when some rider is available for the product. On click of this button, users are taken to another screen to opt for the rider.



## Important Error Messages

### Error Messages and Required Action

Serial Number	Error and Edit Messages	Description
1	Sum Assured less than minimum value allowed	This message is displayed if the sum assured value is below the minimum allowed value for the product as per product rules. Users must check for the sum assured value specified in the proposal form and take necessary actions.
2	Sum Assured Greater than the maximum value allowed	This message is displayed if the sum assured value is above the maximum allowed value for the product as per product rules. Users must check for the sum assured value specified in the proposal form and take necessary actions.
3	Sum assured should be in multiple of 10,000	This message is displayed for PLI policies if sum assured is not in multiple of 10,000. The sum assured should be adjusted accordingly.
4	Sum assured should be in multiple of 5,000	This message is displayed for RPLI policies if sum assured is not in multiple of 5,000. The sum assured should be adjusted accordingly.



### Rules to Remember

Serial Number	Rules
1	If the sum assured is 100000 or above for PLI products, it's a medical Policy. Medical policy drop-down will be disabled with the value Yes.
2	If the sum assured is 25,000 or above for RPLI products, it's a medical Policy. Medical policy drop-down will be disabled with the value Yes.
3	If age at entry and issue age is equal to or more than 35 years (except Children policy), Medical policy drop-down will be disabled with value Yes.
4	Coverage age will be auto-populated from the previous screens, calculated on the basis of DoB.
5	Policy type will be auto-populated from information given on product selection page.

Serial Number	Rules
6	Age at Maturity is provided as per the product in the form of a drop-down list.
7	Policy term ( <a href="#">Refer to Rule 5 of POLI RULES – 2011</a> ) drop-down will be provided with values as per the product rules.
8	In children's policy, policy term can never be more than parent's policy remaining term. The term is calculated based on declaration date of the Children policy.
9	In Children policy, the policy face amount can never be more than parent's policy face amount.
10	Minimum age allowed at entry for Child in child policy is 5 years, maximum is 20 years.
11	Minimum age at maturity for child policy is 18 years and maximum is 25 years.
12	In case of PLI, sum assured should be in multiples of 10,000 and in case of RPLI, multiples of 5000.

### 5.3.13 Entering Premium Information



The **Premium Information** page opens on clicking the **Premium Information** tab in the left menu. Data Entry Operators must capture the details of the premium to be paid by the insured ([Refer to Rule 8 of POLI RULES – 2011](#)).

Note that the page will display additional fields depending on the payment method that is selected.



The screenshot below shows the **Premium Information** page. The next screenshot shows the additional fields that are displayed if the mode of payment is Direct Debit. The table that follows provides information on all these fields of the page.



## Postal Life Insurance

**Update Information**

Insured	Product : Suraksha	Case :	WLA
Insured Address	Insured Name : Satya Jhuta (N-WLA0000000335)	Version :	1
Proposer Details	Status : Pending - NIGO	Customer Id :	
Employment Details			
Policy Information			
Nominations			
Additional Policy Details			
Base Coverage			
Premium Information			
Agent Details			
Medical Information			
In Good Order Requirements			

**Premium Information**

Premium - First Year :	₹000.0
Premium - Initial :	5000.0
Additional Premium :	0.0
Premium Payment Method :*	Cash
Planned Payment	Additional Payment Method :
Premium Payment Frequency :*	Monthly
Modal Premium :	416.67

[Previous](#) [Save](#) [Cancel](#) [Next](#)

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Error on page.

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**Application Entry Menu**

Insured
Insured Address
Insured Phones
Proposer Details
Employment Details
Policy Information
Nominations
Appointee Details
Additional Policy Details
Base Coverage
Premium Information
Agent Details
Medical Information
In Good Order Requirements

**Premium Information**

<a href="#">Previous</a>	<a href="#">Cancel</a>	<a href="#">Save</a>
<a href="#">Next</a>		
Product : Sumangal	Case :	
Insured Name : Ravindra Singh (N-AEA000000148)	Version :	
Status :	Customer Id :	
Premium - First Year :	0.00	
Premium - Initial :	0.00	
Additional Premium :	0.00	
Premium Payment Method :*	Direct Debit	
Additional Payment Method :	Cash	
<b>Bank Information</b>		
Bank Name :*	Postal Bank	
Account Number :*		
MICR Code :*		
IFSR Code :*		
<b>Planned Payment</b>		
Premium Payment Frequency :*	Monthly	
Modal Premium :	0.00	

### Entering Premium Information



#### Page Elements: Entering Premium Information



Serial Number	Field Name	Notes
1	Premium First Year	This field is auto-populated as per product rules and is non-editable.
2	Premium Initial	This field is auto-populated from Billing and collection module and is non-editable.
3	Additional premium	This field is enabled only for the quality checker. The quality checker checks the information and specifies if additional premium is to be paid.
4	Premium Payment Method	<p>This is a mandatory field and users need to select a value from the following drop-down list:</p> <p>Cash Cheque/ Demand Draft Credit card/debit card direct salary debit Direct Debit Online payment</p> <p>The screen will display additional fields depending on the method of payment selected. For example, if Direct Debit is selected as the premium payment method, the screen displays an additional section for Bank related information at the bottom of the page. Similarly, if the method of payment is cheque, the screen will display additional details to enter information on the cheque.</p>
5	Additional Payment Method	<p>This is a non-mandatory field and users need to select a value from the following drop-down list:</p> <p>Cash Cheque/ Demand Draft Credit card/debit card direct salary debit Direct Debit Online payment</p>
6	Bank Name	This is a non-editable field auto-populated with a postal bank name.



Serial Number	Field Name	Notes	
7	Account Number	Enabled only for Direct debit mode and is mandatory.	
8	IFSC code	Enabled only for Direct debit mode and is mandatory.	
9	MICR code	Enabled only for Direct debit mode and is mandatory.	
<b>Planned Payment</b>			
10	Premium Payment Frequency	<p>The premium payment frequency should follow the rules below:</p> <p><b>RPLI policies</b></p> <ul style="list-style-type: none"><li>Monthly</li><li>Quarterly</li><li>Half Yearly</li><li>Yearly</li></ul> <p><b>PLI policies</b></p> <ul style="list-style-type: none"><li>Monthly only</li></ul> <p><b>Note:</b> PLI Santosh is an exception where all modes are applicable.</p> <p><b>RPLI- Child policies</b></p> <ul style="list-style-type: none"><li>Monthly only</li></ul>	
11	Modal Premium	Auto-populated based on annual premium and product rules.	



## Important Error Messages

### Error Messages and Required Action

Serial Number	Error and Edit Messages	Description
1	Missing Premium Payment Frequency	This message is displayed when the premium payment frequency is not specified. The Premium payment frequency depends on the product that is selected and can have several options. User must select the appropriate option based on the customer's preference.
2	Missing Account Number	The account number is to be provided if the mode of payment is ECS (direct debit).
3	Missing MICR Code	The MICR Code is to be provided if the mode of payment is ECS (direct debit).
4	Missing IFSC Code	The IFSC Code is to be provided if the mode of payment is ECS (direct debit).



## Rules to Remember

Serial Number	Rule
1	If the premium paid is less than the system calculated premium, Not in Good Order (NIGO) will be generated and proposal status will change to Pending - NIGO. Difference between the calculated premium and initial premium is additional premium for risk coverage.
2	Initial premium paid is fetched from the billing and collection module and auto-populated.
3	Annual premium and Modal premium is fetched from Policy Administration System with product rules.
4	Modal premium fetched from policy admin system would be set to minimum premium amount applicable for the product, if the calculated premium is less than minimum tolerance limit allowed for the product.

Serial Number	Rule
5	If the Modal premium is set to minimum, Annual premium would be adjusted accordingly to the following formula:  Annual Premium = Minimum modal premium allowed X The number of modes in a year

### 5.3.14 Entering Agent Details

The **Agent Details** page opens on clicking the **Agent Details** tab in the left menu. Data Entry Operators must capture the details of the agent involved in the new business.

The page has the following two sections:

Personal details

Phone details

Users can avoid manual entry of information in this page by searching for the Agent.

#### Using the Search feature

- The Search feature can be used to fetch the agent details from the system ([refer to section 5.3.3](#)). If the agent are existing with India Post, they will get auto-populated in this page.



If the Agent details cannot be auto-populated, users must enter them manually. The Agent details are similar to that of the **Insured details** page and the **Insured Address** page ([Refer to section 5.3.4 and 5.3.5](#)).



The screenshot below shows the **Agent Details** page. The table that follows provides information on the important fields of the page.



Update Information

Insured	Product Insured Name Status	Suraksha Satya Jhuta (N-WLA0000000335) Pending - NGO	Case Version Customer Id	WLA 1
Insured Address				
Insured Phones				
Proposer Details				
Employment Details				
Policy Information				
Nominations				
Additional Policy Details				
Base Coverage				
Premium Information				
<b>Agent Details</b>	Agent ID: * <input type="text" value="AGT050120"/> <input type="button" value="Search Agent"/> Receive Correspondence: <input checked="" type="radio"/> Yes <input type="radio"/> No First Name: <input type="text" value="Jack"/> Last Name: <input type="text" value="Sparrow"/>  Phone details Area STD Code: <input type="text" value="12345"/> Mobile Number: <input type="text" value="1234567890"/> PMACS Agent ID: <input type="text" value="AGT050120"/> Salutation: <input type="text" value="Captain"/> Middle Name: <input type="text" value="Bhausabeb"/>  Landline Number: <input type="text" value="1234567"/> E-mail Address: <input type="text" value="captain@jack.com"/>			
Medical Information				
In Good Order Requirements				

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Done

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## Entering Agent Details

### Page Elements: Entering Agent Details



Serial Number	Field Name	Notes
1	Agent ID	This is a pre-populated non-editable field.
2	Search Agent	<p>Using the Search feature, users can search for the agent. The Search window has the following search criteria:</p> <ul style="list-style-type: none"> <li>Agent Code</li> <li>PMACs Agent Code</li> <li>Name</li> <li>Pin code</li> <li>State</li> </ul> <p>After searching for the agent with the Agent Id or PMACs Agent Code or Name, system will display another window with agent details based on search criteria. Selection of the agent from that window will populate the fields like agent name (first, middle and last), phone details and E-mail address.</p>

<b>Serial Number</b>	<b>Field Name</b>	<b>Notes</b>
3	PMACS Agent ID/Code	This is a pre-populated non-editable field.
4	Receive Correspondence	<p>Users can select from the following two options:</p> <p style="text-align: center;">Yes No</p> <p>The value is defaulted as No and can be changed.</p>



### Resolving Important Error Messages

#### Critical Error Messages

<b>Serial Number</b>	<b>Error and Edit Messages</b>	<b>Description</b>
1	Invalid Agent Code	This message is displayed if no agent is found using the Agent Code to search for an Agent. Users can select another agent from the same region by using the pin code to search for an agent.
2	Missing Agent Information	This message is displayed if the user skips the Agent page.



### Rules to Remember

<b>Serial Number</b>	<b>Rule</b>
1	Agent details are not entered manually. They are auto-populated after selection of agent from the Search results.
2	If the agent does not exist in the system, users need to enter another agent from that area, based on the pin code.

### 5.3.15 Entering Medical Information



The **Medical Information** page opens on clicking the **Medical Information** tab in the left menu. Data Entry Operators must capture the details of the medical history of Insured/Child/Spouse ([Refer to Rule 13 of POLI RULES – 2011](#)).

The fields list some medical conditions that have financial implications on the premiums or even decide if the individual can be insured at all. Users must capture information on the insured's present health condition against each of these conditions.



The screenshots below shows the **Medical Information** page. The table that follows provides information on the important elements of the page.



## Postal Life Insurance

http://10.74.29.110:8082/DashBoard/selectEnvironmentForNewBusiness.do - Windows Internet Explorer

http://10.74.29.110:8082/DashBoard/selectEnvironmentForNewBusiness.do

Favorites http://10.74.29.110:8082/DashBoard/selectEnviro... Bing Citrix Access Gateway Page Safety Tools

Home Inbox User Profile Help Infosys signout

**Update Information**

Inured	Product: Suraksha Inured Name: Satya Jitna (N-WLA000000033) Status: Pending - NGO	Case: WLA Version: 1 Customer Id:
--------	---	---

**Medical Information**

Q1. Are you in sound health at present? : \* Yes

Q2. Have you ever suffered/suffering from any of the following?

1. Tuberculosis: \* No  
2. Cancer: \* No  
3. Paralysis: \* No  
4. Injury: \* No  
5. Any Disease of heart and lungs: \* No  
6. Kidney Disease: \* No  
7. Any Disease of Brain: \* No  
8. Diabetes: \* No  
9. Hypertension: \* No  
10. HIV Positive: No  
11. Hepatitis-B: No  
12. Epilepsy: \* No  
13. Nervous Disorder: \* No  
14. Lier: No  
15. Leprosy: No  
16. Any Physical deformity or Handicap: \* No  
17. Any other serious disease: \* No

Details of Disease:

Q3. Has any of your family members/(fathers, Mothers, Brothers or Sisters) living or dead suffered from any hereditary or infectious disease like insanity/Epilepsy/Gout/Lathmar/Tuberculosis/Cancer/Leprosy/Diabetes etc.? : \* No

If Yes, Give details:

Q4. Have you availed any kind of leave on medical ground or hospitalized during the last 3 years? : \* No

Q5. Do you have any physical deformity or congenital by birth defects? : \* No

Type of Deformity:   
 I)Congenital:   
 II)Non-Congenital:   
 III)Congenital/Non-Congenital:

Q6. Particular of Family doctor, if any:  
 Doctor Name:   
 Doctor's Phone number:

[Previous](#) [Save](#) [Cancel](#) [Next](#)

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Local intranet | Protected Mode: Off 70%

### Entering Medical Information



#### Page Elements: Entering Medical Information

Serial Number	Field Name	Notes
1	Are you in sound health at present?	Users need to select a value from:  Yes No
2	Have you ever suffered/suffering from any of the following?	
3	Tuberculosis	Users need to select a value from:



Serial Number	Field Name	Notes
		Yes No
4	Cancer	Users need to select a value from: Yes No
5	Paralysis	Users need to select a value from: Yes No
6	Insanity	Users need to select a value from: Yes No
7	Any Disease of heart and lungs	Users need to select a value from: Yes No
8	Kidney Disease	Users need to select a value from: Yes No
9	Any Disease of Brain	Users need to select a value from: Yes No
10	Diabetes	Users need to select a value from: Yes No
11	Hypertension	Users need to select a value from: Yes No
12	HIV Positive	Users need to select a value from:



Serial Number	Field Name	Notes
		Yes No
13	Hepatitis-B	Users need to select a value from: Yes No
14	Epilepsy	Users need to select a value from: Yes No
15	Nervous Disorder	Users need to select a value from: Yes No
16	Liver	Users need to select a value from: Yes No
17	Leprosy	Users need to select a value from: Yes No
18	Any Physical deformity or Handicap ( <a href="#"><u>Refer to Rule 17 of POLI RULES – 2011</u></a> )	Users need to select a value from: Yes No
19	Any other serious disease	Users need to select a value from: Yes No If users select Yes, an additional field appears that requires users to enter details of the disease.
20	Has any of your family members (Fathers, Mothers, Brothers or Sisters) living or dead suffered from any hereditary or infectious	Users need to select a value from: Yes No



Serial Number	Field Name	Notes
	disease like Insanity/Epilepsy/Gout/Asthma/Tuberculosis/Cancer/Leprosy/Diabetes etc.?	
21	If Yes, Give details:	Appropriate details need to be entered based on the response in the previous row.
22	Have you availed any kind of leave on medical ground or hospitalized during the last 3 years?	Users need to select a value from: Yes No
23	Do you have any physical deformity or congenital by birth defects?	Users need to select a value from: Yes No  If the response is Yes, the next four fields are activated. If the response is No, the fields are deactivated.
24	Type of deformity	Users need to select a value from:  Congenital Non-Congenital Congenital/non-congenital
25	Congenital	Users need to select a value from:  Blindness Deafness Dumbness Orthopedic Handicap of One Limb Loss of one limb Midgets Hunchback
26	Non-Congenital	Users need to select a value from:  Blindness Deafness Dumbness

<b>Serial Number</b>	<b>Field Name</b>	<b>Notes</b>
		Orthopedic Handicap of One Limb Loss of one limb
27	Congenital/Non-Congenital	Users need to select a value from:  Orthopedic Handicap of both Limbs Loss of both limbs Mentally retarded having mental age of 14 or above Weakness or deformity Paralysis due to Polio Any other deformity of non-neurological origin
28	Particular of Family doctor, if any:	This is a non-mandatory field.
29	Doctor Name	
30	Doctor Phone Number	



### Important Error Messages

#### Error Messages and Required Action

<b>Serial Number</b>	<b>Error and Edit Messages</b>	<b>Description</b>
1	Missing Spouse medical information	This message is displayed if the product is Yugal Suraksha and users need to provide medical information of the spouse.
2	Missing Child Medical Information	This message is displayed if the product is Children Policy and users need to provide medical information of the child.

Serial Number	Error and Edit Messages	Description
3	Missing Medical information	This message is displayed if one or more questions on this page are unanswered.



#### Rules to Remember

Serial Number	Rule
1	<b>Medical Information</b> page is displayed for all policies.
2	On the basis of product type, Spouse/Child medical information is captured.

### 5.3.16 Updating Good Order Status



Data Entry Operators will update the Good Order status of the proposal at the end of entering all the relevant details. Good Order refers to a state where all requirements have been met. If not, the state is defined as Not in Good Order (NIGO). The Good order status update is done via the **In Good Order Requirements** page of the **Update Information** screen.



A proposal can be sent for approval only if it is in Good Order. If a Data Entry Operator adds Manual NIGO to a proposal, it indicates that there are yet some requirements to be met before it can go for approval.



The screen has an option to add Manual NIGO. Manual NIGO is exercised by entering appropriate details in the **Manual NIGO** page.



The screenshots below shows the **In Good Order Requirements** page and the **Manual NIGO** page, respectively. The table that follows provides information on the important elements of these pages.



**Update Information**

Insured	Product	Children Policy	Case	DL0004
Insured Address	Insured Name	Sanskriti madan (N-EA000000093)	Version	03
Insured Phones	Status	Pending - NIGO	Customer Id	

**In Good Order Requirements**

Status	Name	Severity	Change Status	Add Manual NIGO
Pending	Missing Nominee Phone number	Warning		<input type="checkbox"/>
Pending	Missing Nominee Email Address	Warning		<input type="checkbox"/>
Pending	Missing Insured Middle Name	Warning		<input type="checkbox"/>
Pending	Missing Age Proof - Insured	Fatal		<input type="checkbox"/>
Pending	Missing Insured Phone	Warning		<input type="checkbox"/>
Pending	Missing Female Insured Details	Warning		<input type="checkbox"/>
Pending	Missing Policy Issue Date	Warning		<input type="checkbox"/>
Pending	Missing Policy Taken under	Warning		<input type="checkbox"/>
Pending	Missing Insured Occupation	Fatal		<input type="checkbox"/>
Pending	Missing Insured Organization	Fatal		<input type="checkbox"/>
Pending	Missing Date of Entry	Fatal		<input type="checkbox"/>
Pending	Missing Income information	Warning		<input type="checkbox"/>

[Previous](#) [Save](#) [Cancel](#) [Commit](#)

**Application Entry Menu**

- [Insured](#)
- [Insured Address](#)
- [Insured Phones](#)
- [Proposer Details](#)
- [Employment Details](#)
- [Policy Information](#)
- [HRD](#)
- [NPWPA](#)
- [Defence](#)
- [Nominations](#)
- [Appointee Details](#)
- [Additional Policy Details](#)
- [Base Coverage](#)
- [Premium Information](#)
- [Agent Details](#)
- [Doctor Details](#)
- [Medical Information](#)
- [Financial Information](#)
- [Fund Allocation](#)
- [Miscellaneous Information](#)
- [In Good Order Requirements](#)
- [Quality Check](#)
- [Underwriting Details](#)
- [Re-Insurance Details](#)
- [Approval](#)

**Manual NIGO**

Severity :*	<input type="text"/>
Status :*	<input type="text"/> Pending
Details :*	<input type="text"/>

[Continue](#) [Delete](#) [Cancel](#)

**Updating Good Order Status**





## Page Elements: Updating Good Order Status

Serial Number	Field Name	Notes
1	Status	This column displays the status of a requirement based on the degree of its availability. Users cannot change the status directly from here. They can do it from the <b>Change Status</b> field.
2	Name	This field indicates the requirement that has not been met.
3	Severity	Users have an option to select a value from the following drop-down list:  Fatal Warning Informational
4	Change Status	Users can change the status of the requirement from this field. They can select one of the following options from the drop-down list:  Waived Cancelled Completed with Warning Pending  Changing the status here displays the new status in the Status field.
5	Add Manual NIGO	Users can choose to add NIGO if they find that the minimum requirements are not met. The <b>Manual NIGO</b> page is displayed when users click the <b>Add Manual NIGO</b> button.
6	Severity	Users can add the degree of severity by selecting a value from the following drop-down list:  Fatal Warning Informational  Fatal NIGO's cannot be waived. They need to be resolved. Fatal Errors involve the missing of mandatory fields or some fatal manual NIGO if added.

<b>Serial Number</b>	<b>Field Name</b>	<b>Notes</b>
7	Status	Currently, the status field has one value in the drop-down list – Pending.
8	Details	Users must enter details of the NIGO.



### Important Error Messages

#### Error Messages and Required Action

<b>Serial Number</b>	<b>Error and Edit Messages</b>	<b>Description</b>
1	Missing Error Description	This message is displayed if the Manual NIGO details or severity or status are not mentioned and user clicks on continue. Appropriate details are to be entered.



### Rules to Remember

<b>Serial Number</b>	<b>Rule</b>
1	Manual NIGO's can be added to a proposal if some important information is missing.
2	If any NIGO exists on the proposal based on missing mandatory fields, it needs to be resolved. It is mandatory for a quality checker to resolve this but not for a Data Entry Operator.
3	On changing the status of the NIGO (Warnings), the proposal can be submitted to Quality Checker. At this point, the application status will change from Pending – NIGO to Pending – Quality Checker.
4	If a user skips from one screen to another without using next option, NIGO will be visible on this screen for mandatory fields.

## List of NIGOs

Description	NIGO Code	Page/Screen	Comments
Missing Product Type	201	Product Selection Page	
Missing Product Name	202	Product Selection Page	
Missing Application receipt date	204	Date and Issue Branch Page	
Date of declaration greater than Date of Indexing	401	Date and Issue Branch Page	
Date of declaration greater than Application Receipt date	402	Date and Issue Branch Page	
Date of Proposal greater than Date of Indexing	403	Date and Issue Branch Page	
Date of Proposal greater than Date of Declaration	404	Date and Issue Branch Page	
Date of Proposal greater than Application Receipt date	405	Date and Issue Branch Page	
Application Receipt date greater than Date of Indexing	406	Date and Issue Branch Page	
Missing Proposal date	205	Date and Issue Branch Page	
Missing Declaration date	206	Date and Issue Branch Page	
Missing Indexing date	207	Date and Issue Branch Page	
Missing Issue Branch	208	Date and Issue Branch Page	
Missing PO Code	209	Date and issue Branch	
Missing Issue Circle	322	Date and issue Branch	
Missing Issue CPC	323	Date and issue Branch	
Missing Insured First Name	210	Insured details	
Missing Insured Last Name	211	Insured details	Warning
Missing Insured Middle Name	212	Insured details	Warning
Missing Insured Marital Status	213	Insured details	
Missing Insured Gender	214	Insured details	
Missing Insured Date Of Birth	215	Insured details	
Missing Insured PAN Number	216	Insured details	Warning
Missing Insured Age Proof	217	Insured details	



Description	NIGO Code	Page/Screen	Comments
Missing Spouse Age Proof	218	Insured details	
Missing Insured Driving License/Passport/ Permanent Account number / Certificate extract from Service register in the case of Govt. Employees ID card in case of Defense Personnel	219	Insured details	Warning
Missing Spouse Driving License/Passport/ Permanent Account number / Certificate extract from Service register in the case of Govt. Employees ID card in case of Defense Personnel	220	Insured details	Warning
Missing Insured Aadhar Id	221	Insured Screen	Warning
Missing Spouse Aadhar Id	222	Insured Screen	Warning
Missing Insured Husband's name	223	Insured Details	
Missing Insured Father's Name	224	Insured Details	
Missing Parent's policy number	225	Insured details	
Missing Child's Date of Birth	226	Insured details	
Missing Spouse First Name	227	Insured details	
Missing Spouse Last Name	228	Insured details	Warning
Missing Spouse Date of Birth	229	Insured Details	
Missing Spouse details	230	Insured's Detail	If any of the information related to spouse is missing in Yugal Suraksha.
Issue Age less than Minimum specified Issue Age	407	Insured Details	
Issue Age greater than Maximum specified Issue Age	408	Insured Details	
Missing Insured Nationality	231	Insured Details	
Missing Female Insured Details	232	Insured Details	Warning
Missing Insured Communication Address	233	Insured Address	
Missing Insured Permanent Address	234	Insured Address	



Description	NIGO Code	Page/Screen	Comments
Missing State- Insured Permanent Address	235	Insured Address	
Missing Pin Code - Insured Permanent Address	236	Insured Address	
Missing State— Insured Communication Address	237	Insured Address	
Missing Pin Code - Insured Communication Address	238	Insured Address	
Missing City or Village - Insured Communication Address	325	Insured Address	
Missing City or Village - Insured Permanent Address	326	Insured Address	
Missing Village - Insured Communication Address	327	Insured Address	
Missing Village - Insured Permanent Address	328	Insured Address	
Missing Country - Insured Permanent Address	329	Insured Address	
Missing Country - Insured Communication Address	330	Insured Address	
Missing Insured Phone	239	Insured Phone details	Warning
Missing Insured Email Id	240	Insured Phone details	Warning
Missing Insured Occupation	241	Employment details	
Missing Insured Organization	242	Employment Details	
Missing Date of Entry	243	Employment details	
Missing Insured Official Address	244	Employment details	
Missing State— Insured Office Address	245	Employment details	
Missing Pin Code- Insured Office Address	246	Employment details	
Missing Education details	247	Employment details	
Missing Income information	248	Employment details	Warning
Missing Office Phone	249	Employment details	Warning
Missing Office Email Id	250	Employment details	Warning
Missing DDO Code	251	Employment details	
Missing Insured designation	331	Employment details	
Missing Designation of Immediate Supervisor	363	Employment details	
Missing City or Village— Insured Office Address	332	Employment details	



Description	NIGO Code	Page/Screen	Comments
Missing Country - Insured Office Address	333	Employment details	
Missing Village– Insured Office Address	334	Employment details	
Missing Proposer Last Name	252	Proposer details	Warning
Missing Proposer First Name	253	Proposer details	
Missing Proposer Address	254	Proposer details	
Missing State– Proposer Address	255	Proposer details	
Missing Pin Code - Proposer Address	256	Proposer details	
Missing Proposer Nationality	257	Proposer details	
Missing Proposer Gender	258	Proposer details	
Missing Proposer DOB	259	Proposer details	
Missing Proposer PAN Number	260	Proposer details	Warning
Missing Proposer Phone	261	Proposer details	Warning
Missing Proposer E-mail Address	262	Proposer details	Warning
Missing Proposer Relationship with Insured	263	Proposer details	
Missing Proposer Age Proof	264	Proposer details	
Missing Proposer Driving License/Passport/ Permanent Account number / Certificate extract from Service register in the case of Govt. Employees ID card in case of Defense Personnel	265	Proposer details	Warning
Missing Proposer Aadhar Id	266	Proposer details	Warning
Missing Proposer Husband's name	267	Proposer details	
Missing Proposer Father's Name	268	Proposer details	
Missing City or Village – Proposer address	335	Proposer details	
Missing Country– Proposer address	336	Proposer details	
Missing Village– Proposer Address	337	Proposer details	
Missing Nominee Details	269	Nominations Detail	
Missing Nominee First Name	270	Nominations Detail	
Missing Nominee Last Name	271	Nominations Detail	Warning
Missing Nominee Gender	272	Nominations Detail	



Description	NIGO Code	Page/Screen	Comments
Missing Nominee DOB/Age	273	Nominations Detail	
Missing Nominee Address	274	Nominations Detail	
Missing Nominee Relationship	275	Nominations Detail	
Distribution Pct. is required or Distribution Pct. must total 100%	276	Nominations Detail	
Missing Nominee Phone number	277	Nominations Detail	Warning
Missing Nominee Email Address	278	Nominations Detail	Warning
Missing Nominee share percentage	338	Nominations Detail	
Missing Pin code– Nominee Address	339	Nominations Detail	
Missing State– Nominee Address	340	Nominations Detail	
Missing Village– Nominee Address	345	Nominations Detail	
Missing City or Village– Nominee Address	346	Nominations Detail	
Missing Country– Nominee Address	347	Nominations Detail	
Missing Appointee Details	279		
Missing Appointee First Name	280	Appointee Details	
Missing Appointee Last Name	281	Appointee Details	Warning
Missing Appointee Gender	282	Appointee Details	
Missing Appointee DOB/Age	283	Appointee Details	
Missing Appointee Relationship	284	Appointee Details	
Missing Appointee Address	285	Appointee Details	
Missing Appointee Phone number	286	Appointee Details	Warning
Missing Appointee Email Address	287	Appointee Details	Warning
Missing Pin code is required – Appointee Address	349	Appointee Details	
Missing State– Appointee Address	350	Appointee Details	
Missing Village– Appointee Address	351	Appointee Details	



Description	NIGO Code	Page/Screen	Comments
Missing City or Village– Appointee Address	352	Appointee Details	
Missing Country– Appointee Address	353	Appointee Details	
Appointee age cannot be less than 18 years	361	Appointee Details	
Missing Beneficiary Name	288	MWPA Screen	Warning
Missing Beneficiary Age	289	MWPA Screen	
Missing Beneficiary Relationship	290	MWPA Screen	
Missing Beneficiary Percentage	291	MWPA Screen	
Missing Trustee Name	292	MWPA Screen	Warning
Missing Trust Name	293	MWPA Screen	Warning
Missing Trustee Gender	294	MWPA Screen	Warning
Missing Trustee DOB	295	MWPA Screen	Warning
Missing Trustee Relationship	296	MWPA Screen	Warning
Missing Trustee Phone Number	297	MWPA Screen	Warning
Missing Trustee Email address	298	MWPA Screen	Warning
Missing MWPA Declaration	354	MWPA Screen	
Missing Name of Karta	299	HUF Screen	
Missing HUF PAN number	300	HUF Screen	Warning
Missing Address of Karta	301	HUF Screen	
Missing Co-Partners details	302	HUF Screen	
Missing Co-Partners relationship	303	HUF Screen	
Missing Co-Partners Age	304	HUF Screen	
Missing Witness details	305	HUF Screen	Warning
Missing HUF declaration	355	HUF Screen	
Date of Acceptance earlier than effective date	409	Policy Information Screen	
Insured date of birth later than effective date	410	Policy Information Screen	
Coverage effective date earlier than effective date	411	Policy Information Screen	
Missing Date of Acceptance	306	Policy Information Screen	
Missing Date of Commencement of Risk	307	Policy Information Screen	
Missing Policy Taken under	308	Policy Information Screen	

Description	NIGO Code	Page/Screen	Comments
Missing Additional Policy Contract details	309	Additional Policy Contracts	If person has entered Yes as an option for "Does Insured have any other insurance policy from insurers apart from PLI/RPLI?" and no additional policy details is provided. All table attributes are mandatory.
Additional Policy does not exist	310	Additional Policy Contracts	If the maturity date of policy is less than current date, then this error message will be displayed
Missing Sum Assured	311	Base Coverage	
Missing Age at Maturity	312		
Missing Policy term	313	Base coverage	
Sum Assured Greater than allowed	412	Base Coverage	
Sum Assured Less than allowed	413	Base Coverage	
Missing Premium Ceasing age	356	Base Coverage	
Sum assured should be in multiple of 10,000	416	Base Coverage	
Sum assured should be in multiple of 5,000	417	Base Coverage	
Missing Premium Payment Method	314	Premium Information	
Missing Premium Payment Frequency	315	Premium Information	
Initial Premium less than Modal premium	414	Premium Information	
Missing Account Number details	357	Premium Information	
Missing MICR Code	360	Premium Information	
Missing IFSR Code	362	Premium Information	
Fund Percentage must total 100%.	415	Fund Information	
Invalid Doctor code	358	Doctor's information	
Missing Doctor's Details	316	Doctor's information	
Invalid agent code	359	Agent Information	



Description	NIGO Code	Page/Screen	Comments
Missing Agent Information	317	Agent Information	
Missing Medical information	318	Medical information	
Missing Spouse Medical information	319	Medical information	
Missing Child Medical information	320	Medical information	
Missing Requirement Details	321	Quality Check Page and Approver Page	
Missing Insured Signature	501	Scanned Copies	Manual NIGO
Missing Spouse Signature	502	Scanned Copies	Manual NIGO
Missing Proposer Signature	503	Scanned Copies	Manual NIGO
Missing Proposer Signature Date	504	Scanned Copies	Manual NIGO
Missing Proposer Signature Place	505	Scanned Copies	Manual NIGO
Missing Medical Examiner Signature	506	Scanned Copies	Manual NIGO
Missing Medical Examiner Signature place	507	Scanned Copies	Manual NIGO
Missing Medical Examiner Signature date	508	Scanned Copies	Manual NIGO
Missing Agent Signature	509	Scanned Copies	Manual NIGO
Missing Agent Signature place	510	Scanned Copies	Manual NIGO
Missing Agent Signature date	511	Scanned Copies	Manual NIGO
Missing DDM/ADM/Sr/SUPTD Signature	512	Scanned Copies	Manual NIGO
Missing DDM/ADM/Sr/SUPTD Signature place	513	Scanned Copies	Manual NIGO
Missing DDM/ADM/Sr/SUPTD Signature date	514	Scanned Copies	Manual NIGO
Missing Immediate Supervisor signature	515	Scanned Copies	Manual NIGO
Missing Immediate Supervisor signature place	516	Scanned Copies	Manual NIGO
Missing Immediate Supervisor signature date	517	Scanned Copies	Manual NIGO
Missing Supervisor Name	518	Scanned Copies	Manual NIGO
Missing Witness Signature	519	Scanned Copies	Manual NIGO
Missing Witness Signature Place	520	Scanned Copies	Manual NIGO



Description	NIGO Code	Page/Screen	Comments
Missing Witness Signature date	521	Scanned Copies	Manual NIGO
Missing Error Description	522	NIGO screen	
Missing ID/Age Proof	601	Scanned Copies	Missing Requirement
Missing Address Proof	602	Scanned Copies	Missing Requirement
Missing Medical Form	603	Scanned Copies	Missing Requirement
Missing Declaration of Proponent	604	Scanned Copies	Missing Requirement
Missing HUF Declaration	605	Scanned Copies	Missing Requirement
Missing MWPA Declaration	606	Scanned Copies	Missing Requirement
Missing Declaration of Medical Examiner	607	Scanned Copies	Missing Requirement
Missing Declaration in case the proposer is illiterate	608	Scanned Copies	Missing Requirement
Missing Certificate by DDM/ADM/Sr/SUPTD	609	Scanned Copies	Missing Requirement
Missing Certificate by DO/FO(PLI)/AGENT	610	Scanned Copies	Missing Requirement
Missing Certificate Immediate Supervisor	611	Scanned Copies	Missing Requirement
Missing Document	612	Scanned Copies	Missing Requirement – If any other document missing apart from mentioned above.
Missing SDI/ASP report	613	Scanned Copies	Missing Requirement
Missing Quality Checker's Comment	322	Quality Check Screen	
Missing Approver's Comment	323	Approver's Screen	
Missing Requirements Details	324	Approver Screen	



Description	NIGO Code	Page/Screen	Comments
Customer Id Mismatch	613	NIGO screen and quality checker screen	If data-entry or quality checker person changes the details of Insured or other entity after searching and entering the customer Id.
Submission to Underwriter system timed out.	101	N/A	
Submission to Admin system timed out.	102	N/A	
Please enter Valid search criteria	103	Search Screen	

## Section 6: Checking Quality of a Proposal



After the Data Entry Operator enters all the details of the proposal, the proposal is sent to the Quality Checker.



A Quality Checker has the following responsibilities:

- Verifying the Proposal Details
- Adding and Resolving NIGOs
- Certifying the Proposal Quality



Quality Checkers must sign in to the system using their credentials. From the Dashboard, they must navigate to the Inbox to receive their tasks for a day.



Quality Checkers must always access their tasks through their personal Inbox. The Inbox is similar to that of the Data Entry Operator. ([Refer to section 5.2](#))

## 6.1 Verifying the Proposal Details



The Quality Checker must navigate to the **Update Information** screen by clicking a proposal link in his inbox.



This is the same screen where the Data Entry Operator has entered details of the proposal. Quality Checkers have access and edit rights for all these pages. The Quality Checker must verify the information by navigating the pages within the screen. ([Refer section 5.3 for Proposal Information](#))

## 6.2 Adding and Resolving NIGOs



It is the responsibility of the Quality Checker to resolve any existing NIGOs for a proposal. Quality Checkers can also add a NIGO to a proposal if they find relevant requirements are missing.



Quality Checkers must request for missing requirements (documents) when a proposal is in NIGO status due to missing relevant documents.



To resolve the NIGOs, Quality Checkers must refer to the proposal form and other associated documents after the missing documents are received. ([Refer to section 5.3.16 for NIGO](#))

## 6.3 Certifying the Proposal Quality



Quality Checkers will have access to a special tab called **Quality Check** in the **Update Information** screen. This tab opens in the **Quality Check** page which allows users to certify the quality of the proposal by responding to the mandatory fields.



The screenshot below shows the **Quality Check** page and the table that follows provides information on the important elements of the page.

Certifying the Proposal Quality



### Page Elements: Certifying the Proposal Quality

Serial Number	Field Name	Notes
1	View Documents	Users must click this link to view all the associated documents for a proposal.
2	Information furnished in the application is Verified	Users must select an appropriate radio button:  Yes  No



Serial Number	Field Name	Notes
3	Signature of the Proposer/verified Spouse	Users must select an appropriate radio button: Yes No
4	All the relevant Documents Received with Application	Users must select an appropriate radio button: Yes No
<b>Documents</b>		
5	Age proof	Users must select the checkbox if available and verified.
6	Identity Proof	Users need to select the checkbox if available and verified.
7	Address Proof	Users must select the checkbox if available and verified.
8	Declaration of Proponent	Users must select the checkbox if available and verified.
9	Declaration of Medical Examiner	Users must select the checkbox if available and verified.
10	Declaration in case the proposer is illiterate	Users must select the checkbox if available and verified.
11	Certificate by DDM/ADM/Sr. SUPTD	Users must select the checkbox if available and verified.
12	Certificate by DO/FO(PLI)/AGENT	Users must select the checkbox if available and verified.
13	Certificate by Immediate Supervisor	Users must select the checkbox if available and verified.
14	Confidential report - Certificate by SDI/ASP	Users must select the checkbox if available and verified.
15	Quality Accepted	Select the radio button if all requirements are in place.
16	Quality Rejected	Select the radio button if the proposal cannot be accepted due to technical reasons.



Serial Number	Field Name	Notes
17	Missing Requirements	Select the radio button if the proposal cannot be accepted due to missing documents.
18	Quality Checker's Comment	If quality is rejected, the user has to provide the comments stating reason for rejection.
19	Request Missing Documents	These fields are displayed if the user selects Missing Documents. Users must enter appropriate details related to the missing documents.
20	Document Name	
21	Other	If the missing document is not available in the drop-down list, users must select Other.
22	Description	If Other is selected, users need to enter description of the same.
23	Document Request Date	This is system generated and non-editable.
24	Status	This is system generated and non-editable.
25	Add Another Requirements	On clicking this button, a table will be formed with the requirement added having edit and delete option. The table has following attributes:  1) Serial No. 2) Document Name 3) Document Request Date 4) Status 5) Document Received date
<b>Verified By</b>		
26	Name	Name of the user role will be populated.
27	Designation	Designation as per user role will be populated.
28	Date	The system date is defaulted and can be changed.



## Important Error Messages

### Error Messages and Required Action

Serial Number	Error and Edit Messages	Description
1	Missing Information	This message will appear if any of the radio buttons (quality accepted/Quality rejected/Missing Requirement) is left unchecked. Users must select an appropriate radio button.
2	Missing Quality Checker's Comment	If the quality checker rejects the quality of application entered, reasons for rejecting must be entered in the <b>Comments</b> box.
3	Missing Requirement Details	This message is displayed if the quality checker triggers the event to send the letter for missing requirements and does not provide the details of missing documents. Appropriate details must be provided in the <b>Request Missing Document</b> section.



### Rules to Remember

Serial Number	Rule
1	Declaration in case the proposer is illiterate, is available for RPLI policies only.
2	Certificate by DDM/ADM/Sr. SUPTD and Certificate by Immediate Supervisor are available only for the PLI policies.
3	Certificate by DO/FO (PLI)/AGENT is available for all the PLI/RPLI policies.
4	Quality Checker has the authority to add the Manual NIGO for any missing requirement. This will change the status of the Application to Pending – NIGO by Administrator. The Administrator has the access rights to trigger the generation of the letters to be sent to the customer asking for missing requirement. Description for the letter generated is provided in Letters and Reports manual.
5	After verifying the application, quality checkers commit the application

Serial Number	Rule
6	After verifying the application, quality checkers commit the application to the Data Entry Operator if quality is rejected for some reason, and the Application Status changes to Pending – Application Entry.
7	On click of the <b>View Document</b> button, users are able to see the scanned documents, such as application, declarations and other documents attached with applications.
8	<b>Commit</b> button will become <b>Next</b> when logged in with Approver.
9	If the user clicks the <b>Quality Approved</b> radio button, all the checkboxes/radio buttons will be checked automatically.



The Quality Checker forwards the Proposal for further action.

## Section 7: Approving a Proposal



The Proposal reaches the Approvers.



Approvers must sign in to the system using their credentials. From the Dashboard, they must navigate to the Inbox to receive their approval tasks for a day.



Approvers must always access their tasks through their personal inbox. The inbox is similar to that of the Data Entry Operator and Quality Checker. ([Refer to section 5.2](#))

### 7.1 Levels of Approvers



There are three levels of Approvers in the system.

#### Approver 1

- They can approve proposals with Sum Assured (SA) value less than or equal to 500000.

#### Approver 2

- They approve proposals with sum assured value more than 500000 and less than 1000000.

#### Approver 3

- They approve proposals with sum assured value more than 1000000.



Proposals will be automatically directed to an Approver 1 or Approver 2 or Approver 3 based on the value.

## 7.2 Approving Proposals



The Approver works on the same **Update Information** screen where the Data Entry Operator has entered details of the proposal and the Quality Checker has certified the proposal quality.



The Approver works on a read-only screen and cannot edit any information on these pages, unlike the Data Entry Operator and the Quality Checker.



The Approver needs to perform the below mentioned steps to approve a proposal:

Step 1: Click a proposal link to navigate to the **Update Information** screen.

Step 2: Click the **Commit** button if the proposal is accepted.

Step 3: Enter/ Add appropriate comments if the proposal is rejected.

Step 4: Add the name of the document and other missing details for the rejected proposal.



The Approver must view all associated documents from the **Update Information** page to verify information before approving the proposal.



The screenshots below show the **Approval** page and the **Confirmation** page for the approval. The table that follows provides information on the important elements of these pages.

**Update Information**

Insured	Product: Suraksha	Case: WLA
Insured Name	Prem Krishnan (N-WLA0000000369)	Version: 01
Status	Final - Inforce	
Customer Id		

**Approval**

Missing Document Name:

[View Documents](#)

Approve     Reject     Missing Documents

Approver's Comment :

**Request Missing Documents**

Document Name	Missing Document Comments :	Document Request Date	Status
Age Proof		23/05/2013	<a href="#">Add Another Missing Requirement</a>
		Pending	<a href="#">Previous</a> <a href="#">Save</a> <a href="#">Cancel</a> <a href="#">Commit</a>

Placeholder for the confirmation page for approval



## Approving Proposals

### Page Elements: Approving Proposals

Serial Number	Field Name	Notes
1	<a href="#">View Documents</a>	Users must click this link to view all the associated documents for a proposal.
<b>Approval</b>		
2	<input type="radio"/> Approve	Select the radio button if all requirements are in place and the proposal can be approved.
3	<input type="radio"/> Reject	Select the radio button if the proposal cannot be accepted due to technical reasons. Users must enter appropriate comments for rejection.
4	<input type="radio"/> Missing Documents	Select the radio button if the proposal cannot be approved due to missing documents. Selecting this, opens up the <b>Request Missing Documents</b> section.



Serial Number	Field Name	Notes
5	Approver's Comment	If quality is rejected, the Approver must provide the comments stating reason for rejection.
<b>Request Missing Documents</b>		
6	Document Name	These fields are displayed if the user selects Missing Documents. Users must enter appropriate details related to the missing documents by selecting a value from the drop-down list.
7	Description	
8	Other	If the missing document is not available in the drop-down list, users must select Other.
9	Document Request Date	System date will be populated.
10	Status	This is system generated and non-editable.
11	Received Date	System date will be populated once the document is received after scanning.
12	Add Another Requirements	On clicking of this button, a table will be formed with the requirement added. The table has following attributes:  1) Serial No.  2) Document Name  3) Document Request Date  4) Status  5) Document Received date



## Important Error Messages

### Error Messages and Required Action

Serial Number	Error and Edit Messages	Description
1	Missing Approver's Comment	This message is displayed if the Approver rejects the Proposal and does not enter comments. Appropriate comments must be entered.
2	Missing Requirements Details	This message appears if Approvers click on <b>Missing Documents</b> radio button and do not provide information. Appropriate information needs to be provided in <b>Request Missing Document</b> section.



## Rules to Remember

Serial Number	Rule
3	If the sum assured of a PLI/RPLI policy is more than 5 Lakhs, the Approver would be Director postal services.
4	On clicking the <b>Missing Requirements</b> button and providing the Missing Requirements details, a request will be sent to the customer for missing requirements. The case will be processed when documents are received.
5	On rejection of an application, Approver's comments are mandatory.
6	If Approvers accept the application, on click of <b>Commit</b> button policy is issued and submitted to Policy Administration System.



## Glossary

Term	Definition
Sign in	Signing in is the process through which the user of an application is identified and authenticated.
User Profile	User profile is a collection of personal data associated to a specific user.