India Post

Postal Life Insurance

Application Training Program

Maturity & Survival Claim Operating Manual

भारतीय डाक

India Post

Table of Contents
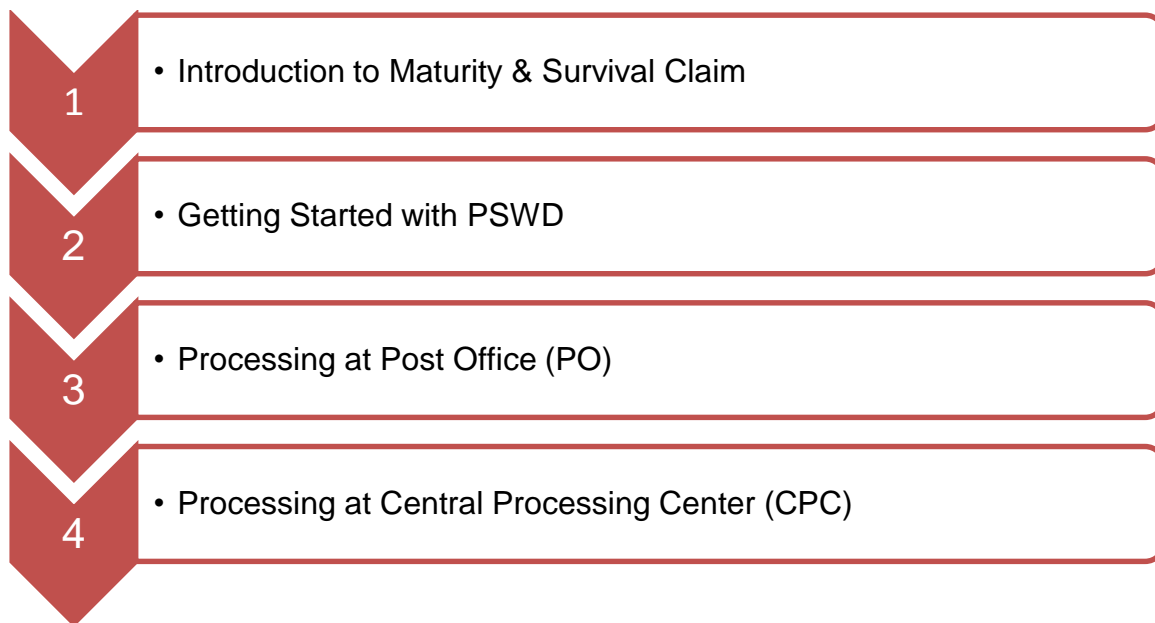
Executive Summary

About the Manual

The *Maturity & Survival Claim* operating manual is designed to support India Post in processing the Maturity & Survival Claim requests for its Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) products. It is used to manage customer queries and policy request, subject to pre-defined conditions. It also helps India Post employees to perform their daily transactions.

This manual contains the following sections:

1	• Introduction to Maturity & Survival Claim
2	• Getting Started with PSWD
3	• Processing at Post Office (PO)
4	• Processing at Central Processing Center (CPC)

Scope of the Document

This document will teach users to process PLI functions and features in the McCamish platform. Users should know:

- Basic concepts of Life Insurance
- Basic knowledge of computers
- Basic knowledge of moving through application screens
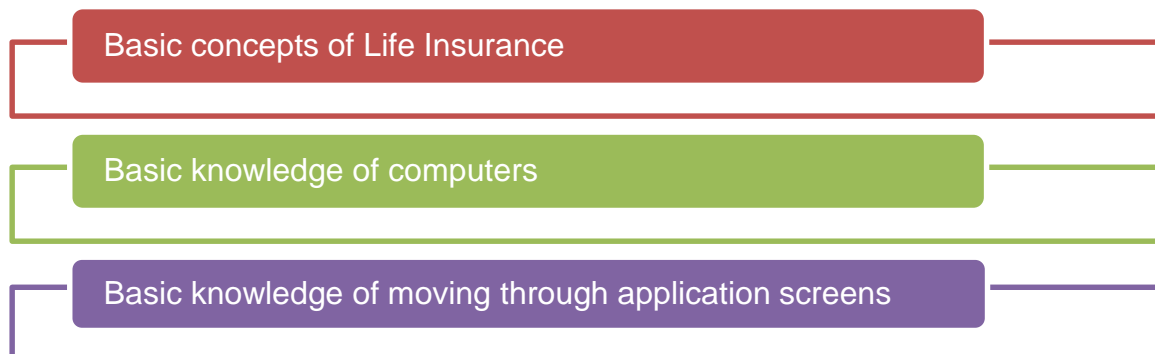
Audience

This document will be used by the following PLI roles at India Post:
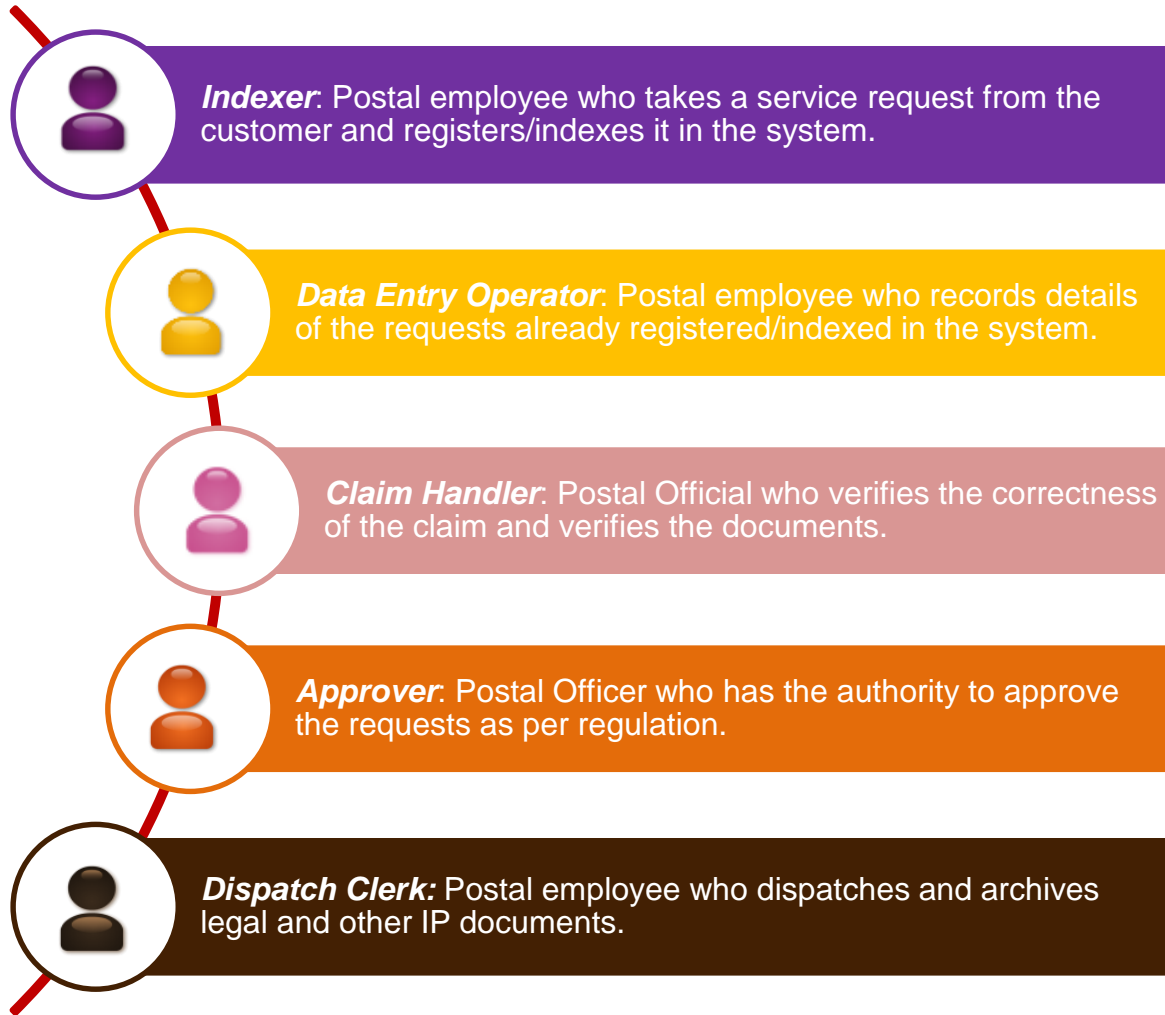
Indexer: Postal employee who takes a service request from the customer and registers/indexes it in the system.

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

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

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

Dispatch Clerk: Postal employee who dispatches and archives legal and other IP documents.

Guidelines to Read the Document

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

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

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

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

Typographical Conventions

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

Icons

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

Notes			Scanner
Critical Information			Screenshot
Error Messages			Glossary
Zoom			Approver
Process			Indexer
Data Entry Operator			Claim Handler
Business Rules			Customer Portal

Acronyms

PLI	• Postal Life Insurance
RPLI	• Rural Postal Life Insurance
PO	• Post Office
CPC	• Central Processing Center
DoB	• Date of Birth
ECMS	• Enterprise Content Management System
POLI	• Post Office Life Insurance Rules — 2011
UI	• User Interface
PSWD	• Policy Servicing Work Desk
SA	• Sum Assured

Section 1: Introduction to Maturity/Survival Claim

1.1 Overview

Maturity/Survival Claim arises when the insured *(Refer to Rule 8 of POLI RULES – 2011)* lives through the term of the policy and the policy matures. In this case, an agreed sum of money called the Maturity Claim amount is given to the insured. The amount may be settled in lump sum (in case of *Maturity Claim*) or periodic payments (in case of *Survival Claim*).

There could be payments made to the life assured during the term of the policy while he/she is alive on a predefined basis. The policy continues to be in force and while a part of the benefit is paid out, a significant portion is held back for future. Such benefits which are paid on specific periods while the policy is in force are called Survival benefits.

Maturity/Survival Claim process begins when the policy owner receives a Maturity Claim /Survival benefit due notification. This notification is sent to the policy owner 30 days prior to the policy maturity date. After receiving the notification, the customer needs to submit the required documents at the Post Office (PO) or the Central Processing Center (CPC).

The indexing process begins when the policyholder/representative submits document against the claim either self-initiated by the customer or after receiving the company communication. A customer can submit documents at Post office/CPC under maturity and Survival claim processing 60 days before the maturity/survival due date. System does not accept documents on a Policy where maturity/Survival is after 30 days from the current date. At the time of Indexing, the system displays an error "Request can be indexed only 30 days prior to maturity/Survival "

After clicking submit on the screen, a reference number (Ticket Number) is generated by the system for the indexed case on successful indexing. The system displays a message confirming the same. After a Ticket ID is generated then the system creates a claim case and populates it in the Group inbox. The Indexing process is the same for the Maturity and survival claim. . However while there can be multiple Indexing under survival claim during the policy life cycle (only one Active Survival Claim during the policy life cycle at stipulated time) there can be only one maturity claim process initiated for a policy.

Alternatively, customers can also log a Maturity Claim request through the Customer Portal. In that case, they need to provide the necessary documents at the PO or CPC physically or send through post.

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

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

1.2 List of Products that have Maturity/Survival Claim Feature

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

Page Elements: List of Existing Products

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

Product	Product Name	Product Type
		(Refer to Rule 15 of Section 5 of POLI RULES – 2011)
RPLI	*Gram Sumangal	Anticipated Endowment Assurance – Survival Claim *(Refer to Rule 4 of Section 5 of POLI RULES – 2011)*

1.3 List of Mandatory Documents for Maturity/Survival Claim

Discharge Voucher filled and signed by the Policy holder

Policy Document/Indemnity Bond

ID Proof

Assignment/Reassignment (If any)

Copy of Policy Premium Passbook

Cancelled Cheque

D.D.O Certificate (In case Pay Recovery)

Original Loan Book (If loan was taken)

i If there is a duplicate policy issued earlier to the customer, then the customer is required to provide the Duplicate Policy Document also.

(Refer to Section 36.5 of POLI RULES – 2011) for more information on Assignment/Reassignment.

1.4 Process Flow Diagram

The process flow diagram presented below shows the Maturity/Survival Claim steps in detail.

It is suggested that users zoom in the document for better readability.
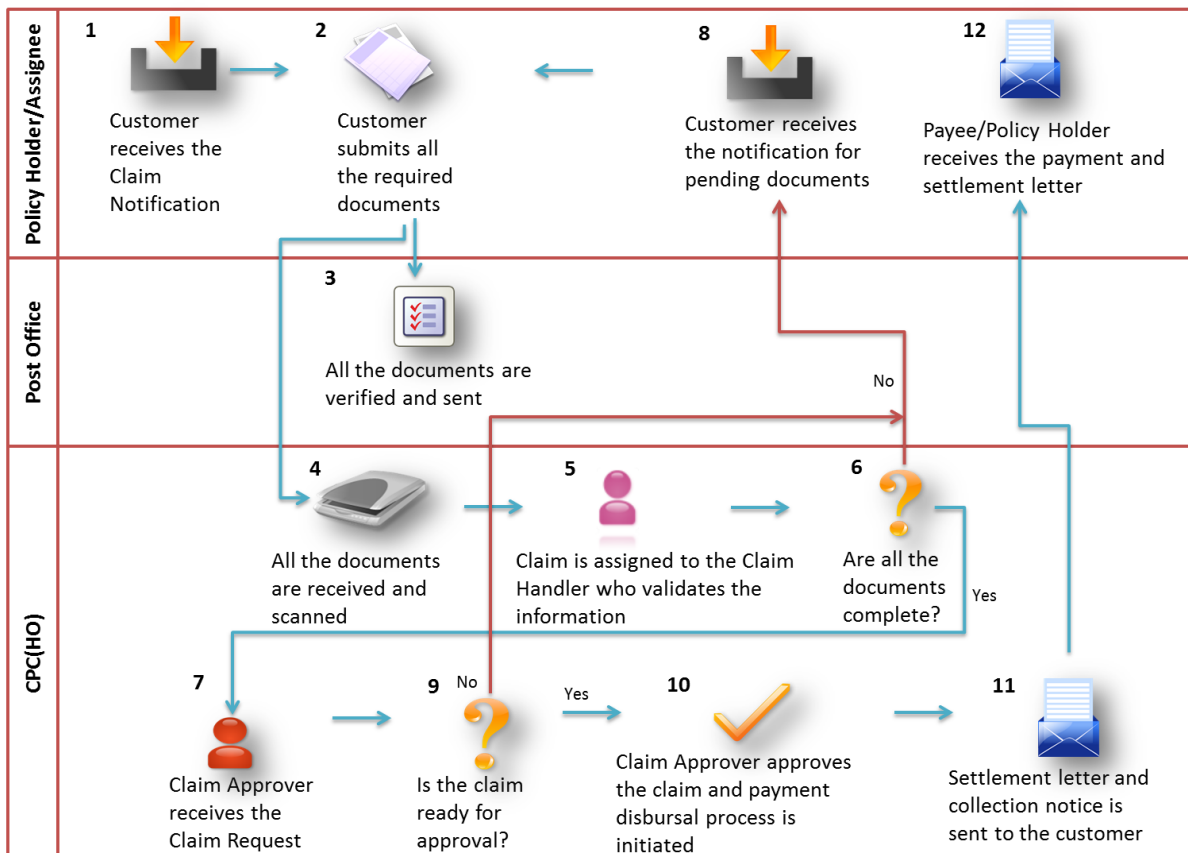
Maturity/Survival Claim – Process Flow

# Section 2: Getting Started with PSWD

2.1 Introduction

The PSWD (Policy Servicing Work Desk) application can be signed in from any India Post workplace. All users must log in using their credentials. These credentials consist of a user name and a password.

2.2 Login
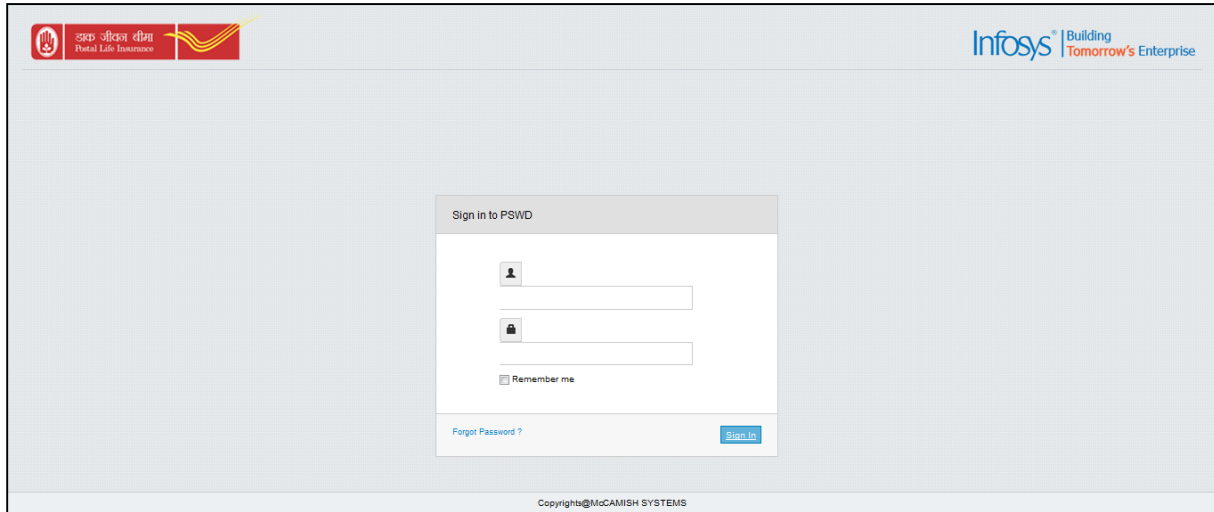
Users must login to the application in the following manner:

Step 1: – Enter **User Name.**

Step 2: – Enter **Password.**

Step 3: – Click the **Sign In** button.

The screenshot below shows the Login screen.

PSWD Login Screen

The user would be able to *change* the Password when he/she logs in for the first time. The user name and the passwords are *case sensitive.*

Checking **Remember Me** option saves your Username and Password whenever the user signs in to the application next time.
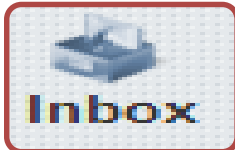
All user roles will have the same Dashboard whether they are Indexers, Quality Checkers or Approvers.

2.3 The Dashboard

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

Inbox

•The users must click the **Inbox** icon to view their respective tasks of the day.

User Profile

•The users must click the **User Profile** icon to view their personal and work details.

Help

•The users must click the **Help** icon to view solutions for their system queries.

Log Out

•The users must click the **Sign Out** icon to log out of the system.

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

Data Entry Operators

Indexers

Approvers

Quality Checkers

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

Product Information
•Users must click on the **Product Information** button to find the complete listing of PLI and RPLI products of India Post.

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

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

Quote
•Users must click the **Quote** icon to generate a quote for any customer request.

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

Reports
•Users must click the **Reports** icon to access the reports generated by the system.

Pricing Disbursement
•Users must click the **Pending Disbursement** button to access the pending disbursement activities screen.
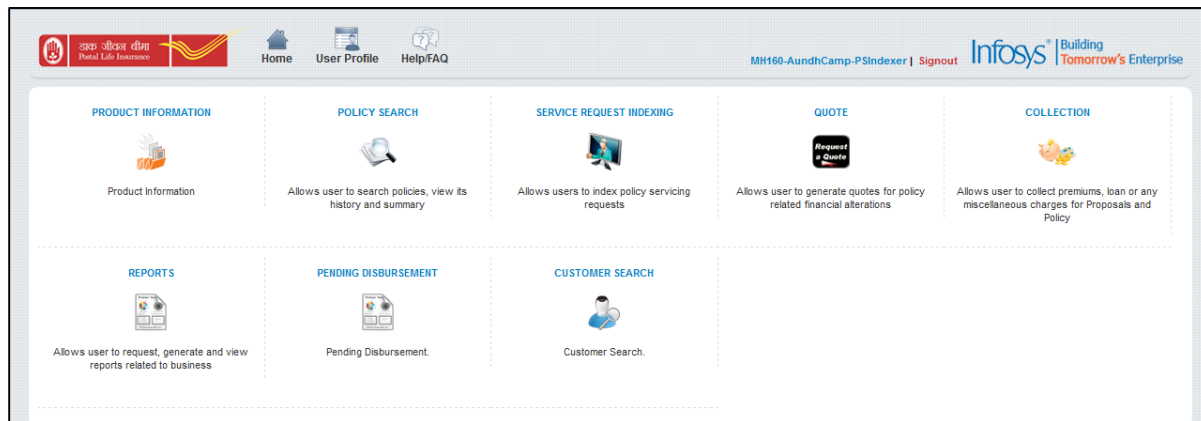
Customer Search
•Users must click the **Customer Search** button to search for any existing or newly indexed customer of India Post.

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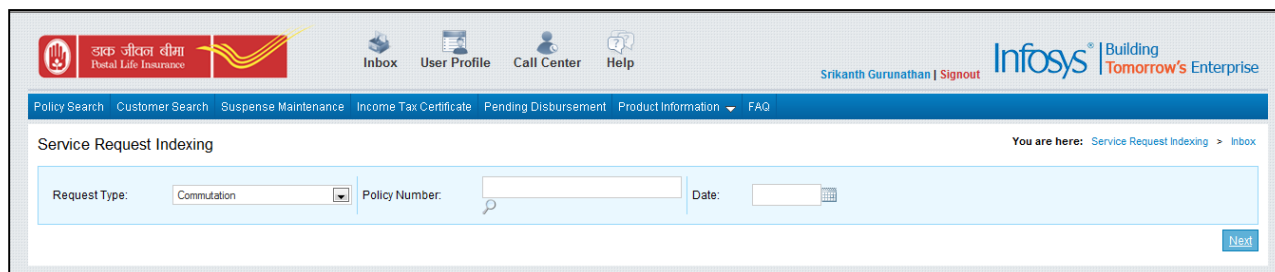
The screenshot below shows the Dashboard.

The Dashboard

The screenshot below shows the Service Request Indexing screen.
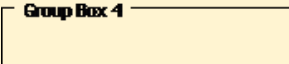

Service Request Indexing
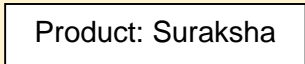
The **Service Request Indexing** icon will be used only by the Indexers and the Data Entry Operators, the Quality Checkers and the Approvers will use their *Inbox* only.

2.4 User Interface (UI) Elements

The users must enter required information in the application through the available elements on the screen. The table below lists the most common screen elements.

Frequently used Screen Elements

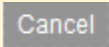| Element	Description
	The drop-down box has a number of values in the list. Users must click the arrow to open the drop-down and select the required value.
Group Box 4	The user must enter the required value in the text entry field box.
	The user must click the **Calendar** icon to enter the required date for any month or year. A separate pop-up is displayed when the icon is clicked.
	The user must select the **Checkbox** icon to select a value. On click, the icon changes to ✅.
Product: Suraksha	The non-editable display fields and the values cannot be changed. Values entered in other screens or ones generated by the system are displayed here.
	The user must select the **Radio** button to select a value. On click, the icon changes to ⦿.
Search	The **Search** button is an action button whose name signifies its function. The user must enter the search value in the field and click the button to complete the process.
View Documents	The **View Documents** button is an action button and the user can view the scanned documents.
Submit	The user must click the **Submit** button to submit details that are entered.
Add Comment	The user must click the **Add Comments** button to add comments.

Element	Description
Cancel	The user must click the **Cancel** button to cancel the changes.

Section 3: Processing at Post Office

3.1 Overview

The Indexer can search and retrieve the policy details in the Indexing screen. After clicking Submit button, a reference number (Ticket Number) is generated by the system.

The Indexing process is the same for the Maturity and Survival Claim. However, while there can be multiple Indexing under Survival Claim during the policy life cycle, there can be only one Maturity Claim process initiated for a policy.

3.2 Maturity/Survival Claim Indexing Request
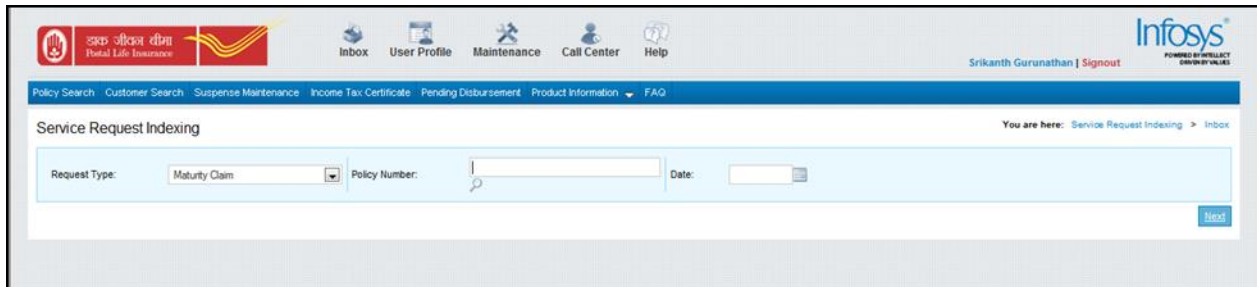
Data Indexing may take place either at the PO or the CPC. The process of Indexing is same at both the places. The process begins when the Indexer generates a Reference Number by acknowledging the documents. There can be multiple Indexing requests under survival claim.

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

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

Service Request Indexing Screen

On this screen, perform the below mentioned steps:

Select **Maturity Claim/Survival Claim** Request type from drop-down list.

Enter **Policy** number.

Enter the appropriate **Date.**

Click **Next.**

⚠️ **Important Error Messages**

Error Messages and Required Action

Serial Number	Section	Condition	Error Message	Required Action
1	Request Type	When the Request type is left blank	Missing Request Type	Users must select the request type from the drop-down list.
		When the Policy is indexed for Maturity Claim for the Second time or when it is indexed for Survival, when same type of request is open	This is a duplicate claim for this policy, Indexing is not allowed	
2	Date	When the date is entered in wrong format	Date should be in DDMMYYYY format	User must enter the date in correct format as suggested. Also, ensure

Serial Number	Section	Condition	Error Message	Required Action
		When the date is not entered or left Bank	Missing Date	that date should be less than or equal to today's date.
3	Submit	When the policy is with the Status of Pending Death, Claim settled,	Maturity /Survival Claim is not allowed for Policy status XXXXX	Indexing must be done only 30 days prior to Maturity/Survival
		When the Indexing is being done more than 30 days before the Maturity/Survival due date	Request can be indexed only 30 days prior to Maturity/Survival	

Survival Claim is not applicable for the policy other than Sumangal and Gram Sumangal Products.

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

Policy ▾   Transaction History ▾   Product Information ▾   FAQ

Service Request Indexing

You are here: Service Request Indexing > Inbox

| Request Type: | Loan | | Policy Number: | 1126451 | | Date: | 07/02/2013 |

Policy Summary

| Policy Number: | 1126451 | Policy Status: | Active | Insured: | Ramesh | Product Name: | Suvidha |
| Issue Date: | 10/5/2008 | Last Premium Paid: | 13/05/1982 | Customer ID: | CI5641 | Duplicate Policy Bond Issued: | Yes |

Pending Request   Reset

Request ID	Policy Number	Request Type	Request Status	Request Date & Time	Request Owner	Action
R12345	1126451	Loan	Active	13/05/1982	Suvidha	View History

Submit

Service Request Indexing

Page Elements: Details for Service Request Indexing

| Serial Number	Field Name	Notes
		Request Type Section
1	Request Type	Type of request is displayed.
2	Policy Number	Policy number is displayed.
3	Date	System Date is displayed.
		Policy Summary Section
4	Policy Number	Policy number is displayed.
5	Policy Status	Policy status is displayed.
6	Insured	Insured's name is displayed.
7	Product Name	Product name is displayed.
8	Issue Date	Issue Date is displayed.
9	Last Premium Date	Last Premium date is displayed.
10	Customer ID	Customer ID is displayed.
11	Duplicate Bond Issued	Displays whether duplicate bond is issued or not.
12	Reset	Allows to reset the field values
		Pending Request Section
13	Request ID	Ticket number is displayed. Unique number generated by system. It is useful to track the request.
14	Policy Number	Policy number is displayed.
15	Request Status	Request status is displayed.
16	Request Date and	Date and time of request is displayed.

Serial Number	Field Name	Notes
	Time	
17	Request Owner	Name of the request owner is displayed.
18	View History	Users must click the hyperlink to view the history.
19	Submit	Users must click the Submit button to submit the details.

Once the Indexing is done, Indexer clicks the **Submit** button and submits the details.

The screenshot below shows the message that appears after submitting the details.
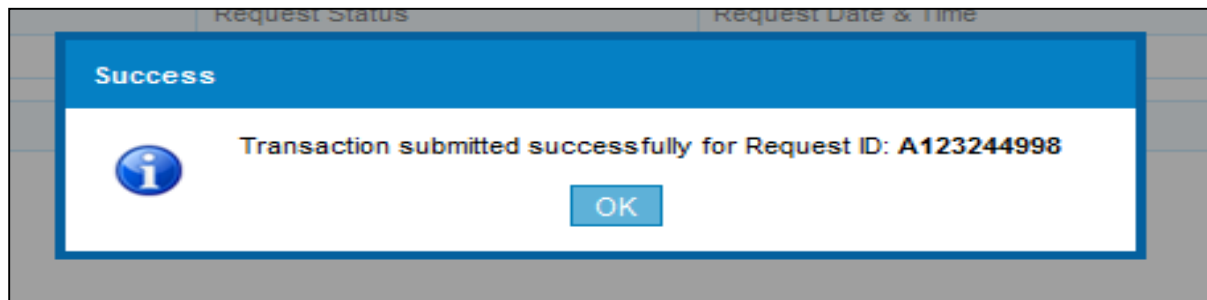
Transaction Successful Pop Up

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

Section 4: Processing at Central Processing Center

4.1 Introduction

Data Indexer sends all the documents to the CPC.

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

4.2 Scanning Documents Using the ECMS

The scanning process begins at the PO where all documents collected for the day are bundled and sent to CPC. This process is common for all types of requests and proposals sent to the CPC.

The bundles are marked with the Office Code + Date + Packet Number.

A list of all types of service requests is attached to the bundle.

The status of the proposal is updated as *Pending for Scanning* in the McCamish system.

The documents are physically dispatched to the respective CPC.

i   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.

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

Desktop operator will also be allowed to perform operations like page identification and verification on the other batches while documents get uploaded in the background.
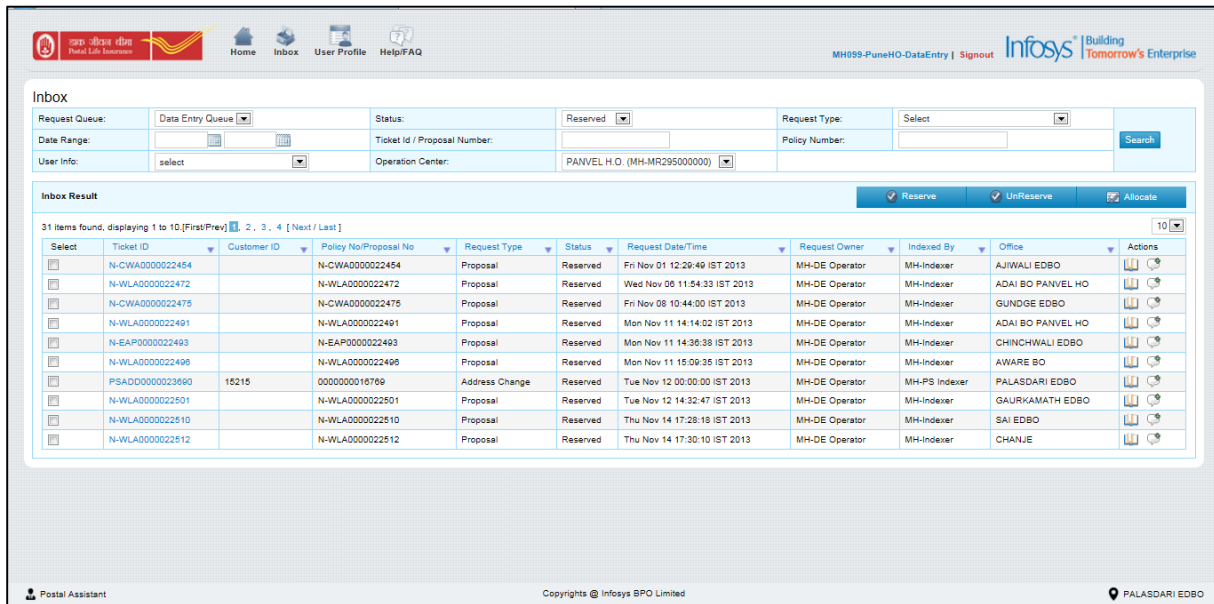
4.3 Inbox Screen (Maturity & Survival Claim)

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

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

Inbox

Page Elements: Details for Inbox

Serial Number	Field Name	Notes
1	Request Queue	Users must select any of the option available from the drop-down list.

Serial Number	Field Name	Notes
2	Status	Users must select any of the option available from the drop-down list.
3	Request Type	Users must select any of the option available from the drop-down list.
4	Date Range	Users must enter the Start date and end date here. When user clicks the calendar, the current calendar month will pop-up, where user can select the date. **Date To** should be greater than the **Date From** date. If entered date is smaller than **Date From**, system will pop-up a message "**Please enter the correct date**" having the push-up button as "**OK**". If user clicks on the **OK** button, the entered date will be erased and cursor will point to the same field again.
5	Ticket ID/Proposal Number	Users must enter the Ticket ID or Proposal Number in the text box provided.
6	Policy Number	Users must enter the Policy Number in the text box provided.
7	Operation Center	Users must select any of the option available from the drop-down list.
8	User Info	Users must select any of the option available from the drop-down list.
9	User Name	This drop-down will be enabled to Supervisor only. When Supervisor wants to check how many cases are there in a particular user's bucket, he/she can select the name of the user through drop-down *(keeping policy number and date range blank)* and click on the Search button. All the cases assigned to a particular user will be displayed on the below screen.
10	Search	When user enters a valid policy number or a date range, and click the search button, system will display the available records. Scenario 1: ■ System will allow entering a valid Policy number

Serial Number	Field Name	Notes
		keeping the date range blank.
		■ If entered policy number is incorrect, a pop-up message will appear stating "**Please enter the correct Policy Number**" having push button as OK. If user clicks on OK button, system will allow entering the policy number again.
		Scenario 2:
		■ System will allow entering a valid date range keeping the Policy Number blank.
		■ If there are no policies in the specified date range, a pop-up message will appear as "**No policies exist in the specified date range**, **Do you want to change the date range**" and two push button as "**OK**" & "**Cancel**" will appear. If user selects **OK**, system will clear the **Date From** and **Date To** fields and cursor will point on **Date From**. On selecting the **Cancel** button, cursor will point to **Policy Number** field.
		Scenario 3:
		■ System will allow entering a valid Policy number along with the valid date range to complete the search criteria.
		■ System will first check whether the entered policy is present in the date range specified. If so, system will populate the policy else, a message will appear as "**Entered policy do not exist in the specified date range, Please verify the policy number and date range**" and there will be an **OK** button on the pop-up. If user clicks on the **OK** button, cursor will go back to Policy number text.
11	Reserve	■ After selecting the record (radio button), user can assign the selected task to him. Once the task is reserved or assigned, the same will not be visible to other team members, but Supervisor still will be able to view who owns the task.
		■ If the task is already assigned/reserved, a pop-up message will appear as "**Task is already**

Serial Number	Field Name	Notes
		assigned/reserved, please select another task".
12	UnReserve	After selecting the record (radio button), user can unreserve the reserved task.
13	Allocate	■ This button will be available to the person, who will be logged in as Supervisor. ■ Supervisor will be able to assign the selected task to himself as well as any of his subordinates. ■ Once the task is assigned, the same will not be visible to other team members except the assignee, but Supervisor still will be able to view who owns the task. ■ If the task is already assigned / reserved, a pop-up message should appear as "**Task is already assigned/reserved, please select another task**".
14	Select	Contents under this label will be radio button.
15	Ticket ID	■ This label will contain the Ticket ID for the task created. ■ Under this field, there will be a link having Ticket ID. This link will be active only when the task is Reserved/Assigned by someone. ■ When user clicks on this link, the workflow will open the corresponding process screen based on the Type of Request selected and accessibility of the user. ■ When user clicks on the **Submit** button after completing the process (*out of Inbox screen*), **Request Status** will be updated accordingly in the Inbox screen.
16	Request Type	This label shows the type of request raised.
17	Request Status	This label shows the current status of request raised.
18	Request Date & Time	This label shows the date & time of request raised.

Serial Number	Field Name	Notes
19	Request Owner	■ When a user reserves a case for himself, in that case, the user's name will be populated here. ■ When Supervisor assigns the case to any subordinate, in that case, subordinate's name will populate here.
20	Action	On clicking on links available, users can either **View History** or **Add Comment**.
21	View History	■ When user clicks on this link, **View History** screen pane will appear. ■ If there is no history for any particular task, a pop-up appears as "**There is no History Record**".
22	Add Comment	When user clicks on this link, **Add Comment** pane will appear.
		View History Pane
23	Request Stage	The correct stage appears below this label.
24	Request Status	The correct request status appears below this label.
25	Handler	The correct owner will appear below this label who is working on this task.
26	Start Date	This is the date on which any task is assigned with a specific activity or put on into particular stage.
27	End Date	This is the date on which a task gets completed from a particular stage and moved into other stage.
		Add Comment
28	Comments	This is a free text to enter the comments.
29	Submit	After entering the comments, when user clicks on this button, comments are stored in history records.
		Allocate To User Pane

Serial Number	Field Name	Notes
30	Drop Down user	Drop-down button will appear having the name of all those users, who are the subordinates of the particular Supervisor.
31	Submit	After selecting the user from the drop down list, when user (Supervisor) clicks on the **Submit** button, the selected task will be assigned to the correct person and it will be viewable to the concern user. If the selected task is already assigned / reserved by other user, a pop-up message will appear as "**Task is already assigned, please try another option**" followed by an **OK** button.
32	Cancel	If user clicks on the cancel button, **Allocate To User** pane will disappear.
33	Log Out	Users must click this button to log out from the **Inbox**.

Important Error Messages

Error Messages and Required Action

Serial Number	Section	Condition	Error Message	Required Action
1	Policy Number	When the policy number field is left blank	Missing Policy number	Users must enter the policy number. Users must enter the correct policy number.
		When user enters the invalid characters or more than 13 digits in the Policy Number	Please correct the policy number	

Serial Number	Section	Condition	Error Message	Required Action
		field		
2	Date From | To:	This date should be greater than the DATE FROM date, if entered date is smaller than DATE FROM	Please enter the correct date. Date should be in DDMMYYYY format	Users must enter the date in correct format and in the range.
		When the date is not entered or left Bank	Missing Date	

4.4 Maturity Claim Data Entry

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

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

Maturity Data Entry

Page Elements: Details for Maturity Data Entry

Serial Number	Field Name	Notes
		Request Type
1	Request Type	Request type is displayed.
2	Request ID	Request ID is displayed.
3	Date	Request date is displayed.
		Policy Summary
4	Installment Premium	Installment premium is displayed.
5	Policy Status	Policy status is displayed.
6	Insured	Insured's name is displayed.
7	Product Name	Product name is displayed.
8	Issue date	Issue Date is displayed.
9	Last Premium Paid	Last premium paid is displayed.
10	Customer ID	Customer ID is displayed.
11	Duplicate Policy Bond Issued	Informs the handler if the duplicate policy bond is issued
		Claim Details
12	Insured First Name	Insured's first name is displayed.
13	Insured Last Name	Insured's last name/surname is displayed.
14	Insured Date Of Birth	Date of birth of the Insured is displayed.
15	Claim Number	Claim number is displayed.
16	Policy Inception Date	Policy Inception Date is displayed.

Serial Number	Field Name	Notes
17	Policy End Date	Policy End Date is displayed.
	Maturity Claim Quote	
18	Base Sum Assured	Base Sum Assured is displayed.
19	Rider Sum Assured	Rider Sum Assured is displayed.
20	Accumulated Bonus	Accumulated bonus is displayed. Bonus depends on whether the policy comes under medical or non -medical cases. *(Refer to Rule 16 of POLI RULES – 2011)*
21	Excess Premiums	Excess premium is displayed.
22	Ex-gratia	Ex-gratia amount is displayed.
23	Loan Outstanding	Loan Outstanding is displayed. *(Refer to Rule 59(3) of POLI RULES – 2011)*
24	Unpaid Charges & Fees	Pending Charges and fees on the policy is displayed.
25	Unpaid Premiums	Populated by system if the premium is unpaid after due date on the date of Maturity *(Refer to Rule 57(4) of POLI RULES – 2011)* Premium due also depends on the policy life in years. *(Refer to Rule 56.2(a) i to v of POLI RULES – 2011)*
26	Gross Deductions	Gross deductions applicable is displayed.
27	Taxes Applicable	Populated by system if Taxes are applicable on the Net Amount payable
28	Gross Amount Payable	Total claim amount payable is displayed.
29	Amount Payable Net of Taxes	Actual amount that is payable to the Claimant is displayed.

Serial Number	Field Name	Notes
		Maturity Claim Processing
30	Have all documents been received?	Checks whether the documents are received or not. When No is selected, message displayed is "**Please verify all documents**".
31	Payment Mode	Payment mode is displayed. Payment mode can only be Cash, Cheque and EFT. Payment mode can be Cash or Cheque. Selection of a Payment mode displays the other required fields.
		List of Documents
32	Policy Bond/ Indemnity Bond received	Checks whether the Policy Bond/ Indemnity Bond is received Indemnity bond would be required in case the original policy is lost.
33	Premium Receipt Book received	Checks whether the Premium Receipt Book is received.
34	Loan pass book in lieu of Policy Bond	Checks whether the Loan Pass Book in lieu of Pass book is received. Enabled only if policy bond/indemnity bond check box is unchecked.
35	Discharge Voucher	Checks whether the discharge voucher is received.

Important Error Messages

Error Messages and Required Action

Serial Number	Section	Condition	Error Message	Required Action
1	Have all Documents been verified	If it is selected No and user clicks on the submit button.	Please verify all documents	Users must verify whether all the documents are received or not.

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

4.5 Maturity Claim Handler

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

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

Maturity Claim Handler

Page Elements: Details for Maturity Claim Handler

Serial Number	Field Name	Notes
1	Request Type Section	
2	Policy Summary Section	
3	Claim Details Section	*(Refer to section 4.4 for complete details above)*
4	Maturity Claim Quote Section	
5	Maturity Claim Processing Section	
6	List of Documents Section	
	Request Missing Documents	
7	Document Name	Users must select the document type from the drop-down list.
8	Document Request Date	Users must select the document request date.
9	Status	Users must select the status from the drop-down list.
10	Document Received Date	Users must select the document received date.
11	Add New	Provides the option to add new row.

⚠️ **Important Error Messages**

Error Messages and Required Action

Serial Number	Section	Condition	Error Message	Required Action
1	Have all Documents been verified	When all documents are not verified	Please verify all documents	Users must verify whether all the documents are received or not.
2	Policy Bond/Indemnity Bond received	If Policy Bond/Indemnity Bond received is unchecked	Missing Policy Bond/Indemnity Bond	Users must check whether the Policy Bond/Indemnity Bond is received or not.
3	Loan passbook in lieu of Policy Bond	If Loan Passbook in Lieu of Policy Bond received is unchecked	Missing Loan Passbook	Users must check whether the Policy Bond/Indemnity Bond is received or not.
4	Signed Voucher	If the option Signed Voucher checkbox is unchecked	Missing Signed Voucher	Users must check for the signed voucher if received otherwise initiate request for missing documents.
5	Document Description	If Left blank when "Others" are selected in the dropdown	Missing Document Description	Users must enter the description for the documents.
6	Document Request date	When Date entered is in wrong format	Date should be in DDMMYYYY format	All these fields will become compulsory when any document name is selected.
		When the date	Missing Date	User must enter date in

Serial Number	Section	Condition	Error Message	Required Action
		is missing		the correct format.
		When the date is given in future	Date should be less than or equal to today's date	
7	Document Received date	When date is entered in wrong format	Date should be in DDMMYYYY format	All these fields will become compulsory when any document name is selected. User must enter date in the correct format.
		When the date is missing	Missing Date	
		When the date is given in future	Date should be less than or equal to today's date	

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

4.6 Maturity Claim Approver

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

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

Maturity Claim Approver (Section 1)

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

Serial Number	Field Name	Notes
1	Request Type Section	
2	Policy Summary Section	*(Refer to section 4.4 for complete details above)*
3	Claim Details Section	

Serial Number	Field Name	Notes
		Payee Details
4	First Name	Payee's first name is displayed.
5	Middle Name	Payee's last name is displayed.
6	Last Name	Payee's last name/surname is displayed.
7	Role	Payee's Role is displayed.
8	Claim Allocation %	Percentage of payment is displayed.
		Maturity Claim Processing
9	Is Ex Gratia Amount Applicable	Checks whether Ex Gratia Amount is applicable *(Refer to Rule (i) in "Exception" section under 52.2 of POLI RULES – 2011)*
10	Have all documents been received?	Checks whether all documents have been received.
11	Payment Mode	Payment Mode is displayed.

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

Maturity Claim Approver (Section 2)

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

Serial Number	Field Name	Notes
1	Maturity Claim Calculation Section	
2	List of Documents Section	*(Refer to section 4.4 and 4.5 for complete details above)*
3	Request Missing Documents Section	
	Maturity Claim Summary	
4	Claim Amount	Claim amount is displayed. *(Refer to Rule 52.2 of POLI RULES – 2011)*

Serial Number	Field Name	Notes
5	Approver	Approver's name is displayed.
6	Mode of Payment	Payment method is displayed.
7	Final Approval Date	Final approval date is displayed.
8	All documents received	Checks whether all the documents are received.
9	Claim Amounts verified	Checks whether claim amounts are verified.
10	Payee Details verified	Checks whether payee details are verified.
	Reinsurance Details	
11	Amount Ceded	Amount transferred is displayed.
12	Amount Retained	Amount retained is displayed.
13	Reinsurer	Reinsurer name is displayed.
14	Approval request date	Allows to select date from the date picker
15	Approval received date	Allows to select date from the date picker
16	Submit	Allows to submit the request for payment initiation.
17	Reopen	Allows reopening of a closed claim. This is applicable only for specific approvers
18	Redirect	Users must click the Redirect button to redirect the Claim to the Data Entry person.
19	Withdraw	Users must click the Withdraw button to withdraw the case from processing.
20	View Documents	It is used to view the documents which are scanned and stored.
21	Request Missing	Allows initiating the missing Document Trigger to

Serial Number	Field Name	Notes
	Documents	complete the missing requirement.
22	Add Comments	It is used to add comments.
23	Request History	It is used to request the history.
24	Cancel	Used to cancel the page.

On screen exit, the claim is scheduled for payment.

4.7 Reopen Closed Claim (Maturity)

When a closed claim is required to be reopened, the system allows the user to enter an Ex gratia amount, Penal Interest, No of Days Legal Expenses and other expenses as shown in the screenshot below. All other functionality on this screen is similar to the **Claim Approver** screen.

An Approver who had earlier made a decision on the claim case will only be allowed to reopen a closed claim. An Approval will be required from the Post Master General for all such closed claims. The Approval from Post master General will be an Out of the system process.

When the Approver clicks on the **Reopen Closed Claim** button, system reopens the claim for claim decision. The Old ticket number is retained and no new Indexing is required for claim processing. However, in the Claim History, the details of the user actions are captured.

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

Maturity Claim Processing

Is Penal Interest Applicable on Claim Amount, If yes Click here

Penal Interest

| Rate of Interest: | 10 | % | Number of Days: | |
| Legal Expenses : | | | Other Expenses: | |

Is Ex Gratia Applicable, If yes Click here

Have all Documents been verified   ⊙Yes   ⊙No

Payment Mode: Cash ▾

Continue

Penal Interest

Page Elements: Details for Penal Interest

Serial Number	Field Name	Notes
1	Is penal Interest applicable on claim, If yes click here	Clicking on the link, will show the below mentioned field names.
2	Rate of Interest	Penal Interest should be in the numeric format. Entered value should be greater than or equal to 0 and less than 100.
3	Number of Days	No Of Days should be in the numeric format. Entered value should be greater than or equal to 0.
4	Legal Expenses	Damages should be in the numeric format.
5	Other Expenses	Other Expenses should be in the numeric format.

4.8 Survival Claim Data Entry

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

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

Page Elements: Details for Survival Data Entry

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

Serial Number	Field Name	Notes
3	Claim Details Section	
4	Survival Claim Quote Section	
5	Survival Claim Processing Section	
6	Survival Claim Processing Section	
7	List of Documents Section	
	Claim Details	
8	Last Survival Paid Date	Last Survival Paid Date is displayed.
9	Next Survival Due Date	Next Survival Due Date is displayed.
10	Last Survival paid amount	Last Survival Paid Amount is displayed.
11	Next Survival Due amount	Next Survival Due Amount is displayed.

4.9 Survival Claim Handler

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

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

Survival Claim Handler

Page Elements: Details for Survival Claim Handler

Serial Number	Field Name	Notes
1	Request Type Section	*(Refer to section 4.5 for complete details above)*
2	Policy Summary Section	
3	Claim Details Section	
4	Survival Claim Quote Section	
5	Survival Claim Processing Section	
6	List of Documents Section	
7	Request Missing Documents Section	*(Refer to section 4.5 for complete details above)*

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

Control		Description
	Buttons	
	Redirect	Allows to redirect the case to Data Entry Operator
	Submit	Allows to submit the details
	View Documents	Allows to view the documents

	Request Missing Documents	Allows to request missing documents
	Add comments	Allows to add comments
	Request History	Allows to view history
	Cancel	Allows to abort the changes

4.10 Survival Claim Approver

Survival Benefit Claim is applicable only on Sumangal and Gram Sumangal products, which are Non-Rural (PLI) and Rural (RPLI) variants of Sumangal products sold by India Post.

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

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

Request Type.:	Survival Claim		Ticket No:	PSSUC0000010667		Policy Number :	0000000017020		Date	04/10/2013

Policy Summary -0000000017020

Installment Amount	338.87		Policy Status	AP		Insured	Deena K		Product Name	Gram Sumangal
Issue Date	04/11/2007		Last Premium Paid:	04/10/2013		Customer ID	16285		Duplicate Policy Bond Issued:	No

Claim Details

Insured First Name	Deena	Insured Last Name	K
Insured DateOfBirth	13/06/1974	claimNumber	PSSUC0000010667
policyInceptionDate	04/11/2007	policyEndDate	04/11/2022
Last Survival Paid Date	NA	Current Survival Due Date	04/11/2013
Last Survival Paid Amount	NA	Current Survival Due Amount	10000.0

Survival Claim Quote

Survival Amount Due and Not Paid	0.0
Survival Amount Current Due	10000.0
Total Amount Payable	**10000.0**

(All amounts are in INR)

Survival Claim Approver (Section 1)

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

Serial Number	Field Name	Notes
1	Request Type Section	
2	Policy Summary Section	*(Refer to section 4.4 for complete details above)*
3	Claim Details Section	
4	Payee Details Section	*(Refer to section 4.6 for complete details above)*
5	Survival Claim Processing	*(Refer to section 4.6 for complete details above)*

Survival Claim Approver (Section 2)

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

Serial Number	Field Name	Notes

Serial Number	Field Name	Notes
1	Survival Claim Calculation Section	*(Refer to section 5.3 for complete details above)*
2	List of Documents Section	
3	Request Missing Documents Section	
4	Survival Claim Summary Section	*(Refer to section 5.5 for complete details above)*
5	Reinsurance Details Section	*(Refer to section 5.5 for complete details above)*

On screen exit, the claim is scheduled for payment.

4.11 Reopen Closed Claim (Survival)

The reopen claim process for Survival Claim is the same as explained under section 5.6 of this document for Maturity Claim.

4.12 Documents Dispatch and Archiving Process

The Dispatch Clerk must print, dispatch and archive a copy of the Policy and any other official documents to the customer.

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

Service Request is rejected by Approver.

Customer is informed of rejection by email, postal letter or through insurance agent.

All documents related to the Service request are held in a temporary folder in ECMS.

If the request is approved the given process is followed.

Once a service request is approved, an auto trigger from the McCamish System is sent to ECMS.

Meanwhile McCamish system prints two intimation letters; one for the customer and another as an office copy (Policy Docket) on pre-printed stationary.

The customer copy is duly signed and sent to the customer by email, post or through the agent .

A flat file of this document is sent to ECMS for scanning and storing the office copy of the policy bond without signature along with other supporting documents.

The flat file with all the related documents including other supporting documents are moved to a permanent policy folder and are tagged with policy numbers as well as customer ID.

Glossary

Term	Definition
Logging In	Logging in is the process through which the user of the device is identified and authenticated.
User	User is a person who will have access to the system to perform certain transactions. E.g.: Data Indexer, Claim handler etc.
Claim Handler	Claim Handler is a claim official who handles the claim processing once it is assigned to him.
Claim Approver	Claim approver holds the authority to take decision on claim.
Assignment/Reassignment	When the policy owner assigns the policy to someone else, it means that an assignment has taken place on the policy. In such cases, assignee needs to provide all the required documents.
Policy Bond	Original Policy bond issued to the customer.
Indemnity Bond	In case the original policy bond is missing, an indemnity bond will be issued it must be required at the time of claim.
Premium Receipt Book	Premium receipt book which shows premium paid details till date
Discharge voucher	Discharge voucher is issued to the customer along with the Maturity Claim notification.
ID proof	Valid ID proof of the customer.
EFT	Electronic Fund Transfer is a type of claim settlement option in which the amount will be credited to the customer's account electronically.