

DEATH CLAIM

Death claim is a process, under which the nominee, assignee or added payee, on the death of the policy insured, gets the benefit of the policy in the form of the total claim payable amount.

Nominee - The person whom the policy holder or insured, nominates for his policy.

Assignee - The person to whom the policy is assigned in case of absolute assignment or to the Bank in case if any loan is taken.

Payee - In death claim we have a provision to add payee. For example; if the existing insured has been died, if the nominee wants to have the money deposited in some other's account etc.

The Death claim process has 4-5 stages and is as follows:

1. Indexing stage - This is the very first stage when a nominee or some other person may come to the post office to get the death of the policy insured registered or notified.

2. Scanning of documents and Letter generation - Once the death is notified, the system will generate a claim notification acknowledgement letter' which will be sent to the nominees, assignees accordingly also the submitted documents will be sent for scanning and uploading process, so that the same should be visible to the other users in the process.

3. Data Entry Stage – In this stage the important information like, date of death, reason of death, place of death, category of death along with the required documents is entered and captured.

4. Claim Handler Stage – In this stage the claim Handler will check all the information, regarding Insured, may add payees, will check for all the required documents and will send it to Approver.

5. Claim Approver Stage – Claim Approver is the highest authority to approve, reject or withdraw the claim as required, while verifying the documents and investigator comments.

Claim approver also has the authority to send the claim to the Investigator if he finds it required.

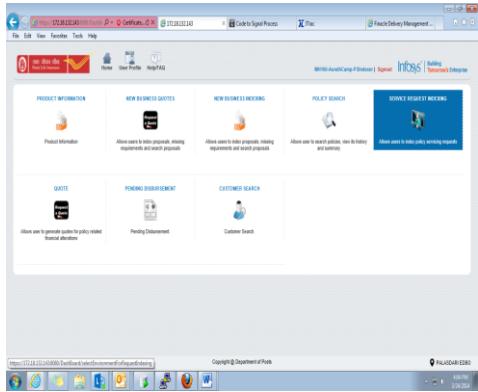
6. Claim Investigator Stage – Claim Investigator after investigating about the whole case will enter his recommendations and will send the same to the Approver again, and Approver based on his comments will take the necessary action required.

7. Letter generation and Disbursement stage – Once the approver takes his decision the system will generate the other letters like, Claim Acceptance/ Claim rejection, Death calculation letter is generated and simultaneously the death claim request will go to the disbursement section. At disbursement stage the Indexer will index the request for disbursement and will send it to the approver for approving the disbursement. The Approver then can approve the request for disbursement.

The above mentioned steps are the major steps in process of death claim, let us have a elaborated view of these stages:

Indexing Stage:

1. Login as an Indexer.
 2. Click on the “Service Request Indexing” icon, the Service Request Indexing screen should get displayed.



3. Enter the Request Type as "Death claim", Policy number and the Date field should display the default current date and click on the "Next" button.

Service Request Indexing

Request Type *	Death Claim	Policy Number *	AM-54112-P	<input type="button" value=""/>	Date	24/03/2014	<input type="button" value=""/>
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4. The system should display the following rest of the sections of the screen:

http://172.16.132.113:9080/Dashboard/loginSuccess.jsp

Code to Signal Process | Logout Successful | Finacle Delivery Manager | 172.16.132.113 | Logout Successful

File Edit View Favorites Tools Help

Home User Profile HelpFAQ

MH160-AundhCamp-PSIndexer | Signout Infosys Building Tomorrow's Enterprise

Service Request Indexing

Request Type	Death Claim	Policy Number	AM-54112-P	Date	24/03/2014
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Policy Summary -AM-54112-P

Installment Amount	131.00	Policy Status	Active	Insured	NUR HUSSAIN ALI	Product Name	Santosh
Issue Date	29/11/2002	Premium Paid Till	30/11/2013	Customer ID	178878	Duplicate Policy Bond Issued:	No

Mandatory Documents:

- Claim Intimation
- Death Certificate
- Disputed

Date Of Death: 24/03/2014

Intimator details

First Name:	Faisal	Middle Name:	
Last Name:	Mohammad	Relationship to Insured	Brother
Phone Number:			

Submit Cancel

javascript:void(0) Print Copyright @ Department of Posts PANVEL H.O. 6:02 PM 3/24/2014

Service Request Indexing

Request Type	Death Claim	Policy Number	AM-74459-CS	Date	24/03/2014
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Policy Summary -AM-74459-CS

Installment Amount	268.00	Policy Status	Active	Insured	MD.ABDUL GAFFAR	Product Name	Santosh
Issue Date	28/02/2006	Premium Paid Till	30/11/2013	Customer ID	176489	Duplicate Policy Bond Issued:	No

Pending Request/s

Request ID	Policy Number	Request Type	Request Status	Request Date & Time	Request Owner	Action
PSBIL0000013838	AM-74459-CS	Billing Frequency Change	Pending	23/01/2014	MH-PS Indexer	

Mandatory Documents:

- Claim Intimation
- Death Certificate
- Disputed

Date Of Death: 17/03/2014

Intimator details

First Name:	Faizal	Middle Name:	
Last Name:	Mohammad	Relationship to Insured	Brother
Phone Number:			

Submit Cancel

Pending Request – Which display any pending request on the policy.

Mandatory documents- Claim Intimation and Death Certificate are the mandatory documents.

Date of death – Can be a past date but before policy issuance date but not the future date

Intimator's detail – Details of the intimator will be captured in this section

Submit Button – on clicking "Submit" the system will generate a Transaction number or Request ID.

Cancel Button – Will discard all the changes at the screen and will take the screen back to the Inbox.

Once the Ticket ID is generated the system will generate 3 stages in the database table - Alpha_service_request_stage:

1.Claim notified stage – To complete this stage,

- check in Pendevent table that S200 event should have been created
- Now run the cell level batch for the cellid with the event date
- Check that the error code for S200 event should be 0000

2. Receipt of claim forms stage – Give Signal reference-ECMSSignal and Signal Data- 0001 for this stage to complete

3. Claim notification acknowledgement letter stage – Give Signal reference – LetterSignal and Signal Data- 0001 for this stage to complete

On completing the above three stages the Claim Application entry should come, which means the request is at DATA ENTRY STAGE now.

Data Entry Level Stage:

1. Login with the Data Entry user.

2. Go to the Inbox.

3. Search the Ticket ID and open the screen by clicking on the Ticket ID hyperlink.

4. Enter the following mandatory fields in the :Death Claim processing" section:

1. Place of Death

2. Date of Death

2. Reason of Death

4.Category of Death dropdown (All these details will be visible in View only mode on the Claim Handler and Approver screen)

5.Select the two mandatory checkboxes from the list of the Documents section

i.e. Claim Form and Death certificate and click on the "Submit" button.

The screenshot shows the 'Death Claim Processing' form. The 'Place Of Death' field is set to 'DELHI'. The 'Date Of Death' field is set to '05/01/2014'. The 'Reason Of Death' field is set to 'CANCER'. The 'Pin Code' field is set to '110021'. The 'Policy Type' field is empty. A checkbox for 'Dispute' is present. The 'Category Of Death' dropdown menu is open, showing options: 'NaturalDeath' (selected), 'Select', 'AccidentalDeath', 'NaturalDeath' (highlighted in blue), 'Homicide/Murder', 'Catastrophe', and 'Suicide'. Below the form is a 'List of Documents' section with checkboxes for: 'Claim Form' (checked), 'Disbursement Voucher', 'Death Certificate' (checked), 'Premium Receipt/Book Received', 'PolicyBond/Indemnity Bond Received', and 'Loan Passbook inlieu of PolicyBond'. At the bottom right are buttons for 'Submit', 'View Documents', 'Add Comments', 'Request History', and 'Cancel'.

The system will display the below message , click on the Yes button to submit it to CLAIM HANDLER STAGE.



Claim Handler Stage:

1. Login with the Data Entry user.
2. Go to the Inbox.
3. Search the Ticket ID and open the screen by clicking on the Ticket ID hyperlink.
4. The system will display the Claim Handler screen, which will show nominee or assignee details, in the Nominee and the Assignee details section as applicable.

Request Type:	Death Claim	Ticket No:	PSDEC0000014467	Policy Number :	AM-86431-CS	Date	28/02/2014																																																																																
Policy Summary -AM-86431-CS																																																																																							
Installment Amount	495.00	Policy Status	Pending Death processing	Insured	BASANTI MEDHI	Product Name	Santosh																																																																																
Issue Date	30/06/2008	Premium Paid Till	31/05/2015	Customer ID	177462	Duplicate Policy Bond Issued:	No																																																																																
Claim Details <table border="1"> <tr> <td>Insured First Name</td> <td colspan="3">BASANTI</td> <td>Insured Last Name</td> <td colspan="3">MEDHI</td> </tr> <tr> <td>Insured Date Of Birth</td> <td colspan="3">01/03/1966</td> <td>Ticket No</td> <td colspan="3">PSDEC0000014467</td> </tr> <tr> <td>Policy Inception Date</td> <td colspan="3">30/06/2008</td> <td>Policy EndDate</td> <td colspan="3">30/06/2025</td> </tr> <tr> <td colspan="8">Other Policy Details</td> </tr> <tr> <td>Policy Number</td> <td colspan="7">Ticket No</td> </tr> <tr> <td colspan="8">Nominee Details</td> </tr> <tr> <td>First Name</td> <td>Middle Name</td> <td>Last Name</td> <td>Role</td> <td>Claim Allocation%</td> <td colspan="3"></td> </tr> <tr> <td>DUMMY</td> <td></td> <td>NAME</td> <td>Nominee</td> <td>100</td> <td colspan="3"></td> </tr> <tr> <td colspan="8">Assignee Details</td> </tr> <tr> <td>First Name</td> <td>Middle Name</td> <td>Last Name</td> <td>Role</td> <td>Claim Allocation%</td> <td colspan="3"></td> </tr> </table>								Insured First Name	BASANTI			Insured Last Name	MEDHI			Insured Date Of Birth	01/03/1966			Ticket No	PSDEC0000014467			Policy Inception Date	30/06/2008			Policy EndDate	30/06/2025			Other Policy Details								Policy Number	Ticket No							Nominee Details								First Name	Middle Name	Last Name	Role	Claim Allocation%				DUMMY		NAME	Nominee	100				Assignee Details								First Name	Middle Name	Last Name	Role	Claim Allocation%			
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We can also change the payee details by clicking on the Do you want to modify the Payee link and by selecting any of the options in the dropdown.

Nominee Details							
First Name	Middle Name	Last Name	Role	Claim Allocation%			
DUMMY		NAME	Nominee	100			
Assignee Details							
First Name	Middle Name	Last Name	Role	Claim Allocation%			
Death Claim Processing							
Place Of Death	Date Of Death	Reason Of Death	Category Of Death	Pin Code			
ghg	28/02/2014	gh	NaturalDeath				
Do you want to modify payee, If yes Click here				Reason	Select Select NomineePredeceasedInsured SuccessionCertificateReceived SuccessionCertificateWaivedbyDOPDesignatedOfficial Other		
Is Claimant different from Payee, If yes Click here							
Is Ex Gratia Applicable, If yes Click here							
Have all Documents been verified? <input type="radio"/> Yes <input checked="" type="radio"/> No							
Payment Mode:		Cheque					
Continue							
Submit Redirect View Documents Request Missing Documents Add Comments Request History Cancel							

Once a Reason is selected the system will display a "Payee details" table to add the details of the payee.

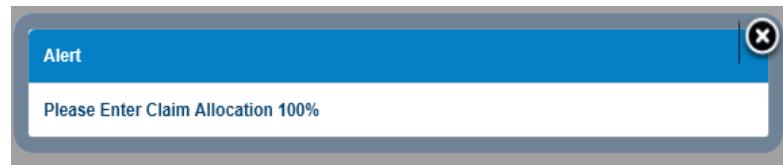
Add the payee details and click on the Add payee button.

Payee Details					
First Name *	Geeta	Middle Name			
Last Name	Sharma	Relationship to Insured *	Sister		
Email		Phone Number			
AddressLine1 *	Gulmohar Appartements	AddressLine2	Near Kharadi Bypass		
Village		Taluka			
City *	Pune	District *	Haveli		
State *	Maharashtra	Country *	India		
PinCode *	411025	Claim Allocation % *	100		
<input type="button" value="Add Payee"/> <input type="button" value="Update Payee"/>					

The system will add a Payee details section on the screen and this this payee depending upon the Claim Allocation % will get the money allocated,

Death Claim Processing																							
Place Of Death	Date Of Death	Reason Of Death	Category Of Death	Pin Code																			
ghg	28/02/2014	gh	NaturalDeath																				
Do you want to modify payee, If yes Click here			Reason	Other	<input type="button"/>																		
<table border="1"> <thead> <tr> <th colspan="6">Payee Details</th> </tr> <tr> <th>First Name</th> <th>Middle Name</th> <th>Last Name</th> <th>Relationship</th> <th>Claim Allocation</th> <th>Action</th> </tr> </thead> <tbody> <tr> <td>Geeta</td> <td></td> <td>Sharma</td> <td>Sister</td> <td>100</td> <td> </td> </tr> </tbody> </table>						Payee Details						First Name	Middle Name	Last Name	Relationship	Claim Allocation	Action	Geeta		Sharma	Sister	100	
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Geeta		Sharma	Sister	100																			
Is Claimant different from Payee, If yes Click here Is Ex Gratia Applicable, If yes Click here Have all documents been verified? <input checked="" type="radio"/> Yes <input type="radio"/> No Payment Mode: <input type="button" value="Cheque"/>																							
<input type="button" value="Continue"/>																							

In case we have added the payee with % less than 100%, then we need to again add the nominee to complete the 100% claim allocation, other wise the system will give the below alert message if we are submitting the request without completing the 100% Claim Allocation .



Now click on the "Continue" button, the system will display the rest of the sections of the screen and those are:

1. Death claim calculation section- which will display the calculation part of the policy:

Death Claim Calculation			
Base Sum Assured	41176.0	Loan Outstanding	0.0
RiderSumAssured	0.0	UnpaidCharges & Fees	0.0
Accumulated Bonus	15029.24	Unpaid Premiums	0.0
Excess Premiums	7425.0		
Gross Amount Payable	63630.24	Gross Deductions	0.0
Amount Payable Net of Taxes	63630.24	Taxes Applicable	0.0
Total Claim Amount Payable	63631.0		

(All amounts are in INR)

2. Dispute section: This checkbox will help the user to tag the claim as disputed and at Approver level if this checkbox is checked the system will not allow to Approve the disputed claim.

Dispute

Dispute

3. List of Documents section: Will display the list of documents, with checked documents from data entry level.

List of Documents	
<input checked="" type="checkbox"/>	Claim Form
<input type="checkbox"/>	Disbursement Voucher
<input type="checkbox"/>	Succession Certificate Waived
<input type="checkbox"/>	Succession Certificate
<input checked="" type="checkbox"/>	Death Certificate
<input type="checkbox"/>	Premium Receipt Book Received
<input type="checkbox"/>	Policy Bond/Indemnity Bond Received
<input type="checkbox"/>	Loan Passbook in lieu of Policy Bond

The mandatory documents to select at this stage are:

1. Claim Form
2. Death Certificate
3. Premium Receipt Book
4. Policy Bond/Indemnity Bond or Loan passbook in lieu of Policy bond.

But in case the Payee is added by selecting the reason "Succession certificate Received" or "Succession Certificate Waived by DOP Designated official" then the system will ask for the above mandatory documents i.e. "Succession Certificate" or "Succession Certificate Waived" respectively.

4. Requirement Missing Document section: This section will help to log the request if any of the documents is missing. The user can select the document, and click on the "Request Missing Documents" button, the system will send a letter to the nominee to submit the document.

Once the document is submitted, the Indexer will Index the request and again the request will come to the Claim handlers inbox, and he can view the documents on clicking the "View Documents" button.

Request Missing Documents				
Document Name	Document Request Date	Status	Received Date	Add New [+]
-Select-	27/03/2014	Pending		

[Submit](#) [Redirect](#) [View Documents](#) [Request Missing Documents](#) [Add Comments](#) [Request History](#) [Cancel](#)

5. Redirect Button: The user has the authority to send the request back to the Data Entry, by clicking on the "Redirect" button, once the request is redirected, it will be available in the "Data Entry's Inbox" under "redirected" Status. The DE can then again submit the request back to the Claim handler by following the normal procedure.

6. Add Comments: The user can add his comments, by clicking on the "Add Comments" button.

Add Comment	
Comment:	Working fine! You have 52 characters
Submit	

Message Status

Your Comment is added Successfully

7. Request History Button: This button will display the History screen displaying the various stage and added comments at each stage

History					
Stage	Status	Handler	Office Name	Date	
Claim Handling	Reserved	workflow	PANVEL H.O.	28/02/2014 03:06:29	
Status	Handler	Office Name	Date	Comments	Commented By
Reserved	workflow	PANVEL H.O.	28/02/2014 03:06:29	Working fine	MH-ClaimHandler
Pending	workflow	PANVEL H.O.	28/02/2014 03:06:29		
Claim calculation	Completed	workflow	PANVEL H.O.		
Claim application entry	Completed	workflow	PANVEL H.O.		
Claim calculation	Completed	workflow	PANVEL H.O.		
Claim notification acknowledgement letter	Completed	workflow	PANVEL H.O.	28/02/2014 03:03:54	
Receipt of claim forms	Completed	workflow	PANVEL H.O.		
System Administrator	Terminated	workflow	PANVEL H.O.		

Selecting the “Yes” Radio Button for “Have all the documents been verified?” is also mandatory,

Is Claimant different from Payee, If yes Click here
Is Ex Gratia Applicable, If yes Click here
Have all Documents been verified? <input checked="" type="radio"/> Yes <input type="radio"/> No
Payment Mode: <input type="button" value="Cheque"/>
Continue

After entering all the mandatory details on the claim Handler screen, the user can submit the claim to the “Approver” by clicking on the “Submit” button. The system will display the below message, click on the “Yes” button, the system will send the request to the APPROVER STAGE.



Claim Approver Stage:

1. Login with the Data Entry user.
2. Go to the Inbox.
3. Search the Ticket ID and open the screen by clicking on the Ticket ID hyperlink.
4. The system will display the Claim Approver screen same as Claim handler the only difference is that the Claim approver can send the request to the Claim Investigator also, by selecting the “Do you want to Override the system decision” as “YES” and clicking on the “Continue” button.

Payee Details					
First Name	Middle Name	Last Name	Relationship	Claim Allocation	Action
Geeta		Sharma	Sister	100	

Is Claimant different from Payee, If yes [Click here](#)
 Is Ex Gratia Applicable, If yes [Click here](#)
 Have all Documents been verified? Yes No
 Is Investigation Required? YES
 Fraudulent
 Do you want to override system decision YES NO
 Payment Mode:

[Continue](#)

Claim investigator Stage:

1. Login with the Data Entry user.
2. Go to the Inbox.
3. Search the Ticket ID and open the screen by clicking on the Ticket ID hyperlink.
4. The system will display the Claim Investigator screen.

The screenshot shows a web-based application interface for claim investigation. At the top, there are navigation links for Home, Inbox, User Profile, and Help/FAQ. On the right, there are links for Anand | Signout and the Infosys logo with the tagline "Building Tomorrow's Enterprise".

The main content area displays a "Request Type: Death Claim" with "Ticket No: PSDEC0000014648" and "Policy Number: 0000000017595". The date is listed as "Date 20/03/2014".

A "Policy Summary" section shows the following details:

Policy Summary -0000000017595							
Installment Amount	245.00	Policy Status	Pending Death processing	Insured	VENKAT FDGF DG VENKAT	Product Name	Children Policy
Issue Date	04/02/2014	Premium Paid Till	28/02/2014	Customer ID	316608	Duplicate Policy Bond Issued:	No

The "Claim Details" section contains the following information:

Insured First Name	VENKAT	Insured Last Name	VENKAT
Insured Date Of Birth	01/02/2005	Ticket No	PSDEC0000014648
Policy Inception Date	04/02/2014	Policy EndDate	04/02/2022

The "Investigation Status" section shows:

Investigation Status	Pending	Last Name	Singh
First Name	Anand		

The "Death Claim Processing" section includes:

Place Of Death	Date Of Death	Reason Of Death	Category Of Death	Pin Code
DELHI	19/03/2014	CANCER	NaturalDeath	

The "Dispute" checkbox is checked.

The "Investigation Report" section shows:

Submitted

Investigator Recommendation:

Submit View Documents Add Comments Request History Cancel

Enter the "Investigation Recommendation" field mandatory and click on the "Submit" button, the system will display the below message , click on the "Yes" button, the system will send the claim back to the APPROVER STAGE.



Claim Approver Stage after submitting from Claim Investigator: Once the request comes back to the Approver he can see the Investigators comment in the "Claim investigation Details" section:

The screenshot shows the "Claim Investigation Details" section. It includes fields for "Investigator Name" (Anand), "Assigned By" (Siddiqui null), "Report received date" (27/03/2014), "Investigator ID" (Anand_Singh), and "Assigned On" (27/03/2014).

The "Investigator Recommendation" field contains the text "Submitted".

Now click on the “NO” option for “Do you want to override the system decision” and click on the “continue” button.

The system will display the rest of the section of the screen same as claim handler the only difference is of “Claim Decision” section:

The screenshot shows the 'Claim Decision' interface. The 'Claim Approver Checklist' section contains fields for ClaimAmount (0.0), Approver (Siddiqui_approver), Final Approval Date (27/03/2014), Payee Name (Geeta Sharma), Relationship to Insured (Sister), and ModeofPayment (Cheque). Below these are checkboxes for Payee Identified, Investigation Report Verified, Claim Amounts Verified, Death Established, and All Documents Received. The 'Reinsurance Details' section includes fields for AmountCeded, Reinsurer (ABC Insurance Co.), Amount Retained, Approval Request Date, and Approval Receipt Date. At the bottom are buttons for Withdraw, Reopen, Redirect, Approve, Reject, View Documents, Request Missing Documents, Add Comments, Request History, and Cancel.

Select all these checklist along with other mandatory fields (same as Claim handler) and click on the “Approve” button. The system will display the below message, click on the “Yes” button, the system will approve the claim and will send the same for the disbursement section.



Now before Disbursement, run the batch for S202 event and the error code should come as 0000, and after that give Letter Signal for “Claim notification Acknowledgement Stage” as we did at indexing stage.

Also now the status of the Policy should change from PS to TD.

And if the policy is rejected, by clicking on the “Reject button” the system will generate S206 event on which processing the status will change from PD to DC.

And if the claim is Withdrawn, by clicking on the Withdraw” button and then running the batch, the system will change the status of the policy same as it was before indexing.

Disbursement Stage- Indexing:

1. Login as the same Indexer with which we logged in.
2. Click on the “Pending Disbursement” icon
3. The Pending Disbursement screen will open up.
4. Enter the “Request ID” or “Policy Number” and click on the “Submit” button.
5. The system will display the Disbursement Voucher generated for that request, with other details like status in “Pending” status.
6. Now click on the “Disbursement Voucher” Hyperlink, the Pending Disbursement screen will open up with all the details of the payee and the amount which is to be Disbursed.

7. Enter the mandatory fields as, MICR code, IFSC code, Cheque Number, Cheque date, Issue Bank and click on the "Submit" button.

The system will submit the request to the Approver for Approving the Disbursement.

Disbursement Stage- Approval:

1. Login as the same Indexer with which we logged in.
2. Click on the "Pending Disbursement" icon
3. The Pending Disbursement screen will open up.
4. Enter the "Request ID" or "Policy Number" and click on the "Submit" button.
5. The system will display the Disbursement Voucher generated for that request, with other details like status in "Pending Approval" status.
6. Now click on the "Disbursement Voucher" Hyperlink, the Pending Disbursement screen will open up with all the details of the payee and the amount which is to be Disbursed.
7. All the entered details at the Indexer level, will be autopopulated in the view only mode, then click on the "Approve" button.

Now again run the batch for "S804" event and the error code should be 0000.

The system will Disburse the claim, and the claim status in the disbjml table in database will be "Paid" and thus the death claim process gets terminated.

