

# **India Post**

## **Postal Life Insurance**

Application Training Program

Client Maintenance Manual



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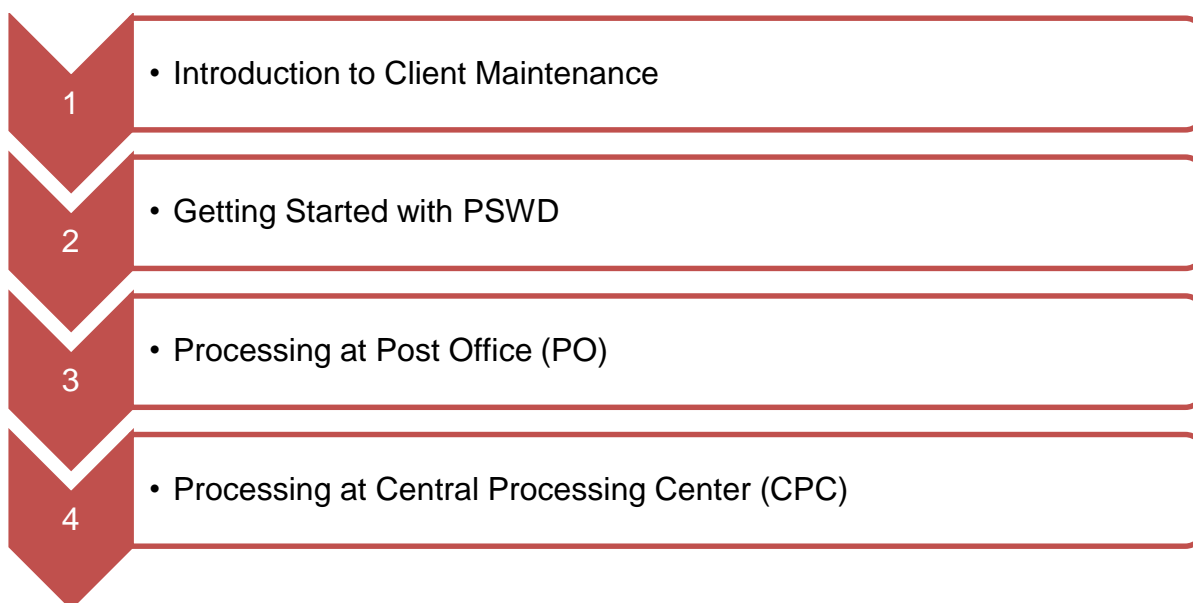


# Executive Summary

## About the Manual

The Client Maintenance operating manual is designed to support India Post (IP) in processing the Client Maintenance requests for its Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) products. The transactions supported in this manual are all non-financial and routine policy servicing in nature. It is used to manage customer queries and policy requests, subject to pre-defined conditions. It also helps IP to perform their daily transactions.

This manual contains the following sections:

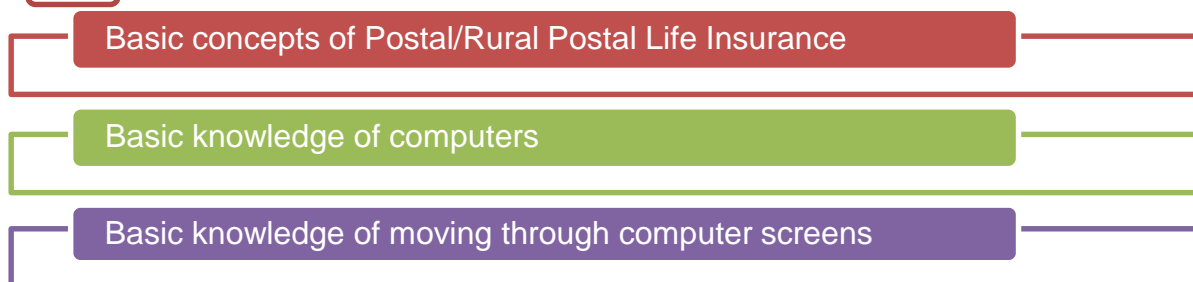


## Scope of the Document

This document will teach India Post Users to process the policy servicing and Client Maintenance requests in the PO and the CPC.



Users should know the following:



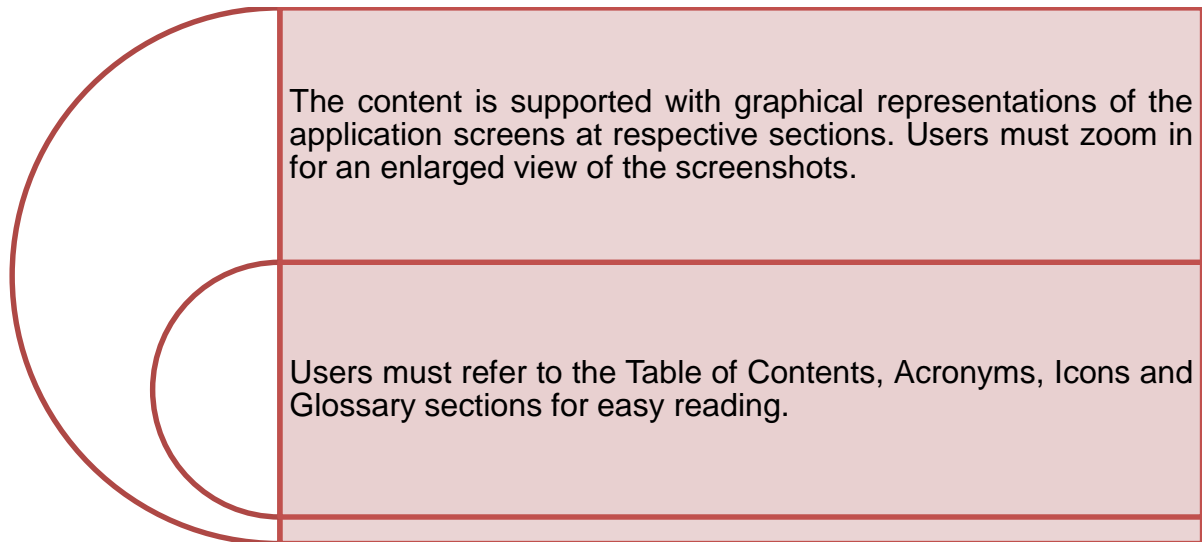
## Audience

This document will be used by the following roles at IP:



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

## Guidelines to Read the Document



## Typographical Conventions

Bold	Blue	<i>Italic</i>
<ul style="list-style-type: none"><li>• <b>User Interface Elements</b></li><li>• <b>Clickable Items</b></li><li>• <b>Process Names</b></li></ul>	<ul style="list-style-type: none"><li>• <a href="#">Cross References</a></li><li>• <a href="#">Table Name</a></li><li>• <a href="#">Screenshot Label</a></li></ul>	<ul style="list-style-type: none"><li>• <i>Emphasis</i></li><li>• <i>Book Titles</i></li><li>• <i>Variables</i></li></ul>

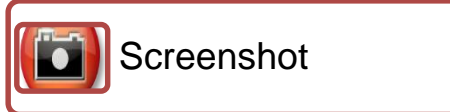
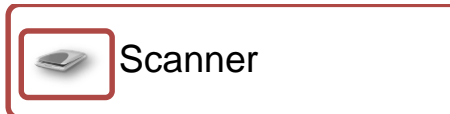
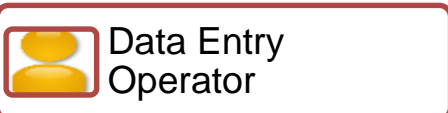
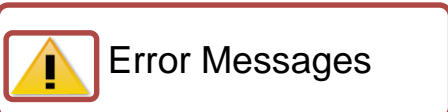


The 'blue' Cross Reference text changes its color to purple when it is clicked. This indicates that the user has clicked on the link once before. However, user can still click on the link text and will again be navigated to the cross reference text.

## Icons



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



## Acronyms

HO	• Head Office
CPC	• Central Processing Center
PLI	• Postal Life Insurance
IP	• India Post
RPLI	• Rural Postal Life Insurance
PMG	• Post Master General
PO	• Post Office
OCR	• Optical Character Reader
ECMS	• Enterprise Content Management System
UI	• User Interface
PSWD	• Policy Servicing Work Desk
DOC	• Disbursing Officer's Certificate
FAQ	• Frequently Asked Questions
KYC	• Know Your Customer



# Section 1: Introduction to Client Maintenance

## 1.1 Client Maintenance: An Overview

All the PLI/RPLI products need policy maintenance as part of their service offered to the customers in order to maintain an up-to-date record of all the client details including the transaction history.



This enables a smooth functioning of the IP's insurance section in order to facilitate the best service to the clients.



The Client Maintenance system allows the users to process change requests like the name, address, telephone and email details, billing method, frequency, and bank details of a client or a policy holder.



It also maintains a history of the transactions and can track the status of the transactions at any given moment.

## 1.2 Client Types



Clients also known as Policy Holders in the India Post, are five types of entities classified by their role and functions within the insurance industries guidelines.

### Insured

- The **Insured** entity is the person who has the insurance coverage of the policy. For all policies only one 'Insured' will be setup except for Yugal Suraksha.

### Proposer

- The **Proposer** entity is a person who pays the premium of policy. For all policies only one 'Proposer' will be setup

### Nominee

- The **Nominee** entity is a person who will receive the life insurance proceeds upon the death of the insured.

### Appointee

- In case the nominee is a minor, an **Appointee** is the person who will act as a guardian of the nominee till he attains 18 years of age.

### Assignee

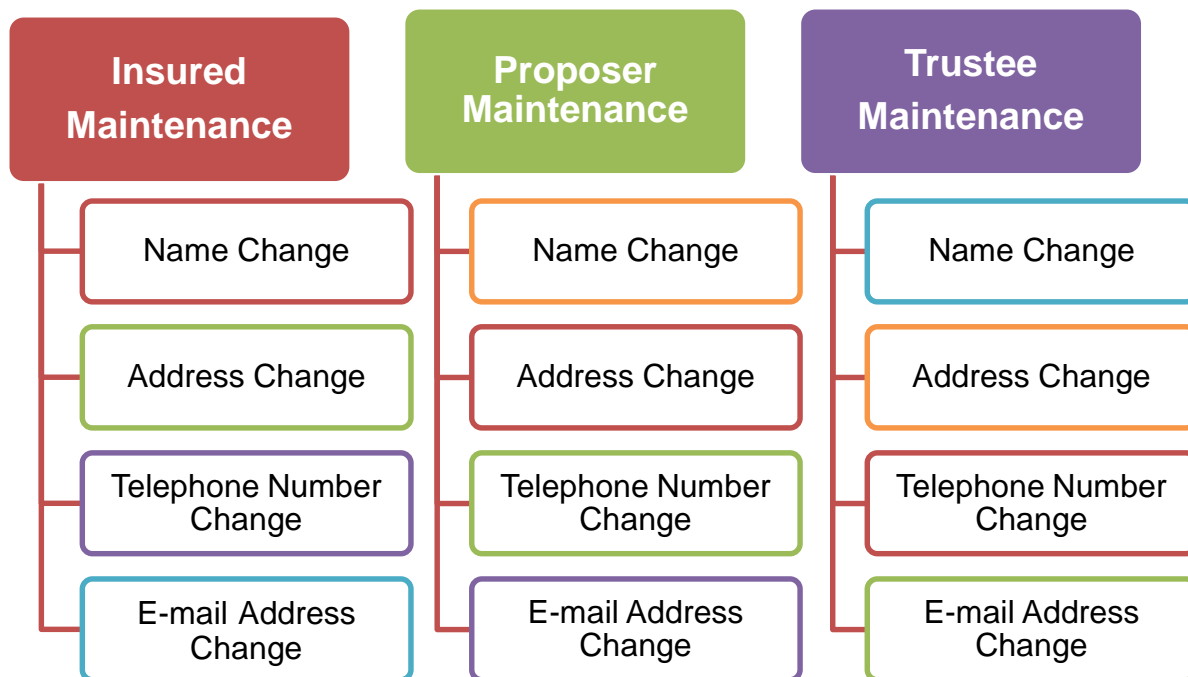
- An **Assignee** is an entity to whom the rights of the policy are transferred.

### Trustee

- Trustee** is a guardian who is appointed to manage the benefits of the policy. Trustee is available on MWPA policies only and can be individual or Company.

## 1.3 Client Maintenance Requests

The most frequent change requests that are available for customers to make are given below.



## Section 2: Getting Started with PSWD

### 2.1 Introduction

The McCamish application can be accessed from any India Post (IP) workplace. All users must login 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.

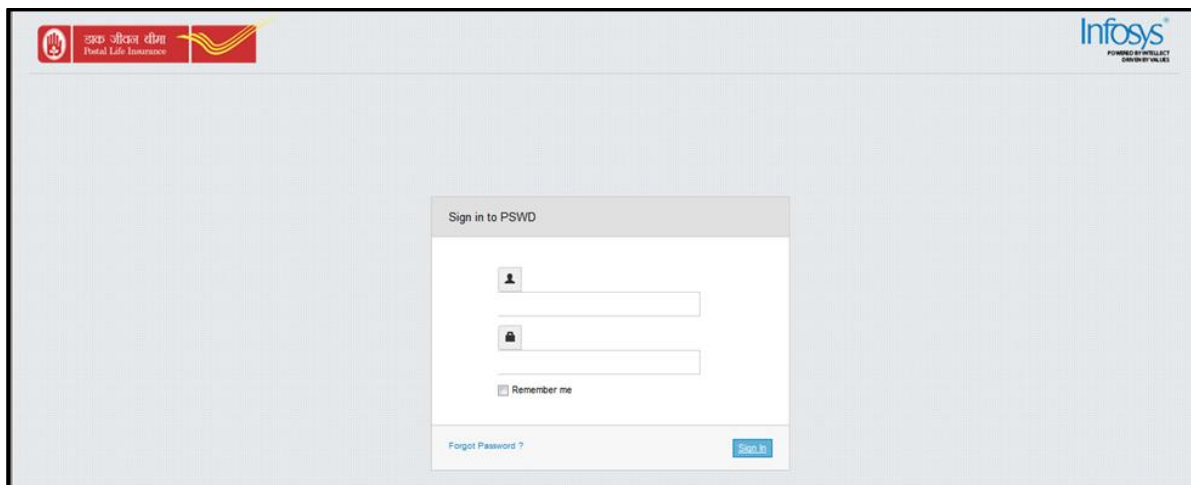
**Step 1:**  Enter **User Name**.

**Step 2:**  Enter **Password**.

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



The screenshot below shows the Login screen.



**PSWD Login Screen**



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

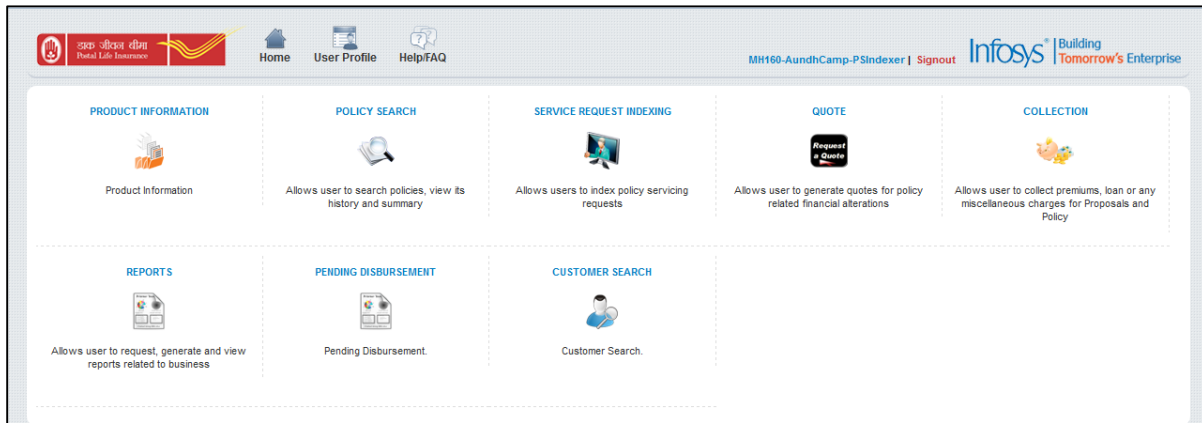


Never disclose your user name and password to anyone.

## 2.3 The Dashboard



The screenshot below shows the Dashboard.




The Dashboard




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


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

- 


**Product Information**

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


**Policy Search**

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

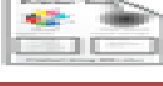
**Service Request Indexing**

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


**Quote**

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


**Collection**

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

**Reports**

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

**Pricing Disbursement**

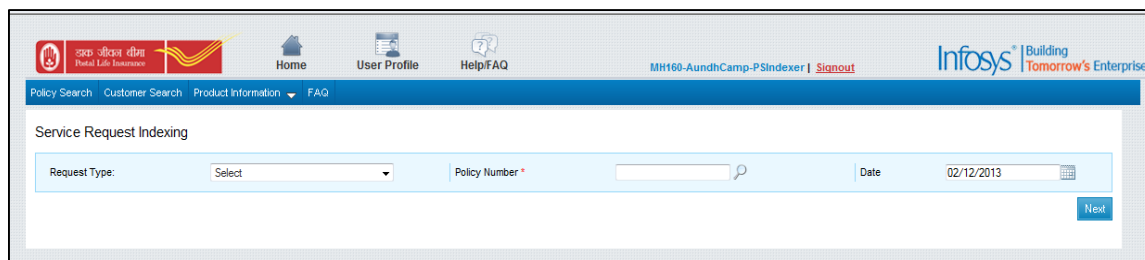
  - Users must click the **Pending Disbursement** button to access the pending disbursement activities screen.
- 

**Customer Search**

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



The screenshot below shows the Service Request Indexing screen.



The screenshot shows the 'Service Request Indexing' screen. At the top, there is a navigation bar with links for Home, User Profile, Help/FAQ, and a user session indicator 'MH160-AundhCamp-PSIndexer | Signout'. Below the navigation bar, there is a search bar with the following fields: 'Request Type' (a dropdown menu currently showing 'Select'), 'Policy Number' (a text input field with a search icon), and 'Date' (a date picker showing '02/12/2013'). A 'Next' button is located at the bottom right of the search area.

## Service Request Indexing


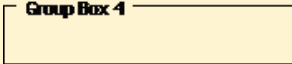



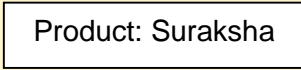






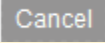


## 2.4 User Interface (UI) Elements



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

Frequently Used Screen Elements

Element	Description
	The drop-down box has a number of values in the list. Users must click the arrow to open the drop-down and select the required value.
	The user must enter the required value in the text entry field box.
	The user must click the <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  .
	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  .
	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.
	The <b>View Documents</b> button is an action button and the user can view the scanned documents.
	The user must click the <b>Submit</b> button to submit details that are entered.
	The user must click the <b>Add Comments</b> button to add comments.
	The user must click the <b>Cancel</b> button to cancel the changes.

## Section 3: Processing at Post Office (PO)



Client Maintenance involves change and update of customer address and customer information. Name change is also part of Client Maintenance. Address includes contact details such as telephone and email address.

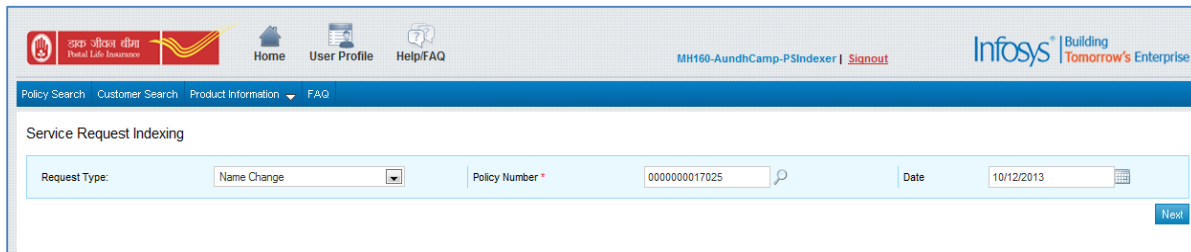
### 3.1 Indexing the Request



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



The screenshot below shows the Service Request Indexing screen.



The screenshot shows the 'Service Request Indexing' screen. At the top, there is a navigation bar with links for 'Policy Search', 'Customer Search', 'Product Information', and 'FAQ'. Below this, the 'Service Request Indexing' section contains a form with the following fields: 'Request Type' (set to 'Name Change'), 'Policy Number' (0000000017025), and 'Date' (10/12/2013). A 'Next' button is located at the bottom right of the form.

Service Request Indexing Screen



To access Request Indexing, the Indexer must perform the following steps:

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

Select **Request Type** from Request Type drop-down list.

Enter **Policy** number.

Enter the current **Date**.

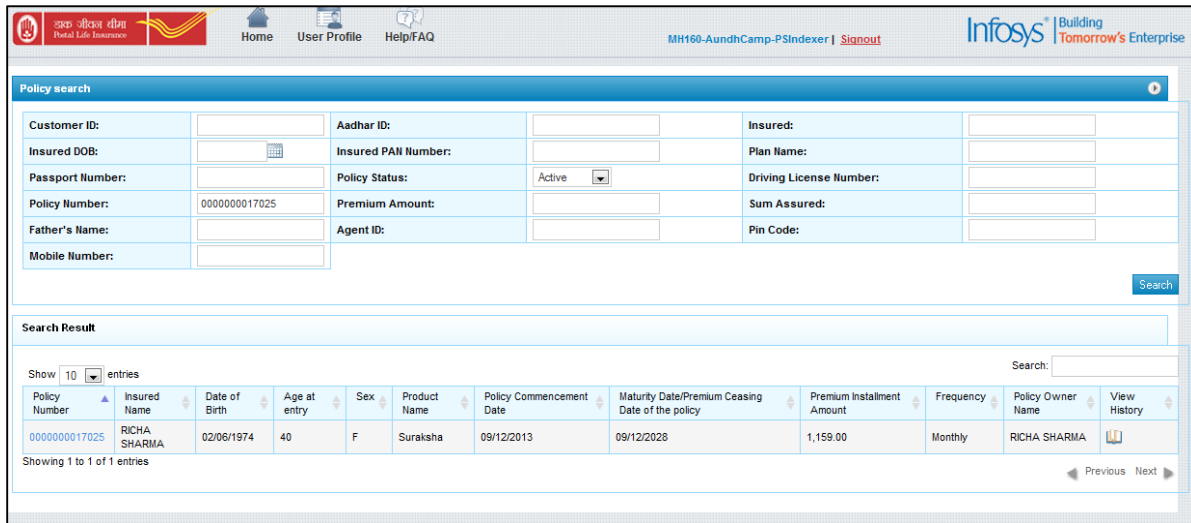
Click **Next**.



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



The screenshot below shows the Policy Search screen.



The screenshot shows the 'Policy search' interface. It includes a search bar at the top with a 'Search' button. Below the search bar, there are several input fields for customer details: Customer ID, Insured DOB, Passport Number, Policy Number (pre-filled with 0000000017025), Father's Name, Mobile Number, Aadhar ID, Insured PAN Number, Policy Status (set to Active), Premium Amount, Agent ID, Insured, Plan Name, Driving License Number, Sum Assured, and Pin Code. A 'Search' button is located at the bottom right of the search fields. Below the search fields, there is a 'Search Result' section showing a table with one entry for Policy Number 0000000017025, Insured Name RICHIA SHARMA, Date of Birth 02/06/1974, Age at entry 40, Sex F, Product Name Suraksha, Policy Commencement Date 09/12/2013, Maturity Date/Premium Ceasing Date of the policy 09/12/2028, Premium Installment Amount 1,159.00, Frequency Monthly, Policy Owner Name RICHIA SHARMA, and View History. The table is paginated, showing 1 to 1 of 1 entries.

Policy Search Screen



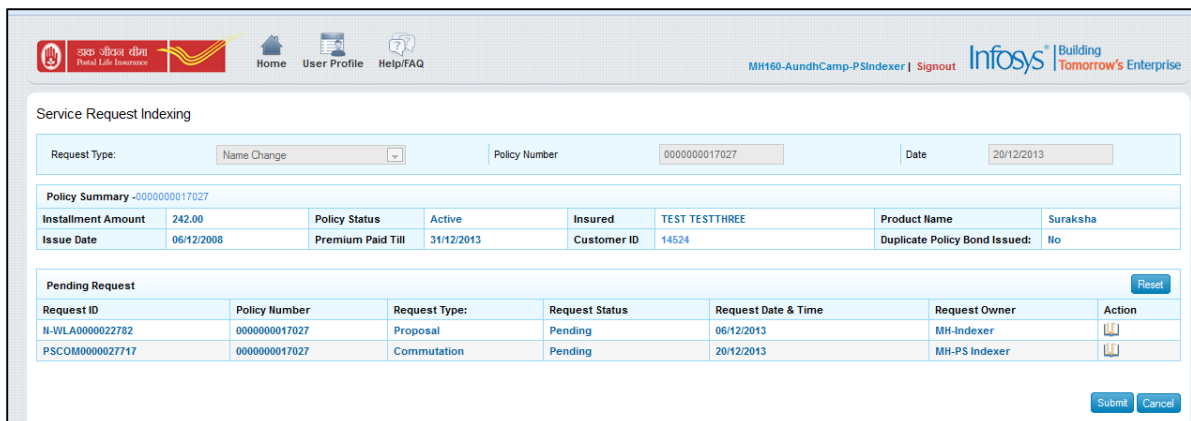
The Indexer can select the request type as Name Change or Address Change from the Request Type drop-down list. The screens that will be displayed will be based on the request type that is selected.



The Request Indexing screen will populate Policy Summary section and Pending Request section where the user can see previous open policy request history.



The screenshot below shows the Service Request Indexing screen.



The screenshot shows the 'Service Request Indexing' interface. It includes a 'Request Type' dropdown menu (set to Name Change), a 'Policy Number' input field (pre-filled with 0000000017027), and a 'Date' input field (pre-filled with 20/12/2013). Below these fields, there is a 'Policy Summary' section for Policy Number 0000000017027, showing details like Installment Amount (242.00), Policy Status (Active), Insured (TEST TESTTHREE), Product Name (Suraksha), Issue Date (06/12/2008), Premium Paid Till (31/12/2013), Customer ID (14524), and Duplicate Policy Bond Issued (No). Below the policy summary, there is a 'Pending Request' section showing a table with two entries: Request ID II-WLA0000022782, Policy Number 0000000017027, Request Type Proposal, Request Status Pending, Request Date & Time 06/12/2013, Request Owner MH-Indexer, and Action (View History); and Request ID PSCOM000002717, Policy Number 0000000017027, Request Type Commutation, Request Status Pending, Request Date & Time 20/12/2013, Request Owner MH-PS Indexer, and Action (View History). The table is paginated, showing 1 to 2 of 2 entries. There are 'Submit' and 'Cancel' buttons at the bottom right.

Request Indexing Screen







These are the different types of policy statuses:

Policy Status	Status Description
Pending Proposal	The premium amount is not applied on the policy.
Active	The policy is issued and is in active status.
Fully Paid-Up	This is the status of the policy when the payment for the policy is received till the last premium term.
Reduced Paid-Up	This is the policy status after the Reduced Paid-Up request is approved.
Inactive	The premium not paid for one month from the due date. The policy year is more than 3 years.
Void	The premium not paid for one month from the due date. The policy year is less than 3 years.
Lapsed	The premium not paid for six months from the due date. The policy year is less than 3 years. The premium not paid for 12 months from the due date. The policy year is greater than 3 years.
Pending Surrender	The Surrender request is indexed on policy.
Pending Death	The death claim request is indexed on policy.
Pending Maturity	The maturity claim request is indexed on policy.
Matured	The status of a policy will change to 'Matured' one month prior to the policy maturity due date.
Surrendered	The Surrender request for the policy is approved.



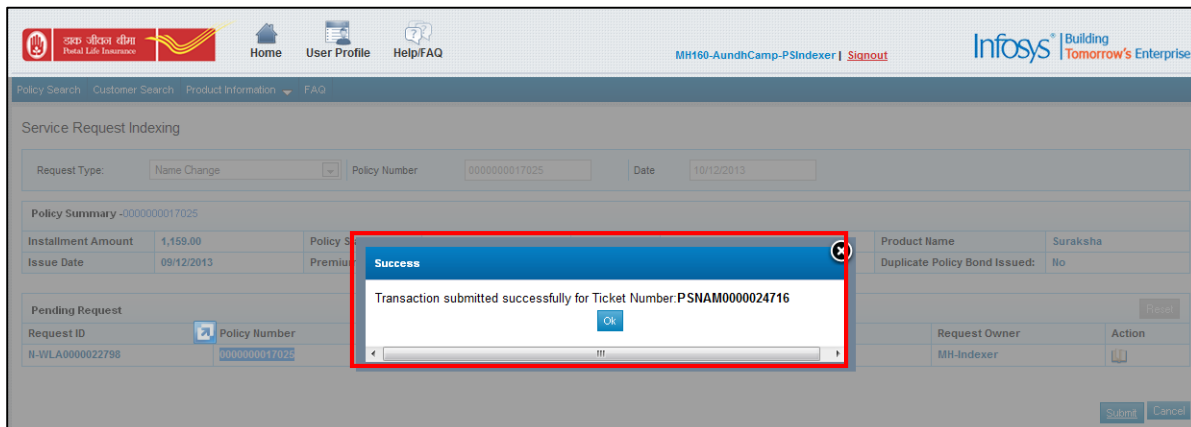
Check that the Request Type is same as selected in the previous screen. The Indexer must view the previous history by clicking the Action icon before submitting the request.



Once the request is submitted, a Ticket Number is generated and the Indexer must give it to the customer for future reference. Ticket Number format is 'PS for Policy Servicing, NAM for 3 alphabets for the request type followed by a sequential number'. Then, collect the mandatory documents from customer to forward to CPC.



The screenshot below shows the Ticket ID Generated screen.



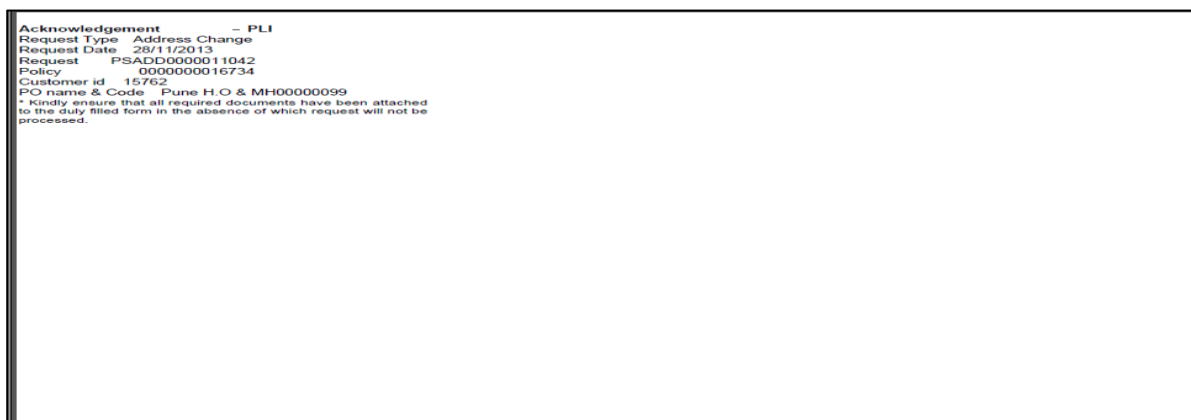
**Ticket ID Generated Screen**



An acknowledgement slip with the Ticket Number and 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 request documents as a covering.



The screenshot below shows the Acknowledgement Slip with Barcode screen.



**Acknowledgement Slip with Barcode Screen**





The Indexer must check the documents for the following:

Service request form is dully filled and signed.

Written matter is legible and readable.

All mandatory documents are attached to the form.

Barcode printed slip is attached as a cover to the documents.



After indexing, the documents are sent to CPC for scanning and the indexed request will be reflected in the Inbox of tasks for the Data Entry Operator.

## Section 4: Processing at Central Processing Center (CPC)

### 4.1 Introduction

The Client Maintenance requests from the PO are forwarded to CPC for further processing.



The Data Entry Operator enters the Maintenance request in the system using the scanned documents and makes it ready for a Quality Check and later Approval.



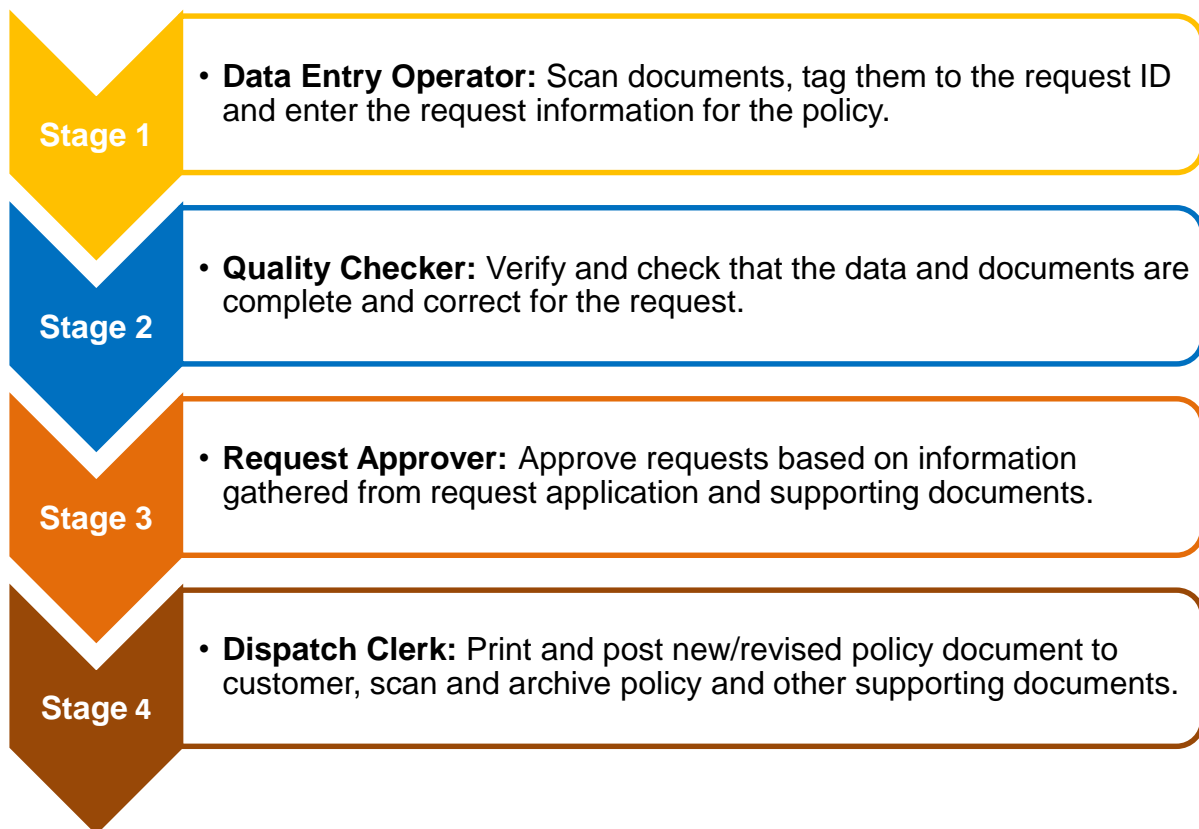
These activities are carried out only after the paper documents are received at the CPC through postal dispatch.



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



The Maintenance request is processed at the CPC by different roles performing specific tasks in the following stages. Each role forwards the request for further processing to the next entity.



## 4.2 Scanning Documents Using 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 by the McCamish system.

The documents are physically dispatched to the respective CPC.



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



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

The clerk at CPC ticks the serial list of service requests received with bundle to check missing set of documents, if any.

Adds appropriate separator sheets between and within the set of documents.

Scans documents and saves images labeled as per the scanners naming convention on to the local desktop.

Checks images for clarity and confirms that all documents are scanned.



Separator sheets allow the ECMS system to separate each page based on request type and supporting document category. These sheets are reusable, as are the barcodes printed on them.



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

Logs in to ECMS and provides same bundle number as received from branch on to the system.

Virtual scans (vScan) the document images to DataCap (ECMS scanning software) server.

Data Entry Operators identify the pages as per the separator sheets.



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



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

## 4.3 Data Entry Process for Client Maintenance Requests



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

Data Entry Operator has the following access and decision levels:

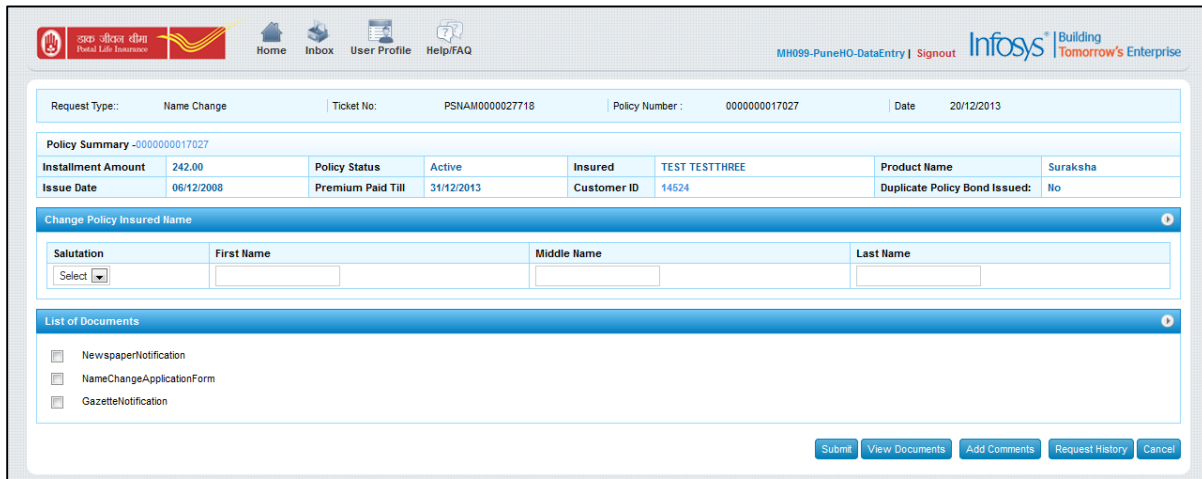
<b>Submit</b>	<ul style="list-style-type: none"><li>Allows the user to forward the processed request to the Quality Checker level and request status will change to pending for quality check.</li></ul>
<b>View Documents</b>	<ul style="list-style-type: none"><li>Allows the user to view scanned documents tagged to a policy.</li></ul>
<b>Add Comments</b>	<ul style="list-style-type: none"><li>Allows the user to note any additional information on the request.</li></ul>
<b>Request History</b>	<ul style="list-style-type: none"><li>Allows the user to view the history of all stages of the particular request.</li></ul>
<b>Cancel</b>	<ul style="list-style-type: none"><li>Allows the user to cancel the request. On Cancel, the screen would be cancelled, and no action is required at screen level.</li></ul>



To acquire the Client Maintenance request from the system, the Data Entry Operator must click directly on the request number. This will reserve the task after which the Data Entry Operator needs to select the status of the request as Reserved, and then click the Ticket ID/Policy Number and search for it. This will open the Client Maintenance Request Data Entry screen.



The screenshot below shows the Client Maintenance Data Entry screen for Name Change.



Client Maintenance Screen for Name Change



For changing the name, in the Change Policy Insured Name section, enter the first, middle and last name and then, select the submitted documents. Then, click **Submit**.



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



The Data Entry Operator must read the request and record the customer request details.



The Data Entry Operator must check only those check boxes for which the documents have been received from the customer.



The Data Entry Operator must refer to old history of the request and also confirm available supporting document status by clicking the respective buttons.



When the Data Entry Operator submits the change request, a pop up window querying Quality Checker Submission confirmation will appear on the screen for a response.



The Quality Checker will see the information filled by the Data Entry Operator and the Approver can only see the information in read-only mode.



## 4.4 Quality Check Process



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

The Quality Checker has the following access and decision levels:

<b>Submit</b>	• Allows the user to forward the request to the Approver level and request status will change to pending approval
<b>View Documents</b>	• Allows the user to view scanned documents tagged to a policy
<b>Add Comments</b>	• Allows the user to note any additional information on the request
<b>Request History</b>	• Allows the user to view the history of all stages of the particular request
<b>Request Missing Documents</b>	• Allows the user to send a request to the customer to submit essential document to enable processing
<b>Cancel</b>	• Allows the user to cancel the request. The request would be cancelled, and no action is required at screen level
<b>Redirect</b>	• Allows the user to redirect the request back to the Data Entry Operator to fix it



To acquire the Client Maintenance request from the system, the Quality Checker must click directly on the request number. This will reserve the task after which the Data Entry Operator needs to select the status of the request as Reserved, and then click the Ticket ID/Policy Number and search for it. This will open the Client Maintenance Request screen for the Quality Checker.



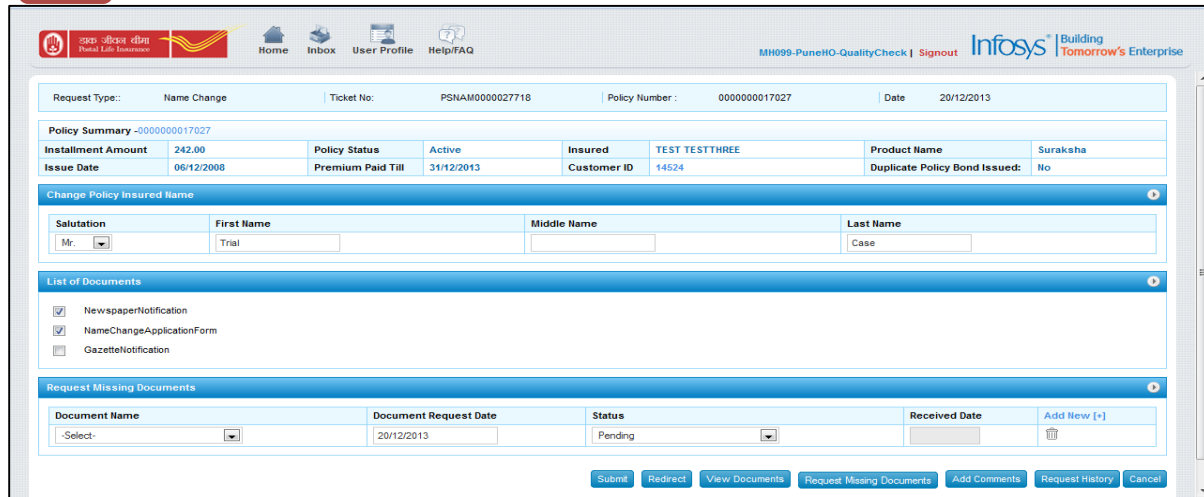
This will open the Client Maintenance Process screen, however, the Policy Summary, Quote, List of Documents section, will be read only for the Quality Checker. The Client Maintenance process screen will be editable



The **Quality Checker** must check every bit of information on screen from the scanned documents and also check their correctness at the same time.



The screenshot below shows the Quality Checker screen for Name Change.



## Quality Checker Screen for Name Change



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



When the **Quality Checker** wants to check and order any missing documents, the Quality Checker needs to perform the steps given below from the Request Missing Documents section.



The status of the work item will show Pending Missing Requirements. Necessary comments can be added in the text box.



If there are no missing requirements and to send the Client Maintenance request for further processing and click **Submit**.



The status of the work item is now Pending Approval.

## 4.5 Approval Process



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



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

The Request Approver has the following access and decision levels:

**Redirect**

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

**Approve**

- Allows only the Approver to approve the Loan request. Loan event will be generated and disbursement flow is initiated by the system. Customer will be informed of the decision.

**Reject**

- Allows the approver to reject the request either if the customer has withdrawn the request or any other reason. Customer will be informed of the decision.

**View Documents**

- Allows the user to view scanned documents tagged to a policy.

**Request Missing Documents**

- Allows the user to send a request to customer to submit essential document to enable processing.

**Add Comments**

- Allows the user to note any additional information on the request.

**Request History**

- Allows the user to view the history of all stages of the particular request.

**Cancel**

- Allows the user to cancel the request. On cancel the screen would be cancelled, and no action is required at screen level.



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



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



The Request Approver must check every document for its correctness by looking at the scanned documents.



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



The screenshot below shows the Approver screen for Name Change request.

Request Type:	Name Change	Ticket No:	PSNAM0000027718	Policy Number :	0000000017027	Date	20/12/2013
<b>Policy Summary -0000000017027</b>							
Installment Amount	242.00	Policy Status	Active	Insured	TEST TESTTHREE	Product Name	Suraksha
Issue Date	06/12/2008	Premium Paid Till	31/12/2013	Customer ID	14524	Duplicate Policy Bond Issued:	No
<b>Change Policy Insured Name</b>							
Salutation	First Name	Middle Name	Last Name				
Mr.	Trial		Case				
<b>List of Documents</b>							
<input checked="" type="checkbox"/> NewspaperNotification <input checked="" type="checkbox"/> NameChangeApplicationForm <input type="checkbox"/> GazetteNotification							
<b>Request Missing Documents</b>							
Document Name	Document Request Date	Status	Received Date	Add New [+]			
-Select-	20/12/2013	Pending		<input type="button" value="Redirect"/> <input type="button" value="Approve"/> <input type="button" value="Reject"/> <input type="button" value="View Documents"/> <input type="button" value="Request Missing Documents"/> <input type="button" value="Add Comments"/> <input type="button" value="Request History"/> <input type="button" value="Cancel"/>			

Approver Screen for Name Change Request



To approve the request Approver must click on the **Approve** button. The status of the work request is now approved.

## 4.6 Policy 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.

The proposal or service request is rejected by Approver.

The customer is informed of rejection by postal letter or through an insurance agent.

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



If the request or proposal is approved the given process is followed.

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

The McCamish system prints two policy bond documents; 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 post or through the agent .

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

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

## 4.7 Process Address Change Request

The process followed for the address change request is same as the name change request.



The Indexer needs to select Address Change as the request type in the Service Request Indexing screen. A Ticket Number is generated for this request after this request.



The Client Maintenance requests from the PO are forwarded to CPC for further processing.



The Data Entry Operator enters the address change request in the system using the scanned documents and makes it ready for a Quality Check and later Approval.



The screenshot below shows the Client Maintenance Data Entry screen for Address Change.

Request Type:	Address Change	Ticket No:	PSADD0000023690	Policy Number:	0000000016769	Date:	12/11/2013
---------------	----------------	------------	-----------------	----------------	---------------	-------	------------

<b>Policy Summary -0000000016769</b>							
Installment Amount	665.38	Policy Status	Active	Insured	fir	Product Name	Suraksha
Issue Date	15/10/2009	Premium Paid Till	31/10/2013	Customer ID	15215	Duplicate Policy Bond Issued:	No

<b>Address/Customer Information Change</b>							
<input type="radio"/> Insured <input type="radio"/> Proposer <input type="radio"/> Assignee <input type="radio"/> Trustee							
<b>Address 1</b>							
Address Type	Locality Details			Area Details			
- Select -	Address			City			
	Address			District			
	Village			State	Select		
	Taluka			Pin Code			
Phone Type	STD / Area Code	Landline Number		Mobile Number			
- Select -	0	0		0			
- Select -	0	0		0			
E-mail <input type="text" value="Enter Email ID"/>							

Address				District			
Village				State	Select		
Taluka				Pin Code			
Phone Type	STD / Area Code	Landline Number		Mobile Number			
- Select -	0	0		0			
- Select -	0	0		0			
E-mail <input type="text" value="Enter Email ID"/>							
<b>Identity Details</b>							
Aadhar ID	PAN Number	Passport Number	Voter ID	Date of Birth			
Aadhar ID	PAN Number	Passport Number	Voter ID	Date of Birth			
<b>List of Documents</b>							
<input type="checkbox"/> Address Change Application Form <input type="checkbox"/> Rental Agreement <input type="checkbox"/> Address Proof (as per KYC norms)							
<input type="button" value="Submit"/> <input type="button" value="View Documents"/> <input type="button" value="Add Comments"/> <input type="button" value="Request History"/> <input type="button" value="Cancel"/>							

Data Entry Screen for Address Change





Users will select the client whose address needs to be changed by selecting the relevant option in the Address Change screen.



For changing the address, select the address type from the Address Type drop-down list and then specify the correct address. To change more than one address, click the **(+) Address** button.

The Quality Checker verifies and check that the data and documents are complete and correct for the request.

The Request Approver approves the address change requests based on information gathered from request application and supporting documents.



The process for Quality checking and approval is same as mention in the Billing Frequency section. The Quality Checker will see the information filled by the Data Entry Operator and the Approver can only see the information in read-only mode.

## Section 5: Information Screens

The Indexer can access additional information through the screens mentioned below.

### 5.1 Customer Search Screen



An existing customer can be searched or looked up through the Customer Search screen. A number of customer information criteria can be entered to search the customer.

On Clicking **Customer Search** button on the thin blue ribbon on Dashboard the Customer Search screen is displayed.

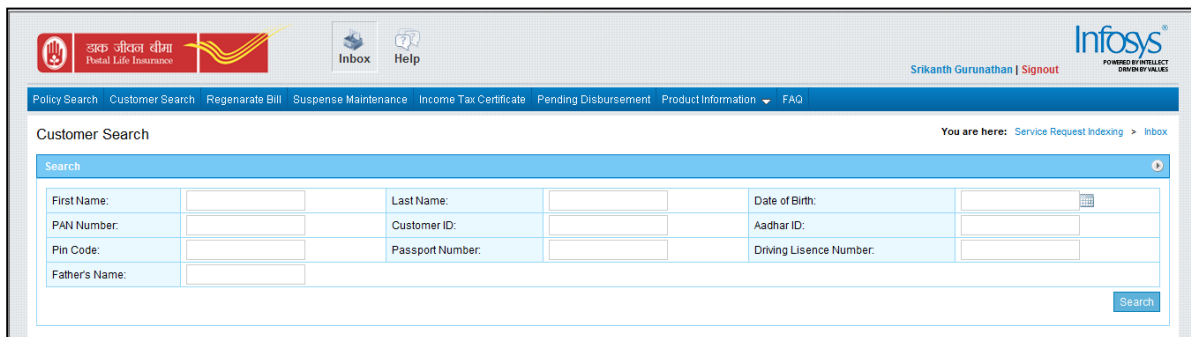
Enter customer parameters such as name, address, DL or PAN number and click **Search**.

Customer ID hyperlink (under Search Result section) leads to **Customer Summary** screen showing list of policies issued to the client.

The **Summary** screen is used to locate customer's policy details for any number of maintenance reasons.



The screenshot below shows the Customer Search screen.



Customer Search Screen

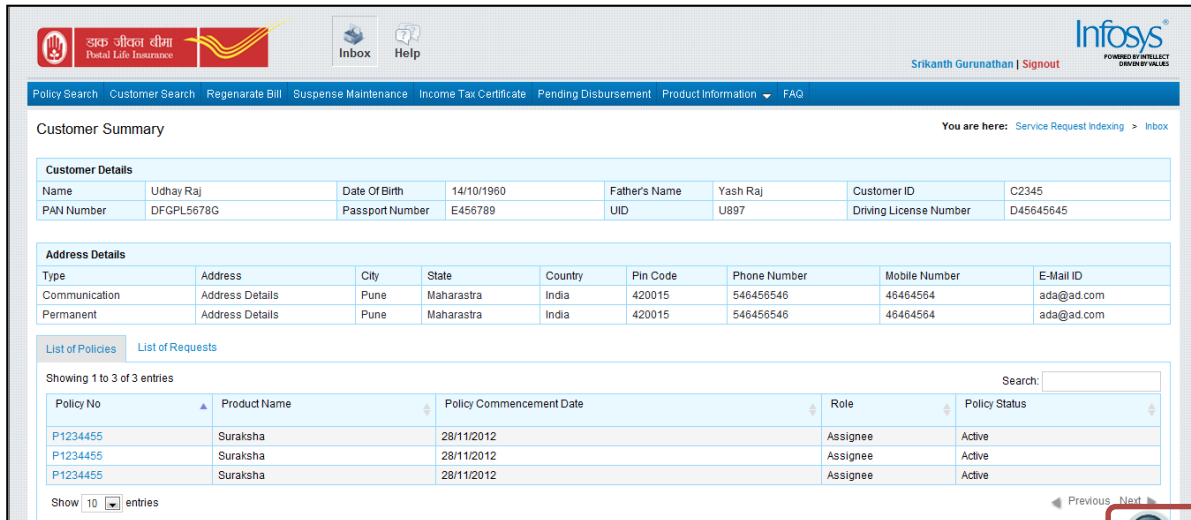


Users must click on the Customer Search button on the thin blue ribbon on the Dashboard to access this screen. Customer details input will open the Customer Summary screen.





The screenshot below shows the Customer Summary screen.



**Customer Summary**

You are here: [Service Request Indexing](#) > [Inbox](#)

Customer Details							
Name	Udhay Raj	Date Of Birth	14/10/1960	Father's Name	Yash Raj	Customer ID	C2345
PAN Number	DFGPL5678G	Passport Number	E456789	UID	U897	Driving License Number	D45645645

Address Details							
Type	Address	City	State	Country	Pin Code	Phone Number	Mobile Number
Communication	Address Details	Pune	Maharashtra	India	420015	546456546	46464564
Permanent	Address Details	Pune	Maharashtra	India	420015	546456546	46464564

[List of Policies](#) [List of Requests](#)

Showing 1 to 3 of 3 entries

Policy No	Product Name	Policy Commencement Date	Role	Policy Status
P1234455	Suraksha	28/11/2012	Assignee	Active
P1234455	Suraksha	28/11/2012	Assignee	Active
P1234455	Suraksha	28/11/2012	Assignee	Active

Show 10 entries

Customer Summary Screen



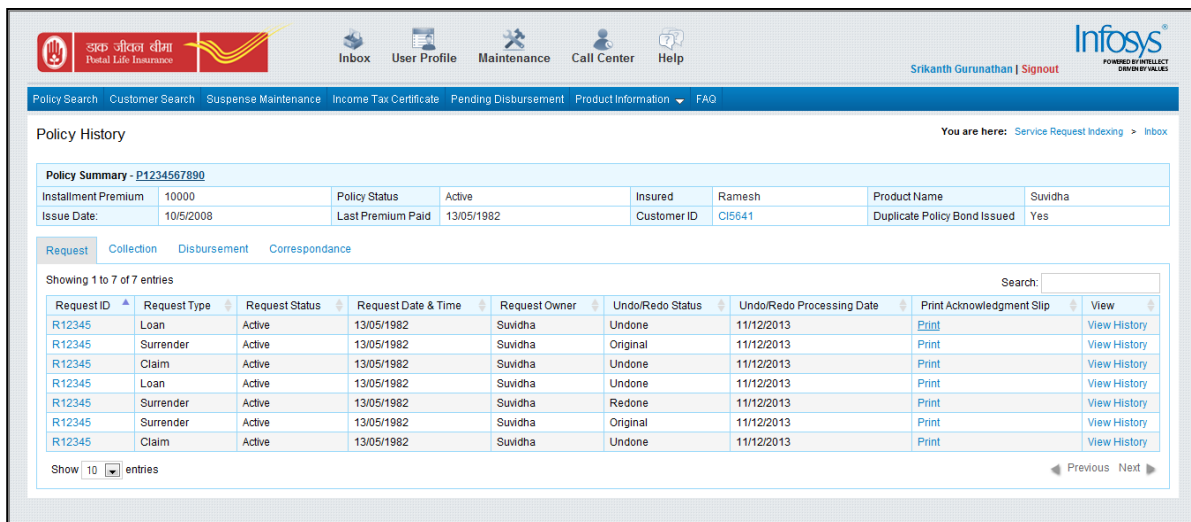
## 5.2 History Screens



Users must click the History button on the right to open the Policy History screen.



The screenshot below shows the Policy History screen.



**Policy History**

You are here: [Service Request Indexing](#) > [Inbox](#)

Policy Summary - P1234567890							
Installment Premium	10000	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

[Request](#) [Collection](#) [Disbursement](#) [Correspondence](#)

Showing 1 to 7 of 7 entries

Request ID	Request Type	Request Status	Request Date & Time	Request Owner	Undo/Redo Status	Undo/Redo Processing Date	Print Acknowledgment Slip	View
R12345	Loan	Active	13/05/1982	Suvidha	Undone	11/12/2013	<a href="#">Print</a>	<a href="#">View History</a>
R12345	Surrender	Active	13/05/1982	Suvidha	Original	11/12/2013	<a href="#">Print</a>	<a href="#">View History</a>
R12345	Claim	Active	13/05/1982	Suvidha	Undone	11/12/2013	<a href="#">Print</a>	<a href="#">View History</a>
R12345	Loan	Active	13/05/1982	Suvidha	Undone	11/12/2013	<a href="#">Print</a>	<a href="#">View History</a>
R12345	Surrender	Active	13/05/1982	Suvidha	Redone	11/12/2013	<a href="#">Print</a>	<a href="#">View History</a>
R12345	Surrender	Active	13/05/1982	Suvidha	Original	11/12/2013	<a href="#">Print</a>	<a href="#">View History</a>
R12345	Claim	Active	13/05/1982	Suvidha	Undone	11/12/2013	<a href="#">Print</a>	<a href="#">View History</a>

Show 10 entries

Policy History Screen

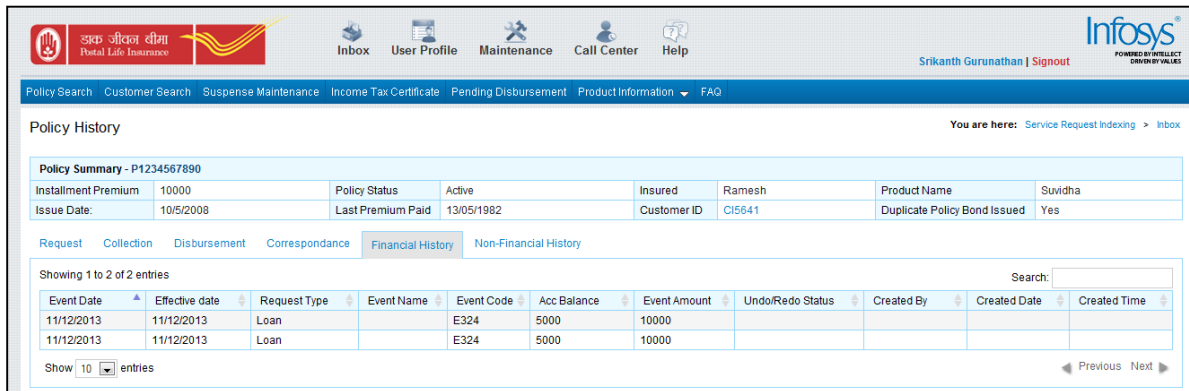




The policy history is a record, which can help tap the vast amount of existing data which can be mined to cross sell insurance products, and boost sales.



The screenshot below shows the Financial History screen.



**Policy Summary - P1234567890**

Installment Premium	10000	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

Request Collection Disbursement Correspondence **Financial History** Non-Financial History

Showing 1 to 2 of 2 entries

Event Date	Effective date	Request Type	Event Name	Event Code	Acc Balance	Event Amount	Undo/Redo Status	Created By	Created Date	Created Time
11/12/2013	11/12/2013	Loan		E324	5000	10000				
11/12/2013	11/12/2013	Loan		E324	5000	10000				

Show 10 entries Previous Next

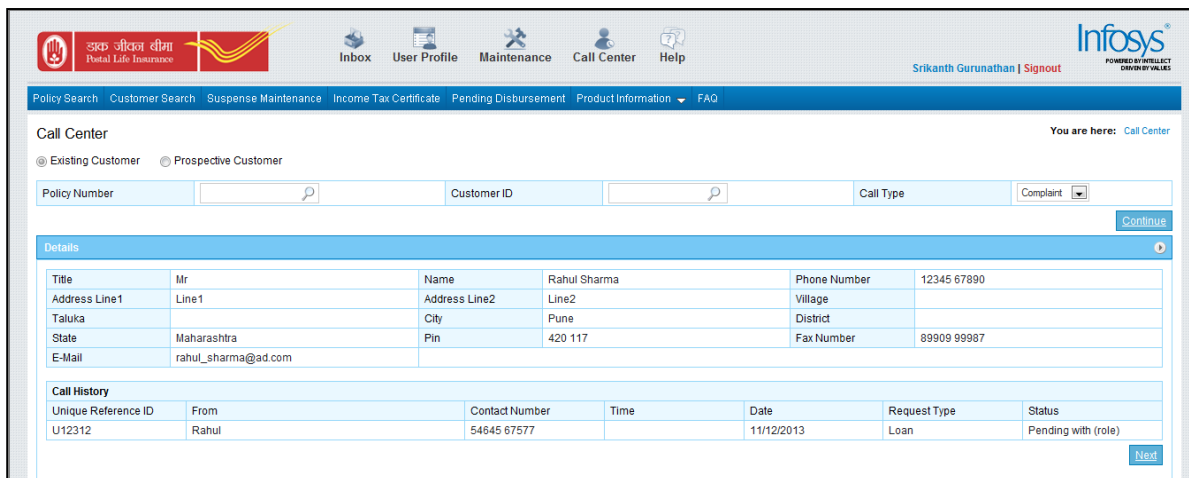
## Financial History Tab screen



The financial history tab records all client transactions, which can help understand client's financial profile with regards to future sales prospects.



The screenshot below shows the Call History screen.



**Call Center**

Existing Customer Prospective Customer

Policy Number Customer ID Call Type Complaint

**Details**

Title	Mr	Name	Rahul Sharma	Phone Number	12345 67890
Address Line1	Line1	Address Line2	Line2	Village	
Taluka		City	Pune	District	
State	Maharashtra	Pin	420 117	Fax Number	89909 99987
E-Mail	rahul_sharma@ad.com				

**Call History**

Unique Reference ID	From	Contact Number	Time	Date	Request Type	Status
U12312	Rahul	54645 67577		11/12/2013	Loan	Pending with (role)

## Call History Screen



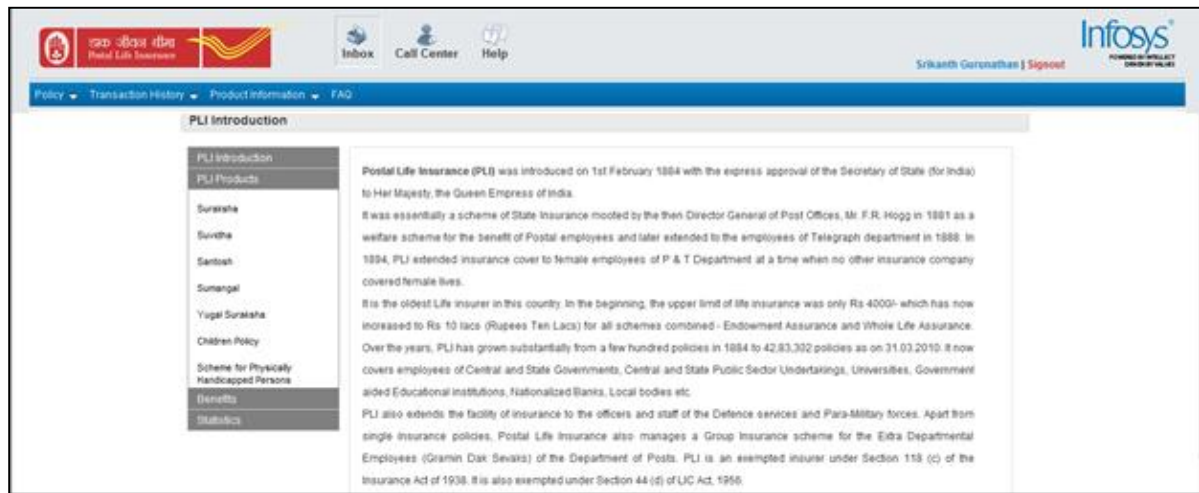
## 5.3 Product Specification Screen



The Postal Officers or Call Center employees can view the specifications of a particular product from the product information sub menu. This is a handy tool for cross sell and product upgrading for IP sales employees.



The screenshot below shows the PLI Product Specification screen.



### Product Specification Screen



The screenshot below shows the PLI Suraksha Product Specification screen.



### Suraksha Product Specification screen






## 5.4 FAQ Screen



The FAQ feature which is a series of questions and answers, allows the user to refer to the online guide to find answers to the queries made by their customers.



The screenshot below shows the FAQ screen.

[Policy](#)
[Transaction History](#)
[Product Information](#)
[FAQ](#)

**FAQs**

**Q. What is PLI?**  
A. A contract entered into by the Government to pay a given sum of money on the death of an individual to his nominee or himself, if he survives that period.

**Q. When did PLI start?**  
A. PLI as a scheme is available since 01.02.1984.

**Q. What is the difference between PLI and other Insurance?**  
A. PLI is only for Government and Semi-Government employees. Moreover PLI is the only insurer that offers low premium and high bonus.

**Q. Is PLI guaranteed? If so, by whom?**  
A. PLI is guaranteed by Government of India.

**Q. Is there any limit to the number of policies one can take for children?**  
A. One can take policies for two children.

**Q. What is the necessity of sending the PLI Policy Bond to office address of the Insurant? Why can this not be sent to the residence of Policy holder?**  
A. PLI policy is issued to people who are employed under Government/Semi-Government sector etc. That is why the policy bond is sent to the Office address of the Insurant.

**Q. How can a policy be transferred from one PO to other?**  
A. The system of transfer of PLI policy is very simple. The policy holder can apply to the Chief Post Master General through the Post Office where the policy stands or the PO in which he desires to pay the premium. The PO will accept the application and send to the CPMG (PLI).

**Q. Which type of PLI policy among your scheme is more beneficial to opt for without hesitation?**  
A. All policies in PLI are beneficial. Every scheme has some unique features. In EA policy, you will get your savings along with bonus after the prescribed number of years.

**ELIGIBILITY**

**Q. Who are eligible for obtaining a PLI Policy?**  
The employees of following are eligible for PLI policy:  
Central Government  
Defense Services  
Para Military Forces  
State Government  
Local Bodies  
Educational Institutions/ Government-aided  
Reserve Bank of India  
Public Sector Undertakings  
Financial Institutions  
Nationalized Banks  
Autonomous Bodies  
Extra Departmental Agents in Department of Posts

**Q. Whether salaried professionals in Private Sector can join PLI?**  
A. Such categories are not eligible but they can have RPLI policies subject to fulfilling other conditions.

**Q. If one spouse is working in a Government Organization but the other is not, is there any scheme in PLI for both?**  
A. We have 'Yugal Suraksha' scheme under which both can jointly get a policy. After paying a little more premium, both can be covered under this assurance scheme.

**Q. Can one continue the policy if one quits the Government service?**  
A. One can continue by making payment at any one of the 1, 55,000 post offices throughout the country, even after quitting service.

**PREMIA PAYMENT**

**Q. What is the mode of premium deposit?**  
A. The Premium Receipt Book is issued to the Insurants for the deposit of Premium in any departmental PO, and there is a facility of recovery from pay for all employees belonging to the Central Government.

**Q. Is there any other mode of payment?**  
A. The premium can be paid through Cheque.

**Q. Can one get the full amount paid with accrued bonus, if policy is surrendered prematurely?**

Endowment Assurance policy can be surrendered after 36 months.

WLA policy can be surrendered after 48 months.

Children policy can be surrendered after 60 months.

No surrender for AEA policy.

Bonus will be taken into account after 5 years for surrender value calculation on the paid up value. But surrendering any policy prematurely is always a loss to the insurant. Hence, it is suggested not to go for surrender. It is not a simple saving scheme but it aims to give risk coverage also. It provides immediate insurance coverage from the date of acceptance. Full policy amount with accrued bonus will be given even if death occurs on the very next day of acceptance of the proposals for all bonafide cases.

### FAQ Screen



## Section 6: Call Center Screens



These screens are accessible to the call center executives only from the Call Center Icon. They can also access the PSWD screens through the System Admin User ID to view the customer information.

Below are some of the transactions performed in the Call Center screens.

Capture a customer request.

Capture complaints and suggestions.

Capture enquiry and contact details of the customer.

Capture the time taken to complete the request in order to maintain Service Level Agreements.

Review of pending grievances.

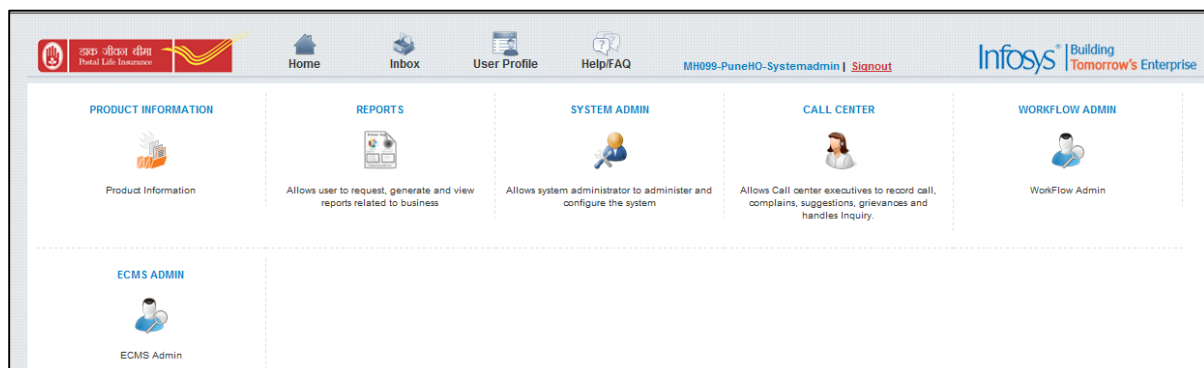
Capture source of grievance and assign priority.



The Call Center Operator must login with the System Admin User ID and Password. The user must click on the **Call center** icon to get to the Call Center screen.



The screenshot below shows the Screen with Call Center icon.



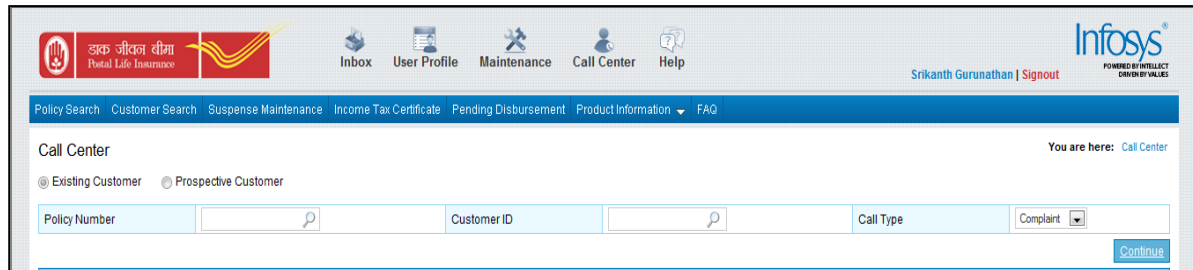
Screen with Call Center Icon



The Call Center Operator must record the customer complaint and also provide a solution to the grievance or issue and allocate the task for a follow up action.



The screenshot below shows the Call Center Policy Search screen.



**Call Center Policy Search Screen**



After searching for the policy, select the call type from the call type drop-down list. This list displays the following options:

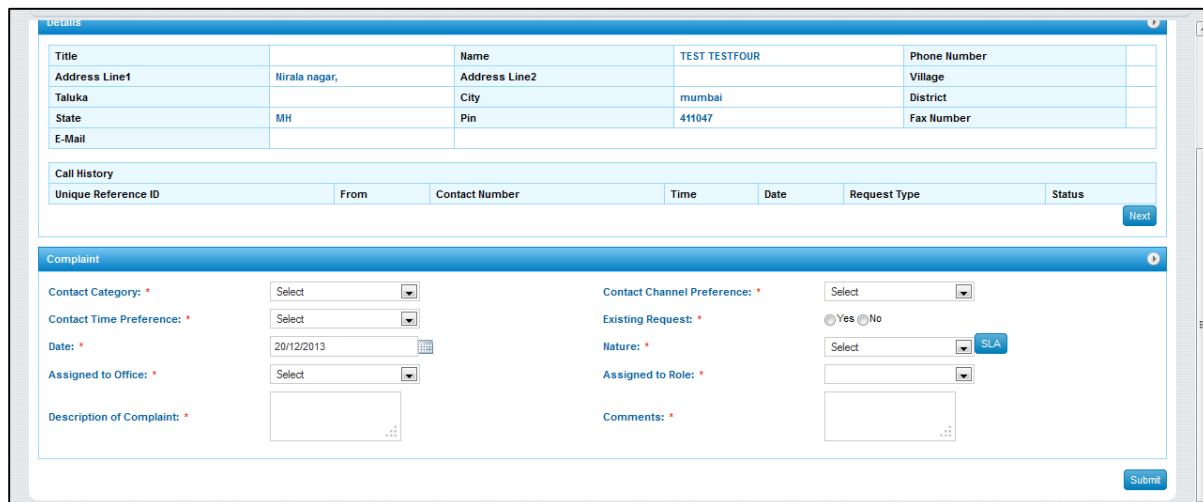
- Complaints
- Suggestion
- Grievances



Different screens are displayed based on the call type selected.



The screenshot below shows the Call Center Complaint Capture screen.

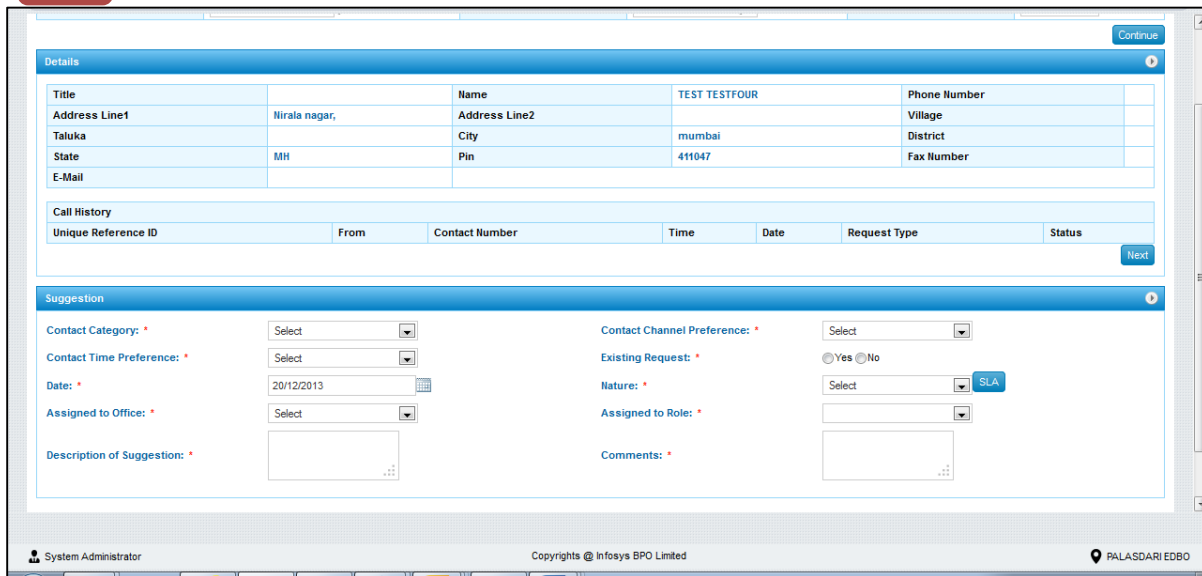


**Complaint Capture Screen**





The screenshot below shows the Suggestion screen.

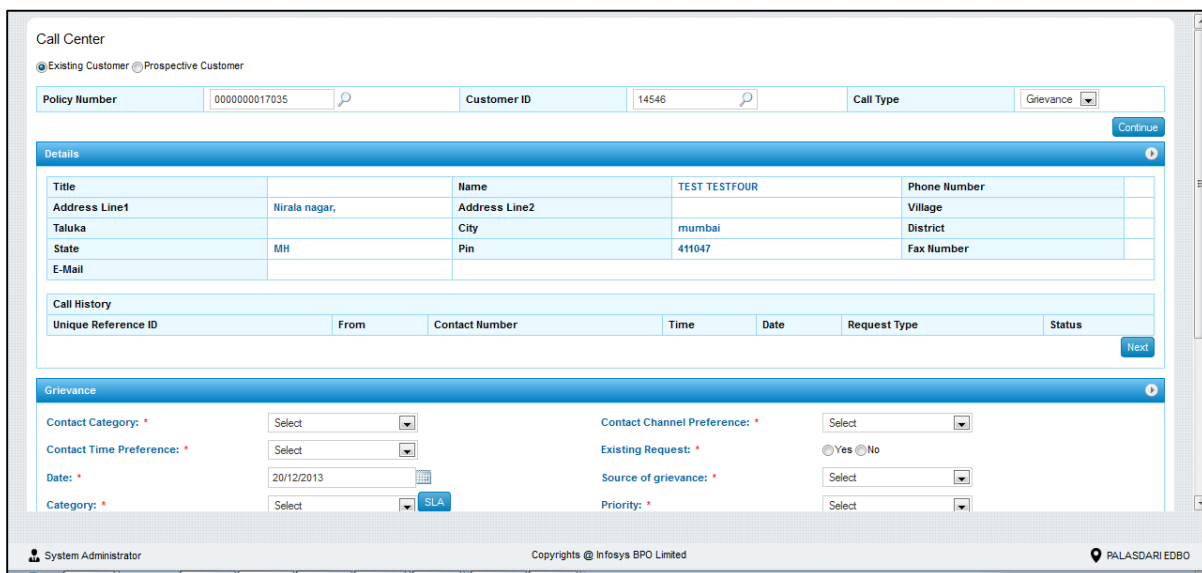


The screenshot shows the 'Suggestion' screen in the India Post - Postal Life Insurance system. It includes a 'Details' section with fields for Title, Address Line1, Taluka, State, E-Mail, Name, Address Line2, City, Pin, Phone Number, Village, District, and Fax Number. Below this is a 'Call History' table with columns for Unique Reference ID, From, Contact Number, Time, Date, Request Type, and Status. The 'Suggestion' section contains fields for Contact Category, Contact Time Preference, Date, Assigned to Office, Description of Suggestion, Contact Channel Preference, Existing Request, Nature, Assigned to Role, and Comments. The footer shows 'System Administrator', 'Copyrights © Infosys BPO Limited', and 'PALASDARI EDBO'.

## Suggestion Screen



The screenshot below shows the Grievance screen.



The screenshot shows the 'Grievance' screen in the India Post - Postal Life Insurance system. It includes a 'Call Center' section with radio buttons for 'Existing Customer' and 'Prospective Customer'. Below this are search fields for Policy Number, Customer ID, and Call Type. The 'Details' section is identical to the Suggestion screen. The 'Grievance' section contains fields for Contact Category, Contact Time Preference, Date, Category, Contact Channel Preference, Existing Request, Source of grievance, and Priority. The footer shows 'System Administrator', 'Copyrights © Infosys BPO Limited', and 'PALASDARI EDBO'.

## Grievance Screen



On submission of the complaint, suggestion or grievance, it will go to the inbox of the user it has been assigned to.



## Glossary

Term	Definition
Logging On	Logging on is the process through which the user of the device is identified and authenticated.
User Profile	User profile is a collection of personal data associated to a specific user; for example, language and password.
Policy Bond	Original Policy bond issued to the customer.
Premium Receipt Book	Premium receipt book is considered as proof of premiums paid on the policy.
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.