1. Process Name: Mediclaim Hospitalization Process - Cashless & Reimbursement'

Objective: Employee can avail medical expenses (self & dependents) through reimbursements benefit available with Third Party Administrators (TPA) on Mediclaim Hospitalisation
Where the hospitals are not empaneled/cashless facility not availed, the employee can get the claim settled through reimbursement mode on submission of claim documents to TPA.
Objective is to Enroll all the employees with Insurance company so that they are covered under Mediclaim policy to avail benefits. Provide employee with financial support as per their eligibility during hospitalization with minimal hassle in document formalities and also provide controls to avoiding fictitious claims.

2. Process Name: Communication_External Email Campaign Management (HDFCLife & KlarifyLife Databases)

Objective: To create and execute effective email communication campaign by meticulously planning target user segment, crafting content, ensuring brand alignment and executing the email communication. Analyse the effectiveness by collecting response data in order to strategize on the future campaigns.

Scope: From segmentation of the target user base, content development and design to taking necessary approvals and delivering impactful email communications

Business Rules:

1. HDFC Life or KlarifyLife brand guidelines (as applicable) to be followed

2. No use of inappropriate language or graphics

3. The creatives should not be in violation of IRDAI regulatory guidelines

4. Campaign shall be filed with IRDAI within 7 days from the date of release

5. Content is approved from all stakeholder/is IRDAI compliant

Measurement Matrix:

1. Open rate

2. Click rate

3. Click to open rate

Activity Description: Identify the type of customers / users who would receive the email communication based on parameters like age, geography, engagement purpose and suitability, season of the year etc. The database for this could be HDFC Life customers or KlarifyLife users. Decide the communication objective, prepare communication brief and share with the content writer. Create a detailed storyboard. Check the storyboard for any revision or corrections and share the feedback for further refinement after

initial review. Modify the storyboard as per feedback and revised version is shared. Share the storyboard with the graphic designer / design vendor to create visually appealing creatives. Receive multiple draft versions of the creative and collect feedback from the team. Finalize one creative based on the feedback and requirements. Conduct a thorough copy check to review grammar, spelling, and overall content accuracy. Draft creatives are shared for internal approvals. Check the creative for HDFC Life brand and marketing approvals, where the mail is sent from HDFC Life email addresses. Incorporate final feedback in the designs and content. Check the creative for advertisement compliance related guidelines as per IRDAI. Incorporate final feedback in the designs and sent for approval to. The approved creative design is sent to HTML vendor for creating HTMLs. There may be design changes required, for which the graphic designer / design vendor would be roped in, on need basis. For email sent as KlarifyLife, approved communication output and target segment database are uploaded into the system for execution by the team member. For KlarifyLife - As part of the testing process, we check if the email is showing properly on every device (desktop and mobile), we also see how would the creative looks when it is sent as an Email to the customer, the last thing that we check is the working of all links on the page and the lead capture in our system in case the customer gives a lead. For emails sent as KlarifyLife, Compliance approved communication output is executed for direct marketing campaign on target segment database. The system checks if the customer's receiving the communication and take action if required. For emails sent as KlarifyLife, campaign response data (Excel file which includes intents received on resp. campaign from email, SMS) is downloaded by the team member from the system. The data (reports, charts etc.) appears for impact analysis on campaign management tool Panel. Approved communication output (SMS/Email) is shared with IRDAI via email to filing within 7 days from campaign execution date.

3. Process Name: Claims Investigation Process

Objective: Flagging claims worthy of investigation assigning claims to the investigator, checking the interim report, providing deliverables, and validating and uploading the reports in the system to provide end to end investigation tracking to ensure TAT adherence. External investigation is part of Claims processing. Basis the investigation grid and input by the DMs the claims are sent to the empaneled investigators and investigation gets completed on the predefined checkpoints and other relevant deliverables.

4. Process Name: Month end Closing Entries for Premium

Objectives: To ensure provisional reversal of premium manual entries, on account of debit balance appearing, due to bounced cheque and incorrect premium booked, if any. Introduction: As a part of financial closing process, at the end of every month, premium which does not pertain to the reporting month or which requires to be reversed due to cheque bounce, is given effect to, by passing provision entries.