User Manual
MicroInspire Insurance
Management System (MIMS)

Table of Contents

Welcome Note

Pragati Life Insurance Ltd. (PLIL) in partnership with Pragati Insurance Limited, MicroInspire Bangladesh limited and INAFI Bangladesh is going to implement a Micro-insurance Pilot Project with a solely innovative idea of financial inclusion under Rolling Round by BFP-B CHALLENGE FUND, i.e. The Challenge Fund of the DFID financed Business Finance for the Poor in Bangladesh (BFP-B) Project.

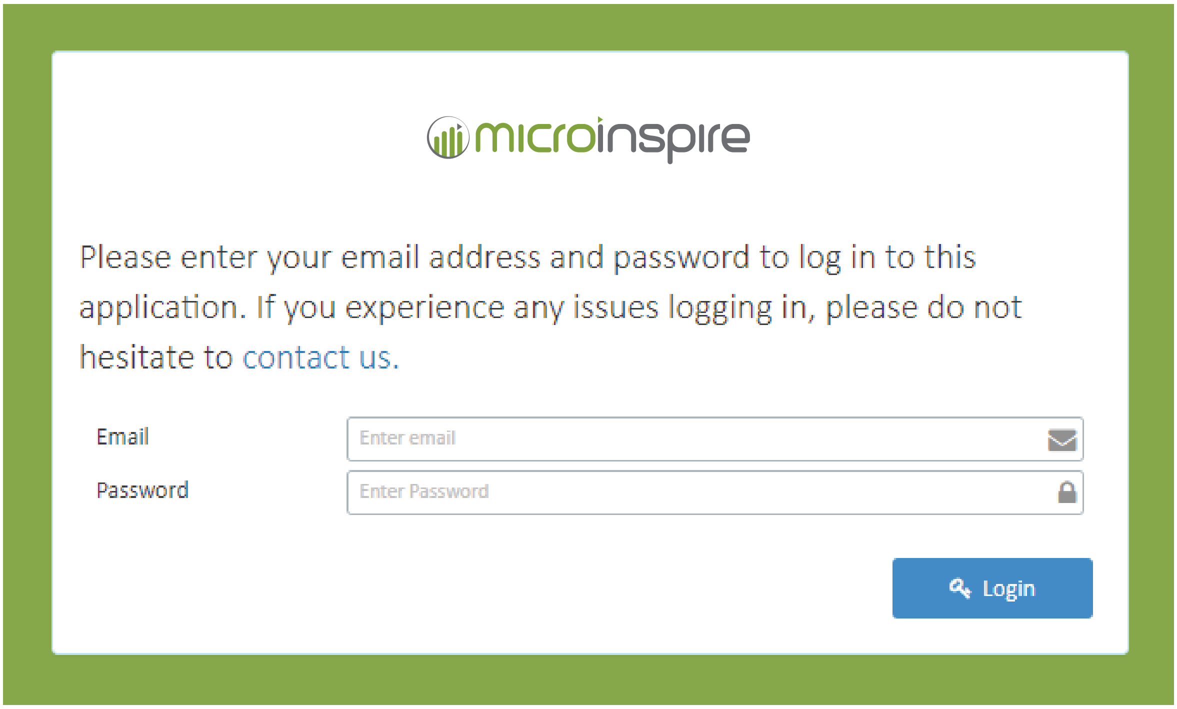
Pragati Life with its partner will knock the door to address the challenges with a typically tailor-made integrated micro-insurance product for the Micro and Small Entrepreneurs (MSE) of the country. There is a huge potential market in Bangladesh where a risk pooling product like micro-insurance would be totally compatible with the need of time as well as the necessity of micro and small entrepreneurs. As most of the other formal financial institutions, the insurance market in Bangladesh is predominantly serving only the upper class escaping a significant part of the society and this is where, within its existing business activities, Pragati Life has the scope to work on for financial inclusion.

Under this project, a micro-insurance composite product is to develop features of Life Insurance (Life and Credit) and Non-Life Insurance (Asset and Liabilities including Livestock, Agriculture, Poultry and Miscellaneous Insurance). The MSE clients will get the opportunity to buy a micro-insurance policy with risk assurances for income, loan and life coverage under this Insurance.

The mentioned insurance service will be operated and managed by digital platform. The platform is owned by MicroInspire. This platform will facilitate enrollment and claim management to ensure technical coordination between the Insurance Providers and Partners (such as Bank and Non-Banks). This User Manuel is to help the users to understand and operate the system. Following the step-by-step instructions, we believe the users will be able to run the entire system more feasibly.

Login

To Login to the system, Microinspire wil provide all the users- User ID and Password decided by partner organization.



Home Page

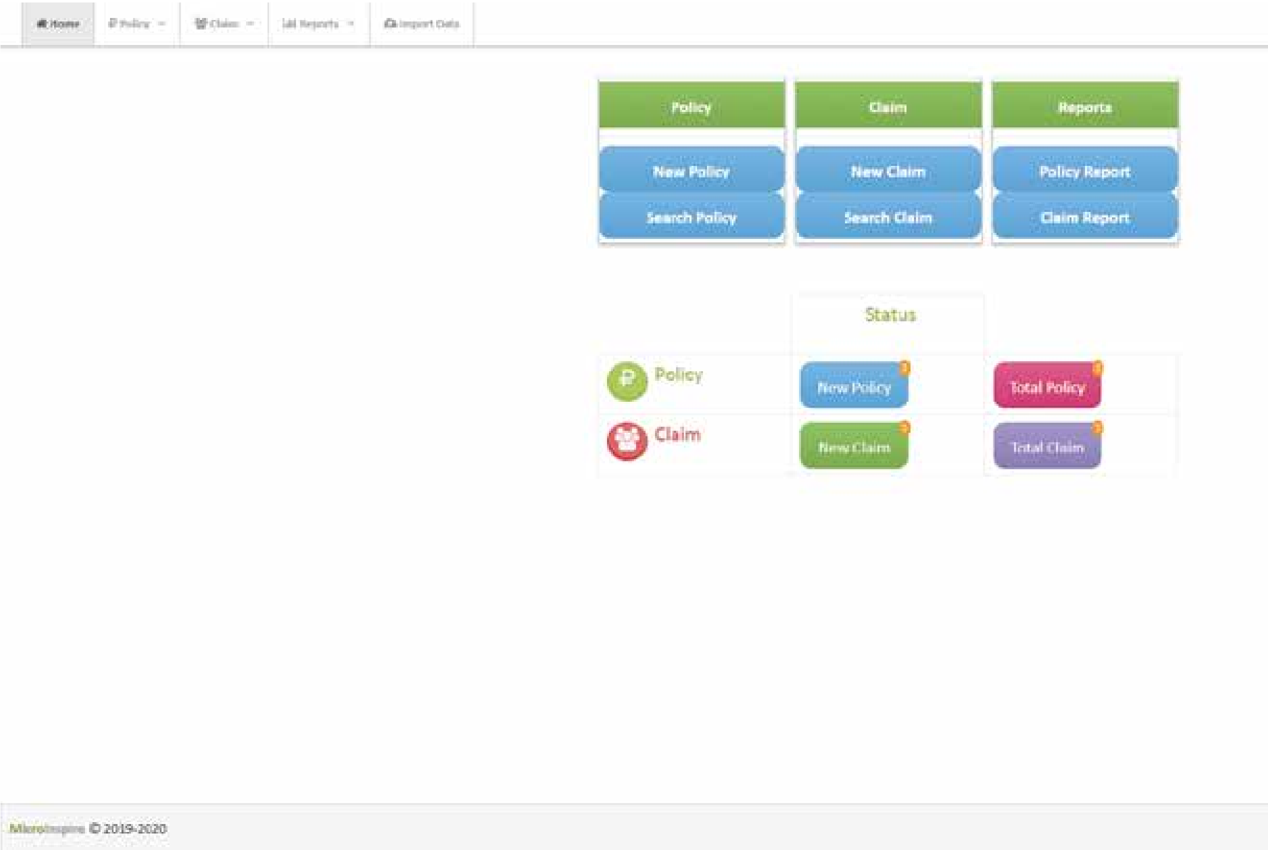
After login, the home page will appear where user can find

Policy
To get the insurance coverage partner organization needs to create policy for every single enrolment. The "Policy" is to collect all details information of customer

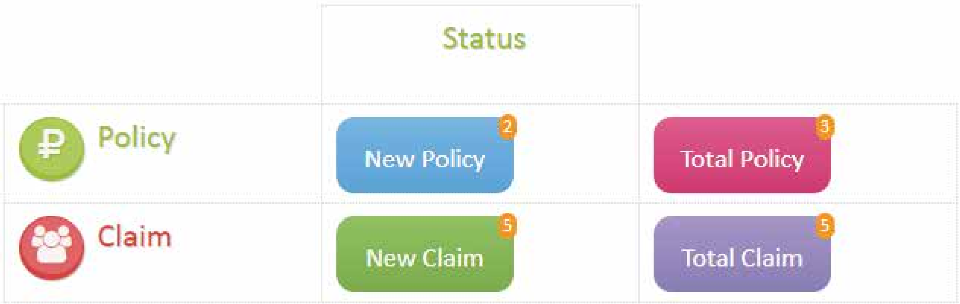
Claim
After policy creation, when customer will face incident, related to the insurance covrega, partner organization will generate claim though this "Claim" button

Reports
To see the trend of policy and claim all the users of this system can get report from the "Reports" Section.

Import Data
To overcome any unwanted situation like internet problem, electricity problem "Import Data" will help to upload all the policy enrollment data at a time.



User can use for “**Policy**” , “**Claim**” and “**Reports**”



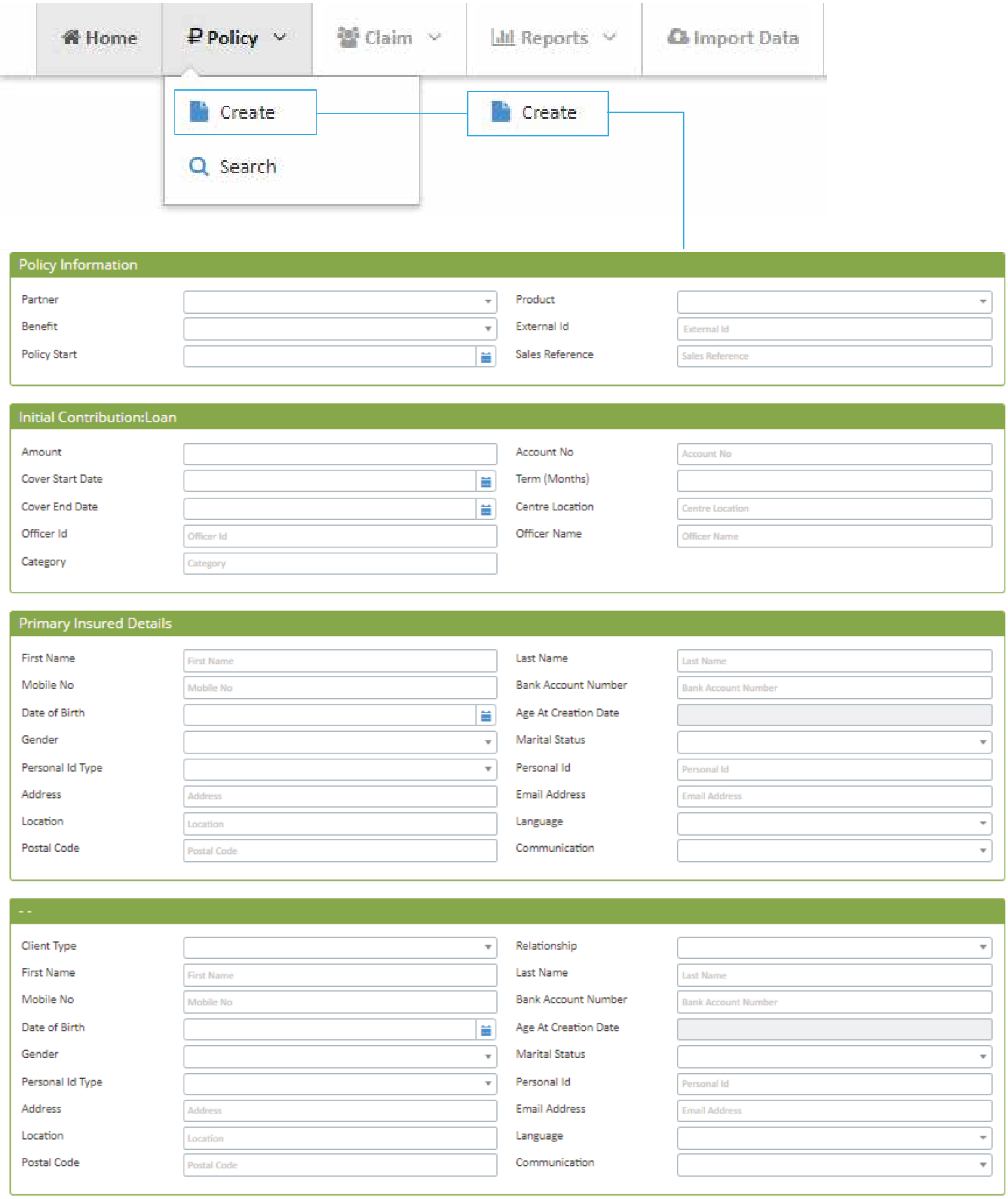
For quick view of policy and claim

Policy

On the Policy there are two options available

a) Policy Create **b) Policy Search**

A simple click on the Policy create will take user to the **Policy Information** Page.

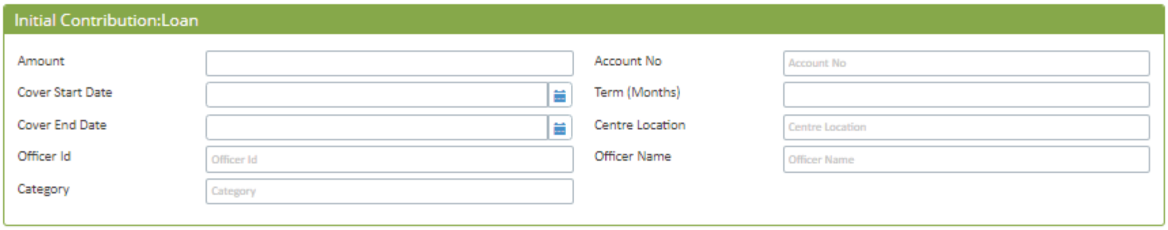


Policy Information

In the section Policy Information available fields are:

Partner Partner organization name	Product Product Name (Auto generate name will appear)
Benefit Select benefit type from drop down list -Life & Liability -Asset Only Fire -Life Liability and Asset (Partial) -Life Liability and Asset (Full) -Asset with Flood and Cyclone *Note:* -Asset only Fire will cover the fire damage of the business property - Life Liability and Asset (Partial) will cover both life and liability with fire damage of the property -Life Liability and Asset (Full) will cover both life and liability with fire, flood and cyclone damage of the property -Asset with Flood and Cyclone will cover the property loss due to fire or flood and cyclone	External ID Insert an unique number as external ID *Note:* It has be the Account Number or Phone number of customer, so that in future it will be very easy to search the policy of the particular customer
Policy Start Insert the exact date from when the policy begins.	Sales Reference Sales point or branch name with number *Note:* It has to be unique ID to find the particular branch sales details in future

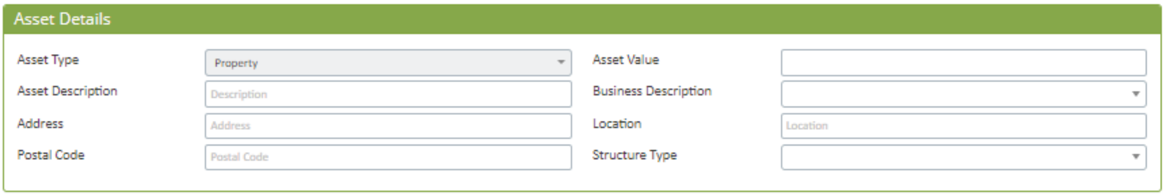
Initial Contribution Loan



Amount Insert the exact loan amount *Note:* Amount within 50,000/- to 20,00,000/-	Account No Customer Bank/ Organization Account Number
Cover Start Date The same date when the loan was issued	Term (Months) Term (Months)nsert the loan tenure in month
Cover End Date This filed is auto generated based on the loan term	Centre Location This filed will mention the sales point or branch location
Officer Id Sales Person's Employer ID Number	Officer Name Sales person name
Category This field will mention the type of loan (e.g. SME Loan/ Personal Loan/ Home Loan/ Car Loan etc.)	

In the benefit or product, when user will select only Life and Liability, system ask for Initial Contribution Loan information. If any of the Asset benefit is selected for insurance coverage, an additional section of Asset Details will appear

Asset Details

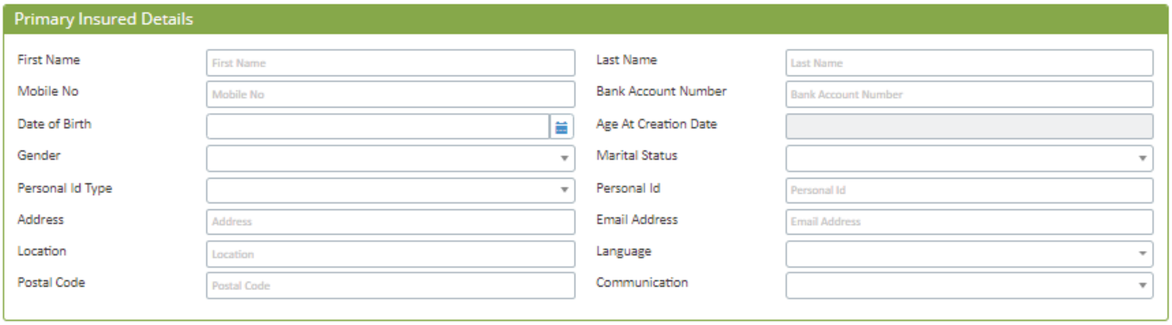


Asset Type Select from the drop down -Property -Livestock	Asset Value Insert the Total value of the Asset Note: Asset Value: Loan + Existing Value of Asset for which the loan is taken (if any)

Asset Description Mention the Asset Category (e.g. Business Property/ Personalproperty)	Business Description Select the business type from the drop down list of 15 items
Address Mention the property stated location in details with holding number, road number, block number etc.	Location Thana, Uapazila, District , City
Postal Code According to the mention address	Structure Select one according to the business property-First Class: Full Building-Second Class: Half Building with steel shaded roof

Primary Insured Details

Please enter the details of the loan holder aged between 18 to 65
First name., Last Name, Mobile #, Bank acct number, DoB, Current age, Gender, Marital Status, Personal ID (NID), Address – Present address, email address, Location, Language, Postal Code and in Communication preference, please choose your preference between Email or SMS. (SMS system is underway and will be implemented soon)

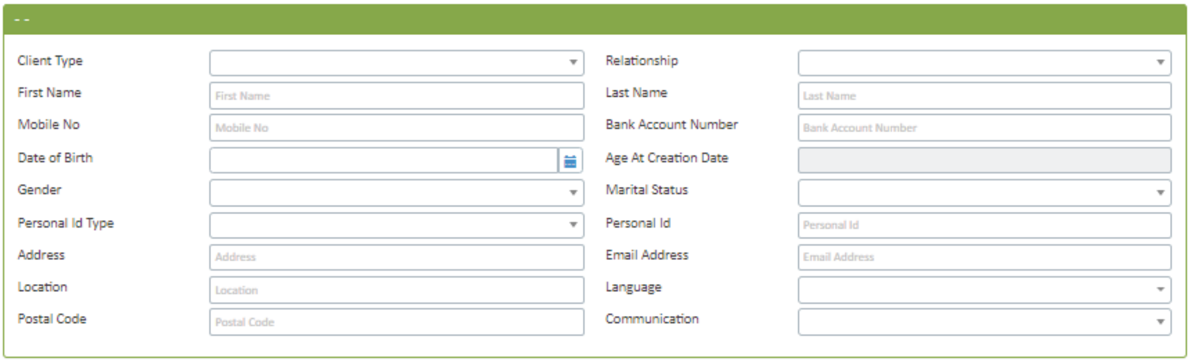

Primary Insured Details

First Name	First Name	Last Name	Last Name
Mobile No	Mobile No	Bank Account Number	Bank Account Number
Date of Birth		Age At Creation Date	
Gender		Marital Status	
Personal Id Type		Personal Id	Personal Id
Address	Address	Email Address	Email Address
Location	Location	Language	
Postal Code	Postal Code	Communication	

First Name Given	Last Name Sur Name
Mobile Customer authorized mobile number using in bank	Bank Account No Customer account number maintain with the bank
Date of Birth Same as NID	Age at the creation date Auto calculated according to the date mention in Date of Birth
Gender Select from the drop down list	Marital Status Select from the drop down list
Personal ID Type Select from the drop down list	Personal ID Insert the number of ID selected in ID Type
Address A valid address in detail with Holding number, road number, block or sector.	Email Address Valid email address if there is any
Location Thana, Upazila, District and City	Language Select preferred Language for SMS
Postal Code According to address	Communication Select preferred way of communication (Now this option is not available via this sytem)

Nominee Details

Nominee information of any Policy holder is ver important. In case of death claim the Nominee has to be the same person who wish to raise the claim. That's why Nominee information also needs to be in details and valid.



Client Type Select from the dropdown list - Secondary Insured - Nominee - Beneficiary - Income Generating	Relationship Select from the dropdown list -Spouse - Parent - Child - Sibling - Other
First Name Given	Last Name Sur Name
Mobile A valid mobile number	Bank Account No: Any bank account number
Date of Birth Same as NID	Age at the creation date Auto calculated according to the date mention in Date of Birth
Gender Select from the drop down list	Marital Status Select from the drop down list
Personal ID Type Select from the drop down listr.	Personal ID Insert the number of ID selected in ID Type
Address A valid address in detail with Holding number, road number, block or sector.	Email Address Valid email address if there is any
Location Thana, Upazila, District and City	Language: Select preferred Language for SMS
Postal Code According to address	Communication Select preferred way of communication (Now this option is not available via this sytem)

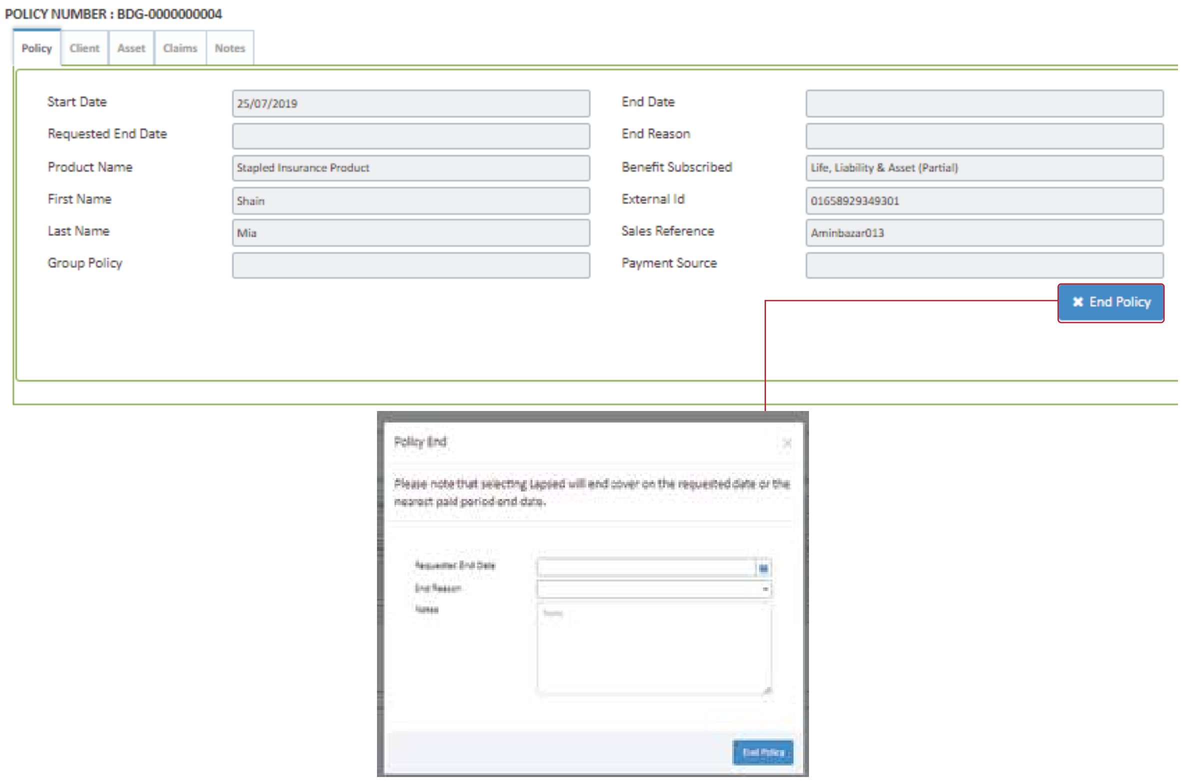
Once the above information is entered, you have to click on the "Save" button below. Any incomplete information will not allow to save. In that case, updating the correct information and clicking on the Save button will create the policy.

End Policy

To ensure insurance coverage for the loan holder policy creation with proper information is mandatory. We suggest user to create each policy carefully with genuine information. But, during policy creation a very minor mistake can lead to a long validation process or claim decline. A singe policy can be created twice, or any typing mistakes etc. On the other hand, loan holder may want to settle the loan before the loan term completion. To avoid this sort of situation, user can use “End Policy” option.

Once the policy is created, click on the "Save" button. It will direct to a new page where a glimpse of the policy will be shown. On that page there is a button “End Policy”. This policy end option will be open for one administrator of the organization for certain reasons:

- To close a policy earlier
- To avoid double policy
- Information Laps

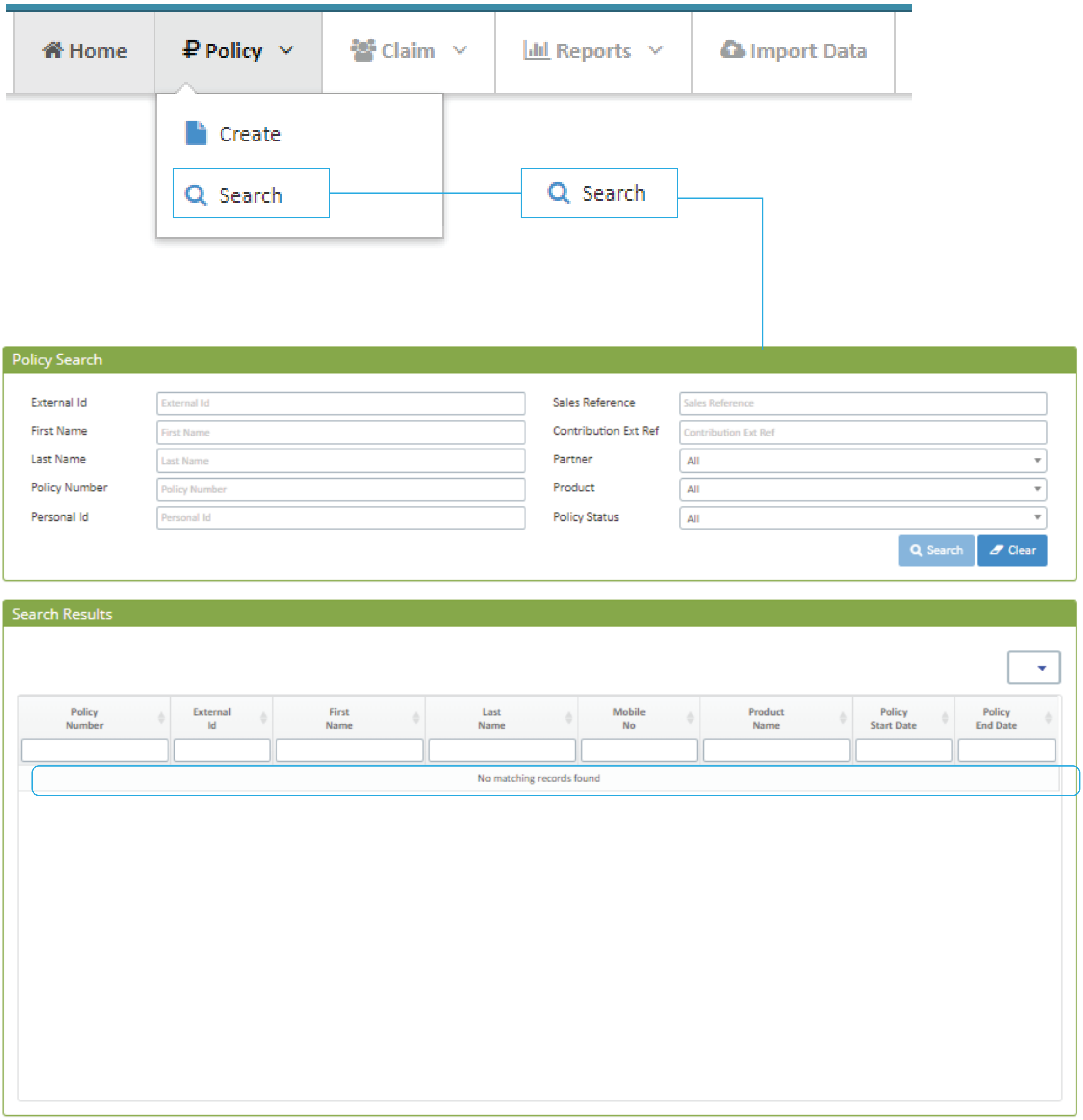


Requesting End Date Insert the d ate from when the Policy will over or already over
Current Date Date of Request
Notes Explain the reason in details

After submission of End Policy, it will go the policy management team. Later the process will be completed by the policy management team.

Policy Search

To know about the current policy or to initiate claim, very first step is “Policy Search”. Click on "Policy" where “Policy Search” option is available.



Claim

When a policy is created, always there would be possibility to raise a claim for coverage against that policy. Under this Stapled Insurance Coverage a policyholder can raise three types of claim.

- Life : Once in a life time
- Liability : Once in life time
- Asset : Multiple times until the coverage amount fulfill

When a Policyholder (in case of Asset) or a Nominee (in case of life/ death of Policy Holder) wish to raise a claim based on certain incident, he or she has to come to the sales point or branch office with all required documents

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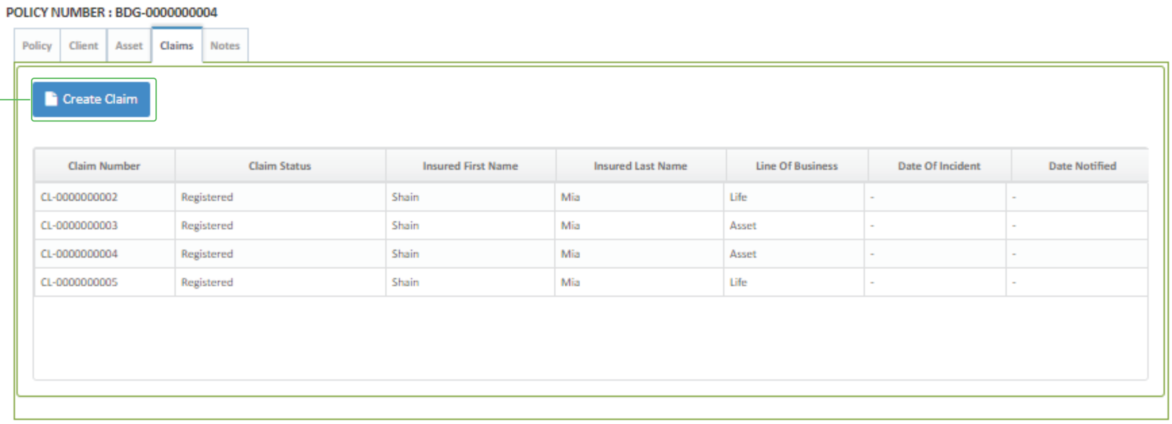
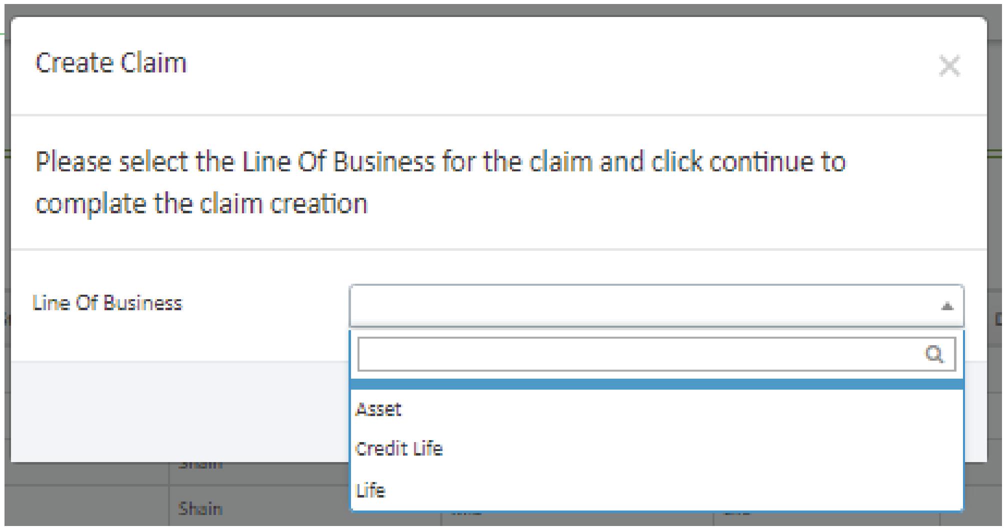
To lodge a claim System User has two ways

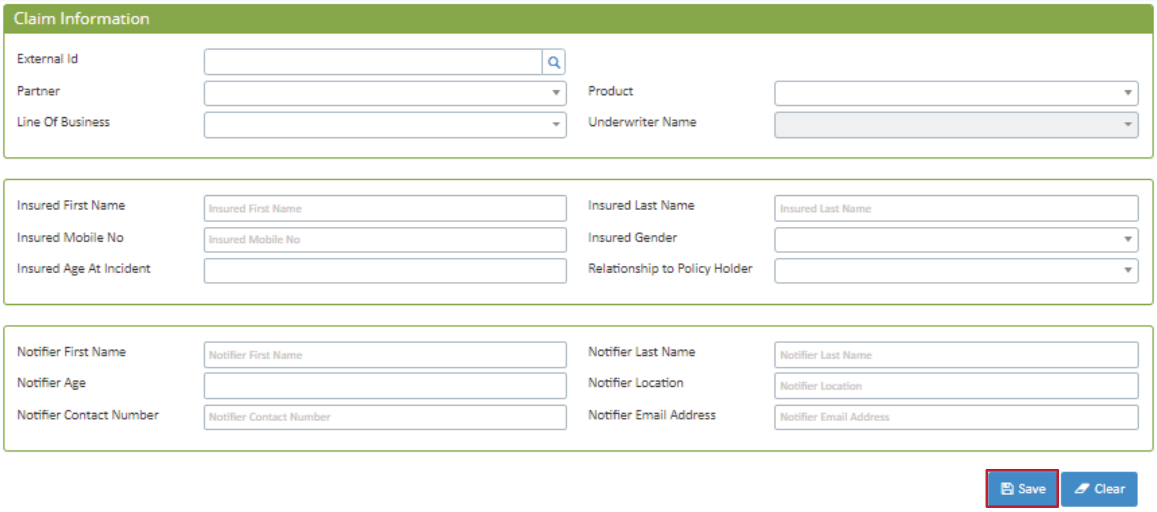
▣ Claim by **Policy Search** option



Click on the "**Claim**" and then "**Line of Business**" will be visible. Select one specific option and create claim



Claim by **Claim Create** option

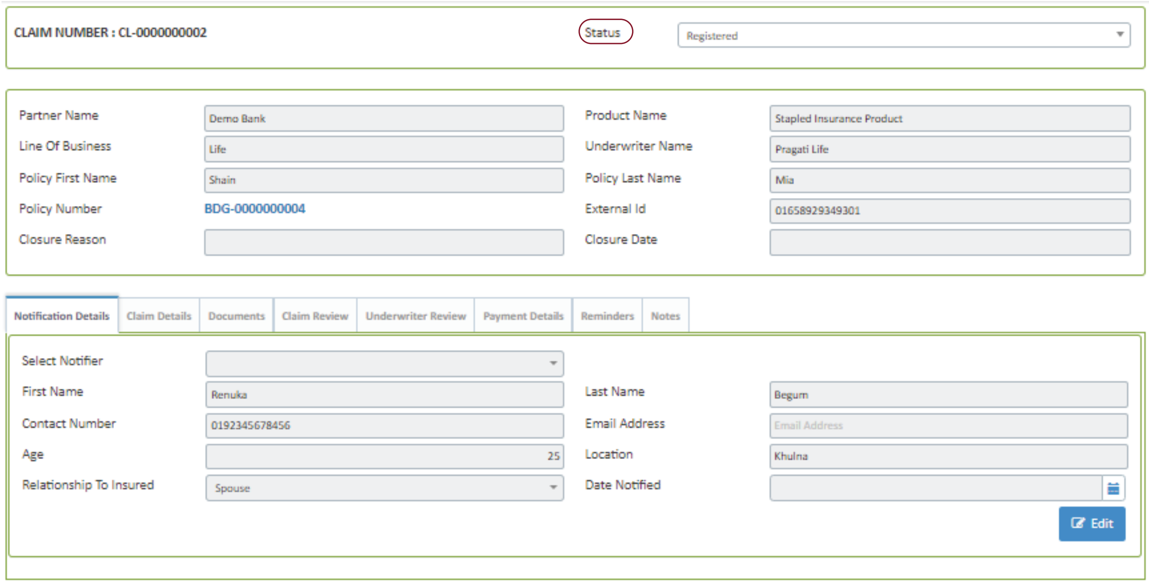


External ID Insert the External ID of the particular Policy and Search. *Note:* If the external ID is correct, system will fill out basic fields automatically from Policy information	Product Autofill
Partner Autofill	Underwriter Name Autofill
Line Of Business Select one from drop down list - Asset - Life - Liability	

Insured First Name Autofill	Insured Last Name Auto Fill
Insured Mobile No Autofill	Insured Gender Auto Fill
Insured Age At Incident Autofill	Relationship to Policy Holder Auto Fill

Select Notifier Select Primary Insured or Nominee (For Asset claim Primary Policy Holder and for Life and Liability claim select Nominee)	
Notifier First Name Autofill	Notifier Last Name Autofill
Notifier Age Autofill	Notifier Location Autofill
Notifier Contact Number Autofill	Notifier Email Address Autofill

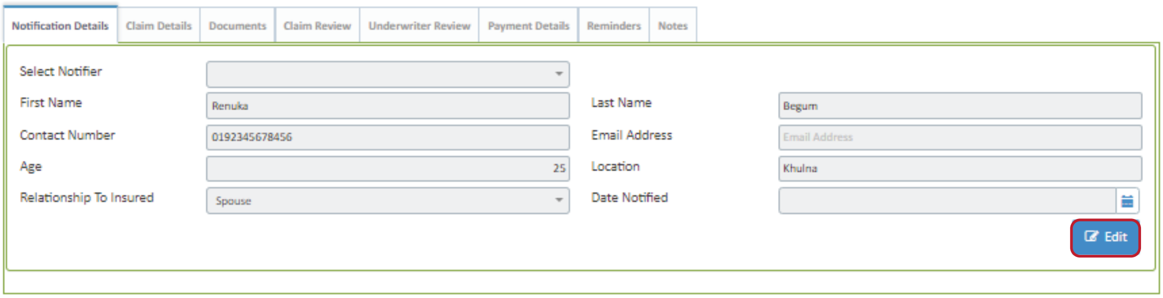
Finally click “Save” to initiate the Claim Create. There are multiple steps to complete to Claim Creation Option. Without completing these steps any claim can be declined due to lack of information or documentation.



Status Option will give the update of the claim

Registered | Documents Incomplete | Close

Notification Details

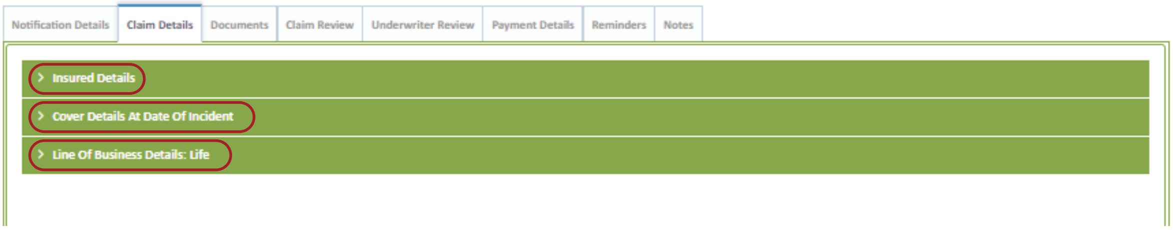


Click on the “Edit” and “Update” button insert all relevant information and save.

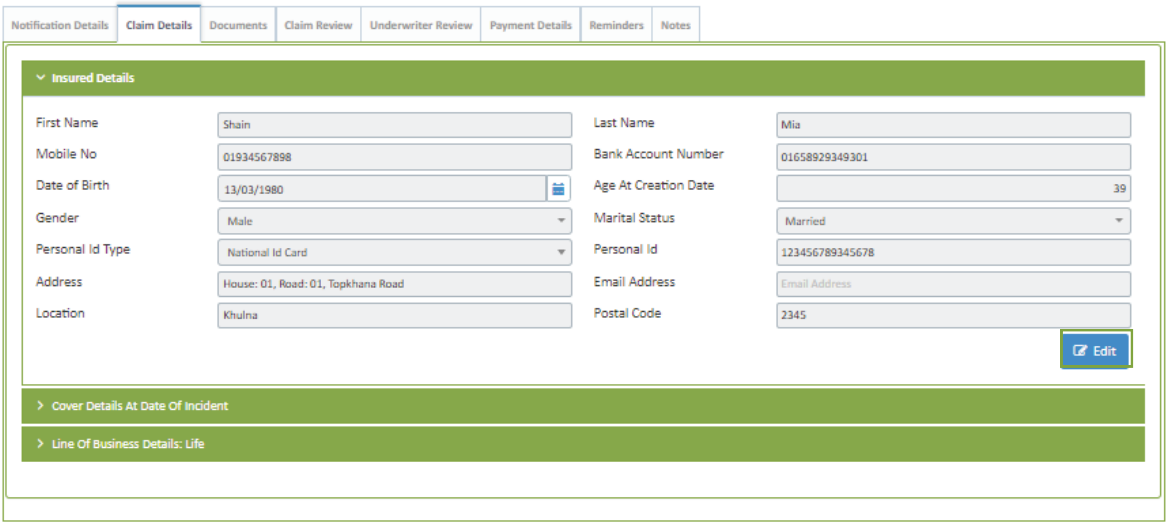
<table>
<tr><td colspan="2">Select Notifier
Select Primary Insured or Nominee
(For Asset claim Primary Policy Holder and for Life and Liability claim select Nominee)</td></tr>
<tr><td>Notifier First Name:
Autofill</td><td>Notifier Last Name:
Autofill</td></tr>
<tr><td>Notifier Age:
Autofill</td><td>Notifier Location:
Autofill</td></tr>
<tr><td>Notifier Contact Number:
Autofill</td><td>Notifier Email Address:
Autofill</td></tr>
</table>

Claim Details

Next Steps is **Claim Details** option. There are three parts, which are very important for a claim and all the field information has to be correct.



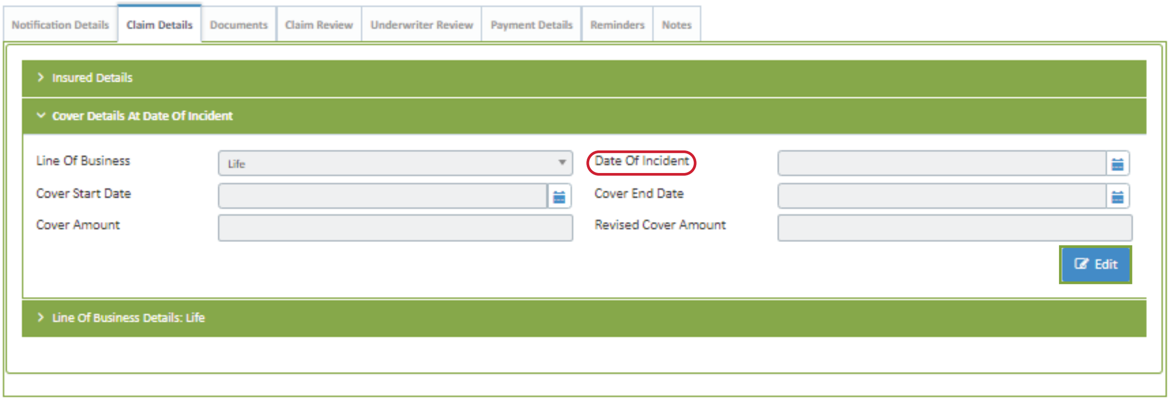
- ### Insured Details



All the fields of this part will auto fill out from the policy information. If any correction required, click on "Edit" and "Update" with authentic relevant information.

First Name Autofill	Last Name Autofill
Mobile No Autofill	Bank Account Number Autofill
Date of Birth Autofill	Age At Creation Date Autofill
Gender Autofill	Marital Status Autofill
Personal Id Type Autofill	Personal Id Autofill
Address Autofill	Email Address Autofill
Location Autofill	Postal Code Autofill

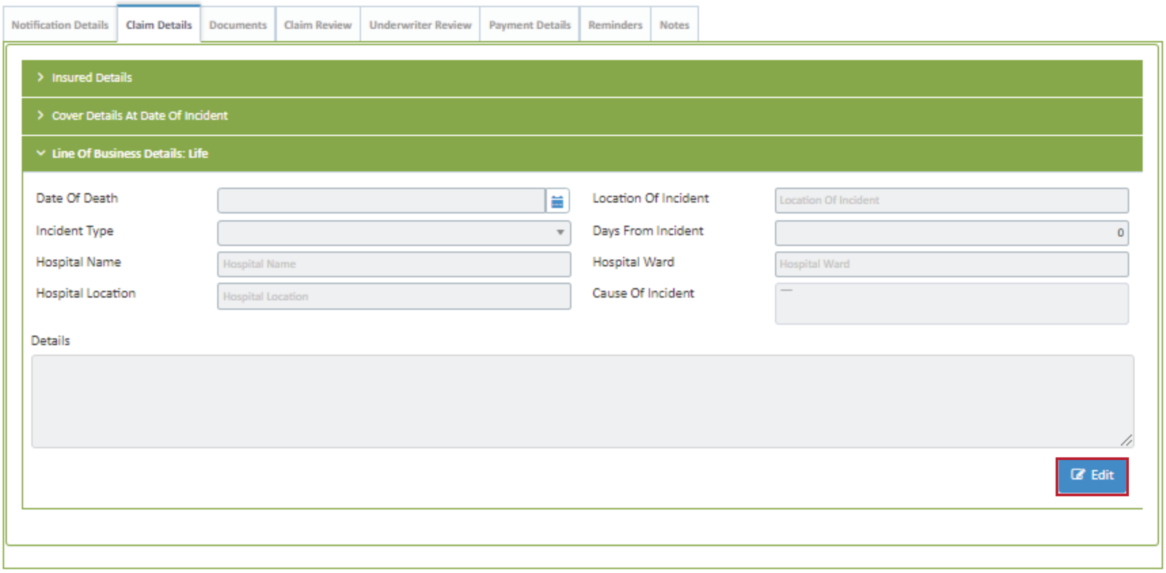
Cover Details At the Date of Incident



Click on “Edit” and “Update” with accurate information.

Line of Business Auto generated from the previous selection	Date of Incident Insert the accurate Incident Date *Note:* This date can be any date before Policy/ Cover Start date
Cover Start Date Autofill out from Policy	Cover End Date Autofill out from Policy
Cover Amount Calculated Cover Amount linked with loan repayment	

Line of Business Details: Life (If death in Hospital)



Click on “Edit” and “Update” with accurate information

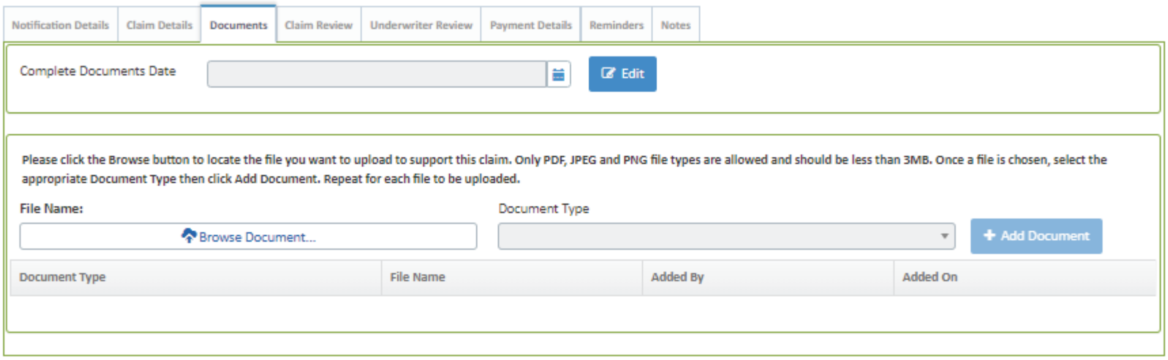
Date Of Incident Insert the accurate Incident Date	Location Of Incident Mention the location in details
Incident Type Select the Type of Incident from the drop down list	Days From Incident Insert the number of days already passed after the incident
Cause Of Incident Reason of the incident (Accident/ Heart Attack/ Fire/ Flood/ Cyclone etc.)	
Details Explain the incident in details	

Documentation

To process any claim underwriter or insurance company must go through all the relevant documents. According to the line of Business documents requirement will vary.

For Life Claim:
- Death certificate of the insured person
- National ID Card of Insured
- National ID Card of claimant

For Asset Claim:
- Fir Service Certificate

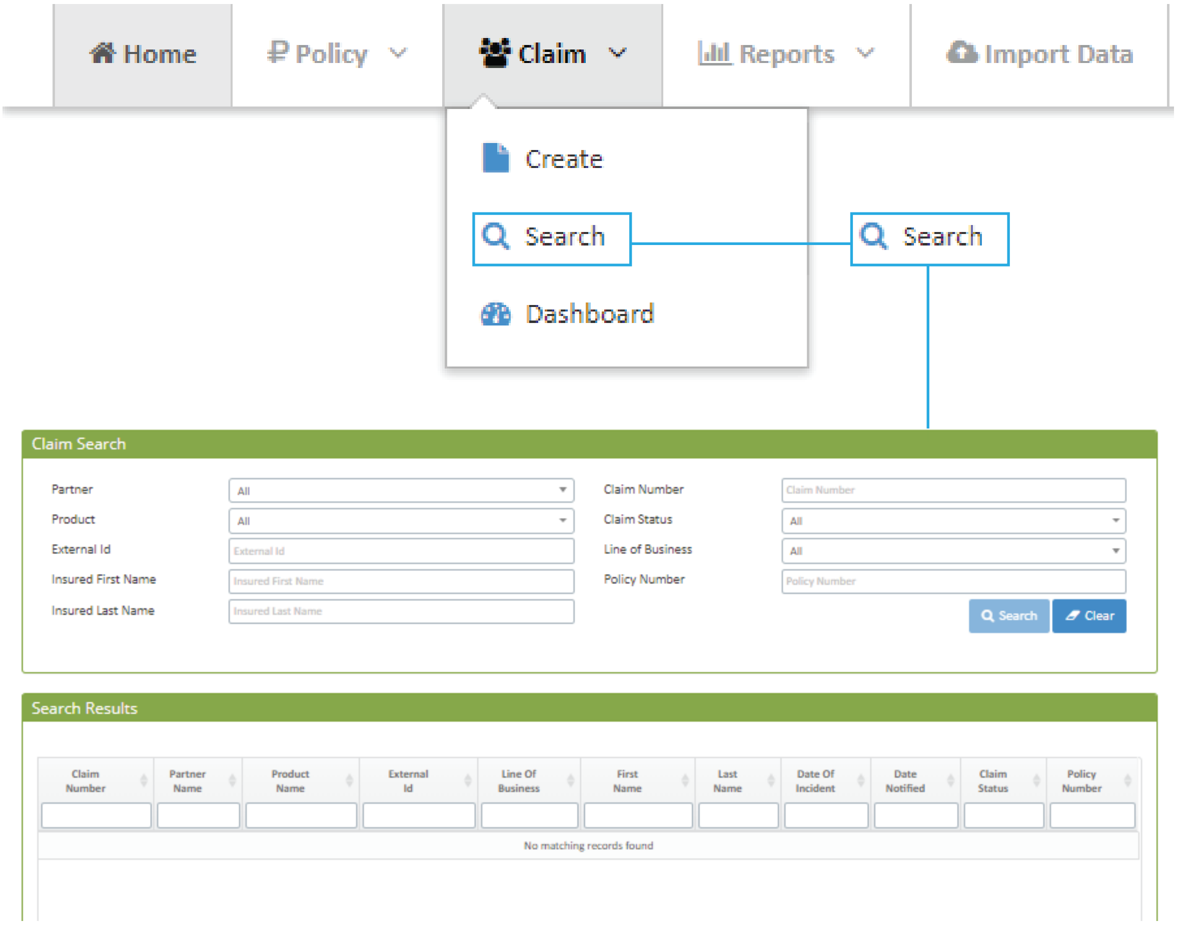


Click on “Edit” and “Update” after uploading all the required documents according to claim. Only JPG and PDF version files are allowed to upload.

Any User will needs to complete upto the Documentation Part. Rest of the part will complete by Underwriter or Insurer to complete the claim process and disburse the coverage amount

Claim Search

Claim search option is also available. To know about the status of a claim, user can easily search the claim with External ID or by Name or others. But it will be easy to find a claim with External ID.

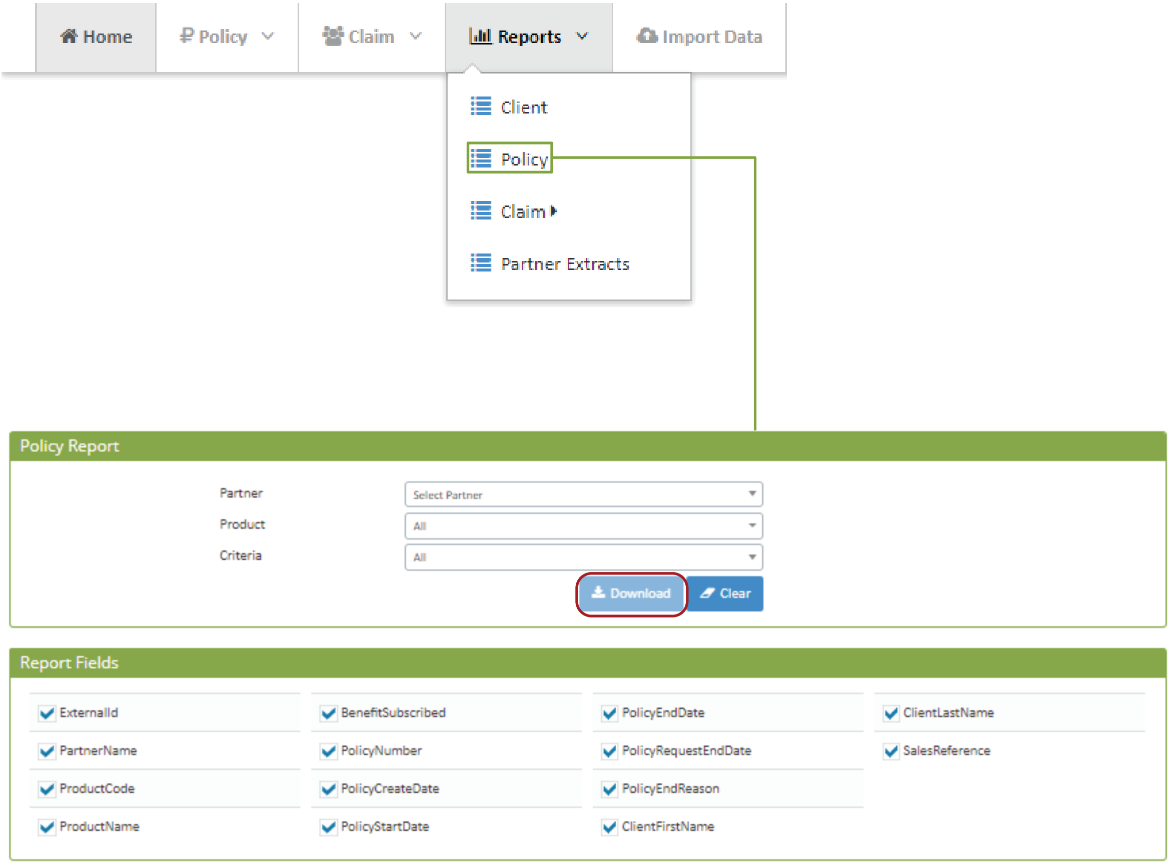


What Next After Claim Raise?

After a claim lodge, if the claim management team or underwriter finds any information or documentation is missing, the team will contact with the user (partner organization) and also the policyholder. If all the required information or documents are not submitted within the pre decided timeline, the claim will automatically close.

Reports

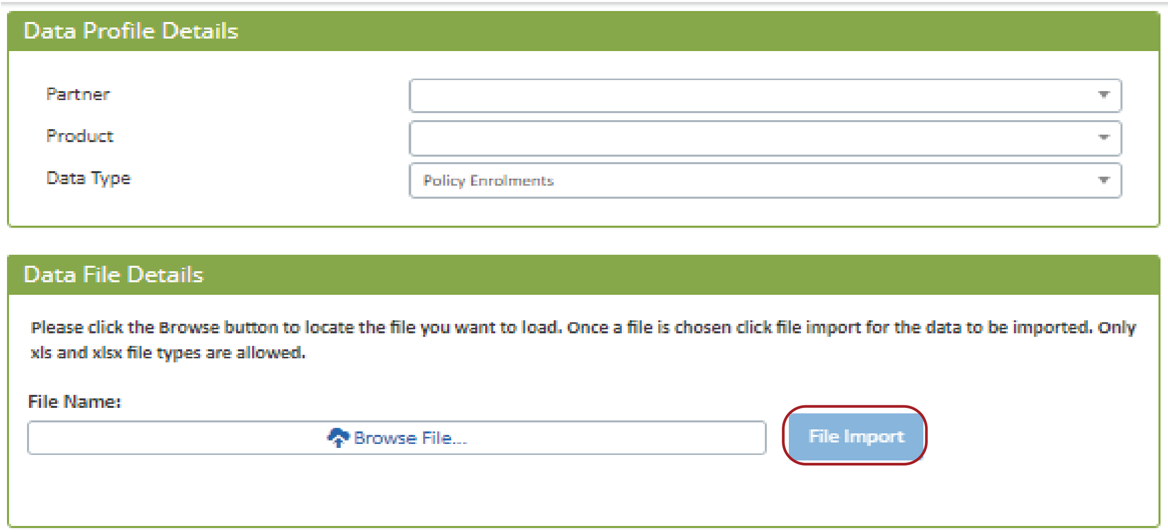
Reporting is an essential part for any business or product. To see the trend of product or service reporting is very important. To get the number of total policy or total claim Repot Section will help



There are variety of report option. According to the need, user can select fields and can view and download Report file. Only CSV format is available for downloading any report.

Import Data

By considering the country context, there is an option called "**Import Data**". In case of electricity problem or internet problem, if any user from remote area can not create policy on daily basis or date wise, he or she can save Policy File on an excel file (a common format to follow) and upload it in a bulk.



Contact Ditails

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Business Finance for the Poor in Bangladesh

Lead Partner

PRAGATI LIFE INSURANCE LIMITED

TRUST US FOR LIFE

Associate Partner

microinspire

Support Partner

Pragati Insurance Limited

SYMBOL OF SECURITY

Inafi

International Network of Alternative Financial Institutions