

Workflow for Issuance of Sayas Emergency Health Insurance Policy

1. Proposer's Application for the Policy

- The proposer form is filled with:
 - **Personal details, family details, KYC documents, and nominee details.**
 - PAN card and Aadhaar card of proposer are mandatory.
 - Aadhaar cards of all family members are mandatory.
- Link to form: [Emergency Policy Proposer Form](#)
- Target audience is mostly from the lower economic strata and may struggle with digital forms.
 - Hence, documents are collected via **WhatsApp**.
 - Sayas' team fills up the Zoho form on their behalf.
- The filled form is sent to the proposer on WhatsApp for **confirmation**.

System Used : Zoho Form

2. Data Verification

- The submitted Zoho form is **automatically pushed to Zoho CRM** as a lead.
- The data and KYC documents are **verified manually**.
 - If found valid and eligible, lead is **converted into a Zoho CRM contact**.
- For **existing Sayas members**, additional fields are filled:
 - Membership info (from external system SMS)
 - Family definition (1 Adult / 2 Adults / 1 Adult + 1 Child)

System Used : Zoho CRM, Sayas's Shareholding Management System (SMS)

3. Membership Generation

- If proposer is **not a Sayas member**:
 - A **payment link** for membership payment is generated and sent via WhatsApp.
 - Payment is recorded either via Zoho system or Sayas QR Code.
 - After successful payment:
 - Membership is **confirmed**.

- **Membership ID** is generated from an **external system**.
- Membership ID and related info are updated in Zoho CRM contact fields.

System Used : Zoho CRM, Sayas's Shareholding Management System (SMS)

4. Policy Plan Assignment & Premium Payment Link

- **Daily filtering in Zoho CRM:**
 - Proposers with 75+ days of Sayas membership and no insurance plan assigned are selected.
 - **Policy plans are defined in the Zoho Billing system as subscriptions.**
 - Each insurance policy includes multiple plans (typically 8–9 variations) based on family definitions (e.g., 1 Adult, 2 Adults, 1 Adult + 1 Child, etc.).
 - Currently, there are two active insurance policies:
 - **Emergency Health Insurance Policy (Up to 60 years)**
 - **Senior Citizens Emergency Health Insurance Policy (60–70 years)**
 - **A customized invoice is generated for each proposer by:**
 - Accessing the profile of each proposer,
 - Assigning the appropriate policy plan via subscription, and
 - Generating a tailored invoice.
 - **The invoice may include components such as:**
 - Premium amount,
 - Share capital contribution,
 - Agent or Patsanstha commission (if applicable).
 - Since invoices vary depending on proposer details, each one is generated individually.
 - **The payment details and payment link are sent to the proposer via WhatsApp & Email.**
 - **After payment is made:**
 - Proposers are filtered based on the payment status.
 - Fields like payment date, payment status are updated in the Zoho CRM contact profile of each proposer.
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5. Export to Insurance Provider (Universal Sampo)

- Daily export from Zoho CRM based on:
 - Completed membership + premium payment
 - Data Not already sent to insurer
 - Completed **85 days of membership**
- Exported data is arranged in **Sampo's required format**.
- The list is shared with **Sampo for policy issuance**.

System Used : Zoho CRM

6. Policy Issuance

- **After the policy is issued by the insurance provider:**
The Zoho CRM contact is further updated with:
 - Policy Issuance Date
 - Policy Status (e.g., "Issued", "Pending", "Rejected")

System Used : Zoho CRM

6. Zoho Books Integration (In Progress)

- Currently, **no accounting reconciliation** is happening.
- The CA is in the process of setting up **Zoho Books** to:
 - Track membership payments
 - Premium payments
 - Share capital and commissions

System Used : Zoho CRM, Zoho Books
