

Respected MadamS / SirS,

This is reg deployment of various functionalities / patches in Core Insurance Solutions on 20 Feb 21.

It is to inform that below functionalities were deployed in McCamish Production. It is requested that kindly communicate to all. Further requested to analyse & share your valuable feedback in the attached format.

Functionalities :

Sl.	Domain	Name of Functionality
01.	McCamish	Customer ID Merger – Yugal Suraksha Policy
02.	McCamish	Claw back - Agent commission
03.	McCamish	Corporate Agent Creation
04.	McCamish	Loan - 2 enhancements
05.	McCamish	Future Receipt Date Change to Create Date of Receipt
06.	McCamish	Proposal form changes - McCamish
07.	Customer Portal	Proposal form changes - Customer Portal
08.	Customer Portal	Customer Portal Enhancements
09.	Customer Portal	Upload the soft copies of the required documents. Integration with Document Management System.
10.	Agent Portal	Agent Portal Enhancements
11.	Integration	PLI CBS integration
12.	Integration	PLI IPPB Integration
13.	Integration	LMS 1
14.	Integration	LMS 2

01. Customer ID Merger – Yugal Sraksha Policy :

Earlier unable to merge YS Policies with the existing Customer IDs and now can be merged. Every customer must have a unique Customer ID so that it would be easier for end user to keep track of their customers. This functionality is applicable to all the products in PLI and RPLI.

01.2. Workflow :

- Customer needs to perform a Service Request for Merger of YS policy and provide policy number to be merged.
- For merger the insured person needs to be selected to which merger needs to happen.
- Once request is registered. It can be merged to a single CIF having all kinds of policies.

02. Claw back - Agent Commission :

02.1. Claw back means “Reversal of Commission” which is already paid to an Agent / Employee. Commission calculated for an Agent can be reversed due to Free Look Cancellation of a policy.

02.2. When premium refund is triggered due to Free Look Cancellation, a negative (Claw back) entry should be passed to Commission of concerned Agent, so that at the time of calculation of Agent incentive in the subsequent month, incentive amount after deducting that claw back amount will be credited to Agent.

02.3. Workflow :

Step 1 : New Business Proposal issuance tagged with an Agent :

Option : Active agent can be mapped with the proposal during DE stage. Proposal Information >> Agent Details

Step 2 : FreeLook Cancellation processed on the Issued Policy :

Option : Request Indexing.

- Select the request type as “Free Look/Policy Cancellation”, State the Policy Number and Date will be populated with current Date.
- FreeLook Cancellation is successfully triggered on a generated Policy.
- On the Approval of FreeLook Cancellation service request the request status will be updated as “Approved” and a transaction will be created against the FLC event.

Step 3 : On the Approval of FreeLook Cancellation, Collections received against the Policy will be marked as Reversed.

- At the end of the day a fortnightly system level batch will be triggered against the created event Free Look Cancellation event.
- On the successful execution of the stated event Collections against the Policy will be updated as reversed through the Financial History.

Step 4 :

Option : Advisor Profile Find

- ❖ Login with Agent Management, click on Advisor Profile Find → Advisor/ME << Advisor Find → Inquiry << Commission History.
- ❖ Processing against FLC transaction is completed
- ❖ Voucher is generated against the Collections.
- ❖ Entry will be made by McCamish passing the impacts in PMACS system.
- ❖ Based on the FreeLook transaction through VPAS end, Reversal Indicator on the PMACS view will turn to ‘Y’.
- ❖ There will be two entries created for the Reversed records one in positive and the other for Reversal in Negative as an undo event.

02.4. Commission processing through PMACS :

- Agent is Active (Statement not generated) - Policy is FLC - Commission pay-outs will be reversed based on the hit from VPAS end.
- Agent is Active (Statement got generated) - Policy is FLC-Commission pay-outs will be reversed based on the hit from VPAS ends. In case Commission is calculated and applied during the period of statement generation it would reflect there else would reflect in the later statement generation.
- Agent Terminated - Policy is FLC - Currently Commission is not calculated as soon as agent is tagged as Terminated on the system. So, there will not be any Commission Reversals.
- Agent Terminated and then Active - Policy is FLC - It states that initially agent was flagged as Terminated, but at the time of FLC agent is revived and Active again thus there will be Commission reversals based on a normal Active agent.

03. Availability of Corporate Agents :

03.1. This functionality have provision for maintenance of master reference information about various business partners like IPPB & CSC and other interested partners core details including general financial details, turnover, financial standing etc.

03.2. There is no business partner as of now in CIS.

03.3 Creation & maintenance of Corporate Agent is a Centralized Business activity not by field units.

04. Loan 2 enhancements :

This covers the enhancements in Loan functionality.

- ❖ Loan Repayment Schedule (Option as Yes or No)
- ❖ Loan Disbursement options (Full Disbursement)
- ❖ Forced Surrender when Loan outstanding amount including Interest is more than Gross Surrender value

04.2. Workflow :

- Loan Repayment Schedule & collection.
- This option can be selected at the time of loan processing.
- Based on the term and frequency selected repayment instalment amount will be auto populated by the system.
- Loan Repayment Schedule Letter will be generated after approval of the process.
- Forced Surrender when Loan O/S amount including Interest is more than Gross Surrender value.
- When the loan outstanding principal amount plus interest amount exceeds the surrender amount of the policy, then the policy will be auto-terminated .
- The amount to be paid for the loan with interest will be adjusted while approving the forced surrender.
- Notices regarding this process will be generated when the Loan O/S amount including Interest exceeds Gross Surrender value 95%,98%,
- Intimation of Forced Surrender will be triggered at the time of 3rd Intimation when the Loan Capitalization amount => 100 % of Policy's Surrender value.
- The requests will directly go to approver stage based on the CPC where the loan was issued.
- SMSs will be triggered at the time of 1st and 2nd Intimations when the Loan Capitalization amount => 95 %, 98 % of Policy's Surrender value.
- On Full Loan Closure -Task created for Policy dispatch
- On full loan repayment, any holds placed on policy as security, should get removed accordingly. The life insurance policy should be returned to the policy owner

05. Future Receipt Date Change to Create Date of Receipt :

Fixes to change the future dates in Database.

06. Proposal Form changes - McCamish :

- This functionality covers, due to the revision of New Business Proposal Form like changes in some fields, adding new fields, mandatory fields etc in McCamish.
- In Gender field, alongwith Male and Female, one more drop down option is added ie) Other
- In age proof, specify the detail in case of other is selected
- "Date of Last Menstruation" and "Have you had any abortion or miscarriage or caesarean section?" fields are removed from User Interface.
- Village / Locality and Taluk / District fields are merged into one.
- Designation of immediate supervisor and PAN number are removed from employment details.
- Sub category is removed.
- Under nomination, under relationship, along with Male and female, one more field Other is added.
- Age is removed and Aadhaar is added in appointee details
- "Has any of your family members (Father, Mother, Brother or Sister) living or dead suffered from any hereditary or infectious disease like Insanity / Epilepsy / Gout / Asthma / Tuberculosis / Cancer / Leprosy etc.?" field is removed
- If marital status is selected as Yes, then Spouse name is made mandatory.
- Father or Mother name fields are made mandatory.
- Few changes are incorporated if the Sum Assured value is more than 20 Lakhs in medical information Tab.

07. Proposal Form changes - Customer Portal :

- Due to the revision of New Business Proposal Form like changes in some fields, adding new fields, mandatory fields etc in Customer Portal.
- The changes are introduced in each page of the proposal form :
- New **Gender** is introduced as “Other” for all the three product types. Although the premium rates will not be impacted as the premium rates remain same across all gender and products.
- **Age Proof** option is modified and has been limited to only 6 options.
- **Occupation** option is modified and has been limited to only 11 options.
- **Medical examination Date & Medical Re-examination date** fields have been introduced in all policy types. Medical examination Date will be Mandatory when the policy is a medical policy. Medical Re-examination Date will be mandatory when medical examination date has crossed the 60 days’ time limit and missing doc requirement is raised by QC or Approver
- **Parent’s employment/ Occupation details** will be removed from child policy as these details can be extracted from Parent’s policy as well.

08. Enhancements in the existing Customer Portal :

- Currently, if Customer has 2 or more policies, then Customer has to select individual Policies and do the payment one by one which is time consuming. To avoid this, a new feature is developed so that customer can pay premium for multiple policies by selecting one or more policies in Customer Portal at a time.
- Prerequisite is that customer has to visit CPCs and make sure that all his polices are merged to single Customer ID (if it is not already merged) so that once he login into the Customer Portal all his policies will be shown. Customer portal URL is <https://pli.indiapost.gov.in/CustomerPortal/Home.action>
- Contact details are updated in the CONTACT US Page and Revised RPLI Proposal Form Pdf is updated under Download Forms and Documents Option.

08.2. Features :

- ❖ Now, customer can pay premium for multiple policies by selecting one or more policies in customer portal at a time.
- ❖ Customer can download Premium paid certificate in Customer Portal.
- ❖ Few additional links like RTI, FAQ, Contact Us, Grievance Redressal etc are included in Customer Portal.
- ❖ Nearest HO will be displayed based on the Pincode entered by customer while purchasing a policy online
- ❖ Few more validations are included in nomination tab to check share percentage.
- ❖ Income Tax Certificate Generation.
- ❖ Sequence in Quote policy name is changed
- ❖ Age proof is made mandatory
- ❖ Hyperlink is provided while will redirect to a page that will contain detailed instructions for document submission.
- ❖ Validation given for SA more than 50 lakhs
- ❖ ‘Same as insured address’ option will be disabled if age is greater than 18 years.
- ❖ Monthly Expenditure in proposal filling is removed

09. Document upload through Customer Portal :

- In Customer Portal, currently there is no option for Customers to upload documents. Hence, customer has to approach nearby CPCs, submit the Proposal forms & KYCs etc for further processing.
- In order to avoid this, an option is introduced in this functionality so that customers can directly upload all necessary documents in a single file.
- Customer can purchase a new proposal thro online.
- Customer can pay initial premium.
- Customer can upload the document in online.
- email with link will be triggered to customer registered email for initial premium payment and also for uploading documents separately.

09.2. Workflow :

09.2.1. Customers :

- ❖ Customer Portal - >Purchase a Policy --> Quote
- ❖ Customer will submit the proposal form in Customer Portal > Get Quote option with valid phone number and email id and correct Pincode.
- ❖ Once the proposal is submitted, email will be triggered to customer email id with proposal number and link to do initial premium payment.
- ❖ Customer will access the URL provided in the email.
- ❖ Payment using link –Customer will access the link provided in email. Proposal will be auto-populated.
- ❖ Payment using Menu- Customer can also visit customer portal, access 'Initial Payment' menu, enter the proposal number to fetch proposal details from McCamish.
- ❖ Customer will submit request to fetch payment details

09.2.2. CPCs :

- To download the documents uploaded by Customers, CPCs needs to install WinSCP or Filezilla software so as to access the common SFTP Path 172.18.68.101 with the Port number 22.
- Credentials to login into SFTP will be communicated to circle SPOCs separately.
- After successful login, CPC can download the documents at SFTP path in their respective folders and carry out further processing as in production.
- All CPCs are advised to login and check SFTP path daily so as to check if any documents are uploaded or not.
- Folders will be created at SFTP on the basis of Pincode entered by customer in the Customer Portal.
- Uploaded Documents by customer will be available at SFTP for 30 days only.
- **Hence all CPCs should check the SFTP Path on daily basis and download the documents.**

10. Agent Portal Enhancements :

10.2 Currently whenever there are duplicate entries in agent portal profile due to active, terminate status of agent id, it is not possible to login.

10.2. In this Patch, Code changes are made to fetch one and first record from Agent Profile by considering only the Active Status.

11. PLI CBS integration :

Integration of McCamish applications with CBS systems for different transactions of :

1. SI Mandate Registration and renewal collection
2. Direct Debit through POSB Cheque
3. Direct Debit through Bank Slip
4. Disbursement to POSB accounts
5. Disbursement of Agent Incentive
6. Renewal Premium Collection through Internet Banking – eB.
7. Renewal Premium Collection through Mobile Banking – mB.

- ❖ In respect of SI. 1, 2, 3, 4, 5 - POSB accounts can be verified through “Verify Account No.” option which will fetch Account status, Account holder name, Balance amount, Account number.
- ❖ And “Verify Account” details which will fetch Signature of the Account Holder.
- ❖ Based on the checking and correctness of the account details, user can act on the transactions or requests.

11.1. SI Mandate (Standing instruction) :

In billing method change SI is included in addition to Cash & Pay.

1. The status for processing the billing method change request would always be done on policies only with **Active (AP)** status.
2. System would always check the **Bill to Date (BTD) and Paid till Date (PTD)**. The PTD would always be the last day of month of the previous frequency cycle. However, the BTD would always be the first date of the month for the current/upcoming frequency cycle.
3. For policies where SI mandate has to be registered, premium should have been collected till current month.
4. SI will begin from next bill schedule based on frequency and will be run on 7, 12, 17th of every month
5. Post registration of SI, if customer approaches counter to pay in advance, he would be able to do so. However, in such scenario, the PTD will be updated and such policies will not be considered for deduction of premium through SI for that particular months for which advance premium has been received.
6. In case of any claim is indexed (terminating event such as maturity, death, surrender) SI, existing system functionality will follow. Collections will not be eligible as soon as any of the terminating event request is indexed and no details will be passed to CBS.
7. In DE screen user selects POSB as the drop down option against “Bank Type” field. On selecting this option, user will enter the below mandatory details and click on “Verify Account No.” button to proceed. On clicking “Verify Account No.” button, McCamish will trigger an API call to CBS for real time account verification. Along with this, Account status, Name, Account balance, Freeze status and Closed status of the POSB account and whether the account is POSB account (Saving Account) also be shared by CBS which will be displayed on McCamish screen.
8. After this stage user should click on “Verify Account Details” button. On clicking this button, Signature and Account Name received from CBS will be displayed on McCamish screen. On verifying the details, user will check the checkbox “Account Verification Done” and hit the Submit button. On hitting Submit button, the above entered data will be saved in McCamish system and then QC and approver action to be performed.
9. If any validation of Account Number fails, request to be rejected with comments
10. On 7, 12, 17th of every month, SI will be run and policies will be updated after deducting amount from the respective accounts.

11.2. Direct Debit through POSB Cheque :

1. Same as existing functionality
2. Accounts number and cheque number will be validated with CBS on submission
3. Has to click verify account No to check account details and Verify account details for verifying signature.
4. After successful verifications, user has to submit for completing the transaction and generation of receipt.
5. System will not allow to proceed further if incorrect cheque number is entered and insufficient balance, incorrect accounts etc.

11.3 Direct Debit through Bank Slip :

1. Available for Renewal collection in collection screen.
2. Amount can be collected through POSB withdrawal slip
3. User has to check Account Number, Balance, Signature by clicking verify Account Number and verify Account details before completing the transactions

11.4. Disbursement through POSB :

1. While processing Maturity, surrender, survival claim etc., In DE screen there will be 2 options i.e) POSB and Non-POSB.
2. As mentioned in SI (Standing Instruction), POSB Account number has to be entered and crosschecked using verify account number and verify Account details options before approving the requests.
3. After approving, the disbursement amount will be credited in POSB account in the Day-end batch on the same day and disbursement details will be updated in the respective policies.
4. For cash and cheque payment of disbursement Non-POSB option has to be selected. And payment will be existing procedure.
5. Account validation in respect of death claim is available in Claim Handler stage.

11.5. Disbursement of Agent omission :

1. POSB account details of the agents has to be fed in the Agent profile details
2. Whenever payment is processed by generating trial statement and final statement, amount will be automatically credited in the respective Account of the Agent and payment details will be updated in the commission history of the agent.

11.6. Premium Collection through Internet Banking :

In the Service Request portion of eBanking, PLI & RPLI renewal premium can be paid through Saving Accounts.

11.7. Premium Collection through Mobile Banking :

In the Service Request portion of mBanking, PLI & RPLI renewal premium can be paid through Saving Accounts.

12. PLI IPPB Integration :

- 12.1. Customers having IPPB Account can pay their PLI R& PI Premium across 3 channels of IPPB namely IPPB Counter, Mobile App and Micro ATM (Postman).
- 12.2. Customers can pay Premium in two ways in all the above 3 channels :
 - Customer can pay premium for a period (AP,IL and VL policy status can only paid)
 - Customer register for Standing instructions (only AP status)
- 12.3. Pay premium for a period also called Ad-hoc transaction the amount is deducted from customer account after being authenticated at IPPB end.
- 12.4. Standing instruction amount gets deducted regularly as desired by customer a fixed date 5th, 10th, 15th and 20th of a month. Upon success of SI, customer receives a SMS.

13. Lead Management System LMS 1 & LMS 2:

- ❖ This functionality is integrated with 3 stakeholders namely Customer Portal > LMS > Agent Portal and vice versa.
- ❖ In this functionality, can create Leads, assign leads, update the leads.
- ❖ Lead can be created from different channels like Customer Portal, LMS etc.
- ❖ In LMS, each Divisional Head will be provided with Advisor Coordinator ID with which Divisional Head can login into LMS system and manage leads.
- ❖ LMS screen level changes in Lead creation screen, campaign creation screen, Bulk assignment of leads screen and 360 degree view screens of opportunities and campaigns.

Workflow :

- Whenever a Customer uses “Get a quote” and “Request an agent” option in the Customer Portal, each time a new leads will be created.
- At the end of the day, all these leads which are created in Customer Portal will be moved to LMS system (Finacle product) for further processing.
- Each division will be provided with Agent Coordinator ID with which he has to login into LMS Portal and assign leads to different agents based on the Pincode.
- Later, Agents will be logging into Agent Portal, check the Leads, Call the Customer, fulfill the requirements and convert to business.
- Lead status will be updated by Agents in the Agent Portal accordingly.
- If customer wishes to get new Proposal, then Agent will send filled proposal form with Agent Id, Lead ID and all supporting documents for further processing at CPC level as already in production.

Features in LMS2 :

- ❖ Bulk assigning of Leads to Agents by Divisional Advice Coordinator in LMS is added.
- ❖ Bulk creation of leads by using CSV template is included.
- ❖ Re-assigning of Leads to another Agents can be done.
- ❖ Few more remarks are added in Agent Portal so that agent can dispose the leads by selecting different remarks
- ❖ In Customer Portal, leads can be created by using “Get a quote” and “Request an agent” option.
- ❖ New Batch has created in LMS for following purposes :
 - To close leads after 60 days if they are assigned to agent and not closed.
 - To update lead status in LMS using lead update file coming from McCamish after policy is issued.
- ❖ Following Reports are included for better monitoring :
 - a. Campaign Tracking Report
 - b. Lead Probability Report
 - c. Agents Productivity Report
 - d. Lead Status Tracking Report
 - e. Lost Leads Tracking Report
 - f. Agent wise lead closed TAT report

End

21.02.21.