



End to End Online Insurance

What is **ENDTOEND** Online Underwriting?



- A re-engineered business processes - increasing the effectiveness of our field force.
- Selected Development Officers are empowered to underwrite proposals online for the first time in the history of the Corporation.
- Virtual underwriting office enables quick decision making thereby reducing response time to customers.
- Technology driven underwriting with the help of rule engine, leads to standardization across the organization.
- 24 x 7 availability of online insurance.



Process explained...



- Proposal Deposit is created at the Branch Office.
- Proposal is registered using U-proposal tool and uploaded by the Dev.Officer.
- The proposal submitted will undergo validation process to ensure data purity.
- After validation, the data will be passed to the Rule engine for underwriting.



Process explained...



- Proposals which satisfy the criteria as stipulated by C.O(U&R) will be underwritten powered by the rule engine.
- The relevant documents have to be scanned and uploaded online for merging with the EDMS.
- The policy number will be allotted automatically and the First Premium Receipt is generated simultaneously.
- In time, the policy holder will be informed about the completion of the proposal thru e-mail/sms.
- The proposals which doesn't satisfy the stipulated criteria are sent to the concerned branch by the system to be treated as a normal i-proposal.





Add Ons...



- List of pending proposals submitted through this Portal of the concerned Dev Officer will be displayed on log-in.
- The unique reference number enables the user to track the proposals easily.
- The list of adjusted cases are provided separately for easy reference in future.
- The status report enquiry of the proposal is available.





Add Ons...



- The required tool for creating files to be uploaded is made available.
- Underwriting help in the form of all U&R circulars and presentations of various underwriting topics are available.
- On line underwriting test will be provided as a refreshing tool.



Process Flowchart

