



VIRTUAL OFFICE CUSTOMER ON-BOARDING

Towards scaling new heights in Market Leadership
with Digital Technologies and Innovation.



Background

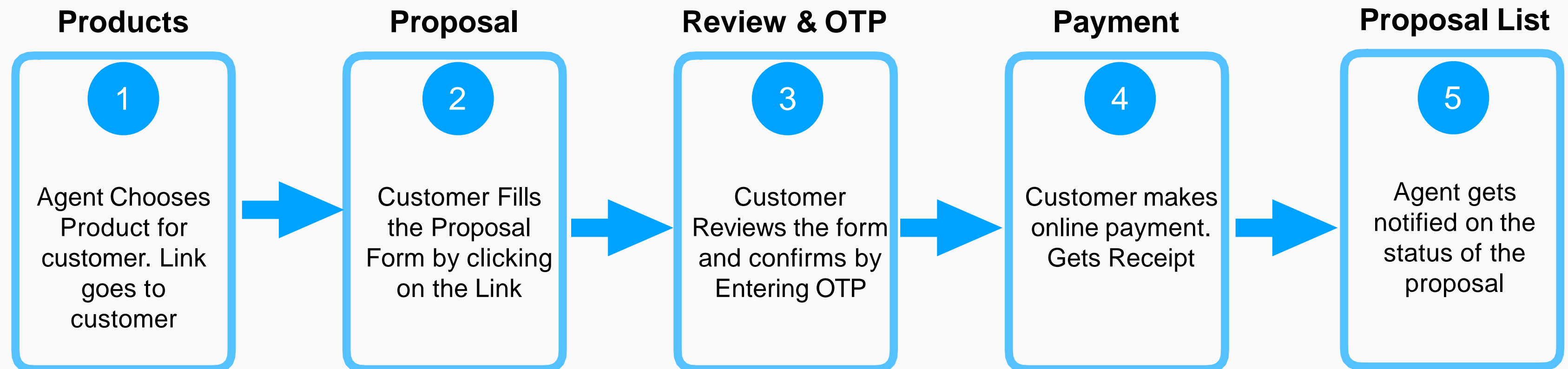


- This Deck explains how Agents can on-board customers for fresh policy purchases
- Marketing/Sales tools will come at the later stage of the VO Project.
- Assumption is Customer is in agreement to purchase a policy
- There could be different ways by which the customer can make payment
 - Online
 - Cash
 - Cheque

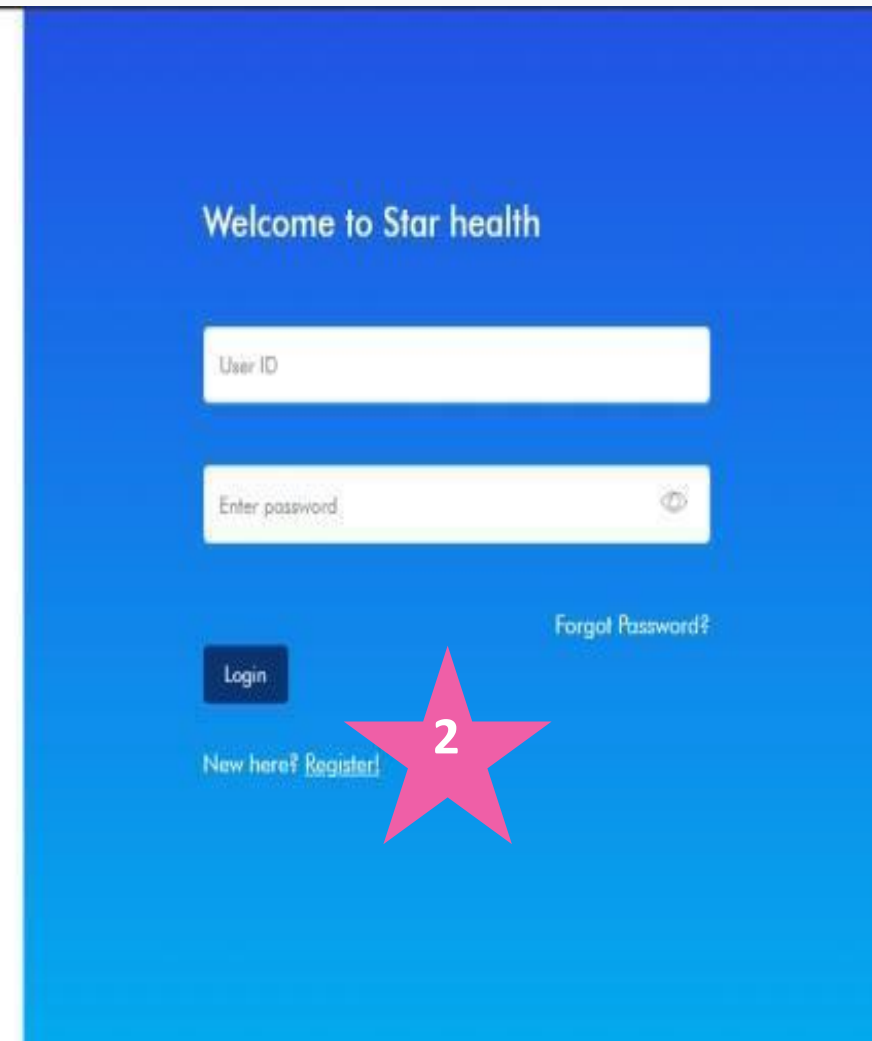
On-boarding Use Cases

No	Use Case	Solution
1	Raj is a tech savvy customer and prefers to fill up the application on his own and make payment online.	Agent should choose to use Self - Online option. Agent can send the link to customer and choose the payment mode as "Online"
2	Saveetha is a software engineer and always on the move. She is ready to make payment online, but does not have time to fill application.	Agent should choose to use Assisted - Online option. Once the proposal is filled, Agent can send it to customer to verify, accept proposal and make payment online
3	Kumar wants to buy multiple policies for his family and parents. He wants to make a single payment through cheque/cash. He is ok to fill the application forms online.	Agent should collect the payment and issue an acknowledgement. Proposal forms can be sent to Kumar for filling.
4	Shanthi is a bank employee and prefers cheque as mode of payment. She does not have time to fill the application, but wants to verify the application before it gets submitted.	Agent should collect the payment and issue an acknowledgement. Agent should fill up the proposal form and send the filled form for approval.
5	Kamal wants to buy a policy by the last day of the financial year, but his cheque book is at home. He wants to fill the application form online and wants Agent to collect cash from his home.	Agent should select Self - Offline option and send the form to Kamal. Once proposal filled, agent to collect the cash and issue acknowledgement.
6	Arun is a senior citizen and wants to make payment only by cash/cheque. He is not comfortable to fill form online, but wants to review his proposal and premium first, before making payment.	Agent should fill the form and send to customer through assisted purchase with offline payment option. Once customer reviews and approves, Agent should collect the payment.

1 - Self online Purchase



ATOM - Agent Registration - Step 1

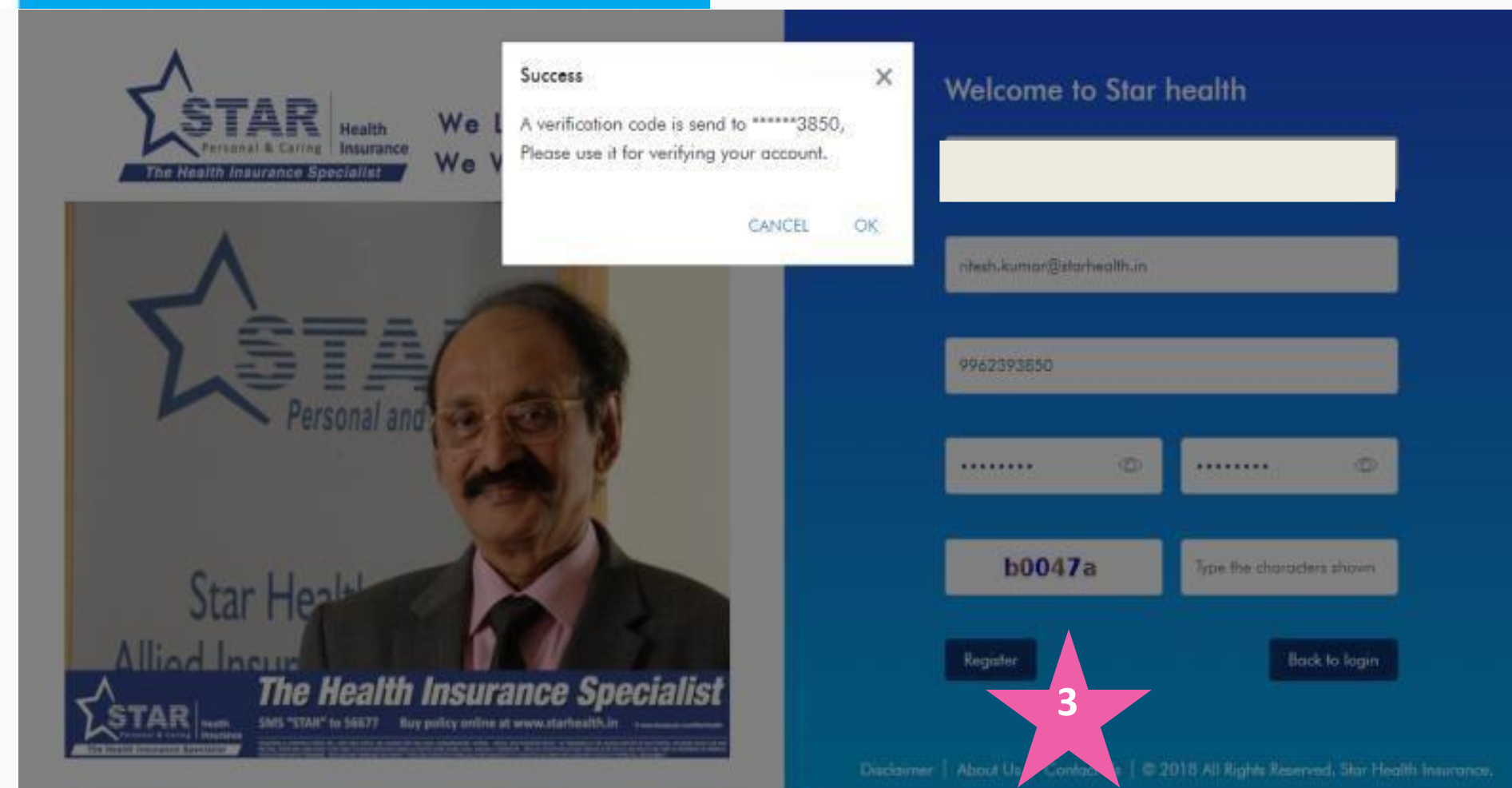


Agent Registration

1. Enter URL:
Https://Agent.starhealth.in
2. Click on Register and start filling the details
3. Agent clicks on "Register" OTP will be sent to Registered Mobile Number.

2

3



ATOM - Agent OTP Verification - Step 2



STAR Health Insurance
The Health Insurance Specialist

We Love Agents
We Want Agents

Verify OTP

[Phone Number Field]

[Enter OTP Field]

Register Back to login

1

Disclaimer | About Us | Contact Us | © 2018 All Rights Reserved. Star Health Insurance.

OTP Verification

1. Enter the OTP details and click on Register
2. OTP verified and Success Message will display

STAR Health Insurance
The Health Insurance Specialist

We Love Agents
We Want Agents

Verify OTP

[Phone Number Field]

9825 [OTP Field]

Register Back to login

2

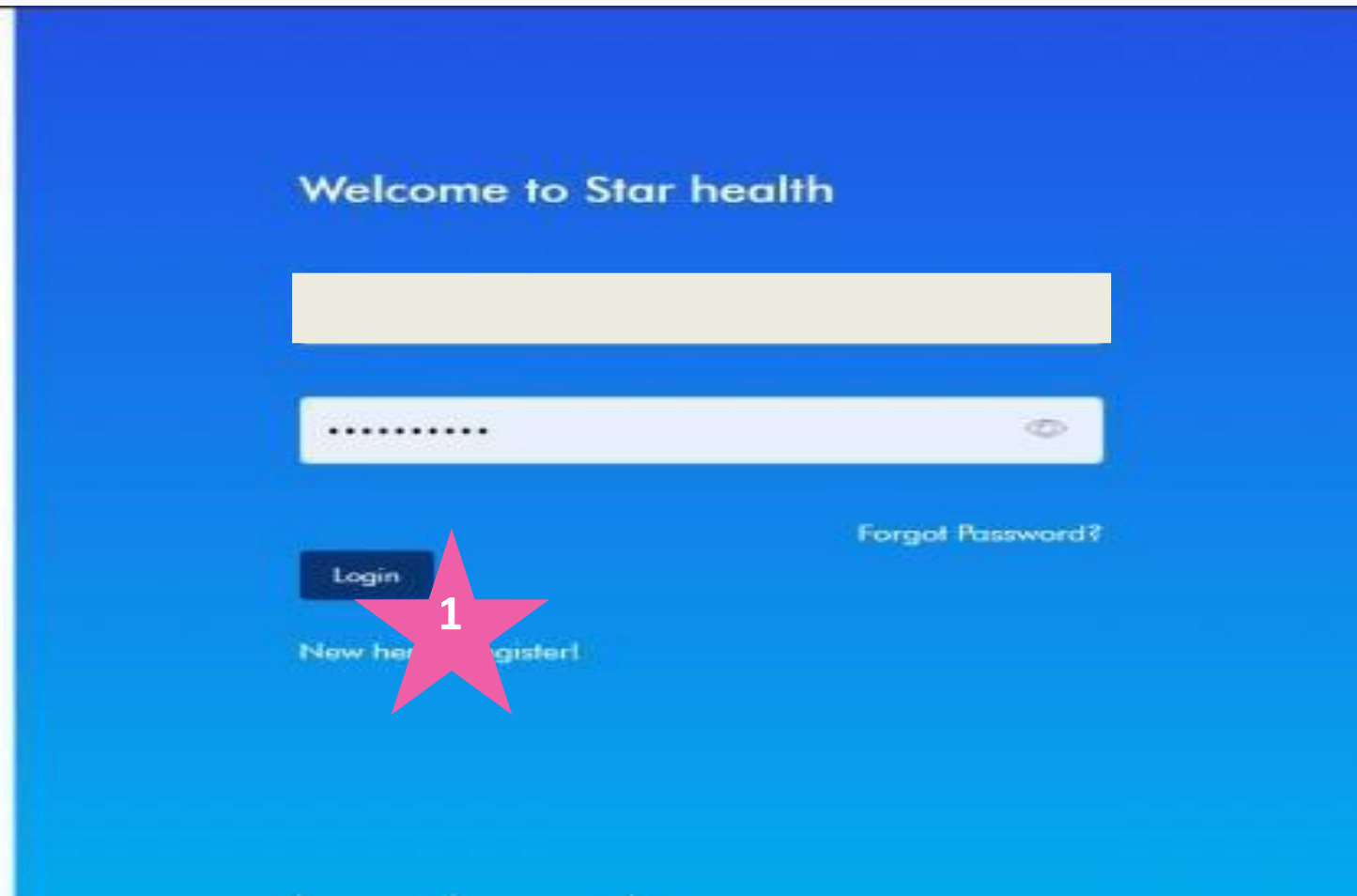
Success X
Your account has been successfully verified!
Your account is now ready to use.
CANCEL OK

Disclaimer | About Us | Contact Us | © 2018 All Rights Reserved. Star Health Insurance.

ATOM - Agent Login - Step 3

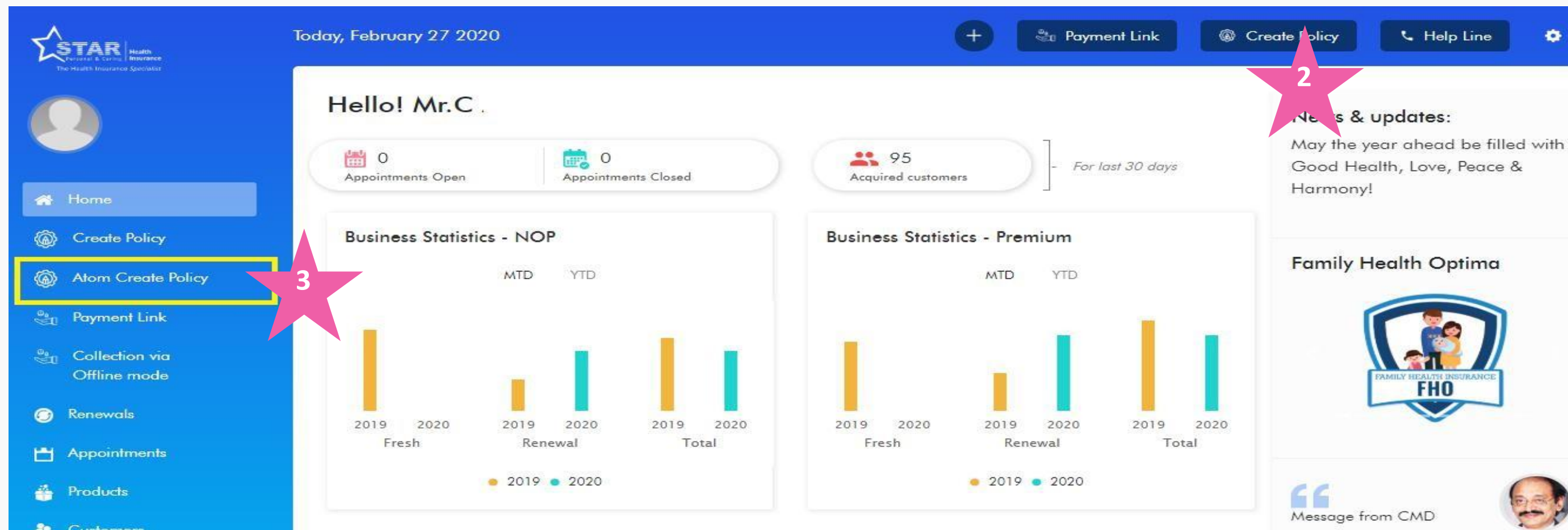


Login Page



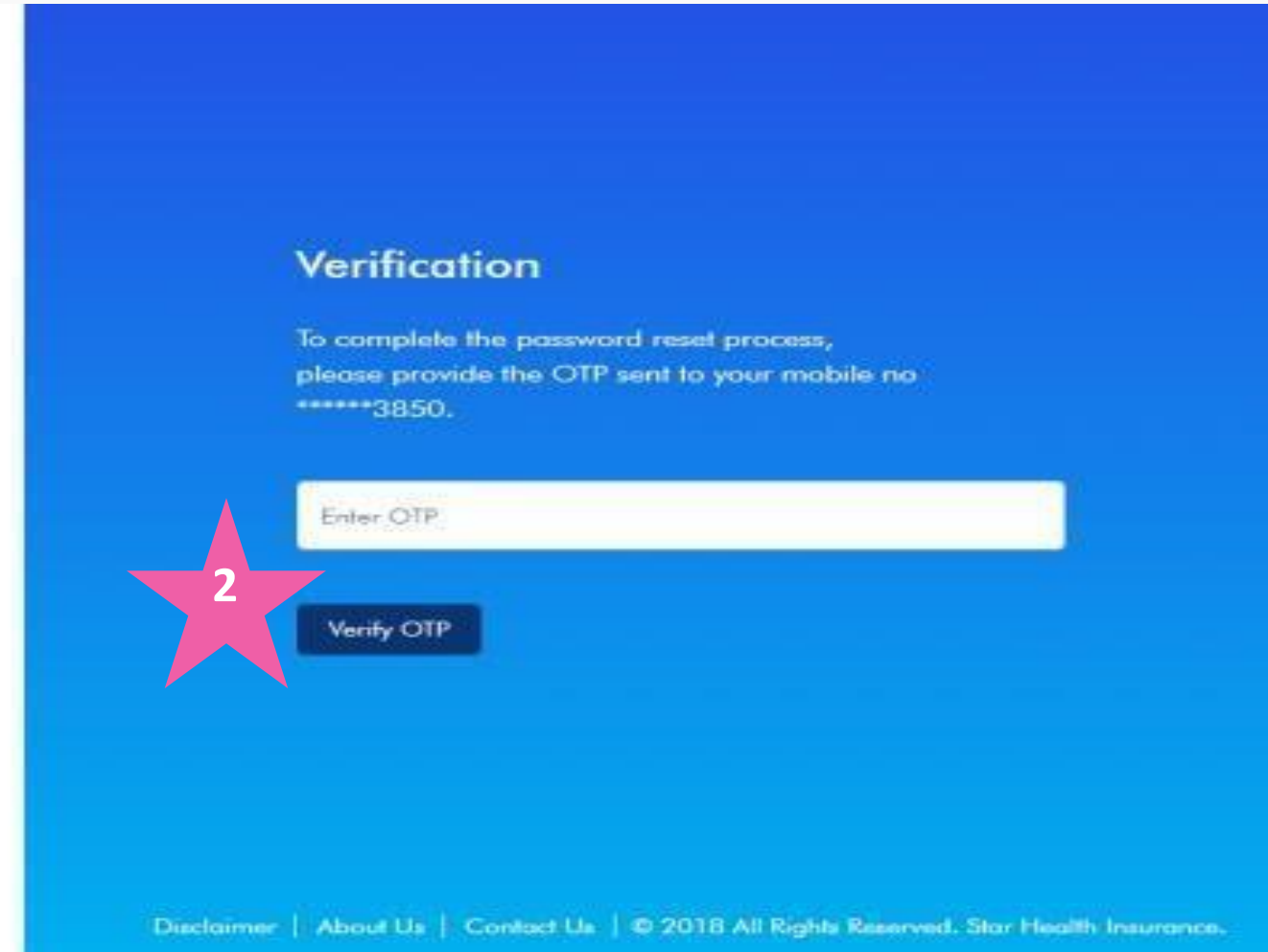
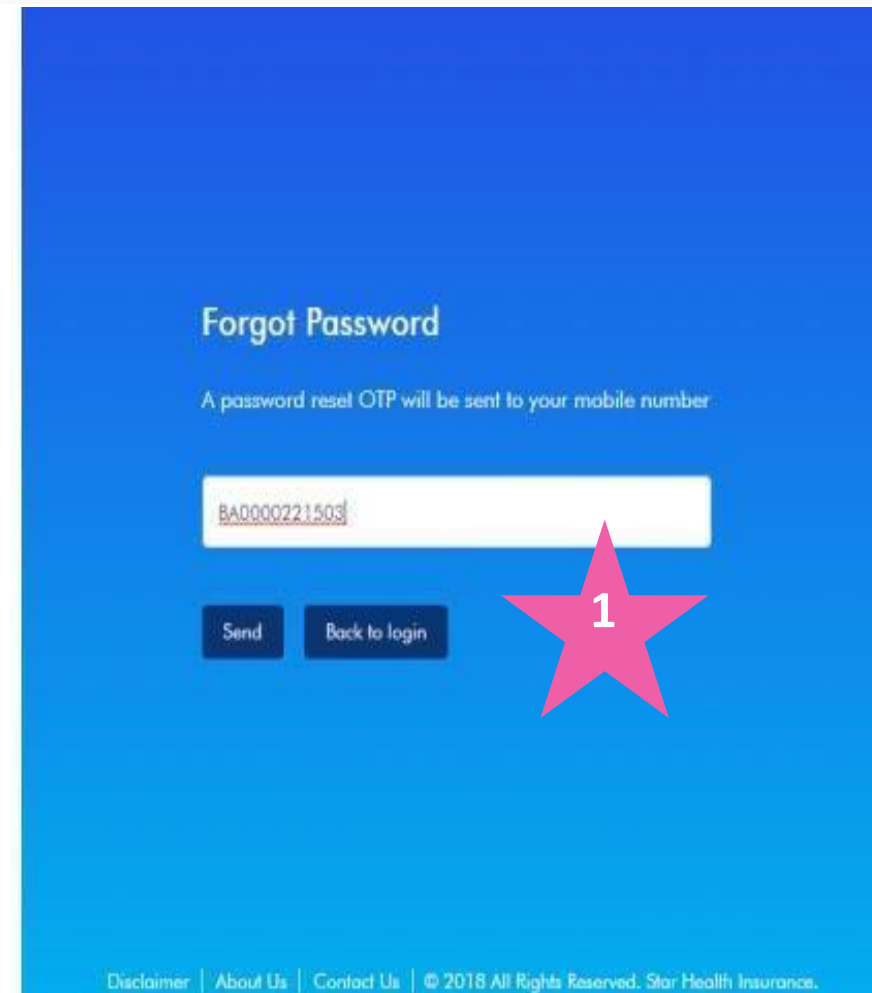
Login Page

1. Enter Agent Code and Password
2. Click on “Create Policy”, You will be redirected to VO landing page
3. Will be available while using Browser on the computer

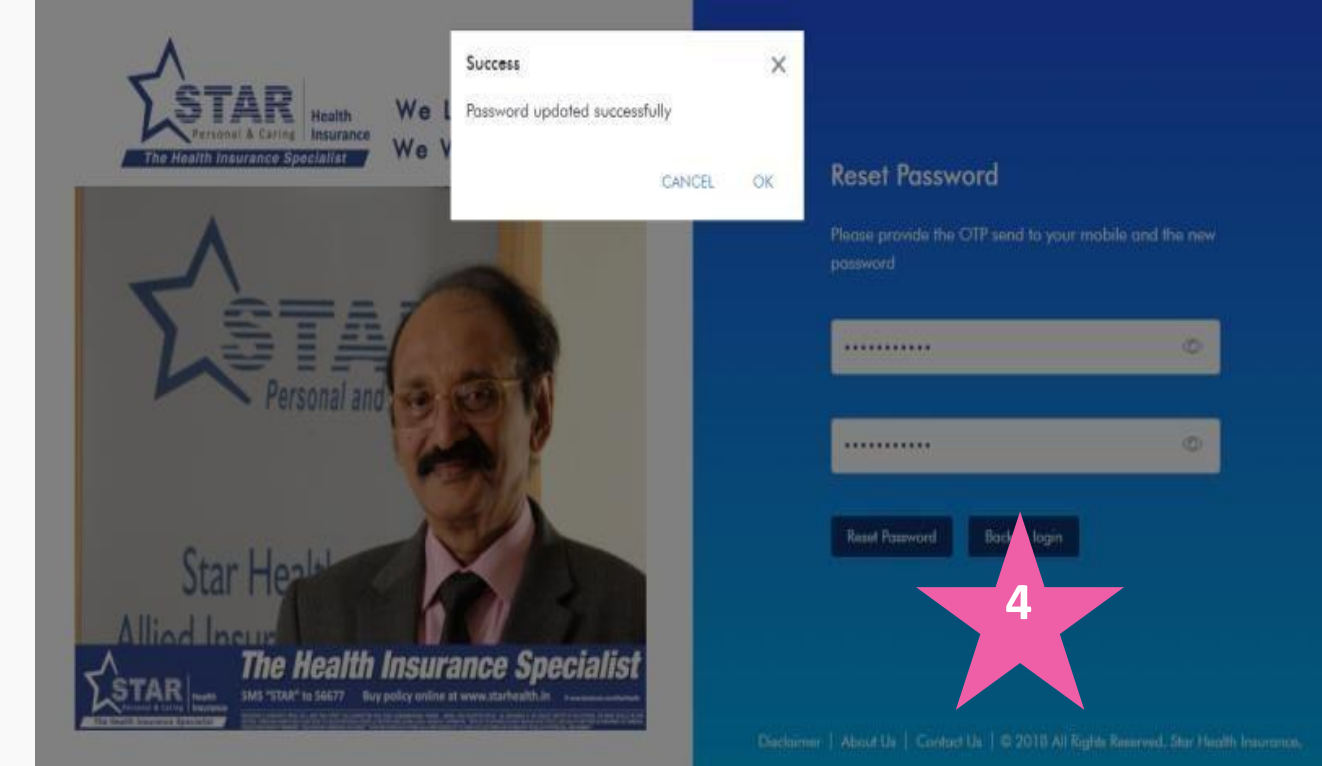
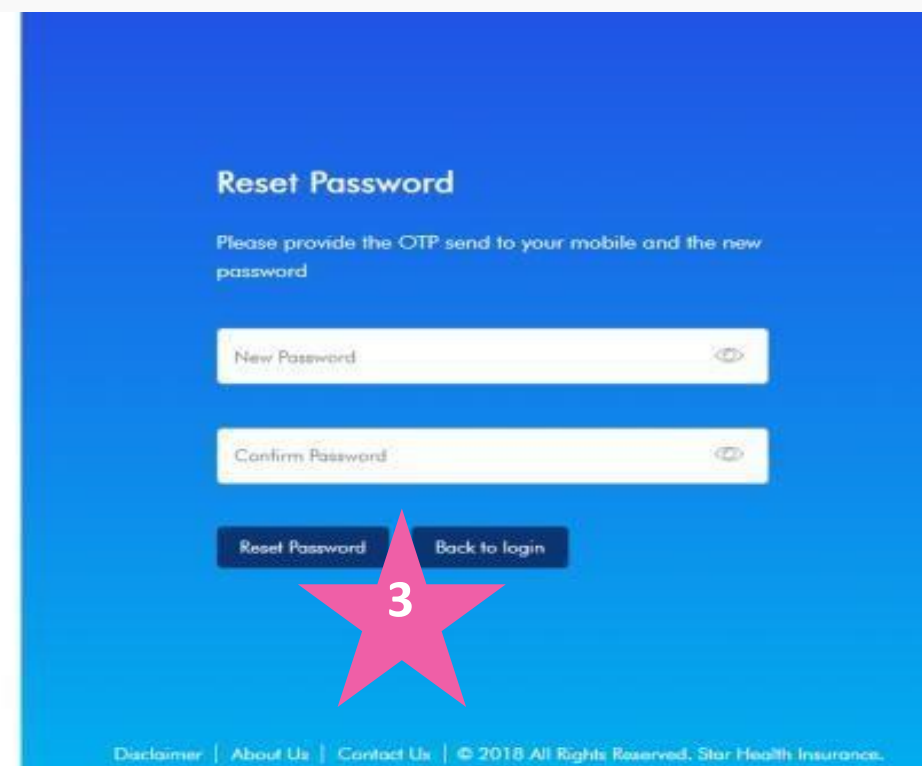


Home Page

ATOM - Agent Login – Forgot / Reset Password



- ### Forgot Password
- Click Forgot Password on the login page
1. Enter Agent Code on the forgot password page
 2. Enter OTP received in registered mobile # and click Verify – (Reset Password page will display)

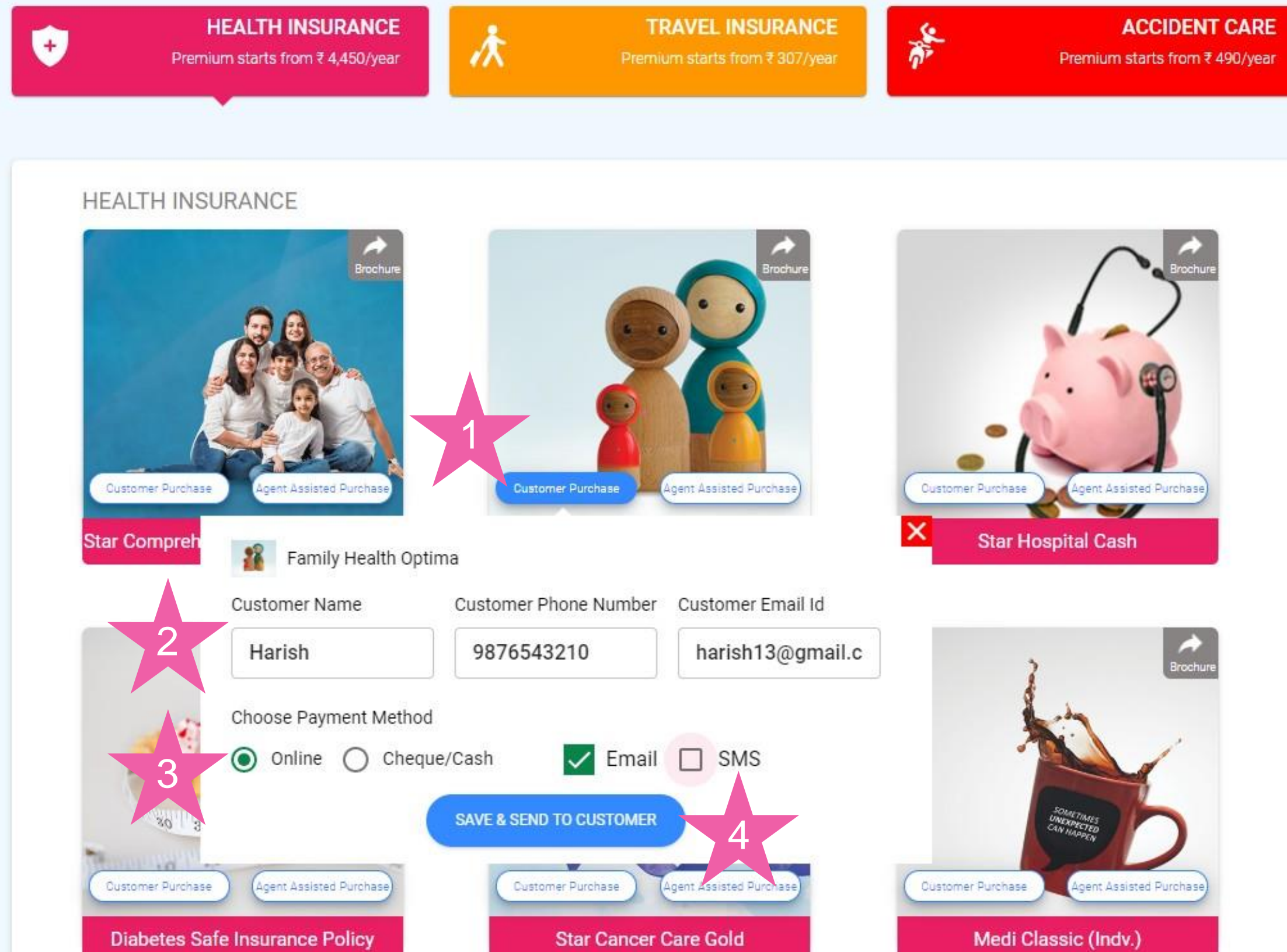


- ### Reset Password
3. Enter new password and confirm password
 4. Success message will be displayed (Click OK to proceed for login)

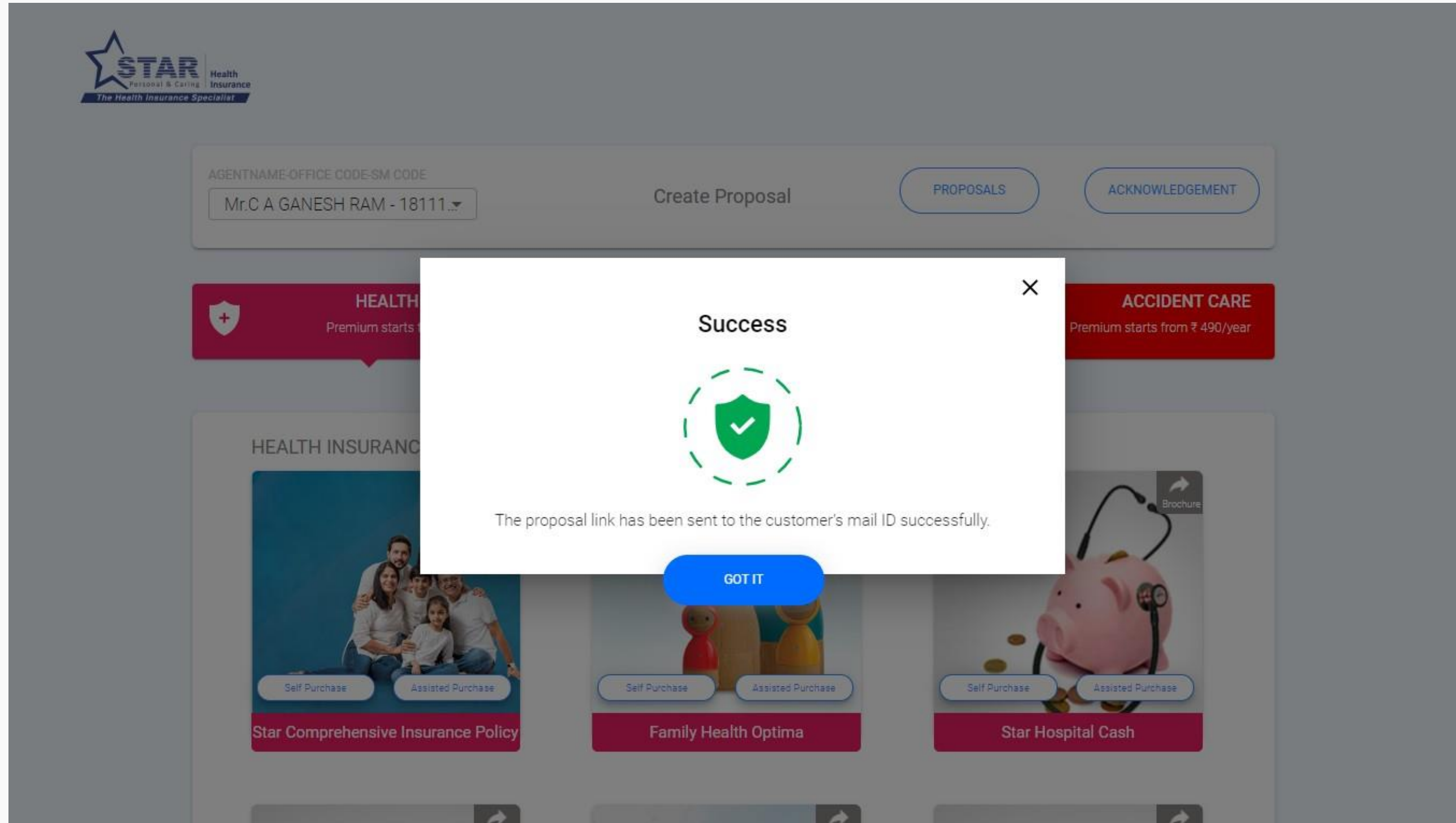
Self online Purchase - Step 1

Create Proposal Link for Customer

1. Agent clicks on “Customer Purchase” button on the product selected.
2. Agent fills in customer name, mobile and email.
3. Agent chooses Payment method as Online.
4. Agent clicks on “SAVE & SEND TO CUSTOMER”




Self online Purchase - Step 1 completed




Create Proposal Link for Customer

Proposal link sent to the customer and the notification shown to Agent.

Self online Purchase - Step 2

AGENT NAME: HARSH CHATURVEDI  AGENT CONTACT NUMBER: 9999999999

Proposal Form



Family Health Optima Insurance Plan
[View Product Details](#)
IRDAI UIN: IRDAI/HLT/SHAI/P-H/V.III/129/2017-18

Step 1 Step 2 Step 3 Step 4

Basic Plan Details Proposer Details Insured Details Review

BASIC PLAN DETAILS

Start Date* End Date Policy Type*

Scheme *

 2A	 1A+1C	 1A+2C	 1A+3C	 2A+1C	 2A+2C	 2A+3C
---	--	---	--	--	--	--

Customer fills up Proposal

Customer clicks on the link sent by Agent and lands in this page.

1. Agent name and Contact number is displayed in top for customer reference
2. Customer can save the proposal as draft any time and click on the email link to open the draft form and proceed.

Self online Purchase - Step 2 (contd...)

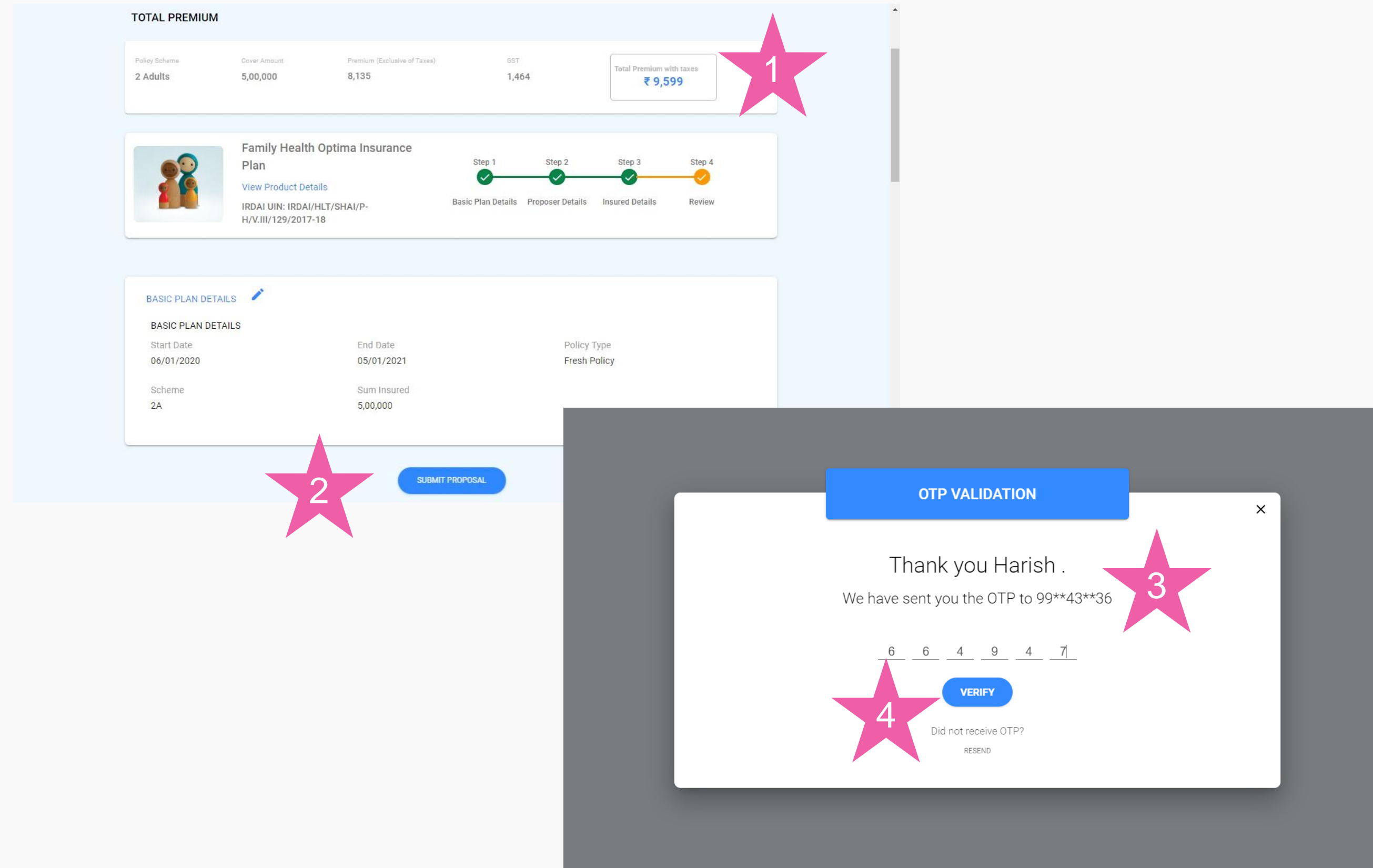


Customer fills up Proposal



1. Customer can save the proposal as draft any time and click on the email link to open the draft form to continue from where he left and proceed.

Self online Purchase - Step 3



The screenshot displays the 'TOTAL PREMIUM' section with a table:

Policy Scheme	Cover Amount	Premium (Exclusive of Taxes)	GST	Total Premium with taxes
2 Adults	5,00,000	8,135	1,464	₹ 9,599

Below this is the 'Family Health Optima Insurance Plan' section, including a progress bar with four steps: Step 1 (Basic Plan Details), Step 2 (Proposer Details), Step 3 (Insured Details), and Step 4 (Review). The 'BASIC PLAN DETAILS' section shows:

BASIC PLAN DETAILS		Policy Type
Start Date	End Date	Fresh Policy
06/01/2020	05/01/2021	
Scheme	Sum Insured	
2A	5,00,000	

A 'SUBMIT PROPOSAL' button is visible at the bottom of the main form. An 'OTP VALIDATION' modal is overlaid on the bottom right, containing the text: 'Thank you Harish . We have sent you the OTP to 99**43**36'. Below this is an input field with the digits 6, 6, 4, 9, 4, 7. A 'VERIFY' button is present, along with a 'RESEND' link for users who did not receive the OTP.

Customer completes Proposal

After entering all the proposal form details, customer lands in review screen

1. Premium calculated is shown
2. Customer can submit the proposal
3. Customer gets OTP in Mobile/EMail and the same to be entered
4. Once customer clicks on verify, it takes to Payment

Self online Purchase - Step 4

Customer makes online payment

Customer enters the payment details and completes payment

SWETHA S

[← GO BACK](#)

SWETHA S Order Amount to be paid
₹9,599

Transaction ID: 57a1e0c12b8f68e529b0636f7






SELECT AN OPTION TO PAY

paytm
Pay easily using your saved payment methods

Credit Card

Debit Card

Net Banking

 State Bank of India	 HDFC Bank	 ICICI Bank	 Axis Bank	 Punjab National Bank
---	--	---	--	---

Select from all other banks ▼

PAY ₹9,599

Self online Purchase - Step 5



AGENTNAME-OFFICE CODE-SM CODE

Mr.C A GANESH RAM - 18111...

Proposals

+ CREATE PROPOSAL

Product

All Products

Status

All Status

From Date

30-12-2019

To Date

06-01-2020

SEARCH

EXPORT

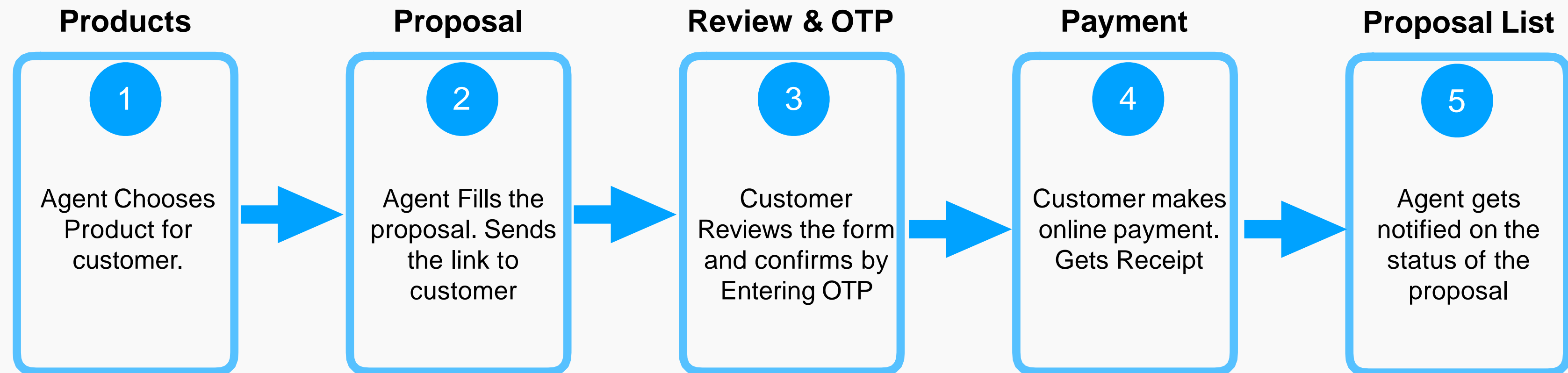
Name	Proposal No	Policy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Act
Giribala			Family Health Optima P...	2A		Assisted	Jan 06, 2020	██████████	  	Ec
1 Harish	R/181111/01...	2	Family Health Optima P...	2A	₹9,599	Self	Jan 06, 2020	██████████	  	Me
sam			Star Health Gain Policy ...	2A	₹0	Assisted	Jan 06, 2020	██████████	  	Ec
			Star Travel Protect Insur...	IND		Assisted	Jan 04, 2020	██████████	  	Ec
sam			Star Health Gain Policy ...	2A		Assisted	Jan 04, 2020	██████████	  	Ec
Kalai			Star Health Gain Policy ...	IND		Assisted	Jan 04, 2020	██████████	  	Ec
Kalai			Star Health Gain Policy ...	IND		Assisted	Jan 04, 2020	██████████	  	Ec

Policy gets converted

Agent can monitor the policy status in the “Proposals” screen

1. Proposer name is shown
2. Proposal number, product name is shown
3. Latest Proposal status is shown. Four stages of proposal status
 1. PFC - Policy form completed
 2. OTP - Policy approved by customer using OTP
 3. PAY - Payment completed
 4. POL - Policy completed

2. Assisted Purchase - Online



Assisted online Purchase - Step 1

Agent selects the product

1. Agent clicks on “Assisted Purchase” button on the product selected.
2. Agent enters the customer name, mobile and email id
3. Agent chooses Payment method as Online.
4. Agent clicks on “CREATE”


12121230 CODE - Hhahjavur

HEALTH INSURANCE
Premium starts from ₹ 4,450/year


TRAVEL INSURANCE
Premium starts from ₹ 307/year

ACCIDENT CARE
Premium starts from ₹ 490/year


HEALTH INSURANCE



Star Comprehensive Insurance Plan



Family Health Optima



Cash

Customer Name: Nithya
Customer Phone Number: 9876543210
Customer Email Id: niths_12@gmail.c

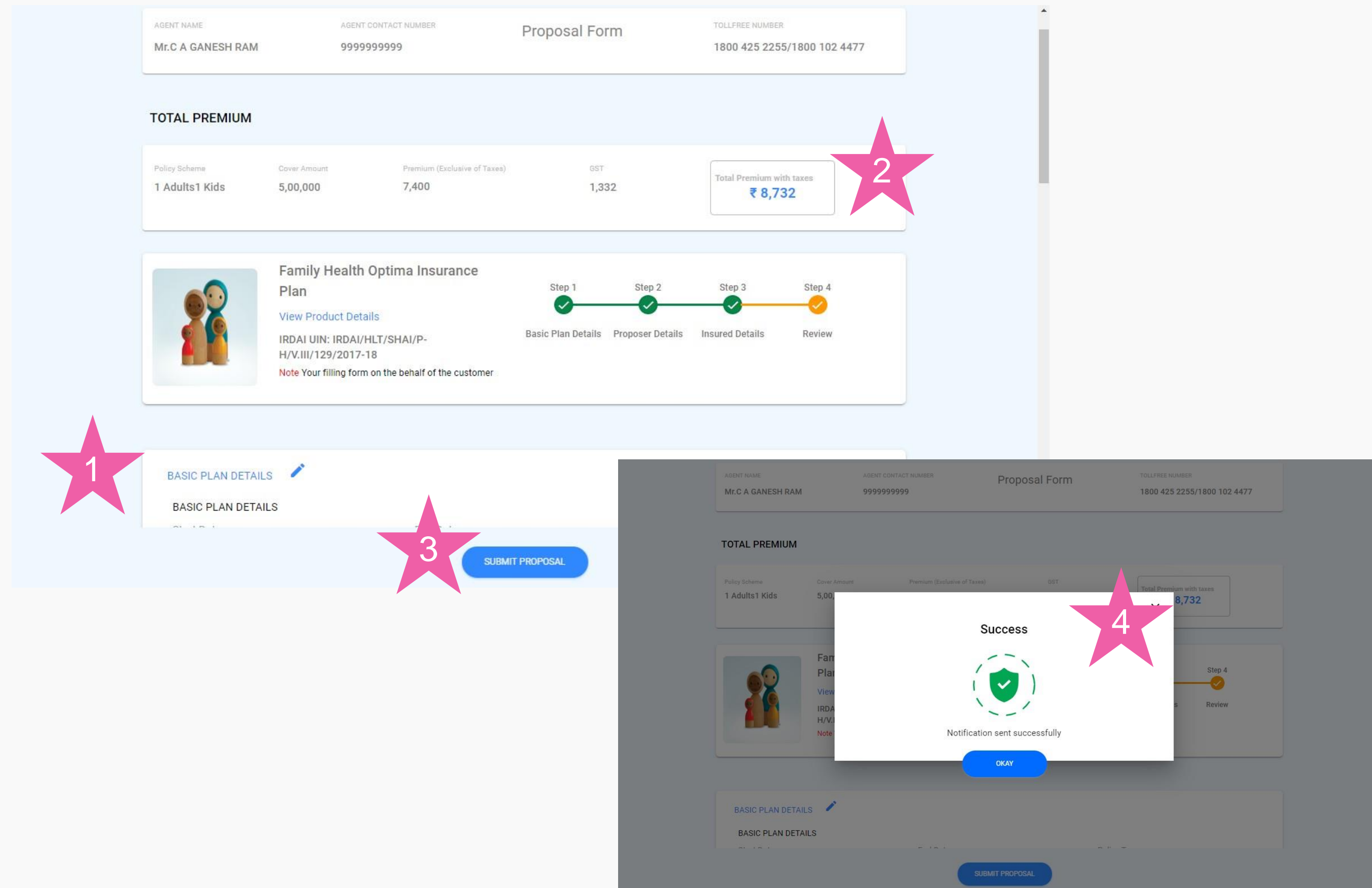
Choose Payment Method
 Online Cheque/Cash

CREATE

Assisted online Purchase - Step 2

Agent fills up the proposal and send to customer

1. Agent fills up proposal
2. Agent can see the Premium value
3. Agent clicks on “SUBMIT PROPOSAL”
4. Link sent to customer through email/sms and success message shown to the Agent



Policy Scheme	Cover Amount	Premium (Exclusive of Taxes)	GST	Total Premium with taxes
1 Adults1 Kids	5,00,000	7,400	1,332	₹ 8,732

Family Health Optima Insurance Plan
View Product Details
IRDAI UIN: IRDAI/HLT/SHAI/P-H/V.III/129/2017-18
Note Your filling form on the behalf of the customer

Step 1: Basic Plan Details (Completed) | Step 2: Proposer Details (Completed) | Step 3: Insured Details (Completed) | Step 4: Review (Current Step)

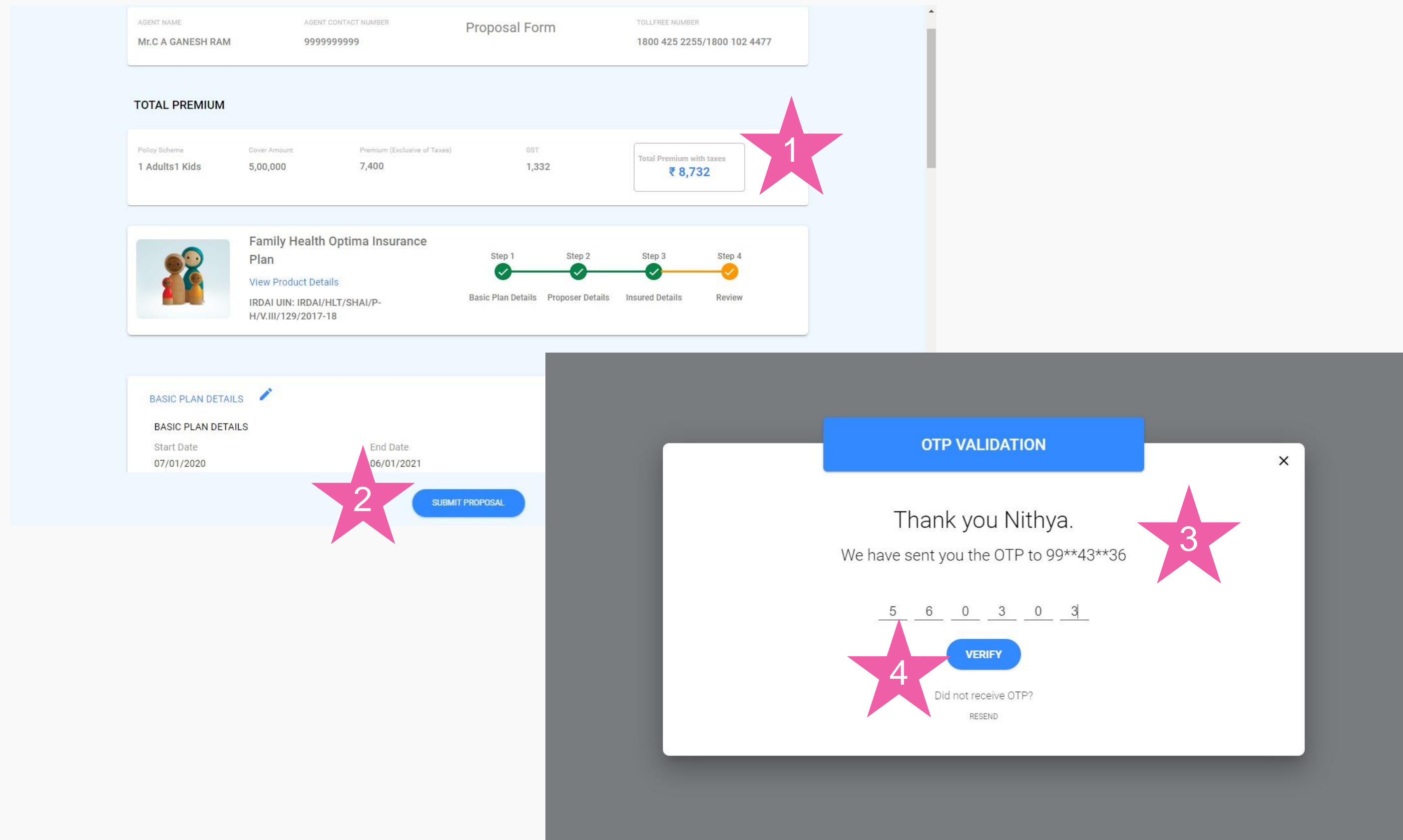
1 BASIC PLAN DETAILS | **3** SUBMIT PROPOSAL | **4** Success: Notification sent successfully | OKAY

Assisted online Purchase - Step 3

Customer completes Proposal

After clicking the link, customer lands in review page

1. Premium calculated is shown
2. Customer can submit the proposal
3. Customer gets OTP in Mobile/EMAIL and the same to be entered
4. Once customer clicks on verify, it takes to Payment



The screenshot shows the 'Proposal Form' page for 'Family Health Optima Insurance Plan'. The 'TOTAL PREMIUM' section displays a total premium of ₹ 8,732. The 'BASIC PLAN DETAILS' section shows the start date as 07/01/2020 and the end date as 06/01/2021. A 'SUBMIT PROPOSAL' button is visible. An 'OTP VALIDATION' modal is overlaid on the page, displaying a thank you message to Nithya, the OTP number 560303, and a 'VERIFY' button. A 'RESEND' link is also present for users who did not receive the OTP.

Policy Scheme	Cover Amount	Premium (Exclusive of Taxes)	GST	Total Premium with taxes
1 Adults 1 Kids	5,00,000	7,400	1,332	₹ 8,732

Family Health Optima Insurance Plan
View Product Details
IRDAI UIN: IRDAI/HLT/SHAI/P-H/V.III/129/2017-18

Step 1: Basic Plan Details (Completed)
Step 2: Proposer Details (Completed)
Step 3: Insured Details (Completed)
Step 4: Review (Current Step)

BASIC PLAN DETAILS
Start Date: 07/01/2020
End Date: 06/01/2021
SUBMIT PROPOSAL

OTP VALIDATION
Thank you Nithya.
We have sent you the OTP to 99**43**36
5 6 0 3 0 3
VERIFY
Did not receive OTP?
RESEND

Assisted online Purchase - Step 4



[← GO BACK](#)

SWETHA S Order Amount to be paid
₹8,732

Transaction ID: a1e50c9d218e4b3ddddd9f12ef

SELECT AN OPTION TO PAY

paytm
Pay easily using your saved payment methods

Credit Card

Debit Card

Net Banking

State Bank of India	HDFC Bank	ICICI Bank	Axis Bank	Punjab National Bank
----------------------------	------------------	-------------------	------------------	-----------------------------

▼ PAY ₹8,732

100% Secure Payments Powered by Paytm

Customer makes online payment

Customer enters the payment details and completes payment

Assisted online Purchase - Step 5



AGENTNAME-OFFICE CODE-SM CODE
Mr.C A GANESH RAM - 18111... Proposals + CREATE PROPOSAL

Product: All Products Status: All Status From Date: 30-12-2019 To Date: 06-01-2020 SEARCH EXPORT

Name	Proposal No	Policy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Act
Nithya	R/181111/01...		Family Health Optima P...	1A+1C	₹8,732	Assisted	Jan 06, 2020	██████████	📞 📧 📩	Ma
Giribala			Family Health Optima P...	2A		Assisted	Jan 06, 2020	██████████	📞 📧 📩	Ec
Harish	R/181111/01...		Family Health Optima P...	2A	₹9,599	Self	Jan 06, 2020	██████████	📞 📧 📩	Ma
sam			Star Health Gain Policy ...	2A	₹0	Assisted	Jan 06, 2020	██████████	📞 📧 📩	Ec
			Star Travel Protect Insur...	IND		Assisted	Jan 04, 2020	██████████	📞 📧 📩	Ec
sam			Star Health Gain Policy ...	2A		Assisted	Jan 04, 2020	██████████	📞 📧 📩	Ec
Velai			Star Health Gain Policy ...	IND		Assisted	Jan 04, 2020	██████████	📞 📧 📩	Ec

Policy gets converted

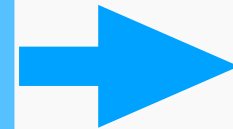
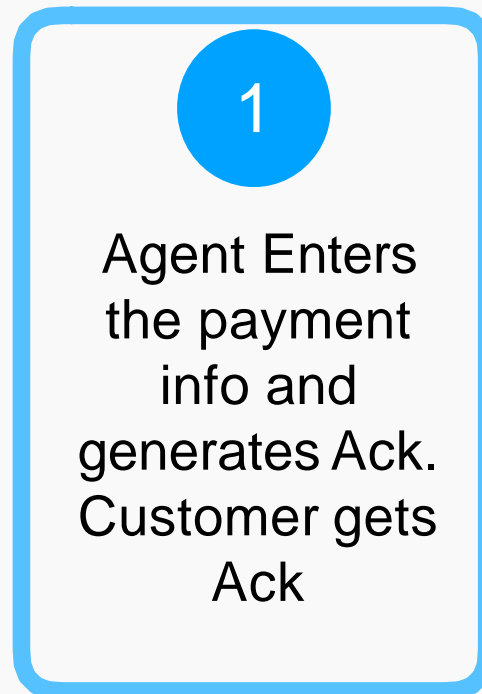
Agent can monitor the policy status in the “Proposals” screen

1. Proposer name is shown
2. Proposal number, product name is shown
3. Latest Proposal status is shown. Four stages of proposal status
 1. PFC - Policy form completed
 2. OTP - Policy approved by customer using OTP
 3. PAY - Payment completed
 4. POL - Policy completed

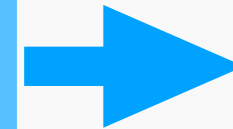
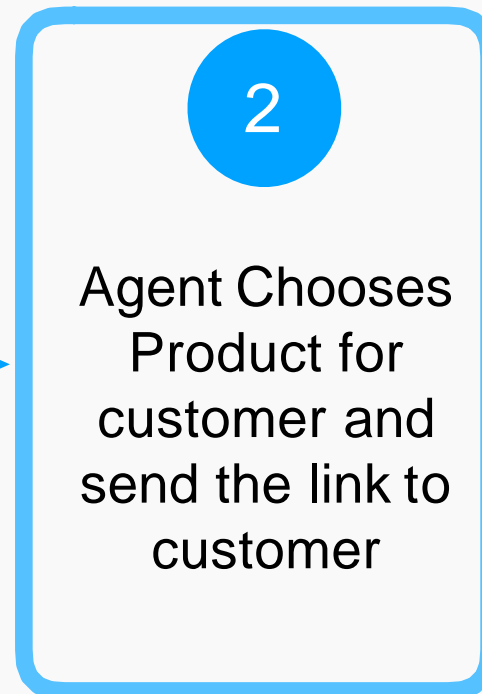
3. Self Offline Purchase - Payment first



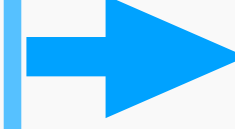
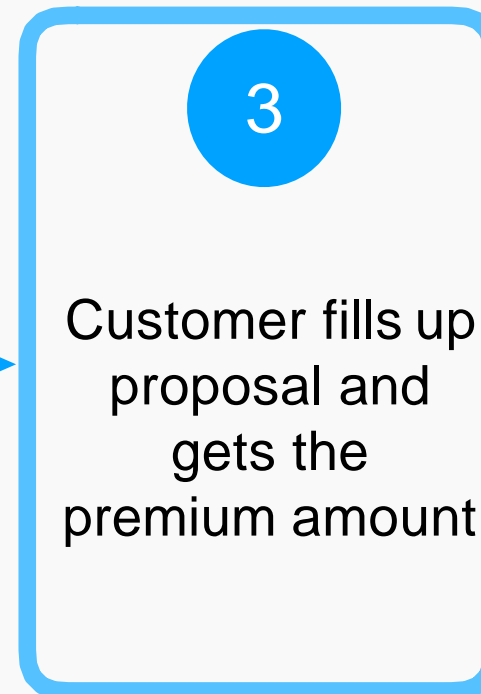
Acknowledgement



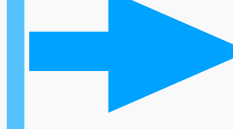
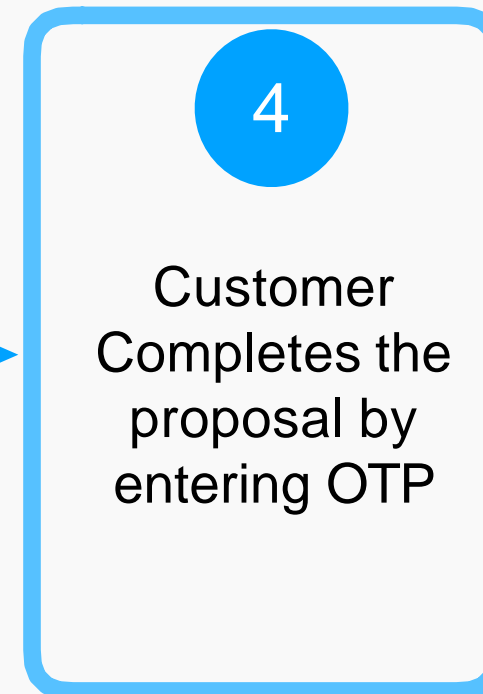
Product



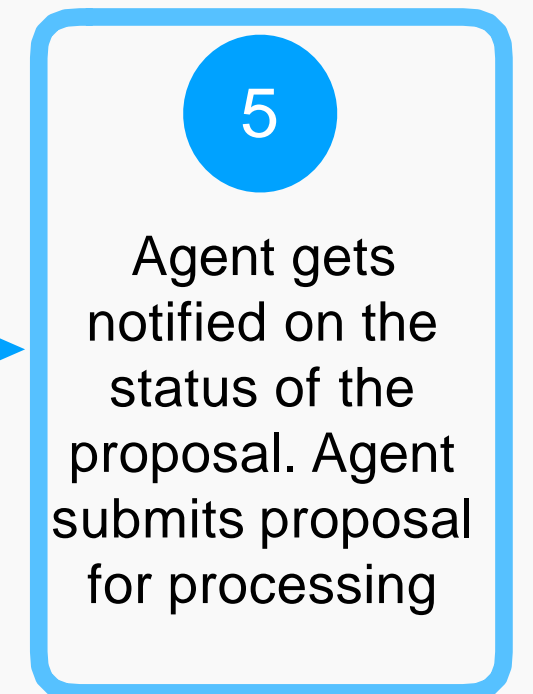
Proposal



Review & OTP



Proposal List



Self offline payment first - Step 1



Acknowledgement List



+ CREATE ACKNOWLEDGEMENT

Customer ID	Customer Name	Acknowledgement Number	Collected Amount	Received Date	Deposit Status	Balance	Action
AA00086...	Giribala	1394	₹15,000 - Cheq...	Jan 6, 2...	captured	0	+Create Proposal
AA00086...	Giribala	1393	₹10,000 - Cash	Jan 6, 2...	captured	0	+Create Proposal
11203207	Giribala	1380	₹14,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
11202796	travel	1378	₹5,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
12092313	B GANES...	1348	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1347	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1346	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1345	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
11203139		1338	₹50,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
11203139		1337	₹50,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal

Agent collects payment



Agent collects payment from customer and the same to be entered. Agent goes to Acknowledgement list

1. Agent clicks on "CREATE ACKNOWLEDGEMENT"

Self offline payment first - Step 1 (contd)



Customer Details

Customer Name *	Mobile *	Phone
<input type="text" value="Janani V"/>	<input type="text" value="9942432136"/>	<input type="text" value="04512470737"/>
Email *	Address1 *	Address2 *
<input type="text" value="janani123@gmail.com"/>	<input type="text" value="1st tower street"/>	<input type="text" value="Pasumalai"/>
Address3	Pincode *	State
<input type="text" value="mdu"/>	<input type="text" value="624003"/>	<input type="text" value="Tamil Nadu"/>
PAN Number		
<input type="text" value="qwere1234t"/>		
		<input type="button" value="CREATE CUSTOMER"/> 



Customer gets created

Agent can enter the customer details and create customer

1. Agent enters Customer details. If existing customer, can be selected from auto suggest
2. Agent clicks “CREATE CUSTOMER”, if new customer

Self offline payment first - Step 1 (contd)



Customer gets created

1. Once customer is created, "CREATE CUSTOMER" gets disabled. Reset can be used to create another customer

Customer Details

Customer Name *
Janani V

Mobile *
9942432136

Phone
04512470737

Email *
janani123@gmail.com

Address1 *
1st tower street

Address2 *
Pasumalai


Address3
mdu

Pincode *
624003

State
Tamil Nadu

PAN Number
qwere1234t

Customer created successfully

CREATE CUSTOMER 

Cash Details

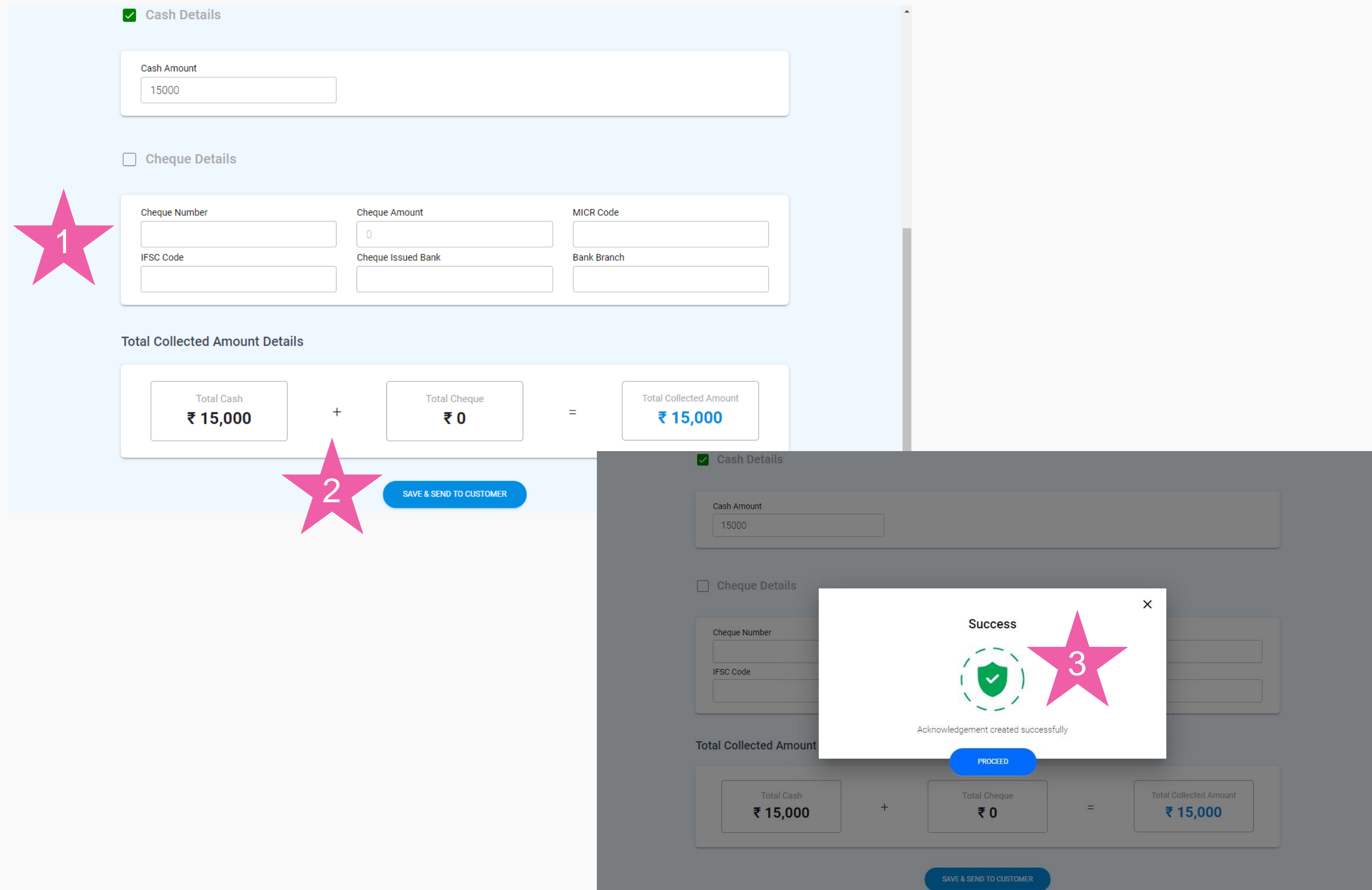
Cash Amount
0

Self offline payment first - Step 1 (contd)

Acknowledgement created

Agent can enter the payment details and creates acknowledgement

1. Agent enters payment details
2. Agent clicks "SAVE AND SEND TO CUSTOMER"
3. Success message shows that the acknowledgement is created.



The screenshot displays the 'Cash Details' form with the following fields and values:

- Cash Details:** Cash Amount: 15000
- Cheque Details:** Cheque Number, Cheque Amount (0), MICR Code, IFSC Code, Cheque Issued Bank, Bank Branch
- Total Collected Amount Details:** Total Cash ₹ 15,000 + Total Cheque ₹ 0 = Total Collected Amount ₹ 15,000

A blue button labeled "SAVE & SEND TO CUSTOMER" is visible below the total amount summary.

A success message dialog box is overlaid on the form, displaying a green checkmark icon, a pink star with the number 3, and the text "Success" and "Acknowledgement created successfully". A blue button labeled "PROCEED" is located below the success message.

Self offline payment first - Step 1 (contd)



Acknowledgement List

+ CREATE ACKNOWLEDGEMENT

Customer ID	Customer Name	Acknowledgement Number	Collected Amount	Received Date	Deposit Status	Balance	Action
AA00086...	Janani V	1399	₹15,000 - Cash	Jan 6, 2...	captured	0	+Create Proposal
AA00086...	Giribala	1394	₹15,000 - Cheq...	Jan 6, 2...	captured	0	+Create Proposal
AA00086...	Giribala	1393	₹10,000 - Cash	Jan 6, 2...	captured	0	+Create Proposal
11203207	Giribala	1380	₹14,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
11202796	travel	1378	₹5,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
12092313	B GANES...	1348	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1347	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1346	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1345	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
11203139		1338	₹50,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal

Acknowledgement created

1. Agent can view the acknowledgement in the list

Self offline payment first - Step 2



Acknowledgement List

+ CREATE ACKNOWLEDGEMENT

Customer ID	Customer Name	Acknowledgement Number	Collected Amount	Received Date	Deposit Status	Balance	Action
AA00086...	Janani V	1399	₹15,000 - Cash	Jan 6, 2...	captured	0	+Create Proposal
AA00086...	Giribala	1394	₹15,000 - Cheq...	Jan 6, 2...	captured	0	+Create Proposal
AA00086...	Giribala	1393	₹10,000 - Cash	Jan 6, 2...	captured	0	+Create Proposal
11203207	Giribala	1380	₹14,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
11202796	travel	1378	₹5,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
12092313	B GANES...	1348	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1347	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1346	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1345	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
11203139		1338	₹50,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal



Create Acknowledgement

✓ 1399

₹15,000 - CSH

Proceed

Agent selects acknowledgement to create proposal link

1. Agent clicks on “Create Proposal” link against the acknowledgement created.

Self offline payment first - Step 2 (contd)

SM CODE - OFFICE CODE
121212 SO CODE - Thanjavur

Create Proposal

PROPOSALS

ACKNOWLEDGEMENT

HEALTH INSURANCE
Premium starts from ₹ 4,450/year

TRAVEL INSURANCE
Premium starts from ₹ 307/year

ACCIDENT CARE
Premium starts from ₹ 490/year

HEALTH INSURANCE

Star Comprehensive Insurance Policy

Star Hospital Cash

1265- ₹15000

Star Cancer

Diabetes Safe Insurance Policy

Customer Name: Janani V
Customer Phone Number: 9942432136
Customer Email Id: janani123@purple

Choose Payment Method: Online Cheque/Cash
Plan For: Individual Floater

Email SMS

SAVE & SEND TO CUSTOMER

Agent selects the product to create proposal link

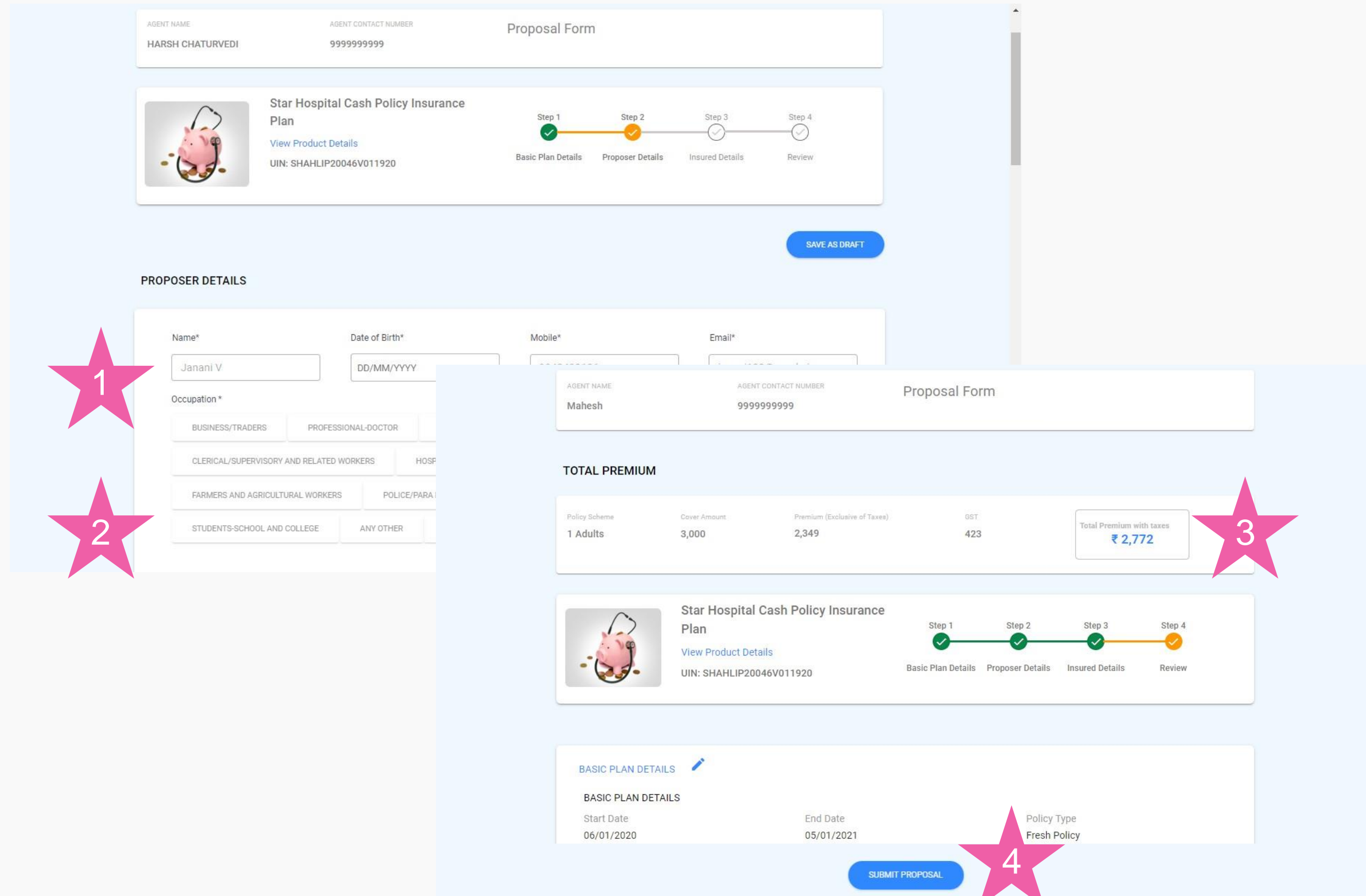
1. Agent clicks on "Self Purchase"
2. Acknowledgement number, amount is shown
3. Customer name, mobile number and email id gets pre-populated
4. Payment method defaulted to "Cheque/Cash"
5. Agent clicks on "SAVE & SEND TO CUSTOMER" to send the link to customer

Self offline payment first - Step 3

Customer fills the proposal

Customer once clicked on the link send by the customer gets the proposal form.

1. Customer details are pre-populated (based on acknowledgement)
2. Customer proceeds to complete the form
3. Customer reviews the form and Premium
4. Customer submits the filled up proposal form



AGENT NAME: HARSH CHATURVEDI
AGENT CONTACT NUMBER: 9999999999
Proposal Form

Star Hospital Cash Policy Insurance Plan
View Product Details
UIN: SHAHLIP20046V011920

Step 1 Step 2 Step 3 Step 4
Basic Plan Details Proposer Details Insured Details Review

SAVE AS DRAFT

PROPOSER DETAILS

Name* Janani V
Date of Birth* DD/MM/YYYY
Mobile*
Email*

Occupation*
BUSINESS/TRADERS PROFESSIONAL-DOCTOR
CLERICAL/SUPERVISORY AND RELATED WORKERS HOSP
FARMERS AND AGRICULTURAL WORKERS POLICE/PARA
STUDENTS-SCHOOL AND COLLEGE ANY OTHER

AGENT NAME: Mahesh
AGENT CONTACT NUMBER: 9999999999
Proposal Form

TOTAL PREMIUM

Policy Scheme	Cover Amount	Premium (Exclusive of Taxes)	GST	Total Premium with taxes
1 Adults	3,000	2,349	423	₹ 2,772

Star Hospital Cash Policy Insurance Plan
View Product Details
UIN: SHAHLIP20046V011920

Step 1 Step 2 Step 3 Step 4
Basic Plan Details Proposer Details Insured Details Review

BASIC PLAN DETAILS ✎

BASIC PLAN DETAILS

Start Date: 06/01/2020
End Date: 05/01/2021
Policy Type: Fresh Policy

SUBMIT PROPOSAL

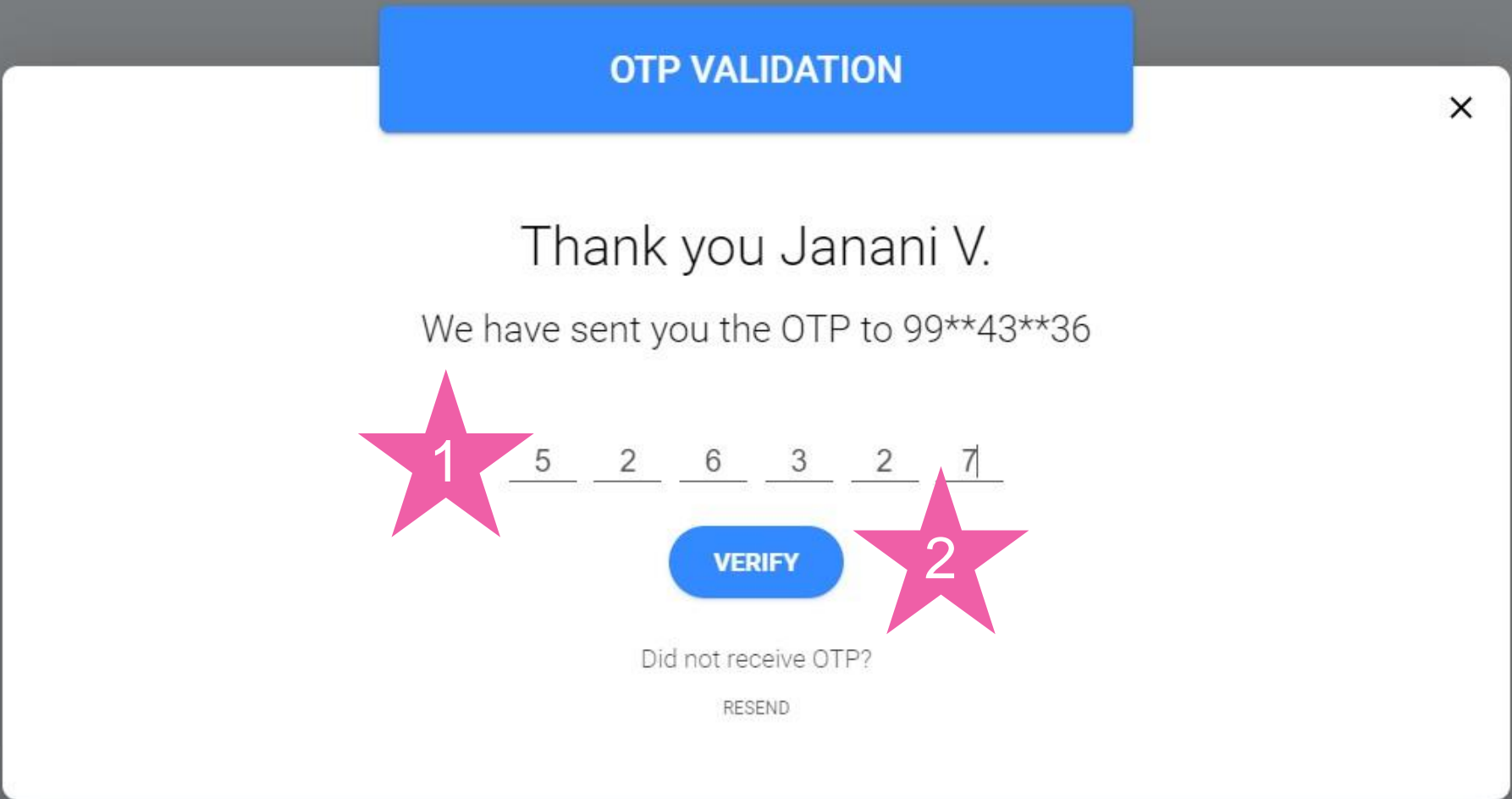
Self offline payment first - Step 4

Customer approves the proposal

Customer gets the OTP

1. Customer enters OTP received through SMS
2. Customer clicks on "VERIFY"

Proposal gets submitted



The screenshot shows an 'OTP VALIDATION' dialog box. At the top, it says 'Thank you Janani V.' and 'We have sent you the OTP to 99**43**36'. Below this is a numeric keypad with the digits 5, 2, 6, 3, 2, 7. A pink star with the number '1' is positioned over the first digit '5'. A blue 'VERIFY' button is located below the keypad, with a pink star and the number '2' positioned over it. At the bottom of the dialog, there is a link that says 'Did not receive OTP?' and a 'RESEND' button.

Self offline payment first - Step 5



AGENTNAME-OFFICE CODE-SM CODE
Maresh - 121212 SO CODE - ...

Proposals [+ CREATE PROPOSAL](#)

Product: All Products | Status: All Status | From Date: 30-12-2019 | To Date: 06-01-2020 | [SEARCH](#) | [EXPORT](#)

Proposa	Policy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Action
		Family Health Optima P...	2A		Assisted	Jan 06, 2020	██████████	☎️✉️💬	Edit Proposal
.12/01...		Star Hospital Cash (Indi...	IND	₹2,217	Self	Jan 06, 2020	██████████	☎️✉️💬	Make Payment
.12/01...		Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020	██████████	☎️✉️💬	Create Acknowledgement
11/01...		Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020	██████████	☎️✉️💬	<input checked="" type="checkbox"/> ACKL1399 ₹15,000 - CSH Proceed
11/01...		Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020	██████████	☎️✉️💬	Make Payment
11/01...		Family Health Optima P...	2A	₹9,352	Assisted	Jan 06, 2020	██████████	☎️✉️💬	Make Payment
11/01...		Family Health Optima P...	1A+1C	₹8,732	Assisted	Jan 06, 2020	██████████	☎️✉️💬	Make Payment

Agent attaches acknowledgement to proposal and submits

Agent goes to proposal list screen

1. Status is green only for Policy form completion and OTP.
2. Agent clicks on “Make Payment”
3. Agent chooses the acknowledgement number
4. Agent clicks on “Proceed” to submit proposal for processing

Self offline payment first - Step 5 (contd)

AGENTNAME-OFFICE CODE-SM CODE
Mahesh - 121212 SO CODE - ...

Proposals [+ CREATE PROPOSAL](#)

Product: All Products | Status: All Status | From Date: 30-12-2019 | To Date: 06-01-2020 | [SEARCH](#) | [EXPORT](#)

Name	Proposal No	Policy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Acti
Giribala			Family Health Optima P...	2A		Assisted	Jan 06, 2020	████████	📞 📧 💬	Ed
Janani V	R/121212/01...		Star Hospital Cash (Indi...	IND	₹2,217	Self	Jan 06, 2020	███████	📞 📧 💬	Ma
Giribala	R/121212/01...		Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020	████████	📞 📧 💬	Ma
Giribala	R/181111/01...		Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020	███████	📞 📧 💬	Ma
Giribala	R/181111/01...		Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020	████████	📞 📧 💬	Ma
Giribala	R/181111/01...		Family Health Optima P...	2A	₹9,352	Assisted	Jan 06, 2020	███████	📞 📧 💬	Ma
Nithya	R/181111/01...		Family Health Optima P...	1A+1C	₹8,732	Assisted	Jan 06, 2020	████████	📞 📧 💬	Ma
Giribala			Family Health Optima P...	2A		Assisted	Jan 06, 2020	████████	📞 📧 💬	Ed
Harish	R/181111/01...		Family Health Optima P...	2A	₹0,500	Self	Jan 06, 2020	████████	📞 📧 💬	Ma

Proposal submitted

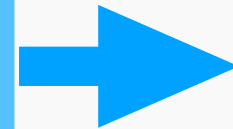
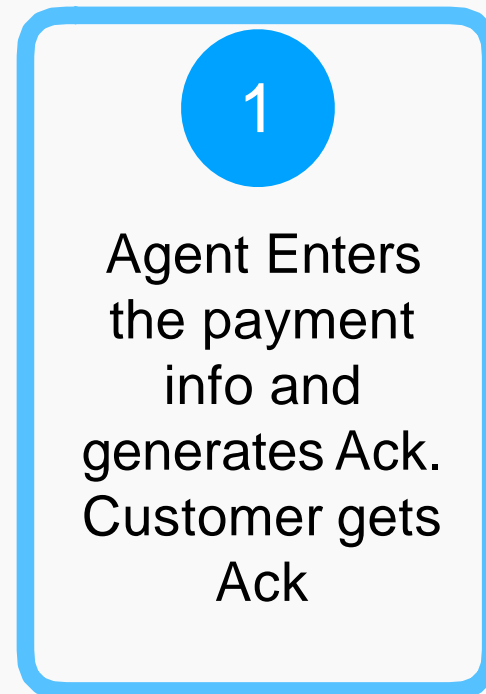
Agent goes to proposal list screen

1. Status is yellow for Payment and Policy as it is pending cash realisation at branch

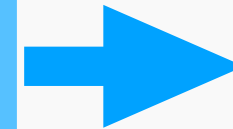
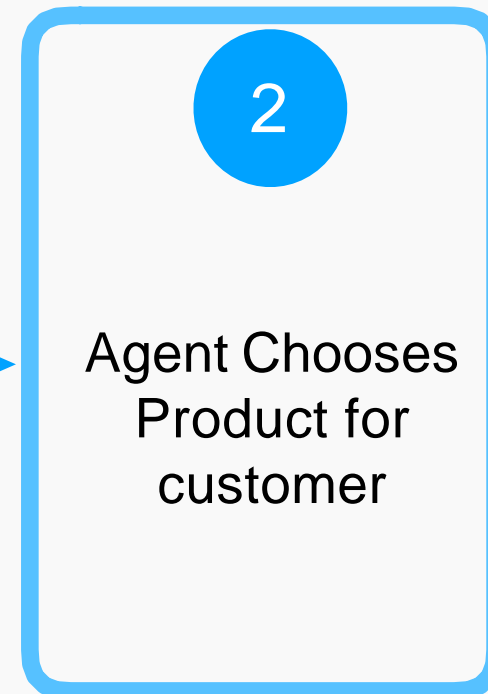
Once branch receives the cash, payment status and policy status would be updated

4. Assisted Offline Purchase - Payment first

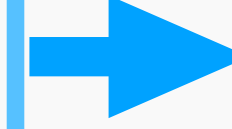
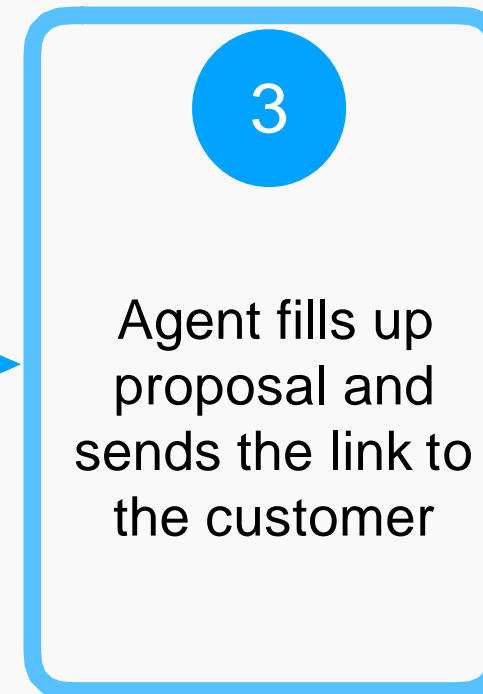
Acknowledgement



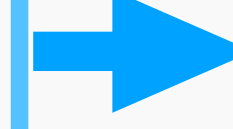
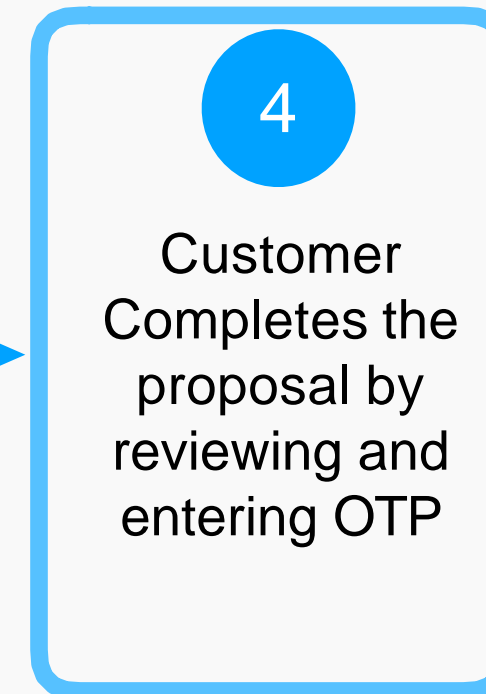
Product



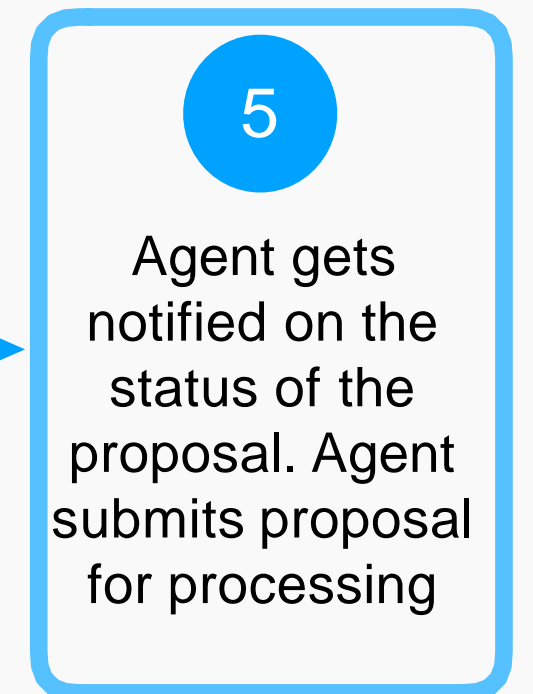
Proposal



Review & OTP



Proposal List



Assisted offline payment first - Step 1



Acknowledgement List



+ CREATE ACKNOWLEDGEMENT

Customer ID	Customer Name	Acknowledgement Number	Collected Amount	Received Date	Deposit Status	Balance	Action
AA00086...	Giribala	1394	₹15,000 - Cheq...	Jan 6, 2...	captured	0	+Create Proposal
AA00086...	Giribala	1393	₹10,000 - Cash	Jan 6, 2...	captured	0	+Create Proposal
11203207	Giribala	1380	₹14,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
11202796	travel	1378	₹5,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
12092313	B GANES...	1348	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1347	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1346	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1345	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
11203139		1338	₹50,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
11203139		1337	₹50,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal

Agent collects payment



Agent collects payment from customer and the same to be entered. Agent goes to Acknowledgement list

1. Agent clicks on “CREATE ACKNOWLEDGEMENT”

Assisted offline payment first - Step 1 (contd)



Customer Details

Customer Name *	Mobile *	Phone
<input type="text" value="Janani V"/>	<input type="text" value="9942432136"/>	<input type="text" value="04512470737"/>
Email *	Address1 *	Address2 *
<input type="text" value="janani123@gmail.com"/>	<input type="text" value="1st tower street"/>	<input type="text" value="Pasumalai"/>
Address3	Pincode *	State
<input type="text" value="mdu"/>	<input type="text" value="624003"/>	<input type="text" value="Tamil Nadu"/>
PAN Number		
<input type="text" value="qwere1234t"/>		
		<input type="button" value="CREATE CUSTOMER"/> 



Customer gets created

Agent can enter the customer details and create customer

1. Agent enters Customer details. If existing customer, can be selected from auto suggest
2. Agent clicks “CREATE CUSTOMER”, if new customer

Assisted offline payment first - Step 1 (contd)



Customer gets created

1. Once customer is created, "CREATE CUSTOMER" gets disabled. Reset can be used to create another customer

Customer Details

Customer Name *
Janani V

Mobile *
9942432136

Phone
04512470737

Email *
janani123@gmail.com

Address1 *
1st tower street

Address2 *
Pasumalai

Address3
mdu

Pincode *
624003

State
Tamil Nadu

PAN Number
qwere1234t

Customer created successfully

CREATE CUSTOMER

Cash Details

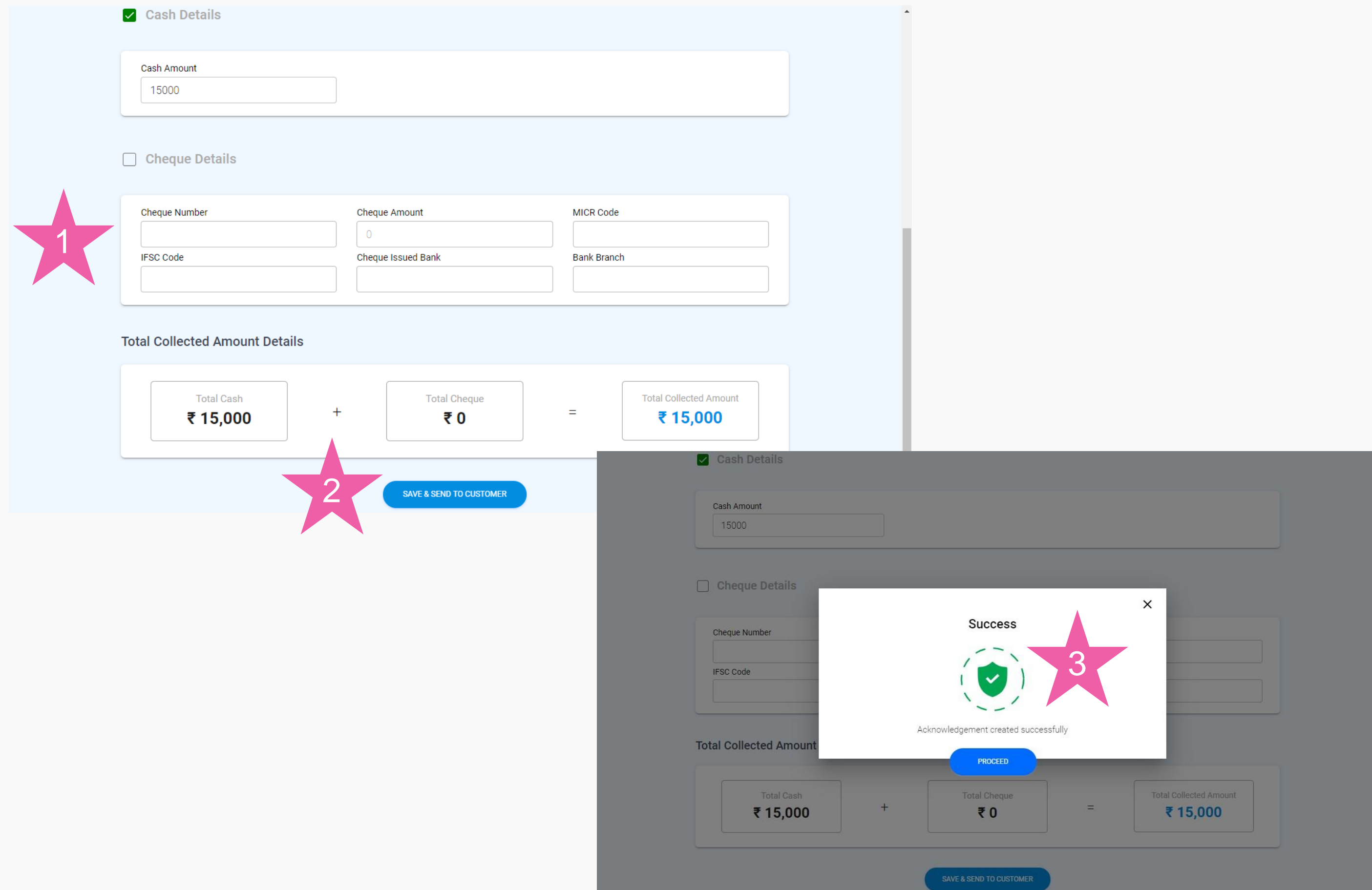
Cash Amount
0

Assisted offline payment first - Step 1 (contd)

Acknowledgement created

Agent can enter the payment details and creates acknowledgement

1. Agent enters payment details
2. Agent clicks "SAVE AND SEND TO CUSTOMER"
3. Success message shows that the acknowledgement is created.



The screenshot displays the 'Cash Details' form in the STAR Health Insurance system. The form is divided into three main sections: 'Cash Details', 'Cheque Details', and 'Total Collected Amount Details'. The 'Cash Details' section is active, with a 'Cash Amount' of ₹ 15,000 entered. The 'Cheque Details' section is inactive. The 'Total Collected Amount Details' section shows a calculation: Total Cash ₹ 15,000 + Total Cheque ₹ 0 = Total Collected Amount ₹ 15,000. A blue button labeled 'SAVE & SEND TO CUSTOMER' is visible at the bottom of the form. A success message dialog box is overlaid on the form, indicating that the acknowledgement was created successfully. The dialog box contains a green checkmark icon, a pink star with the number 3, and the text 'Success' and 'Acknowledgement created successfully'. A blue button labeled 'PROCEED' is visible at the bottom of the dialog box.

Assisted offline payment first - Step 1 (contd)



Acknowledgement List

+ CREATE ACKNOWLEDGEMENT

Customer ID	Customer Name	Acknowledgement Number	Collected Amount	Received Date	Deposit Status	Balance	Action
AA00086...	Janani V	1399	₹15,000 - Cash	Jan 6, 2...	captured	0	+Create Proposal
AA00086...	Giribala	1394	₹15,000 - Cheq...	Jan 6, 2...	captured	0	+Create Proposal
AA00086...	Giribala	1393	₹10,000 - Cash	Jan 6, 2...	captured	0	+Create Proposal
11203207	Giribala	1380	₹14,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
11202796	travel	1378	₹5,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
12092313	B GANES...	1348	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1347	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1346	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1345	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
11203139		1338	₹50,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal



Acknowledgement created

1. Agent can view the acknowledgement in the list

Assisted offline payment first - Step 2



Acknowledgement List

+ CREATE ACKNOWLEDGEMENT

Customer ID	Customer Name	Acknowledgement Number	Collected Amount	Received Date	Deposit Status	Balance	Action
AA00086...	Janani V	1399	₹15,000 - Cash	Jan 6, 2...	captured	0	+Create Proposal
AA00086...	Giribala	1394	₹15,000 - Cheq...	Jan 6, 2...	captured	0	+Create Proposal
AA00086...	Giribala	1393	₹10,000 - Cash	Jan 6, 2...	captured	0	+Create Proposal
11203207	Giribala	1380	₹14,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
11202796	travel	1378	₹5,000 - Cash	Jan 3, 2...	captured	0	+Create Proposal
12092313	B GANES...	1348	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1347	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1346	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
12092313	B GANES...	1345	₹10,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal
11203139		1338	₹50,000 - Cash	Jan 2, 2...	captured	0	+Create Proposal



Create Acknowledgement

✓ 1399

₹15,000 - CSH

Proceed

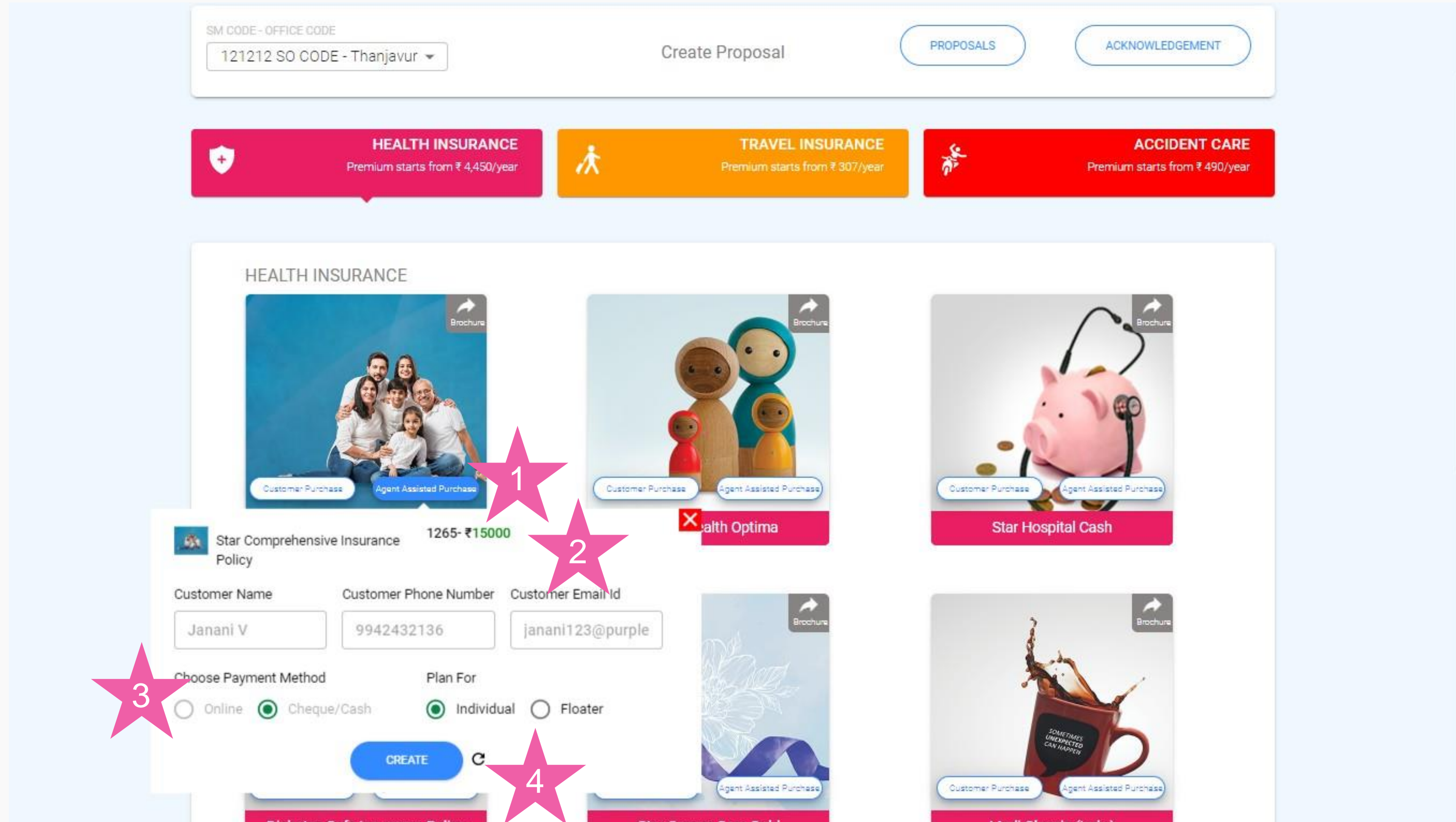
Agent selects acknowledgement to create proposal link

1. Agent clicks on “Create Proposal” link against the acknowledgement created.

Assisted offline payment first - Step 2 (contd)

Agent selects the product to fill up proposal

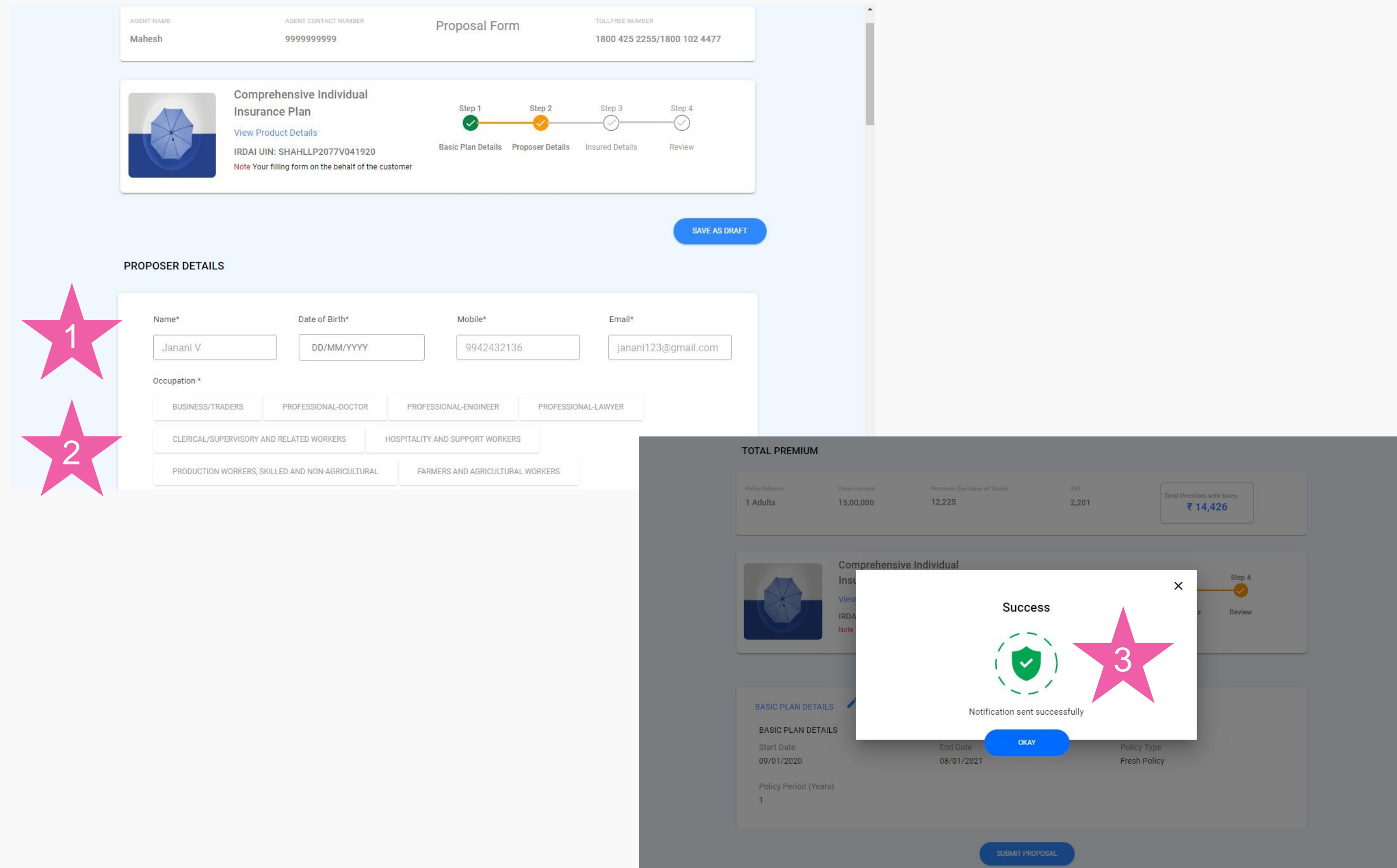
1. Agent clicks on “Assisted Purchase”
2. Acknowledgement number, amount is shown
3. Payment method defaulted to “Cheque/ Cash”
4. Agent clicks on “CREATE” to start filling up the proposal form



Assisted offline payment first - Step 3

Agent fills up the proposal form

1. Customer details are pre-populated from acknowledgement
2. Agent updates other proposal details
3. Upon completion, agent sends form to customer. Once the link is sent to customer, success message shown.



AGENT NAME: Mahesh | AGENT CONTACT NUMBER: 9999999999 | TOLLFREE NUMBER: 1800 425 2255/1800 102 4477

Proposal Form

Comprehensive Individual Insurance Plan

View Product Details

IRDAI UIN: SHAHLLP2077V041920

Note: Your filling form on the behalf of the customer

Step 1: Basic Plan Details | Step 2: Proposer Details | Step 3: Insured Details | Step 4: Review

SAVE AS DRAFT

PROPOSER DETAILS

Name*: Janani V | Date of Birth*: DD/MM/YYYY | Mobile*: 9942432136 | Email*: janani123@gmail.com

Occupation *:

- BUSINESS/TRADERS
- PROFESSIONAL-DOCTOR
- PROFESSIONAL-ENGINEER
- PROFESSIONAL-LAWYER
- CLERICAL/SUPERVISORY AND RELATED WORKERS
- HOSPITALITY AND SUPPORT WORKERS
- PRODUCTION WORKERS, SKILLED AND NON-AGRICULTURAL
- FARMERS AND AGRICULTURAL WORKERS

TOTAL PREMIUM

Policy Scheme	Cover Amount	Premium (Exclusive of Taxes)	GST	Total Premium with taxes
1 Adults	15,00,000	12,225	2,201	₹ 14,426

Success

Notification sent successfully

OKAY

SUBMIT PROPOSAL

Assisted offline payment first - Step 4



Customer reviews the proposal form and approves

Customer clicks on the link sent by Agent, which opens up the proposal form

1. Customer review details

2. Customer checks premium

3. Customer clicks on "SUBMIT PROPOSAL"

4. Customer received the OTP, which is entered in the OTP screen

5. Customer clicks on "VERIFY"

The screenshot shows the 'Proposal Form' interface. At the top, it displays 'AGENT NAME: Mahesh' and 'AGENT CONTACT NUMBER: 9999999999'. Below this is a 'TOTAL PREMIUM' summary table:

Policy Scheme	Cover Amount	Premium (Exclusive of Taxes)	GST	Total Premium with taxes
1 Adults	15,00,000	12,225	2,201	₹ 14,426

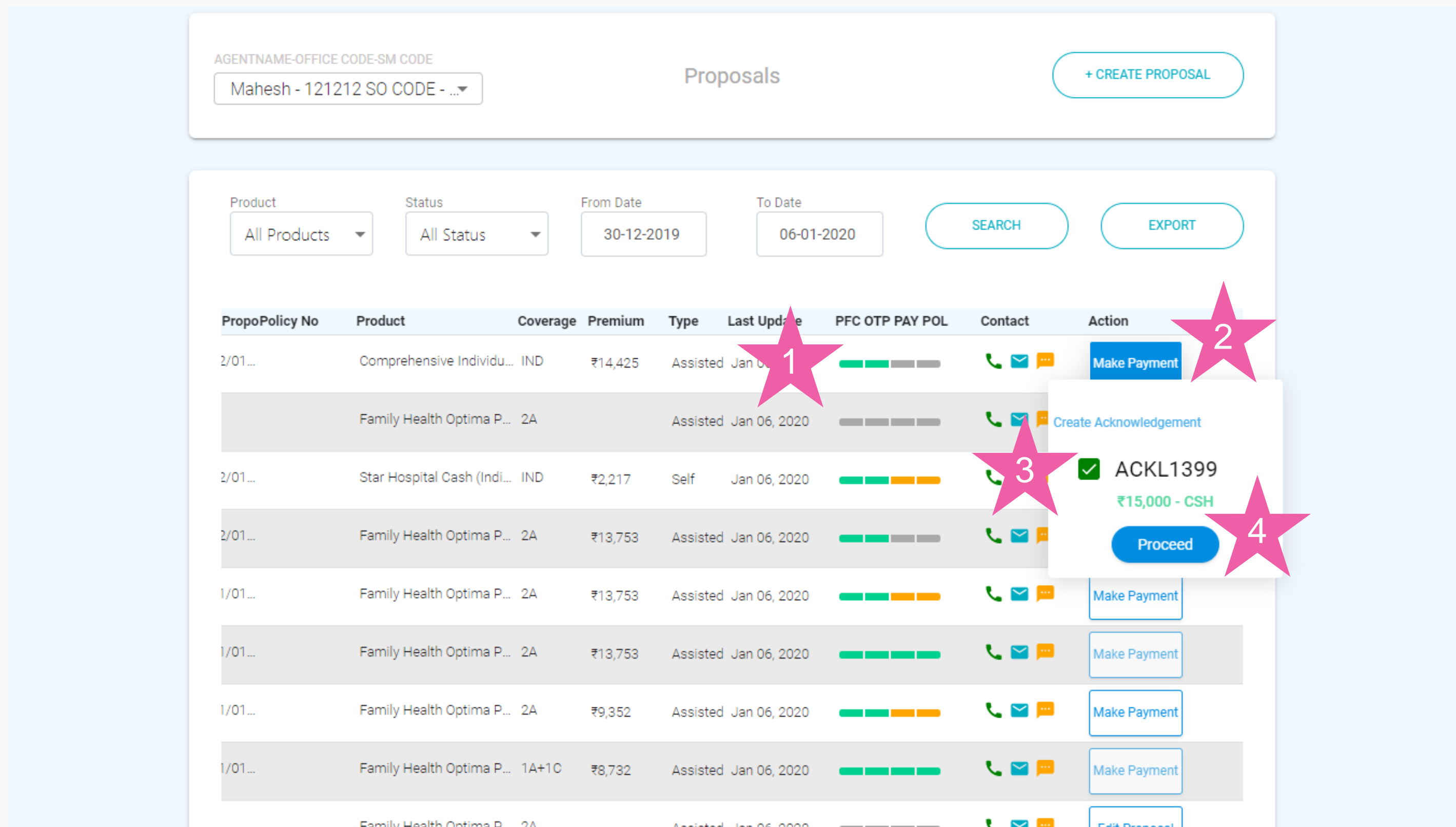
Below the table is a progress bar for the 'Comprehensive Individual Insurance Plan' with four steps: Step 1 (Basic Plan Details), Step 2 (Proposer Details), Step 3 (Insured Details), and Step 4 (Review). Step 4 is highlighted with a checkmark. A 'SUBMIT PROPOSAL' button is visible at the bottom of the form. A modal window titled 'OTP VALIDATION' is overlaid on the bottom right, showing a thank you message to 'Janani V.', the OTP '99931', and a 'VERIFY' button. A 'RESEND' link is also present for users who did not receive the OTP.

Assisted offline payment first - Step 5

Agent attaches acknowledgement to proposal and submits

Agent goes to proposal list screen

1. Status is green only for Policy form completion and OTP.
2. Agent clicks on “Make Payment”
3. Agent chooses the acknowledgement number
4. Agent clicks on “Proceed” to submit proposal for processing



AGENTNAME-OFFICE CODE-SM CODE
Mahesh - 121212 SO CODE - ...

Proposals + CREATE PROPOSAL

Product: All Products, Status: All Status, From Date: 30-12-2019, To Date: 06-01-2020, SEARCH, EXPORT

PropoPolicy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Action
2/01...	Comprehensive Individu...	IND	₹14,425	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Make Payment
	Family Health Optima P...	2A		Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Create Acknowledgement
2/01...	Star Hospital Cash (Indi...	IND	₹2,217	Self	Jan 06, 2020	██████████	📞 📧 🗨️	ACKL1399 ₹15,000 - CSH Proceed
2/01...	Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Make Payment
1/01...	Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Make Payment
1/01...	Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Make Payment
1/01...	Family Health Optima P...	2A	₹9,352	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Make Payment
1/01...	Family Health Optima P...	1A+1C	₹8,732	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Make Payment
1/01...	Family Health Optima P...	2A		Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Edit Proposal

Assisted offline payment first - Step 5 (contd)



AGENTNAME-OFFICE CODE-SM CODE

Mahesh - 121212 SO CODE - ...

Proposals

+ CREATE PROPOSAL

Product

All Products

Status

All Status

From Date

30-12-2019

To Date

06-01-2020

SEARCH

EXPORT

Name	Proposal No	Policy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Act
Janani V	R/121212/01...		Comprehensive Individu...	IND	₹14,425	Assisted	Jan 06, 2020			Ma
Giribala			Family Health Optima P...	2A		Assisted	Jan 06, 2020			Ed
Janani V	R/121212/01...		Star Hospital Cash (Indi...	IND	₹2,217	Self	Jan 06, 2020			Ma
Giribala	R/121212/01...		Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020			Ma
Giribala	R/181111/01...		Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020			Ma
Giribala	R/181111/01...		Family Health Optima P...	2A	₹13,753	Assisted	Jan 06, 2020			Ma
Giribala	R/181111/01...		Family Health Optima P...	2A	₹9,352	Assisted	Jan 06, 2020			Ma



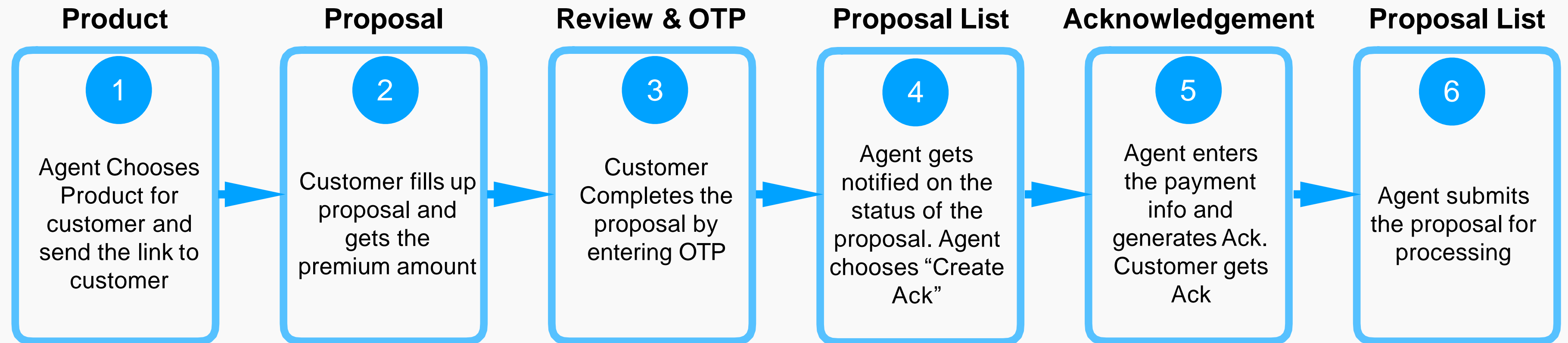
Proposal submitted

Agent goes to proposal list screen

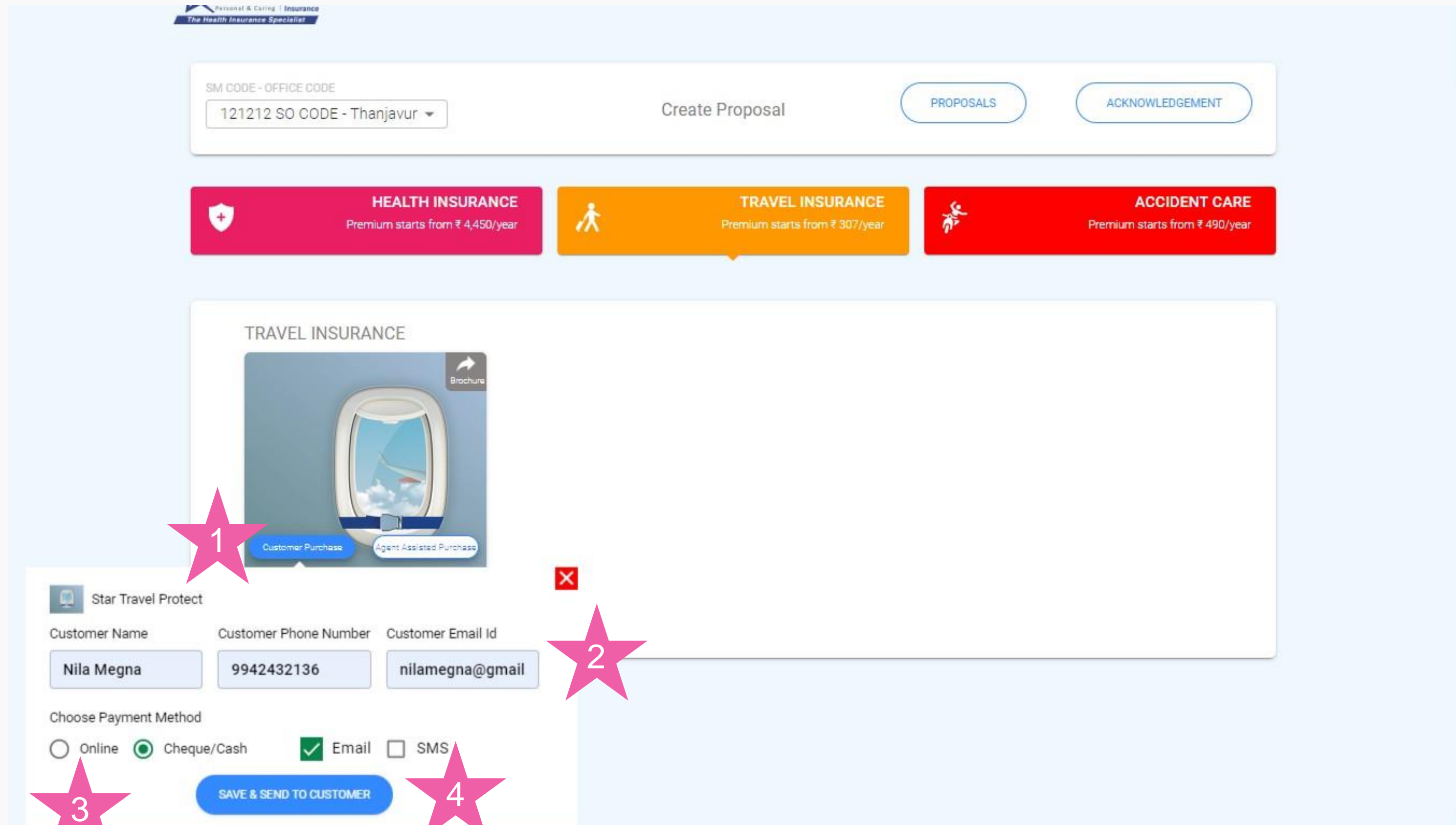
1. Status is yellow for Payment and Policy as it is pending cash realisation at branch

Once branch receives the cash, payment status and policy status would be updated

5. Self Offline Purchase - Proposal first



Self offline proposal first - Step 1



The screenshot shows the STAR Health Insurance proposal creation interface. At the top, there is a header with the STAR logo and the text 'Personal & Caring Insurance The Health Insurance Specialist'. Below the header, there is a form with a dropdown menu for 'SM CODE - OFFICE CODE' set to '121212 SO CODE - Thanjavur'. To the right of the dropdown are two buttons: 'Create Proposal' and 'PROPOSALS'. Further right are two more buttons: 'ACKNOWLEDGEMENT' and 'PROPOSALS'. Below the form, there are three colored buttons: 'HEALTH INSURANCE' (pink) with 'Premium starts from ₹ 4,450/year', 'TRAVEL INSURANCE' (orange) with 'Premium starts from ₹ 307/year', and 'ACCIDENT CARE' (red) with 'Premium starts from ₹ 490/year'. The 'TRAVEL INSURANCE' button is highlighted with a pink star labeled '1'. Below the buttons, there is a section for 'TRAVEL INSURANCE' with a brochure image and two options: 'Customer Purchase' and 'Agent Assisted Purchase'. Below this, there is a form for 'Star Travel Protect' with fields for 'Customer Name' (Nila Megna), 'Customer Phone Number' (9942432136), and 'Customer Email Id' (nilamegna@gmail.com). A pink star labeled '2' is placed over the email field. Below the form, there is a 'Choose Payment Method' section with radio buttons for 'Online', 'Cheque/Cash', 'Email' (checked), and 'SMS'. A pink star labeled '3' is placed over the 'Cheque/Cash' option. At the bottom, there is a blue button labeled 'SAVE & SEND TO CUSTOMER' with a pink star labeled '4' next to it.

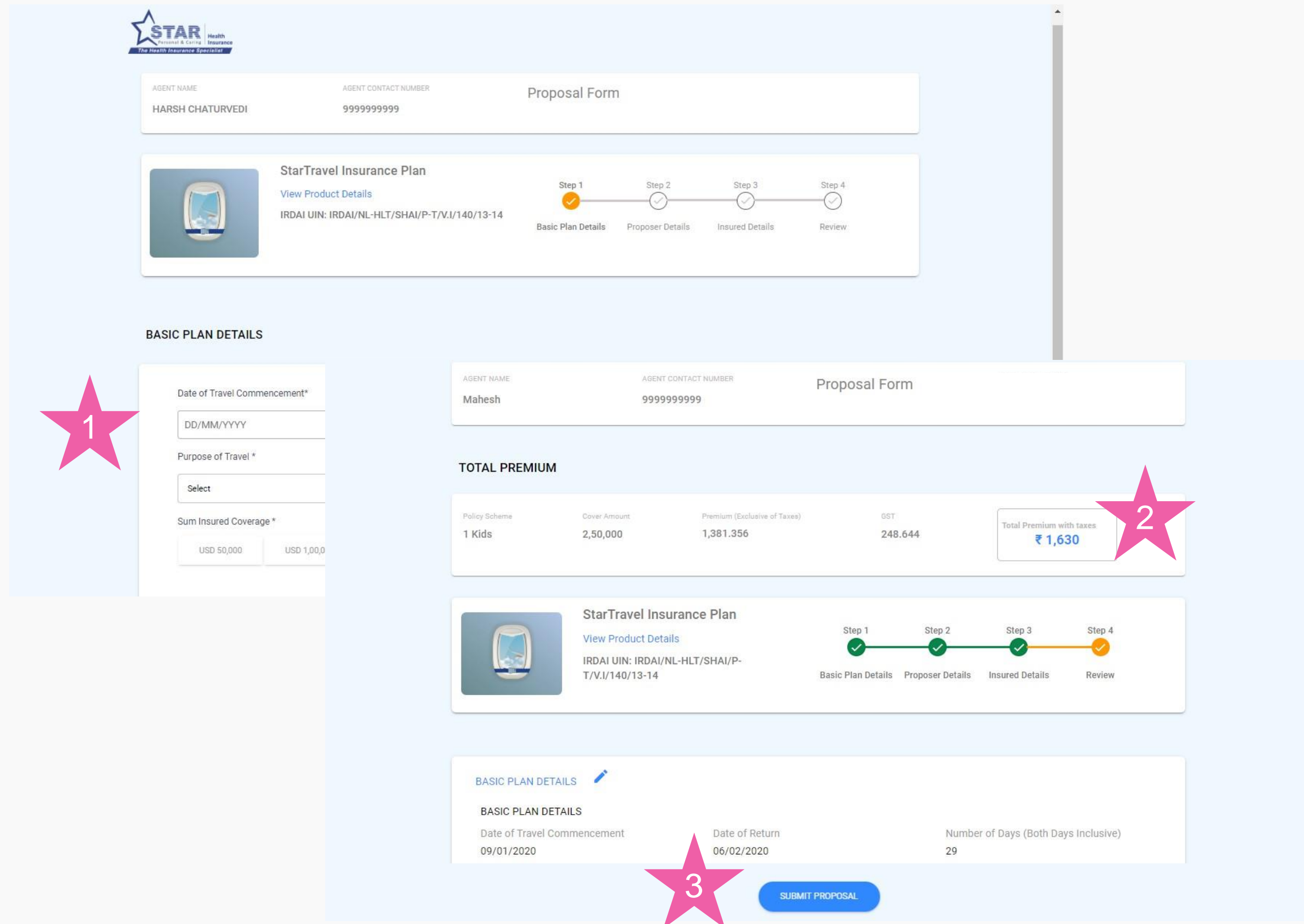
Agent sends Proposal link to customer for filling up

1. Agent clicks on “Self Purchase under the product.”
2. Agent enters customer name, phone number and email id
3. Agent chooses the payment method as Cheque/Cash
4. Agent clicks on “SAVE & SEND TO CUSTOMER”

Self offline proposal first - Step 2

Customer Fills up the form

1. Customer fills up the forms
2. Premium shown to the customer and customer can review proposal details
3. Customer submits proposal



The screenshot displays the 'Proposal Form' interface for a 'StarTravel Insurance Plan'. The form is divided into several sections:

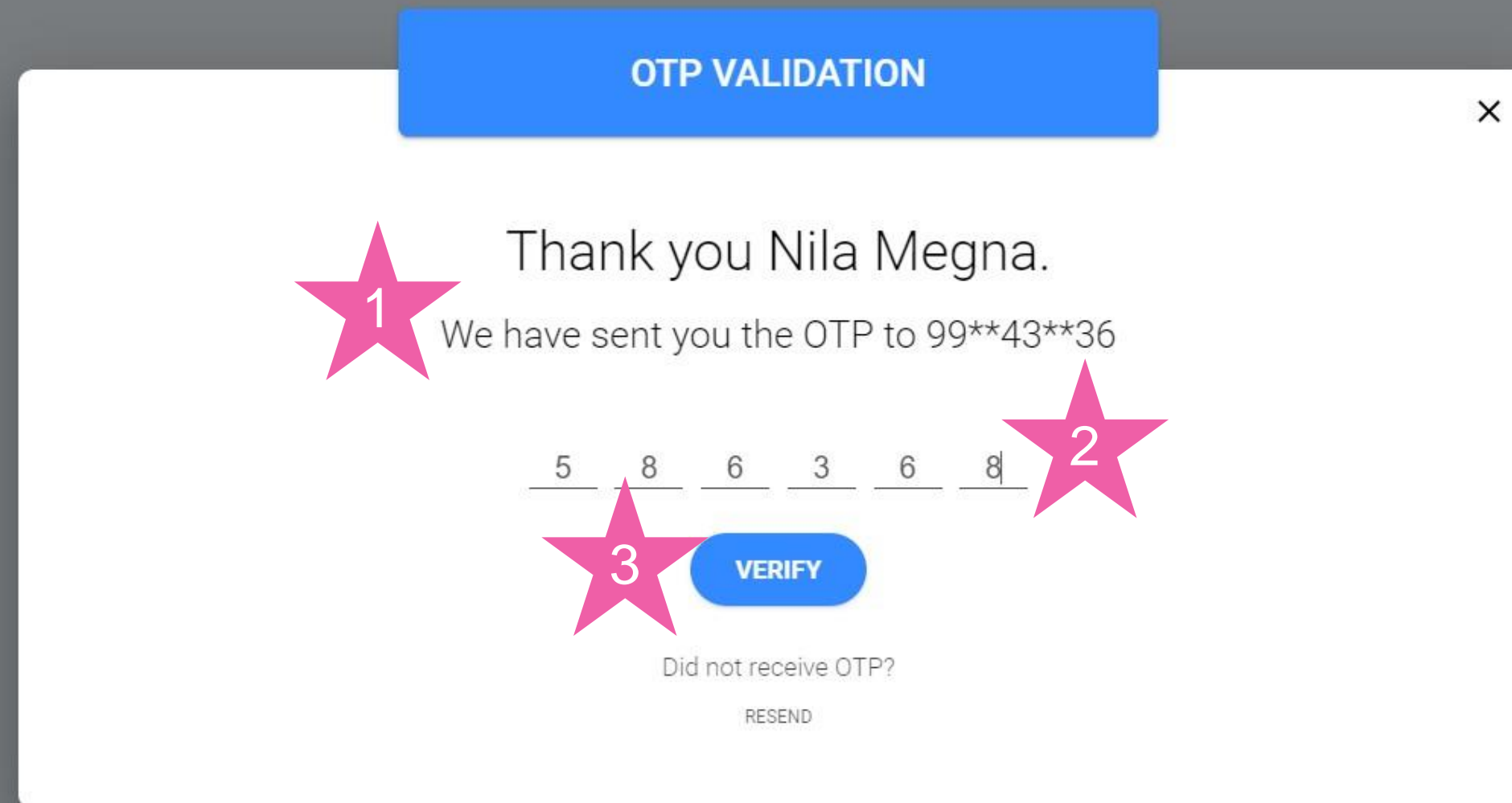
- Agent Information:** AGENT NAME: HARSH CHATURVEDI, AGENT CONTACT NUMBER: 9999999999.
- StarTravel Insurance Plan:** Includes a product image, 'View Product Details' link, and IRDAI UIN: IRDAI/NL-HLT/SHAI/P-T/V.I/140/13-14. A progress bar shows Step 1 (Basic Plan Details) as the current step, with Step 2 (Proposer Details), Step 3 (Insured Details), and Step 4 (Review) as previous steps.
- BASIC PLAN DETAILS:** A sidebar on the left contains fields for:
 - Date of Travel Commencement* (DD/MM/YYYY)
 - Purpose of Travel* (Select)
 - Sum Insured Coverage* (USD 50,000, USD 1,00,000)
- TOTAL PREMIUM:** A table showing premium details for '1 Kids' with a cover amount of 2,50,000. The total premium with taxes is ₹ 1,630.
- StarTravel Insurance Plan (Summary):** A progress bar at the bottom shows all four steps (Basic Plan Details, Proposer Details, Insured Details, Review) as completed.
- BASIC PLAN DETAILS (Summary):** A table with fields for Date of Travel Commencement (09/01/2020), Date of Return (06/02/2020), and Number of Days (Both Days Inclusive) (29).
- Submit Button:** A blue 'SUBMIT PROPOSAL' button is located at the bottom right.

Three pink stars with numbers 1, 2, and 3 are overlaid on the form to indicate the steps: Star 1 is on the 'BASIC PLAN DETAILS' sidebar; Star 2 is on the 'TOTAL PREMIUM' table; and Star 3 is on the 'SUBMIT PROPOSAL' button.

Self offline proposal first - Step 3

Customer approves the proposal with OTP

1. OTP sent to mobile and Email
2. Customer enters OTP
3. Customer clicks on "VERIFY"



The screenshot shows an 'OTP VALIDATION' dialog box. At the top, a blue bar contains the text 'OTP VALIDATION'. Below this, the text reads 'Thank you Nila Megna.' followed by 'We have sent you the OTP to 99**43**36'. A pink star with the number '1' is positioned to the left of this text. Below the text is a numeric input field containing the digits '5 8 6 3 6 8'. A pink star with the number '2' is positioned to the right of the input field. Below the input field is a blue button labeled 'VERIFY'. A pink star with the number '3' is positioned to the left of the 'VERIFY' button. Below the 'VERIFY' button, the text 'Did not receive OTP?' is displayed, with a 'RESEND' link underneath it.

Self offline proposal first - Step 4

SM NAME - OFFICE NAME
121212 SO CODE - Thanjavur

Proposals [+ CREATE PROPOSAL](#)

Product: All Products | Status: All Status | From Date: 30-12-2019 | To Date: 06-01-2020 | [SEARCH](#) | [EXPORT](#)

PropoPolicy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Action
2/03...	Star Travel Protect Insur...	IND	₹1,629	Self	Jan 06, 2020			Make Payment
2/01...	Star Cardiac Care	IND		Assisted	Jan 06, 2020			Create Acknowledgement
	Star Travel Protect Insur...	IND		Self	Jan 06, 2020			Proceed
	Star Travel Protect Insur...	IND		Self	Jan 06, 2020			Make Payment
2/03...	Star Travel Protect Insur...	IND	₹788	Assisted	Jan 06, 2020			Make Payment
	Star Travel Protect Insur...	IND	₹0	Assisted	Jan 06, 2020			Edit Proposal
2/01...	Diabetes Safe Insuranc...	IND	₹11,581	Assisted	Jan 06, 2020			Make Payment
	Family Health Optima P...	2A		Assisted	Jan 06, 2020			Make Payment
	Comprehensive Individu...	IND	₹0	Assisted	Jan 06, 2020			Edit Proposal

Agent receives payment from customer

Agent goes to proposal list

1. Agent check the status of proposal. It shows proposal is OTP approved
2. Agent chooses Make Payment against proposal
3. Agent clicks on “Create Acknowledgement”

Self offline proposal first - Step 5



Agent enters customer payment details and creates acknowledgement

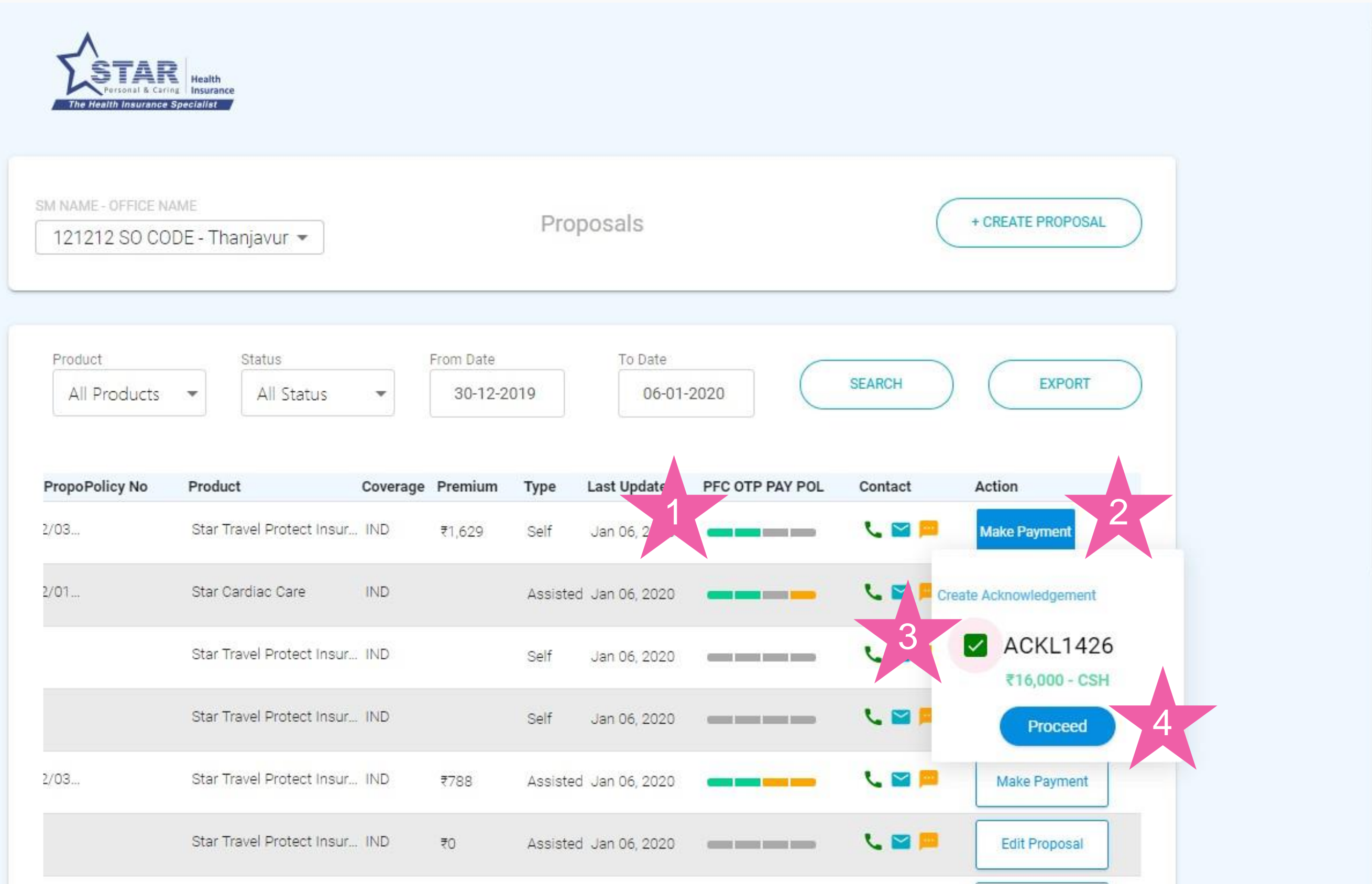
Acknowledgement is pre-populated with customer info.

1. Agent enters the payment info
2. Agent clicks on "SAVE & SEND TO CUSTOMER"
3. Agent is shown success message and acknowledgement sent to customer

The screenshot shows a web form for entering payment details. The 'Cash Details' section is active, with 'Cash Amount' set to 16000. Below it, the 'Total Collected Amount Details' section shows 'Total Cash ₹ 16,000' and 'Total Cheque ₹ 0'. A blue button labeled 'SAVE & SEND TO CUSTOMER' is visible at the bottom right. A pink star with the number '1' is placed over the 'Cash Amount' field.

This screenshot shows the same form as above, but with a success message overlay. The message says 'Success' with a green checkmark icon and a pink star with the number '3'. Below the message, it says 'Acknowledgement created successfully' and a blue 'PROCEED' button is visible. The 'Total Collected Amount' section now shows 'Total Cash ₹ 16,000', 'Total Cheque ₹ 0', and 'Total Collected Amount ₹ 16,000'. A blue button labeled 'SAVE & SEND TO CUSTOMER' is also present at the bottom.
















Self offline proposal first - Step 6



SM NAME - OFFICE NAME
121212 SO CODE - Thanjavur

Proposals + CREATE PROPOSAL

Product: All Products, Status: All Status, From Date: 30-12-2019, To Date: 06-01-2020, SEARCH, EXPORT

PropoPolicy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Action
2/03...	Star Travel Protect Insur...	IND	₹1,629	Self	Jan 06, 2020	█ █ █ █	  	Make Payment
2/01...	Star Cardiac Care	IND		Assisted	Jan 06, 2020	█ █ █ █	  	Create Acknowledgement
	Star Travel Protect Insur...	IND		Self	Jan 06, 2020	█ █ █ █	  	✓ ACKL1426 ₹16,000 - CSH Proceed
2/03...	Star Travel Protect Insur...	IND	₹788	Assisted	Jan 06, 2020	█ █ █ █	  	Make Payment
	Star Travel Protect Insur...	IND	₹0	Assisted	Jan 06, 2020	█ █ █ █	  	Edit Proposal

Agent attaches acknowledgement to proposal and submits

Agent goes to proposal list screen

1. Status is green only for Policy form completion and OTP.
2. Agent clicks on “Make Payment”
3. Agent chooses the acknowledgement number
4. Agent clicks on “Proceed” to submit proposal for processing

Self offline proposal first - Step 6 (completed)



SM NAME - OFFICE NAME
121212 SO CODE - Thanjavur

Proposals [+ CREATE PROPOSAL](#)

Product: All Products | Status: All Status | From Date: 30-12-2019 | To Date: 06-01-2020 | [SEARCH](#) | [EXPORT](#)

Name	Proposal No	Policy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Action
Megna	R/121212/03...		Star Travel Protect Insur...	IND	₹1,629	Self	Jan 06, 2020			Make
	R/121212/01...		Star Cardiac Care	IND		Assisted	Jan 06, 2020			Make
			Star Travel Protect Insur...	IND		Self	Jan 06, 2020			Make
			Star Travel Protect Insur...	IND		Self	Jan 06, 2020			Make
Megna	R/121212/03...		Star Travel Protect Insur...	IND	₹788	Assisted	Jan 06, 2020			Make
			Star Travel Protect Insur...	IND	₹0	Assisted	Jan 06, 2020			Edit
ipoo	R/121212/01...		Diabetes Safe Insuranc...	IND	₹11,581	Assisted	Jan 06, 2020			Make
ala			Family Health Optima P...	2A		Assisted	Jan 06, 2020			Make
JHURI			Comprehensive Individu...	IND	₹0	Assisted	Jan 06, 2020			Edit

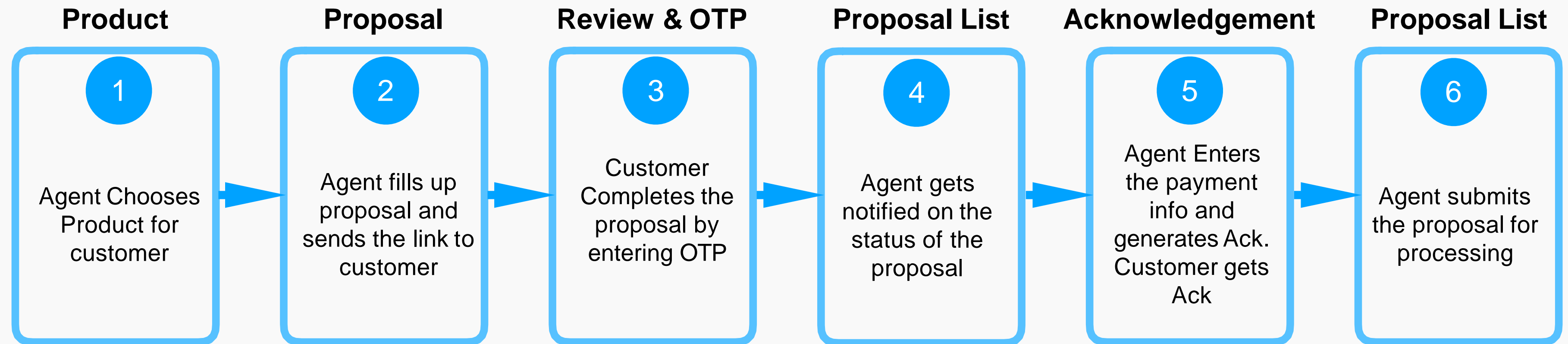
Proposal submitted

Agent goes to proposal list screen

1. Status is yellow for Payment and Policy as it is pending cash realisation at branch

Once branch receives the cash, payment status and policy status would be updated

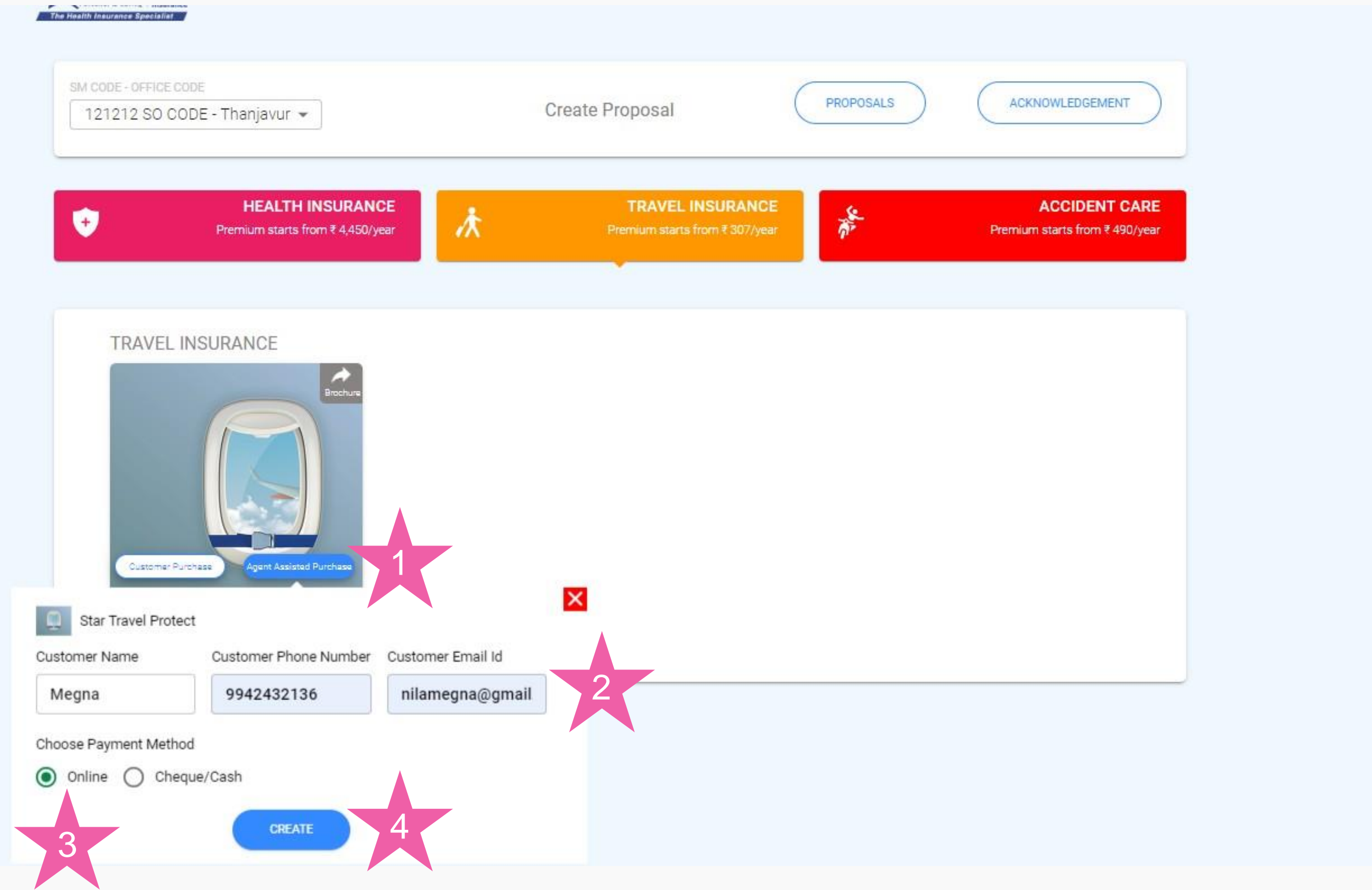
6. Assisted Offline Purchase - Proposal first



Assisted offline proposal first - Step 1

Agent chooses product

1. Agent clicks on “Assisted Purchase” under the product.
2. Agent enters the customer name, mobile and email
3. Agent chooses the payment method as Cheque/Cash
4. Agent clicks on “CREATE”



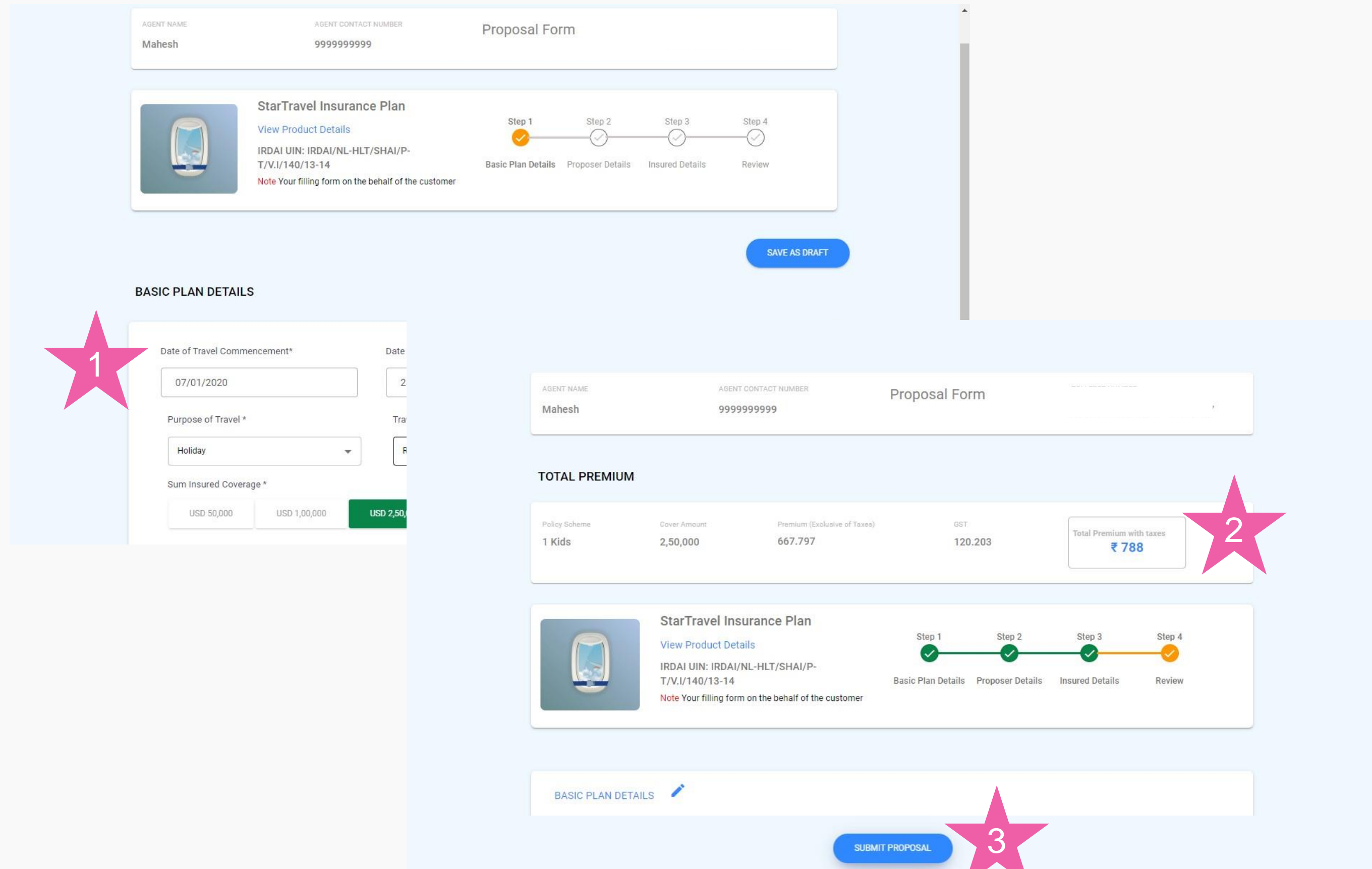
The screenshot displays the STAR Health Insurance portal interface. At the top, there is a header with the STAR logo and the tagline 'The Health Insurance Specialist'. Below the header, there is a navigation bar with a dropdown menu for 'SM CODE - OFFICE CODE' (121212 SO CODE - Thanjavur) and buttons for 'Create Proposal', 'PROPOSALS', and 'ACKNOWLEDGEMENT'. The main content area features three product cards: 'HEALTH INSURANCE' (Premium starts from ₹ 4,450/year), 'TRAVEL INSURANCE' (Premium starts from ₹ 307/year), and 'ACCIDENT CARE' (Premium starts from ₹ 490/year). The 'TRAVEL INSURANCE' card is selected, and a modal window titled 'Star Travel Protect' is open. This modal contains a 'Customer Name' field (Megna), a 'Customer Phone Number' field (9942432136), and a 'Customer Email Id' field (nilamegna@gmail). Below these fields, there is a 'Choose Payment Method' section with radio buttons for 'Online' (selected) and 'Cheque/Cash'. A blue 'CREATE' button is at the bottom of the modal. Four pink stars with numbers 1, 2, 3, and 4 are overlaid on the interface to indicate the steps: Star 1 points to the 'Agent Assisted Purchase' button; Star 2 points to the email field; Star 3 points to the 'Cheque/Cash' radio button; and Star 4 points to the 'CREATE' button.

Assisted offline proposal first - Step 2

Agent Fills up the form

1. Agent fills up the form
2. Premium shown to the Agent
3. Agent sends the proposal form to customer for review and approve

Email and SMS with proposal form link sent to the customer



AGENT NAME: Mahesh, AGENT CONTACT NUMBER: 9999999999, Proposal Form

StarTravel Insurance Plan
View Product Details
IRDAI UIN: IRDAI/NL-HLT/SHAI/P-T/V.I/140/13-14
Note: Your filling form on the behalf of the customer

Step 1 (Basic Plan Details) Step 2 (Proposer Details) Step 3 (Insured Details) Step 4 (Review)

SAVE AS DRAFT

BASIC PLAN DETAILS

Date of Travel Commencement*: 07/01/2020
Purpose of Travel*: Holiday
Sum Insured Coverage*: USD 50,000, USD 1,00,000, USD 2,50,000

TOTAL PREMIUM

Policy Scheme	Cover Amount	Premium (Exclusive of Taxes)	GST	Total Premium with taxes
1 Kids	2,50,000	667.797	120.203	₹ 788

StarTravel Insurance Plan
View Product Details
IRDAI UIN: IRDAI/NL-HLT/SHAI/P-T/V.I/140/13-14
Note: Your filling form on the behalf of the customer

Step 1 (Basic Plan Details) Step 2 (Proposer Details) Step 3 (Insured Details) Step 4 (Review)

BASIC PLAN DETAILS

SUBMIT PROPOSAL

Assisted offline proposal first - Step 2 (contd)

121212 SO CODE - Thanjavur + CREATE PROPOSAL

Proposals

Product: All Products | Status: All Status | From Date: 30-12-2019 | To Date: 06-01-2020 | SEARCH | EXPORT

Name	Proposal No	Policy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Action
Megna			Star Travel Protect Insur...	IND	₹0	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Edit
			Star Travel Protect Insur...	IND	₹0	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Edit
poo	R/121212/01...		Diabetes Safe Insuranc...	IND	₹11,581	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Make
ala			Family Health Optima P...	2A		Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Make
HURI			Comprehensive Individu...	IND	₹0	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Edit
HURI			Comprehensive Individu...	IND	₹0	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Edit
dy			Comprehensive Individu...	IND		Self	Jan 06, 2020	██████████	📞 📧 🗨️	Make
	R/121212/01...		Star Special Care	IND	₹6,283	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Make
	R/121212/01...		Family Health Optima P...	2A	₹11,044	Assisted	Jan 06, 2020	██████████	📞 📧 🗨️	Make
ala	R/121212/01...		Comprehensive Individu...	IND	₹11,475	Self	Jan 06, 2020	██████████	📞 📧 🗨️	Make

Proposal status is “Not Started”

1. As the customer yet to fill the form, Proposal form complete status and subsequent statuses are “Not Started”

Assisted offline proposal first - Step 3



Customer Reviews and Approves Proposal

Customer clicks on link sent by Agent

1. Customer Reviews the details
2. Customer checks the premium
3. Customer clicks on "SUBMIT PROPOSAL"
4. Customer Enters OTP and clicks on "VERIFY"

The screenshot shows the 'Proposal Form' for a StarTravel Insurance Plan. At the top, it displays agent information: Agent Name (Mahesh), Agent Contact Number (9999999999), and Tollfree Number (1800 425 2255/1800 102 4477). Below this is a 'TOTAL PREMIUM' section with a table:

Policy Scheme	Cover Amount	Premium (Exclusive of Taxes)	GST	Total Premium with taxes
1 Kids	2,50,000	667.797	120.203	₹ 788

Below the table is a progress bar for the 'StarTravel Insurance Plan' with four steps: Step 1 (Basic Plan Details), Step 2 (Proposer Details), Step 3 (Insured Details), and Step 4 (Review). Step 4 is highlighted in orange, indicating it is the current step. A 'SUBMIT PROPOSAL' button is visible at the bottom right of the form.

An 'OTP VALIDATION' pop-up window is overlaid on the bottom right of the form. It contains the text: 'Thank you Nila Megna. We have sent you the OTP to 99**43**36'. Below this is a numeric keypad with the digits 4, 5, 9, 4, 4, 5. A 'VERIFY' button is located below the keypad, and a 'RESEND' link is at the bottom. A 'Did not receive OTP?' link is also present.

Four pink stars with numbers 1, 2, 3, and 4 are placed on the screenshot to indicate the steps described in the list on the right. Star 1 is on the 'BASIC PLAN DETAILS' link, Star 2 is on the 'Total Premium with taxes' box, Star 3 is on the 'SUBMIT PROPOSAL' button, and Star 4 is on the 'VERIFY' button.

Assisted offline proposal first - Step 4

SM NAME - OFFICE NAME
121212 SO CODE - Thanjavur

Proposals [+ CREATE PROPOSAL](#)

Product: All Products | Status: All Status | From Date: 30-12-2019 | To Date: 06-01-2020 | [SEARCH](#) | [EXPORT](#)

PropoPolicy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Action
2/03...	Star Travel Protect Insur...	IND	₹788	Assisted	Jan 06, 2020			Make Payment
	Star Travel Protect Insur...	IND	₹0	Assisted	Jan 06, 2020			Create Acknowledgement
2/01...	Diabetes Safe Insuranc...	IND	₹11,581	Assisted	Jan 06, 2020			Proceed
	Family Health Optima P...	2A		Assisted	Jan 06, 2020			Make Payment
	Comprehensive Individu...	IND	₹0	Assisted	Jan 06, 2020			Edit Proposal
	Comprehensive Individu...	IND	₹0	Assisted	Jan 06, 2020			Edit Proposal
	Comprehensive Individu...	IND		Self	Jan 06, 2020			Make Payment
2/01...	Star Special Care	IND	₹6,283	Assisted	Jan 06, 2020			Make Payment
2/01...	Family Health Optima P...	2A	₹11,044	Assisted	Jan 06, 2020			Make Payment

Agent receives payment from customer

Agent goes to proposal list

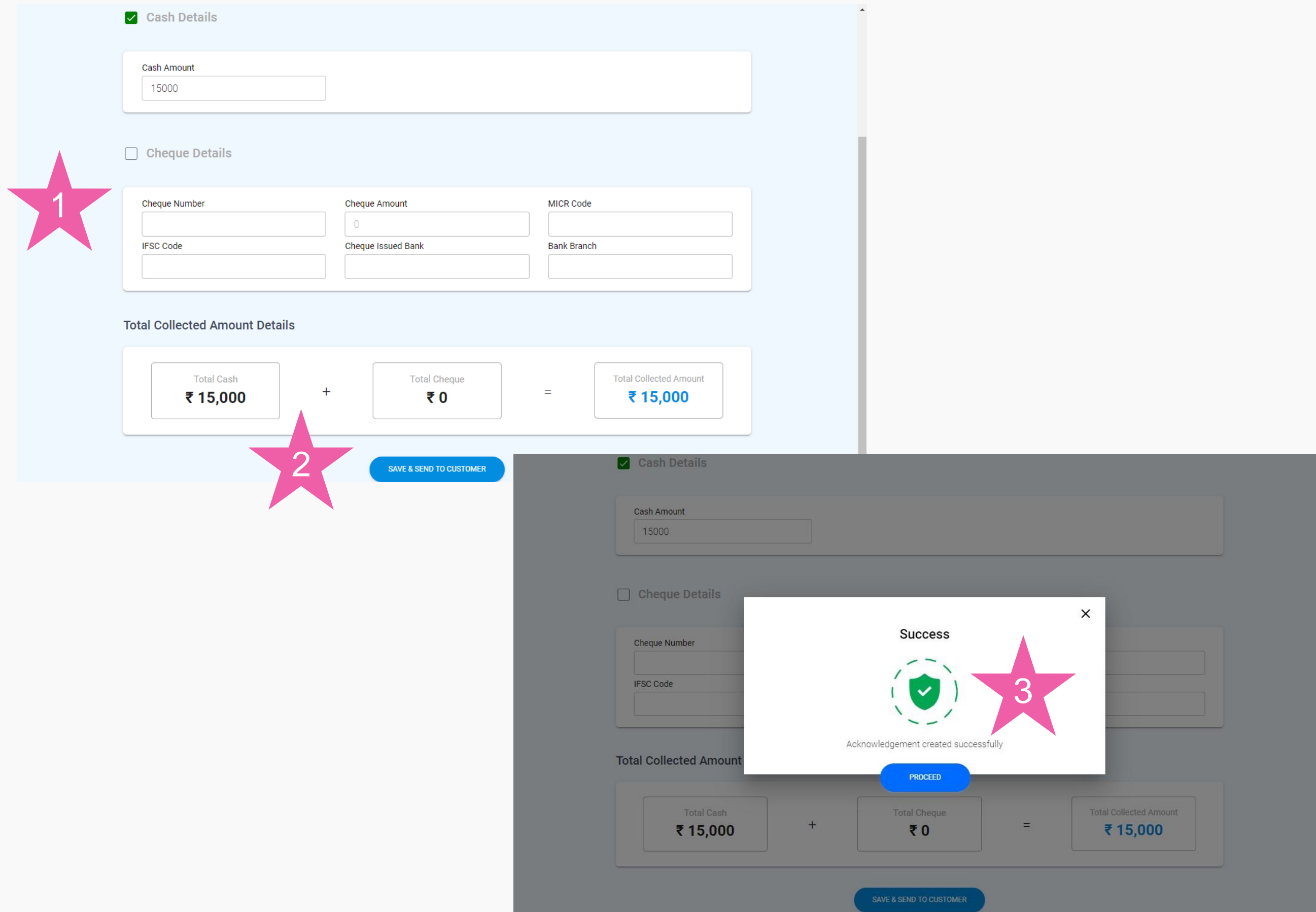
1. Agent check the status of proposal. It shows proposal is OTP approved
2. Agent chooses Make Payment against proposal
3. Agent clicks on “Create Acknowledgement”

Assisted offline proposal first - Step 5

Agent enters customer payment details and creates acknowledgement

Acknowledgement is pre-populated with customer info.

1. Agent enters the payment info
2. Agent clicks on "SAVE & SEND TO CUSTOMER"
3. Agent is shown success message and acknowledgement sent to customer



Cash Details

Cash Amount
15000

Cheque Details

Cheque Number
Cheque Amount
MICR Code
IFSC Code
Cheque Issued Bank
Bank Branch

Total Collected Amount Details

Total Cash ₹ 15,000 + Total Cheque ₹ 0 = Total Collected Amount ₹ 15,000

SAVE & SEND TO CUSTOMER

Success
Acknowledgement created successfully

PROCEED



















SAVE & SEND TO CUSTOMER

Assisted offline proposal first - Step 6

SM NAME - OFFICE NAME
121212 SO CODE - Thanjavur

Proposals [+ CREATE PROPOSAL](#)

Product: All Products | Status: All Status | From Date: 30-12-2019 | To Date: 06-01-2020 | [SEARCH](#) | [EXPORT](#)

ProposPolicy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Action
12/03...	Star Travel Protect Insur...	IND	₹788	Assisted	Jan 06, 2020			Make Payment
	Star Travel Protect Insur...	IND	₹0	Assisted	Jan 06, 2020			Create Acknowledgement
12/01...	Diabetes Safe Insuranc...	IND	₹11,581	Assisted	Jan 06, 2020			<input checked="" type="checkbox"/> ACKL1425 ₹15,000 - CSH Proceed
	Family Health Optima P...	2A		Assisted	Jan 06, 2020			Proceed
	Comprehensive Individu...	IND	₹0	Assisted	Jan 06, 2020			Edit Proposal
	Comprehensive Individu...	IND	₹0	Assisted	Jan 06, 2020			Edit Proposal
	Comprehensive Individu...	IND		Self	Jan 06, 2020			Make Payment
12/01...	Star Special Care	IND	₹6,283	Assisted	Jan 06, 2020			Make Payment
12/01...	Family Health Optima P...	2A	₹11,044	Assisted	Jan 06, 2020			Make Payment

Agent attaches acknowledgement to proposal and submits

Agent goes to proposal list screen

1. Status is green only for Policy form completion and OTP.
2. Agent clicks on “Make Payment”
3. Agent chooses the acknowledgement number
4. Agent clicks on “Proceed” to submit proposal for processing

Assisted offline proposal first - Step 6 (completed)



SM NAME - OFFICE NAME
Proposals
+ CREATE PROPOSAL

121212 SO CODE - Thanjavur

Product
All Products

Status
All Status

From Date
30-12-2019

To Date
06-01-2020

SEARCH

EXPORT

Name	Proposal No	Policy No	Product	Coverage	Premium	Type	Last Update	PFC OTP PAY POL	Contact	Acti
Nila Megna	R/121212/03...		Star Travel Protect Insur...	IND	₹788	Assisted	Jan 06, 2020	<div style="width: 100%; height: 10px; background: linear-gradient(to right, green 50%, yellow 50%);"></div>		
sam			Star Travel Protect Insur...	IND	₹0	Assisted	Jan 06, 2020	<div style="width: 100%; height: 10px; background-color: gray;"></div>		
Sampoo	R/121212/01...		Diabetes Safe Insuranc...	IND	₹11,581	Assisted	Jan 06, 2020	<div style="width: 100%; height: 10px; background: linear-gradient(to right, green 50%, gray 50%);"></div>		
Giribala			Family Health Optima P...	2A		Assisted	Jan 06, 2020	<div style="width: 100%; height: 10px; background: linear-gradient(to right, yellow 50%, gray 50%);"></div>		
MADHURI			Comprehensive Individu...	IND	₹0	Assisted	Jan 06, 2020	<div style="width: 100%; height: 10px; background-color: gray;"></div>		
MADHURI			Comprehensive Individu...	IND	₹0	Assisted	Jan 06, 2020	<div style="width: 100%; height: 10px; background-color: gray;"></div>		
maddy			Comprehensive Individu...	IND		Self	Jan 06, 2020	<div style="width: 100%; height: 10px; background: linear-gradient(to right, yellow 50%, gray 50%);"></div>		
qq	R/121212/01...		Star Special Care	IND	₹6,283	Assisted	Jan 06, 2020	<div style="width: 100%; height: 10px; background: linear-gradient(to right, green 50%, yellow 50%);"></div>		
aa	R/121212/01...		Family Health Optima P...	2A	₹11,044	Assisted	Jan 06, 2020	<div style="width: 100%; height: 10px; background: linear-gradient(to right, green 50%, gray 50%);"></div>		

Proposal submitted

Agent goes to proposal list screen

- Status is yellow for Payment and Policy as it is pending cash realisation at branch

Once branch receives the cash, payment status and policy status would be updated



STAR
Personal & Caring | Health
Insurance

The Health Insurance Specialist