STAR Personal & Caring | Health Insurance

The Health Insurance Specialist

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

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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.

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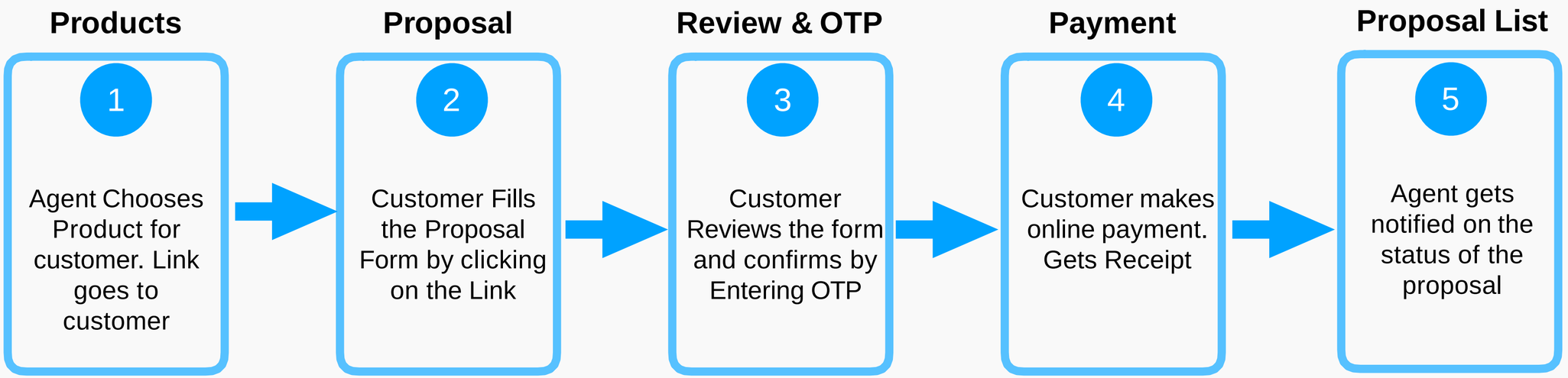
1 - Self online Purchase



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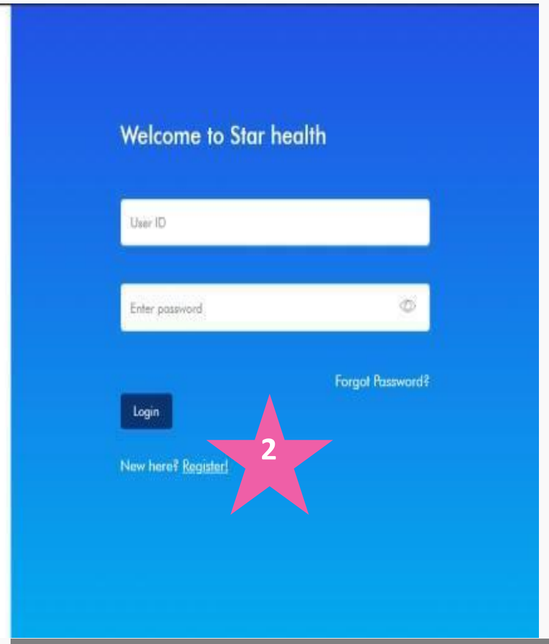
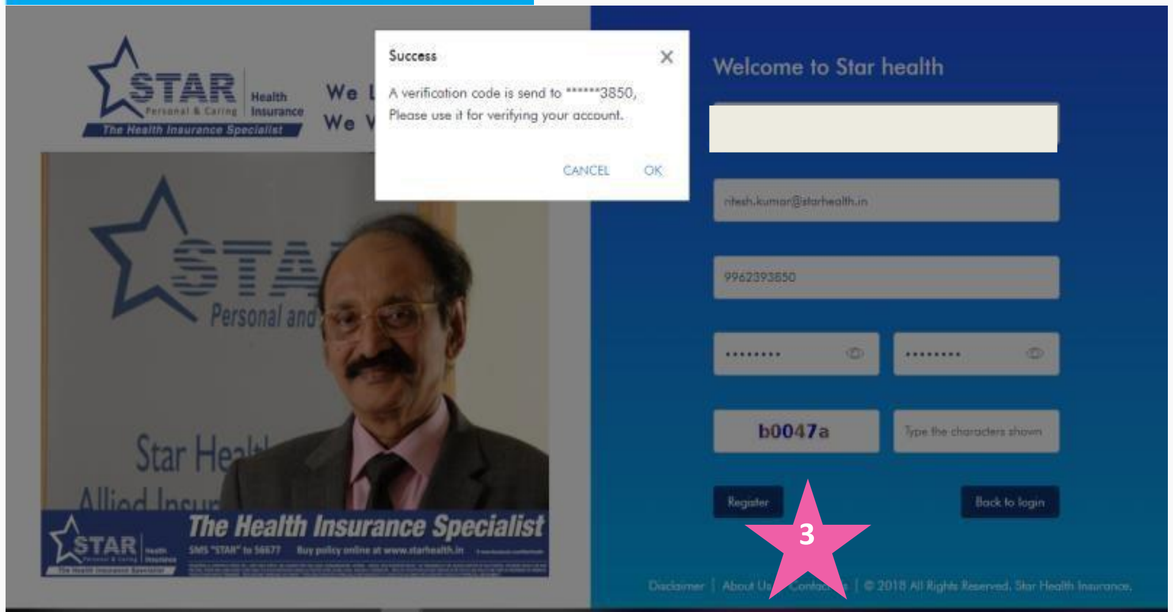
ATOM - Agent Registration - Step 1



2

3



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.

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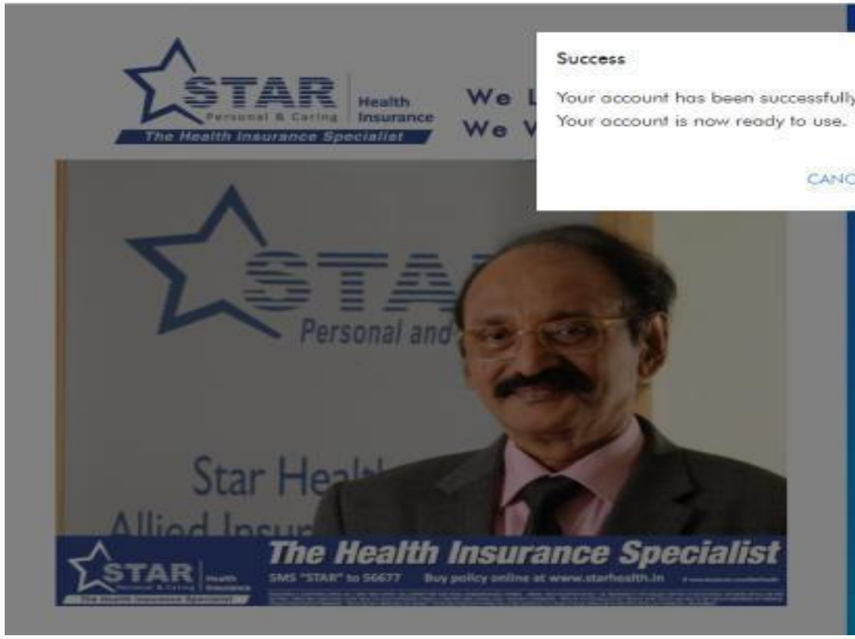
ATOM - Agent OTP Verification - Step 2



OTP Verification

1. Enter the OTP details and click on Register

2. OTP verified and Success Message will display

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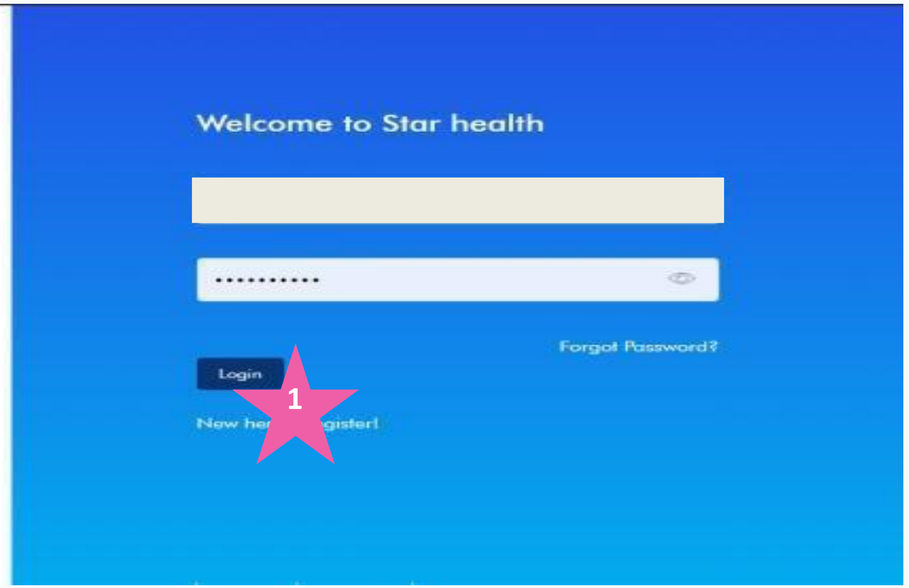
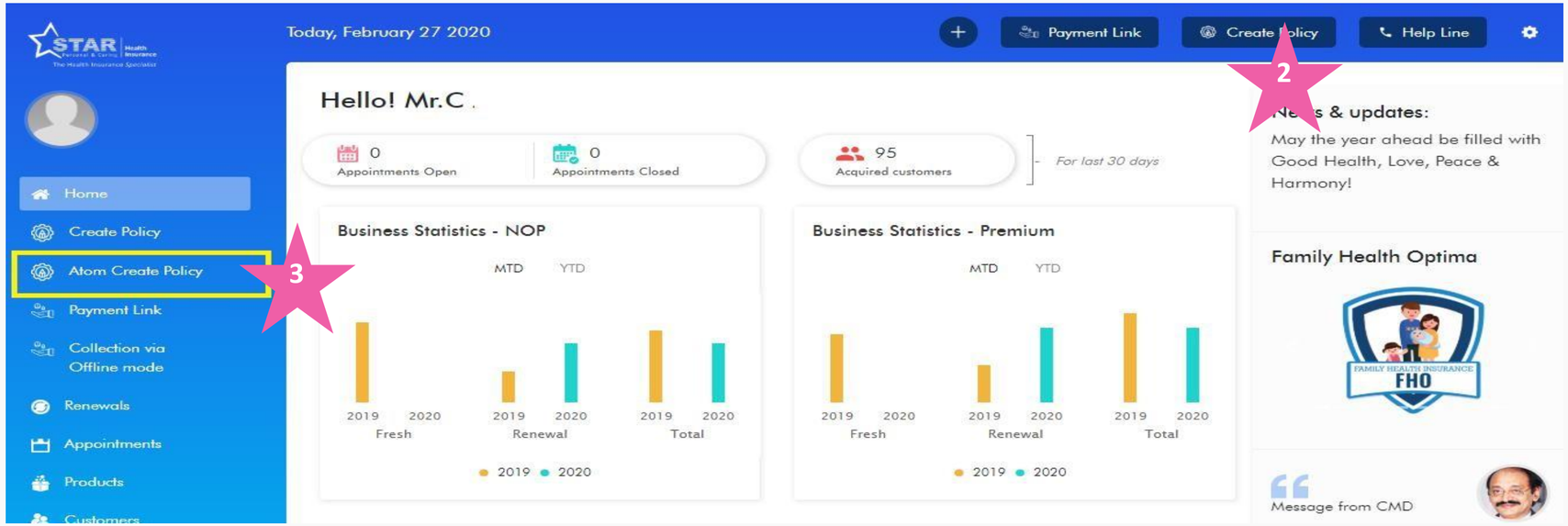
ATOM - Agent Login - Step 3

Login Page



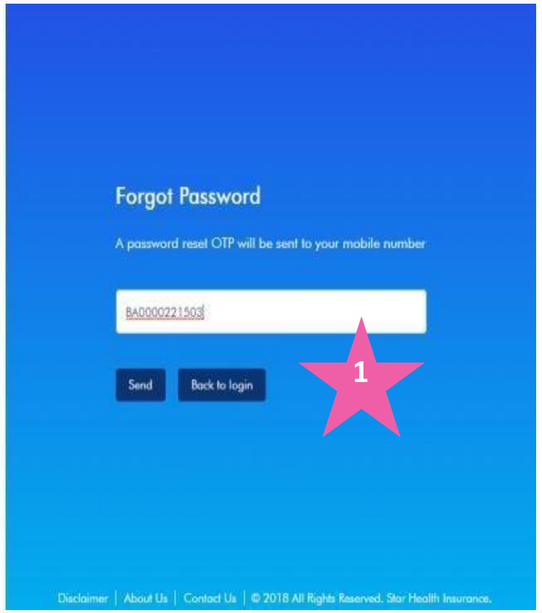
Login Page

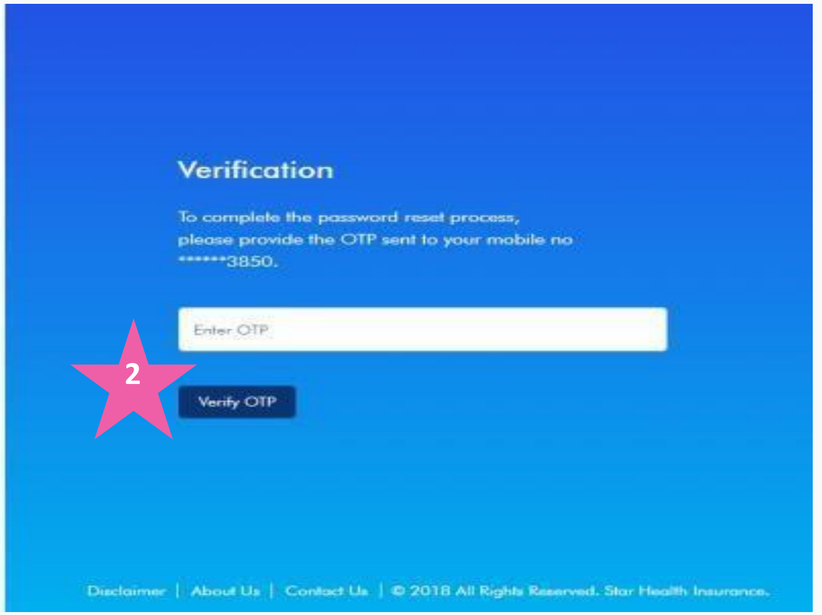
1. Enter Agent Code and Password
2. Click on “Create Policy”, You will be redirected to VO landing page
3. Will be available while using Browser on the computer



Home Page

ATOM - Agent Login – Forgot / Reset Password



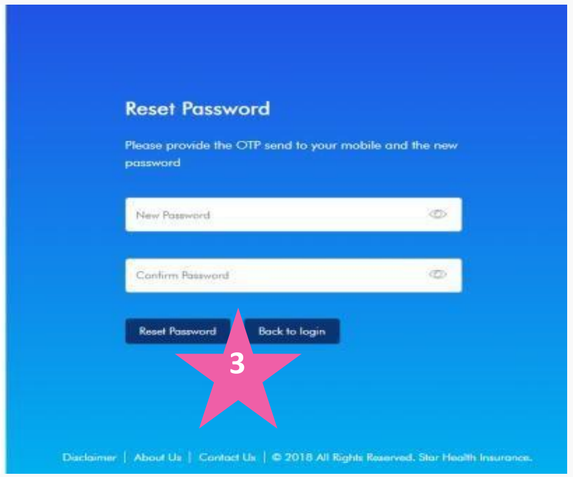


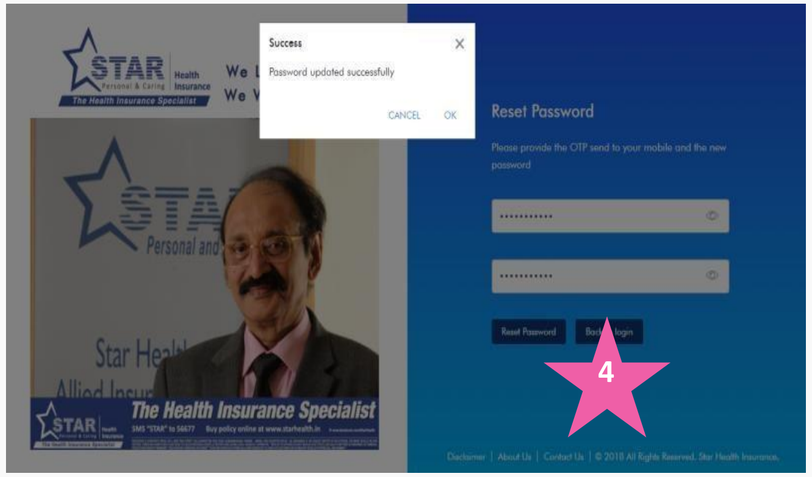
Forgot Password

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)



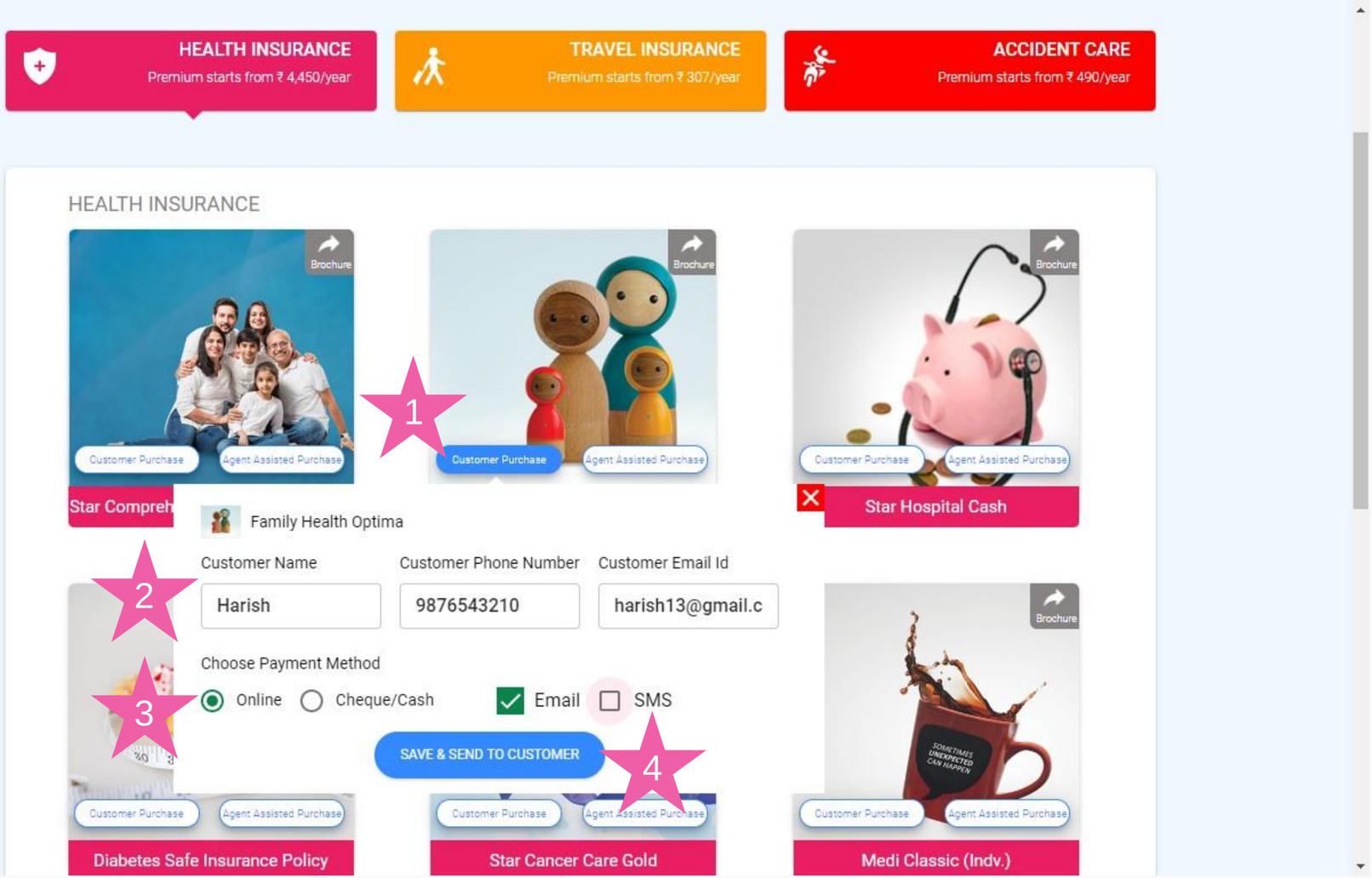


Reset Password

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”

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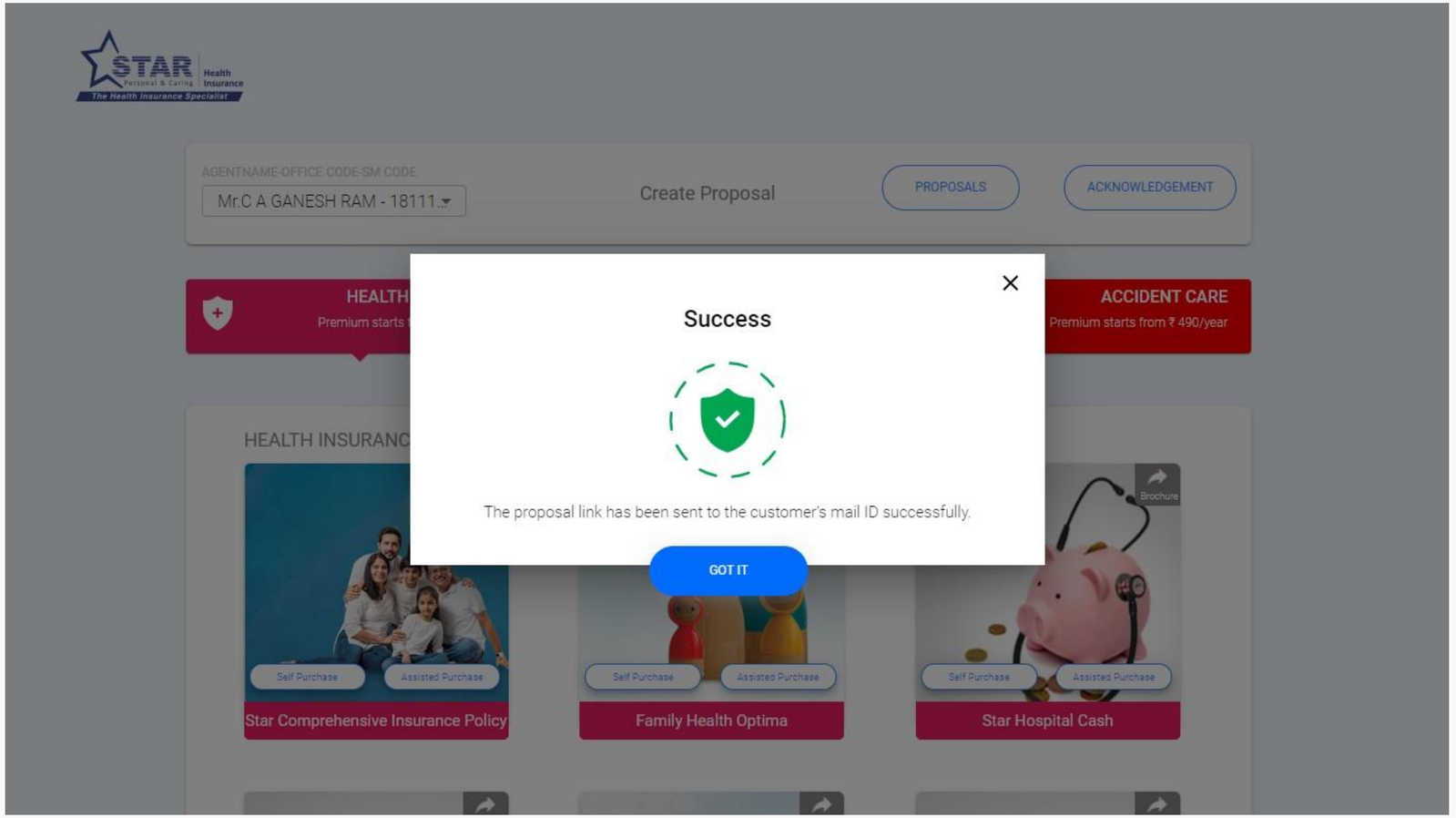
Self online Purchase - Step 1 completed



Create Proposal Link for Customer

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

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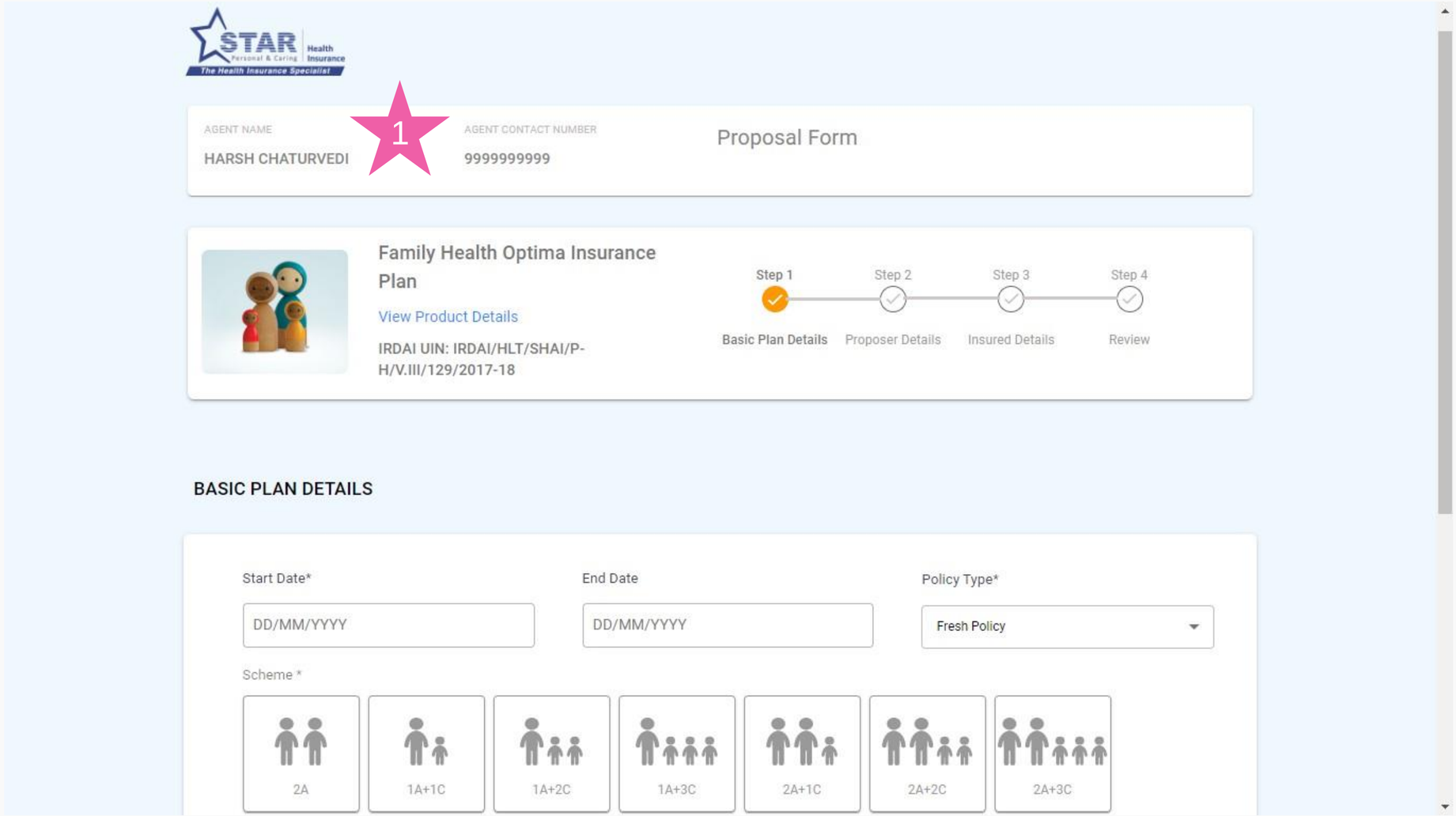
Self online Purchase - Step 2



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.

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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.

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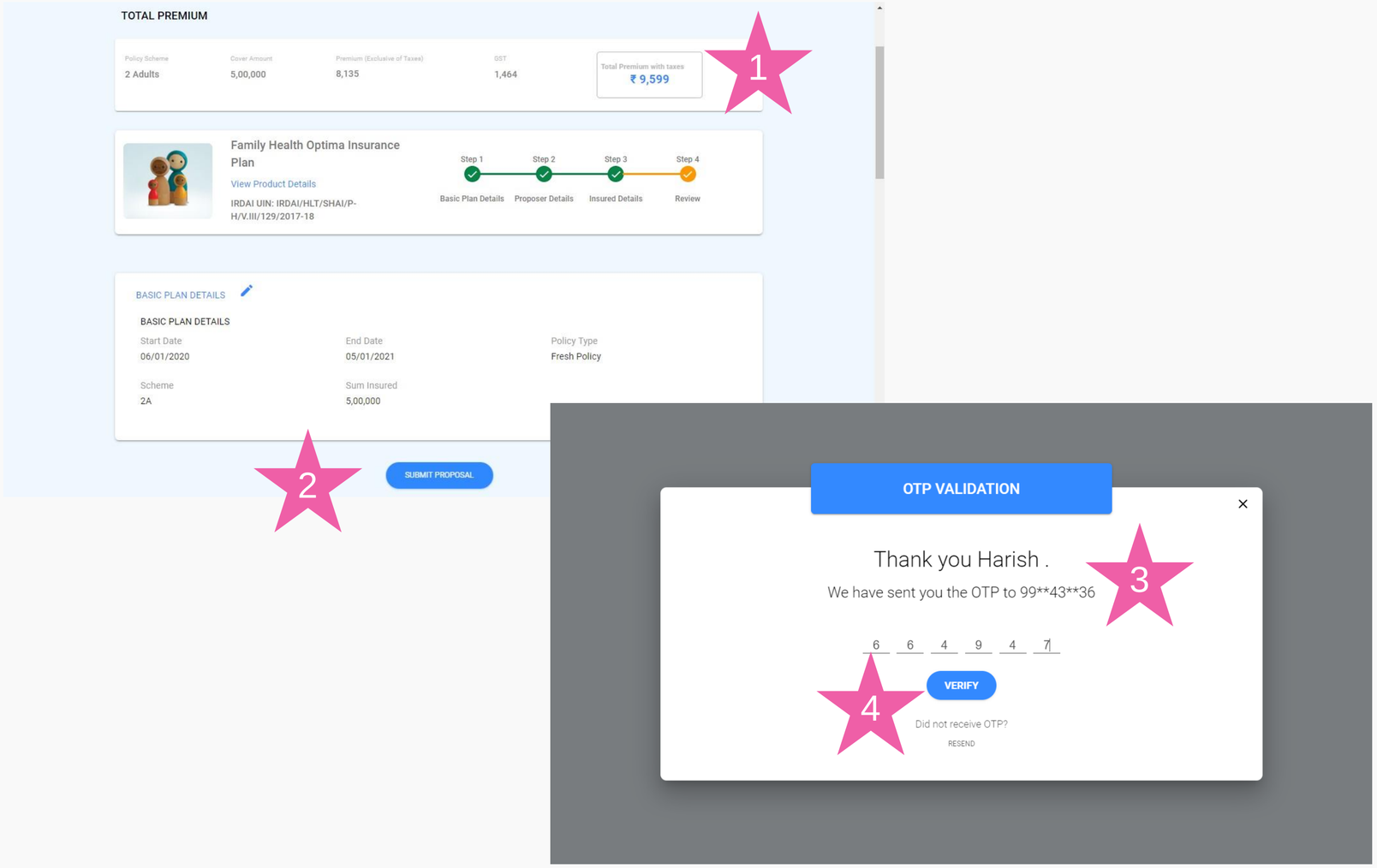
Self online Purchase - Step 3



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

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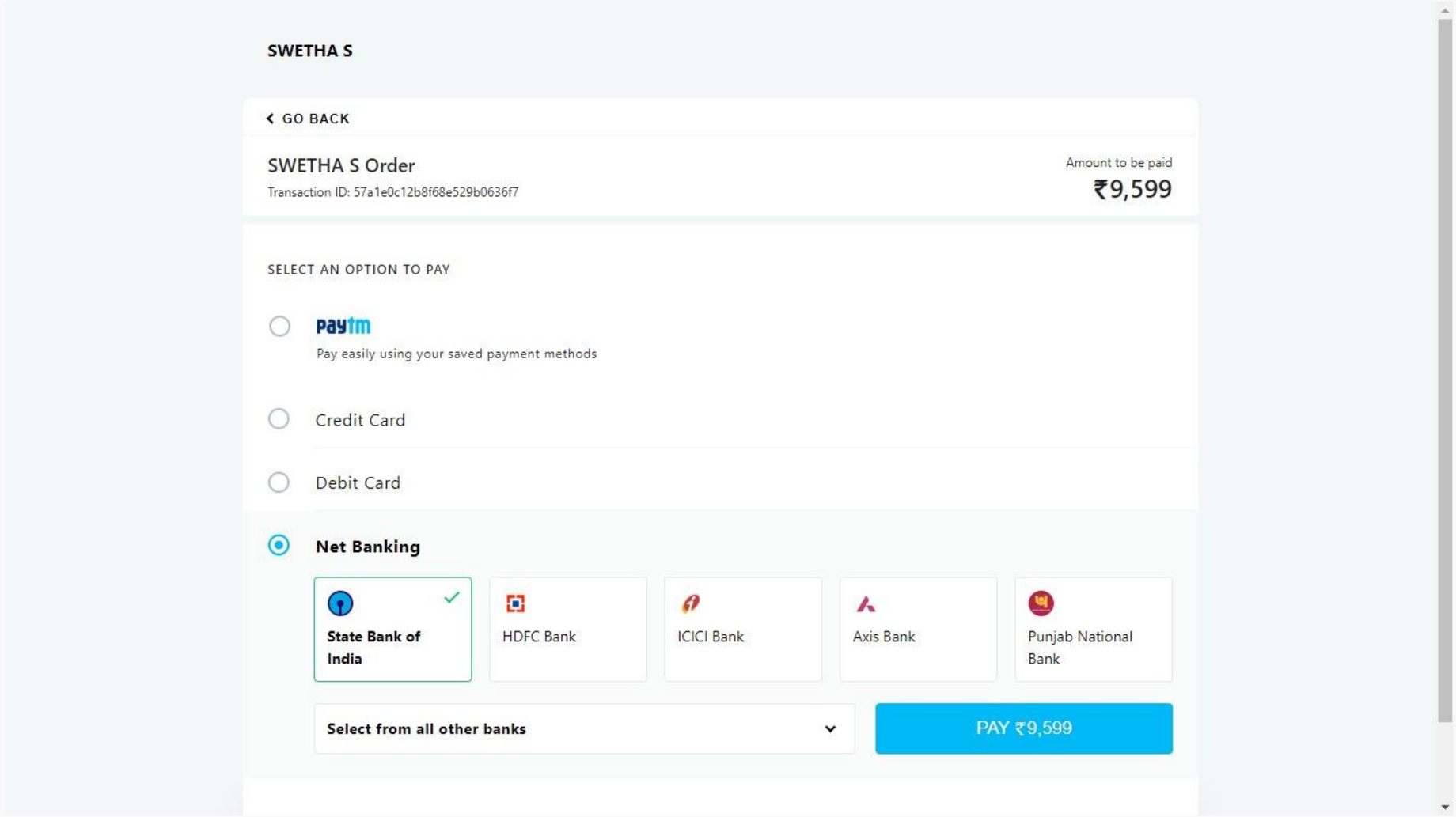
Self online Purchase - Step 4



Customer makes online payment

Customer enters the payment details and completes payment

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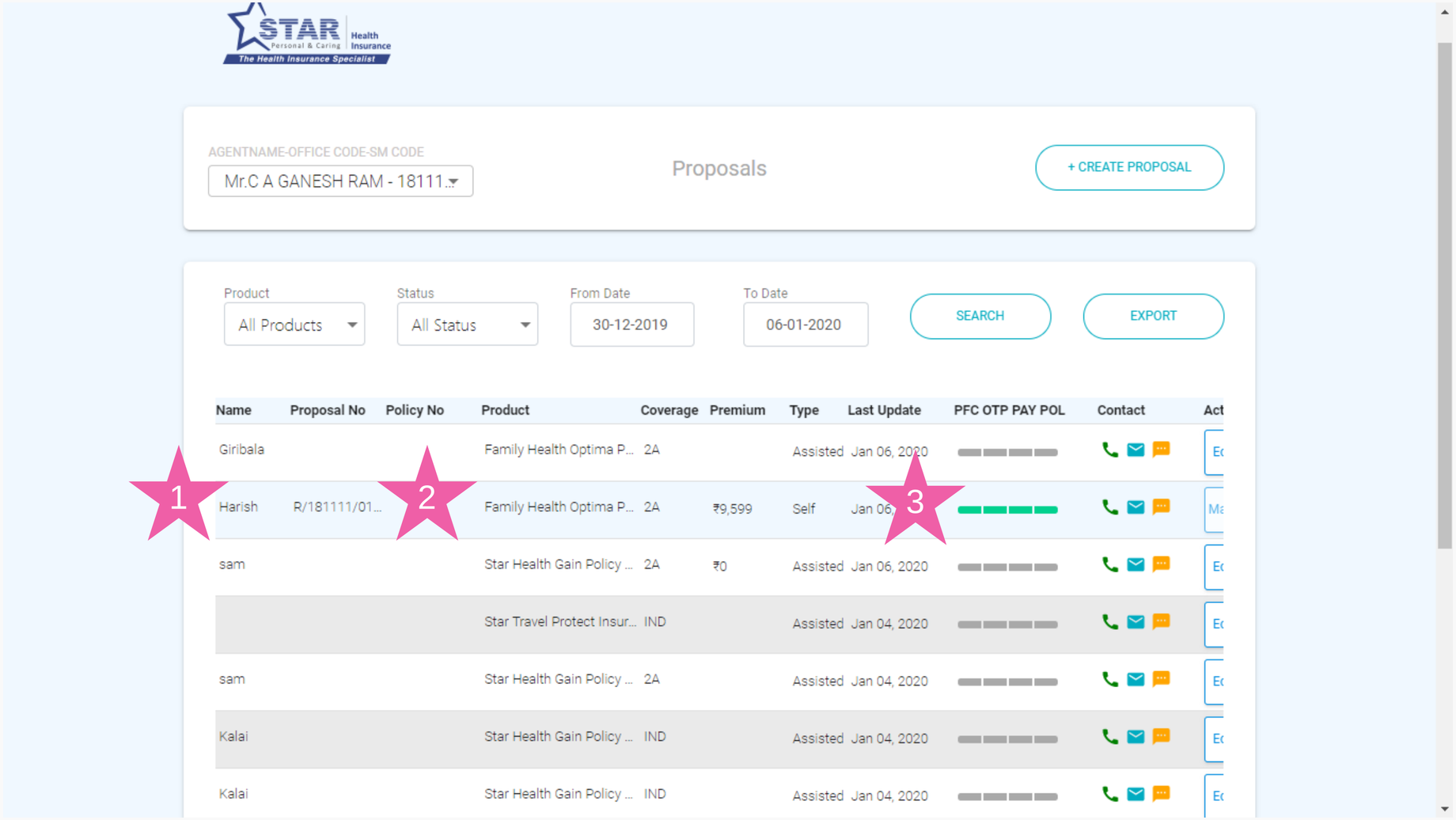
Self online Purchase - Step 5



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

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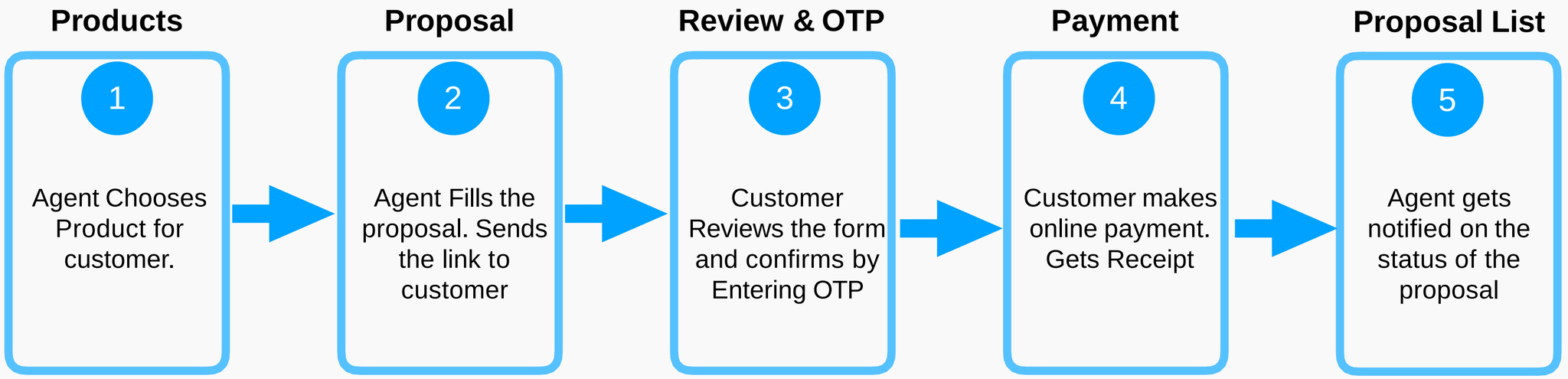
2. Assisted Purchase - Online



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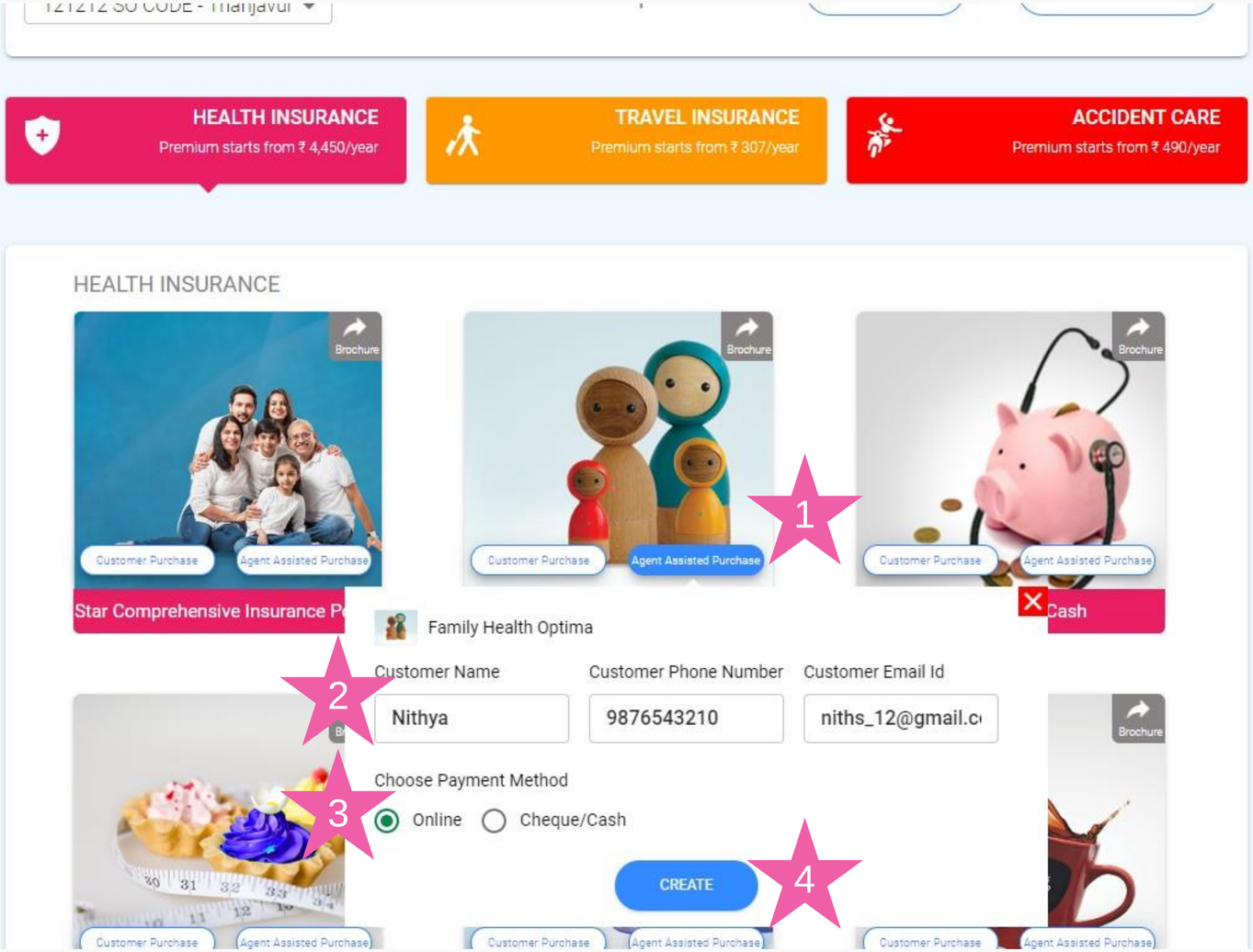
Assisted online Purchase - Step 1



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”

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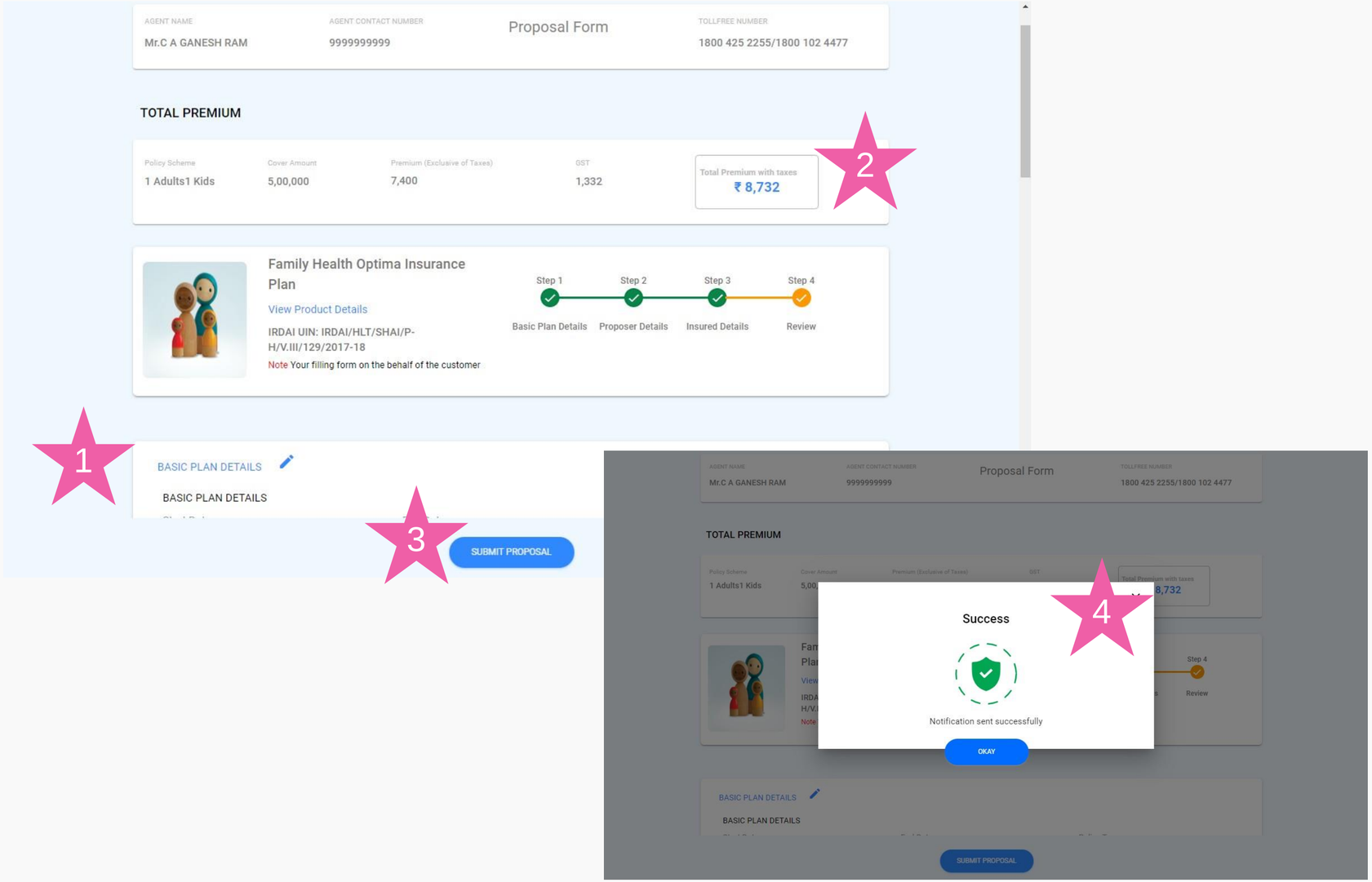
Assisted online Purchase - Step 2



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

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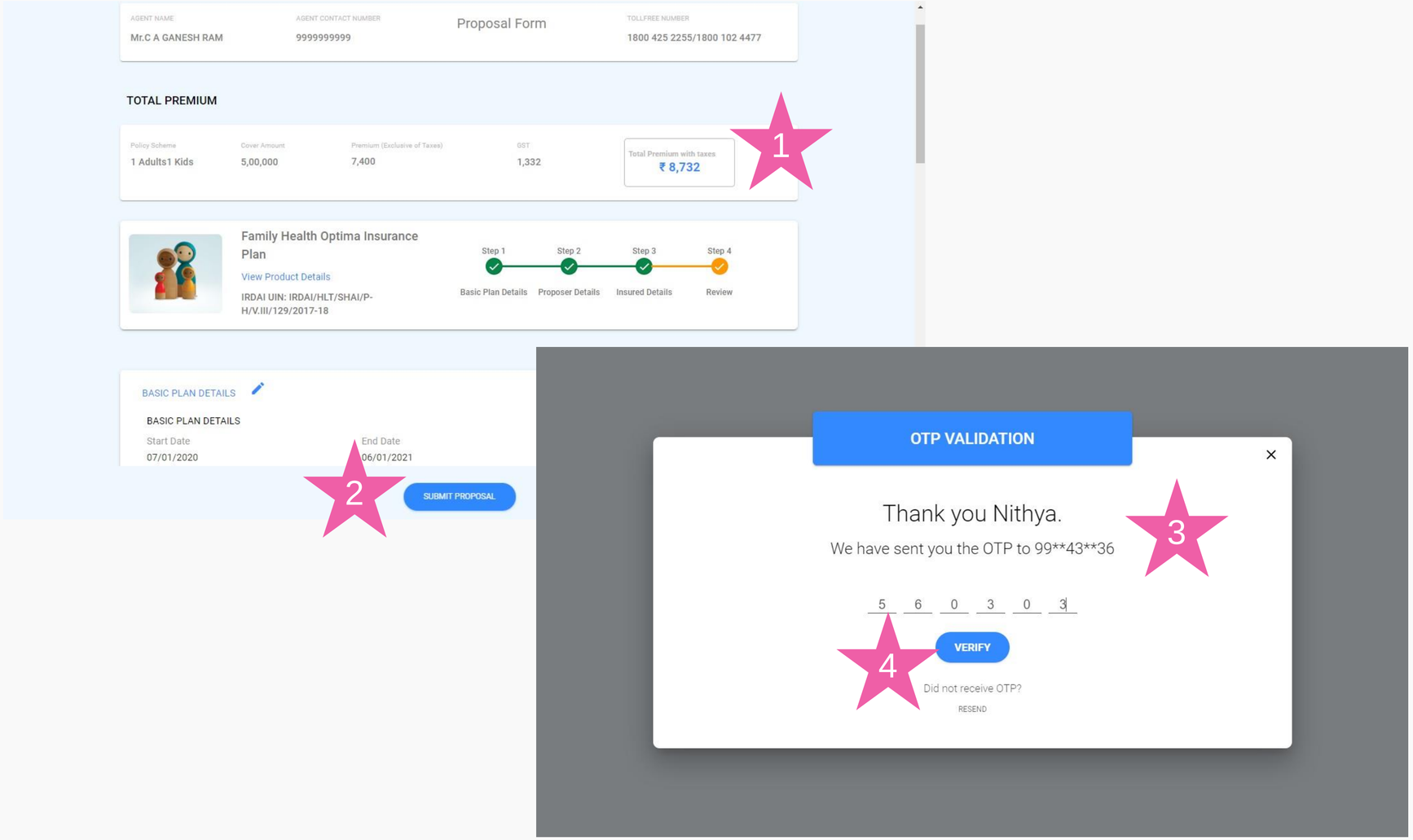
Assisted online Purchase - Step 3



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

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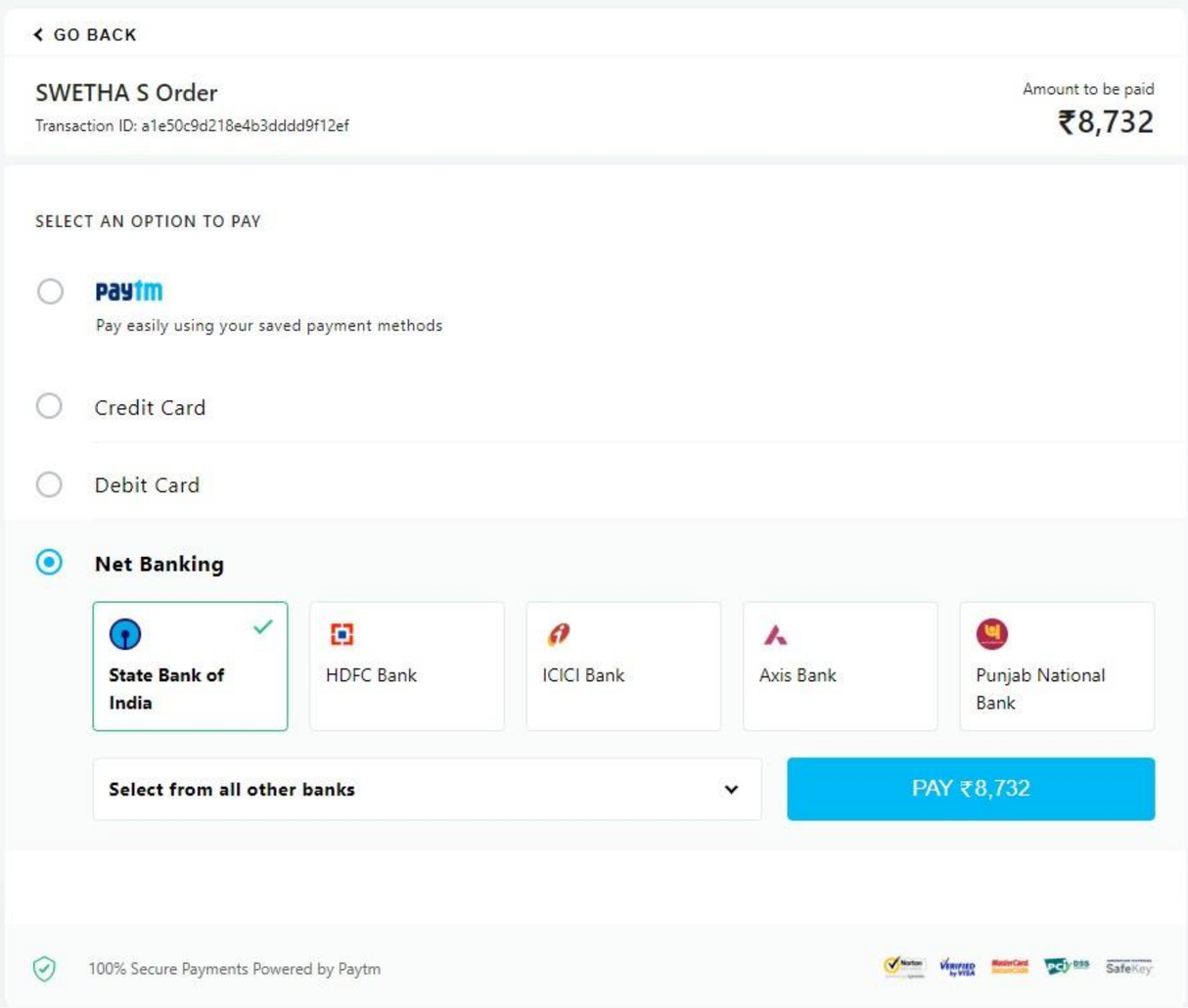
Assisted online Purchase - Step 4



Customer makes online payment

Customer enters the payment details and completes payment

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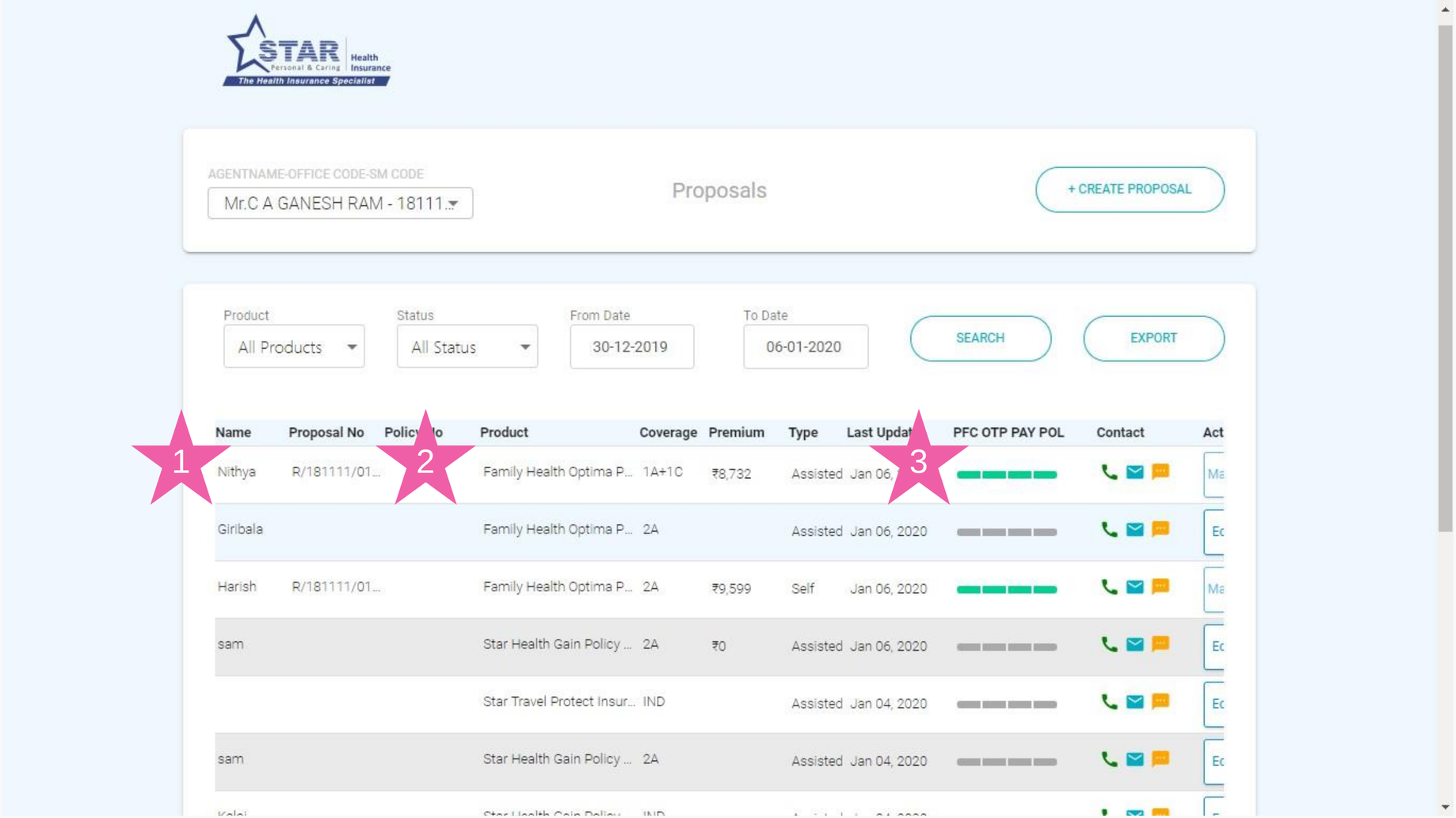
Assisted online Purchase - Step 5



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    4. POL - Policy completed

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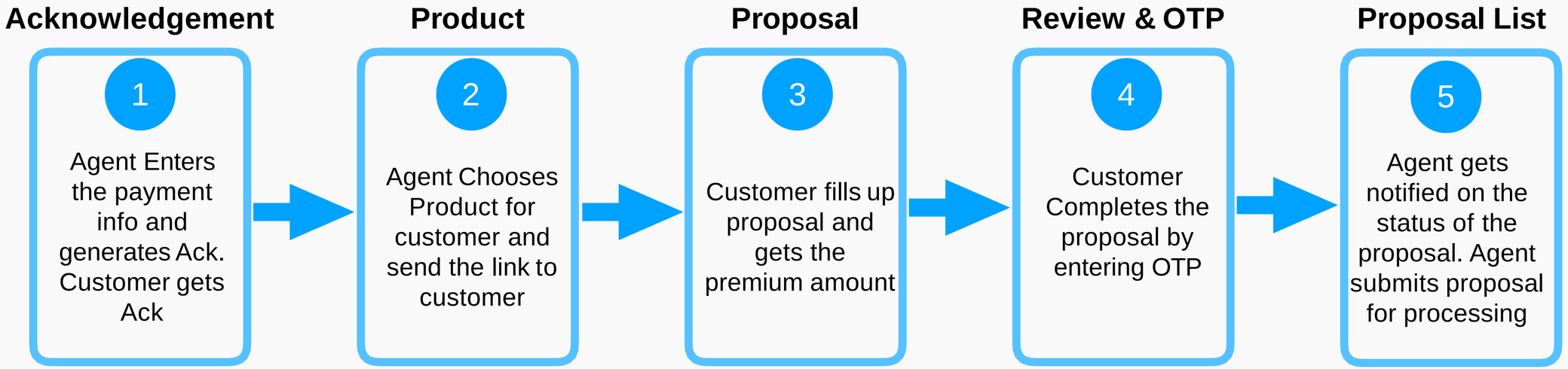
3. Self Offline Purchase - Payment first



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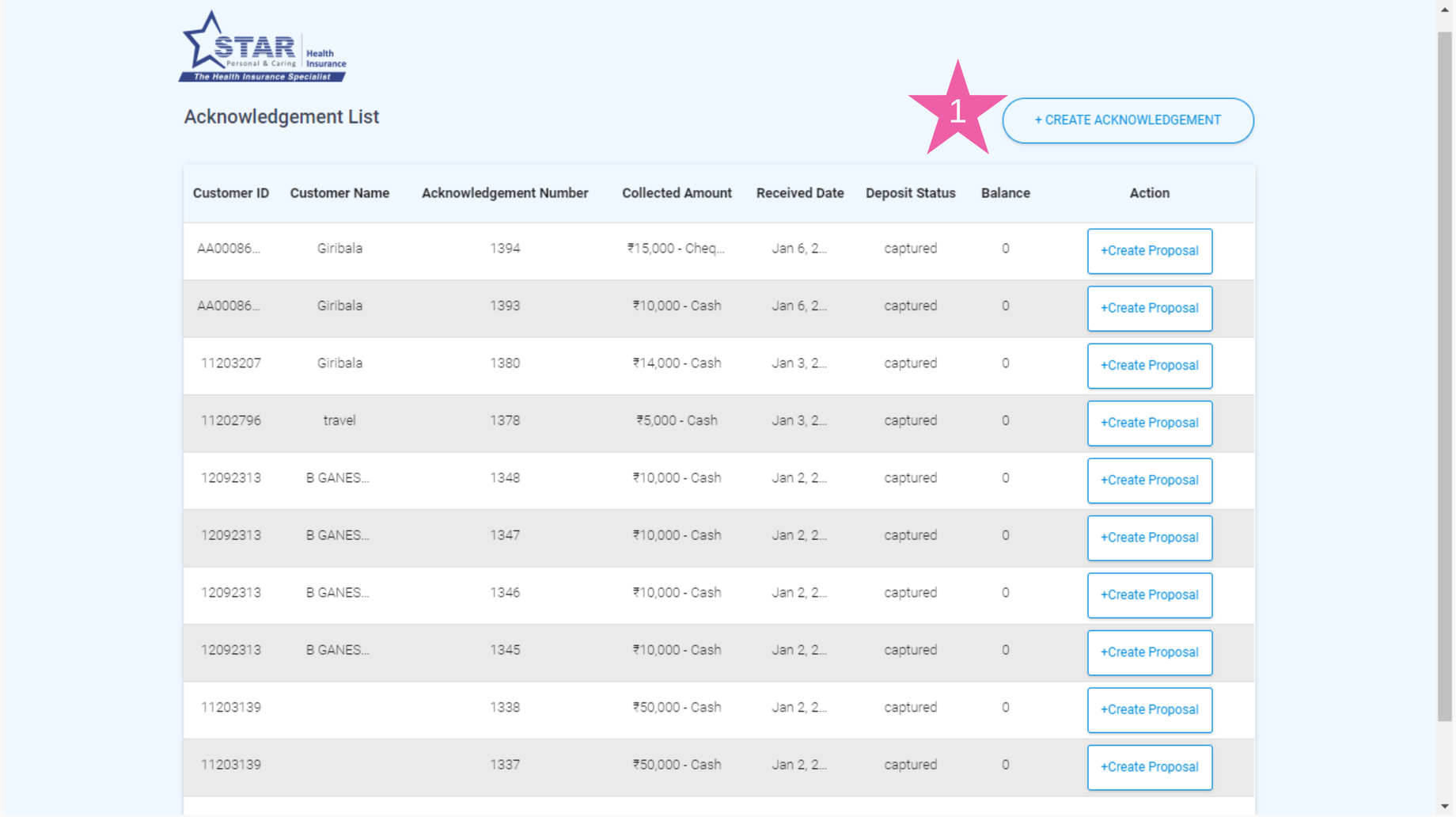
Self offline payment first - Step 1



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”

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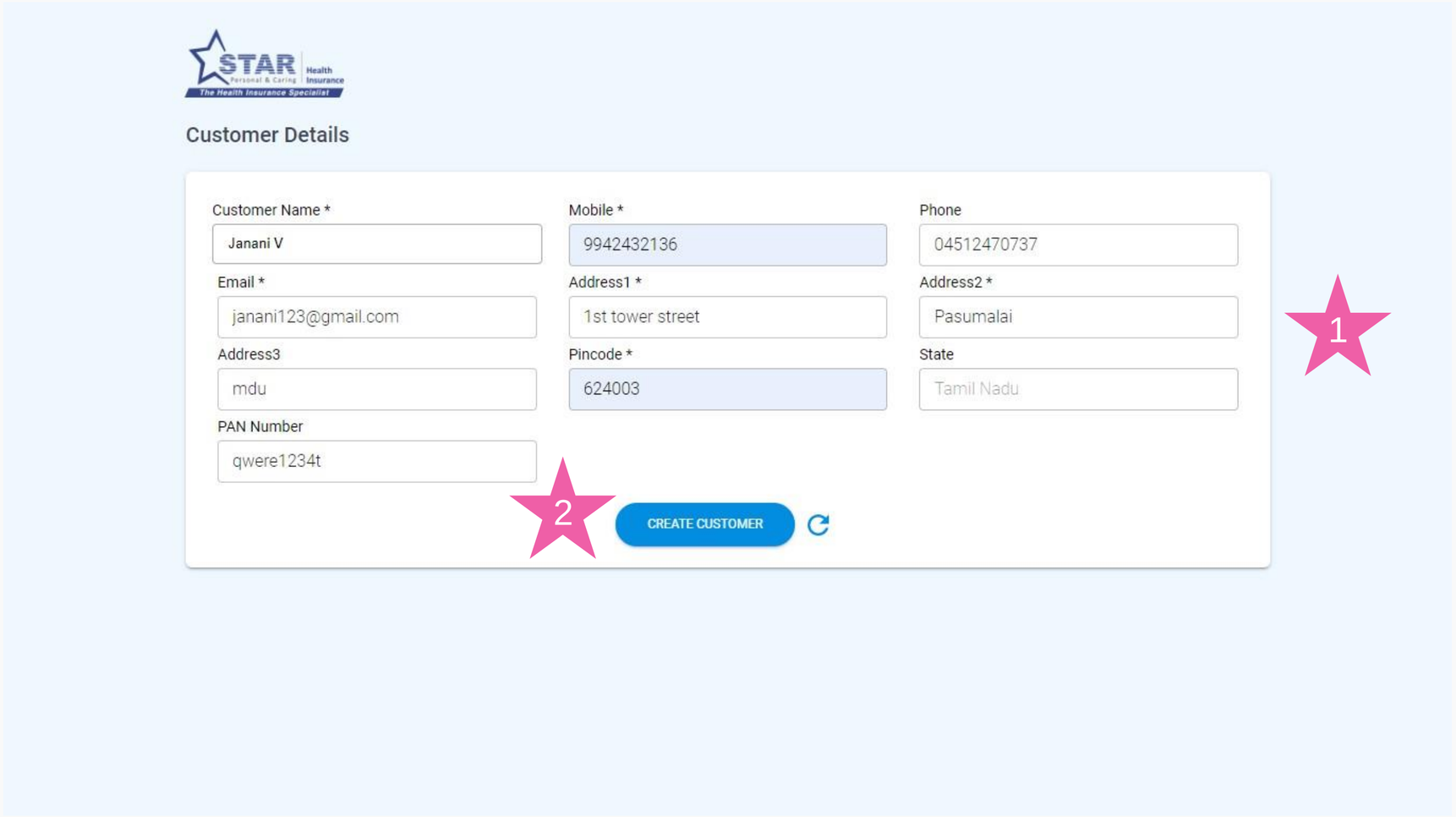
Self offline payment first - Step 1 (contd)



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

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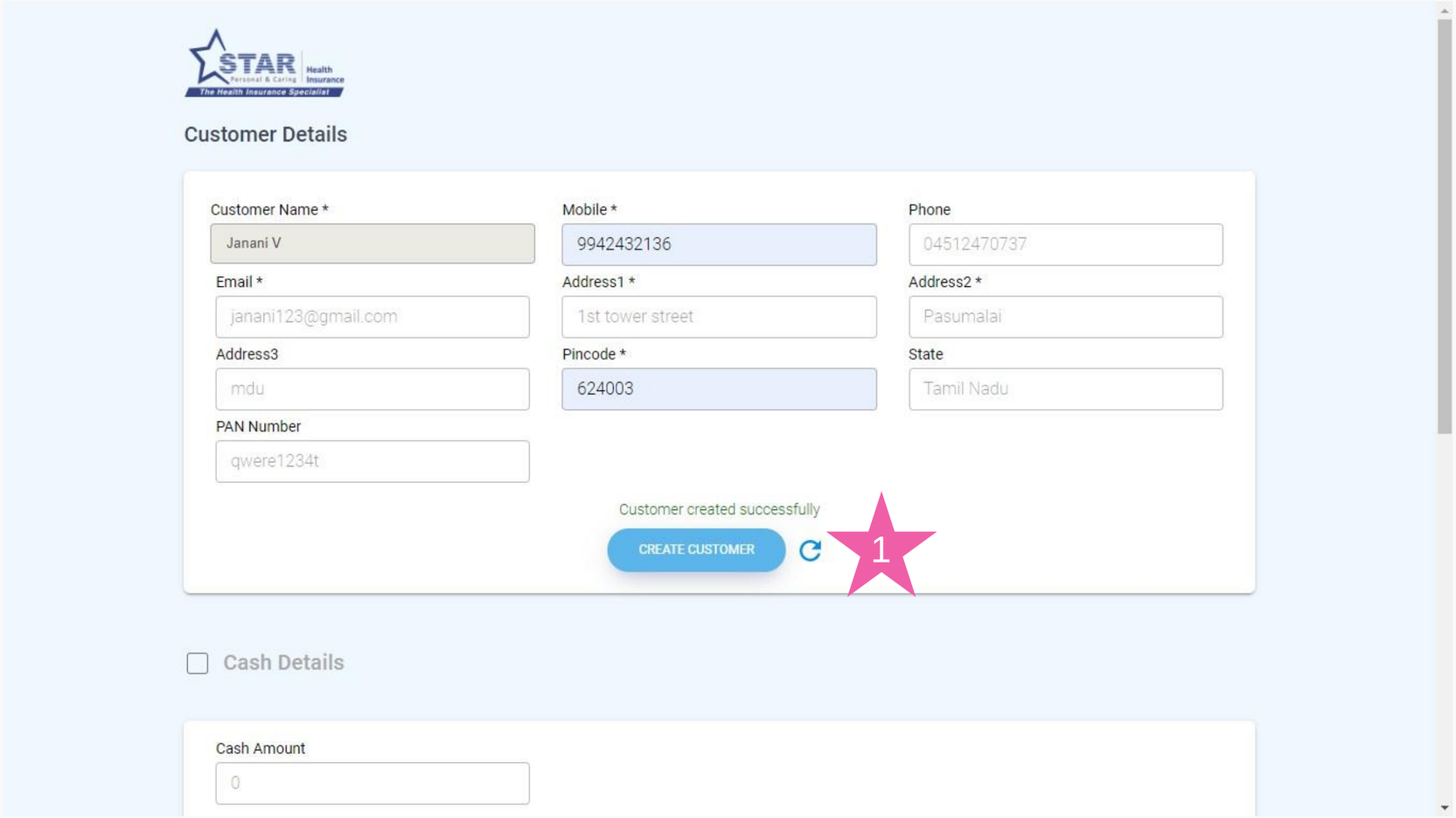
Self offline payment first - Step 1 (contd)



Customer gets created

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

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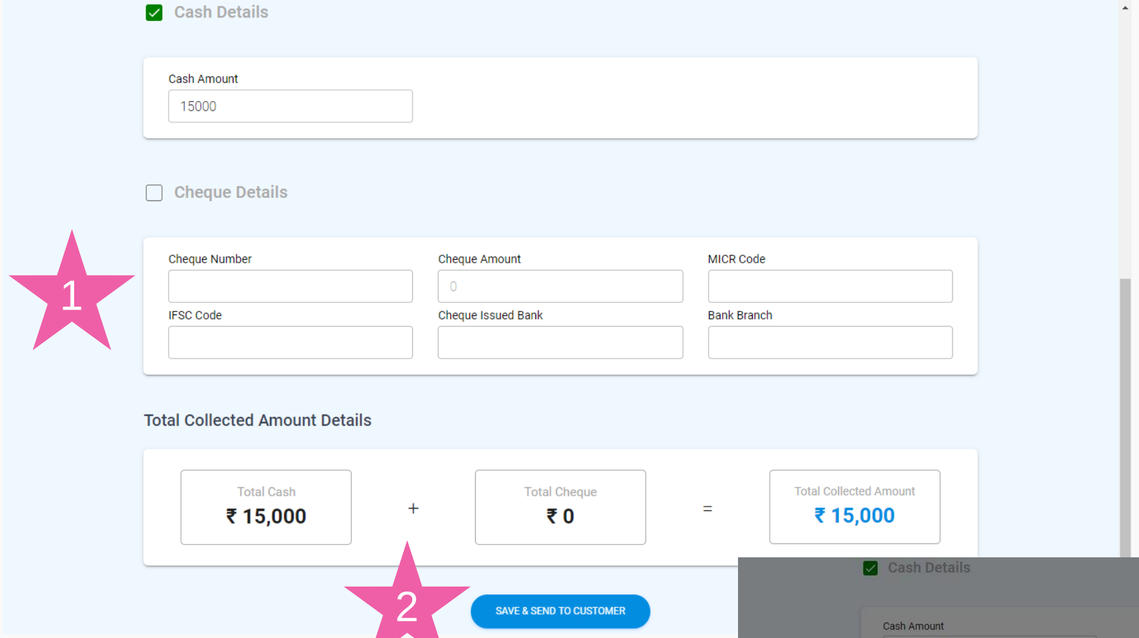
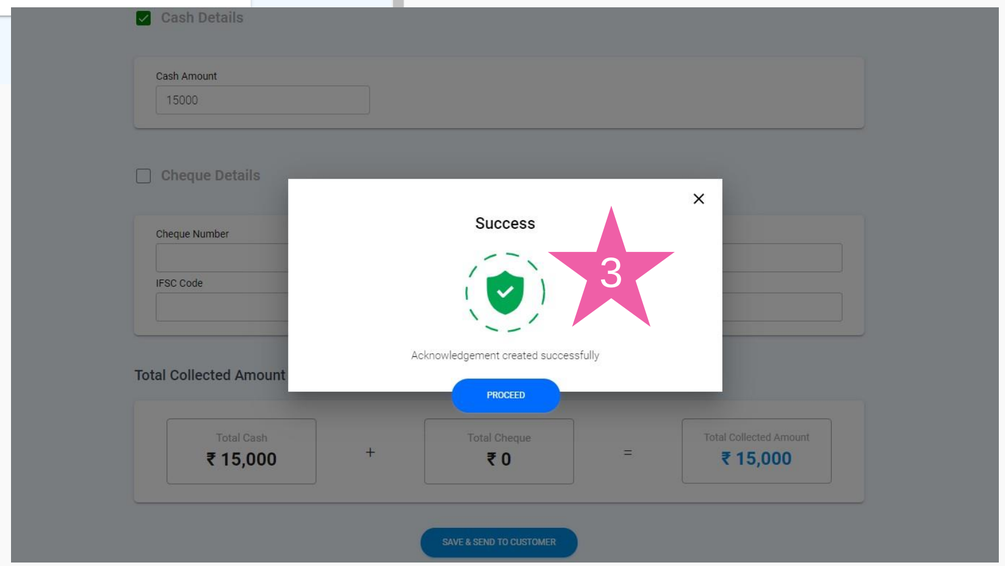
Self offline payment first - Step 1 (contd)





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.

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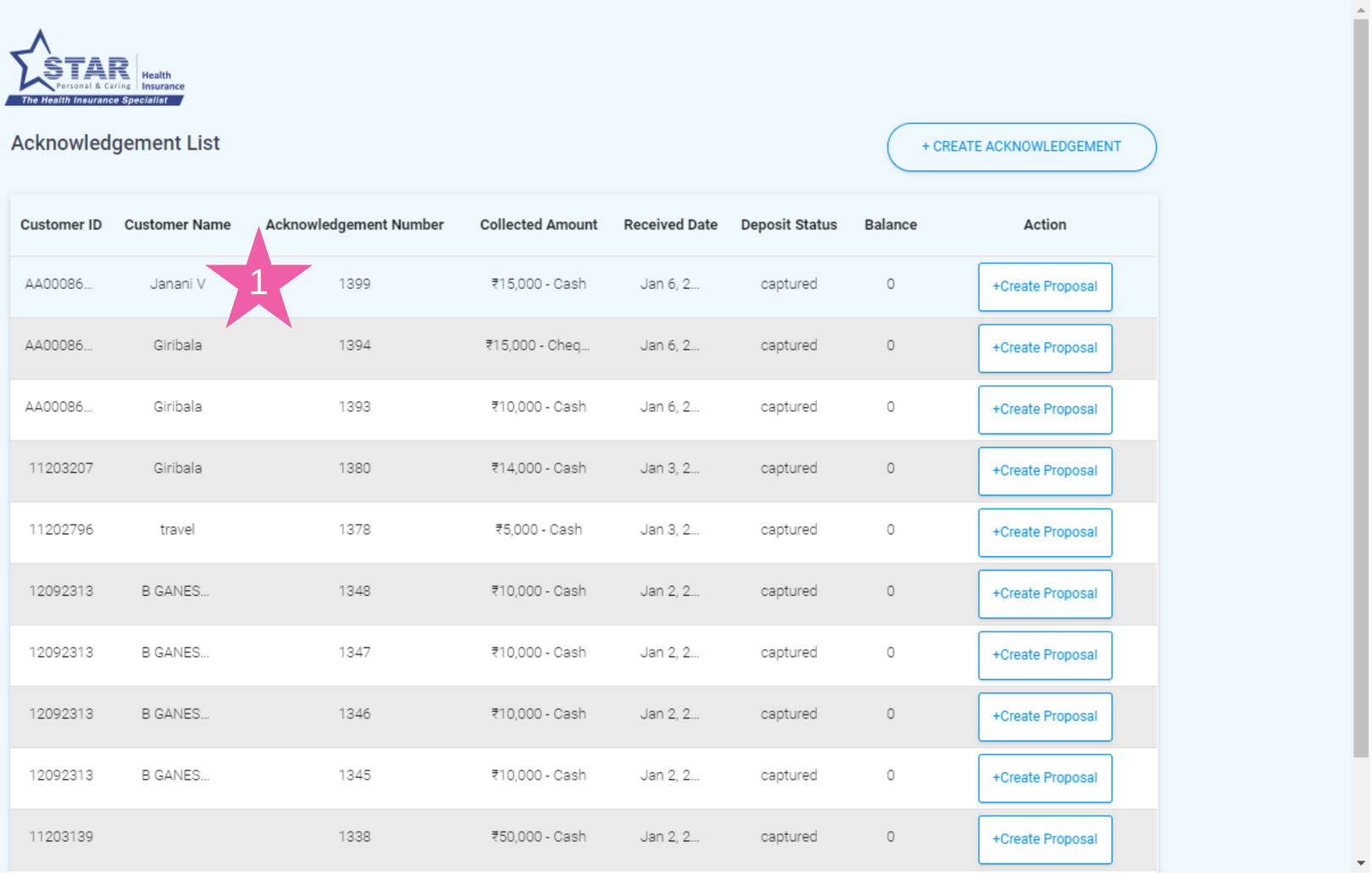
Self offline payment first - Step 1 (contd)



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

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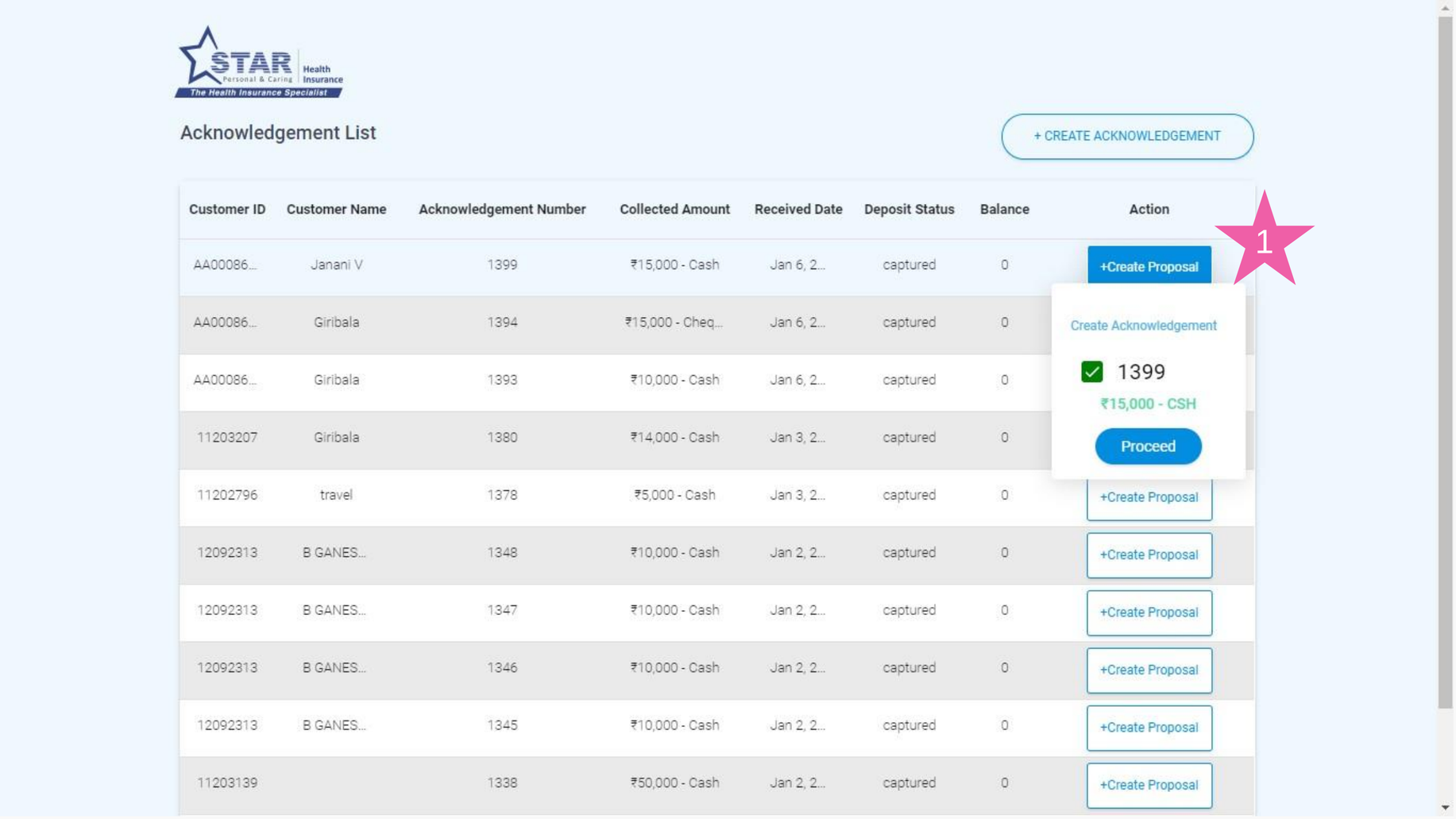
Self offline payment first - Step 2



Agent selects acknowledgement to create proposal link

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

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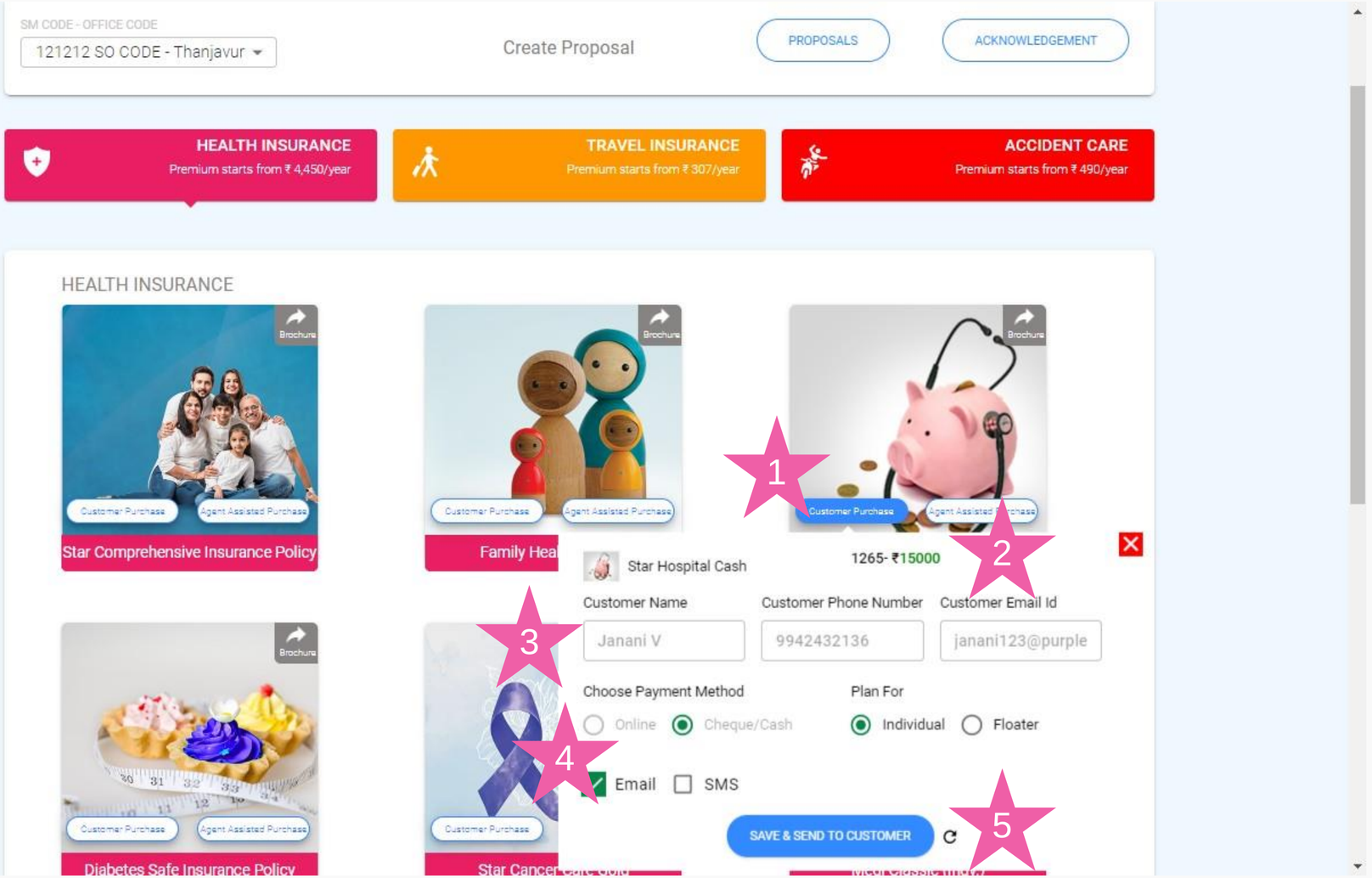
Self offline payment first - Step 2 (contd)



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

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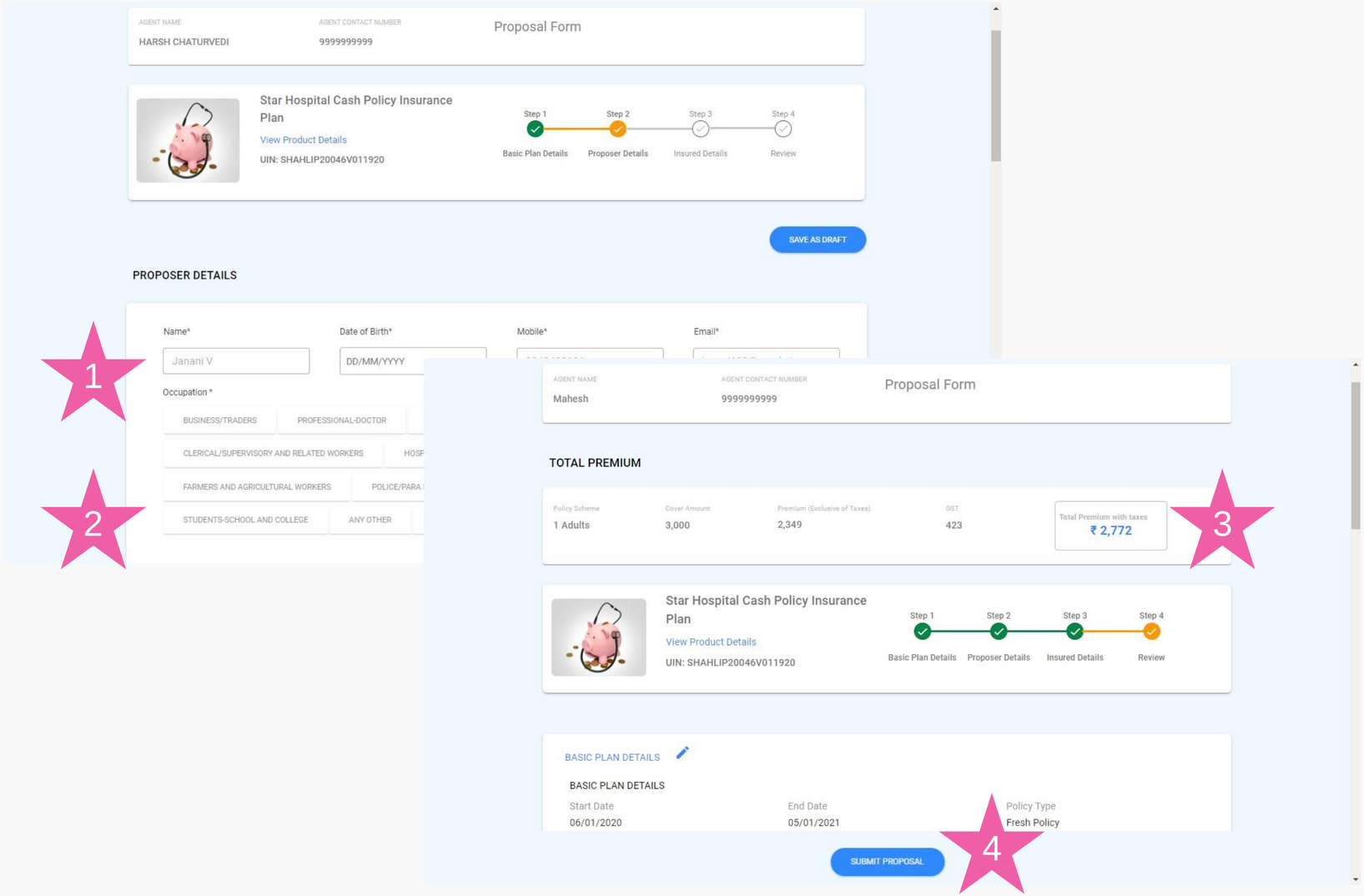
Self offline payment first - Step 3



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

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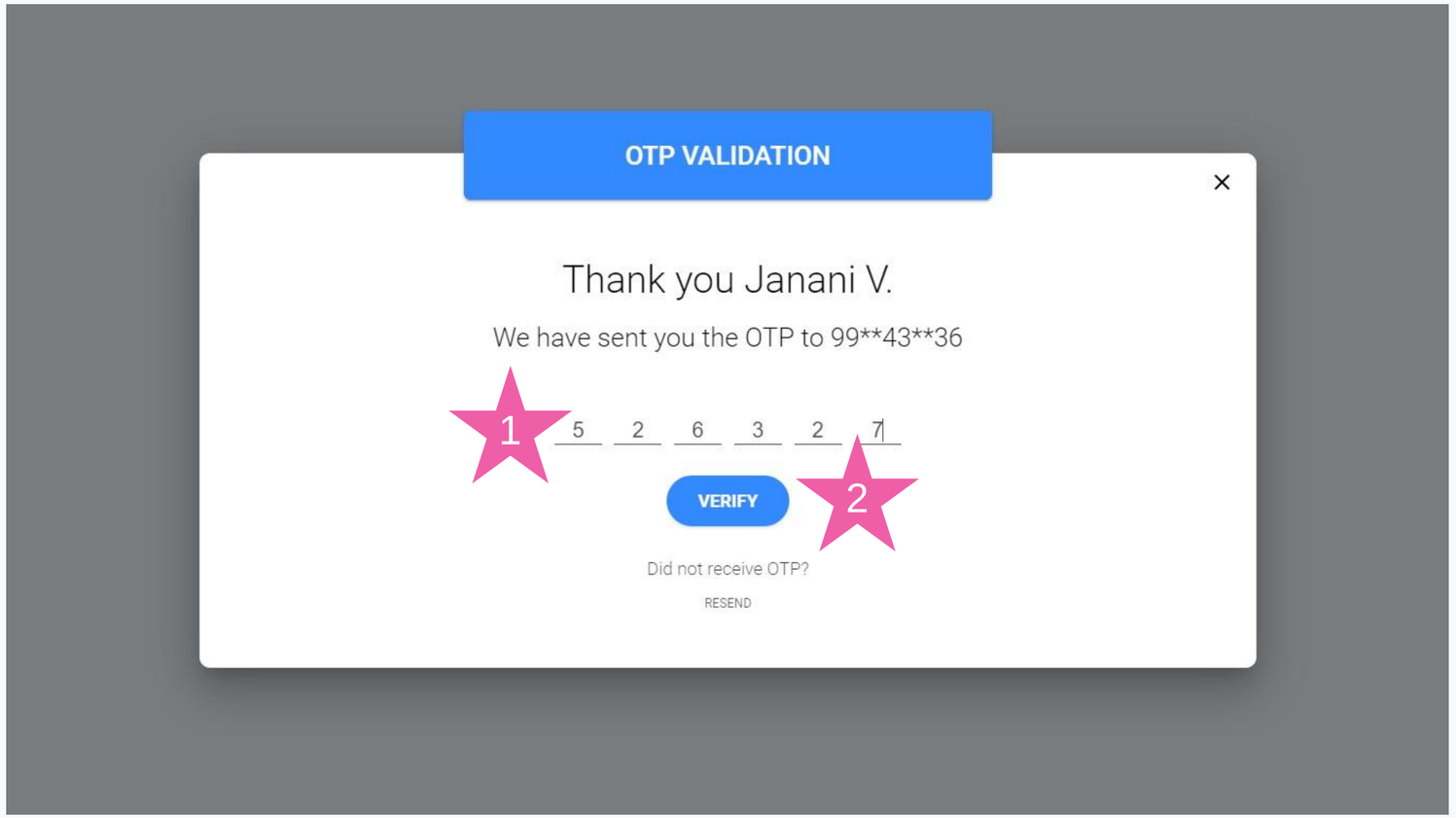
Self offline payment first - Step 4



Customer approves the proposal

Customer gets the OTP

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

Proposal gets submitted

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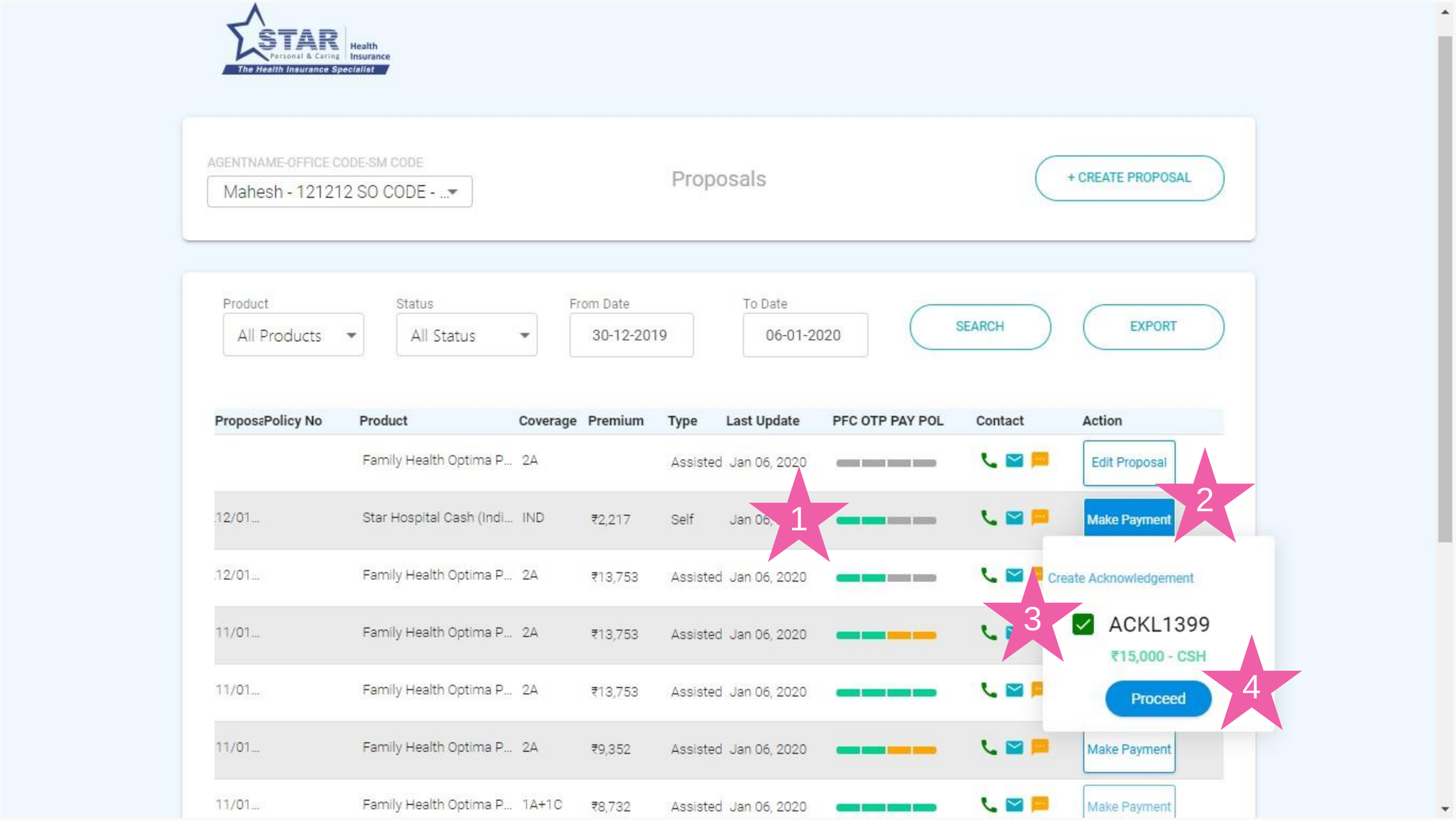
Self offline payment first - Step 5



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

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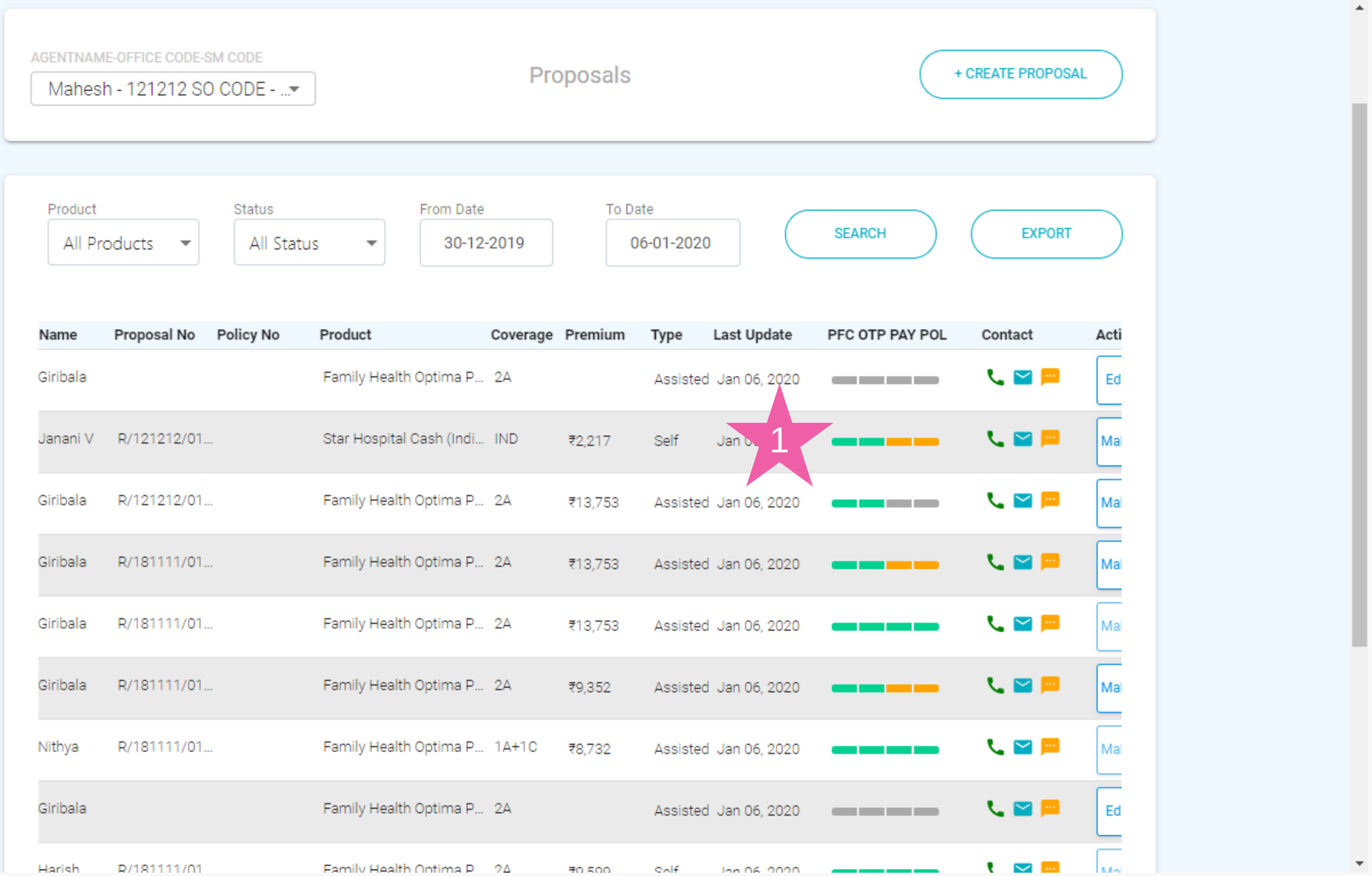
Self offline payment first - Step 5 (contd)



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

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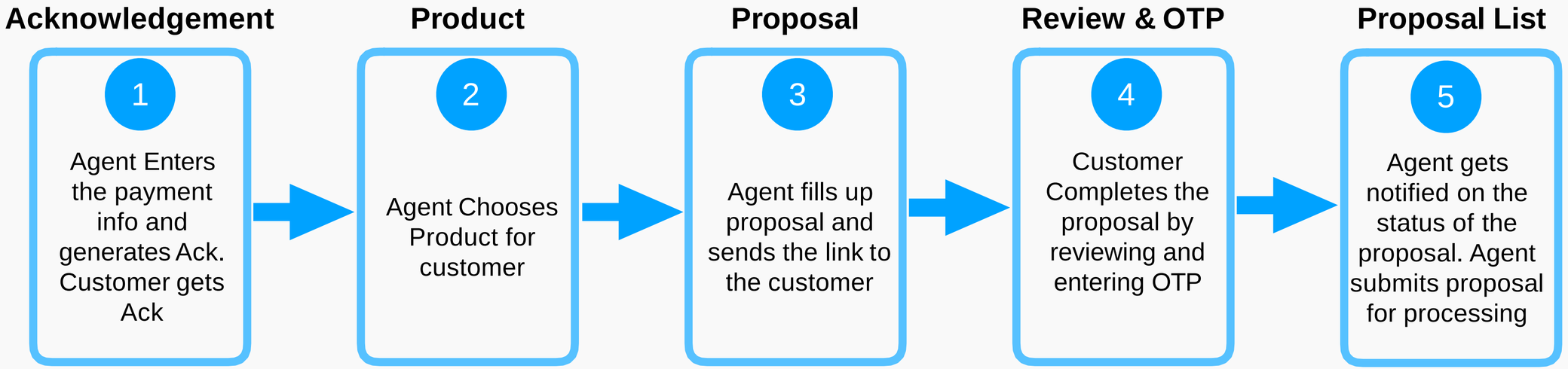
4. Assisted Offline Purchase - Payment first



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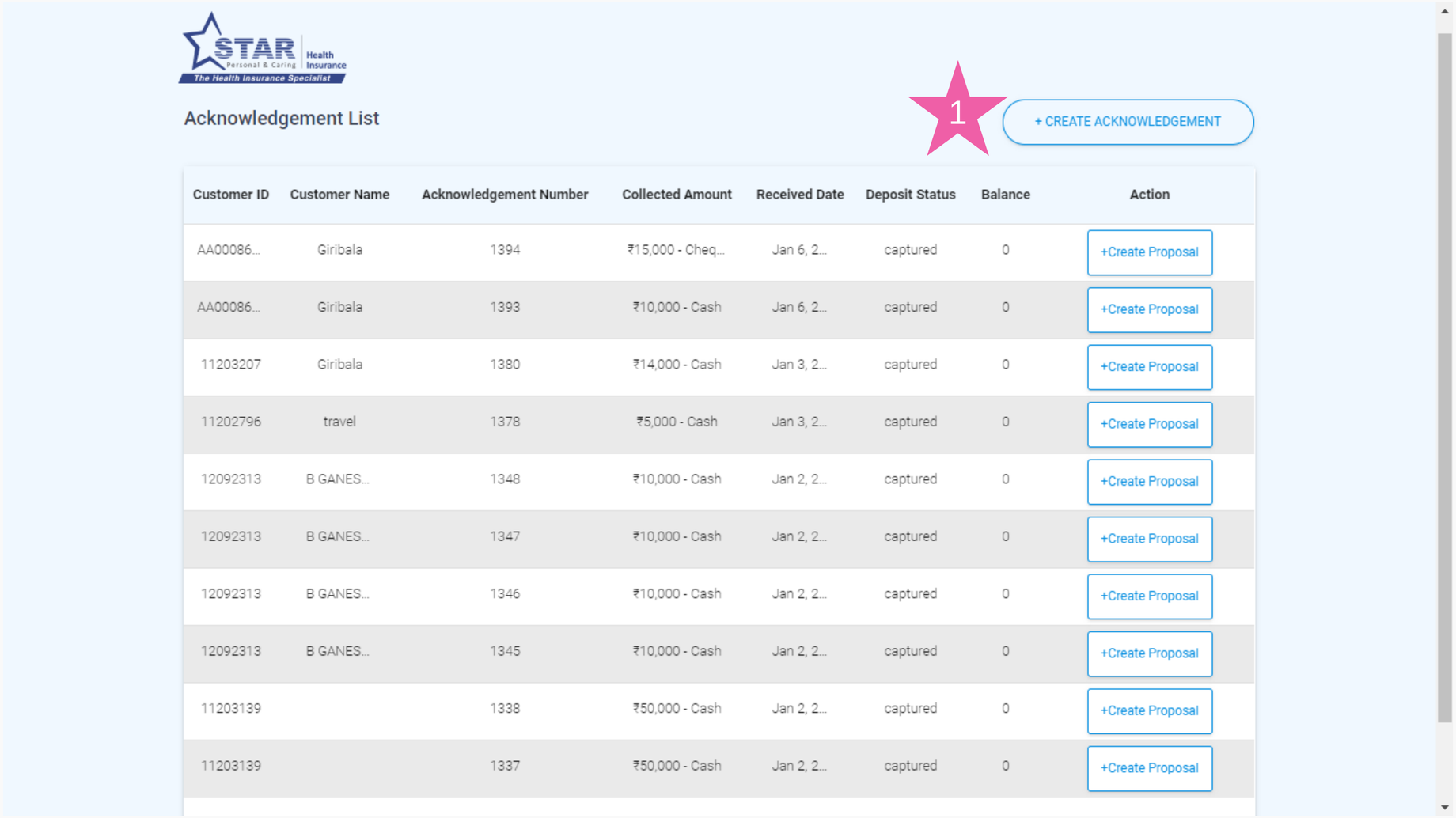
Assisted offline payment first - Step 1



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”

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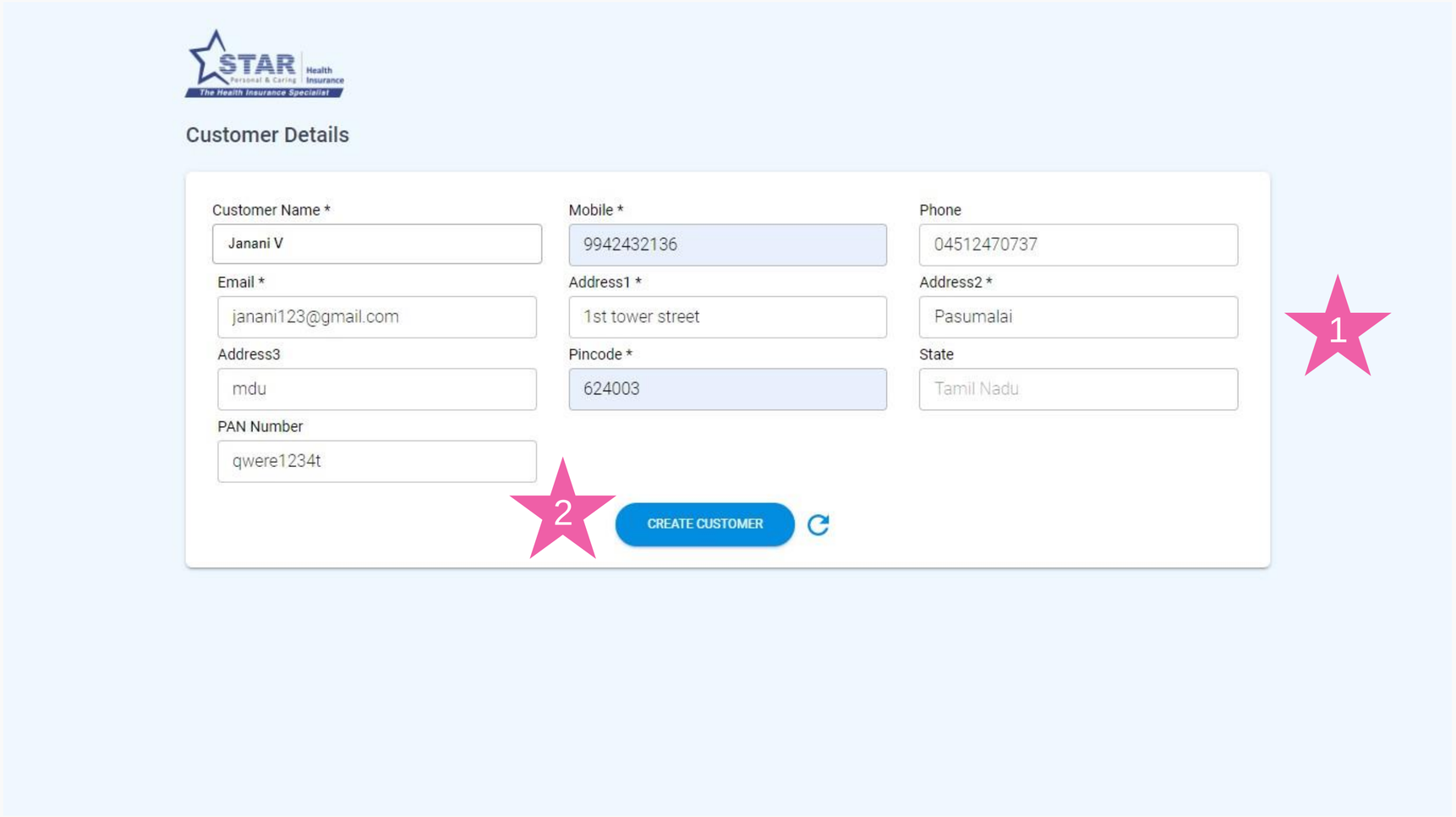
Assisted offline payment first - Step 1 (contd)



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

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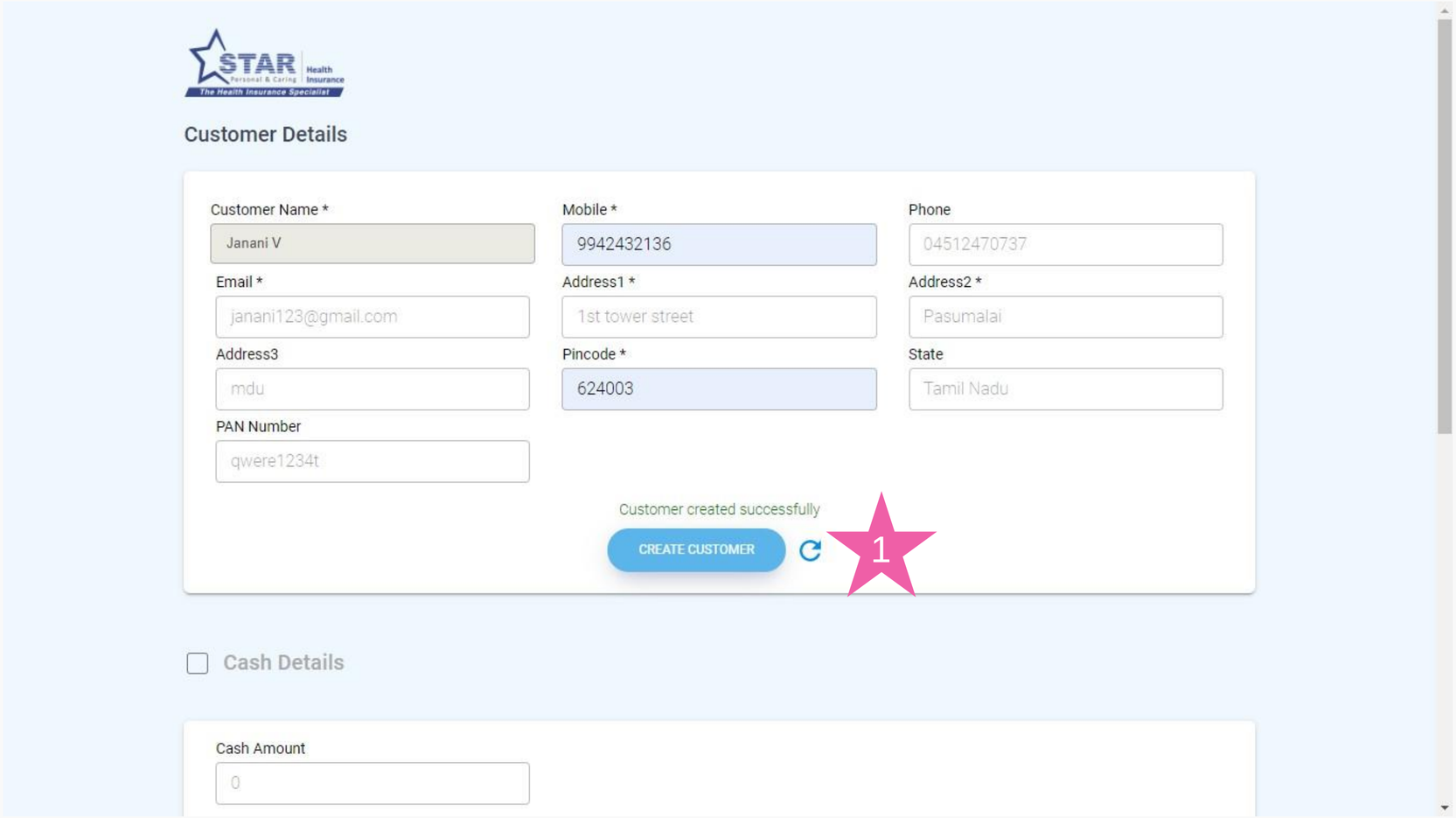
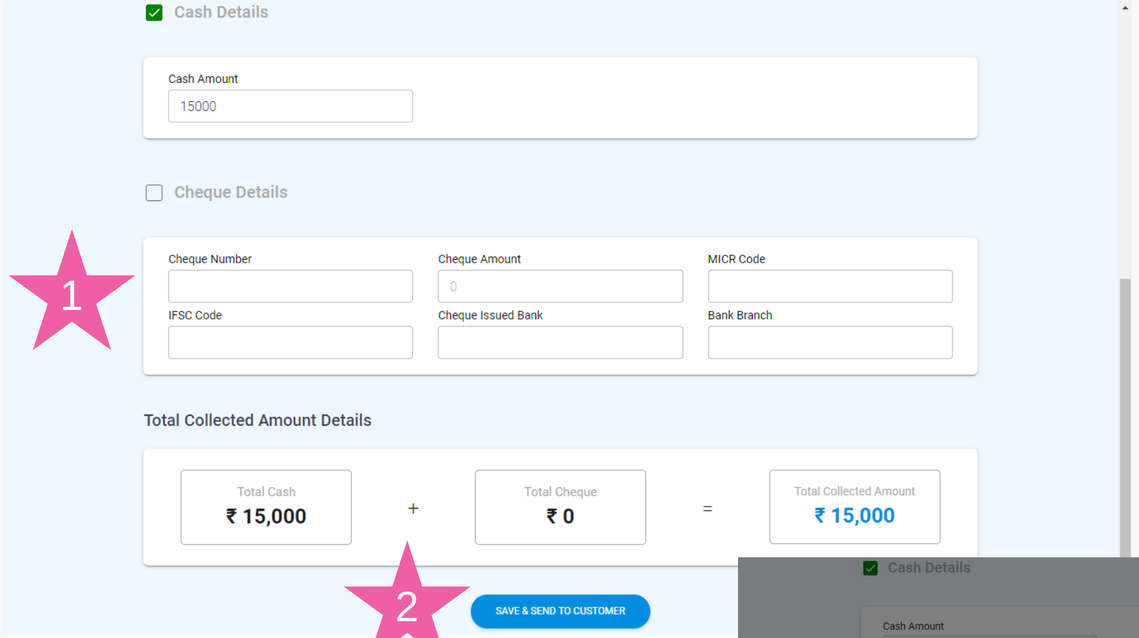
Assisted offline payment first - Step 1 (contd)

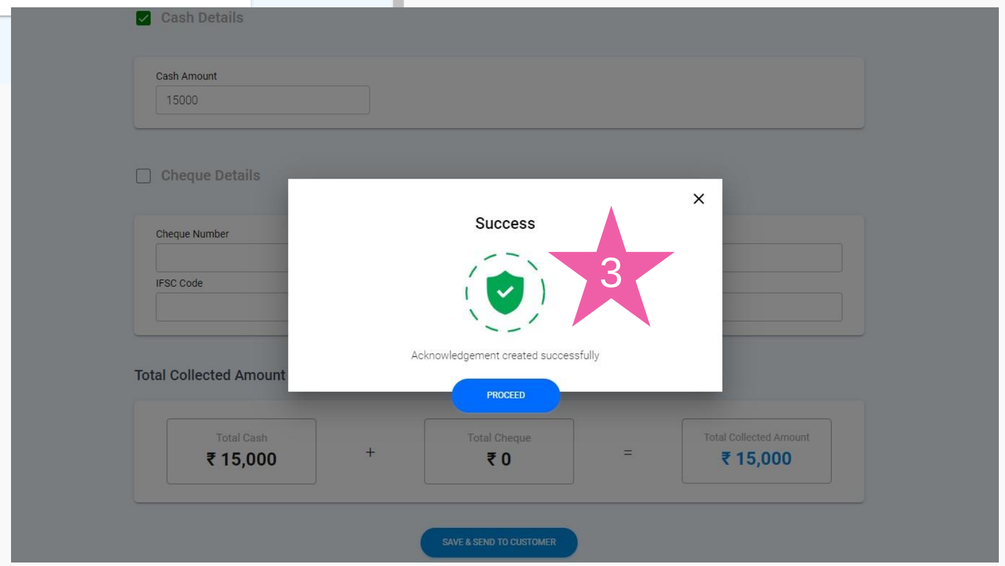


Customer gets created

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

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.

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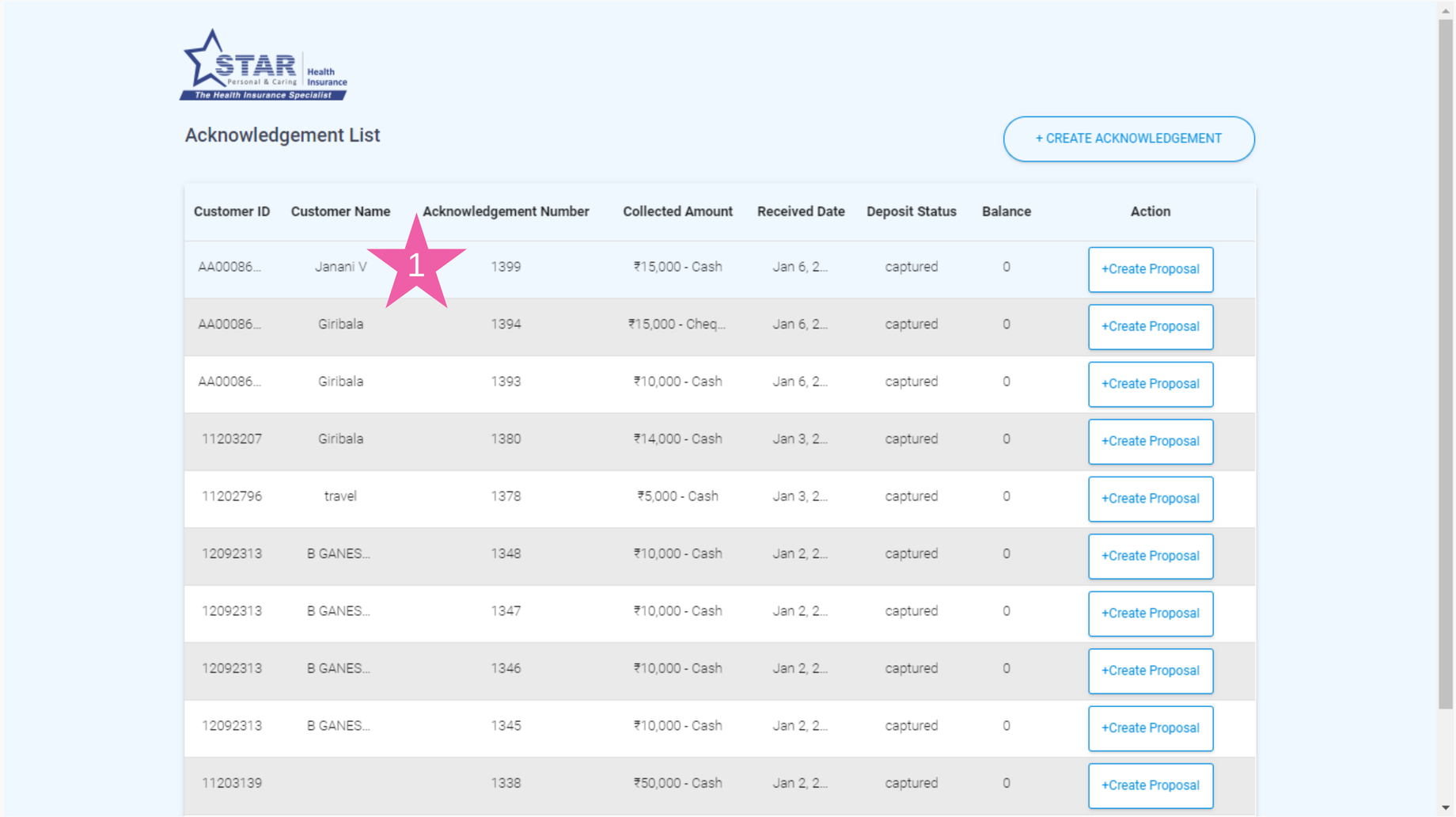
Assisted offline payment first - Step 1 (contd)



Acknowledgement created

1. Agent can view the acknowledgement in the list

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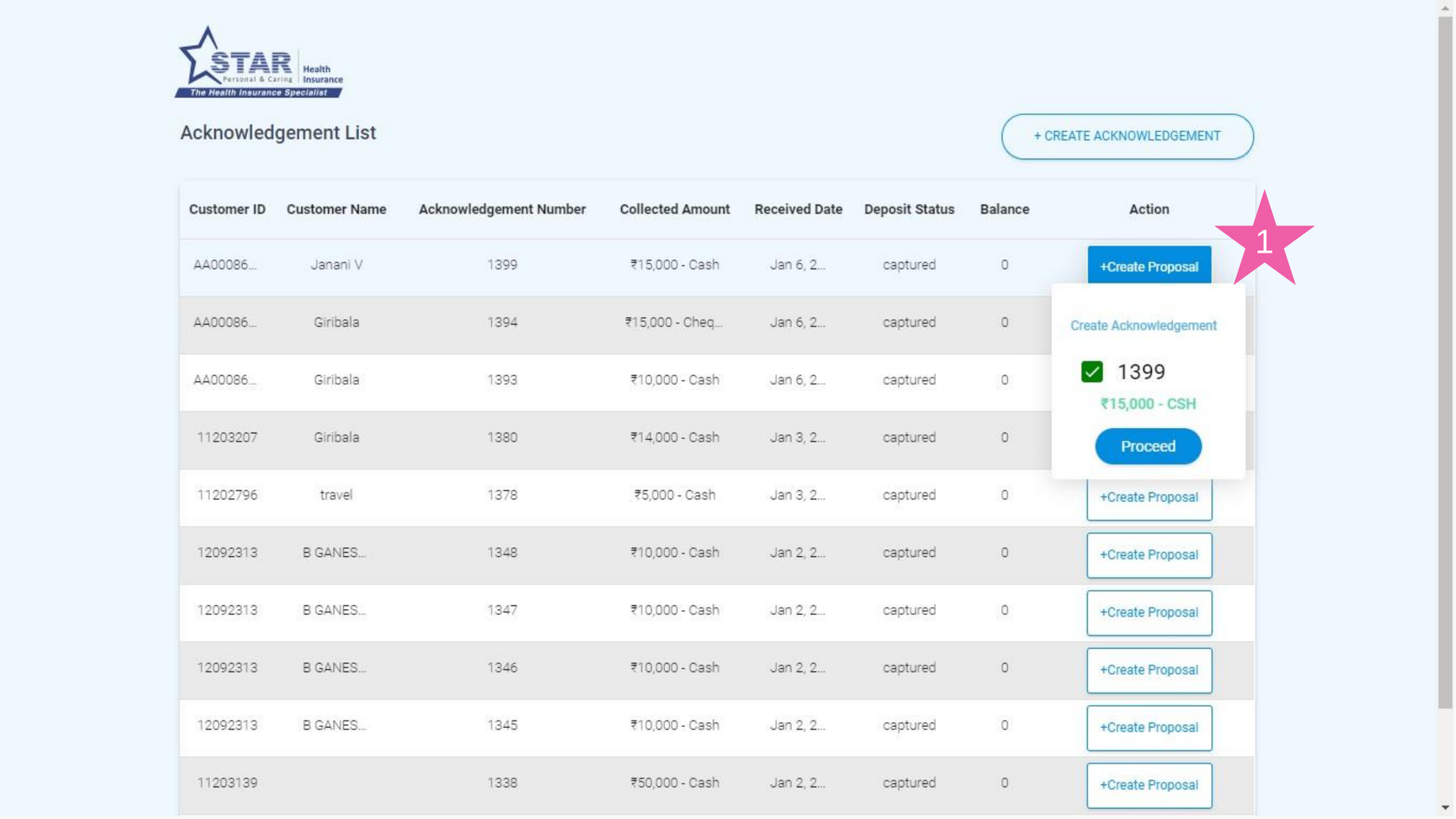
Assisted offline payment first - Step 2



Agent selects acknowledgement to create proposal link

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

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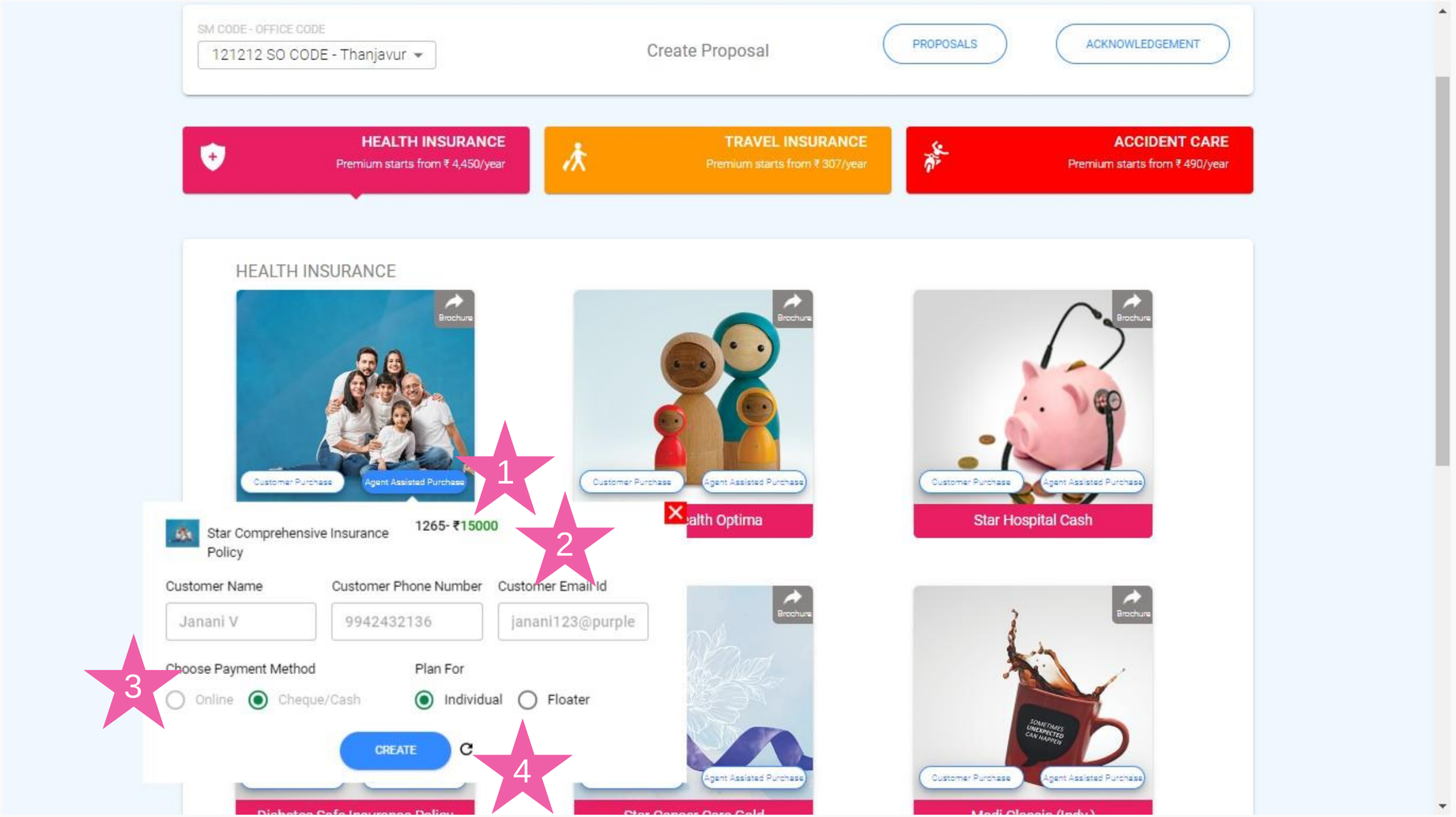
Assisted offline payment first - Step 2 (contd)



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

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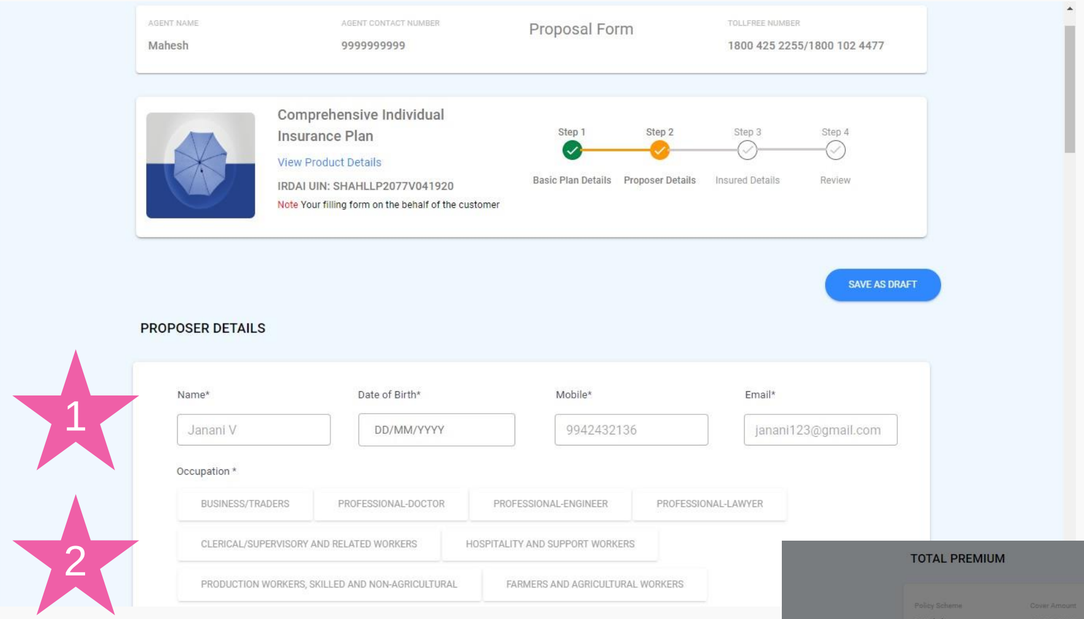
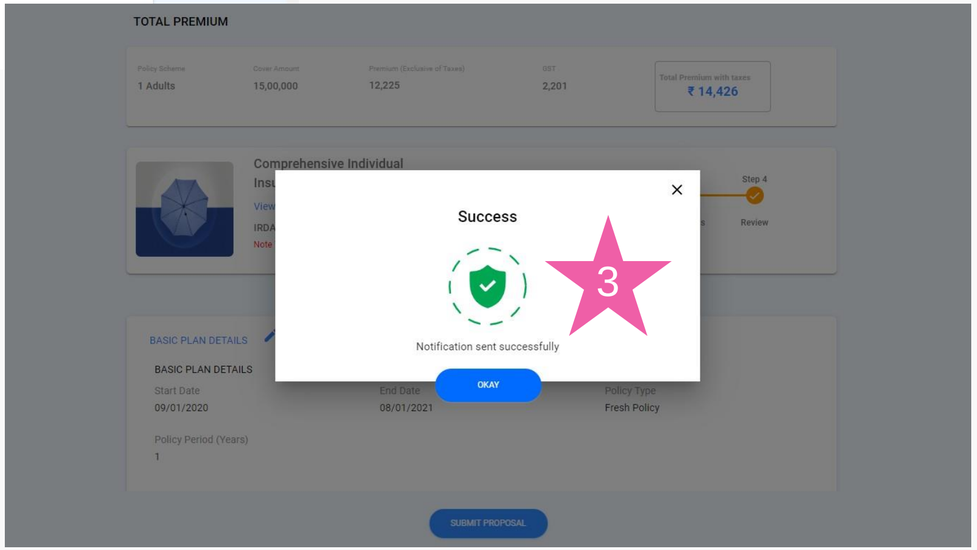
Assisted offline payment first - Step 3





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.

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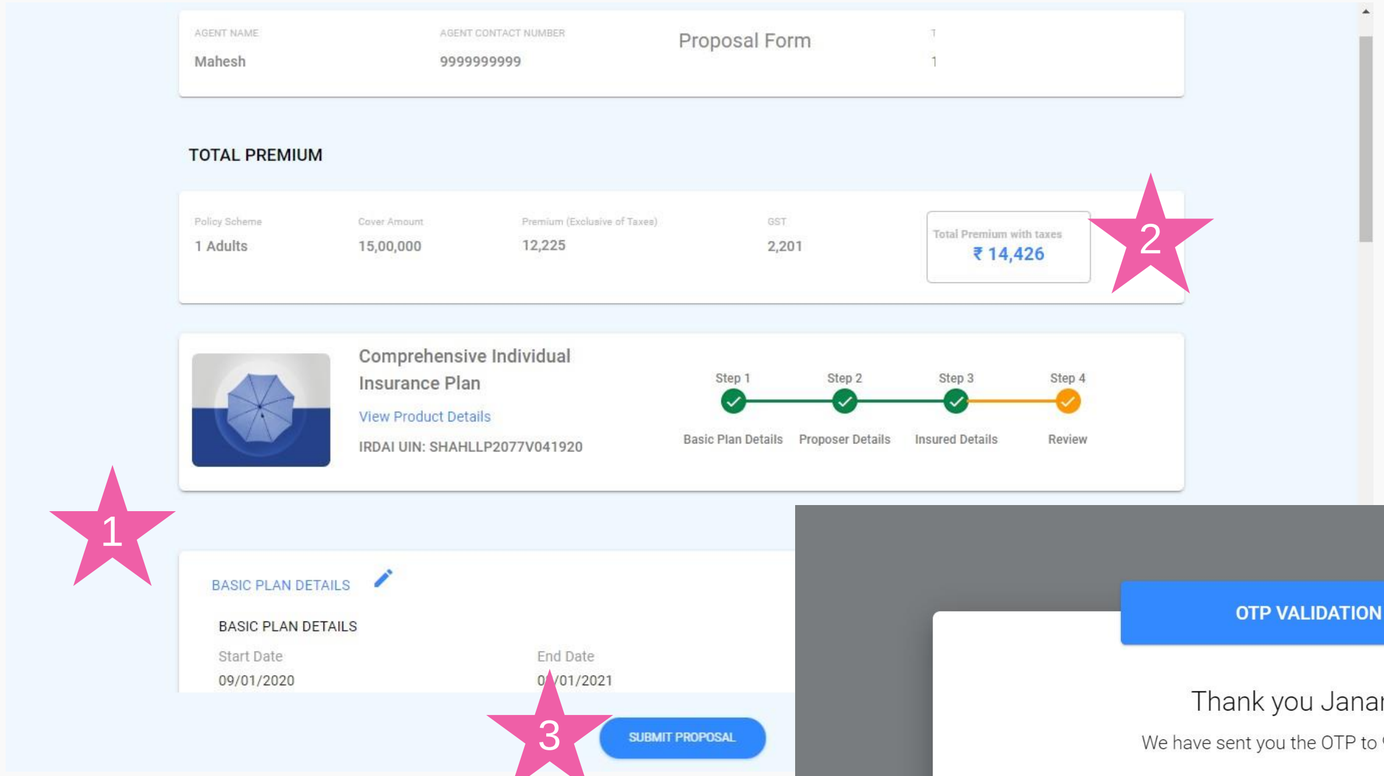
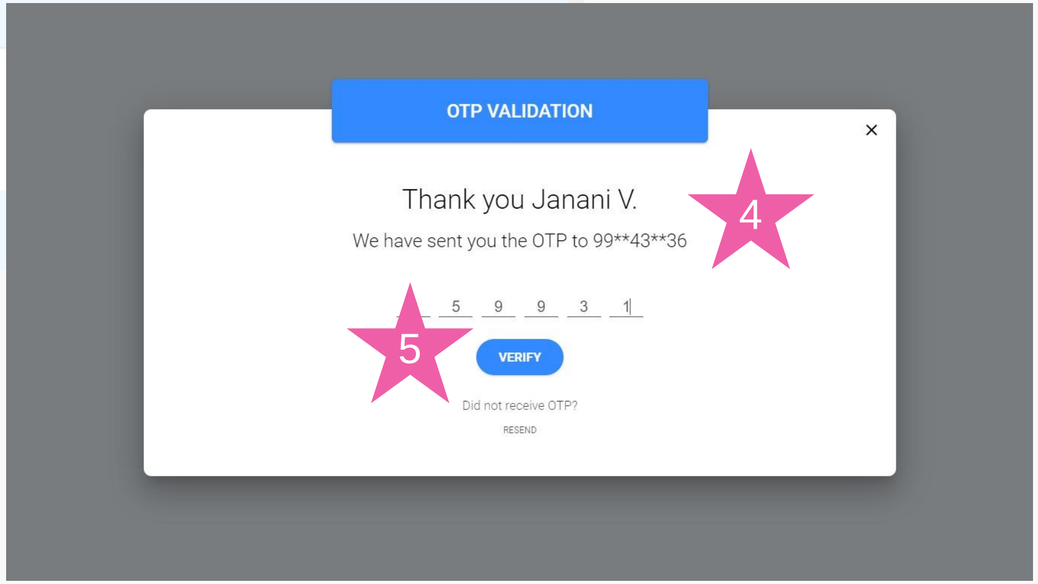
Assisted offline payment first - Step 4





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"

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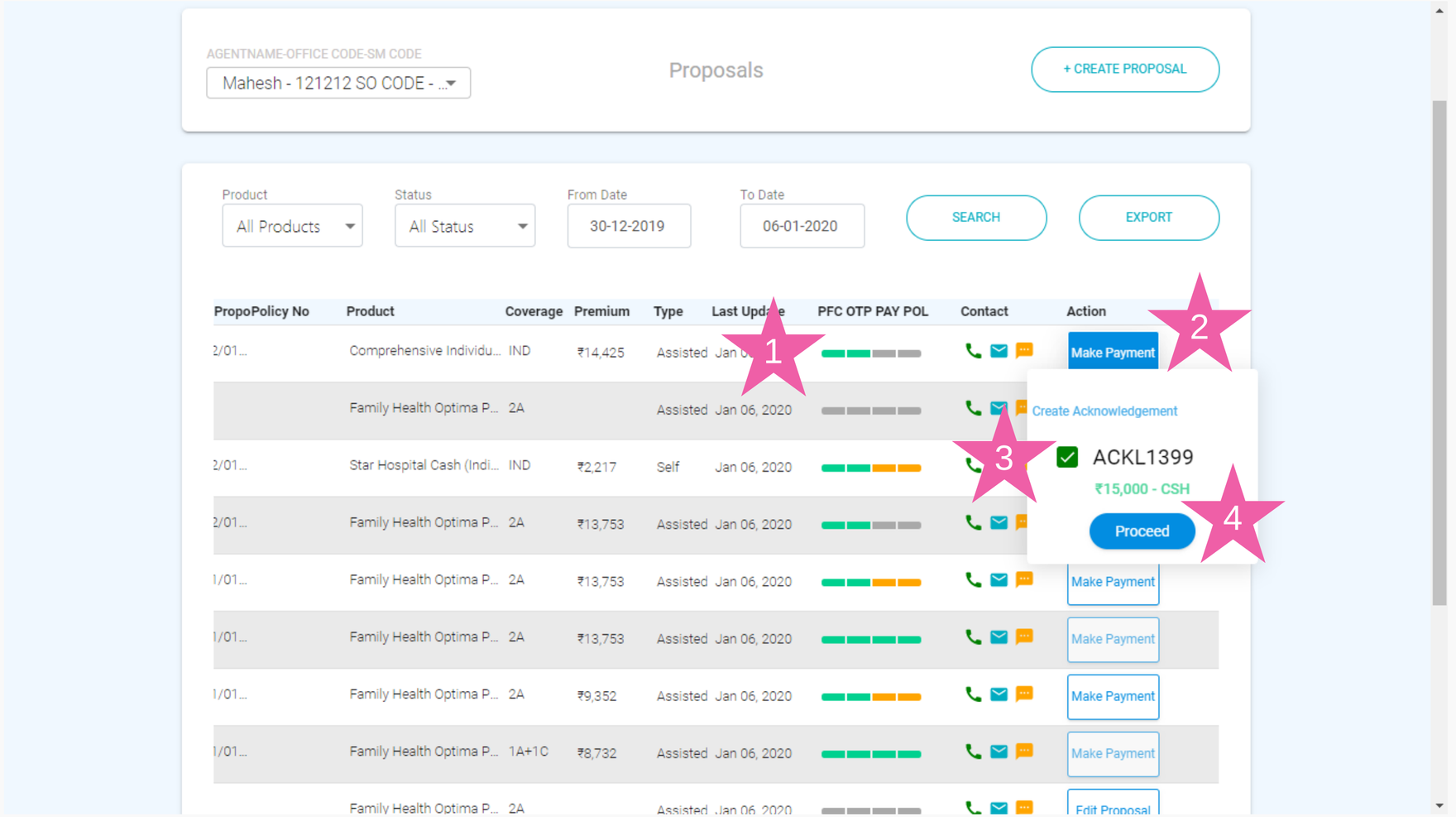
Assisted offline payment first - Step 5



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

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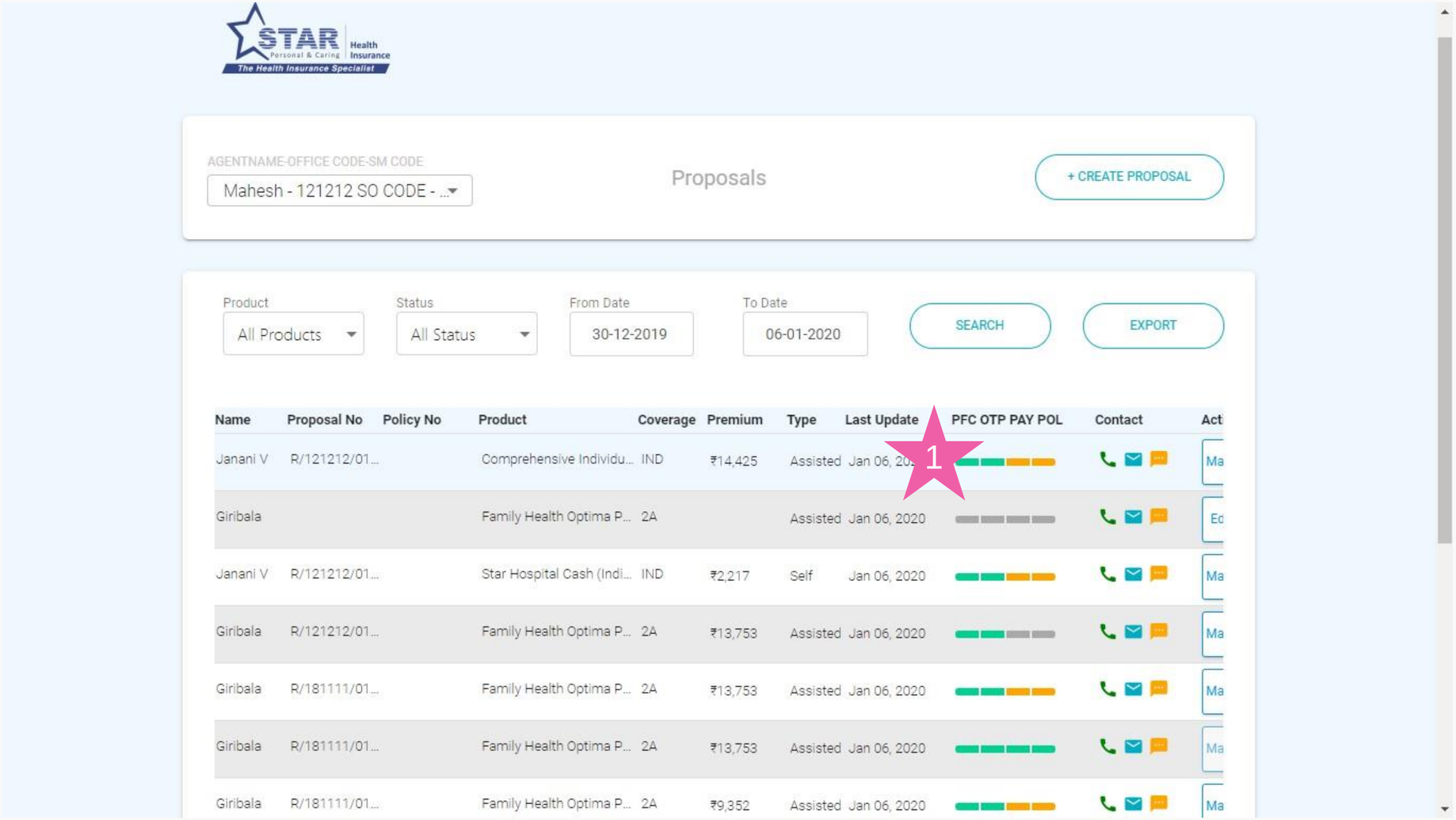
Assisted offline payment first - Step 5 (contd)



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

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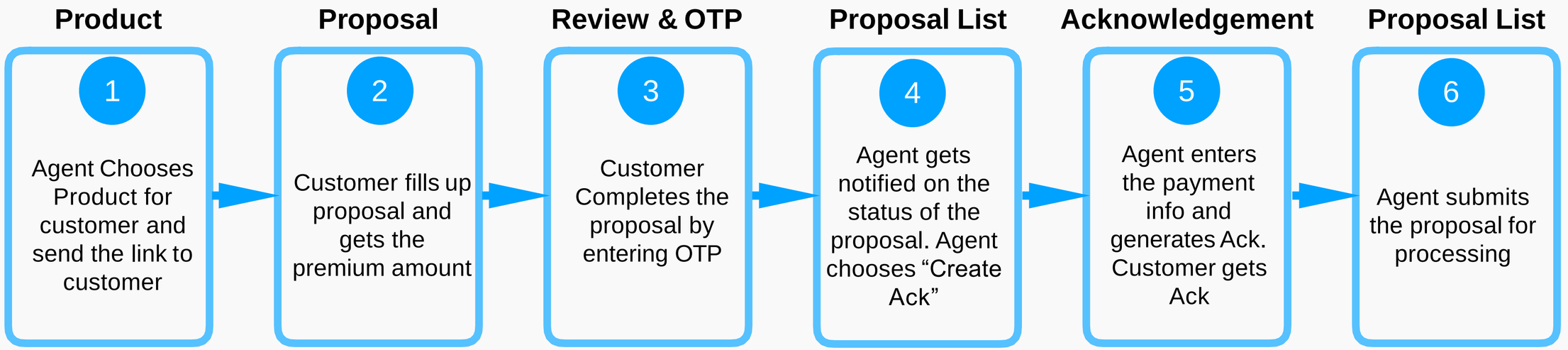
5. Self Offline Purchase - Proposal first



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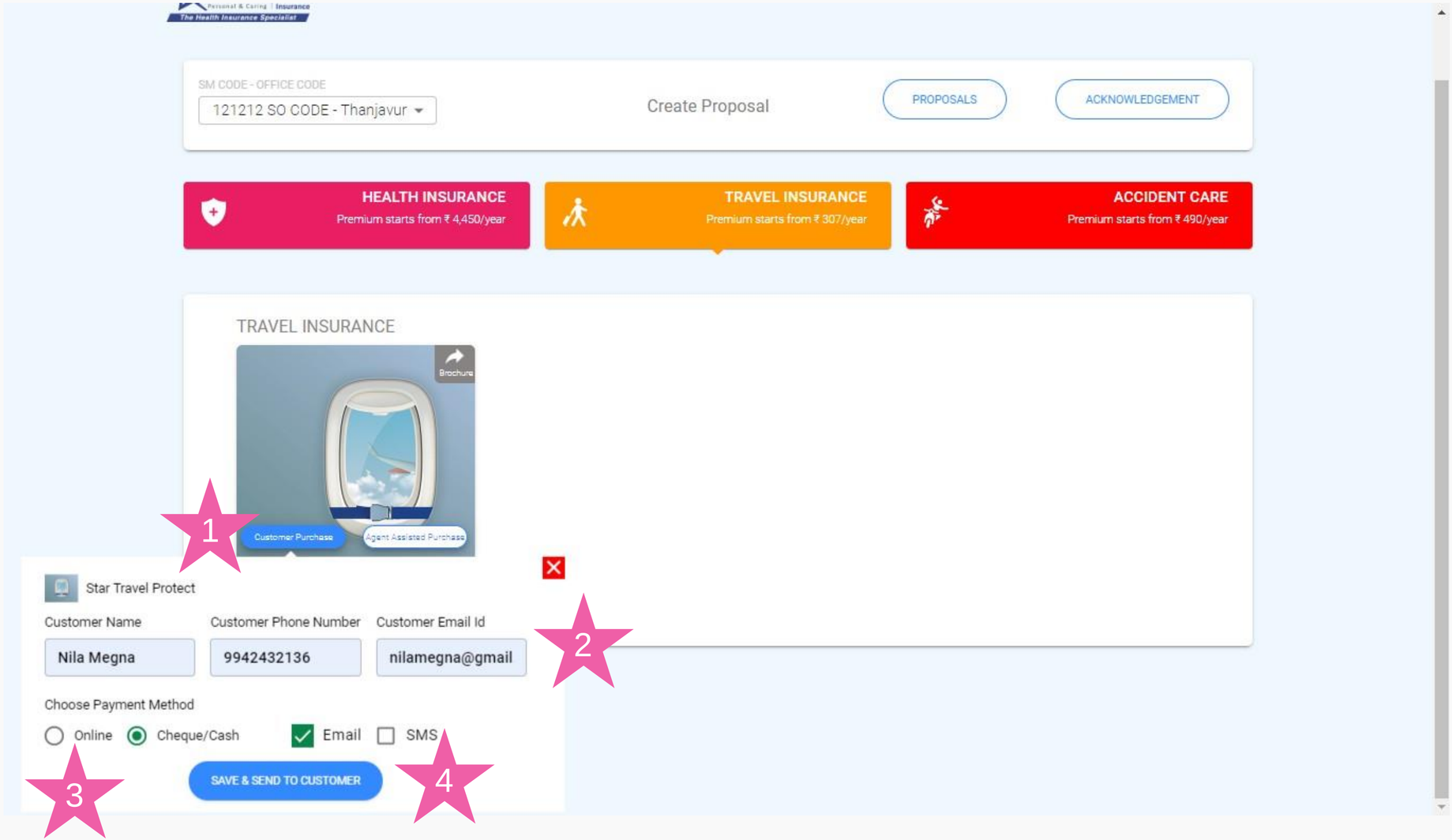
Self offline proposal first - Step 1



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”

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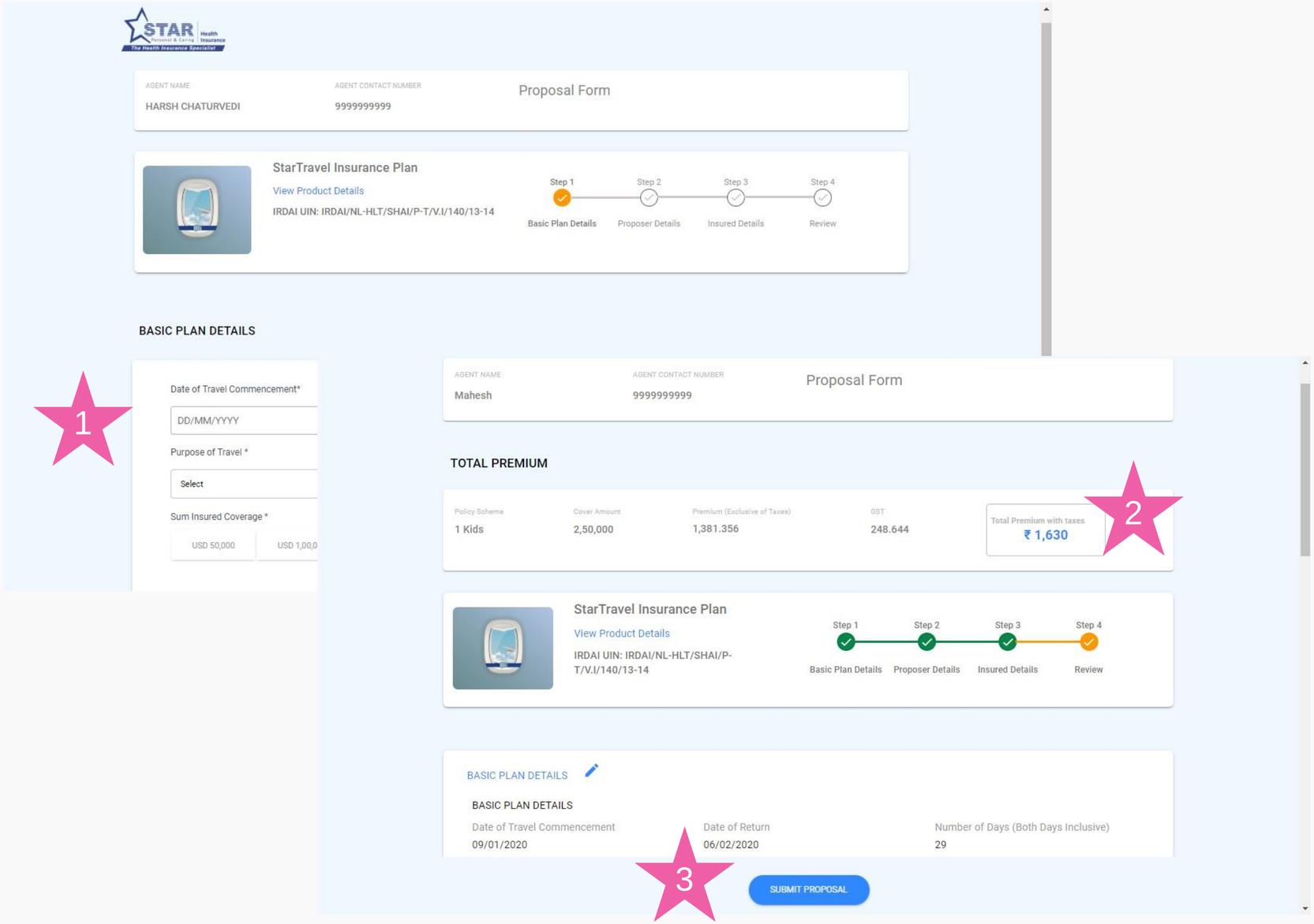
Self offline proposal first - Step 2



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

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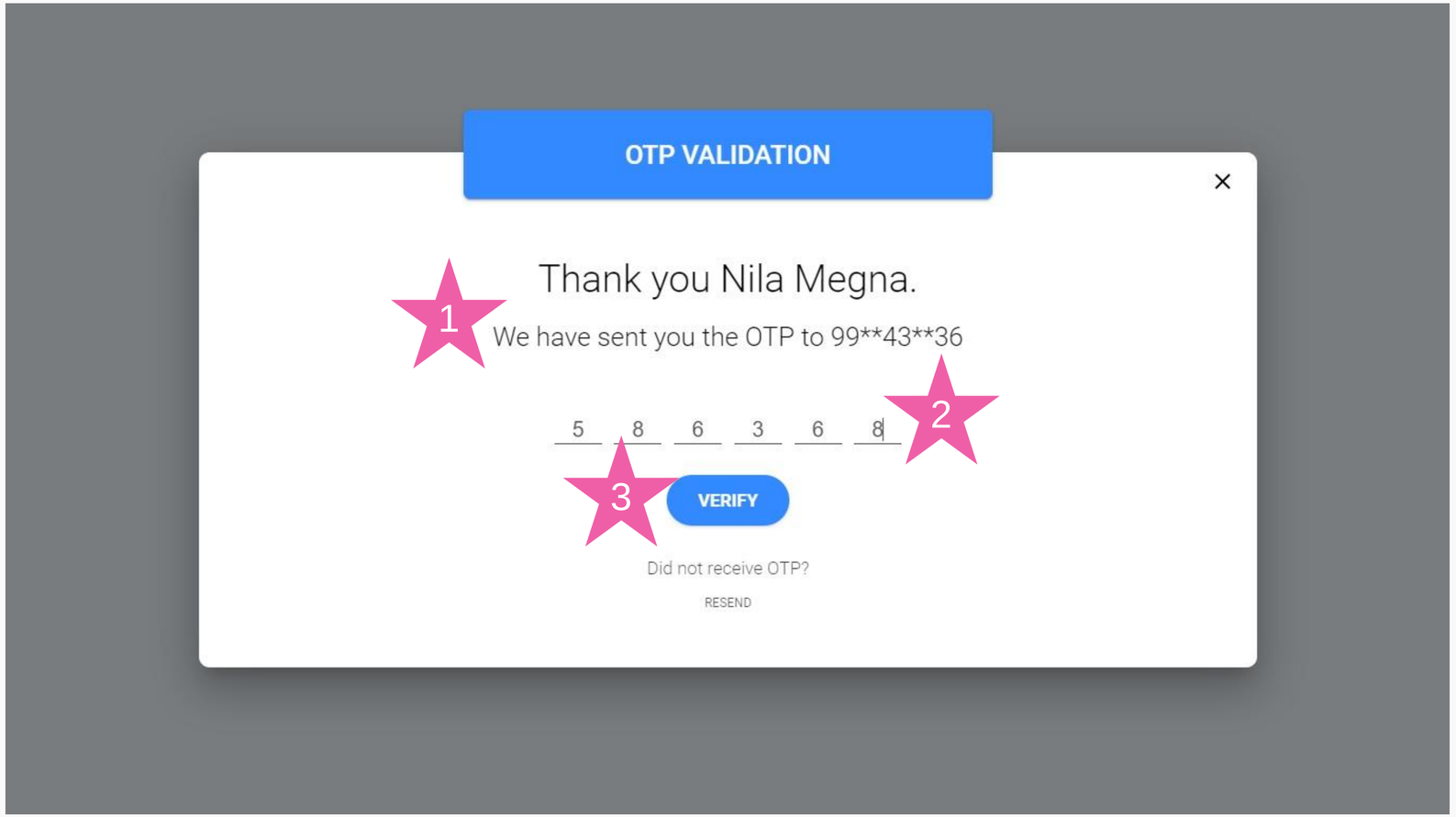
Self offline proposal first - Step 3



Customer approves the proposal with OTP

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

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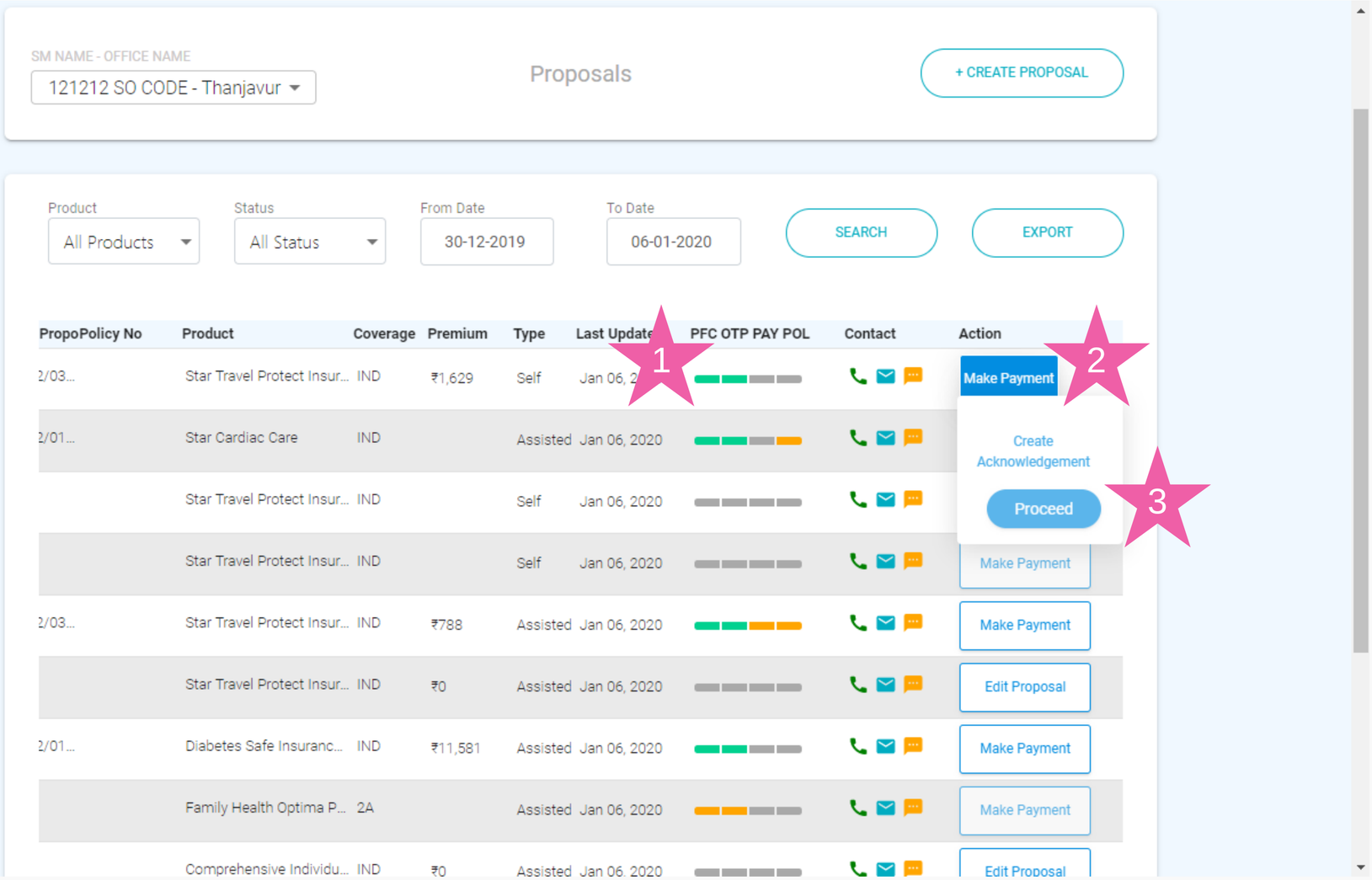
Self offline proposal first - Step 4



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”

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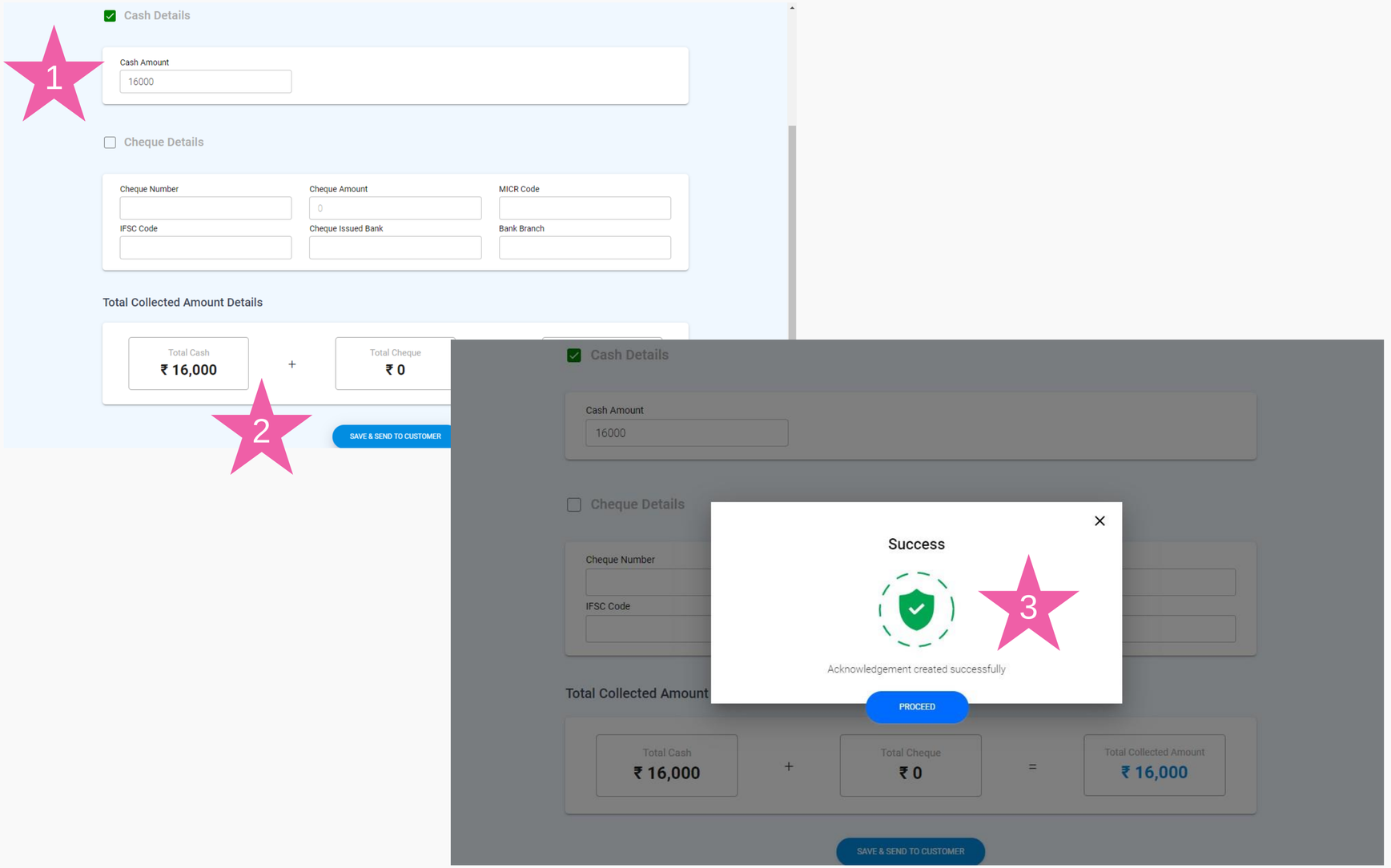
Self offline proposal first - Step 5



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

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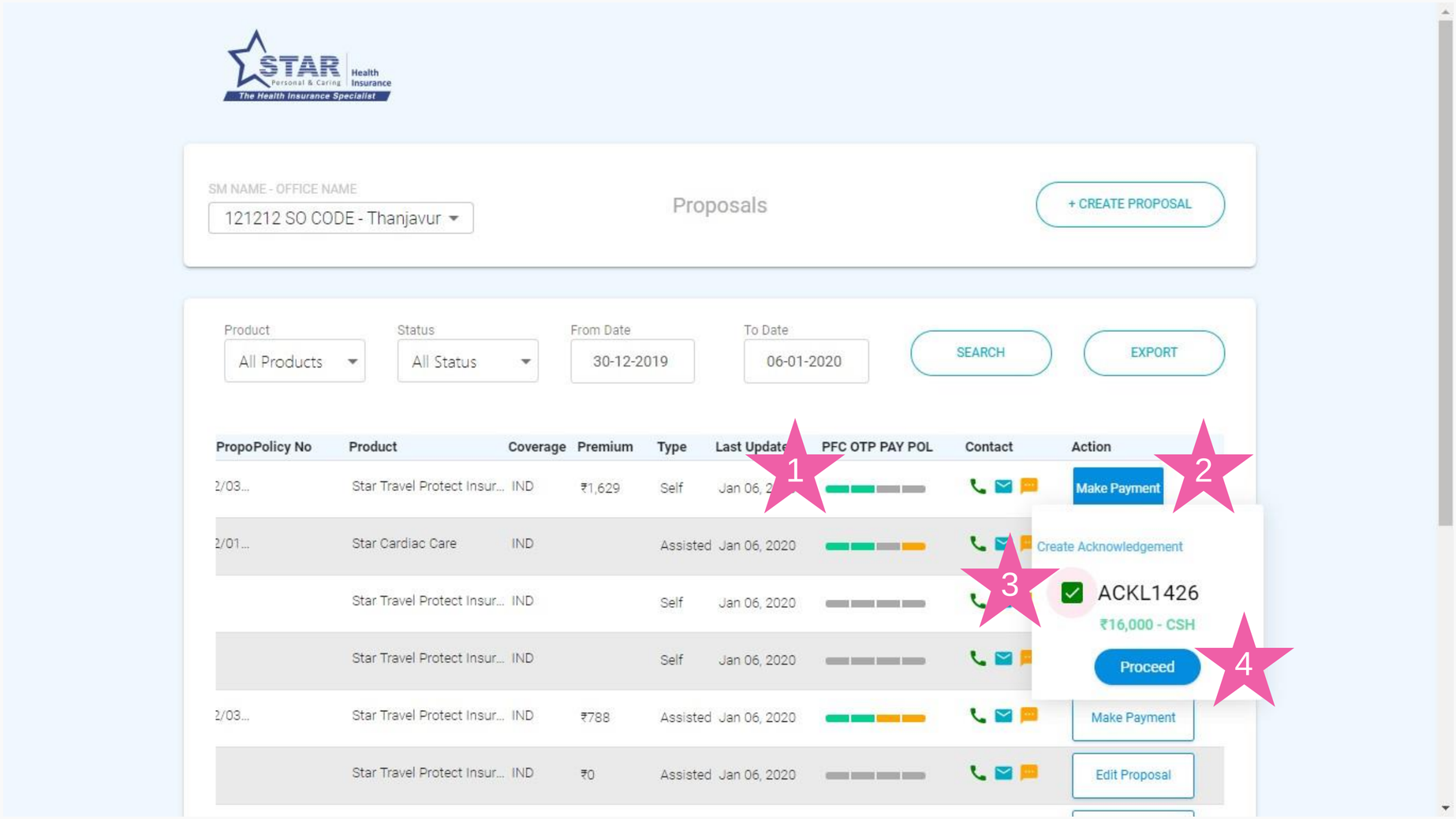
Self offline proposal first - Step 6



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

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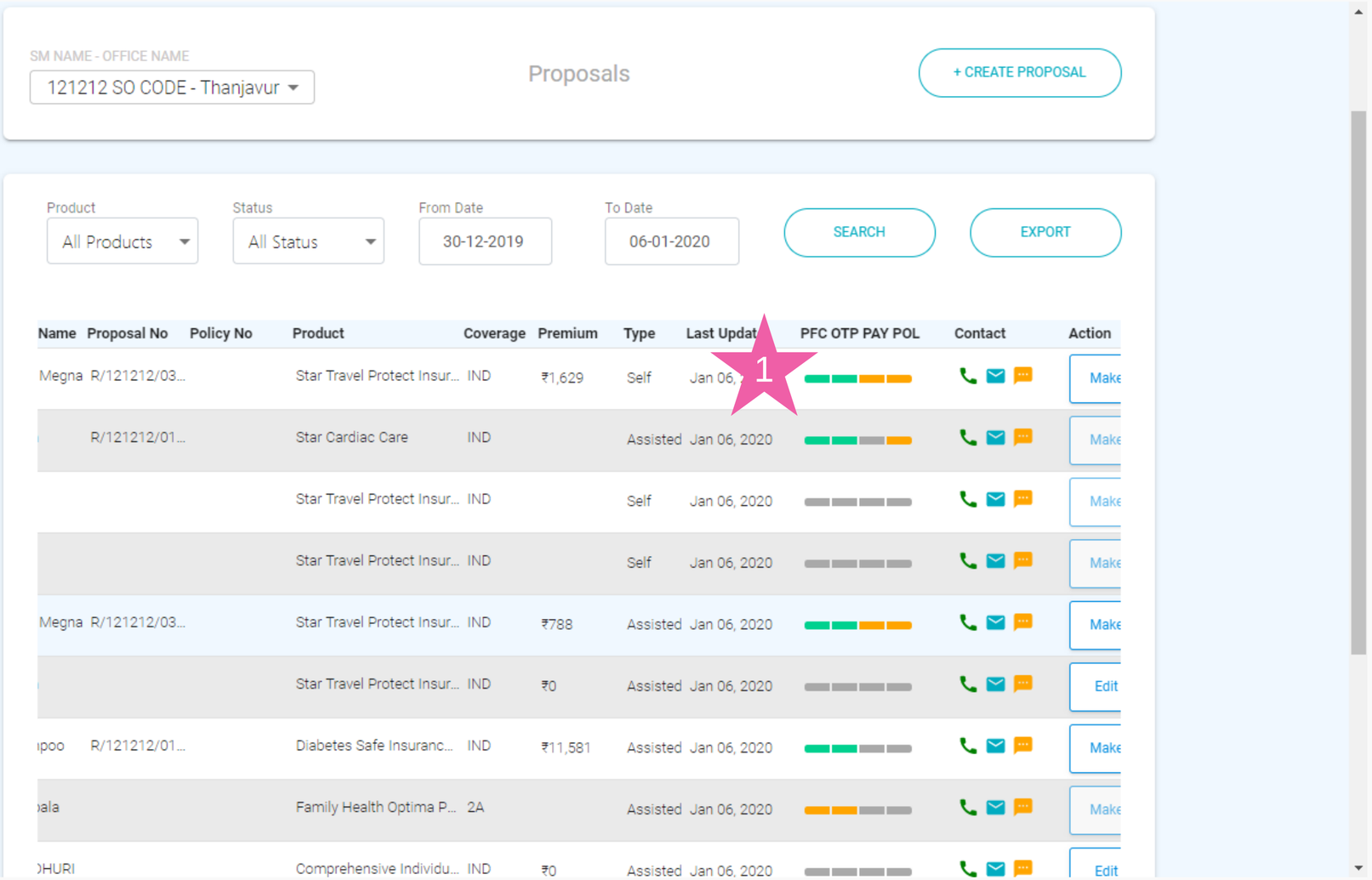
Self offline proposal first - Step 6 (completed)



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

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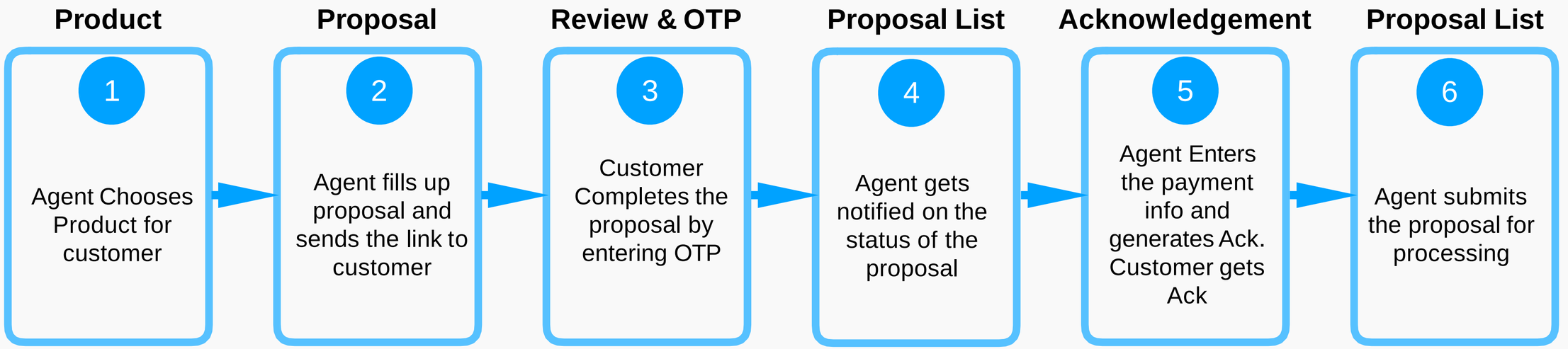
6. Assisted Offline Purchase - Proposal first



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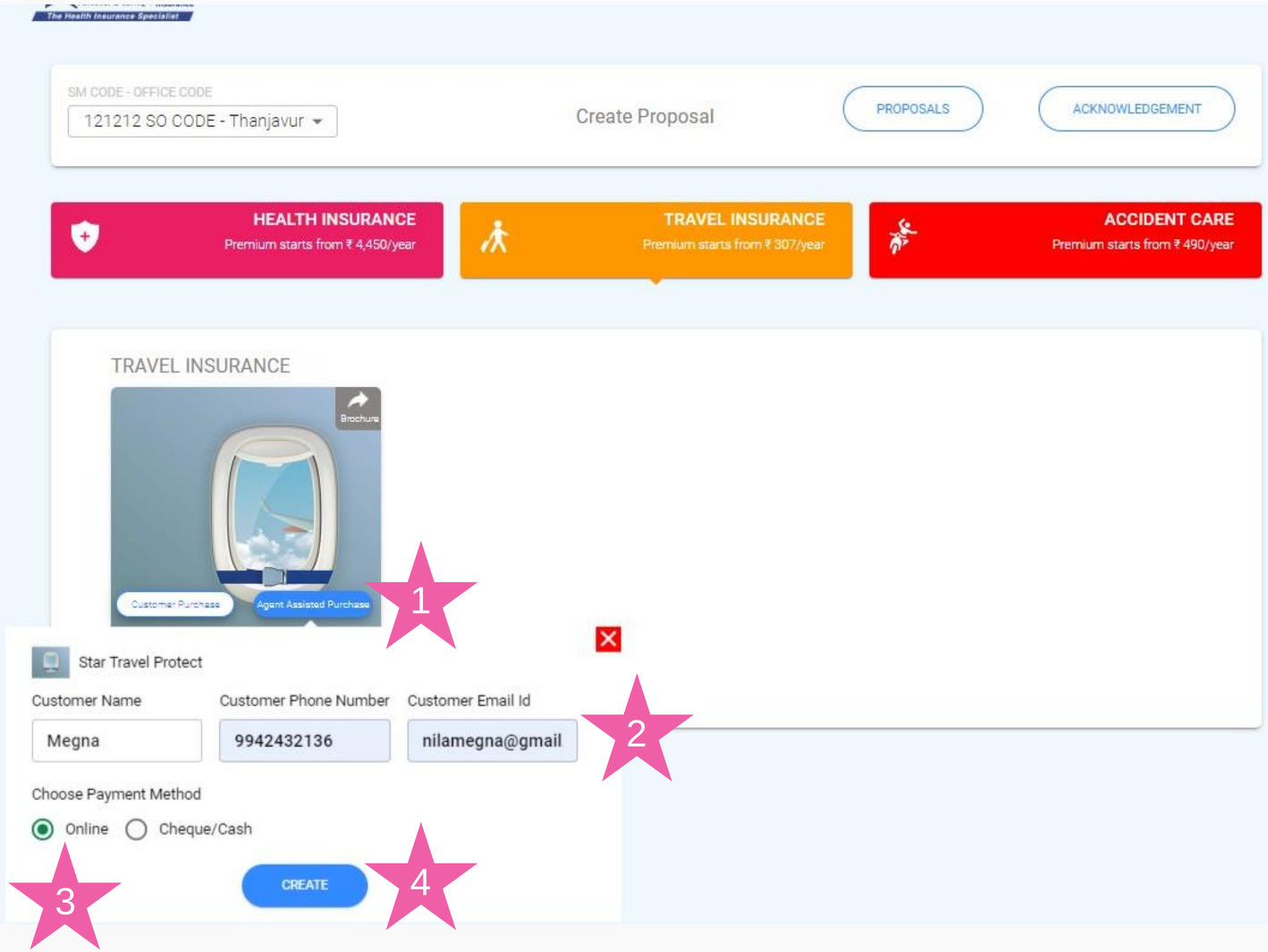
Assisted offline proposal first - Step 1



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”

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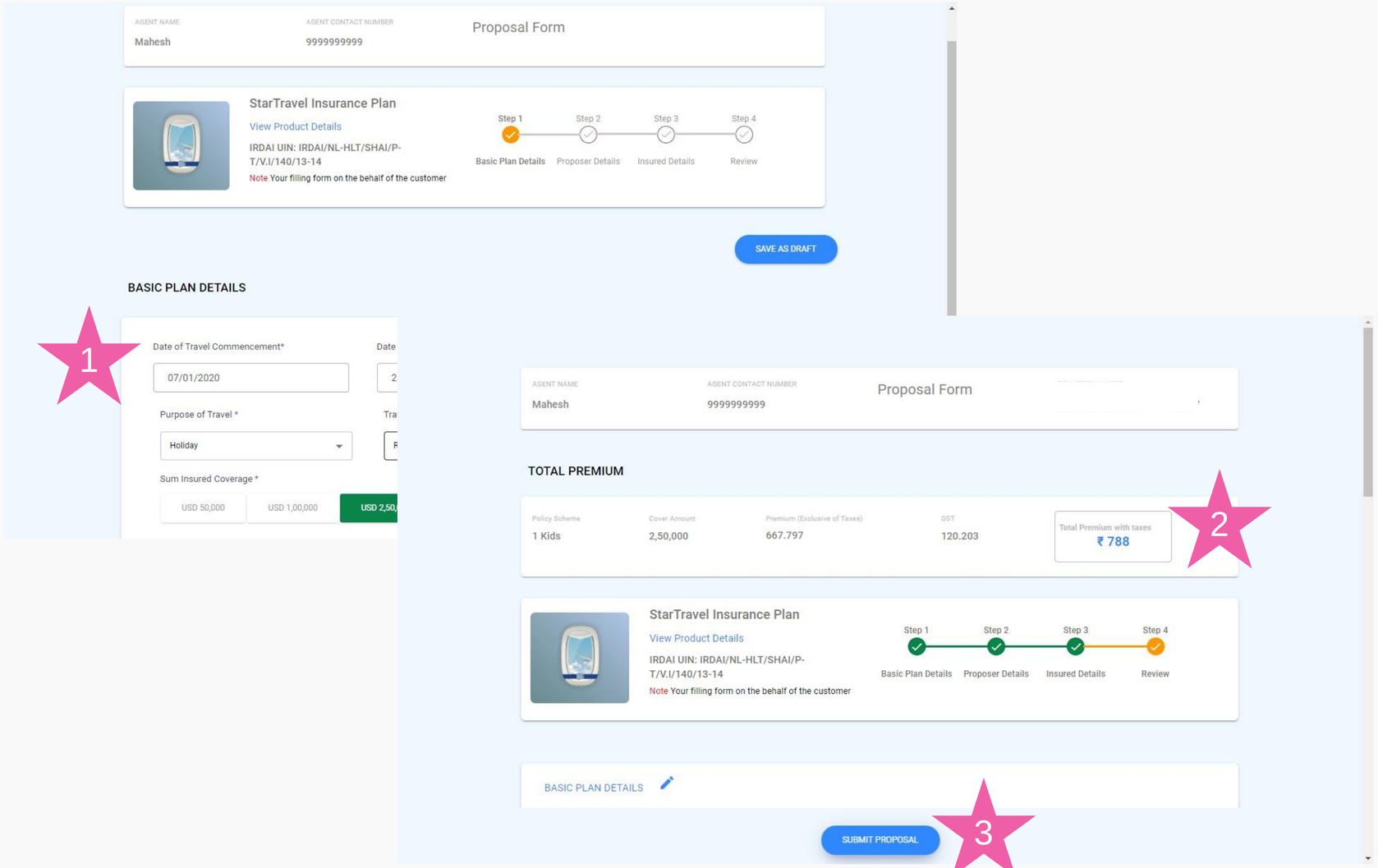
Assisted offline proposal first - Step 2



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

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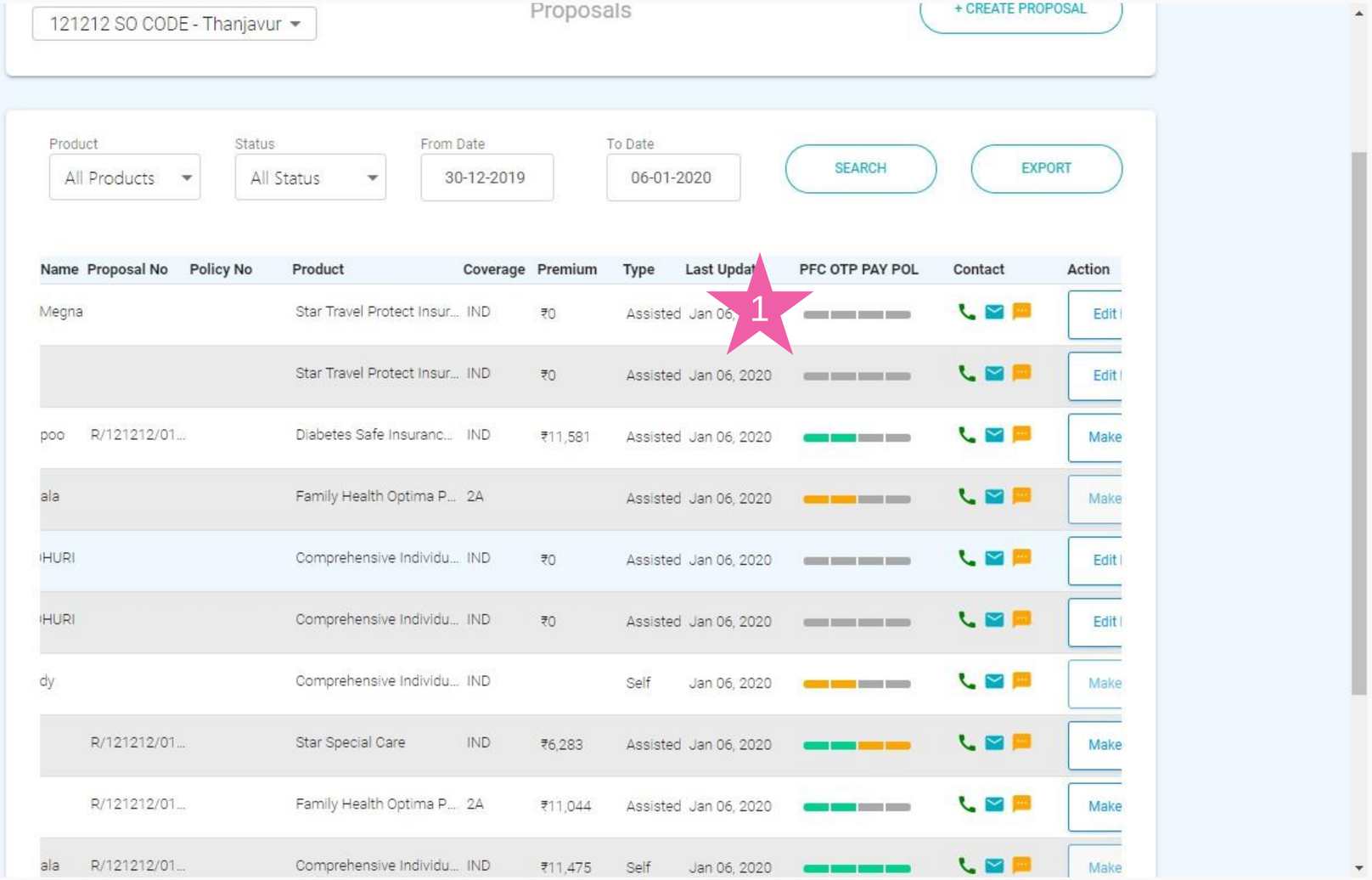
Assisted offline proposal first - Step 2 (contd)



Proposal status is “Not Started”

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

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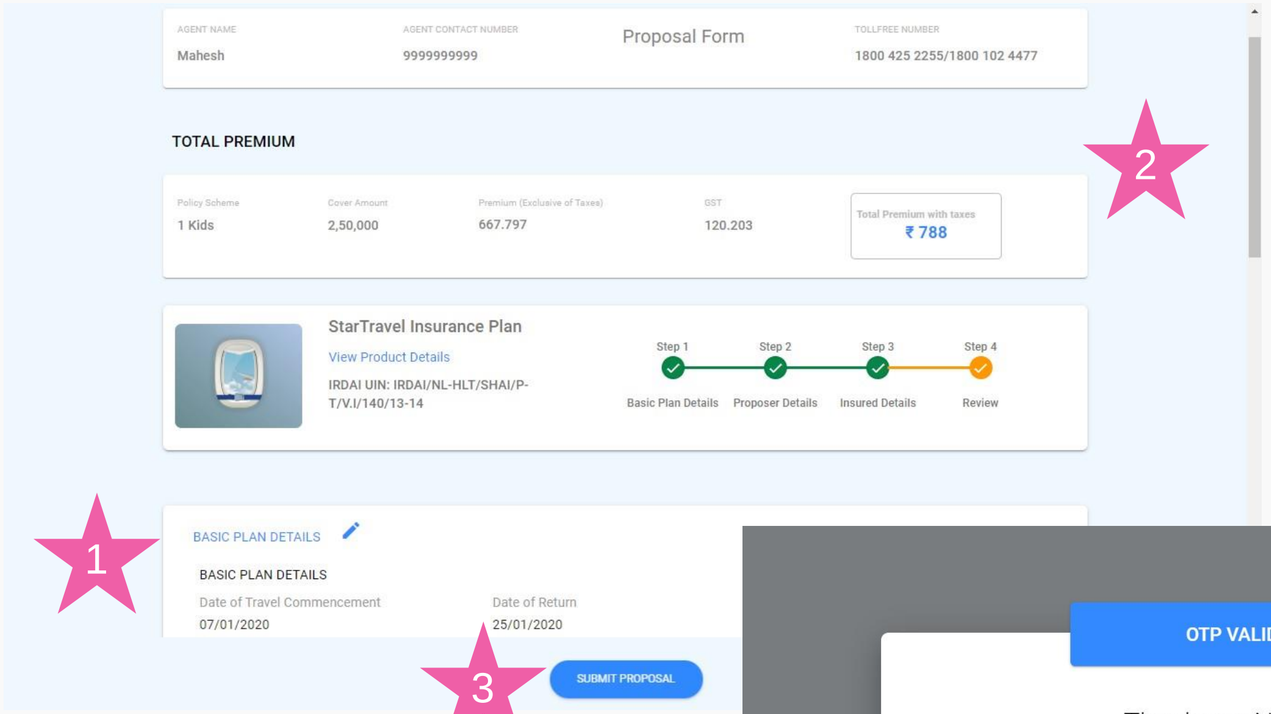
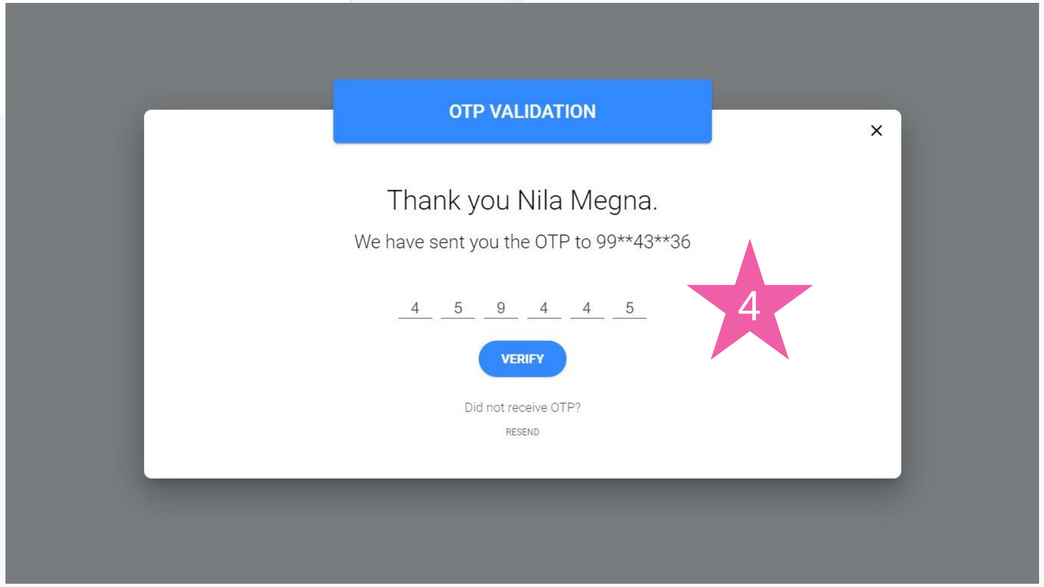
Assisted offline proposal first - Step 3





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”

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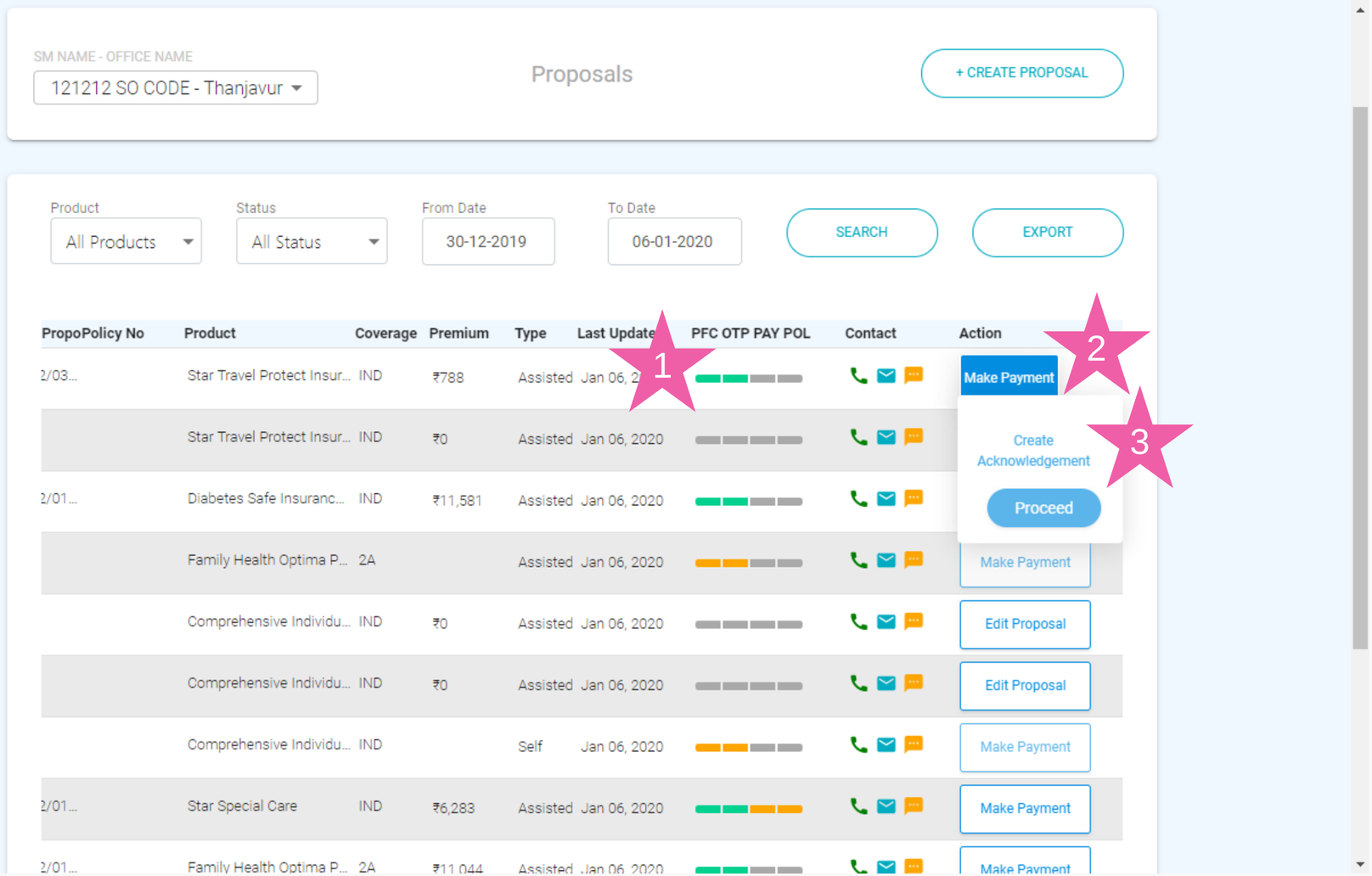
Assisted offline proposal first - Step 4



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”

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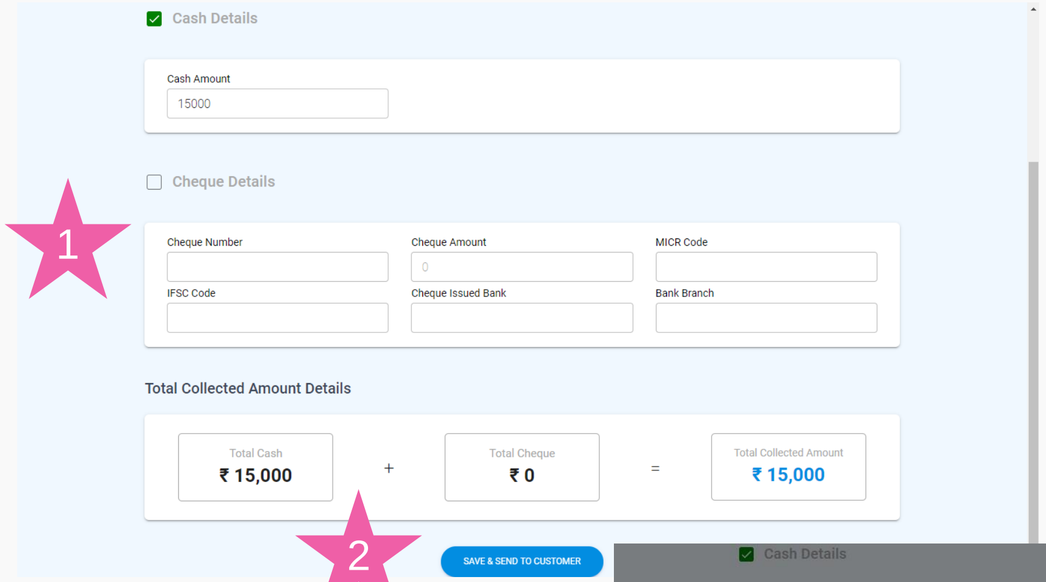
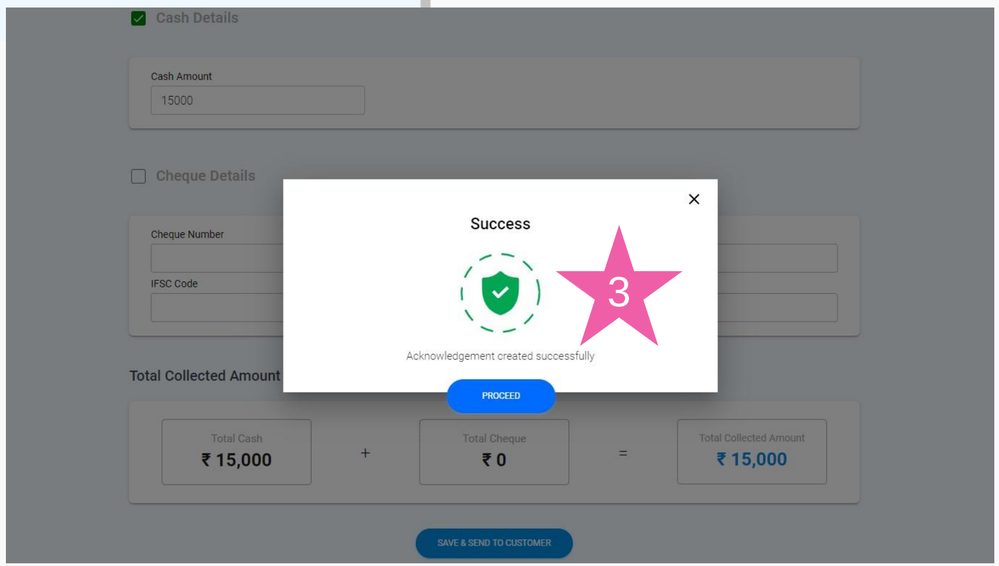
Assisted offline proposal first - Step 5





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

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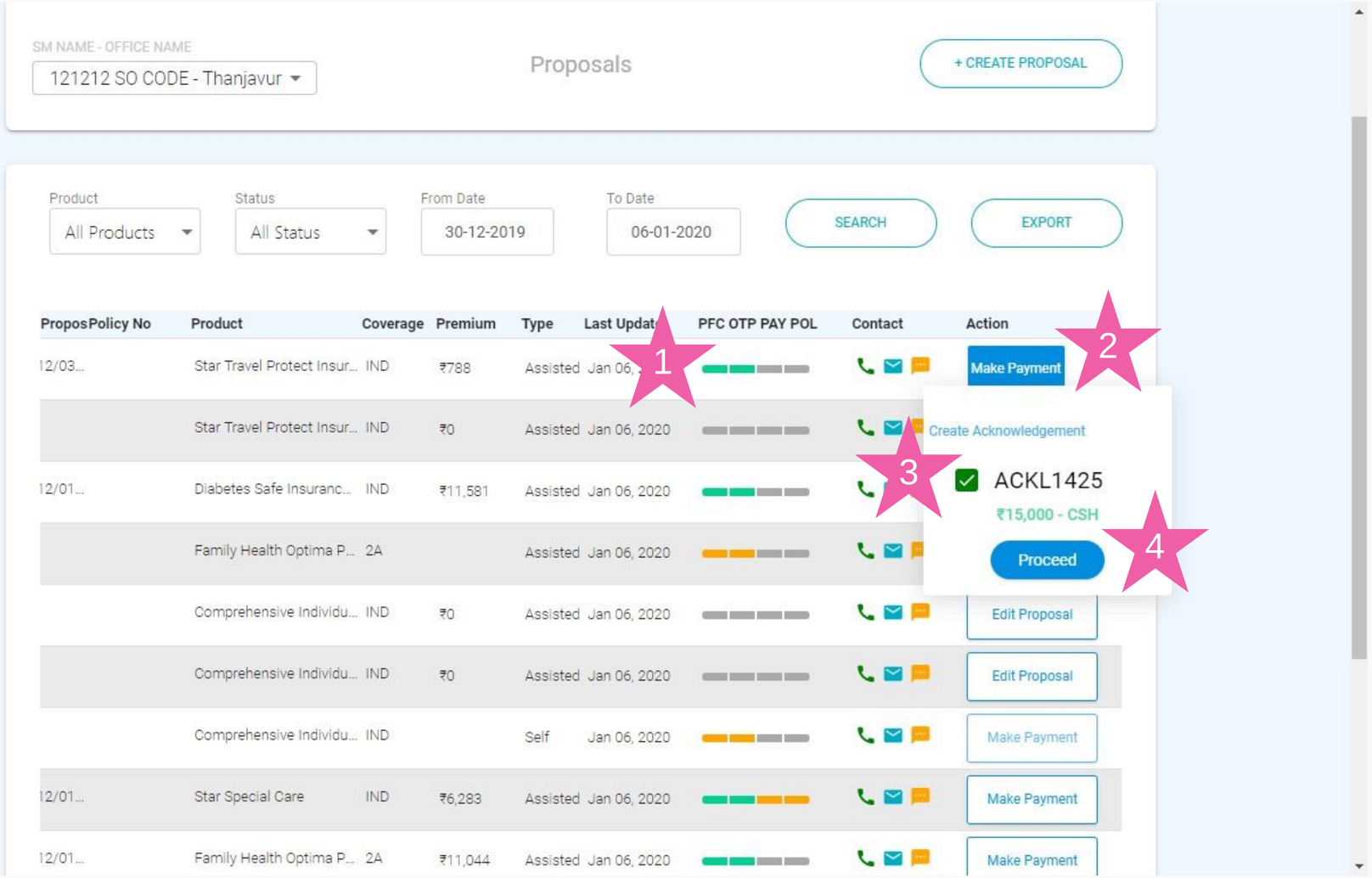
Assisted offline proposal first - Step 6



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

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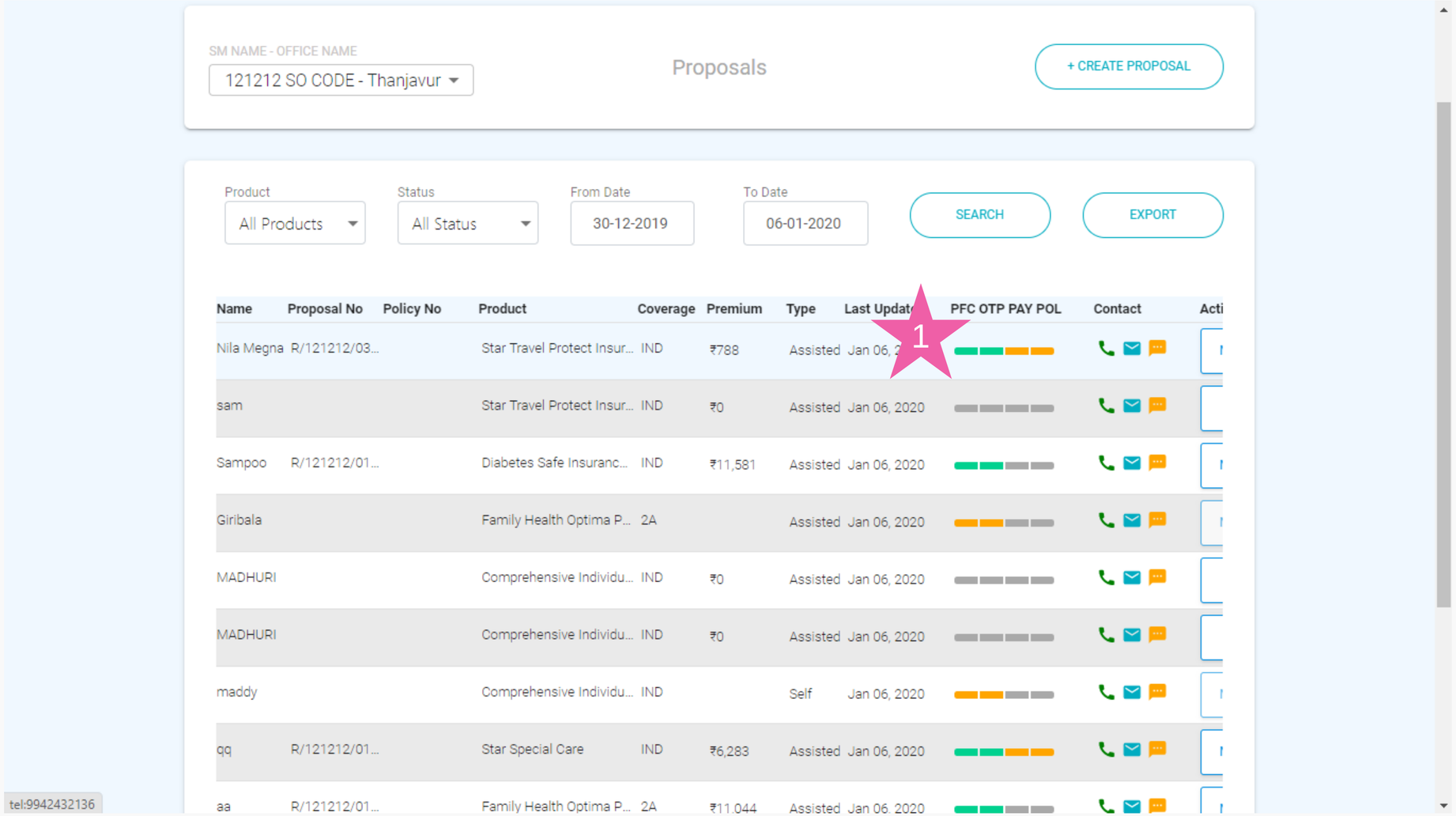
Assisted offline proposal first - Step 6 (completed)



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

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STAR
Personal & Caring
Health Insurance

The Health Insurance Specialist