



Enterprise Document Management System (EDMS)

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An Initiative towards making LIC a World Class Organization . . .

Imagine a world without Information Technology and its innumerable applications. Difficult! Impossible would be more appropriate. A small delay, not to say an interruption in the services of the local ATM is enough to sent the bravest of us into a tizzy. These days, the influence of IT is so pervasive that it is now the primary driver of business worldwide. Organizations which do not take advantage of Information Technology to respond to the expectations of customers will be shown the 'EXIT' sign by the customers and the market.

LIC had very well visualized today's market scenario a couple of years ago itself and planned to introduce latest technological initiatives to remain the market leader in the life insurance industry. One of the major IT-initiatives taken up by LIC is the implementation of EDMS including Workflow and Record Management Solution (RMS) to manage office records (Policy files, Agency files, and select administrative files) in all its Offices across the country in a phased manner.

The Mantra of Customer Convenience

One of the lasting impressions that an insurance office leaves in the minds of any policyholder is that of huge volumes of records. Though the mass

of information is these records contain, is the most potent weapon in the armory of any insurer, unless properly sorted, stored and easily retrievable, the information of little use. It is in this context we have to see the entire EDMS project.

Let us examine the primary objectives of the EDMS project and how they translate into significant advantages for customer servicing.

Say a customer has approached our office for a Policy Loan. All of us are familiar with the existing procedures and the usual time consumed for the delivery of the service.

We can now imagine a situation in which the EDMS project has been implemented and the same customer approaches for a loan after a gap of, say 2 years. The customer would be pleasantly surprised to notice that instead of little mountains of paper welcoming him to the office, the person he approaches would be greeting him with a smile. The loan eligibility under all his policies would be made known to him through a single Customer ID. Within a couple of minutes of his completing the formalities it would be possible for him to walk away with the cheque.(All the records including signature are available in visual format to the branch officials).

Welcome to the world of EDMS!

How does EDMS help in our day to day activities ?

- A comprehensive store house of images of each policy record along with records currently available on the Front-End System is readily available to the user.
- There would be absolutely no need to refer to or to move paper files; read a paperless and neat office.
- A policy could be serviced **Any where Anytime** across the length and breadth of the country, **much like the ATMs.**
- Electronic Records would be available to multiple users simultaneously.
- The hassles and also risks associated with paper management are eliminated.

How does EDMS work?

As part of EDMS implementation, Policy and Agency dockets will be scanned/digitized. Digitized documents can be accessed based on the index-key like policy number or agent code or any other defined parameter like SR. No. in case of employees. Scanning will be done centrally at each division and the scanned records will be moved to a Record Management Facility (RMF) located at





each division. New Business dockets will also be scanned periodically and sent to RMF.

The EDMS Roadmap

1. Scan policy dockets (In-force, Paid-up & within 5-year lapsed policies) and agency dockets of branches in phases, starting with a pilot. Existing policy dockets (completed on or before 31.03.2007) to be covered first, starting with the latest to the oldest, that is policies completed in 2006-07, 2005-06, etc., will be taken up for scanning in that order. NB dockets (2007-08 NB

& onwards) will be covered after completing existing dockets on an on-going basis during the project period.

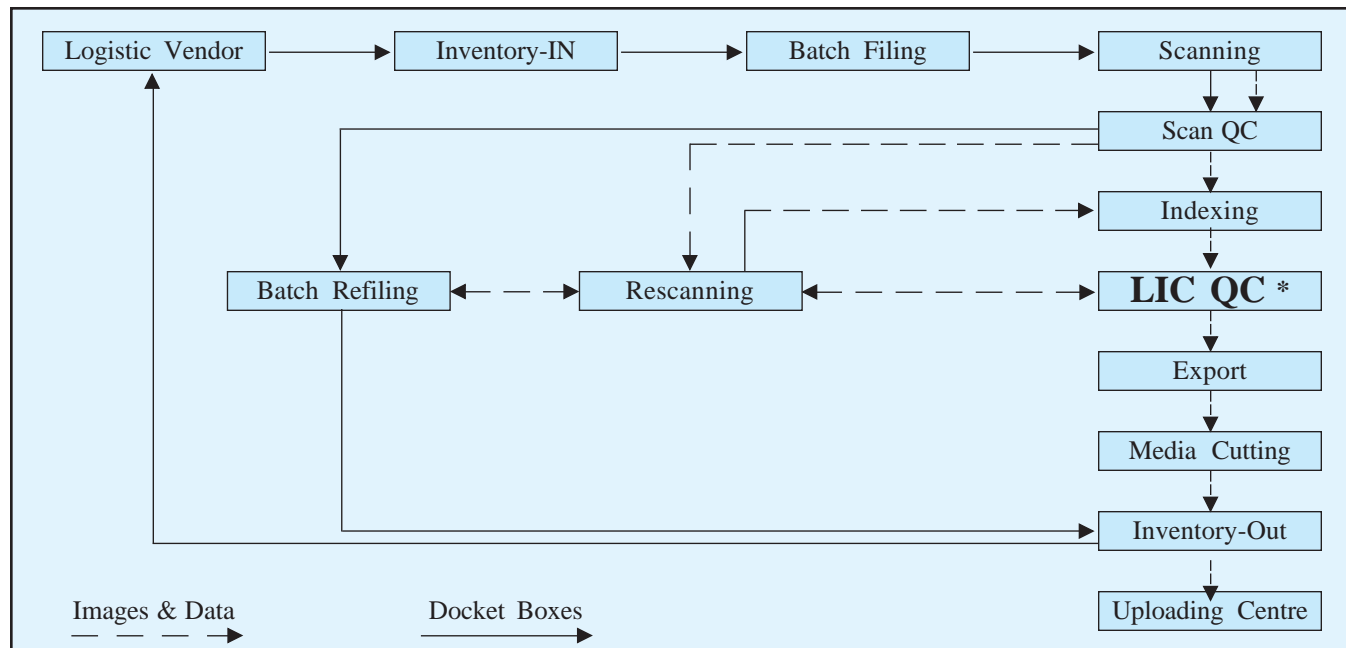
2. Scan/digitize administrative files of controlling offices – CO/MDC/ZTCs/ZOs/DOs.
3. Design & implement work-flow process for well-defined/structured administrative functions at controlling offices starting with CO departments.
4. Design & implement work-flow for NB, Claims & PS functions in one division, on trial basis.

5. Training at all levels.

As per the Agreement entered into with M/s Hewlett Packard (HP); the primary vendor, EDMS Project will be implemented in three phases.

1. Pilot Implementation in Mumbai
2. Phase-1 (24 Divisions)
3. Phase-2 (38 Divisions)
4. Phase-3 (39 Divisions)

Following is the diagrammatic representation of scanning processes :



* LIC-QC : DO EDMS Cell will check quality of scanned dockets as per CO guidelines and give UAT (user acceptance test) for each batch of dockets scanned, on day-to-day basis.

The Road Ahead

Going forward, the proposal papers and other enclosures to be submitted for completion may be in electronic form. The electronic proposals can be merged in EDMS database and underwriting process and decision right from BO to CUS can happen on the system itself through automated Work-Flow. Once this type of technological tool is made available at our offices, it will lead to not only

increased productivity but also improved efficiency in all our processes/operations.

A Quantum Revolution in service

While it is relatively simple to summarise the various activities and processes of the EDMS project, the sheer magnitude of the project in terms of the scope and the benefits to the customers will be unparalleled. For nowhere in the world in the annals of

corporate history has a project of such gargantuan dimensions been ever undertaken by any corporate. Imagine the very scale of the project in terms of the number of records digitized, more than the population of most but 5 countries in the entire world. And all this boils down to a single point agenda – *that every single customer* who happens to approach us for any service, should get the very best in technology that the whole world has to offer.

