

BACKGROUND:

The policy requests loaded by client at the preparer level & breaking the job into different WORK ELEMENTS based on the complexity factors to make any request simple to review.

PROBLEM:

The large numbers of policy have different complexity and hence it's difficult for an individual to be proficient.

OBJECTIVE:

To identify the various complexity factors at Policy & Question levels and to design a 'Logical Allotment Modeler' based on the complexity at each Work Element.

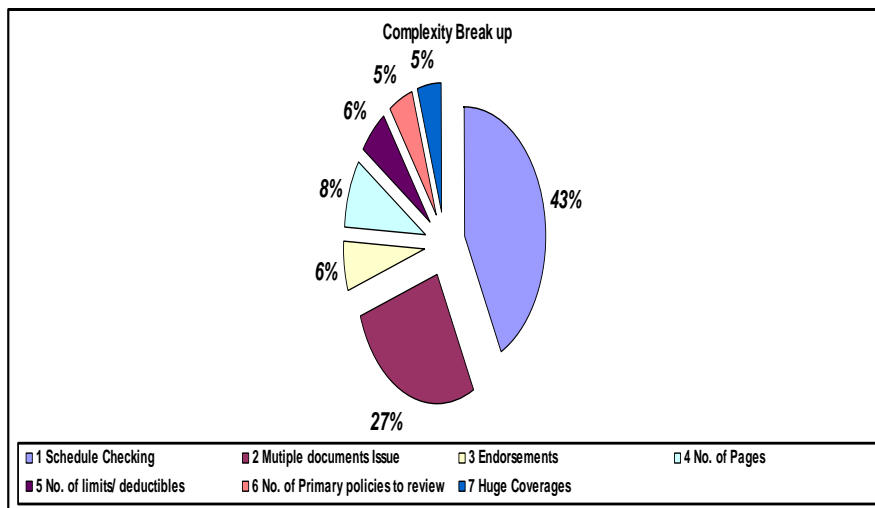
APPROACH:

The project team identified the various data to be Collected & Analyzed to define the complexity at Policy level & Question level.

A detailed time study was designed and performed to identify the Complexities of each Policy review transaction:

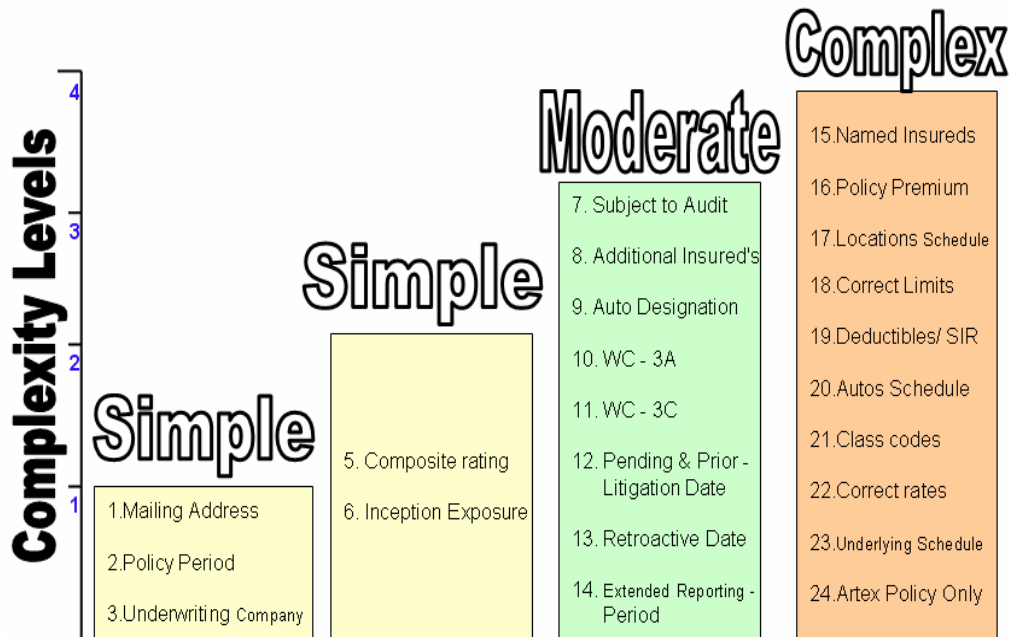
Summary of analysis & findings out of data collected to identify the complexity at Policy level:

Data Analysis – pie-chart.



Summary of Analysis & findings out of data collected to identify the complexity at Question level:

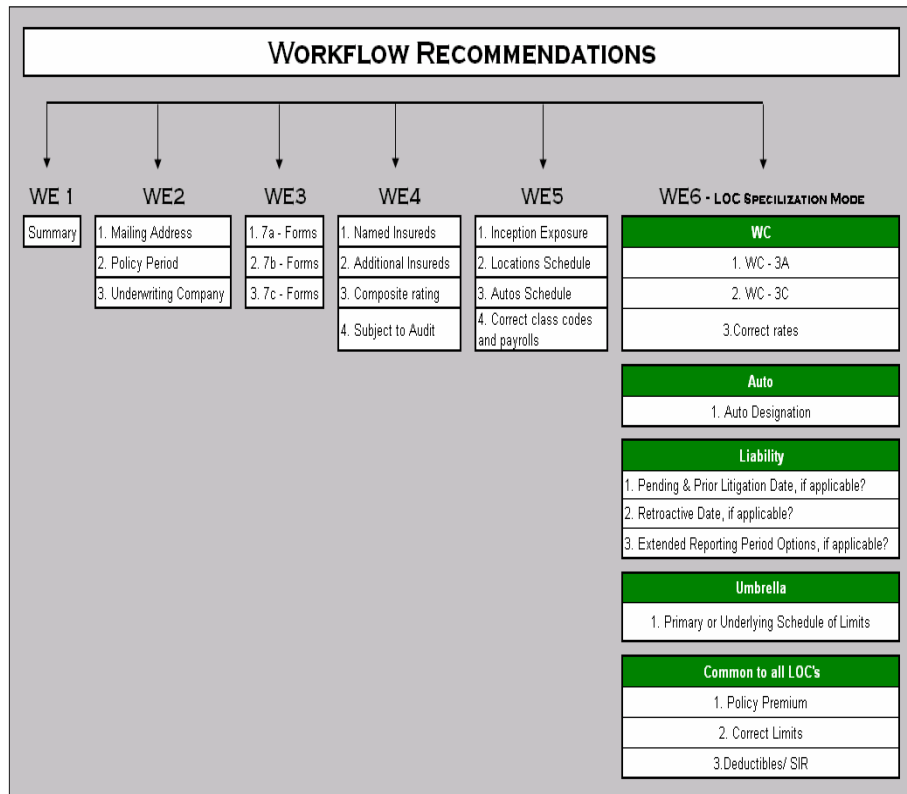
Data Analysis – Graph.



Questions

RECOMMENDATION & GUIDELINES:

After the analysis at a policy level and Question level, the following workflow is recommended which will dilute any case in to a simple one.

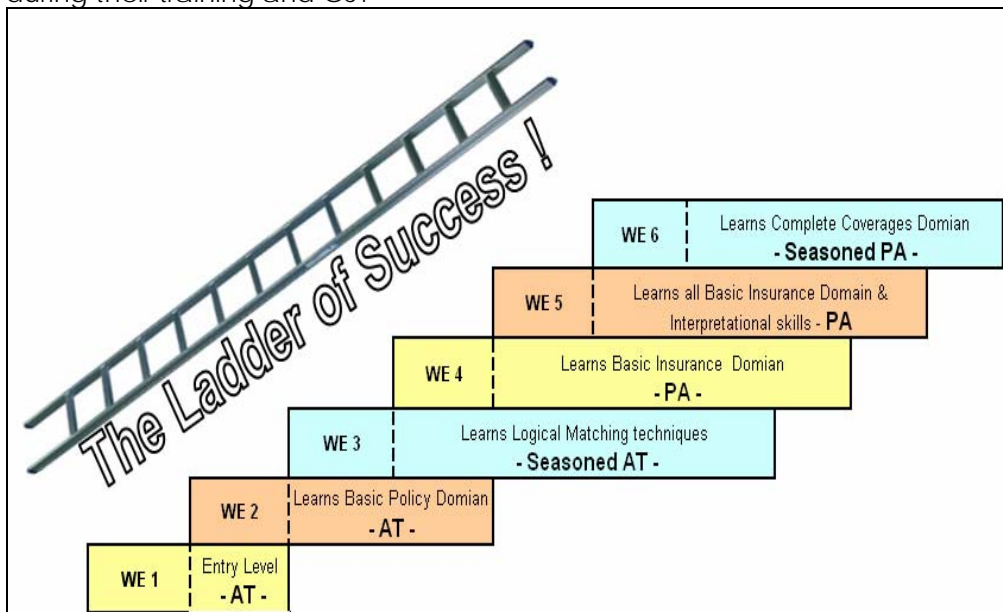


GUIDELINES - AT ALLOCATION LEVEL

Complexity Level	Work Element	Type of Reviewer	Skill Set Required
Simple	WE 1	Entry Level - AT's	Data Entry & Basic Policy Domian
Simple	WE 2	Any AT's	Basic Policy Domian
Moderate	WE 3	Seasoned AT's	Logical Matching
Moderate	WE 4	Entry Level - PA's	Basic Insurance Domain
Complex	WE 5	Any PA's	Basic Insurance Domain & Interpretational skills
Complex	WE 6	Seasoned PA	Complete Coverages Domian

CARRER PROGRESSION:

The individual can progress from each Work Element (WE) based on the skillset that he/she acquire during their training and OJT



LEARNINGS/KNOWLEDGE:

The Complexity of the policy is identified at a preparer level for logic allotment.

The Question level breakdown will allow the reviewers to master each section of the policy.

The training time will be reduced as a new joinee will be going through each of the work elements step by step.

The recommended workflow will include the Line of cover specialization as well as Coverage level and Policy level specialization.