

**Structured meeting with  
UIIC at Chennai  
on  
27-02-2017**

## **Delegates from GIDOF**

**Mr Anjan Kumar Majumder UIICO Kolkata**

**Mr Pitamber Verma OIC Delhi**

**Mr George Thomas UIICO Kochi**

**Mr Prakash Raut UIICO Pune**

**Mr Rajen Chandra Das UIICO Guwahati**

**Mr Ram Kishore Choudhary UIICO Jaipur**

**Mr Naveen Sharma UIICO DDN Ro**

**Mr Rakesh Satija UIICO Ludhiana**

**Recruitment of Dev Officers /  
conversion of Class III to Dev  
Officers Marketing / Conversion  
of Administrative Dev Officers  
back to Dev Officer Marketing  
should be considered on an  
urgent basis**

# **MARKETING RELATED ISSUES**

**Product development and monitoring should be competitive with other market players**

**At the stage of product development and R&D, representatives of marketing forces should also be considered.**

**There should be level playing field  
for all the verticals like brokers,  
corporate agents, dealers,  
bankassurance, agents and new  
upcoming business channels.**

**There should not be a  
discrimination among the channels  
in discounts, underwriting of  
policies and claim settlement.**



**Unscientific discounts , illogical underwriting terms and conditions in GMCs, Health Policies issued through Bancassurance and the motor tie ups will damage the company in long run. It is already killing our retail marketing force.**

**Your retail marketing force are  
forced to cut a sorry figure in front  
of our customers.**

**Our PPN rates are very low and this is taking away our health insurance business to our players.**

**We should come out with  
higher sum insured in all  
our health insurance  
policies.**

**Many of our competitors have health insurance policies with reinstatement clause. We should also consider the same to compete in the open market**

**Though there is good news from some Claim Hubs, there are many Claim Hubs which are really underperforming**

**FOR BETTER CUSTOMER SERVICE,  
WE SUGGEST, APPROVAL  
AUTHORITY SHOULD BE MAXIMUM  
AT  
RO**

**Brokers are taking away our renewal business, quoting lower premium and placing it either in the same office or another office resulting in overall loss of premium for UIICO.**



**Renewal intimation  
service is totally failed  
in UIICO**

**Sum insured is either  
reduced too much/ or  
not at all reduced/ or  
data is corrupt .**

**CORE PLATFORM  
is still giving problems.**

**The bandwidth should be increased to cater to the current needs.**

**Dev Officer wise  
premium register &  
expiry register are not  
available from the  
Gencore platform**

**Report generation  
should be as it was in  
Genesys.**

**Health Claims Data  
from TPAs are required  
to be calculated  
manually which results  
in delay in incentive  
calculations.**

**System Login for  
attendance should not  
be applicable for Dev  
Officers Marketing.**



**We congratulate the  
management in  
providing the Dev  
Officers figures in  
DashBoard**

**Dev Officers Portal  
should work as a virtual  
MICRO OFFICE.**

**We are losing our dignity  
in front of our agents,  
whose portal is having CD  
facility, Cheque collection  
facility, Debit /Credit card  
gateway**

**Agents have both  
silverlight based portal  
and new simplified  
portal**

**Development Officer's  
portal should have all  
LOBs and CD, Cheque  
and Payment Gateway  
facility**

**At present, in the  
Development Officer's  
portal, business of agents  
who does not have a portal  
only can be underwritten.**

**In fact, we need to support the  
agents who bring in more  
premium.**

**Hence through the Dev  
Officer's portal business of all  
agents attached to him should  
be underwritten.**



**We are unable to underwrite  
motor policies where the  
vehicle is more than 7 yrs old.**

**We should be able to  
underwrite vehicles with break  
in cover through Dev Officer's  
Portal**

**We should introduce NEFT facility directly to the agent's /Dev Officer's CD account, for the smooth functioning of portals.**

**In GENCORE, include salutations like Fr. Dr. Er. Etc + custom salutations.**

**In GENCORE data master  
for vehicle manufacturer  
and financial institutions,  
control should be at HO  
level**

**In both Manufacturer  
master and financial  
institutions master, more  
than one similar entries  
are available, which results  
in total confusion.**

**THERE SHOULD BE A DESK  
at HO, RESPONSIBLE FOR  
THE LIAISON BETWEEN  
VARIOUS DEPARTMENTS  
AND  
IT DEPARTMENT.**

**It is high time, we initiate a  
24 hour portal assistance  
call centre.**



**Agents who have more than Rs 50 lakhs premium and high number of documents should be provided with multiple login facility.**

**While renewing the policies online, still we ask the customers, if they want to change the agent or not. We are penalising our agents for our mistakes.**



# युनाइटेड इंडिया इंश्यूरेंस कंपनी लिमिटेड

## UNITED INDIA INSURANCE COMPANY LTD.

Registered & Head Office : 24, Whites Road, Chennai 600 014

### STEP 1 - Premium Calculator

STEP 2

STEP 3

STEP 4

Persons with Pre-existing medical disease/deformity/disability shall not be offered cover from web. Such customers are requested to visit our nearest office.

### Individual Health Policy

Whether you are?\*  Individual

#### Your Previous Health Insurance Policy Details

Policy Number : 1002002815P114982815      Expiry Date : 09/03/2017

Agent Name : TONY V JOSEPH

Continue with existing agent    Yes     No

#### Policy Period

Policy Start Date\* : 10/03/2017      Policy Expiry Date\* : 09/03/2018

Want to Insure?  Family [About Product](#)

Select Cover  Individual Family Cover      (Individual limit for each member in a family)

#### Insured Information

\*If you suffer from Pre-existing medical...

**Office furnishing,  
automation and quality of  
machines not adequate  
with the projections of  
the company..**

**All offices should be A/c  
and proper power back  
system like generator  
should be provided.**

**Credit for Agriculture  
Insurance, Bancassurance,  
Motor Dealers, Broker  
business & Corporate  
agents should be 100% for  
DOs.**

**We express our thanks to the management for the provision to choose from two TPAs while issuing health insurance policies, which should be implemented PAN INDIA.**

**Development Officers  
should be sent to NIA Pune  
for Training.**



**Development Officers  
should be allowed to  
register for training,  
allowing interested Dev  
Officers to attend training  
regularly.**

**Development Officers  
travelling for training and  
official purpose should be  
reimbursed upto the limit  
of Indian Railway Premium  
Tatkal Rates.**

**We are opening  
Micro/Branch Offices in  
many places. Our existing  
agents near to these offices  
should be allowed to place  
business in these offices.**

**Instead, when agents want to place business in their nearest offices, they are made direct and the Dev Officers are deprived of their business credit.**

**Tie Ups, Brokers, Corporate Agents,  
Direct agents can place anywhere  
in the country. But this facility is  
not extended to agents attached to  
your dedicated marketing force of  
Dev Officers .**

**Dev Officers should be allowed to attach agents in other offices.**

**Transfer of agents should be allowed only after No Objection is obtained from the Development Officer.**

**We would like to hear from  
the management regarding the  
updates on Non Core Benefits  
including 4<sup>th</sup> car.**



**In spite of timely  
instructions from HO,  
Incentives are still pending  
in many ROs.**

**One more option for Pension  
should be considered.**

**Pension should be as per the  
Central Government norms.  
Basic Pension should be linked  
to the time to time  
WAGE REVISIONS.**

**Since there is a change in the Gratuity limit in Central Government, our employees should also get gratuity at par with Central Govt employees.**

**Notified functions of the  
Development Officers (A)  
should be implemented.**

**Dev Officers (A) should also be given Newspaper and Briefcase allowance.**

**Dev Officers (A) should also be given Newspaper and Briefcase allowance.**

**In Micro offices where premium is more than 1 crore, one assistant and extra computer should be provided.**



# **Business Associates.**

**We would like to congratulate  
the UIICO management, for  
initiating Business Associates.**

**Business Associate scheme is a challenge for the retiring Dev Officer, who is a performer.**

**There is clear discrimination**

**DO with premium 2 crores  
need do only 2.2 crores .**

**Dev Officer with premium 10  
crores have to do 12 crores**

**All BAs doing more than 2  
crores should be treated at par  
regarding minimum pay is  
concerned.**

**Incentives should be based on  
volume of premium.**

**In majority of cases, the  
GENCORE IDs and Email IDs are  
not configured for them.**



**Dev Officers who had faced earlier disciplinary action but who is not deprived of retirement benefits should also be considered for appointment as BA.**

# Thank you!