

Case Study

AABY-Citizen Insurance Monitoring Software

Client

Directorate of Social Security & Pension Scheme (DSSP), Government of Karnataka:

Government of India and Karnataka State Government in association with Life Insurance Corporation of India (LIC) are implementing a citizen insurance scheme called Aam Admi Bima Yojana (AABY) for the identified set of land less below poverty line families. The implementation authority is the Directorate of Social Security & Pension Scheme (DSSP), Government of Karnataka.

Project

DSSP is implementing Aam Admi Bima Yojana (AABY) scheme across all the Districts and Taluks in Karnataka in association with Life Insurance Corporation of India, under which the identified Below Poverty Line (BPL) families are covered under insurance and scholarships are provided for students belonging to BPL families.

Given the size of the large volume of families covered under insurance and their geographical spread, monitoring and maintaining BPL family database, beneficiary details, maintaining family history, tracking insurance renewals, monitoring & tracking claims, monitoring claim settlements and tracking scholarship are of vital importance, hence DSSP is looking for better tracking, retrieval and control of information regarding citizen insurances.

Solution

Following an extensive review of available solutions, DSSP implemented the Backends AABY-Citizen Insurance Monitoring Software customized solution for Citizen Insurance Claim Monitoring for DSSP. The proposed solution offers value added functionalities to track and monitor insurance claims and scholarships with a very plentiful of MIS reports available for analysis. The proposed system is scalable to a large extent being a web based application and capable of integrating with other existing applications or new modules that may be needed to develop at a later stage. The proposed solution is embedded in an intuitive interface with the latest design technology implemented.

Salient Features

Implementing Backends AABY-Citizen Insurance Monitoring Software is resulting in benefits to the stake holders of the project. It had the necessary intelligence built-in and some of its features are listed below.

- **Rural landless Family database:** is used to maintain list of land less BPL families. Initially the data is imported from the existing survey data records. Each family is given a system generated Unique Identification code as per the standard numbering philosophy implemented by DSSP.
- **Family Registration** is used for new registration of a family
- **Insurance Policy** provides a facility to enter Insurance policy details.
- **Insurance Claims** facilitates the data entry of claim forms submitted by the beneficiary in the event of the policy holder's death or disability.
- **Scholarship** facilitates in monitoring of scholarships provided to students of insured families.
- **PGR- Public Grievance Redressal System** facilitates the registration of grievances.

Reports

DSSP was able to generate the required reports at any point of time during project execution through the software. The reports included **Registered Families, Families under Current Policy** and **Renewed Families reports**.

Implementation Training and support

Backend Bangalore Pvt Ltd had implemented and trained the Directorate of Social Security & Pension Scheme (DSSP) staff with using Backends AABY-Citizen Insurance Monitoring Software. Backend Bangalore Pvt Ltd and DSSP worked together to ensure that existing data was uploaded onto the AABY Citizen Insurance Monitoring Software. From then onwards, Backends AABY-Citizen Insurance Monitoring Software was the default tool for managing the Aam Admi Bima Yojana (AABY) project.

To ensure that project members are adept at using the system, Backend Bangalore Pvt Ltd ran customized training modules for all participants and supplements these with unlimited helpdesk and online support.