Integrated Grievance Management Systems (IGMS) – MMIS approach
Technologies MMIS the management Interface

Effective Grievance Management of Insurance Sector pertaining to Life and Non life products of different insurer companies are geographic hectic and intense in nature. Administration of these grievance related issues in geographic format would certainly stabilize towards a standard effective mechanisms on IGMS project management front in delivering the intended/desired services to policy holders towards goals of IGMS program by and large in a common frame work. Further it helps IRDA   to gauge the effectiveness of grievance redressal systems of insurers in the industry.

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Integrated Grievance Management Systems - (IGMS) – MMIS (Map Management Information Systems) Theapproach

Introduction: Map Management Information Systems (MMIS) TECHNOLOGIES FOR STRATEGY – TOP DOWN BOTTOM APROACH MECHANISMS AND MANAGEMENT BY OBJECTIVE PRINCIPLES AND PRACTICES IMPLEMENTATIONS.

Map being common component of any information systems be it MIS, LIS or GIS*(where M stands for management, L for Land , G for geographic and IS the information systems) and these Information systems communicate the events that have already taken place, or occurred with respect to time and space onto Geographical context,for further analytical mapping of operations as needed for functional needs,from time to time on the occurred prime events of the organization on routine basis. For this purpose, Technologies MMIS manipulate the data available to surface on to these Geographical locations of operations in intelligent activities format to give strategic intelligence by adopting Top down bottom approach and by implementing MBO (Management by Objectives) principles of management and practices. These concepts are Green oriented and also the Cost and Time Optimization tools.

Project overview – MMIS perspective

Resolving Grievances that arise on routine basis pertaining to various Life/ Non-life products and services of different insurersare hectic, bulk and geo in nature. Timely management of resources in resolving such grievances on end to end mode is the requisite as itstands meaningful amongst different stake holders.These grievance management pertaining to the Industry areindeedvery complex and a challenging phenomenon warranting for, a strong effective *electronic* governance coordination mechanisms amongst different stake holders spread across geographically to resolve the grievances or disputes by Insurers and IRDA hand in hand in meeting the objectives and of Goals of *IGMS.*

As, all the **decisions/actions**under the purview of IGMS are ***MISdependent***, *and as a matter* of fact any program or project outputs evaluation and itsmanagementfor the industry regulation and development is MIS dependent only. Further, these **MIS reports and systems surface** functional **operations** that have **already deployed or occurred**at a given point of time with respect to time and space function onto different geographical locations from time to time. Based upon the *views expressed from decisionsperspective*we could conclude that,these MIS systems and setups enable us to map the activities those have already occurred at defined locations and territories and the functional decision makers **the S**trategists **R**emotely**P**osition**/**map **these A**ctivities **from the operations sitting at corporate and Head offices in a Wilder mode**(defined as WRAP the prime output under MMIS technologies).*giving visual effect to MIS* enabling the decision processing systems more effective and precise. This kind of processing the MIS would certainly deliver the requisite automated decisions when the rules under the IGMS program are clearly defined and computed to the function specific needs as deemed fit in consensus.

Having defined and identified the complexity of grievance related eventsand the common logical processes for mitigation/resolutionof these grievanceswithin the purview of IGMSprogram for IRDA.Technologies MMIS have an effective solution under the concepts in place,in line with the objectives and motto of IGMS program. Technologies MMIS have evolved a common standard frame work thru the tools such as, **SKF** (**S**trategic **K**nowledge **F**ramework) that could have logical acceptance to the model under pilot study. Wherein, the prime policy stake holder related grievances matters, since lodging of complaints to resolving of the same are done in the same **SKF** frame work involving and integrating the actions/activities from MIS setups and systems made available to functional teams in conjunction to secondary source specific information (optional) ofthe industry that might be required for functional strategic needs at IRDA (suiting to the functional requirement). Thus, MMIS tech. *making* grievance management mechanisms effective and easy in a common standard electronic spatial (Map) format depicting the grievance status from virtual to statistical status published online on ones own need on contextual basis by deploying self knowledge publishing mechanisms (SKPM) the effective green knowledge solutions under the technologies.

Approach methodology

In light of the above discussions and overview expressed on IGMS RFP requirements front, we orient and propose the designs on certain Basic assumptions that could deliver the intended results under the program.

Following are the basic assumption we consider to design the application

1. The product and services that are on offer from various Insurers pertaining to Life and nonlife are fixed for a reasonable period of time to consider the application development

2. Insurer companies customers are geo specific, this as a base we will be able to specify the unique ID of the client of Insurer (Geo coding the customer) and surface them on ones own need to map, manage and monitor grievances for functional needs .

3. Mapping, Managing and monitoring thru these geo specific locations and controls would exercise logical access to these customers' locations thru intelligent geo search mechanisms for functional teams at IRDA on their need specifics.

4. Further, functionaloperations of insurer companies and services are routine, cyclic and are geo fixed as such and so under MMIS technologies we stem and stream these operations thru colored visual intelligence from existing MIS systems and setups.

5. The status of grievances would be mapped on to different Geographical Band Widths (GBW) concepts i.e. from the country level to District level and below with respect to insurer(s) grievances from complaint initiation to its resolution thru the base map of IRDA which would be prepared on complete system study and in consensus

Details on computation methodology of IGMS objectives and goals under MMIS concepts a brief overview

Purpose of IGMS (as enumerated in RFP)

IGMS is to provide a standard platform to all insurers to resolve policyholders' grievances and   to provide IRDA with a tool to monitor the effectiveness of the grievance redressal system of insurers.

*The basic purpose is to provide standard platform for Insurer companies, modules ofIGMS need to provide a standard platform to all insurers to resolve policyholders' grievances (**Designs under concepts MMIS**)*

- ✓ *The standards for the industry can be drawn from the mother Geography which remain static standardto depict the location specific identity of policyholders' from their location of policy purchase with respect to Insurer company.*

Need to provide IRDA with a tool to monitor the effectiveness of the grievance redressal system of insurers in the industry.

- ✓ All Insurer companies grievance related mapping and managing when done in spatial format from the central data repository, we will stream virtual knowledge boards on redressal systems as required for functional needs at IRDA to monitor the effectiveness of the system of IGMS

OBJECTIVES OF THE PROPOSED SYSTEM

To provide a gateway to policyholders to register and track their grievances with Insurers with a facility to escalate to IRDA. (as enumerated in RFP)

Designs under concepts MMIS

- ✓ On grievance policyholder will be able to create a spot for himself with respect to his location and register the grievance directly
                              Or
- ✓ The moment call is registered at call center the grievance related ID of customer with respect to insurer and nature of product would get classified uniquely for IRDA officials on their need

To facilitate IRDA to have access, monitor and track details of all grievances lodged with all Insurers, along with their disposal status.

- ✓ The above tools provided will facilitate to trace, track and tackle details of all grievances lodged with all Insurers at IRDA, along with their disposal status with due modification and customization with scroll features

The **Scope**under the Integrated Grievance Management System (IGMS) are enumerated in twelve points. All the reports and analytics are from the prime operations of grievance management and *the MIS reports* are from these operations and are streamed in different Geographical Band widths (GBW) under the concepts i.e. from the country level to District level and below if desired towards the scope of the project. We have experience in computing the prime operations by unifying all functional roles towards prime activities and extract the MIS and analytical reports for functional requirements for IRDA need.

- ✓ The tools that support these requirement are supported thru our
  - o **G**oal **G**oing **B**oards (**GGB**)
  - o **P**oint **O**f **I**nterest (**POI**)
  - o **P**rime **A**ctivity **B**oard (**PAB**)
  - o **V**irtual **K**nowledge **B**oards (**VKB**)

The above tools compute and surface function specific, pre-fixedgoals as per plan and surface the actual progress into the system with respect to time and space.

Apart from the scope of the project, the limitations and shortcomings cited in the RFP at IRDA can also be over come efficiently with the spatial frame work in place, as most of the things will fall in place. While efforts in searching and digging the information for the purpose of grievance addressing and management can be minimized when Map based Management Information Systems are deployed and maintained.

The brief advantages of these systems under the concepts can be enumerated.

MMIS tech value for functional strategist

- Link project & organizational objectives to stakeholder needs
- consistently focus on customer needs and manage stakeholders
- Build and manage high performance project teams
- Improved resource effort time by minimizing rework at levels
- Integrate project scope with product scope to create vision related
- Integrate & control time, resources & deliverables

Benefits

- Cost and time optimizations
- Will picture virtual status of IGMS operations at any point of time of any theme of interest for review in colored symbolic format
- Will picture the position of the grievance status as contemplated under IGMS when implemented as suggested under the concepts.
- Virtual Knowledge Boards (VKB) will enable top strategist to regulate the grievance mechanisms more effectively.

Concepts Map Management Information systemsare tested& proven – **IT**gets molded for designing **S**trategic **K**nowledge**F**ramework **(SKF)**that surface project objectives and goals by manipulating the data from existing **IT** resources – Wild Remote Activities Plotting the tools (WRAP tools) – LOGICAL KNOWLEDGE CONVERSION TOOLS