

AWARDS SCHEME FOR EXEMPLARY IMPLEMENTATION OF e-GOVERNANCE INITIATIVES

NAME OF CATEGORY- 'INNOVATIVE USE OF ICT BY CENTRAL GOVERNMENT PSUs'

1. Coverage – Geographical and Demographic :-

(i) Comprehensiveness of reach of delivery centres,

Covers entire Kerala and Lakshadweep

(ii) Number of delivery centres

2300 across Kerala

(iii) Geographical

(a) National level – Number of State covered

1 + 1

(b) State/UT level- Number of District covered

14+1

(c) District level- Number of Blocks covered

1976

Please give specific details:-

All Akshaya Centres in Kerala & Aasraya in Lakshadweep

(iv) Demographic spread (percentage of population covered)

➤ **50%**

2. Situation Before the Initiative (Bottlenecks, Challenges, constraints etc with specific details as to what triggered the Organization to conceptualize this project):

Penetration not up to the mark before this initiative. No penetration started at the village level.

3. **Scope of Services/ Activities Covered** (Relevance of choice of application for clients/ PSU, extent of e-enablement in terms of number of processes/services, extent to which step in each service/process have been ICT- enabled #)

We have given e-enablement to Akshaya Entrepreneurs under Mission Mode project of Kerala State IT Mission, for insurance policies providing general insurance coverage.

4. Strategy Adopted

(i) The details of base line study done,

Enabling the ACRs as our licensed agents and providing them a portal to

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issue policies.

(ii) Problems identified,

Passing of IRDA Exam by the Akshaya Entrepreneurs which is a prerequisite for issuing insurance policies.

(iii) Roll out/implementation model,

Pilot was run in Kollam District. Roll out is carried out in the remaining districts.

(iv) Communication and dissemination strategy and approach used.:

Conducting regular meetings and providing training to all Akshaya Entrepreneurs.

5. **Technology Platform used-**

(i) Description,

Oracle Web Solution

(ii) Interoperability

Yes

(iii) Security concerns

Secured through Akshaya Portal

(iv) **Any issue with the technology used**

NIL

(v) Service level Agreements(SLAs) (Give details about presence of SLA, whether documented, whether referred etc. #)

We have documented the MOU

6. **Enhancement of Productivity** (Give details about impact on volume of transactions handled per employee, Productivity of machines/ resources#)

Online issue of policies by Entrepreneurs enables us to use our manpower for more productive purposes.

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7. Efficiency Enhancement (Give specific details about the following #)

(i) Volume of transactions processed

➤ **10000 (April 14 to July 14)**

(ii) Coping with transaction volume growth

Not a concern. Our portals can scale up to handle much higher volumes.

(iii) Time taken to process transactions,

5 minutes

(iv) Accuracy of output,

Excellent

(v) Number of delays in service delivery

< 5%

8. Service Delivery – Business/ Client Centricity (Give details about improvement in interaction with clients and outcome for clients, relevance of access points, Length and Breadth of services provided online etc. #)

The programme delivers insurance portal at the Common Service Centres of Akshaya Project of Kerala IT Mission. It involves training and enabling of VLEs to issue policies. Akshaya Centres enable easy access to public.

9. Citizen/ Client Centricity (Give specific details on the following#)

(i) Impact on effort, time and cost incurred by user,

Easy to access, save time, No extra cost

(ii) Feedback/grievance redressal mechanism,

We are planning to provide a dedicated Call Center.

(iii) Audit Trails,

Available in Portal

(iv) Interactive platform for service delivery,

Akshaya Centres

(v) Stakeholder consultation

Kerala Govt., Akshaya Entrepreneur, customers

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10. **User convenience** (Give specific details about the followings #)

(i) Service delivery channels (Web, email, SMS etc.)

All facilities (Web, Email, SMS) available

(ii) Completeness of information provided to the users,

All ACEs are given training on Products and portal navigation

(iii) Accessibility (Time Window),

24 X 7

(iv) Distance required to travel to Access Points

Access points are available at every 5 KMs distance

(v) Facility for online/offline download and online submission of forms,

Available

(vi) status tracking

Available

11. **Innovation** (Give details on how the usage of technology is exemplary, any use of new and emerging technology, impact on number of steps required, identification and removal of bottlenecks/ Irrelevant steps etc. #)

Providing portal and online issue of policies

12. **Defined and Achieved outcomes** (Give details about extent of improvement in terms of organizational objectives, output targeted in the beginning of the project and output achieved, extent to which the project is able to reach/ fulfill the requirements of planned beneficiaries etc. #)

Penetration to all nook and corner. Targeted 2000 outlets and achieved 800 as on date. To reach all villages.

13. **Sustainability** (Give details about sustainability w.r.t. technology (technology used, user privacy, security of information shared- Digital Signature/ Encryption etc. #), Organization (hiring trained staff, training etc#), financial (Scope for revenue generation etc. #)

Providing password to all ACEs and portal navigation training to all. Policies issued bear QR code as a security measure against frauds. To generate revenue of Rs. 25 crores premium in 2014-15 financial year.

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14. Adaptability Analysis

- (i) Measures to ensure adaptability and scalability

Availability of MIS

- (ii) Measures to ensure replicability

The ACEs are working under Kerala state IT Mission

- (iii) Restrictions, if any, in replication and or scalability

Password providing

- (iv) Risk Analysis

Pilot project conducted to understand the risk implications.

15. Comparative Analysis of earlier Vs new system with respect to the BPR, Change Management, Outcome/benefit, Change in legal system, rules and regulations

Earlier, the business was underwritten through cover notes. Now it is through portal.

16. Result Achieved/ Value Delivered to the beneficiary of the project-(share the results, matrices, key learning's, feedback and stakeholders statements that show a positive difference is being made etc):

- (i) To organization

Increasing premium through these outlets, reduction in manpower.

- (ii) To citizen

Gets service in all parts of Kerala and all Islands of Lakshadweep.

- (iii) Other stakeholders

Akshaya Entrepreneurs generating revenue.

17. Extent to which the Objective of the Project is fulfilled-(benefit to the target audience i.e.G2G, G2C, G2B, G2E or any other, size and category of population/stakeholder benefited etc):

18. Other distinctive features/ accomplishments of the project:

1.More insurance penetration in rural areas of Kerala

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2. Providing Portal facilities to all CSEs.

3. Delivery Insurance product to remote areas.

This is just an indicative list of indicators. Applicant can add on more information based on suitability of the project nominated.

Akshaya- is an IT mission initiative of Kerala State Government to create and run a Common Service Centre (CSC) network all across Kerala; a social and economic catalyst focusing on the various facets of e-learning, e-transaction, e-governance, information and communication services. The New India Assurance Company, a Government of India premier Non life Insurance Company has joined hands with the Akshaya - Kerala IT mission initiative to distribute Non life insurance products in the nook and corner of Kerala State through the Akshaya VLEs. Mr. P.K. Kunhalikutty, Hon'ble Minister for Industries and IT, inaugurated the joint initiative between Akshaya (a project of Kerala State IT Mission) and India's premier Non-life Insurer, The New India Assurance Co Ltd, through which select non life insurance products would be made available at all Akshaya centres in the state of Kerala .

Customers can buy or renew their policies through the centers with New India. The company would be offering products of Comprehensive Private Car, Two Wheeler and Commercial Vehicle Insurance, Health and other Personal Lines of Insurance through a portal provided by it. Individual Village Level Entrepreneurs (VLE- Akshaya Entrepreneurs) running the Akshaya Centers would become agents and the New India's Policy portal is linked to the Akshaya Kendra's IT Portal by this arrangement. An MOU has been already signed between the Kendra and the fully Govt. owned New India Assurance Co. Ltd to promote this pioneer scheme. This initiative also will provide additional income to the Akshaya VLEs by way of commission on the sale of Insurance policies as per the commission structure framed by IRDA from time to time. New India Assurance would soon introduce low cost Micro Insurance products also through the portal at these Akshaya Centers. Hundreds of Akshaya VLEs have become IRDA approved agents of the Company and started issuing policies on line proving that this project is going to be a great success in this state.