

## 1. Introduction

This User Manual provides an overview of **Abrabopa Life insurance system**, outlining system access, user roles, and functional modules. The system is designed to support **policy administration, sales, premium management, claims processing, and financial operations** through a secure, role-based platform.

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## 2. System Access & Login

### Login Credentials

Access to the system is granted through **role-based user accounts** created by the System Administrator.

- **Username:** Registered email address
- **Password:** System-generated password (minimum of 12 characters)

### Example:

- Username: mdanso@impactlife.com.gh
- Password: \*\*\*\*\*

For security purposes, users are required to **change their password upon first login** and adhere to the organization's password policy.

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## 3. System Administration

### Administrator Role

The **Administrator** is responsible for the overall system configuration and master data setup. This role ensures that the system is correctly structured to support business operations.

### Administrative Modules

#### Organization

Used to configure company-wide information, including:

- Company name

- Registered address
- Contact details

## **Branch**

Used to set up and manage company branches by capturing:

- Branch locations
- Contact information

## **Product**

Used to create and manage insurance products, including:

- Product names
- Product descriptions (e.g., Abrabopa, Nimdeε Ye, Wo Daakye Nti)

## **Parameters**

Used to configure product-specific parameters such as:

- Sum assured
- Main life and additional lives
- Age limits and eligibility criteria

## **Product Rules**

Used to define business rules governing products, including:

- Policy status and lifecycle rules
- Lapse and reinstatement rules
- Cover levels and benefits
- Waiting periods
- Policy features

## **Users**

Used to create and manage system users and assign appropriate roles and access privileges.

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#### 4. User Roles & Functional Responsibilities

The system operates on a **role-based access model**, ensuring segregation of duties and operational control.

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##### **System Administrator (SYS.ADMINISTRATOR)**

- Configures system parameters and products
  - Manages users and access rights
  - Maintains master data and rules
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##### **Back Office**

The Back Office role supports **policy administration and operational management**.

##### **Responsibilities include:**

- Advanced policy and customer search
  - Policy endorsements and amendments
  - Policy cancellation processing
  - Policy schedule generation and distribution
  - Payment history review
  - Operational and management reporting
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##### **Telesales Agent**

The Telesales Agent role supports **sales and customer onboarding activities**.

##### **Responsibilities include:**

- Following up on incomplete USSD self-service transactions
- Contacting customers to complete onboarding
- Selling insurance products to new customers
- Capturing and validating customer and policy information

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### **Telesales Admin**

The Telesales Admin role provides **supervisory oversight** of telesales operations.

**Responsibilities include:**

- Monitoring incomplete customer transactions
- Assigning follow-ups to telesales agents
- Supervising agent performance and activity levels
- Ensuring compliance with approved sales processes

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### **Claims Office**

The Claims Office role supports **claims intake and initial processing**.

**Responsibilities include:**

- Claim registration and initiation
- Verification of required claim documentation
- Initial assessment of claims against policy terms
- Submission of claims for managerial approval

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### **Claims Manager**

The Claims Manager role ensures **proper review and authorization of claims**.

**Responsibilities include:**

- Reviewing initiated claims
- Approving, declining, or requesting additional information
- Validating claims against exclusions and policy conditions
- Monitoring claims turnaround times and performance

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### **Finance Manager**

The Finance Manager role provides **financial control and oversight**.

**Responsibilities include:**

- Approval of claim payments
  - Processing authorized claim disbursements
  - Reconciliation of premiums and payouts
  - Financial reporting and audit support
  - Monitoring claims liabilities and cash flow exposure
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**Premium Admin**

The Premium Admin role manages **premium collection exceptions**.

**Responsibilities include:**

- Manual upload of premium payments
  - Handling failed or missed automatic deductions
  - Managing premium adjustments and reinstatements
  - Monitoring premium compliance and lapse conditions
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**5. Back Office Module Overview**

The **Back Office module** serves as the central operational hub of the system. It enables authorized users to efficiently manage policies and support daily administrative activities.

**Key Capabilities**

- **Advanced Search:** Rapid retrieval of policy, customer, and transaction records
- **Endorsements:** Controlled policy amendments aligned with approved rules
- **Policy Cancellation:** Secure cancellation processes with audit trails
- **Policy Schedule Management:** Generation and distribution of policy schedules
- **Reporting:** Operational, management, and compliance reports

This module is designed to enhance **operational efficiency, data accuracy, and regulatory compliance**.

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## 6. Conclusion

The Life Insurance Management System provides a comprehensive, secure, and role-driven platform that supports the **entire insurance value chain**—from product setup and sales to premium management, claims processing, and financial control. Its modular design ensures transparency, accountability, and efficient service delivery across all business functions.