Federation of National Postal Organisations

T-24, Atul Grove Road, New Delhi-110 001

Mob.: 9959538622, e-mail: sivajivasireddy@gmail.com, Web : fnpo.org

SIVAJI VASIREDDY

Secretary General

No. 1-1/IMS PLI-RPLI/Rollout

Date: 02.11.2026

To
The Director General Posts,
Dak Bhawan,
New Delhi – 110001.

Respected Madam,

Sub: Request to defer the proposed nationwide migration from McCamish to the new Insurance Management Solution (IMS) for PLI and RPLI until comprehensive testing, data verification and system stabilisation – Reg.

I wish to bring to your kind attention the serious concerns being expressed by employees and operational staff regarding the proposed nationwide migration from the existing McCamish software to the new Insurance Management Solution (IMS) for Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI).

During the pilot implementation at selected Post Offices, several bugs, technical glitches and functional issues have reportedly been noticed, some of which are still under examination and rectification. Proceeding with nationwide implementation without ensuring that all functionalities are fully tested and operational may adversely affect insurance business, policyholders and employees.

It is pertinent to point out that the APT 2.0 application underwent rigorous internal testing, followed by three rounds of User Acceptance Testing (UAT). However, in the case of IMS, the first UAT was conducted for 15 days, followed by another UAT within just 10 days, including the festival day itself. Immediately thereafter, the concerned technical personnel were directed to report for rollout-related activities.

It is also learnt that developers and technical personnel have been working continuously for more than a month, putting in over 12 hours a day, including weekends and holidays. Even during Dasara, they continued working to meet the stipulated deadlines. Such circumstances raise legitimate concerns about whether adequate time has been provided for comprehensive testing, validation and stabilisation of this critical application.

Further, the following issues require immediate attention before migration:

1. **Incomplete migration of policy data:** Reports indicate that the migration process has not been completed fully and certain policies are reportedly missing from the migrated data. The completeness and accuracy of all policy records must be thoroughly verified before proceeding further.

Contd – 2

Scanned with OKEN Scanner

2. **Pending requests and transactions:** It is learnt that only a limited period has been proposed for clearing all pending requests in McCamish, followed by a period during which transactions will not be permitted. Considering the large volume of pending requests across the country, the proposed time frame appears inadequate and may result in accumulation of cases, delays in policy servicing and avoidable grievances.
3. **Functional and technical deficiencies:** Several bugs and deficiencies identified during pilot implementation must be rectified before nationwide rollout. All essential functionalities, including policy indexing, bond generation, after-sales services and policy servicing, must be thoroughly tested.
4. **Financial accuracy and accountability:** The financial implications involved in IMS are considerably higher than those associated with routine APT operations. Errors in premium calculations, default fees, policy transactions, claim settlements, maturity payments and incentive calculations may result in serious financial complications and unnecessary accountability being placed on counter officials.
5. **Lessons from previous migration:** The Department has already experienced considerable operational difficulties during the migration to APT 2.0, when employees struggled for several days with technical disruptions and service interruptions. Even a seemingly minor issue, such as GST on default fees, created difficulties for counter officials due to the non-updation of the necessary patch in McCamish. The lessons learnt from the previous migration must be taken into account before undertaking another major system transition.
6. **Customer service and business impact:** Any interruption in policy servicing, premium collection, claims processing or other essential services will directly affect policyholders and create dissatisfaction among customers. Such disruptions may ultimately affect public confidence in PLI and RPLI and the future business prospects of the Department.

In view of the above, **FNPO requests the Department to consider the following measures before proceeding with nationwide implementation:**

a) Defer the proposed nationwide migration until all identified bugs and technical deficiencies are satisfactorily rectified.

b) Ensure complete migration and verification of policy data, including existing policies, premium details, pending requests and transaction histories.

c) Conduct comprehensive User Acceptance Testing involving actual operational scenarios and representatives of different categories of Post Offices.

d) Provide sufficient time to clear all pending requests and transactions in the existing McCamish system without imposing impractical deadlines or unnecessarily stopping customer services.

e) Ensure proper validation of premium calculations, default fees, policy servicing, claims, maturity payments and incentive calculations.

f) Obtain feedback from pilot offices, resolve all reported issues and ensure system stability before nationwide rollout.

Cont.. 3

Scanned with OKEN Scanner

g) Provide adequate training, technical support and a dedicated mechanism for immediately resolving operational issues after migration.

The objective of introducing a new technology platform should be to improve efficiency, accuracy and customer satisfaction, and not merely to meet predetermined rollout deadlines. A hurried migration without adequate testing and data validation may create serious complications, the consequences of which will ultimately be borne by policyholders, counter officials and the Department itself.

A reasonable postponement for proper testing, rectification, data verification and system stabilisation is always preferable to a premature nationwide migration that may jeopardise the Department's valuable PLI and RPLI business.

I, therefore, request your kind personal intervention to review the preparedness for nationwide IMS implementation and issue necessary directions to defer the migration until the system is fully tested, stable and reliable.

An early and favourable intervention in this matter is earnestly solicited.

Thanking you,

Yours faithfully,

(SIVAJI VASIREDDY)
Secretary General

Scanned with OKEN Scanner