**Table of Contents**

**Chapter 3 - Filing System for Insurance Records**

|  |  |
| --- | --- |
| **Subsection** | **Name** |
| 3.01 | Terminal Digit Filing System |
| 3.02 | File Prefix Order of Precedence |
| 3.03 | Documents in Electronic and Paper Records |
| 3.04 | Access to Electronic Records |
| 3.05 | Workflow Process |
| 3.06 | Complete Search for Lost Record |

Top of Form

**3.01    TERMINAL DIGIT FILING SYSTEM**

   Insurance records are identified according to the numerical system known as the "Terminal Digit Filing System." The fundamental principle of this system consists of dividing the numbers into groups which are read from right to left. The two numbers on the extreme right are called "primary" digits; the two numbers to the left of the primary digits are called "secondary" digits; the remaining numbers are referred to as "final numbers." The number V17104628 would be broken down as:

            Final Numbers            Secondary Digits                 Primary Digits

                V1710                               46                              28

        The file numbers are automatically assigned by the Insurance system.

**3.02    FILE PREFIX ORDER OF PRECEDENCE**

a.  The following list shows the file number prefixes in their order of precedence. It may be used as a guide when it becomes necessary to determine which policy number is the file number when multiple prefixes are shown on the folder.

1.       FV

2.       FRS

3.       FRH

4.       FH

5.       FJ

6.       FK

b.  Policies prefixed by the letters W, JR, or JS are never used as file number prefixes.

**3.03   DOCUMENTS IN ELECTRONIC AND PAPER RECORDS**

a.  Electronic Records

1.  When documents are received by the Insurance Center, they are barcoded using the terminal digit system noted in 3.01 and then scanned directly into the Insurance system. The scanned document images are sorted into different folders, which can be opened in the electronic record with which it is associated. The folders are as follows:

a)  B&O: All Beneficiary Designation forms.

b)  292 (Incoming/Outgoing): All correspondence to and from the insured on existing policies, except for Veterans’ Mortgage Life Insurance (VMLI). This includes items like address changes, Tcap, reduced paidup requests, and any manually generated correspondence with the insured.

c)  292 (Loan/Cash Surrender): All Loan and Cash Surrender applications (formal and informal) and system generated loan or cash surrender approval or denials.

d)   295 (Incoming/Outgoing): All correspondence to and from a beneficiary of an insurance policy.

e)   Power Of Attorney: All Power of Attorney documents.

f)    295 (Award Maintenance):  Any correspondence for a running award, including direct deposit and address changes and income verifications.

g)   297 (Incoming/Outgoing): All correspondence to and from the Veteran regarding applications for insurance benefits.

h)   297 (Applications): All applications for insurance benefits, except for VMLI.  This includes paper and online applications.

i)    297 (VMLI): All correspondence and applications to and from the Veteran regarding VMLI.

j)    Email: Emails received and replied to by VA Insurance.  This does not include IRIS inquiries or emails within the VA Insurance system.

k)   Controlled Correspondence:   Incoming and outgoing correspondence to and from Congressional representatives, White House, Secretary of    Veterans Affairs, other cabinet level agency correspondence, or other high-level VA officials.

l)    295 (Outreach): All correspondence to and from recently separated Servicemembers with Servicemembers’ Group Life Insurance at separation who are part of VA Insurance’s outreach efforts.

b. Paper records

1.  Paper records received in Clerical Support are barcoded using the terminal digit system noted in 3.01 and then scanned and stored in the Insurance systems as noted in a.  After being scanned, some of these paper records are stored, some are shredded, and others are returned to the sender.

a)  Imaged and Sent to National Archives and Record Administration (NARA)

1)  Paper that shows an Insurance Beneficiary Designation are maintained for 50 years by NARA.  These records are imaged, boxed, and sent to NARA after ten boxes are filled (approximately every 12 weeks):

                                    i.  Informal and Formal Beneficiary Option and Designation forms

                                    ii.  S-DVI Applications

                                    iii. Supplemental S-DVI Applications

b)  Imaged and Returned Upon Request

1)  The following documents are imaged and the original is returned to the insured or beneficiary upon request:

                                     i.   Any document requested returned when received

                                     ii.  Death Certificates

                                     iii. Marriage Certificates

                                     iv. Birth Certificates

                                     v.  Any other original source documentation

c)  Immediate Destruction

1)  Envelopes, postal address cards, and return mail on active insureds are not imaged.  They are shredded on the official shredding day after receipt.

***NOTE****:  Return mail on active insureds is not imaged because of the return mail process whereby “bits” are placed on the active records to prevent further mail from going out on the record when return mail is received.*

d)  Imaged and Shredded

1)  Any document that is not categorized under a-c.  These documents are imaged and placed in a box identifying it as not required for NARA retention.  Shredding occurs only once a box has been filled and retained for at least 30 days.

**3.04    ACCESS TO ELECTRONIC RECORDS**

a.  To gain access to the electronic records, the following process must be followed:

1.  A secretary or a supervisor must submit a request by use of the following forms:

a)  VICTARS/ITS (Form 29-8824c)

b)   BDN (Form 20-8824)

c)   CSS (Form 20-8824e)

d)   Time Sharing (Form 9957)

e)    SDC (MVS/TSO)

f)    LAN Access

g)   Special Features (VICTARS accesses)

2.  Once the request is submitted, it will either go immediately to Internal Controls (if requested by the supervisor) or it will go in the supervisor’s Pending Approval box.  After the supervisor approves the request, it will go to Internal Controls.

3.  Internal Controls must approve the request.  Once approved, it is sent to the Office of the Director.  If denied, Internal Controls returns it to the supervisor for action.

4.  The Office of the Director reviews the request. Once approved, it is sent to the Information Technology Staff.  If denied, the Office of the Director returns it to the supervisor for action.

5.   The ITS then creates the new user account.

**3.05    WORKFLOW PROCESS**

a.  When documents are received, they are identified and barcoded before being scanned into the Insurance system, the barcode contains data that identifies if and what type of task should be created in the workflow system.

b.  Once the document is scanned, a clerk will commit the images and the system will sort the images and associate the documents with the appropriate electronic insurance record.

c.  When the system associates the documents, it may create a workflow task depending on the data in the barcode.  If a task is created, it is automatically assigned by terminal digit to the appropriate employee.

d.  Imaged documents will appear on the appropriate records, usually soon after imaging, and begin to assign workflow tasks as appropriate. The employee can then view and access the electronic folder and associated documents for all assigned tasks through the Insurance system on their personal workflow list.  The workflow list tracks the age of the task.

e.   If a document was scanned without a barcode, it will generate for action and a clerk will manually index the document to the appropriate pending image(s).  This ensures the image is manually associated with the appropriate electronic record.

**3.06    COMPLETE SEARCH FOR LOST RECORD**

a.  A complete search will consist of searching:

1.  Electronic VA Insurance System (using all identifying information available) - Conducted by Policyholder Services (PSD)or Death Claims (DCD).

2.  SHARE/BIRLS (Beneficiary Identification and Records Locator Subsystem) – Conducted by the Imaging Unit after request from PSD or DCD.

3.  Federal Archives Records Centers - Request made by Imaging Unit.

b.   After conducting a complete search for an insurance record, and the record cannot be found, the Imaging Unit should inform the PSD or DCD requestor and place a note in the VA Insurance System that the original folder cannot be located.