

GTOM Training Guide

Release 1 Singapore

Private Motor

Module 3: Endorsements

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redefining / Insurance



Content Page

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 - **Financial Endorsements**
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- **Endorsement Eligibility**
- **Endorsement Function**
- **Multiple Changes in one Endorsement**
- **Stand-Alone Endorsement**
- **Overview of Endorsement Workflow (s)**

Endorsement Types & Eligibility



Endorsement Types

Endorsements are categorised into two main types:

- **Non-Financial** - changes that do not impact risk assessment resulting in no change to the price of cover or eligibility
- **Financial** – changes that require further risk assessment which may result in pricing adjustment or eligibility criteria

Non-Financial Endorsements
Change of Driver Details (except DOB)
Removal of a driver
Change of Vehicle details
Change of Policy Holder detail (corporate)
Change of Policy Holder detail (individual)
Change of interested party
Report of demise of insured/policyholder

Financial Endorsements
Extension of POI
Shortening of POI
Addition of a driver
Change of DOB of a driver
Change in NCD
NCD Verification
Change in NCD
Change in SDD
Addition of Pack/Add-on
Change of Off-Peak car indicator
Policy Cancellation
Policy reinstatement (opposite of cancel)
Endorsement referral
Extension of geographical area (referral)
Wrong declaration of claim and/or driver experience
Internal Endorsement

Endorsement Eligibility

Agent Endorsements

Change of Driver Details (except DOB)
Removal of a driver
Change of Vehicle details
Change of Policy Holder detail (indv and corp)
Change of interested party
Extension of POI
Addition of a driver

Staff Endorsements

Change of Driver Details
Removal of a driver
Change of Vehicle details
Change of Policy Holder detail (indv and corp)
Change of interested party
Report of demise of insured/policyholder
Extension of POI
Shortening of POI
Add a named driver
Change of DOB of a driver
Change in NCD
Verification of NCD
Change in SDD
Addition of Pack/Add-on
Change of Off-Peak car indicator
Policy Cancellation
Policy reinstatement (opposite of cancel)
Endorsement referral
Ext of geographical area (referral)
Wrong declaration of claim and/or driver experience

Multiple Changes In 1 Endorsement

- A user can make multiple changes in one Endorsement with the following possible outcomes:
 - All changes are **authorised** for user to make upon confirmation of the changes
 - **None** of the changes are authorised for user to make and they will have to be referred to SPO/UW for further review
 - **One of the changes are not authorised** for user to make and thus none of the endorsements are in effect until all are approved by relevant department



Stand-Alone Endorsement

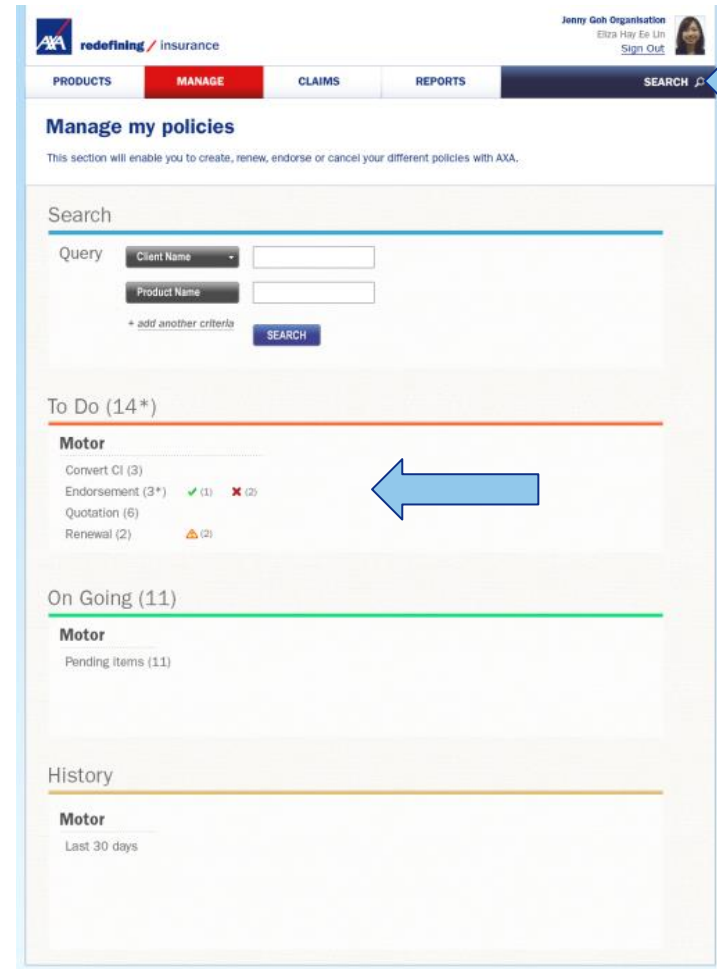
- **A user will not have access to endorsements that cannot be combined with each other, when accessing the endorsements through the 'Endorse' button**
- **Sample Stand-alone endorsements are as follows:**
 - NCD Verification
 - Demise of PH
 - Reinstatement
 - Cancellation
 - POI Adjustment

Access to Endorsements



Endorsement Function

- A user can access the endorse functionality from :
 - i. either the search function on top right corner of page (either by Policy or Client search)
 - ii. or from policies listed on the manage page



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Jenny Goh Organisation
Eliza Hay Ee Lin
Sign Out

PRODUCTS **MANAGE** CLAIMS REPORTS **SEARCH**

Manage my policies

This section will enable you to create, renew, endorse or cancel your different policies with AXA.

Search

Query Client Name Product Name

+ add another criteria

To Do (14*)

Motor

Convert Ci (3)

Endorsement (3*) ☒ (1) ☒ (2)

Quotation (6)

Renewal (2) ☒ (2)

On Going (11)

Motor

Pending items (11)

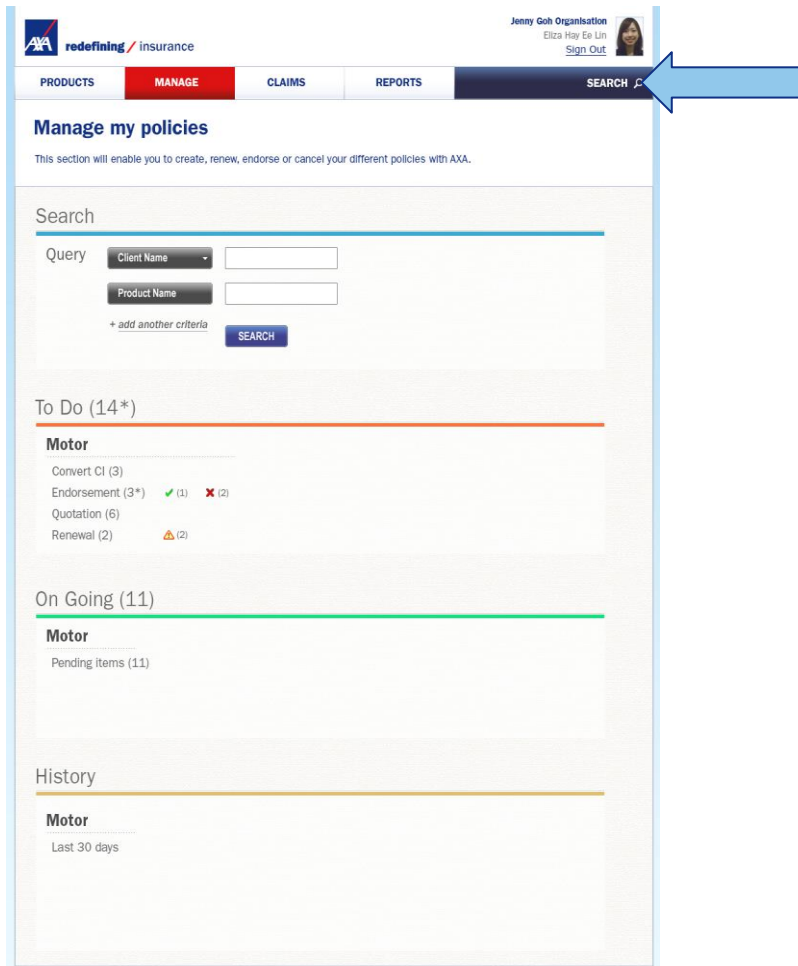
History

Motor

Last 30 days

Endorse via Search function

- A user can initiate a search by going to the top right corner from the landing or manage page and clicking on the search icon.



The screenshot displays the AXA redefining insurance portal. At the top right, a user profile for 'Jenny Goh Organisation' is visible, with a 'Sign Out' link. Below this is a navigation bar with tabs: PRODUCTS, MANAGE, CLAIMS, REPORTS, and SEARCH. A blue arrow points to the SEARCH tab. The main content area is titled 'Manage my policies' and includes a search section with a 'Query' field, a 'Client Name' dropdown, a 'Product Name' dropdown, and a 'SEARCH' button. Below the search section, there are three sections: 'To Do (14*)', 'On Going (11)', and 'History'. The 'To Do' section lists tasks like 'Convert CI (3)', 'Endorsement (3*)', 'Quotation (6)', and 'Renewal (2)'. The 'On Going' section lists 'Pending Items (11)'. The 'History' section lists 'Last 30 days'.



Policy Level

PEGA Testing001

Search

POLICY

CLIENT

Results

	Policy Number	Quotation Reference	Intermediary Number	Intermediary Name	Product	Product Type	Plan	Case Status	Transaction Date	Insurance From	Insurance To	Client Name	User ID
<input type="checkbox"/>	GA008823	AXA-MTR-SG-2014-4114	04134	HPKBNA OHPX YEA OEG	Private Motor	VA1	SmartDrive_Flexi	In-force	13/02/2014	01/03/2014	28/02/2015	TRAINER TERENCE	04247006

View

Export

Endorse

Page 1 of 1

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PREVIOUS

HOMEPAGE

New Business

Endorsement by Client Search

Search

POLICY CLIENT Results

	Client Name	Client Number	DOB	Address	Policy Number	Product Type	Transaction Date
<input type="checkbox"/>	TRAIN STATION SMRT REDHILL	1676735	11/02/1980	TRAIN STATION ...	P1433169	VPA	01/01/2014
<input checked="" type="checkbox"/>	TRAIN STATION SMRT REDHILL	1676735	11/02/1980	TRAIN STATION ...	P1433168	VPA	01/01/2014
<input type="checkbox"/>	TRAINER TRAINER	1679148	02/03/1970	33 THE ROAD ... 069415	GA009819	VA3	13/02/2014

View Policy Details Export

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PREVIOUS | HOMEPAGE

Renewal

- Select the desired client and click on “View” to display client details

Search

POLICY CLIENT Results

Client Number

Name

Gender ☒ Male ☐ Female

Display Name

Date of Birth

Phone

Email

Plan

Transaction Date

Type ☒ Individual

FIN / NRIC

Country

Postal Code

Address

Case Status

Policy Details Endorse

PREVIOUS | HOMEPAGE

New Business

- From the client details page, user can click on “Endorse” to start endorsement

Endorse via Manage Page

- A user can initiate a search by going to the top right corner from the landing or manage page and clicking on the search icon.

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Sign Out

PRODUCTS **MANAGE** CLAIMS REPORTS SEARCH

Manage my policies

This section will enable you to create, renew, endorse or cancel your different policies with AXA.

Search

Query

Client Name

Product Name

+ add another criteria

SEARCH

To Do (14*)

Motor

Convert CI (3)

Endorsement (3*) ✓ (1) ✗ (2)

Quotation (6)

Renewal (2) ⚠ (2)

On Going (11)

Motor

Pending Items (11)

History

Motor

Last 30 days



Endorse via Manage Page

Motor

ENDORSEMENT

	Policy Number	Product Name	Product Plan	Policy Holder Name	Vehicle Registration Number	Policy Holder ID	Effective Date	Endorsement Premium	Case Status	Returned Date
<input type="checkbox"/>	GA005031	SmartDrive	Peace	TAN LIN	MBB8861	S9404709I	21/01/2014	\$4,118.56	Pending-Submission	
<input type="checkbox"/>	GA005273	SmartDrive	Peace	HJKO HJHJJ	sh23434	S8380807A		\$2,932.00	Pending-Submission	

Display

Export

Withdraw

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Endorsement Workflows



Endorsement Workflow

Types:

1. Within Authorisation

- Singular or multiple endorsements
- Stand-alone endorsement

2. Outside Authorisation


3. Combine Endorsements (i.e. Some authorized and some unauthorized changes)


Endorsement Workflow (Within authorization)

1. Singular or Multiple Endorsements



Singular or Multiple Endorsement – E.g. Edit information


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[Sign Out](#) 

PRODUCTS **MANAGE** CLAIMS REPORTS

SmartDrive

(+65) 1800 880 4888
customer.service@axa.com.sg



Account Details

* Account code 10836 - Asia Pacific Pte Ltd

Endorsement

*Type Edit

*Effective date of change
Day Month Year
-- -- --

CONTINUE ► | [HOMEPAGE](#)

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[illegible][| HOMEPAGE |](#)


Endorsement Workflow (Within authorization)

2. Stand- alone Endorsements



Stand-alone Endorsement – E.g. POI Adjustment


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PRODUCTSMANAGECLAIMSREPORTS

SmartDrive

(+65) 1800 880 4888
customer.service@axa.com.sg



Account Details

* Account code10836 - Asia Pacific Pte Ltd

Endorsement

*TypePOI Adjustment

*Effective date of change


DayMonthYear


-- --- --

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Endorsement – POI Adjustment

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PRODUCTS

MANAGE

CLAIMS

REPORTS



SmartDrive

(+65) 1800 880 4888
customer.service@axa.com.sg

Account Details

* Account code 10836 - Asia Pacific Pte Ltd

Endorsement

*Type POI Adjustment

*Effective date
Day: -- Month: -- Year: --

*Inception date
Day: -- Month: -- Year: --

*Expiry date
Day: -- Month: -- Year: --

ENDORSEMENT

#	Description
1	Period of Insurance End 12 / January / 2014 → 31 / January / 2014

Total: \$70.00

CORRESPONDANCE

Send by email all policy documents to: Client + Agent

PAYMENT

☒ Please check the box to confirm that you are authorised to act on behalf of the Policyholder, and that the Policyholder has understood and agreed with the [policy terms, conditions and exclusions](#), as well as the [AXA Privacy Promise](#)

CREDIT CARD

PAY BY CREDITS

* Payment Mode ☐ Full ☒ Instalment Payment Premium (IPP)

* Issuing Bank

ENDORSE ▶ | HOMEPAGE


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Outside Authorization




Outside Authorization E.g. Demise of Policyholder

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Account Details

* Account code

Endorsement

* Type

WITHDRAW | **ENDORSE** | HOMEPAGE

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Outside Authorization – Endorsement Request

The screenshot displays the AXA redefining insurance website interface. At the top left, the AXA logo is followed by the text "redefining / insurance" and the email address "customer.service@axa.com.sg". At the top right, the text "AXA Organization" is displayed, along with "UAT testuser" and links for "Self Service Sign Out". The main content area features a background image of a road. On the left, there are sections for "Account Details" and "Endorsement". A central white modal window titled "Endorsement Referral" is open, containing a form with a dropdown menu for "* Type" set to "Demise", a text input field labeled "Enter your request details", and two buttons: "SEND" and "BACK". At the bottom of the page, there are links for "WITHDRAW", "ENDORSE", and "HOMEPAGE". The footer contains the text "COPYRIGHT © AXA 2013. ALL RIGHTS RESERVED".

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customer.service@axa.com.sg

AXA Organization
UAT testuser
Self Service Sign Out

Account Details

* Type Demise

Endorsement


Enter your request details

SEND | BACK

WITHDRAW | ENDORSE | HOMEPAGE

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Outside Authorization – Endorsement Request

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UAT testuser
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Motor: Referral

CANCELLATION	ENDORSEMENT REQUEST	ENDORSEMENT	QUOTATION	RENEWAL				
Policy Number	Product Name	Product Plan	Policy Holder Name	Vehicle Registration Number	Policy Holder ID	Premium Before Referral	Case Status	Referral Type
<input type="checkbox"/> GA003894	SmartDrive	Flexi+	TAN MICHELLE	SGF1234A	S7501439B	\$2,001.00	Pending-Additional	
<input type="checkbox"/> GA005274	SmartDrive	Peace	SMTDONIEL TEST	ASR0001	S8235523E	\$3,180.00	Pending-Additional	
<input checked="" type="checkbox"/> GA005273	SmartDrive	Peace	HJKO HJHJJ	sh23434	S8380807A	\$2,932.00	Pending-Additional	

View

Export

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Motor

Last 30 Days

Combination Endorsement



Combination Endorsement- SDD and Email

1. Do Changes

Car Details

Model

Year of manufacture

CAR make use

Driver Details

Main Driver

Gender

Marital status

State of birth

Home rental property

Postal code

Claim History

Any claims in past 5 years

Number of accidents/claims

Number of accidents/claims

Total claims amount

Policy Dates

Start

End

Our Offers

SmartDrive Comprehensive

FLEXI

Price \$1,773.00

SmartDrive Comprehensive "Flexi"

Key benefits

Usual Price

OUR PRICE

Packs

Basic Protection

Claim Protection

Family Protection

Overseas Protection

Protection Plus

Benefits

NEW PROTECTOR

EXCESS

PERSONAL ACCIDENT

COUNTRY CAR

DAILY RENT

Your selection

PRODUCT

PACKS

ADD-ONS

DISCOUNTS

TOTAL

ENDORSEMENT

REFUND PREMIUM

Combination Endorsement- SDD and Email

2. Confirm the Changes

Car Details

* Make

* Model

* Year of manufacture

* Off-peak car

Seating capacity (excluding driver)

Vehicle registration number

* Engine number

* Chassis number

Sub model

Cubic capacity

You can obtain your chassis number via [IAA website](#)

Required for policy

Driver Details

Main Driver#2 Driver

Gender

Date of Birth

* Surname

* Given Name

Display name as

* Occupation

* Phone

* Email

* Nationality

* FIN / NRIC

* Main driver is also the policyholder

* Type

* Surname

* Given name

Display name as

* Date of birth

* Phone

* Email

* Nationality

* FIN / NRIC

* Country

Postal code

* Address

* Financial loan?

* Finance loan company

* Who most recently insured your car?

* Is it the same car?

* Previous Vehicle Registration Number

ENDORSEMENT

#	Description
1	Client details: Policyholder Email: policyholder@email.com → new.policyholder@email.com
2	Driver details Safe Driver discount "Yes" → "No"

Total: \$70.00

REFER

DECLINE

ENDORSE

HOMEPAGE

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Combination Endorsement- SDD and Email

Endorsement Referral

List

#	Description
1	Client details: Policyholder Email policy.holder@email.com → new.policy.holder@email.com
2	<div><div>Select the endorsement category</div><div>Enter your request details</div></div> <div>+ add another endorsement</div>


Payment

☒ Credit Card ☐ Use current credit limit

SEND ►

| BACK

Combination Endorsement- SDD and Email

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Motor: Referral

CANCELLATION

ENDORSEMENT REQUEST

ENDORSEMENT

QUOTATION

RENEWAL

	Policy Number	Product Name	Product Plan	Policy Holder Name	Vehicle Registration Number	Policy Holder ID	Premium Before Referral	Case Status	Referral Type
<input type="checkbox"/>	GA003894	SmartDrive	Flexi+	TAN MICHELLE	SGF1234A	S7501439B	\$2,001.00	Pending-Additional	
<input type="checkbox"/>	GA005274	SmartDrive	Peace	SMTDONIEL TEST	ASR0001	S8235523E	\$3,180.00	Pending-Additional	
<input checked="" type="checkbox"/>	GA005273	SmartDrive	Peace	HJKO HJHJJ	sh23434	S8380807A	\$2,932.00	Pending-Additional	

View

Export

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Motor

Last 30 Days

Endorsement Output Documents

- **Upon successful endorsement, the following documents are generated and sent by email to client and/or agent:**
 - ✓ **Endorsement cover letter**
 - Covering letter stating the policy that has been endorsed and listing the documents enclosed in the attachment
 - ✓ **Endorsement Note**
 - List of changes made and any premium or refund owed
 - ✓ **Tax Invoice (additional premium) / Credit Note (refund)**
 - Tax invoice - premium amount owed
 - Credit – premium amount to be refunded
 - ✓ **Payment Confirmation Letter**
 - Receipt of payment made by credit card
 - ✓ **Updated Policy Schedule**
 - revised Policy Schedule reflecting the necessary changes
 - ✓ **Updated Certificate of Insurance**
 - Optional: for those endorsements impacting the CI e.g. POI adjustment



Endorsement
output

Thank You!

