

GTOM Training Guide Release 1 Singapore Private Motor Module 4: Renewals

AXA Asia – General Insurance

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redefining / **INSURANCE**



Current Renewal Process for Private Motor

- **Two months (60 days) prior to expiry, policy is assessed for Renewal eligibility. There are 3 possible outcomes:**
 1. **Auto-Denial** – if policy fails to meet renewal eligibility rules (e.g. client is blacklisted), a Renewal Denial letter is sent to customer and agent (by post)
 2. **Renewal eligible** – if policy meets renewal eligibility rules, Renewal quote is generated automatically as per pricing rules. Renewal Notice is generated and sent by post in batches to either customer and agent or agent only
 3. **Underwriter Referral** – if policy is flagged for manual review, UW is notified of the renewal case. Upon successful review by UW, an alternate Renewal Offer with a new quote and any applicable additional clauses are sent to the agent

Renewal Process for Private Motor (GTOM)

- Under GTOM, renewal listing will be channeled via GTOM (i.e. renewal workbasket) on a daily basis
- Renewal notice however will continue to be channeled via hard copy as per current day arrangement
- Upon receiving the Renewal Notice, customer can do one of the following:
 - Confirm to agent/AXA to renew existing plan with premium as quoted in the Renewal Notice
 - Ask agent/AXA to make some changes in the Plan and/or ask for a re-quote
 - Ask agent/AXA to make some client/driver details but no change to Plan
 - Do not accept proposed Renewal Notice

GTOM Renewal Principles Snapshot

- The only renewals applicable for Release 1 is for existing private motor policies (not generated in GTOM). The following principles can be applied to renewing with GTOM:

- 1 If customer renews existing plan without making any changes, a new contract type with a new policy no. will be created into GTOM (but with a very similar cover)
- 2 If customer wants a different Plan or add a Pack, then cover will move to the new smart drive plans
- 3 If customer wants to change the cover or risk (car/policyholder) type, then a new GTOM policy needs to be purchased (i.e. new smart drive plans)

The diagram illustrates the GTOM Renewal Principles using two screenshots of the GTOM interface. A red box highlights the 'Our Offers' section on the left, which shows four plan options: FLEXI+, FLEXI FAMILY, FLEXI, and ESSENTIAL+. A large white arrow points from this section to the right, where a detailed view of the 'Private APW' plan is shown. This detailed view includes the plan name, a description, and a price of \$1,746.00. To the right of this, the 'Our Offers' section is shown again, but with the 'FLEXI+' plan highlighted. A red box highlights the 'FLEXI+' plan, and a large white arrow points from it to the 'SmartDrive Comprehensive "Flexi"' plan. This plan is shown with its key benefits and a price of \$1,773.00. The diagram uses numbered circles (1, 2, 3) to indicate the flow of the renewal process: 1. Private APW, 2. FLEXI+, 3. SmartDrive Comprehensive "Flexi".

Renewal process with GTOM

The following scenarios demonstrate the typical Renewal process when a policy is approaching expiry:

Scenario 1 : Renew existing plan on GTOM

- Client Receive Renewal, Contact Agent to proceed with renewal.
- Agent Open Renewal, Do Renewal With Client

Scenario 2 : Upgrade Policy

- Client Receive Renewal, Contact Agent to discuss new options.
- Agent Open Renewal, Send New Renewal Offer (new quote) to Client, Do Renewal With Client

Scenario 3 : Referred Case

- UW Receive Renewal Referral from Agent, Do UW assessment
- Agent Receive Renewal Referral, Do Renewal With Client

Renewal Scenario 1

Scenario 1 : Renew existing non-GTOM policy

- Client Receive Renewal, Contact Agent to proceed with renewal.
- Agent Open Renewal, Do Renewal With Client

Renewal Scenario 1

Agent: Go to Manage Page to find Renewals list

The screenshot displays the AXA redefining insurance portal. At the top, the AXA logo and 'redefining / insurance' text are on the left, and 'AXA Organization' with 'Hello! Q2' and 'Self Service Sign Out' links are on the right. A navigation bar contains 'PRODUCTS', 'MANAGE' (highlighted in red), and 'SEARCH' with a magnifying glass icon. Below this, the 'Manage my policies' section is titled, followed by the text: 'This section will enable you to create, renew, endorse or cancel your different policies with AXA.' A search bar with the placeholder 'Search' is present. Below the search bar, a 'Query' section includes a text input field, a dropdown menu, and a 'Search' button. A link '+ add another criteria' is also visible. The main content area is divided into three sections: 'To Do', 'On Going', and 'History'. The 'To Do' section is titled 'Motor' and lists 'Quotations', 'Renewal' (highlighted with a red box), 'Endorsement', and 'Convert CI'. The 'On Going' section is also titled 'Motor' and lists 'Pending Items'. The 'History' section is titled 'Motor' and lists 'Last 30 Days'.

Renewal Scenario 1

Agent: Go to Renewal list to open Renewal case

MOTOR

RENEWAL

	Policy Number	Product Name	Product Plan	Policy Holder Name	Policy Holder ID	Vehicle Registration Number	Expiry Date	Renewal Premium	Case Status	Returned Date	Renewal Offer #
<input type="checkbox"/>	P0885360	SmartDrive	Private	HARAMMJ HIRANKIP MOJIX	436422055	SJM3234K	01/01/2014	\$1,163.00	Pending-Renewal		AXA-MTR-SG-2014-6616
<input checked="" type="checkbox"/>	P0605995	SmartDrive	Private	MLJP VBH OIBHK OAIPZ	S1791424C	SFL5454G	01/01/2014	\$958.00	Pending-Renewal		AXA-MTR-SG-2014-6536
<input type="checkbox"/>	P0888022	SmartDrive	Private	EIF KFAAE OHS	S1293607I	SDE6468X	01/01/2014	\$1,064.00	Pending-Renewal		AXA-MTR-SG-2014-6636

Renew

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| CLOSE |

Renewal Scenario 1

Agent: Open original Renewal Quote

The Renewal Offer Data will be pre-populated based on existing products owned by the customer and customer data.

Our Offers

SmartDrive	SmartDrive	SmartDrive	
THIRD PARTY ONLY	THIRD PARTY, FIRE & THEFT	COMPREHENSIVE	
FLEXI "Value & Flexibility" PRICE: \$1,773.00	FLEXI+ "Flexibility & Savings" PRICE: \$1,795.00	FLEXI FAMILY "Complete Family Protection" PRICE: \$1,880.00	ESSENTIAL+ "Value & Savings" PRICE: \$2,300.00

SmartDrive Comprehensive "Flexi"

- ✓ Towing & Transportation in Sargisville or Overland
- ✓ Survey and Repairs Authorization within 24 hours
- ✓ Personal Accident \$30,000
- ✓ Repairs guaranteed for 12 months
- ✓ Roadblockers
- ✓ Delivery repaired car
- ✓ Personal belongings \$3,200

Usual Price \$2,955.00
5% DISCOUNT: Early Bird \$2,807.35
20% DISCOUNT: New Vehicle \$2,068.39
10% DISCOUNT: Super Sales* \$1,773.00
(Must add options or accessories for full rate)

OUR PRICE \$1,773.00
(incl. GST)

Our Offers

Show commissions ☐

SmartDrive	SmartDrive	SmartDrive	
THIRD PARTY ONLY	THIRD PARTY, FIRE & THEFT	COMPREHENSIVE	
Private APW "Value & Flexibility" PRICE: \$1,746.00	FLEXI+ "Flexibility & Savings" PRICE: \$1,795.00	FLEXI FAMILY "Complete Family Protection" PRICE: \$1,880.00	ESSENTIAL+ "Value & Savings" PRICE: \$2,300.00

SmartDrive Comprehensive "Flexi"

KEY BENEFITS

- ✓ Towing & Transportation in Sargisville or Overland
- ✓ Survey and Repairs Authorization within 24 hours
- ✓ Personal Accident \$30,000
- ✓ Repairs guaranteed for 12 months
- ✓ Roadblockers
- ✓ Delivery repaired car
- ✓ Personal belongings \$3,200

Usual Price \$2,955.00
5% DISCOUNT: Early Bird \$2,807.35
20% DISCOUNT: New Vehicle \$2,068.39
10% DISCOUNT: Super Sales* \$1,773.00
(Must add options or accessories for full rate)

OUR PRICE \$1,773.00
(incl. GST)

Renewal Scenario 1

Agent: Complete Renewal

Go Through
Renewal

Confirm Client/Car
Details, Payment

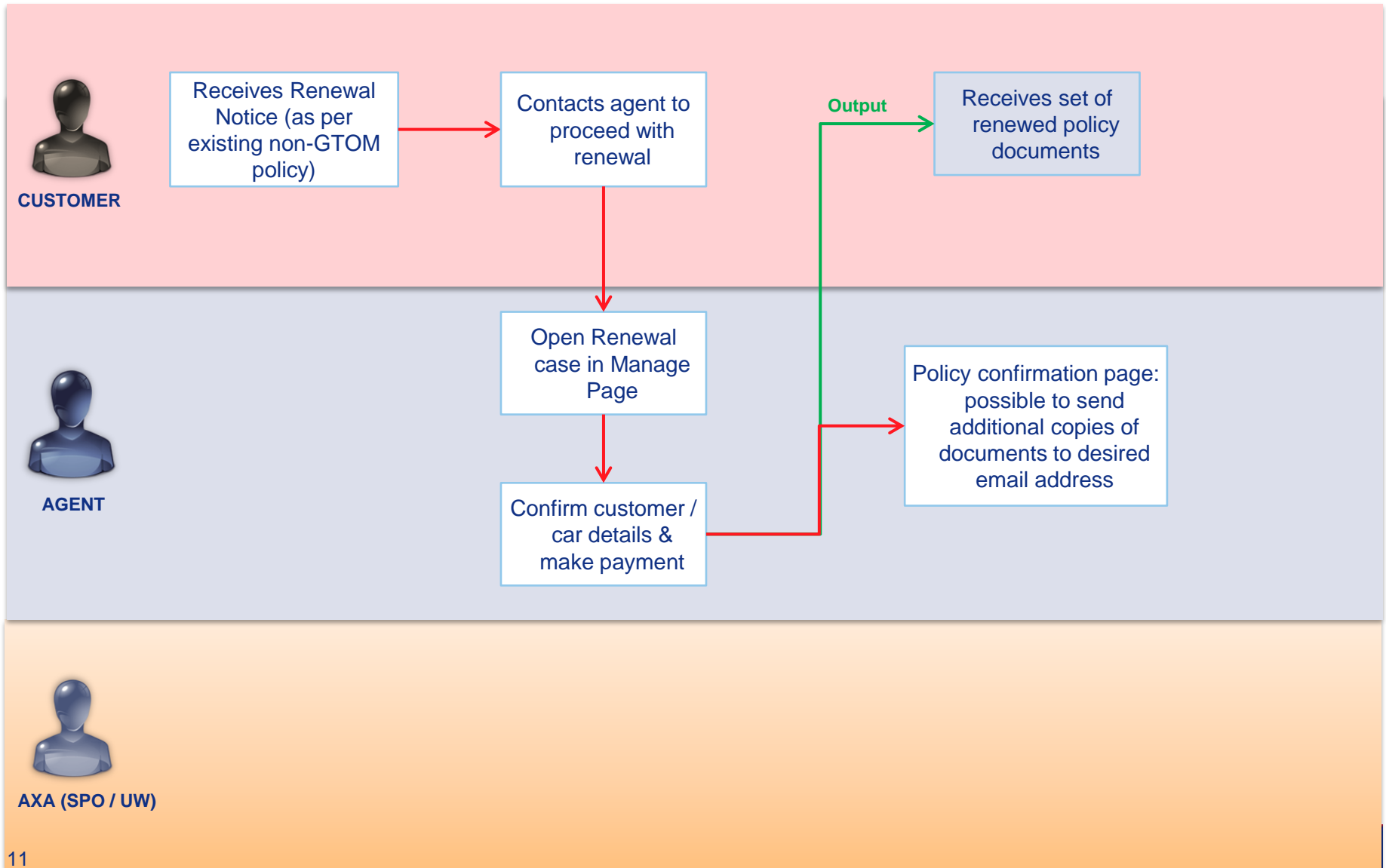
Confirmation,
Output
Documents

The screenshot shows the 'SmartDrive' renewal interface. It includes sections for 'Account Details', 'Car Details', 'Driver Details', and 'Policy Details'. At the bottom, there are 'Our Offers' and a 'SmartDrive Comprehensive Flexi' policy summary with a price of \$1,773. The interface is clean and modern, with a blue and white color scheme.

This screenshot shows the 'Car Details' and 'Driver Details' sections. The 'Car Details' section includes fields for make, model, year, and engine number. The 'Driver Details' section includes fields for gender, date of birth, and contact information. Below these is a 'PROPOSAL' section with a summary of the policy, including the premium of \$1,520 and a total of \$1,470. The bottom of the page shows a 'CORRESPONDANCE' section and a 'PAYMENT' section with a 'PAYMENT' button.

This screenshot shows the 'Policy Details' and 'Policy Issuance' sections. The 'Policy Details' section includes fields for 'Policy Number', 'Cover', 'Car Model', and 'Policy Holder Name'. The 'Policy Issuance' section includes checkboxes for 'Policy Files', 'Certificate of Insurance', and 'Cover Note'. At the bottom, there is a 'Send by email' button and a 'BACK' link.

Renewal Scenario 1 Workflow: Renew existing non-GTOM product



Renewal scenario 2

Scenario 2 : Upgrade Policy

- Client Receive Renewal, Contact Agent to discuss new options.
- Agent Open Renewal, Send New Renewal Offer (new quote) to Client, Do Renewal With Client

Renewal Scenario 2

Agent: Go to Manage Page to find Renewals list

The screenshot shows the AXA 'redefining / insurance' web interface. The top navigation bar includes 'PRODUCTS', 'MANAGE' (highlighted in red), and 'SEARCH'. The main heading is 'Manage my policies', with a subtext: 'This section will enable you to create, renew, endorse or cancel your different policies with AXA.' Below this is a 'Search' section with a 'Query' input field and a 'Search' button. The 'To Do' section is highlighted with a red border and contains a list of actions: 'Quotations', 'Renewal' (highlighted with a red rectangle), 'Endorsement', and 'Convert CI'. Below 'To Do' is the 'On Going' section, which contains 'Motor' and 'Pending Items'. The 'History' section at the bottom contains 'Motor' and 'Last 30 Days'. The AXA logo and 'redefining / insurance' text are visible in the top left and bottom right corners.

Renewal Scenario 2

Agent: Go to Renewal list to open Renewal case

MOTOR

RENEWAL

	Policy Number	Product Name	Product Plan	Policy Holder Name	Policy Holder ID	Vehicle Registration Number	Expiry Date	Renewal Premium	Case Status	Returned Date	Renewal Offer #
<input type="checkbox"/>	P0885360	SmartDrive	Private	HARAMMJ HIRANKIP MOJIX	436422055	SJM3234K	01/01/2014	\$1,163.00	Pending-Renewal		AXA-MTR-SG-2014-6616
<input checked="" type="checkbox"/>	P0605995	SmartDrive	Private	MLJP VBH OIBHK OAIPZ	S1791424C	SFL5454G	01/01/2014	\$958.00	Pending-Renewal		AXA-MTR-SG-2014-6536
<input type="checkbox"/>	P0888022	SmartDrive	Private	EIF KFAAE OHS	S1293607I	SDE6468X	01/01/2014	\$1,064.00	Pending-Renewal		AXA-MTR-SG-2014-6636

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Renewal Scenario 2

Agent: Make changes to create new Renewal Offer

The Renewal quote data will be pre-populated based on existing product owned by the customer and customer data.

Other possible Plans with their associated Packs and Add-Ons will be displayed for comparison. Agent can select & create the alternate Renewal Offer.

Renewal Scenario 2

Agent: Save & Send New Renewal Offer

Save your renewal

Client Details

* Main driver is also the policy holder ☒ Yes ☐ No

* Type ☒ Individual ☐ Corporate

* Surname

* Given name

Display name as Surname + Given name ▼

* FIN / NRIC

Vehicle registration number

* Phone

* Send email to Client ▼
↳ Enter email address

SAVE ▶ | [BACK](#)

Renewal Scenario 2

Agent: Save & Send New Renewal Offer

The screenshot displays the AXA Singapore website interface. At the top, the AXA logo is followed by the tagline 'redefining / standards'. To the right, it says 'Welcome to AXA Singapore /'. Below this is a navigation bar with links for 'PRODUCTS', 'MANAGE', 'CLAIMS', and 'REPORTS'. The 'PRODUCTS' link is highlighted in red. On the left side, under the 'SmartD' heading, there is contact information: a phone number '(+65) 1800 880 4888' and an email address 'customer.service@axa.com.sg'. The main content area is dominated by a white modal box with the text 'Your quote is now saved' and a reference number '(ref: AXA-SGP-MT-2013-123456789)'. Below this text are three links: 'PDF', 'CONTINUE ►' (which is a large blue button), and 'HOMEPAGE'. In the background, a 'Car Details' form is visible, containing fields for 'Model', 'Year of Manufacture', 'Off-Peak car' (with 'Yes' and 'No' radio buttons), 'Vehicle Registration Number', 'Engine Number', and 'Chassis Number'. A note states 'You can obtain your chassis number via LTA's website'. At the bottom of the form, it says 'Required for policy' and 'Continue ►'.

Renewal Scenario 2

Agent: Go to Manage Page to find Renewals list

The screenshot displays the AXA redefining insurance portal. At the top, the AXA logo and 'redefining / insurance' text are on the left, and 'AXA Organization' with links for 'Help & Q' and 'Self Service Sign Out' are on the right. A navigation bar below features 'PRODUCTS', 'MANAGE' (highlighted in red), and 'SEARCH' with a magnifying glass icon. The main heading is 'Manage my policies', followed by a subtext: 'This section will enable you to create, renew, endorse or cancel your different policies with AXA.' Below this is a 'Search' section with a 'Query' label, a text input field, a dropdown menu, and a 'Search' button. Further down, there are three sections: 'To Do' with a 'Motor' sub-header and a list of 'Quotations', 'Renewal', 'Endorsement', and 'Convert CI'; 'On Going' with a 'Motor' sub-header and a list of 'Pending Items'; and 'History' with a 'Motor' sub-header and a list of 'Last 30 Days'.

Renewal Scenario 2

Agent: Go to Renewal list to open Renewal case

Motor

CANCELLATION									CONVERTCI									ENDORSEMENT									NCD VERIFICATION									NEW BUSINESS									RENEWAL									ENDORSEMENT REQUEST									PENDING								
Account Code			Policy Number			Policy Holder Name			Policy Holder ID			Product Name			Product Plan			Annual Premium			Case Status▲			Return Date																																															
<input type="checkbox"/>	04242			P1370727			test LI KII FIAH			S7226005H			SmartDrive			Private APW			1,018			Pending-Renewal																																																	
<input checked="" type="checkbox"/>	04242			P1370727			test LI KII FIAH			S7226005H			SmartDrive			Essential			1,215			Pending-Renewal																																																	

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Renewal Scenario 2

Agent: Complete Renewal

*Confirm Details,
Make Payment*

Car Details

Make: [Dropdown] Model: [Dropdown] Year of manufacture: [Dropdown] VIN: [Text]

Driver Details

Main Driver: [Dropdown] Gender: [Dropdown] Date of birth: [Text] Nationality: [Dropdown]

Proposal

Policy dates: Start: 01 September 2013 End: 30 September 2014

SmartDrive Comprehensive "Flexi" \$1,520.00

1% Discounts Safe driver: \$1,444.00

Options:

- Basic Excess (\$1,300): \$35.00
- Car Protector: \$35.00

Total: \$1,479.00

Correspondence

Send by email all policy documents to: [Dropdown]

Payment

Payment Method: [Dropdown] Standing Order: [Text]

*Confirmation,
Output
Documents*

Policy Details

Policy Number: AXA-SGP-MT-2013-123456789

Cover: SmartDrive Comprehensive "Flexi"

Car Model: Opel Astra 2.2

Policy Holder Name: Jimmy Tan

Policy Issuance

Policy Files: [Link] [Link] [Link]

Certificate of Insurance: [Link]

Cover Note: [Link]

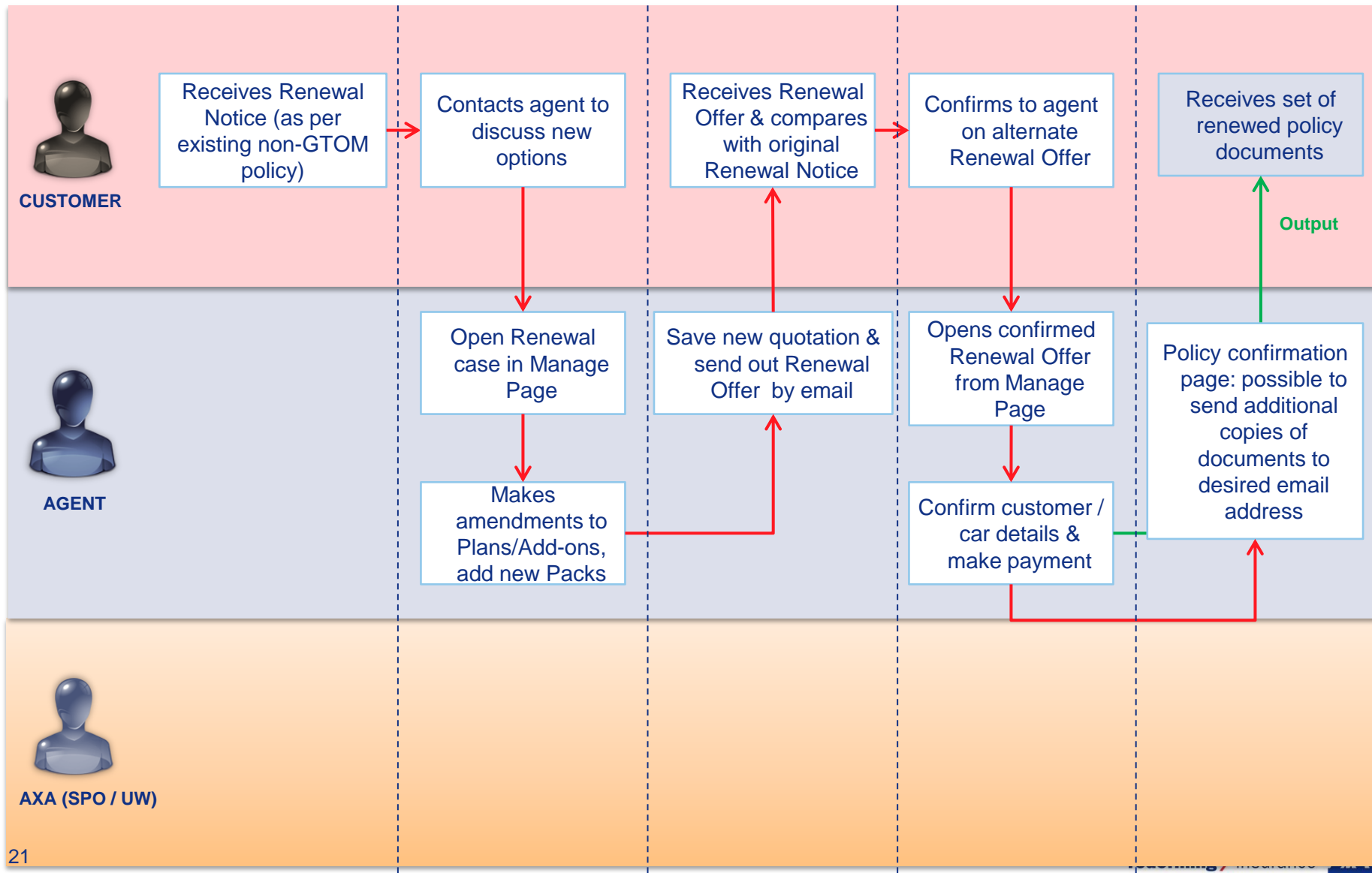
Send by email: [Dropdown]

agent_email@address.com

client_email@address.com

other_email@address.com

Renewal Scenario 2 Workflow: Upgrade Policy



Renewal Scenario 3

Scenario 3 : Referred Case

- UW Receive Renewal Referral from Agent, Do UW assessment
- Agent Receive Renewal Referral, Do Renewal With Client

Renewal Scenario 3

Agent: Refers Renewal case to UW

- ☐ **ENHANCED MEDICAL & DENTAL EXPENSES** **\$25.00**
You, your named drivers and your immediate family members are all entitled to an additional Medical Expenses benefit up to \$5,000 per person including dental expenses each in the event of an accident (U.P. \$25.00)
- ☐ **MONTHLY ALLOWANCE** **\$15.00**
You will be paid a monthly allowance of \$3,000 up to 18 months, in the event of total permanent disablement from a car accident, in addition to any existing benefit (U.P. \$15.00)

Your Selection

PRODUCT		PACKS		ADD-ONS		DISCOUNTS		TOTAL
SmartDrive <i>Third Party Only</i>	+		+		-		=	\$1,389.00 (incl. GST)

CONTINUE

| SAVE

REFER

CANCEL

Renewal Scenario 3

UW: Go to Manage Page to find Renewals list



The screenshot shows the AXA redefining insurance portal. At the top, there is a navigation bar with 'PRODUCTS', 'MANAGE' (highlighted in red), and 'SEARCH P'. Below the navigation bar, the 'Manage my policies' section is visible, with a sub-header 'Manage my policies' and a description: 'This section will enable you to create, renew, endorse or cancel your different policies with AXA.' Below this, there is a 'Search' section with a 'Query' input field and a 'Search' button. The 'To Do' section is highlighted with a green bar and contains a list of actions: 'New Business', 'Renewal' (highlighted with a red box), 'Endorsement', 'Endorsement Request', 'Convert CI', 'Cancellation', and 'NCD Verification'. Below the 'To Do' section, there is an 'On Going' section with a green bar and a list of actions: 'Motor' and 'Pending Items'. At the bottom, there is a 'History' section with a yellow bar and a list of actions: 'Motor' and 'Last 30 Days'.

Renewal Scenario 3

UW: Go to Renewal list to open referred Renewal case

MOTOR

RENEWAL

	Policy Number	Policy Holder Name	Policy Holder ID Num.	Account Code	Product Name	Product Plan	Vehicle Registration Number	Referral Date	Assigned To	Referral Type
<input type="checkbox"/>		SDB, ALO	S7959151C		SmartDrive	Essential	M356	12/5/13 8:10 PM		
<input type="checkbox"/>		SDB, ALO	S7959151C		SmartDrive	Essential	M356	12/5/13 8:25 PM		
<input type="checkbox"/>		SDB, ALO	S7959151C		SmartDrive	Essential	M356	12/5/13 8:38 PM		
<input type="checkbox"/>		SDB, ALO	S7959151C		SmartDrive	Essential	M356	12/5/13 8:43 PM		

Display

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Renewal Scenario 3

UW: Assesses case & writes conditions for alternate Renewal

The screenshot shows the SmartDrive underwriting interface. It includes sections for Underwriting, Car Details, Driver Details, Claim History, Policy Dates, and Our Offers. The 'Our Offers' section shows a list of offers with checkboxes for selection. A red box highlights the bottom portion of the interface, which is a zoomed-in view of the 'UNDERWRITING CLAUSE' and 'UNDERWRITING COMMENT' sections.

ADJUSTMENT

AGENT COMMISSION

☐ \$ ☒ %



UNDERWRITING CLAUSE

☒ Also track this policy if any endorsement

Clause details come here...

UNDERWRITING COMMENT

Comment comes here...

PREVIOUS

SAVE ▶

DECLINE

CANCEL

Renewal Scenario 3

Agent: Retrieve approved Referral Case from To Do list

MOTOR

RENEWAL

	Policy Number	Product Name	Product Plan	Policy Holder Name	Policy Holder ID	Vehicle Registration Number	Expiry Date	Renewal Premium	Case Status	Returned Date	Renewal Offer #
<input type="checkbox"/>	P0885360	SmartDrive	Private	HARAMMJ HIRANKIP MOJIX	436422055	SJM3234K	01/01/2014	\$1,163.00	Pending-Renewal		AXA-MTR-SG-2014-6616
<input checked="" type="checkbox"/>	P0605995	SmartDrive	Private	MLJP VBH OIBHK OAIPZ	S1791424C	SFL5454G	01/01/2014	\$958.00	Pending-Renewal		AXA-MTR-SG-2014-6536
<input type="checkbox"/>	P0888022	SmartDrive	Private	EIF KFAAE OHS	S1293607I	SDE6468X	01/01/2014	\$1,064.00	Pending-Renewal		AXA-MTR-SG-2014-6636

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Renewal Scenario 3

Agent: Completes Referred Renewal

Go Through Referral From UW, Make Payment → Confirmation, Output Documents

PROPOSAL Valid up to 18 Aug 2013

Policy Status: Start: 01 September 2012 / End: 30 September 2012

SmartDrive Comprehensive 'Make'	
The Elements 'Safe driver'	\$1,200.00
Overseas	\$50.00
Dev	\$1.00
Dislike Excess	\$75.00
Car Protector	\$75.00
Not Adjustment	\$1.00
Total:	\$1,470.00

Car Details

Make: [Dropdown] Model: [Dropdown] Year: [Dropdown] Engine: [Dropdown]

Driver Details

Name: [Text] Date of Birth: [Text] License: [Text]

Correspondence

SEND BY EMAIL [Button]

PAYMENT

Payment Method: [Dropdown] Payment Date: [Text]

Policy Details Start: 22 Aug 2013 End: 23 Aug 2014

Policy Number: AXA-SGP-MT-2013-123456789

Cover: SmartDrive Comprehensive 'Flexi'

Car Model: Opel Astra 2.2

Policy Holder Name: Jimmy Tan

Policy Issuance

Policy Files: ☐ Policy schedule (link) ☒ Debit Note (link) ☒ Credit Note (link)

☐ Certificate of Insurance (link)

☒ Cover Note (link)

Send by email

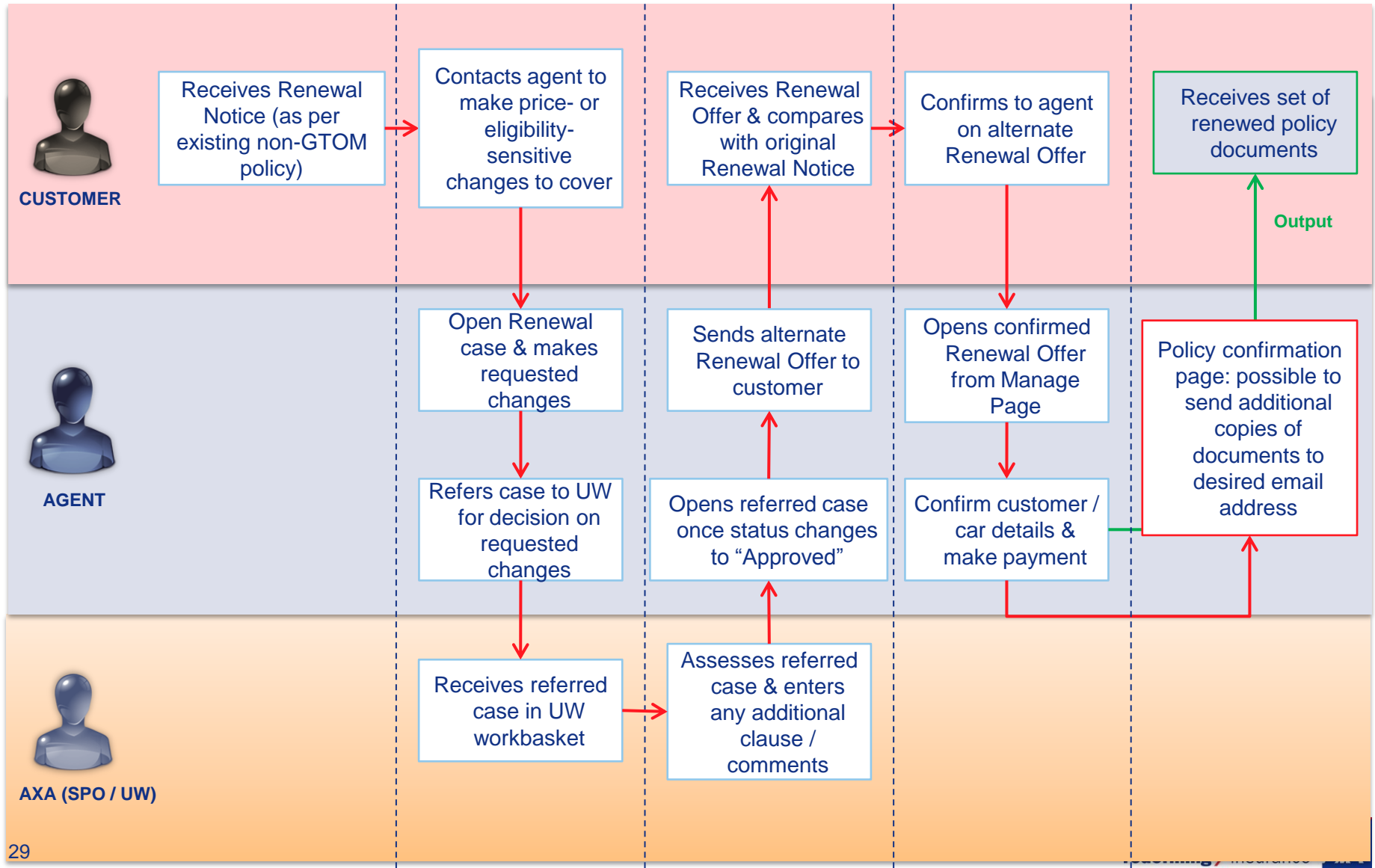
☒ agent_email@address.com

☐ client_email@address.com

☒ other_email@address.com

BACK

Renewal Scenario 3 Workflow: Referred Case (Agent to Underwriter)



End Slide