Master Data (First Page & Core Masters)- Page 1

Purpose. Define the "first-page" Client Master and the core masters required before policy entry and CN/DN generation. Clean, human-readable fields. No code.

Flow (high level).

1. Create **Client Master** → system generates **Client ID**.
2. Add **Policy** using Client ID + link **Insurer**, **Agent**, **LOB**.
3. Auto-generate **CN/DN** from the policy record.
4. Email PDFs to Insured/Insurer from the system.

1) Client Master (First Page — ~30% data)

ID Pattern: `MEIBL/CL/{YYYY}/{TYPE}/{00001}` (TYPE: IND | COR | GOV)

Field	Type	Required	Validation / Rules	Notes
Client Type	Dropdown (Individual/Corporate/Government)	✓	—	Drives KYC requirements
Legal/Registered Name	Text	✓	Duplicate check vs. RC/TIN	Primary naming reference
Trading/Brand Name	Text	○	—	Display/alias name
Country of Registration	Dropdown (Default: Nigeria)	✓	—	
VAT Status	Dropdown (VATable/Non-VATable)	✓	—	Controls invoice/VAT calc
TIN	Text	✓ if Corporate	Format & duplicate checks	Tax compliance field
CAC/RC Number	Text	✓ if Corporate	Duplicate check	Company registration no.

Field	Type	Required	Validation / Rules	Notes
National ID/Passport	Text	✓ if Individual	—	ID of individual client
Date of Birth / Incorporation	Date	✓	Not in future	Age/incorporation checks
Risk Segment	Dropdown	◯	—	Retail/SME/Corporate/Energy/Aviation/Marine/etc.
Preferred Currency	Dropdown (Default NGN)	◯	—	For display/info only
Primary Contact – Full Name	Text	✓	—	Key decision/liaison
Role/Designation	Text	◯	—	
Mobile Phone	Text	✓	E.164 format	Used for WhatsApp notices
Email	Text	✓	Valid email format	Billing & communication
Communication Preference	Dropdown	◯	—	Email/WhatsApp/Phone/Letter
Registered/Residential Address	Textarea	✓	—	Address line 1 required
State/Region	Dropdown	✓	—	Nigerian states + "Outside Nigeria"
City/Town	Text	✓	—	
Postal Code	Text	◯	—	
Billing Address same as Registered?	Checkbox	—	If checked, auto-copy	
Billing Address	Textarea	◯	—	Only if different
KYC Category	Dropdown	✓	Simplified/Standard/Enhanced	Sets doc list below
PEP/High-Risk Flag	Dropdown	✓	Yes/No	Impacts enhanced due diligence
KYC Docs (Uploads)	File(s)	✓ based on type	Corporate: CAC Cert, TIN Cert, Resolution/POA, Utility bill;	Multiple uploads allowed

Field	Type	Required	Validation / Rules	Notes
			Individual: Govt ID + Utility bill	
Data Processing Consent	Checkbox	✓	Must be checked to save	Privacy compliance
Sanctions/AML Check Performed	Checkbox + Date	✓	Record of check	Audit trail
Invoice Attention To	Text	◯	—	Name appearing on invoices
Accounts Email	Text	◯	Email format	For invoices/statements
Finance Phone	Text	◯	—	
Payment Terms	Dropdown	◯	On Receipt/7/15/30 days	Default at policy level if blank
Withholding Tax Applicable?	Checkbox	◯	—	For receivables logic
Refund Bank Details	Group	◯	See Bank Master validation	For claim refunds/returns
Source of Lead	Dropdown	◯	Direct/Agent/Referral/Web/Walk-in	Tracks attribution
Introduced By	Text	◯	—	Free text; can later link to Agent
Account Owner (MEIBL Staff)	Dropdown	✓	From User Master	Default = current user
Notes	Textarea	◯	—	Free text
Status	Dropdown	✓	Prospect/Active/Dormant/Blacklisted	Workflow control

Save actions: Generate Client ID; create Contact Card #1; add timeline entry "Client Created"; enable one-click "Welcome/KYC Pending" email/WhatsApp template.

---

2) Bank Master

Purpose. Central registry of bank accounts used by MEIBL, Insurers, Clients, and Agents for receipts/payments/reconciliations.

ID Pattern: `MEIBL/BK/{YYYY}/{00001}`

Field	Type	Required	Validation / Rules	Notes
Account Owner Type	Dropdown	✔	MEIBL/Insurer/Client/Agent	Determines linkage
Linked Entity	Lookup	✔	Must match Owner Type	e.g., Insurer name, Client ID
Account Nickname/Alias	Text	✔	—	For selection in UI
Bank Name	Text	✔	—	e.g., Zenith, Access
Branch	Text	◯	—	Optional
Account Number (NUBAN)	Text	✔ (NG accounts)	10-digit format + checksum	Nigeria accounts
Currency	Dropdown	✔	NGN/USD/EUR/…	Multi-currency allowed
SWIFT/BIC	Text	◯	Format check	For FX transfers
IBAN	Text	◯	Format check	Non-NG accounts
Sort Code/CBN Code	Text	◯	Numeric	For RTGS/ACH as relevant
Usage	Multi-select	✔	Premium Receipt / Claims Payout / Commission Payable / Refunds / Reinsurance remittance	Controls payment options
Default?	Checkbox	◯	One default per Owner Type	Quick pick in UI
Statement Source	Dropdown	◯	Manual/CSV/API	Reconciliation method
GL/Accounting Code	Text	◯	—	For ledger mapping
Active	Checkbox	✔	—	Deactivate to hide

3) Insurance Companies Master (Insurer Directory)

ID Pattern: `MEIBL/IN/{YYYY}/{00001}`

Field	Type	Required	Validation / Rules	Notes
Insurer Legal Name	Text	✔	Duplicate check	
Trading Name	Text	◯	—	If different
License Type	Dropdown	✔	Composite / General / Life	For eligibility filters

Field	Type	Required	Validation / Rules	Notes
NAICOM License No.	Text	✓	Format text; duplicate check	Record license identifier
License Expiry/Status	Date/Dropdown	◯	—	Monitoring
Head Office Address	Textarea	✓	—	
State/City	Dropdown/Text	✓	—	
Underwriting Email	Text	✓	Email format	For quotes/binds
Claims Email	Text	✓	Email format	For claims notices
Reinsurance Desk Email	Text	◯	Email format	Facultative/treaty
Primary Phone	Text	◯	—	
Key Contact (Name/Role)	Text	◯	—	Optional
Accepted LOBs	Multi-select	◯	From LOB Master	For matching
Credit Terms (days)	Number	◯	≥0	For settlement tracking
Bank Accounts	Link to Bank Master	◯	—	For remittances
Stamps/Seals	File upload	◯	PNG	For document merge (optional)
Notes	Textarea	◯	—	
Active	Checkbox	✓	—	

4) Agent Master (Introducers/Intermediaries)

ID Pattern: `MEIBL/AG/{YYYY}/{TYPE}/{00001}` (TYPE: IND | COR)

Field	Type	Required	Validation / Rules	Notes
Agent Type	Dropdown	✓	Individual/Corporate	Sets KYC
Full/Registered Name	Text	✓	Duplicate check	
CAC/RC Number	Text	✓ if Corporate	Duplicate check	
TIN	Text	✓	Format & duplicate checks	For payouts/WHT
Contact Person	Text	◯	—	Required if Corporate
Phone	Text	✓	E.164	
Email	Text	✓	Email format	

Field	Type	Required	Validation / Rules	Notes
Address	Textarea	✓	—	
Bank Details	Link to Bank Master	✓	NUBAN/FX validations	For commission payouts
Default Commission %	Number (0–100)	✓	0–100	Applied when not overridden
Commission Model	Dropdown	✓	Flat % / Tiered / Fixed	Tiered config supported
Share Rules	Grid	◯	e.g., MEIBL: 10%, Agent: 90%	Internal allocations
Cap/Floor	Number	◯	≥0	Optional limits
NDA/Contract File	Upload	◯	—	For audit
KYC Docs	Upload(s)	✓	As per policy	ID, TIN, CAC, utility bill
Status	Dropdown	✓	Active/Suspended/Blacklisted	Controls availability
Notes	Textarea	◯	—	

5) LOB Masters (Main & Sub-LOBs) :ID

Main LOB Code	Main LOB Name	Sub-LOB Code	Sub-LOB Name
AVI	Aviation	AVI-AHD	Aircraft Hull Deductibles
AVI	Aviation	AVI-AHWR	Aircraft Hull War Risk
AVI	Aviation	AVI-AVI	Aviation Package
AVI	Aviation	AVI-APA	Aviation Personal Accident
AVI	Aviation	AVI-HAR	Hull All Risk
AVI	Aviation	AVI-ML	Miscellaneous Liability
AVI	Aviation	AVI-THP	Third Party Liability Aviation
ENG	Engineering	ENG-BOI	Boiler & Pressure Vessel
ENG	Engineering	ENG-CAR	Contractor All Risks
ENG	Engineering	ENG-CPM	Contractor Plant & Machinery
ENG	Engineering	ENG-DS	Deterioration of Stock
ENG	Engineering	ENG-EEI	Electronic Equipment / Computer All Risk
ENG	Engineering	ENG-EAR	Erection All Risks
ENG	Engineering	ENG-MBD	Machinery Breakdown
ENG	Engineering	ENG-MBCL	Machinery Breakdown Consequential Loss
ENG	Engineering	ENG-PAR	Plant All Risks

Main LOB Code	Main LOB Name	Sub-LOB Code	Sub-LOB Name
FSP	Fire & Special Perils	FSP-FSP	Fire & Special Perils
FSP	Fire & Special Perils	FSP-FCL	Fire Consequential Loss
FSP	Fire & Special Perils	FSP-IAR	Industrial All Risk
FSP	Fire & Special Perils	FSP-MD	Material Damage
FSP	Fire & Special Perils	FSP-CFT	Combined Fire & Theft
FSP	Fire & Special Perils	FSP-PPP	Fire Package
GA	General Accident	GA-ARP	All Risks
GA	General Accident	GA-BAG	Baggage Insurance
GA	General Accident	GA-PLPL	Public & Product Liability
GA	General Accident	GA-BL	Builder's Liability
GA	General Accident	GA-BBB	Burglary / Housebreaking
GA	General Accident	GA-CWGPA	Combined Workmen Comp & GPA
GA	General Accident	GA-MOB	Mobile Insurance
GA	General Accident	GA-TDI	Tyre Damage Insurance
GA	General Accident	GA-DL	Director's Liability
GA	General Accident	GA-EL	Employer's Liability
GA	General Accident	GA-FG	Fidelity Guarantee
GA	General Accident	GA-FPG	Fixed Plate Glass
GA	General Accident	GA-GIP	Golfers Indemnity Protection
GA	General Accident	GA-GPA	Group Personal Accident
GA	General Accident	GA-HCP	Healthcare Professional Indemnity
GA	General Accident	GA-HH	Householder Comprehensive
GA	General Accident	GA-CIT	Money Insurance
GA	General Accident	GA-NSB	Neon Sign Board
GA	General Accident	GA-OCL1	Occupiers Liability
GA	General Accident	GA-OPS	Office Protection Shield
GA	General Accident	GA-ARPD	All Risks / Payment Default
GA	General Accident	GA-PA	Personal Accident
GA	General Accident	GA-PPL	Personal Liability
GA	General Accident	GA-PRL	Product Liability
GA	General Accident	GA-PI	Professional Indemnity
GA	General Accident	GA-PID	Professional Indemnity Doctors
GA	General Accident	GA-PL	Public Liability
GA	General Accident	GA-SKI	Shopkeepers Comprehensive

Main LOB Code	Main LOB Name	Sub-LOB Code	Sub-LOB Name
GIT	Goods in Transit	GIT-GITST	GIT Single Transit
GIT	Goods in Transit	GIT-GIT	GIT Open Policy
GIT	Goods in Transit	GIT-GITT	GIT Annual Turnover
HEA	Health / Mediclaim	HEA-PFF	Prestige Family Floater Mediclaim
HEA	Health / Mediclaim	HEA-PGF	Prestige Group Floater Mediclaim
HEA	Health / Mediclaim	HEA-PGM	Prestige Group Mediclaim
HEA	Health / Mediclaim	HEA-PMC	Prestige Mediclaim
MAR	Marine Cargo	MAR-MCA	Marine Annual Turnover
MAR	Marine Cargo	MAR-MCS	Marine Cargo (Open Cover)
MAR	Marine Cargo	MAR-MCI	Marine Single Transit
MHI	Marine Hull	MHI-MHI	Marine Hull
MOT	Motor	MOT-PRMC	Private Car Corporate Comprehensive
MOT	Motor	MOT-PRMCTP	Private Car Corporate Third Party
MOT	Motor	MOT-CVB	Comm. Vehicle Bus Comprehensive
MOT	Motor	MOT-CVBTP	Comm. Vehicle Bus Third Party
MOT	Motor	MOT-CVG	Comm. Vehicle General Cartage Comprehensive
MOT	Motor	MOT-CVGTP	Comm. Vehicle General Cartage Third Party
MOT	Motor	MOT-CVS	Comm. Vehicle Special Types Comprehensive
MOT	Motor	MOT-CVSTP	Comm. Vehicle Special Types Third Party
MOT	Motor	MOT-CVO	Comm. Vehicle Own Goods Comprehensive
MOT	Motor	MOT-CVOTP	Comm. Vehicle Own Goods Third Party
MOT	Motor	MOT-MT	Motor Trade
MOT	Motor	MOT-PRMI	Private Car Individual Comprehensive
MOT	Motor	MOT-PRMITP	Private Car Individual Third Party
MOT	Motor	MOT-MCC	Motor Cycles Comprehensive
MOT	Motor	MOT-MCTP	Motor Cycles Third Party
O&G	Oil & Energy	O&G-BI	Business Interruption
O&G	Oil & Energy	O&G-CGL	Comprehensive General Liability
O&G	Oil & Energy	O&G-OG	Energy Package
O&G	Oil & Energy	O&G-ETPL	Excess Third Party Liability
O&G	Oil & Energy	O&G-FI	Freight Interest
O&G	Oil & Energy	O&G-HM	Hull & Machinery
O&G	Oil & Energy	O&G-HI	Hull Interest
O&G	Oil & Energy	O&G-LH	Loss of Hire

Main LOB Code	Main LOB Name	Sub-LOB Code	Sub-LOB Name
O&G	Oil & Energy	O&G-LPI	Loss of Production Income
O&G	Oil & Energy	O&G-MDOE	Material Damage Oil & Energy
O&G	Oil & Energy	O&G-MCW	Minor Construction Work
O&G	Oil & Energy	O&G-OREP	Offshore Rig Energy Package
O&G	Oil & Energy	O&G-OEE	Operator's Extra Expenses
O&G	Oil & Energy	O&G-TPL	Third Party Liability
O&G	Oil & Energy	O&G-WRPIT	War Risk & Terrorism
OMC	Overseas Mediclaim	OMC-PLAN-K	Asian Countries excl. Japan
OMC	Overseas Mediclaim	OMC-PLAN-A1	Business & Holiday A1
OMC	Overseas Mediclaim	OMC-PLAN-A2	Business & Holiday A2
OMC	Overseas Mediclaim	OMC-PLAN-B1	Business & Holiday B1
OMC	Overseas Mediclaim	OMC-PLAN-B2	Business & Holiday B2
OMC	Overseas Mediclaim	OMC-PLAN-E1	Corporate Frequent Travelers E1
OMC	Overseas Mediclaim	OMC-PLAN-E2	Corporate Frequent Travelers E2
OMC	Overseas Mediclaim	OMC-PLAN-CE	Employment - C
OMC	Overseas Mediclaim	OMC-PLAN-DE	Employment - D
OMC	Overseas Mediclaim	OMC-PLAN-CS	Study - C
OMC	Overseas Mediclaim	OMC-PLAN-DS	Study - D
OMC	Overseas Mediclaim	OMC-PLAN-D1	Study - D1
PSPS	Salary Protection	PSPS-PSPS	Prestige Salary Protection Shield
TER	Terrorism & Political	TER-TPR	Terrorism & Political Violence
TER	Terrorism & Political	TER-TPVF	Terrorism & Political Violence - Fire Add-On
BND	Bond / Guarantee	BND-APB	Advance Payment Bond
BND	Bond / Guarantee	BND-CGB	Counter Bonds
BND	Bond / Guarantee	BND-CB	Customs & Excise Bond
BND	Bond / Guarantee	BND-PBD	Performance Bond
BND	Bond / Guarantee	BND-BIB	Bid Bond

Main LOB Fields

Field	Type	Required	Validation / Rules	Notes
LOB Code	Text (3–5 chars)	✓	Uppercase unique	Used in policy/CN codes
LOB Name	Text	✓	—	e.g., Motor, Marine, Fire & SP
Default Brokerage %	Number	◯	0–100	Pre-fills policy entries
Default VAT on Commission %	Number	◯	Usually 7.5	Pre-fills CN/DN
Rate Basis	Dropdown	◯	% of SI / Per Unit / Flat	Pricing basis
Min Premium	Number	◯	≥0	LOB-specific min prem
Internal Deductions (Back-office)	Grid	◯	% fields	NIACOM/NCRIB/other charges (not printed)
Active	Checkbox	✓	—	

Sub-LOB Fields

Field	Type	Required	Validation / Rules	Notes
Parent LOB	Lookup	✓	Must exist	
Sub-LOB Code	Text	✓	Unique within LOB	e.g., `ETP`, `COMP`, `CLAUSE-C`
Sub-LOB Name	Text	✓	—	e.g., Enhanced Third Party
Product/Cover Type	Text	◯	—	
Default Rate (%)	Number	◯	0–100	For auto calc (optional)
Rating Inputs	Multi-select	◯	SI, Units, Seats, Tonnage, Turnover, etc.	Drives UI fields
Wording/Clauses	Upload/Link	◯	—	Policy wording refs
Display on Docs As	Text	◯	—	Nice print name for CN/DN
Active	Checkbox	✓	—	

Examples (suggested, editable):

- **Motor (MOT):** ETP, Third Party, Comprehensive, Fleet Comprehensive, Motorbike.
- **Marine (MAR):** Cargo Clause A/B/C, War SRCC, Marine Hull, Marine Open Cover.
- **Fire & SP (FSP):** Fire Only, Fire & Special Perils, Industrial All Risks (IAR), Burglary, Householder.

- **Engineering (ENG):** CAR/EAR, Plant All Risks, Boiler, Machinery Breakdown.
- **Aviation (AVI):** Aircraft Hull, Liability, GSE, Hangar Keeper's.
- **Liability (LIAB):** Public Liability, Product Liability, Employer's Liability, Professional Indemnity, D&O.
- **Accident (PA):** Group Personal Accident (GPA), Money, Fideltiy Guarantee.
- **Life (LIFE):** Group Life, Credit Life (if needed for tracking).

---

6) User Master (MEIBL Staff & Roles)

ID Pattern: `MEIBL/USR/{YYYY}/{00001}`

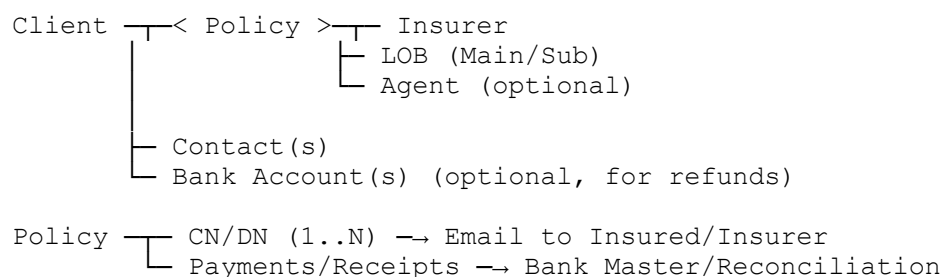| Field	Type	Required	Validation / Rules	Notes
Full Name	Text	✔	—	
Email (Login)	Text	✔	Email format; unique	Username
Phone	Text	◯	E.164	
Role(s)	Multi-select	✔	RBAC: Admin/Underwriter/Accounts/Claims/Marketer/Viewer	Drives permissions
Approval Level	Dropdown	◯	L1/L2/L3	For CN/DN authorization
Signature Image	Upload (PNG)	◯	On-doc placement	For "Prepared by/Authorized by"
Max Override Limit	Number	◯	Currency + cap	e.g., % brokerage override cap
Two-Factor Auth Enabled	Checkbox	✔	—	Security
Status	Dropdown	✔	Active/Disabled	Controls access
Notes	Textarea	◯	—	

Default Roles (suggested):

- **Admin:** Full access incl. masters and approvals.
- **Underwriter:** Create/Edit policies; propose CN/DN, no finance posting.
- **Accounts:** Post CN/DN; manage receipts/payments; bank reconciliation.

- **Claims:** Register/manage claims; issue claim correspondence.
- **Marketer:** Create clients/leads; view own portfolio; limited policy create.
- **Viewer/Audit:** Read-only reporting.

7) Code & Numbering Standards (for consistency)

Object	Pattern	Example
Client ID	`MEIBL/CL/{YYYY}/{TYPE}/{00001}`	`MEIBL/CL/2025/COR/00037`
Insurer ID	`MEIBL/IN/{YYYY}/{00001}`	`MEIBL/IN/2025/00012`
Agent ID	`MEIBL/AG/{YYYY}/{TYPE}/{00001}`	`MEIBL/AG/2025/COR/00004`
Bank ID	`MEIBL/BK/{YYYY}/{00001}`	`MEIBL/BK/2025/00021`
Main LOB Code	3–5 uppercase letters	`MAR`
Sub-LOB Code	`{LOB}-{SUB}`	`MAR-CLAUSE-C`
Policy Code	`MEIBL/{LOB}/{000000}/{YYYY}`	`MEIBL/MAR/004910/2025`
CN/DN No.	`MEIBL/{LOB}/{000000}/{YYYY}`	`MEIBL/ETP/000581/2025`

8) Relationship Map (conceptual)

```
Client ──┬─< Policy >──┬─ Insurer
         │             ├─ LOB (Main/Sub)
         │             └─ Agent (optional)
         │
         ├─ Contact(s)
         └─ Bank Account(s) (optional, for refunds)

Policy ──┬─ CN/DN (1..N) ─→ Email to Insured/Insurer
         └─ Payments/Receipts ─→ Bank Master/Reconciliation
```

Page 2- (Policy & Placement Form)

Purpose. Capture all additional details required after Client creation (Page 1). This links Client → Policy → Insurer → Agent → LOB. Data here auto-populates CN/DN and feeds reporting.

1) Header & Identification:

Field	Type	Required	Validation / Rules	Notes
Policy Code	Auto	✓	Format: `MEIBL/{LOB}/{000000}/{YYYY}`	Sequential, linked to LOB Master
Client ID	Lookup	✓	From Client Master	Locks client details
Insured Name	Auto	✓	From Client Master	Display only
Policy Number	Text	◯	From Insurer	Optional at quote stage
Certificate/Endorsement Ref	Text	◯	—	For updates
Policy Status	Dropdown	✓	Quotation / Bound / Endorsed / Cancelled / Expired	Workflow state

2) LOB & Coverage Details

Field	Type	Required	Validation / Rules	Notes
Main LOB	Dropdown	✓	From LOB Master	e.g., Motor, Marine
Sub-LOB	Dropdown	✓	Filtered by Main LOB	e.g., `MOT-PRMC`
Cover Type / Wording	Dropdown / Upload	◯	Wording template link	Attach policy schedule/clauses
Sum Insured	Number	✓	≥0	Currency NGN/USD etc.
Rate (%)	Number	◯	0–100	If applicable

Field	Type	Required	Validation / Rules	Notes
Gross Premium	Number	✓	≥0	Can be auto-calculated = SI × Rate
Min Premium Check	Auto	✓	Pull from LOB Master	Warning if below
Period From	Date	✓	Must be today ≤ start	
Period To	Date	✓	> From Date	
Currency	Dropdown	✓	Default NGN	FX if allowed
Exchange Rate	Number	○	If currency ≠ NGN	Store for reporting
Policy Territory	Text	○	—	Jurisdiction/country
Limit of Liability	Number	○	For liability covers	
Deductible/Excess	Number/Text	○	—	% or flat amount

3) Insurer Details

Field	Type	Required	Validation / Rules	Notes
Insurer	Dropdown	✓	From Insurer Master	Licensed company only
Participation %	Number	✓	0–100	For co-insurance
Insurer Policy No.	Text	○	—	Cross reference
Underwriter Contact	Text	○	—	Key contact
Placement Mode	Dropdown	✓	Direct / Facultative / Treaty	For reinsurance split

4) Brokerage & Commission

Field	Type	Required	Validation / Rules	Notes
Brokerage %	Number	✓	Default from LOB Master	Editable with approval
Brokerage Amount	Auto	✓	= Gross Premium × %	Auto calculation
VAT on Brokerage	Auto	✓	Default 7.5%	= Brokerage × 7.5%
Agent Commission %	Number	○	0–100	If business via agent
Agent Commission Amount	Auto	○	= Brokerage × %	Allocated to agent

Field	Type	Required	Validation / Rules	Notes
Net Brokerage to MEIBL	Auto	✓	Brokerage − VAT − Agent Share	Internal calculation

5) Agent Details (Optional)

Field	Type	Required	Validation / Rules	Notes
Agent Linked?	Checkbox	◯	—	If checked, link agent
Agent Name	Dropdown	◯	From Agent Master	Only if Linked? = Yes
Agent ID	Auto	◯	From Agent Master	Reference only
Agent Bank	Auto	◯	From Bank Master	For commission payouts

6) Regulatory & Deductions (Back-office)

Not shown on CN/DN but stored for compliance.

Field	Type	Required	Validation / Rules	Notes
NIACOM Levy %	Auto	✓	Default 1%	Of Gross Premium
NCRIB Levy %	Auto	✓	Default 1%	Of Gross Premium
ED Tax %	Auto	✓	Default 5%	Of Gross Premium
Other Deductions	Grid	◯	% or amount	Configurable

7) Payment & Finance

Field	Type	Required	Validation / Rules	Notes
Premium Payment Mode	Dropdown	✓	Cash / Bank Transfer / Cheque	
Premium Payment Terms	Dropdown	◯	On Receipt / 30 Days / 60 Days	Credit control
Premium Paid?	Checkbox	✓	—	If ticked, capture date
Premium Payment Date	Date	◯	If Paid? = Yes	
Receivable Account	Dropdown	✓	From Bank Master	For reconciliation
Payable to Insurer	Auto	✓	= Gross − Brokerage − VAT	Net remittance

8) Attachments & Notes

Field	Type	Required	Validation / Rules	Notes
Policy Document Upload	File(s)	◯	PDF/DOC	Insurer schedule, slips
Placement Slip Upload	File(s)	◯	PDF	Facultative slips
Endorsements Upload	File(s)	◯	PDF	Any endorsements
Notes	Textarea	◯	—	Free comments

9) System & Workflow

- **Save Actions:**
    - Generate Policy Code.
    - Link Client → Policy → Insurer → Agent → LOB.
    - Auto-calculate Brokerage, VAT, Levies.
    - Prepare CN/DN draft (not finalized until Approved).
- **Approval Flow:**
    - User saves Policy as Draft → Supervisor validates figures → Accounts approves for CN/DN release.
- **Outputs:**
    - Policy Register (internal).
    - Credit/Debit Note (auto generated, Page 3).
    - Email/WhatsApp templates (to Insured/Insurer).

Result: Page 2 becomes the core **Policy & Placement Form**, ensuring all details (client, cover, insurer, agent, finance) are linked properly. It mirrors Nigerian market practice and NAICOM compliance (premium levies, VAT, brokerage splits).

Page 3- Credit & Debit Note Form

Purpose. Provide a professional, clear form that auto-generates Credit Notes (CN) or Debit Notes (DN) directly from Policy data (Page 2). Aligns with Nigerian regulatory and accounting standards.

1) Header & Identification

Field	Type	Required	Notes
CN/DN Number	Auto	✓	Format: `MEIBL/{LOB}/{000000}/{YYYY}`
Date of Issue	Auto	✓	Default = Today, editable for backdating
Policy Code	Lookup	✓	Linked to Policy (Page 2)
Client ID	Auto	✓	From Client Master
Insured Name	Auto	✓	From Client Master
Insurer Name	Auto	✓	From Insurer Master
Sub-LOB	Auto	✓	From Policy (coverage type)
Prepared By	Auto	✓	From User Master
Authorized By	Dropdown	✓	From User Master (approval role)

2) Policy & Coverage Details

Field	Type	Required	Notes
Policy Number	Auto	✓	From Insurer details
Endorsement / Certificate Ref	Auto	◯	From Policy
Period From	Auto	✓	From Policy
Period To	Auto	✓	From Policy
Sum Insured	Auto	✓	From Policy
Coverage Description	Auto	✓	From Sub-LOB description

3) Financial Breakdown

Field	Type	Required	Formula / Source
Gross Premium	Auto	✔	From Policy
Brokerage %	Auto	✔	From Policy / LOB Master
Brokerage Amount	Auto	✔	Gross × %
VAT on Brokerage	Auto	✔	Brokerage × 7.5%
Agent Commission	Auto	○	Brokerage × Agent %
Net Brokerage (MEIBL)	Auto	✔	Brokerage − VAT − Agent Share
Levies (NIACOM, NCRIB, ED Tax)	Auto	✔	From Policy (back-office only)
Invoiced Premium	Auto	✔	Same as Gross Premium
Net Amount Due	Auto	✔	Gross − Brokerage − VAT

4) Payment Instructions

Field	Type	Required	Notes
Payable To	Auto	✔	Insurer (DN) or Insured (CN)
Bank Details	Auto	✔	Pulled from Bank Master
Payment Terms	Auto	✔	From Policy

5) Document Output (Layout)

Top Section

- CN/DN Number, Date of Issue
- Policy Number, Client ID, Insured, Insurer
- Sub-LOB / Cover Type

Middle Section (Financial Table)

Item	Amount
Gross Premium	₦
Brokerage (x%)	₦
VAT on Brokerage (7.5%)	₦
Agent Commission	₦
Net Brokerage (MEIBL)	₦
Net Amount Due	₦

Bottom Section
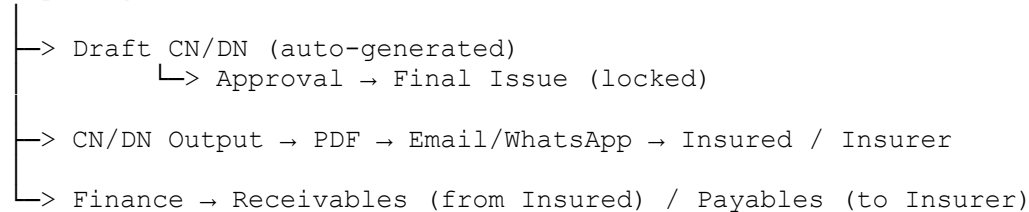
- Period of Insurance (From–To)

- Coverage Description
- Payable To + Bank Details
- Prepared By / Authorized By (with signature image)
- MEIBL Office Contact Info

---

6) System & Workflow

- **Draft Stage:** Auto-prepared once policy is saved. Not final until approval.
- **Approval Flow:** Draft → Supervisor validates → Accounts/Authorized User approves.
- **Final Stage:** Locked CN/DN number assigned; PDF generated.
- **Outputs:**
    o Professional PDF (Credit Note / Debit Note)
    o Auto-email/WhatsApp to Insured & Insurer
    o Archived in Client + Policy file

---

7) Relationship Map (Conceptual — Page 3)

```
Policy (Page 2)
   │
   ├─> Draft CN/DN (auto-generated)
   │        └─> Approval → Final Issue (locked)
   │
   ├─> CN/DN Output → PDF → Email/WhatsApp → Insured / Insurer
   │
   └─> Finance → Receivables (from Insured) / Payables (to Insurer)
```

Result: Page 3 produces clean, regulatory-compliant CN/DN with consistent layout, easy-to-read financial tables, and direct linkage back to policy data.

Page 4 Communication & Dispatch

Purpose. Manage the secure and professional dispatch of finalized Credit Notes (CN) and Debit Notes (DN). This page ensures seamless communication to Insurers and Clients via Email, WhatsApp, or secure download.

1) Header & Context

Field	Type	Required	Notes
CN/DN Reference	Auto	✓	Pulls from Page 3 (Final CN/DN Number)
Policy Code	Auto	✓	Pulls from Page 2
Client ID	Auto	✓	From Client Master
Insurer Name	Auto	✓	From Insurer Master
Insured Name	Auto	✓	From Client Master

2) Recipient Directory (Auto-Fetch)

Field	Type	Required	Notes
Client Primary Email	Auto	✓	From Client Master (Page 1)
Client WhatsApp Number	Auto	◯	From Client Contact
Insurer Underwriting Email	Auto	✓	From Insurer Master (Page 2/3)
Insurer Claims/Reinsurance Desk Email	Auto	◯	From Insurer Master
Accounts/Finance Email	Auto	◯	Optional finance recipient
CC/BCC Options	Multi-select	◯	Add internal staff (Accounts, Marketer, Supervisor)

3) Dispatch Options

Modes of Communication:

- **Email** (default, professional PDF attached)
- **WhatsApp** (instant messaging with PDF attachment)
- **Download** (for manual dispatch or archiving)
- **Print Copy** (hard copy for physical delivery)

Controls:

- Checkbox to select one or multiple dispatch modes
- Preview window (shows final CN/DN PDF before sending)
- Option to add short message/note (custom text box)
- Attach extra documents (endorsements, schedules, slips)

4) System Behaviour

- **On Send (Email):**
  - Generate final email with professional template.
  - Subject: `Credit Note / Debit Note - {Policy Code} - {Client Name}`
  - Body: Custom greeting + auto-generated text (see template).
  - Attach: Final CN/DN PDF + optional extra documents.
- **On Send (WhatsApp):**
  - Deliver PDF attachment with short message.
  - Requires WhatsApp Business API integration.
- **On Download:**
  - Provide secure link or direct download of CN/DN PDF.
- **On Print:**
  - Generate printer-friendly layout with signature blocks.

5) Templates (Editable)

Email Body Template (default):

```
Dear [Insured/Insurer],

Please find attached the [Credit Note / Debit Note] relating to Policy
No. [Policy Number] issued for [Insured Name].

Kindly review and acknowledge receipt.

Best regards,
Mutual Equity Insurance Brokers Ltd.
2, Adeniji Street, Surulere, Lagos
Phone: 0802-304-3996 | Email: info@mutualequityinsurance.com
```

WhatsApp Short Message (default):

```
Dear [Name], please find attached your [Credit Note / Debit Note] for
Policy [Policy Number].
- MEIBL
```
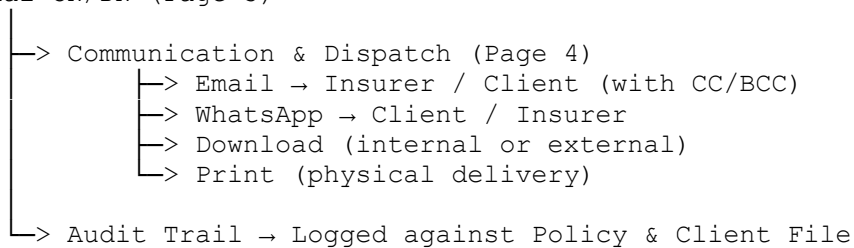
6) Logging & Audit Trail

Action	Auto-Log Fields
Email Sent	Date/Time, Recipients, CC/BCC, Attachment Hash
WhatsApp Sent	Date/Time, Number, Message ID
Download	User ID, Date/Time
Print	User ID, Date/Time

Audit trail visible in Policy → Communication Log.

---

7) Relationship Map (Conceptual — Page 4)

```
Final CN/DN (Page 3)

   ├─> Communication & Dispatch (Page 4)
   │        ├─> Email → Insurer / Client (with CC/BCC)
   │        ├─> WhatsApp → Client / Insurer
   │        ├─> Download (internal or external)
   │        └─> Print (physical delivery)
   │
   └─> Audit Trail → Logged against Policy & Client File
```

Result: Page 4 centralizes all dispatch actions. Users can select Email, WhatsApp, Download, or Print, with automatic logging for compliance and transparency. It completes the end-to-end cycle: Client creation → Policy entry → CN/DN generation → Professional dispatch.