**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. |
| 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; Individual: Govt ID + Utility bill | Multiple uploads allowed |
| 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 |
| 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 |  |
| 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 |
| 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 |
| 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 |
| 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 |
| 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 |
| 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:**
  + Professional PDF (Credit Note / Debit Note)
  + Auto-email/WhatsApp to Insured & Insurer
  + 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.