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| NEW | **Contacts creation**  Huge delay and time lag between creating a Contact and using it in policy issuance. More than 1 day…. |
| NEW | **Contact-**  By default the system requires that you create an Intermediary for the client.  This requirement to be removed |
| NEW | **General Tab**  Sale segment  Personal/ Retail seems to be deactivated. It should be activated |
| Recurrences | **PA – under the direct channel**  Rates under Direct are not configured to be the minimums  Quotation is pulling nil quotation |
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| NEW | **Coverages**  **Modal premiums**  These are not applicable to PA. they need to be deactivated – they bring confusion |
| NEW | **Some digits are missing – Branch 001** |
| NEW | **Quotation template**  Tel: is misplaced |
| NEW | **Quotation template**  Email: is misplaced |
| NEW | **Quotation template**  Alignment |
| NEW | **Quotation Template**  Total Premium to be terms as **Basic Premiums** to distinguish it from TOTAL PREMIUM PAYABLE |
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| NEW | **Existing clients**  The system should not ask for KRA PIN, ID since these had already been forwarded.  Required document will be KYC |
| NEW | **Contacts**  The null seems to be picked from second surname under con |
| NEW | **Debit note**  Cutting the policy number. Some digits missing at the end. BRANCH CODE |
| NEW | **Debit note**  The name to be in full |
| NEW | **Direct channel**  You can load risk note instead of premiums. This should not happen.  It should be configured not to accept risk notes |
| NEW | **Billing –**  **Linking underwiring transactions to payment**  There is need to simplify the linkage between transactions and receipting rather than waiting in Finance. To avoid delay in service delivery    **Policy schedule**  Agency – to be Direct and not blank  Account number - and not blank. Capture what is being in the debit |
| NEW | **Change the Geographical limit to worldwide** |
| NEW | **Beneficiaries**  Make Tab mandatory to ensure the details appear in the schedule |
| NEW | **Schedule**  The premium to be inclusive of tax, levies, s/d |
| NEW | **Policy Schedule**  The KES to be at the front not at the end |
| NEW | **Policy document wordings**  Remove spaces |
| NEW | **Policy document wordings**  Remove spaces |
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|  | **Coinsurance**  Under the Personal accident - All The benefits should be shared. As at now it is only apportioning death Only. |
|  | **Co-insurance**  **Coinsurance selection**  Deactivate the element of secondary Broker, broker commission, commissions. These are not applicable under co-insurance.  The primary broker/intermediary had already been set and selected at the Conditions. |
|  | **Coinsurer – name**  Should be PAOLO and not Equity Intermediary |
|  | **Co-insurance** |
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| Critical | **Client creation**    Remove the aspect of creating the Intermediary.  Right now, it seems you must create an intermediary |
| Good to have | **Technical detail**  Disable inputting of negative sum insured. |
| Critical | **Debit Note**  Indicate currency under premiums KES. |
| Good to have | **Debit Note**  Indicate % on PCF (0.25%) and T/L (0.2%) |
| Good to have | **Debit Note**  Date format – 14/03/2025 *and not 03/14/2025* |
| Good to have | **Commission/Billing**  Total Premiums and under Billing to be consistent with the debit note premiums. Ie the rounding up of figures to be across the system. |
| Good to have | **Underwriting decision at Issuance level - Done**  For Personal Accident – surveys are not done. Change the response to Is Medical Tests and Medical Report and required? |
|  | **Execution of an endorsement**  Work-flow icons – **open** versus **execute** – |
| Critical | **Quotation template**  The end date to be amended to be one day to anniversary |
| Good to have | **Quotation fields -**  Make the **occupation** mandatory  Where there is no occupation, Quotation is not pulling premium rates |
| Good to have | **Authority Matrix.**  Pushing the transition to the approver. Be able Assign a transaction to the Approver, send the notification to the approver |
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|  | **PERSONAL ACCIDENT - Demo** |
| 1 – fixed | **Endorsement**  Submit changes  Check the rates as defined. Seems inconsistent between the existing rate and the change/endorsement rate |
| 2 – Native | **Endorsement**  Effective date  Make it by default as the **Custom** date,with an option to choose for “next anniversary”  Apply to all classes |
| 3 – fixed | **Endorsement**  Maker-Checker – Approver  On the option to REJECT – A loop to send back to the Initiator |
| 4 fixed | **Endorsement**  Effective date  Make it by default **Custom,** with an option to choose for “next anniversary”  Apply to all classes |
| 5 – fixed | **Endorsements**  wordings  To pick the total premiums and not basic premiums |
| 6 – fixed | **Endorsements Debit**  To pick correct additional debit at the header. And not the endorsement number |
| 7 – fixed | **Endorsements debit**  To distinguish between T/L and PCF  And not combine them as *levies* |
| 8 – fixed | **Endorsements**  Numbering to be sequential. The initial one to be captured as 001 for a particular policy |
| 9 – native | **Endorsements debit**  Narration  To pick **additional** endorsement,  And not just … endorsement |
| 10 –fixed | **Endorsements debit**  Narration  To pick **the correct date format** as submitted **- day/month/year**  It is picking *month/day/year* |
| 11 – fixed | **Endorsements debit**  **Narration**  To pick **the correct effective date/** (the custom date)**,** from when the date the endorsement is being effected. Ie the custom date.  It is picking the initial policy dates. |
| 12 – native in system to be  Tested | **Endorsement**  Decision to Abort/decline  A notification to be sent to the initiator (maker of the transaction) |
| Fixed | **Premiums Figures**  to be to the next full shilling, not decimals |
| 13 – fixed/non issues. Network  To be tested | **Direct business**  The rates are not defined |
| 14 – not sure  Training done  To be tested. | **Nil Quote**  Should not be allowed.  A quote should have some figures |