BUSINESS REQUIREMENTS SPECIFICATIONS

PROJECT:
Equity General Insurance Kenya – NON-MOTOR

PROJECT CODE: 101001

Version: 1.3

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1.0 INTRODUCTION

1.1 Document location

1.2 Revision History

Revision date	Version	Revised By	Summary of changes
30.01 2024	1.0	Kendera Mulupi	Initial Draft
03.03.2024	1.1	Kendera Mulupi	Updated after Business review
18.03.2024	1.2	Kendera Mulupi	-Business Review updates
18.06.2024	1.3	Peterson Muhoro	-Added Products onboarding -Added Self-serve Use cases -Customer journeys updates -Added ability to process transactions use case - Ability to create hierarchical Authority matrix -Integration to Equity security incident & even management (SIEM-logrythm)

1.3 Document Purpose

The purpose of this document is to provide a comprehensive business requirement specification for Equity General Insurance Kenya (EGIK MVP1), completely, accurately, and unambiguously

1.4 Intended Audience.

The intended audiences for this document include but not limited to:

• Business Sponsor & Business Owners	• Solution architects
• Project Mgt team	• Developers
• UI/UX team	• NOC
• Quality Assurance	• All Risk units (16PRTS)

1.5 References

Document	Attachments/Location
Product Write up	X≣ G.I MVP1 - Products Write-up.xlsx

2.0 PROJECT SUMMARY

Equity General Insurance LTD (EGIK) is setting up a new subsidiary to bring on board General insurance business as part of the groups vision on strategic expansion. To ensure the success of the new establishment

2.1 In Scope

a) Subsidiaries in Scope.
   i). Kenya - Phase 1

b) Modules In Scope

i. **Business Set up**.
   a). Users' creation & Management
   b). Products onboarding
   c). Products, class & Subclass mapping per Underwriter per line of Business.
ii. **Quotes**
   o Generate Quote
   o Modify quote.
iii. **Underwriting**
   o Customer onboarding
   o Endorsement's
   o Renewals
   o Cancel policy
iv. **Claims Management**
   o Claims Processing
   o Claims notifications
   o Claims tracking
   o Appeals

v. **Finance and Accounting**
   o Premiums booking
   o Transaction Booking
   o Transaction receipting
      o Auto receipting
      o Manual Receipting
      o
   o Accounting entries
   o Reversals.
   o Cancellations
   o Process commissions

vi. **Reports**
   o Reports
      o Scheduled reports
      o Ad hoc reports

   o Reporting

2.2 Out of Scope

Trainings
Commercials
Legal & regulatory

2.3 Assumptions & Constraints

1. Integration systems will be available 24/7.
2. APIs for integration will be available.
3. Intermediary Commission contracts will already be pre-agreed before setup.
4. The Group ERP system will be used for financial reporting.
5. The Scope can change even after approval where it observed that fundamental change request is

2.4 Use case Diagram.
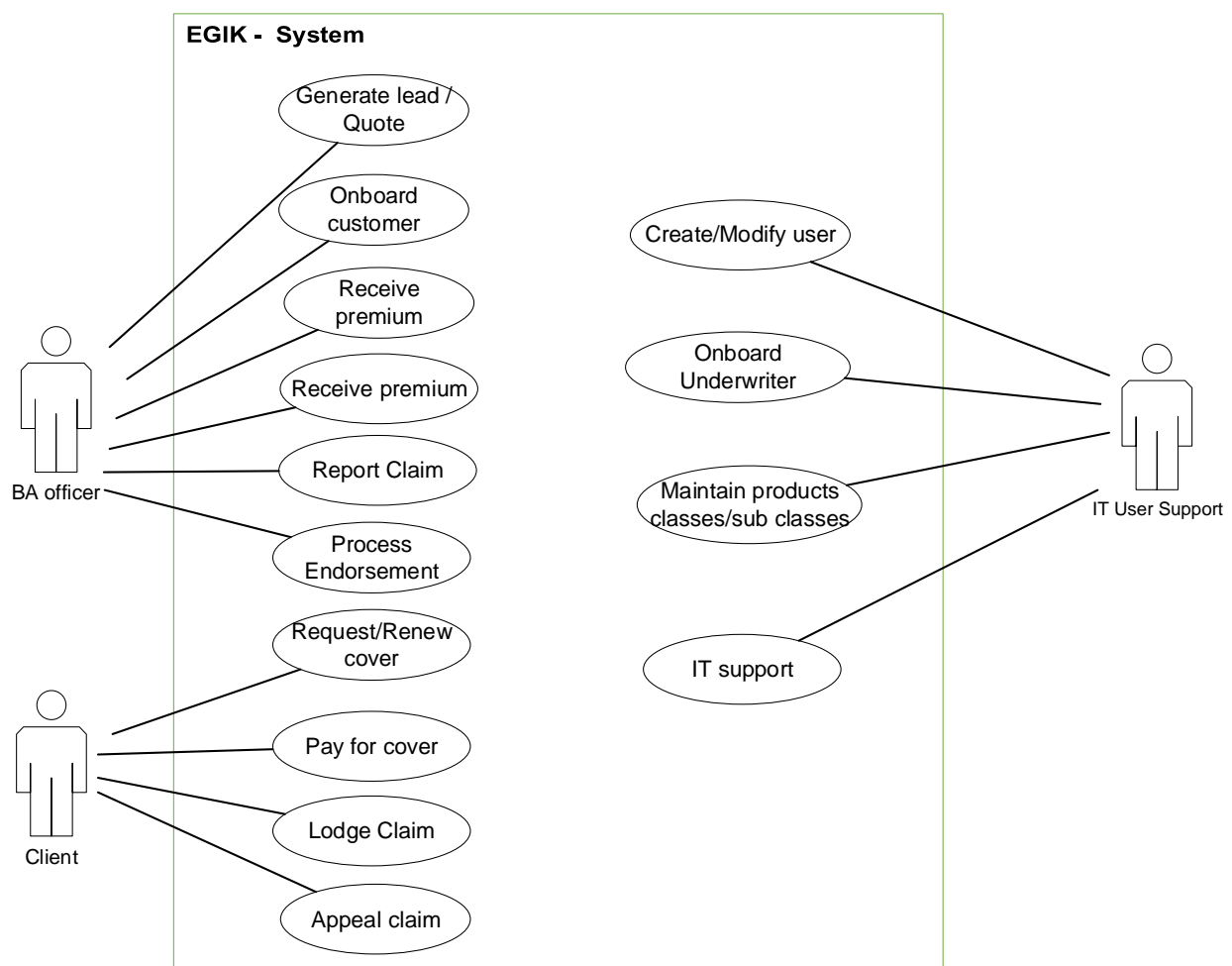
3.1 FUNCTIONAL SPECIFICATIONS

FR ID.	Feature	Description	Priority
FR_1	Onboard products	**Ability to onboard Fire/Perils products** o Equity Fire /special Perils Industrial (Industrial All -risks) o Equity Home Insurance (Fire domestic) o Fire Business Interruption (Consequential Loss/ Loss of Profits) o Equity Combined Fire & Theft o Stock Floater o Political violence and Terrorism o Terrorism and Sabotage o Fire/Special perils Insurance! **Ability to onboard Theft products** o Burglary Insurance o Money Insurance o Fidelity Guarantee Insurance o All Risks Insurance o Cash In transit. o Bankers Blanket Bond **Ability to onboard Engineering products** o Boilers Insurance policy o Machinery Breakdown (MBD) o Plant All- risks insurance. o Machinery Breakdown / Plant All-Risks o Machinery Breakdown Loss of Profits o Computer/Electronic Equipment All risks o Deterioration of stock o Contractors All Risks (CAR) o Erection All Risks (EAR) o Contractors Plant and Machinery (CPM) o Equity Project All -Risks **Ability to onboard Liability products** o Public liability Insurance o Product liability Insurance o Professional Indemnity Insurance o Employers Liability insurance o Directors and Officers liability insurance o Carriers Liability insurance o Equity combined liability insurance **Ability to onboard WIBA products** o WIBA o WIBA -EI – GPA (WIBA Plus)	High, Must have

		o GPA - Group personal accident o Personal accident	
FR_2	Generate a Quote	Ability to generate a quote for all products listed on FR_1	High, Must have
FR_3	Onboard a Customer	Ability to onboard a customer for all products listed on FR_1	High, Must have
FR_4	Process Transactions	Ability to process Transactions o Direct o Coinsurance o Facultative Inwards) *Nb:Applicable to all products*	High, Must have
FR_5	Receive Premiums	Ability to receive premiums for all products listed on FR_1	High, Must have
FR_6	Endorse policy	Ability to endorse non-motor policies for all products listed on FR_1	High, Must have
FR_7	Renew non motor policy	Ability to renew non-motor policies for all products listed on FR_1	High, Must have
FR_8	Cancel policy	Ability to Cancel non-motor policies for all products listed on FR_1	High, Must have
FR_9	Report Claim	Ability to report non-motor policies Claims for all products listed on FR_1	High, Must have
FR_10	Process claim	Ability to process non-motor claims for all products listed on FR_1	High, Must have
FR_11	Appeal claims	Ability to appeal non- motor claims for all products listed on FR_1	High, Must have
FR_12	Process claim	Ability to process non- motor legal claims	High, Must have
FR_13	Run Reports	Ability to run Scheduled reports for non-motor policies	High, Must have
FR_14	Create & run reports	Ability to run Ad hoc reports for non-motor policies for all products listed on FR_1	High, Must have

FR_14	Configurable parameters	Capability to allow users to configure parametres,Configurable parameters should not be hardcoded.	High, Must have

3.2 NON FUNCTIONAL SPECIFICATIONS

FR ID.	Description	Priority
FR _1	Security requirements	High, Must have
FR _2	Monitoring requirements	High, Must have
FR _3	Risk requirements	High, Must have
FR _4	Performance requirements	High, Must have
FR _5	Data governance requirements	High, Must have

3.3 INTEGRATION   SUMMARY .

#.	INTERGRATION	SYSTEM
1.	User Mapping	ACTIVE DIRECTORY
2.	Onboarding process – (New-Customer KYC)	IPRS
	Onboarding process Existing-Customer (KYC)	Finacle
	KRA Pin	KRA systems
3.	Integration with fraud systems, Compliance systems,Blackklist & sanction list	
4.	Integration with Digital Motor Insurance (DMVIC) Platform (AKI)	Insurance Certificates
5.	Payment Gateway ➢ Equity Direct <> Equity Direct <> ➢ Omni – Middleware -Digital Motor Vehicle insurance certificate (certificate) ➢ Mobile payments ➢ Core banking	
6.	Integration with ERP	Reports
7.	Integration with Prophet	IFRS 17 reporting
8.	Insurance regulatory Authority (IRA)	Reports
9.	NTSA	Motor Vehicle validation details

#.	INTERGRATION	SYSTEM
10.	Insurance 3rd party providers	-Assessors -Loss adjustors _Surveyors _Marine cargo superintendents
11.	Equity security incident & even management (*SIEM-logrythm*)	Activity logs

3.4 User Management & Authority Matrix

FR ID.	Feature	Description	Priority

FR_1	User Creation & Management set ups	This capability will be used for individual user set ups :-
		a) Create a Role
		b) Create a user group
		c) Assign privileges to a role (actions/tasks)
		d) Create users
		e) Assign a role to a user in a branch/department/group
		f) Modify existing users.
		    o Change a user role.
		    o Assign a user to different business unit/branch/group
		    o Assign a user temporally rights.
		    o Disable a User
		    o Enable a user.
			High, Must have

FR_2	Authority matrix	Capability to maintain hierarchical authority matrix for execution of different task at different levels | Task	Limit	Approver 1	Approver 2	Approver 3
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					  NB:Roles & Authority matrix to be shared Separately	High, Must have

4.0 DETAILED FUNCTIONAL REQUIREMENTS

4.1 ABILITY TO ONBOARD PRODUCTS CLASSES & SUBCLASES

Use case 4.1.1	Ability to onboard products classes & sub classes
Actors	Insurance Officer, insurance Systems
User Story	As an authorised user I want to log in the EGIK Insurance system and Onboard new Products as Approved by the business
Preconditions	Product classification has been defined & Approved. o Product classes, o product codes o Product sub classes and subclass codes
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	o Product onboarded successfully
Unsuccessful	o Product onboarding Unsuccessful
Termination outcome #1	**Products Onboarding journey** 1. Authorized IT Support User will login into the EGIK system , 2. Navigate to **Product Menu** 3. Select Add products Menu. 4. Capture the following details for each product • Select class and code. • Select sub class and code (If applicable i • Define Product Name • Define Product Code • Define product rate and minimum rate. • Define product Benefits and their rates and their free cover limits and minimum rates where applicable. (Allow adding multiple benefits per product) • Define Sections and their rates. • Define clauses. • Define commission rate. • Define exclusions. • Define Excess 5.Submit once all the details have been Approved. User will click on save. Records will be created successfully and displayed on the screen. System will assign date when record is created and status of the record i.e., active, inactive, or suspended. The system should allow user to select exiting records, edit **allowed** fields or details, and save the changes.

	The system should time stamp the date the records were altered, and the user logged in when alteration is done.
Termination outcome 2	Products Onboarding Approval Journey
Business Rules	• All products will have unique codes. • Dedupe checks to avoid duplication of products. Product code should be unique. • Pre-defined data for product line, product class and product sub class • Not all details will be editable when editing products. Class, subclass, name of product and product codes should not be editable.
Inputs Summary	Product name, Product code, rate, add-ons and their rates, clauses commission rates, exclusions, and excesses.
Output Summary	Onboarded products with all relevant details captured.

List of Approved products	**List of Approved Products**
	  i. Fire /Perils products.
	  o Equity Home Insurance (Fire domestic)
	  o Equity Fire /Perils (Industrial All - risks)
	  o Fire Business Interruption (Consequential Loss/ Loss of Profits)
	  o Equity Combined Fire & Theft
	  o Stock Floater
	  o Political violence and Terrorism
	  o Terrorism and Sabotage
	  O Fire/Special perils Insurance.
	  ii. Theft Products
	  o Burglary Insurance
	  o Money Insurance
	  o Fidelity Guarantee Insurance
	  o All Risks Insurance
	  o Cash In transit.
	  o Bankers Blanket Bond
	
	  iii. Engineering Products
	  o Boilers Insurance policy
	  o Machinery Breakdown (MBD)
	  o Plant All- risks insurance.
	  o Machinery Breakdown / Plant All-Risks
	  o Machinery Breakdown Loss of Profits
	  o Computer/Electronic Equipment All risks
	  o Deterioration of stock
	  o Contractors All Risks (CAR)
	  o Erection All Risks (EAR)
	  o Contractors Plant and Machinery (CPM)
	  o Equity Project All -Risks
	  iv. Liability Products
	  o Public liability Insurance
	  o Product liability Insurance
	  o Professional Indemnity Insurance
	  o Employers Liability insurance
	  o Directors and Officers liability insurance
	  o Carriers Liability insurance
	  o Equity combined liability insurance
	  v. WIBA Products
	  o WIBA

	o WIBA -EI – GPA (WIBA Plus) o GPA - Group personal accident o Personal accident
Use Case Notes	Attached current Product list and their Codes. IRA Codes Classes of Business- 23rd Jan 20

4.2 QUOTE & ONBOARDING FOR FIRE CLASS OF BUSINESS

4.2.1 Generate Quote & Onboard customer for Equity Home Insurance (Self-Serve)

Use case 4.2.1	Capability to generate a quote & onboard a customer for Equity home insurance (Fire domestic)
Actors	Customer, EGIK system, Underwriting Staff , APP/Web
Preconditions	• Customer have access to the digital platform .
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & customer onboarding Journey (Self service)**
	1) Customer will access the Digital channel (app or Web)
	2) Navigate to products.
	  (*All customers should be able to navigate & View products whether registered on channel or not*)
	3) View & Select Fire domestic product
	4) Proceed to capture below details for Quote generation
	
	Part A. Particulars of Proposer
	
	  • Customer full names
	  • Mobile number
	  • Email address
	  • Period of cover (default to 1 year)
	
	Part B. Particulars of the Premises
	
	1. Of what material is the dwelling constructed?
	
	  • Wall……….

- Roof ....

What is the height in storeys? ....

3.Is any business, profession or trade carried on in any section of the premises of which the dwelling forms a part? Yes/No If so, give particulars ......

4.Is the premises:

- A private dwelling house. (Yes/No)

If not, please explain ....

- self-contained flat with separate entrance exclusively under your control? (Yes/No)

5.Is the dwelling solely in your occupation? (Yes/No)

(Including your family and servants)

6.Will the dwelling be left without an inhabitant for more than thirty (30) consecutive days? (Yes/No)

If so, state the extent.................

NOTE: Whenever the dwelling is to be left unoccupied for a period exceeding the above stated days, please notify the Company.

7.Are the buildings in good state of repair and will they be so maintained? (Yes/No)

8.Do you wish to get insurance for rent receivable or rent payable? (Yes/No)

If yes, state amount and number of months for which cover is required. Amount .... Number of Months.......

9.Do you wish to enhance the value of your building automatically at the end of every insurance period? (Yes/No)

If so, indicate the percentage increase required. Tick appropriate option below

a) Five percent   (5 %)

b) Ten percent   (10%)

c) Fifteen percent   (15%)

d)Twenty percent   (20%)

10.Security Measures
Please indicate the security arrangements you have put in place.

- Own Watchman
- Security guards
- CCTV & alarms system
- Electric Fence
- Dogs
- Any other - (Please specify -Text field)

Part C. Property to be insured.

Section A

The Buildings	Amount (Kshs)

(All the said buildings are brick, stone or concrete built, with tile, concrete, or metal roof KES_____

Total Sum Insured on Buildings

Section B– Contents

User will select one of the options below.

Options 1.

Item No.	Description	Sums insured (Kshs.)
1.	Furniture	
2	Household linen	
3.	Cutlery, Glass, Crockery	
4.	Pictures and ornaments	
5.	Wines and Spirits	
6.	Personal Clothing	
7.	Photographic Equipment	
8.	Jewelry and valuables (attach jewelry report valuation for any single item valued in excess of KES.50,000/-)	
9.	Others (specify)	
	Total	

Specify here any article of greater value than 5% of the total sum Insured on the above contents.

Item	Value

Option 2

Complete this option if you wish to insure each item individually. Proposers estimate the value of individual items making up the contents. Do not include a value for any items which will be insured under "ALL RISKS"

	Make	Model	Serial Number	Value
Furniture				
Carpets				
Household Linen				
Curtains				
Bed linen				
Others				
Clothing				
Self				
Spouse				
Children				

Others				
Kitchen Equipment				
Cooker				
Gas Cylinder				
Cutlery, Crockery, Glass				
Juicers/Blenders				
Microwave Oven				
Others				
Total				

Section C – All Risks

Please give a detailed description and state separately the value of each item as provided below.

Description of Item	Make	Model	Serial Number	Value

Section D – Workmen Insurance Benefit (as per WIBA Act 2007) Please state the number of Domestic employees.

Annual wage	Number	Estimated Annual Wages
Indoor workers		
Gardeners		
Chauffeurs		
Watchmen		
Others (please specify)		

Section E- Employer's liability

Limit of cover required (Tick required)

	Option A	Option B
Any one person	KES. 2,000,000/	KES. 4,000,000/-
Any one Occurrence	KES. 10,000,000/-	KES. 15,000,000/-
Any one year	KES. 20,000,000/-	KES. 30,000,000/-

Subject to deductible of   KES. 10,000/- each claim

Section F-owners Liability
Limit of Indemnity required……….

Section G– Occupier's and Personal Liability
Limit of Indemnity required …………

Section H -Other Rider benefits
Golfers (Limit)
Pets (Limit)

Part D: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes,
please indicate name of Insurance company…….
b) *Has any Insurance Company or Underwriter ever

     i.   Cancelled your Policy? (Yes/No)
     ii.   Imposed special condition or increased premium?
             (Yes/No)
     iii.   Declined to insure you? (Yes/No)
     iv.   Refused to renew your Policy? (Yes/No)
     v.   Repudiated any claim? (Yes/No)

 c)*If the answer to any of the above is yes, please give details……………

d) Have you in the last 3 years suffered a loss in connection with the type of
insurance now offered? Yes/No
If yes, give details.
     i.   Dates of loss …………………………………………………
     ii.   Amount of loss ………………………………………………
     iii.   Cause of loss …………………………………………………

5)   Review captured details
6)   Submit after capturing all Details
7)   Accept Terms & Conditions & Consent to Data Privacy & submit
8)   EGIK system Generates & Displays a Quote
    ➤ *System displays premium*
    ➤ *Displays Optional benefits & respective premiums (optional)*
    ➤ *Customer can add or remove optional benefits*

9)   Customer Views the Quote :
    ➤ Decides to add or remove additional benefits (must be *able to add or
       remove additional benefits*)
    ➤ *Customer Downloads the Quote or shares to his Email once satisfied.*

10) *On accepting the Quote Click **Buy option***

    ➤ *Prompt Customer to Sign Up or Login*
       a)**New customers** will be prompted to Sign up (refer to Sign up
         process)
       b) **Existing Customers** on the channel will be prompted to Login

11) Customer logs on the channel & proceeds to Quotes
    ➤ Views & Selects Generated Quote
    ➤ Proceeds to amend if necessary & then Submits
        ✦ Attach supporting documents
        ✦ Quote is generated Successfully & customer proceeds to pay
           for premium (*Applicable where Quote review by an underwriter is not
           required*)
        ✦ If Quote requires Review & Approval by an underwriter,
           request is sent to back office & customer is *Notified to wait for
           review & feedback within X minutes*

    **13. *On Quote Approval* customer receives an Invoice on app/web &
        proceeds to pay**

	➢ *Customer will select any of the available payment options & proceed to pay*
	➕ Mobile money (pay bill /STK push)
	➕ Bank transfer
	➕ Card transfer
	➕ IPF
	➢ *Submit after payment*
	➢ *Once Paid the system will generate a receipt & policy document*
	➢ *Customer views Receipt & policy document &proceeds to download or print his Policy document or sends to his/her email*
	NB:
	➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.

Quote Approval process	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting Approver logs on EGIK system
	2) Navigates to Quotes Module & Selects Quote to review
	3) Reviews Quote & attached documents
	   ➢ Approve if the Quote details are satisfactory
	   ➢ Send back – Incase of missing details revert request to customer with action remarks.
	   ➢ Reject - option to remove the request from the system
	4) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number & the customer will access it on app , Web or his email and proceed to pay.
	   ➢ Below payment options will be displayed to the customer & payment journeys displayed.
	
	   1. Mobile money Paybill
	     1. Go to MPESA /Airtel Money menu on your phone
	     2. Select Paybill option
	     3. Enter Business Number 247247
	     4. Enter Account Number *(unique ref number)*
	     5. Enter the amount xxxx0
	     6. Enter your Mobile money PIN and Send
	     7. You will receive a confirmation SMS from Mobile money
	   2. Mobile money STK push)
	   3. Bank transfer
	   4. Card payment
	   5. IPF (Follow IPF journey)

Description of Termination outcome #3	The process will end.
	
	   1.If the customer does not capture their basic information.
	   2. If the customer declines the quote
	   3.If the customer declines the data privacy terms & consent

Business Rules	• Quote must have a Unique reference number for payment. • The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. ***(Refer to Reinsurance BRD for process)*** • Reinsurance retention will follow the guidelines provided in the classification document. • Premiums, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note • Policy Schedule • Motor Certificate
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by the customer. *I/We hereby declare that the above statements made by us in this Proposal are, to the best of our knowledge and belief, complete and true, and we hereby agree that this proposal forms the basis and is part of any policy issued in connection with the above risk(s). It is agreed that the insurers are liable in accordance with the terms of the policy only and that the Insured will not lodge any other claims of whatever nature. The Insurers undertake to deal with this information in strict confidence.*
Calculator	Equity Home Insurance.xlsm

4.2.2 Sign up process (self-serve) on app & web (Individual)

Use Case	**Capability to self-onboard on app & Web to access Insurance**
User Story	As a customer , I want to access Bancassurance app/Web to self-onboard
Actors	Individual Customer, EGIK systems,
Preconditions	1. Customer does not have an Equity account 2. Customer does not want to open an Equity account 3. Customer has a Valid ID document 4. Equity account holders will follow existing Sign up process

Termination Outcomes	Condition Affecting Termination Outcomes
Customer Onboarding Successful	1. All the above preconditions have been met. 2. All systems involved are working
Customer Onboarding Unsuccessful	1. One or more pre-conditions have not been met. 2. One or more systems involved is not working

Termination outcome #1	**Customer onboarding Process**
	1. Customer accesses Digital channel
	2. On the Home page Select Sign up option
	    ○ Login
	    ○ Sign Up
	
	3. Provide KYC details
	    ✓ Full names (as per ID)
	    ✓ ID number
	    ✓ KRA pin
	    ✓ Mobile number
	    ✓ Email address
	4. Prompt customer to accept T& Cs and Privacy policy
	    ➢ Terms & conditions
	    ➢ Privacy policy
	    ➢ Consent to Data privacy
	5. Validate if customer exists on Digital channel
	If yes Prompt to login
	    ➢ Validate if customer exists in core banking using ID number &Names
	    ➢ If No Validate ID number & names in IPRS & fetch additional details (Gender, Nationality &DOB).If ID & name does not tally request customer to provide correct details
	    ➢ Validate KRA Pin from KRA Systems
	    ➢ Validate customer is not blacklisted/Sanctioned
	6. Validate if email address & Mobile number exists in core banking in a different customer profile)
	    ➢ If yes request customer to update details
	    ➢ If no send an OTP to the mobile number & email address (Customer enters OTP to confirm)
	    ➢ If Invalid customer requests a new OTP (valid for 1 minute)
	7. Prompt customer to upload National ID copy & KRA Pin copy
	8. Prompt customer to create a User ID & Password as per Group Password policy (*User ID should be an Email, Mobile no or national ID)*
	    ➢ Prompt to Re-enter Password to confirm.
	9. A welcome message is sent customers email address & mobile number

Business Rules	• Customer KYC details must be valid
	• Customer Email & Mobile number must be Unique from any other group customer.
	• First & last name and national identification number must match IPRS
	• Mobile number validation- Verification code will be sent to the mobile number provided for registration
	• Email validation- Verification code will be sent to the Email address provided for registration
	• OTP attempts will be capped to 3 times as defined by business - must be a configurable parameter
Inputs Summary	• Contact Information
	• Customer KYC information
Output summary	• User ID
	• Password

4.2.3 Sign up process (self-serve) on app & web - Corporate

Use Case	**Capability to self-onboard on app & Web to access Insurance**
User Story	As a customer, I want to access web channel to initiate self-onboarding
Actors	Corporate Customer, EGIK systems,
Preconditions	1. Customer does not have an Equity account
	2. Customer does not want to open an Equity account
	3. Customer has a Valid ID document
	4. Equity account holders will follow existing Sign up process
Termination Outcomes	**Condition Affecting Termination Outcomes**
Customer Onboarding Successful	1. All the above preconditions have been met.
	2. All systems involved are working
Customer Onboarding Unsuccessful	1. One or more pre-conditions have not been met.
	2. One or more systems involved is not working
Termination outcome #1	**Sign up Process - Corporate client**
	✓ Customer accesses corporate digital channel
	✓ On the Home page Select Sign up option
	✓ Login
	✓ Sign Up
	✓ Capture sign up details
	✓ Company names (as per registration certificate)
	✓ Reg cert number
	✓ KRA pin
	✓ Company Mobile number

	✓ Company Email address ○ Physical address ○ Postal address ✓ Details of person authorised to transact on behalf of the company ○ Authorised person name ○ ID number ○ KRA pin ○ Nationality ○ Mobile umber ○ email address ✓ Upload supporting documents (C*ompany reg no,KRA pin ,Introducer approval letter)* ✓ Prompt to accept T& Cs and Privacy policy ○ Terms & conditions ○ Privacy policy ○ Consent to Data privacy ✓ Prompt authorised person to set up login ID (email ID ,Mobile number or ID number)& password Re-enter password to confirm ✓ Validate if customer exists on Digital channel If yes Prompt to login ○ Validate if customer exists in core banking using Reg number ,company Names ,Email address ,mobile number if yes Submit the request to Back office for review ○ If No Validate the company if blacklisted or sanctioned in EFIS. If yes terminate the process & display an error ○ If not sanctioned /Blacklisted proceed Validate KRA Pin from KRA Systems , If invalid terminate the process, If valid submit the request to back office for review . ✓ Prompt customer to create a User ID & Password as per Group Password policy ○ Re-enter Password to confirm. ✓ A welcome message is sent customers email address/Phone
	Sign up Review & Approval Journey in Back office 1) Back office user logs on EGIK back office 2) Navigates to new registrations que 3) Select new registration to review & attached documents 4) Invoke Company Search – if ok ➢ Approve if the Quote details are satisfactory ➢ Send back – Incase of missing details revert request to customer with action remarks. ➢ Reject - option to remove the request from the system ➢ Once the Request is Approved . - System Senda an OTP the customer Mobile number /Email - Customer enters OTP to confirm details (If invalid request a new OTP) 5. Client profile is successfully created & customer sent a Welcome message

Business Rules	- Customer KYC details must be valid - Customer Email & Mobile number must be Unique from any other group customer. - Company search must be valid - Mobile number validation- Verification code will be sent to the mobile number provided for registration - Email validation- Verification code will be sent to the Email address r provided for registration - OTP attempts will be capped to 3 times as defined by business - must be a configurable parameter - Company must not be blacklisted /Sanctioned
Inputs Summary	- Contact Information - Customer KYC information
Output summary	- User ID - Password

4.2.3 Generate Quote & Onboard customer for Equity Home Insurance (Assisted)

Use case 4.2.4	**Capability to generate a quote & onboard a customer for Equity home insurance (Fire domestic) -**
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	1. Underwriting Staff has access to EGIk System 2. Customer has expressed interest on the product 3. Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & onboarding Journey** 1) Underwriting staff logs in the EGIK system 2) Navigates to products. 3) Views & selects **Fire domestic** product 4) Proceeds to capture below details to generate a Quote **Part A. Particulars of Proposer** - Customer full names - Mobile number - Email address - Period of cover (default to 1 year) User will proceed to add the information below. **Part B. Particulars of the Premises**

1. Of what material is the dwelling constructed?

- Wall……….
- Roof ……….

2. What is the height in storeys? …….

3. Is any business, profession or trade carried on in any section of the premises of which the dwelling forms a part? Yes/No If so, give particulars ……

4. Is the premises:

- A private dwelling house. (Yes/No)

If not, please explain ……….

- self-contained   flat   with separate entrance exclusively under your control? (Yes/No)

5. Is the dwelling solely in your occupation? (Yes/No)

(Including your family and servants)

6. Will the dwelling be left without an inhabitant for more than seven (7) consecutive days? (Yes/No)

If so, state the extent…………….

7. Will the dwelling be left without an inhabitant for more than thirty (30) consecutive days? (Yes/No)

If so, state the extent……………..

NOTE: Whenever the dwelling is to be left unoccupied for a period exceeding the above stated days, please notify the Company.

8. Are the buildings in good state of repair and will they be so maintained?   (Yes/No)

9. Do you wish to get insurance for rent receivable or rent payable?   (Yes/No)

If yes, state amount and number of months for which cover is required. Amount ……. Number of Months…….

10. Do you wish to enhance the value of your building automatically at the end of every insurance period?   (Yes/No)

If so, indicate the percentage increase required. Tick appropriate option below

a) Five percent	(5 %)
b) Ten percent	(10%)
c) Fifteen percent	(15%)
d) Twenty percent	(20%)

11. Security Measures
Please indicate the security arrangements you have put in place.

- Own Watchman
- Security guards
- Any other (please specify)

Part C. Property to be insured.

Section A – The Buildings

Section A

The Buildings	Amount (Kshs)

(All the said buildings are brick, stone or concrete built, with tile, concrete, or metal roof KES_____

Total Sum Insured on Buildings

Section B– Contents

User will select one of the options below.

Options 1.

Item No.	Description	Sums insured (Kshs.)
1.	Furniture	
	Household linen	
3.	Cutlery, Glass, Crockery	
4.	Pictures and ornaments	
5.	Wines and Spirits	
6.	Personal Clothing	
7.	Photographic Equipment	
8.	Jewelry and valuables (attach jewelry report valuation for any single item valued in excess of KES.50,000/-)	
9.	Others (specify)	
	Total	

Specify here any article of greater value than 5% of the total sum Insured on the above contents.

Item	Value

Option 2

Complete this option if you wish to insure each item individually. Proposers estimate the value of individual items making up the contents. Do not include a value for any items which will be insured under "ALL RISKS"

Item	Make	Model	Serial Number	Value
Furniture				
Carpets				
Household Linen				
Curtains				
Bed linen				
Others				
Clothing				

Self					
Spouse					
Children					
Others					
Kitchen Equipment					
Cooker					
Gas Cylinder					
Cutlery, Crockery, Glass					
Juicers/Blenders					
Microwave Oven					
Others					
Total					

Section C – All Risks

Please give a detailed description and state separately the value of each item as provided below.

Description of Item	Make	Model	Serial Number	Value

Section D – Workmen Insurance Benefit (as per WIBA Act 2007) Please state the number of Domestic employees.

Annual wage	Number	Estimated Annual Wages
Indoor workers		
Gardeners		
Chauffeurs		
Watchmen		
Others (please specify)		

Section E- Employer's liability

Limit of cover required (Tick required)

	Option A	Option B
Any one person	KES. 2,000,000/	KES. 4,000,000/-
Any one Occurrence	KES. 10,000,000/-	KES. 15,000,000/-
Any one year	KES. 20,000,000/-	KES. 30,000,000/-

Subject to deductible of   KES. 10,000/- each claim

Section F-owners Liability
Limit of Indemnity required……….

Section F– Occupier's and Personal Liability
Limit of Indemnity required …………

Part D: Previous Insurances & Claim History

	a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….
	b) *Has any Insurance Company or Underwriter ever
	<ol type="i"> - Cancelled your Policy? (Yes/No) - Imposed special condition or increased premium? (Yes/No) - Declined to insure you? (Yes/No) - Refused to renew your Policy? (Yes/No) - Repudiated any claim? (Yes/No) c)*If the answer to any of the above is yes, please give details……………..
	
	d) Have you in the last 3 years suffered a loss in connection with the type of insurance now offered? Yes/No
	If yes, give details.
	<ol type="i"> - Dates of loss …………………………………………………… - Amount of loss …………………………………………………… - Cause of loss ……………………………………………………
	5) Review details captured
	6) Submit after capturing all Details
	7) EGIK system Generates & Displays a Quote with a unique ID
	  ➢ *System displays premium*
	  ➢ *System displays additional benefits & respective premiums*
	  ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	  ➢ *Generated Quote with a unique ID*
	  ➢ *Quote should be maintained in the system for X days & if not acted upon should auto delete from the system*
	
	8) View the Quote download, print & give the customer to review & accept :
	  ➢ Decides to add or remove additional benefits (must be *able to add or remove additional benefits*)
	
	9) *On accepting the Quote*
	➢ *Proceed to validate if customer is New or Existing on EGIK system using ID document*
	  ➢ ***Existing Clients on EGIK system***
	(For existing client create an option to search existing customer data using either
	  o *Customer ID*
	  o *Policy number,*
	  o *Names*
	  o *Pin number.*
	Staff should be able to update existing customer details where required.
	
	  a) *Search for the Customers Quote*
	  b) *Attach supporting documents*
	  c) *Capture additional information*
	  d) *Review & submit for Approval in back office*
	
	  ➢ ***New Clients – Onboard the customer (refer to sign up process)***

Quote review	**Quote Review & Approval in back office**
	1) Back office Underwriting Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	  ➢ Approve if the Quote details are satisfactory
	  ➢ Send back – Incase of missing details revert request to maker with action remarks.

	➢ Reject - option to remove the request from the system 3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number . 4) Download Invoice print & give the customer to pay(send the invoice to customers email) 5) Advise customer to pay using the available modes of payment: • Mobile Money • Card • Bank Transfer • IPF *follow IPF process)* ➢ *EGIK system will process the payment and generate a receipt and a policy document .* 6) Download Print & give the customer receipt & policy document NB: ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided) ➢ In absence of automation a maker checker process will be followed as per Approved bank policy ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system. ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.
	The process will end. 1.If the customer does not capture their basic information. If the customer declines the quote 3.If the customer declines the data privacy terms
Use Case Associations	Customer can generate one policy at a time.
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. ***(Refer to Reinsurance BRD for process)*** • Reinsurance retention will follow the guidelines provided in the classification document. • Premiums, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note

	• Policy Schedule
Use Case Notes	*1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE* *The Declaration below will be displayed and accepted by the customer.* ***I/We hereby declare that the above statements made by us in this Proposal are, to the best of our knowledge and belief, complete and true, and we hereby agree that this proposal forms the basis and is part of any policy issued in connection with the above risk(s). It is agreed that the insurers are liable in accordance with the terms of the policy only and that the Insured will not lodge any other claims of whatever nature. The Insurers undertake to deal with this information in strict confidence.***

4.2.5 Generate Quote & Onboard customer for Equity fire industrial (Assisted)

Use case 4.2.5	**Ability to generate Quote & onboard customer for Equity Fire Industrial (Fire and Perils)**
Actors	Corporate Customer ,Administrator, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	1) Underwriting staff logs on the EGIK system
	2) Navigates to products.
	3) Views & selects **Fire Industrial** product
	4) Proceeds to capture below details to generate a Quote
	
	Part A; Particulars of proposer
	    • Company Name
	    • Company reg no
	    • KRA PIN
	    • Phone number
	    • Email address
	    • Nature of business
	    • Location of business
	    • Period of cover (default to 1 year)
	
	Underwriting staff will proceed to add the information below

Part B; Particulars of the Premises

1.For what purpose is the building occupied? Customer to select from

     Shops   Offices   Restaurant   Factory   Godown

Specify goods stored……………

2. What is the height of the building, in storeys, including the ground floor? ………

3. Materials used for the construction of: (Customer to select form the list given for each)

Walls: Stone   Concrete   Bricks   Wood

Roof: Tiles   Concrete   Asbestos   Iron sheets

floors: Timber   Concrete4. Does the premises have burglar alarm? (Yes/No)

5. Please give the name of the security guard company ………………

6. Is the building solely in your occupancy? (Yes/No)

7. Is the building detached from other buildings? (Yes/No)

If the answer is neither of the above, specify construction/occupancy of other buildings/tenants. (Please make a rough sketch plan and attach. Attache photos of surrounding buildings)

8.How long have you carried business in this premise?

9. How long have you carried business elsewhere?

10.Do you keep Hazardous goods (refer to list below)?

The following list includes the main classes of goods generally regarded as hazardous. The list is not exhaustive, and mention should be made in the proposal for any classes of goods which are known to be readily combustible, or which tend to promote combustion when in contact with other materials.

Acetylene (liquid and dissolved), Explosives of all kinds, Perchlorates of all kinds.

Acids of all kinds (except acetic, citric and tartaric, Percussion caps, Firewood, Permanganate of potash, Aluminum carbide dust, powder, resinate and paste, Fireworks, Peroxide of potash (potassium peroxide)

Fish guano and fish manure   Petroleum and its liquid products (see oils), Ammonia, fulminating powder, Petrol, Ammunition including cartridges and fuses and Phosphorus.

11. Do the hazardous goods (if any) exceed 5%?

1How many of the following fire extinguisher appliances are there? Customer to select.
- Hose reels
- Sprinkler points

- Fire extinguishers

13. If the property is subject to mortgage or lien clause, state the name and address of bank/company interested..........

14. Do you want to insure against any of the 'Additional Perils' listed below?

- Explosions other than damage to boilers or other pressure vessels (Yes/No)
- Escape of water from tank, apparatus, or pipe (Yes/No)
- Riot & Strike (Yes/No)
- Impact by road vehicles (Yes/No)
- Malicious damage (Yes/No)
- Bush fire (Yes/No)
- Earthquake (fire and shock)- (Yes/No)
- Aircraft and aerial devices. (Yes/No)
- Storm or tempest (Yes/No)
- Subterranean fire. (Yes/No)
- Storm, tempest, and flood. (Yes/No)
- Spontaneous combustion. (Yes/No)

15. Input the sum insured for each section below.

Item No.	Description	Sums insured (Kshs.)
1.	Buildings	
	Furniture, fixtures & fittings	
3.	Plant and machinery	
4.	Stock in trade	
5.	Other Contents	
	Total	

16. Do you keep books of accounts in respect of your business? (Yes/No)
 If yes, how often are they updated?
17. How often do you take stock?
18. How did you last take stock?
19. Do you maintain stock cards and record? (Yes/No)
 If YES, how often are they updated.
20. Are your books of accounts and stock records kept in a fireproof safe? (Yes/No)
 If NO, where are they kept when the premises are closed for business?

Part C: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company.......

b) *Has any Insurance Company or Underwriter ever

- i.   Cancelled your Policy? (Yes/No)
- ii.   Imposed special condition or increased premium? (Yes/No)
- iii. Declined to insure you? (Yes/No)
- iv.   Refused to renew your Policy? (Yes/No)
- v.   Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details. …………………….

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

      i.   Dates of loss ……………………
      ii.   Amount of loss …………………
      iii.   Cause of loss ……………………

5) Review details captured
6) Submit after capturing all Details
7) EGIK system Generates & Displays a Quote with a unique ID
  - *System displays premium*
  - *System displays additional benefits & respective premiums*
  - *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
  - *Generated Quote with a unique ID*
  - *Quote should be maintained in the system for X days & if not acted upon should auto delete from the system*

8) View the Quote download, print & give the customer to review & accept :
  - Decides to add or remove additional benefits (must be *able to add or remove additional benefits*)

9) *On accepting the Quote*
  - *Proceed to validate if customer is New or Existing on EGIK system using ID number*
  - ***Existing Clients on EGIK system***
  (For existing client create an option to search existing customer data using either
    - *Customer ID*
    - *Policy number,*
    - *Names*
    - *Pin number.*
  Staff should be able to update existing customer details where required.

  a) *Search for the Customers Quote*
  b) *Capture additional information,& clauses for the product*
  c) *Review & submit for Approval in back office .I*

  - ***New Clients – (refer to sign up process)***

Quote Approval process in Back office
1) Back office Underwriting Approver logs on EGIK system
2) Navigates to Quotes Module & reviews the Generated customer quote
  - Approve if the Quote details are satisfactory
  - Send back – Incase of missing details revert request to maker with action remarks.
  - Reject - option to remove the request from the system
3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number .
4) Download Invoice print & give the customer to pay(send the invoice to customers email)
5) Advise customer to pay using the available modes of payment:
  - Mobile Money
  - Card
  - Bank Transfer
  - IPF *follow IPF process)*
  - *EGIK system will process the payment and generate a receipt and a policy document .*

	6) Download Print & give the customer receipt & policy document
	
	NB:
	   ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	   ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.

Termination outcome #2	The process will end.
	
	   1.If the customer does not capture their basic information.
	   2. If the customer declines the quote
	   3.If the customer declines the data privacy terms

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premiums, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Reinsurance retention will follow the guidelines provided in the classification document. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email notification. • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *I/We hereby declare that the above statements made by us in this Proposal are, to the best of our knowledge and belief, complete and true, and we hereby agree that this proposal forms the basis and is part of any policy issued in connection with the above risk(s). It is agreed that the insurers are liable in accordance with the terms of the policy only and that the Insured will not lodge any other claims of whatever nature. The Insurers undertake to deal with this information in strict confidence.*
Calculator	 Equity Fire Industrial All Risks Insurance.xls

4.2.6 Ability to Process Transactions

Use case 4.2.6	**Ability to process Transactions** *(Direct, Coinsurance & Facultative Inwards)*
Actors	Underwriting officers, Reinsurance Officer, Systems,
Preconditions	1. Customer has been onboarded successfully. 2. Premium has been paid or credit note received. 3. Reinsurance treaties have been setup and are active.
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Transaction is processed successfully
Failure	Transaction processing unsuccessful

Termination outcome #1	**Process transaction User journey**
	1. User will access EGIK system
	2. Navigates to transaction types
	3.Select preferred transaction type
	    o Direct
	    o Coinsurance
	    o Facultative inwards.
	4. Capture risk details.
	    i). If transaction type is **Direct, Capture** risk details.
	        o Sum insured
	        o Insured item/Subject matter
	        o Rates
	        o Premium (enter/ auto populated)
	
	    b) Save details & Submit
	
	    ii). If transaction type is **Coinsurance:**
	      i. Select either Leader/Follower
	      ii. EGIK is the leader (enter EGIK proportion)
	      iii. Enter the other Co-insurers and their proportions.
	      iv. If EGIK is a follower, Select lead underwriter's name & their proportion & EGIK's proportion.
	      v. System Automatically distributes the Sum Insured, Premium and risks apportionment.
	
	NB:
	    • ***The risks distribution must be 100%, else the system does not complete the transaction process.***
	    • ***The system must be able to allocate & distribute premiums where we receive the amount in full on behalf of other co-insurers or our share only.***
	
	5. Posts the transactions (the system generates Cr./Dr. Notes) for our proportions and others.

iii). If transaction type is **Facultative inward** Capture risk details below

Facultative inwards company (A)	% of sum insured (B)	Premium(C)	Sum Insured (D
Select from a list of already created insurance companies /	Input the % for each	System to automatically apportion based on Total sum insured and % in column B	System to automatically apportion based on Total sum insured and % in column B
Total	100%	Total Premium	Total sum insured (To be captured based on received closings)

*The user will use the system and follow the proposal form process of the selected product to have all the required onboarding fields filled *

Note: Premium will not be calculated based on EGIK rates as premium will already be as per documents received. Premium will hence be an input field.

A Risk note/Credit note indicating the reinsurance premium due to EGIK for its accepted share of risk will be uploaded.

The system will check for reinsurance limits to ensure the policy is within the setup treaties and if not stop the process , an email alert will be sent to the reinsurance officer to arrange for reinsurance.

If policy is within treaty capacity cessions will be posted and a facultative inward cover slip covers clearly stating the cover/policy terms and conditions will be generated. The slip can be viewed / Printed. If the viewed slip is okay the slip will be submitted to the approver.

A notification will be sent to the approver with details of the policy for them to review and approve. Once approved a notification with approved slip will be sent to the insurance company.

NB:
1. *A facultative inward cover slip must be generated clearly stating the cover/policy terms and conditions as well as EGIk's signed line.*
2. *Payment for EGIK share will be received and receipt issued before generation of slip.*

Termination outcome #2	The process would end if all details required are not captured.
Business Rules	1. The system should be able to notify the user to release the renewal notice for the risk 3 months before expiry date. 2. The system should be able to Generate Policy document automatically once the transaction process is completed. 3. Where the transaction is a renewal, the system should be able to generate a renewal endorsement once the transaction flow is completed.

	4. System should be able to distribute the Excess risk or the Risk above our capacity into the reinsurance treaty and notify the reinsurance officer for necessary action.
Inputs Summary	Total sum insured, Insured item/Subject matter ,Total premium, Premium Rates, % share, proposal details
Output Summary	• Facultative inward Slip or a guaranteed policy • Email notification
Use Case Notes	*NB: This use case is applicable to all products*

4.2.7 Generate Quote & Onboard a customer for fire Consequential loss (Assisted)

Use case 4.2.7	Ability to Generate a Quote & onboard a customer for Fire consequential Loss *(loss of profits)*
Actors	Corporate Customer, Administrator, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**<u>Generate Quote & Onboard Journey</u>** 1) Underwriting staff logs on the EGIK system 2) Navigates to products. 3) Views & selects **Fire consequential loss policy** 4) Search customer using a unique identifier (ID, registration certificate, policy number) ○ *View Customer profile & Existing Insurance policies* ○ *Validate Mandatory preliminary policies exist (fire Industrial or Boiler policy)* ○ *If no Fire policy the Process ends)* 5) Proceed to capture additional details ○ Capture the details for addresses of all premises which have a bearing on the profits of the business. ○ Allow adding multiple address by clicking on Add Address ○ Capture Maximum indemnity period ………………. (In Months) Customer will answer the following questions. 1. How long have you carried on the business at these premises? 2. How often are your books audited? 3. Who are your current auditors and what is their address?

Part B. Amounts to be Insured.

1. ON GROSS PROFIT Kshs ……….………

   Note: This *should be estimated annual gross profit unless the indemnity period exceeds twelve months when the amounts should be increased proportionately.*

a) ON …. WEEKS WAGES (Other than those included as standing charges in under item 1. Kshs……………

   Note: This should represent the actual wages for the period.

   b) ON ALL WAGES for the first……. weeks and ……% for the remainder of the indemnity period. Kshs…………….

   Note; This should be the estimated annual amount of all wages unless the indemnity period exceeds 12 months when the figure should be increase proportionately.

3. AUDITORS FEES for producing and certifying details in connection with the claim. Kshs………….
TOTAL AMOUNT INSURED KSHS………….

Part C. Previous Insurances & Claim History
a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….
b) *Has any Insurance Company or Underwriter ever
  a) Cancelled your Policy? (Yes/No)
  b) Imposed special condition or increased premium? (Yes/No)
  c) Declined to insure you? (Yes/No)
  d) Refused to renew your Policy? (Yes/No)
  e) Repudiated any claim? (Yes/No)
If the answer to any of the above is yes, please give details………….
c) Have you in the last 3 years suffered a loss in connection with the type of insurance now offered? Yes/No
If yes, give details.
  i. Dates of loss …………
  ii. Amount of loss ………
  iii. Cause of loss ………

5) Review captured details
6) Submit after capturing all Details
7) Attach supporting documents
8) EGIK system Generates & Displays a Quote with a unique ID
   ➢ *System displays premium*
   ➢ *System displays additional benefits & respective premiums*
   ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
   ➢ *Generated Quote with a unique ID*
   ➢ *Quote should be maintained in the system for X days & if not acted upon should auto delete from the system*

9) View the Quote download, print & give the customer to review & accept :
   ➢ Decides to add or remove additional benefits (must be *able to add or remove additional benefits)*

	➤ *Proceed to validate if customer is New or Existing on EGIK*
	➤ **Existing Clients on EGIK system**
	(For existing client create an option to search existing customer data using either
	    o *Customer ID*
	    o *Policy number,*
	    o *Names*
	    o *Pin number.*
	Staff should be able to update existing customer details where required.
	
	   a) *Search for the Customers Quote*
	   b) *Capture additional information,& clauses for the product*
	   c) *Review & submit for Approval in back office .l*
	
	➤ **New Clients – (follow sign up process)**

Termination outcome 2	**Back office Quote Approval process**
	1) Back office Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➤ Approve if the Quote details are satisfactory
	   ➤ Send back – Incase of missing details revert request to maker with action remarks.
	   ➤ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number .
	4) Download Invoice print & give the customer to pay(send the invoice to customers email)
	5) Advise customer to pay using the available modes of payment:
	   • Mobile Money
	   • Card
	   • Bank Transfer
	   • IPF *follow IPF process)*
	   • Payment plan (*as agreed with the bank)*
	   ➤ *EGIK system will process the payment and generate a receipt and a policy document .*
	6) Download Print & give the customer receipt & policy document
	
	NB:
	   ➤ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➤ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➤ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. **(Refer to Reinsurance BRD for process)** • The policy should be restricted to Corporate Client only. • Purchase of Cons. Loss policy should be allowed only where the customer has an existing Fire, Engineering or All-risks policy that the Cons. Loss will be attached to. • Reinsurance retention will follow the guidelines provided in the classification document.

	• Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if the sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by the customer. *I/We hereby declare that the above statements made by us in this Proposal are, to the best of our knowledge and belief, complete and true, and we hereby agree that this proposal forms the basis and is part of any policy issued in connection with the above risk(s). It is agreed that the insurers are liable in accordance with the terms of the policy only and that the Insured will not lodge any other claims of whatever nature. The Insurers undertake to deal with this information in strict confidence.*
Calculator	 Fire Consequential Loss Calculator.xlsm

4.2.8 Generate Quote & Onboard a customer for Industrial All risks (Assisted)

Use case 4.2.8	**Ability to generate a Quote & onboard a customer for Industrial All Risks**
Actors	Corporate Customer, Administrator, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting staff logs on the EGIK system 2) Navigates to products. 3) Views & selects Industrial All risks **policy** 4) Proceeds to capture below details to generate a Quote **Part A; Particulars of proposer**

- Company Name
- Company reg no
- KRA PIN
- Phone number
- Email address
- Nature of business
- Location of business
- Period of cover (default to 1 year)

Part B. Particulars of Insurance

Category A - Office contents

Allow user to add details of office items and equipment.

Description of Item	Model	Maker's serial Number or model	Value	Territorial Limits
Total				

Note: Please provide the maker's serial and model numbers in the table above where available.

Category B - Portable equipment

These include Laptops, Video Cameras, Projectors, photographic equipment, electronic equipment, and any other items which are used outside the premises.

Description of Item	Model	Maker's serial Number or model	Value	Territorial Limits
Total				

Note: Please provide the maker's serial and model numbers in the table above where available.

Category C – Any others

Description of Item	Model	Maker's serial Number or model	Value	Territorial Limits
Total				

Note: Please provide the maker's serial and model numbers in the table above where available.

Part C. Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

	b) *Has any Insurance Company or Underwriter ever
	
	    i. Cancelled your Policy? (Yes/No)
	    ii. Imposed special condition or increased premium? (Yes/No)
	    iii. Declined to insure you? (Yes/No)
	    iv. Refused to renew your Policy? (Yes/No)
	    v. Repudiated any claim? (Yes/No)
	 If the answer to any of the above is yes, please give details……………
	
	c) Have you in the last 3 years suffered a loss in connection with the type of insurance now offered? Yes/No
	If yes, give details.
	    i. Dates of loss ……………………………………………………
	    ii. Amount of loss ……………………………………………………
	    iii. Cause of loss ……………………………………………………
	
	5) Submit after capturing all Details
	6) EGIK system Generates & Displays a Quote with a unique ID
	   ➢ *System displays premium*
	   ➢ *System displays additional benefits & respective premiums*
	   ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	   ➢ *Generated Quote with a unique ID*
	   ➢ *Quote should be maintained in the system for X days & if not acted upon should auto delete from the system*
	
	7) View the Quote download, print & give the customer to review & accept :
	   ➢ Decides to add or remove additional benefits (must be *able to add or remove additional benefits*)
	
	8) *On accepting the Quote*
	   ➢ *Proceed to validate if customer is New or Existing on EGIK system*
	   ➢ **Existing Clients on EGIK system**
	   (For existing client create an option to search existing customer data using either
	     o *Customer ID*
	     o *Policy number,*
	     o *Names*
	     o *Pin number.*
	   Staff should be able to update existing customer details where required.
	   a) *Search for the Customers Quote*
	   b) *Capture additional information,& clauses for the product*
	   c) *Review & submit for Approval*
	
	   ➢ **New Clients – (refer to sign up process process)**

Termination outcome 2	**Back office Quote Approval process**
	1) Back office Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➢ Approve if the Quote details are satisfactory
	   ➢ Send back – Incase of missing details revert request to maker with action remarks.
	   ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number .
	4) Download Invoice print & give the customer to pay(send the invoice to customers email)
	5) Advise customer to pay using the available modes of payment:

	- Mobile Money - Card - Bank Transfer - IPF *follow IPF process)* - Payment plan (*as agreed with the bank)* ➢ *EGIK system will process the payment and generate a receipt and a policy document .* 6) Download Print & give the customer receipt & policy document NB: ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided) ➢ In absence of automation a maker checker process will be followed as per Approved bank policy ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system. After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.

Description of Termination outcome #2	The process will end.
	
	   1.If the customer does not capture their basic information.
	   If the customer declines the quote
	   3.If the customer declines the data privacy terms

Use Case Associations	Customer can generate one policy at a time.
Business Rules	- The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on reinsurance tab of the policy and posted to the relevant GL's. **(Refer to Reinsurance BRD for process)** - Reinsurance retention will follow the guidelines provided in the classification document. - Premiums, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. - Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	- Proposer details - Particulars of insurance - Previous Insurances & Claim History
Output summary	- Email - Surveyor letter - Policy schedule and Policy document - Policy Number - Debit Note
Use Case Notes	Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. ***DECLARATION I/We hereby declare that the above statements made by us in this Proposal are, to the best of our knowledge and belief, complete and true, and we hereby agree that this proposal forms the basis and is part of any policy issued in connection with the above risk(s). It is agreed that the insurers are liable in accordance with the terms of the policy only and that the Insured will not lodge any other claims of whatever nature. The Insurers undertake to deal with this information in strict confidence.***

Calculator	Equity Fire Industrial All Risks Insurance.xls

4.2.9 Generate Quote & Onboard a customer for Stock Floater (Assisted)

Use case 4.2.9	**Ability to Generate a Quote onboard a customer for Stock floater policy**
Actors	Corporate Customer, Administrator, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting staff logs on the EGIK system 2) Navigates to products. 3) Views & selects Fire **Stock Floater** product 4) Proceeds to capture below details. **Part A; Particulars of proposer** • Company Name • Company reg no • KRA PIN • Phone number • Email address • Nature of business • Location of business • Period of cover (default to 1 year) Customer will proceed to provide below information 1. How long have you conducted the business in terms of years?....... 2. Does any other person or mortgage firm or bank have interest in the property? (Yes/No/0 If yes, please give the details………………………… **Part B. Schedule of Property** | NO.	Location of premise	Property to be insured	Sum to be insured (Kshs)
---	---	---	---

Note; System to allow user to upload schedule using excel.

Part C. Cover Extension

The under-noted extensions can be incorporated into the policy and appropriate additional premiums to be charged. User will select applicable extensions from the list below and input the sum insured for each.

3. Removal of debris (maximum limit cover of 10% of sum insured) Kshs…………

4. Architects, consultants and consulting engineering fees (Maximum limit of cover: 7.5% of sum insured) Kshs…………

5. Spontaneous Combustion Kshs…………

6. Expenses for rent for alternative accommodation. Kshs……………...

7. Earthquake Kshs…………

8. Deterioration of stock in cold storage premises due to accidental power failure consequent to damage at the premise of the power station due to an insured peril (For stock in trade) Kshs…….

9. Deterioration of stock in cold storage premises due to changes in temperature arising out of loss or damage to the cold storage machinery(ies) in the insured's premises due to operation of insured peril (For stock in trade) Kshs…….

10. Spoilage material damage cover (For stock in trade) Kshs…….

11. Temporary removal of stocks clause Kshs…….

12. Start-up expenses Kshs…….

13. Petrol and Mineral Oil Warranty (PMOW) III Kshs…….

14. Deletion of PMOW and Hazardous Goods Warranty Kshs…….

Part D. Description Of Premises

1.   a) What is the height of the building in stories?.......

b) Of what are the external walls constructed?..........

c) Of what is the roof constructed?...........

d) Are there any ceilings or partitions of calico, canvas or rush?........

e) For what purposes is the building occupied?..........

f) If not restricted to yourself describe the other occupiers?...........

g) State the nature of goods stored or manufactured on the premises?........

a) Are there any buildings communicating with the premises proposed to be insured? (Yes/No)

If yes, please describe………………………

  b) Are there any adjacent buildings within 40 feet of the premises proposed to be insured? (Yes/NO)

If yes, please describe………………………

3.Are any of the following hazardous goods stated overleaf kept in the buildings?

If so, please state and quantify……………………………………

Note; The list below for hazardous good will be displayed.

Acetylene (Liquid), Barium Sulphide, Benzine, Benzoline, Bisulphide of Carbon, Bitumen, Brimstone (sulfur), Calcium Carbide, Calcium Sulphide, Camphine, Camphor, Candles, Cartridges, Celluloid and Xylonite and other similar substances, Charcoal (powdered) Chlorate of Potash, Chlorate of Soda, Chloride of Lime, Cinematograph Films, Coconut and other vegetable oils, Coir, Coir Yarn, Copper Sulphide, Copra Cake, Copra Meal, Cordite, Cotton, whether in fully-pressed bales or otherwise, Crackers, Explosives of any kind, Fireworks, Fulminating Powder, Ghee, Grasses of all kinds. Gunny Bags other than fully pressed iron-bound bales. Gunpowder, Hay, Hemp, Hessians other than fully pressed iron-bound bales, Kerosene, Lampblack, Lime, Matches of any kind, Mungo, Naphtha, Nitric Acid, Nitrate of Soda, Nitro-Glycerine, oils and/or oil paints, Paraffinn, Percussion Caps, Petroleum and/or its liquid products, Petrol, Phosphorous, Picric Acid, Pitch, Potash, Potassium Sulphide, Rags, Resin, Rockets, Rock Oil, Saltpetre, Shoddy, Sisal Bags and Sisal Cloth, other than fully-pressed iron or ropebound bales, Spirits of any kind not in bottles, Stearine, Straw, Sulphuric Acid, Sulphur Dyes, Tallow (manufactured and unmanufactured), Tar and/or Tarred Ropes and/or Tarred Canvas, Turpentine, Varnish, Vegetable fibers of any kind, Waste of any kind

4.Please give details of any power-driven machinery used in the building………………

5.a) Has the property been surveyed? (Yes/No)

If so, how long ago................................

 b) Have you implemented all the survey recommendations? (Yes/No)

If yes, please give details………………

Part E. Goods in Transit section

1.What is the Mode of Conveyance (user to tick from the list below)

   a) By road
   b) By Rail
   c) By intercountry (Road /rail)
   d) By other means(Subject to approval)

 State the geographical limit of transit destination (user to tick from the list below)

   a) Kenya
   b) East Africa
   c) Comesa
   d) Any other region (Specify)

3. Sum Insured

 a) Maximum limit of any one consignment Kshs………

b) Estimated Annual Carry Kshs……………

4.Particulars of vehicles

a) Will all the vehicles used for transit belong to you? (Yes/No)

b) Are the vehicles in a good state and road-worthy condition? (Yes/No)

c) Where are the vehicles parked when they are not in transit?

- At night……….
- During the day…………

d) Will any of the vehicles be left loaded and un-attended at any time of the transit? (Yes/No)

e) What arrangements will you make for the garaging of all vehicles and safe custody at night?......

f) Are the vehicles fitted with any tracking devices? (Yes/No)

If yes, please provide speciation's below.

Registration number	Make	Year of Make	Tonnage	Carrying capacity (litres - tankers)

Allow user to add multiple vehicles.

Part F. Drivers' details

1.Are the driver's driving licenses validated before employment or periodically? (Yes/No)

Are the drivers regularly subjected to any medical or eyesight testing? (Yes/No)

3.Have any of the drivers ever been convicted of any driving offense in a court of law? (Yes/No)

Part G. Details of Products in Transit

1.Description of goods or products to be transported?............
- State how good will be transported whilst in transit?............
- Who owns the goods being transported?..........
- Will you carry the following products? (Allow user to select)
- Wine and /or spirit
- Tobacco
- Coffee
- Oil Products
- Gold or Ornaments
- Aviation Fuel

Part H. Burglary Section

1.Whose is responsible for the security of the premise?......

Are the premises protected by a watchman or caretaker during

- Day (Yes/No)
- Night (Yes/No)

If yes, please provide details………………………….

3. Are the premises fitted with

- Burglar Alarm System? (Yes/No)
- CCTV (Yes/No)

If yes, please give details of the backup security firm……………

Part I. Stock Records and Books of Accounts

1. Are a complete set of stock records and account books maintained and regularly updated? (Yes/No)
2. Are the stock records independently audited? (Yes/No)
3. Are the records kept in a secure place during non-business hours? (Yes/No)
4. In case of a loss, can the amount be ascertained from them? (Yes/No)
5. If you do not keep stock and records, please describe how you would verify the number of goods stolen in case of a burglary………………
6. Please give details of when the last physical stock take was carried out………………

Part J. Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….
b) *Has any Insurance Company or Underwriter ever
    i. Cancelled your Policy? (Yes/No)
    ii. Imposed special condition or increased premium? (Yes/No)
    iii. Declined to insure you? (Yes/No)
    iv. Refused to renew your Policy? (Yes/No)
    v. Repudiated any claim? (Yes/No)
 If the answer to any of the above is yes, please give details…………………

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now offered? Yes/No
If yes, give details.
    i. Dates of loss …………………………………………………
    ii. Amount of loss …………………………………………………
    iii. Cause of loss …………………………………………………

d) Do the sums proposed for insurance represent the full value of the property?.........(Yes/No)

| | e) Has the property proposed for this insurance been covered under a fire policy with Equity General Insurance Kenya?................. (Yes/No)

6) Submit after capturing all Details

7) EGIK system Generates & Displays a Quote with a unique ID
   ➤ *System displays premium*
   ➤ *System displays additional benefits & respective premiums*
   ➤ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
   ➤ *Generated Quote with a unique ID*
   ➤ *Quote should be maintained in the system for X days & if not acted upon should auto delete from the system*

8) View the Quote download, print & give the customer to review & accept :
   ➤ *Decides to add or remove additional benefits (must be able to add or remove additional benefits)*
   ➤ *Underwriting staff should be able to send Quote to customers Email address.*

9) *On accepting the Quote*
   ➤ *Proceed to validate if customer is New or Existing on EGIK system using ID number*
   ➤ **Existing Clients on EGIK system**
   (For existing client create an option to search existing customer data using either
      o *Customer ID*
      o *Policy number,*
      o *Names*
      o *Pin number.*
   Staff should be able to update existing customer details where required.

   a) *Search for the Customers Quote*
   b) *Capture additional information,& clauses for the product*
   c) *Review & submit for Approval*

   ➤ **New Clients (follow onboarding process)** |
| Termination outcome 2 | **Back office Quote Approval process**
1) Back office Underwriting officer logs on EGIK system
2) Navigates to Quotes Module & reviews the Generated customer quote
   ➤ Approve if the Quote details are satisfactory
   ➤ Send back – Incase of missing details revert request to maker with action remarks.
   ➤ Reject - option to remove the request from the system
3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number .
4) Download Invoice print & give the customer to pay(send the invoice to customers email)
5) Advise customer to pay using the available modes of payment:
   • Mobile Money
   • Card
   • Bank Transfer
   • IPF *follow IPF process)*
   • Payment plan (*as agreed with the bank)*
   ➤ *EGIK system will process the payment and generate a receipt and a policy document .*
6) Download Print & give the customer receipt & policy document

NB:
   ➤ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided) |

	➤ In absence of automation a maker checker process will be followed as per Approved bank policy ➤ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system. After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.
Description of Termination outcome #2	The process will end. 1.If the customer does not capture their basic information. If the customer declines the quote 3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on reinsurance tab of the policy and posted to the relevant GL's.*(Refer to Reinsurance BRD for process)* • • Reinsurance retention will follow the guidelines provided in the classification document. • Premiums, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if the sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by the customer. *DECLARATION I/We hereby declare that the above statements made by us in this Proposal are, to the best of our knowledge and belief, complete and true, and we hereby agree that this proposal forms the basis and is part of any policy issued in connection with the above risk(s). It is agreed that the insurers are liable in accordance with the terms of the policy only and that the Insured will not lodge any other claims of whatever nature. The Insurers undertake to deal with this information in strict confidence.*
Calculator	Equity Stock Floater Insurance.xlsm

Use case 4.2.10	**Ability to Generate a Quote onboard a customer for Terrorism and Sabotage (Branch assisted)**
Actors	Corporate Customer, Administrator, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	1) Underwriting staff logs on the EGIK system
	2) Navigates to products.
	3) Views & selects Terrorism & sabotage product
	4) Proceeds to capture below details to generate a Quote
	
	Part A; Particulars of proposer
	    • Company Name
	    • Company reg no
	    • KRA PIN
	    • Phone number
	    • Email address
	    • Nature of business
	    • Location of business
	    • Period of cover (default to 1 year)
	
	Customer will proceed to answer the questions below which will be used to determine premium to be paid.
	
	The user will go ahead and answer the questions below.
	
	1. Are you the owner of the Property to be insured? (Yes /No.)
	
	If not, please provide details………….
	
	2. Is any person, firm, or mortgage company or any other party interested in the Property to be insured? (Yes/ No.)
	
	If yes, please provide name & address…….
	
	Part B. Particulars of Insurance
	
	a) **Occupation Property**
	
	<table><tr><td>Buildings</td><td>Location</td><td>Value</td></tr><tr><td></td><td></td><td></td></tr><tr><td>Total</td><td></td><td></td></tr></table>

b) Contents

Description of Item	Model	Maker's serial Number or model	Value
Total			

Note; Please provide the maker's serial and model numbers in the table below where available.

c) Stock In trade

Description of Item	Value
Total	

d) Plant and Machinery

Description of Item	Model	Maker's serial Number or model	Value
Total			

e) Portable equipment

Description of Item	Model	Maker's serial Number or model	Value
Total			

f) Business Interruption

Profit before income tax Kshs…………...

g) C.A.R

Buildings under construction

Buildings	Location	Value
Total		

h) Money

Limits in premises	Value
Total	

i) Goods in Transit

Transit Limit	Annual Carry

j) Motor Vehicles (max 20 vehicles)

Reg. Number/Chassis	Make	Body type	Use of vehicle	Value as per last valuation
Total				

Part C. Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

    i. Cancelled your Policy? (Yes/No)

    ii. Imposed special condition or increased premium? (Yes/No)

    iii. Declined to insure you? (Yes/No)

    iv. Refused to renew your Policy? (Yes/No)

    v. Repudiated any claim? (Yes/No)

 If the answer to any of the above is yes, please give details…………….

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

    i. Dates of loss ………….

    ii. Amount of loss …………

    iii. Cause of loss …………….

7) Submit after capturing all Details

7) EGIK system Generates & Displays a Quote with a unique ID
   - *System displays premium*
   - *System displays additional benefits & respective premiums*
   - *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
   - *Generated Quote with a unique ID*
   - *Quote should be maintained in the system for X days & if not acted upon should auto delete from the system*

8) View the Quote download, print & give the customer to review & accept :
   - Decides to add or remove additional benefits (must be *able to add or remove additional benefits)*
   - *Underwriting staff should be able to send Quote to customers Email address.*

9) *On accepting the Quote*
   - *Proceed to validate if customer is New or Existing on EGIK system using ID number*
   - ***Existing Clients on EGIK system***
   (For existing client create an option to search existing customer data using either
     - *Customer ID*

	○ *Policy number,*
	    ○ *Names*
	    ○ *Pin number.*
	Staff should be able to update existing customer details where required.
	
	    a) *Search for the Customers Quote*
	    b) *Capture additional information,& clauses for the product*
	    c) *Review & submit for Approval*
	
	  ➢ ***New Clients – (Follow sign up process process)***

Termination outcome 2	**Back office Quote Approval process**
	1) Back office Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	  ➢ Approve if the Quote details are satisfactory
	  ➢ Send back – Incase of missing details revert request to maker with action remarks.
	  ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number .
	4) Download Invoice print & give the customer to pay(send the invoice to customers email)
	5) Advise customer to pay using the available modes of payment:
	  • Mobile Money
	  • Card
	  • Bank Transfer
	  • IPF *follow IPF process)*
	  • Payment plan (*as agreed with the bank)*
	  ➢ *EGIK system will process the payment and generate a receipt and a policy document .*
	6) Download Print & give the customer receipt & policy document
	
	NB:
	  ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	  ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	  ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.

Description of Termination outcome #2	The process will end.
	
	  1.If the customer does not capture their basic information.
	  If the customer declines the quote
	  3.If the customer declines the data privacy terms

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on reinsurance tab of the policy and posted to the relevant GL's. **(Refer to Reinsurance BRD for process)** • • Reinsurance retention will follow the guidelines provided in the classification document. • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's.

	• Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by the customer. ***DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.***

4.2.11 Generate quote & onboard customer for political Violence &Terrorism

Use case 4.2.11	**Ability to Generate a Quote & onboard a customer for political violence and Terrorism**
Actors	Customer, EGIK system, Underwriting Staff
Requirement Overview	Quote is being generated and customer is being onboarded for political violence and Terrorism
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	1) Underwriting staff logs on the EGIK system
	2) Navigates to products.
	3) Views & selects Terrorism & sabotage product
	4) Proceeds to capture below details to generate a Quote
	
	Part A; Particulars of proposer
	    • Company Name
	    • Company reg no

- KRA PIN
- Phone number
- Email address
- Nature of business
- Location of business
- Period of cover (default to 1 year)

Customer will proceed to answer the questions below which will be used to determine premium to be paid.

Customer will proceed to answer the questions below which will be used to determine premium to be paid.

The user will go ahead and answer the questions below;

1.Are you the owner of the Property to be insured? (Yes /No.)
If not, please provide details………….
Is any person, firm, or mortgage company or any other party interested in the Property to be insured? (Yes/ No.)

If yes, please provide name & address…….

Part B. Particulars of Insurance

a) **Occupation Property**

Buildings	Location	Value
Total		

b) **Contents**

Description of Item	Model	Maker's serial Number or model	Value
Total			

Note: Please provide the maker's serial and model numbers in the table below where available.

c) **Stock In trade**

Description of Item	Value
Total	

d) **Plant and Machinery**

Description of Item	Model	Maker's serial Number or model	Value
Total			

e) Portable equipment

Description of Item	Model	Maker's serial Number or model	Value
Total			

f) Business Interruption

Profit before income tax Kshs…………...

g) C.A.R

Buildings under construction

Buildings	Location	Value
Total		

h) Money

Limits in premises	Value
Total	

i) Goods in Transit

Transit Limit	Annual Carry

j) Motor Vehicles (max 20 vehicles)

Reg. Number/Chassis	Make	Body type	Use of vehicle	Value as per last valuation
Total				

Part C. Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever
  i.   Cancelled your Policy? (Yes/No)
  ii. Imposed special condition or increased premium? (Yes/No)
  iii. Declined to insure you? (Yes/No)
  iv. Refused to renew your Policy? (Yes/No)
  v.   Repudiated any claim? (Yes/No)
 If the answer to any of the above is yes, please give details……………….

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

	If yes, give details.
	
	    i. Dates of loss ……………………
	    ii. Amount of loss……………………
	    iii. Cause of loss ……………………
	
	d) Have you received any specific threat(s) against the assets to be insured in the last 60 days? (e.g. eviction threat, bomb threats, etc) (Yes /No.)
	
	If yes, describe the knowledge or information………………
	e) Do you or any of your directors and officers or any known person have knowledge or information that may reasonably give rise to a claim. (Yes /No).
	If yes, describe the knowledge or information ……………………
	
	6) Submit after capturing all Details
	
	7) EGIK system Generates & Displays a Quote with a unique ID
	    ➤ *System displays premium*
	    ➤ *System displays additional benefits & respective premiums*
	    ➤ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	    ➤ *Generated Quote with a unique ID*
	    ➤ *Quote should be maintained in the system for X days & if not acted upon should auto delete from the system*
	
	8) View the Quote download, print & give the customer to review & accept :
	    ➤ Decides to add or remove additional benefits (must be *able to add or remove additional benefits*)
	    ➤ *Underwriting staff should be able to send Quote to customers Email address.*
	
	9) *On accepting the Quote*
	➤ *Proceed to validate if customer is New or Existing on EGIK system using ID number*
	    ➤ **Existing Clients on EGIK system**
	    (For existing client create an option to search existing customer data using either
	      o *Customer ID*
	      o *Policy number,*
	      o *Names*
	      o *Pin number.*
	    Staff should be able to update existing customer details where required.
	
	    a) *Search for the Customers Quote*
	    b) *Capture additional information,& clauses for the product*
	    c) *Review & submit for Approval*
	
	    ➤ **New Clients – (follow sign up process)**

Termination outcome 2	**Back office Quote Approval process**
	1) Back office Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	    ➤ Approve if the Quote details are satisfactory
	    ➤ Send back – Incase of missing details revert request to maker with action remarks.
	    ➤ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number .
	4) Download Invoice print & give the customer to pay(send the invoice to customers email)
	5) Advise customer to pay using the available modes of payment:
	    • Mobile Money

	- Card - Bank Transfer - IPF *follow IPF process)* - Payment plan (*as agreed with the bank)* ➢ *EGIK system will process the payment and generate a receipt and a policy document .* 6) Download Print & give the customer receipt & policy document NB: ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided) ➢ In absence of automation a maker checker process will be followed as per Approved bank policy ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system. After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.
Description of Termination outcome #2	The process will end. 1. If the customer does not capture their basic information. 2. If the customer declines the quote 3. If the customer declines the data privacy terms
Business Rules	- The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on reinsurance tab of the policy and posted to the relevant GL's. **(Refer to Reinsurance BRD for process)** - Reinsurance retention limits will follow the guidelines provided in the classification document. - Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. - Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	- Proposer details - Particulars of insurance - Previous Insurances & Claim History
Output summary	- Email - Surveyor letter - Policy schedule and Policy document - Policy Number - Debit Note
Use Case Notes	Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*
	Equity Political Violence and Terrorisı

Use case 4.2.12	Ability to generate Quote & onboard customer for Equity Combined Fire & Theft Insurance)
Actors	Corporate Customer ,Administrator, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting/Commercial staff logs on the EGIK system 2) Navigates to products. 3) Views & selects **Equity Combined Fire/Theft** product 4) Proceeds to capture below details to generate a Quote **Part A; Particulars of proposer** • Company Name • Company Reg No. • KRA PIN • Phone number • Email address • Nature of business • Location of business • Period of cover (default to 1 year) Underwriting/Commercial staff will proceed to add the information below *All fields are mandatory and should be marked with an asterisk * Customer will proceed to answer the questions below which will be used to determine premium to be paid. **Part B; Particulars of the Premises** 1.For what purpose is the building occupied? Customer to select from Shops Offices Restaurant Factory Godown Specify goods stored…………… 2. What is the height of the building, in storeys, including the ground floor? ……… 3. Materials used for the construction of: (Customer to select form the list given for each) Walls: Stone Concrete Bricks Wood Roof: Tiles Concrete Asbestos Iron sheets floors: Timber Concrete4. Does the premises have burglar alarm? (Yes/No)

5. Please give the name of the security guard company ………………

6. Is the building solely in your occupancy? (Yes/No)

7. Is the building detached from other buildings? (Yes/No)

If the answer is neither of the above, specify construction/occupancy of other buildings/tenants. (Please make a rough sketch plan and attach. Attache photos of surrounding buildings)

8. How long have you carried business in this premise?

9. How long have you carried business elsewhere?

10. Do you keep Hazardous goods (refer to list below)?

The following list includes the main classes of goods generally regarded as hazardous. The list is not exhaustive, and mention should be made in the proposal for any classes of goods which are known to be readily combustible, or which tend to promote combustion when in contact with other materials.

Acetylene (liquid and dissolved), Explosives of all kinds, Perchlorates of all kinds.

Acids of all kinds (except acetic, citric and tartaric, Percussion caps, Firewood, Permanganate of potash, Aluminum carbide dust, powder, resinate and paste, Fireworks, Peroxide of potash (potassium peroxide)

Fish guano and fish manure   Petroleum and its liquid products (see oils), Ammonia, fulminating powder, Petrol, Ammunition including cartridges and fuses and Phosphorus.

11. Do the hazardous goods (if any) exceed 5%?

12. How many of the following fire extinguisher appliances are there? Customer to select.
- Hose reels
- Sprinkler points
- Fire extinguishers

13. If the property is subject to mortgage or lien clause, state the name and address of bank/company interested……….

14. Do you want to insure against any of the 'Additional Perils' listed below?

- Explosions other than damage to boilers or other pressure vessels (Yes/No)
- Escape of water from tank, apparatus, or pipe (Yes/No)
- Riot & Strike (Yes/No)
- Impact by road vehicles (Yes/No)
- Malicious damage (Yes/No)
- Bush fire (Yes/No)
- Earthquake (fire and shock)- (Yes/No)
- Aircraft and aerial devices. (Yes/No)
- Storm or tempest (Yes/No)
- Subterranean fire. (Yes/No)
- Storm, tempest, and flood. (Yes/No)

- Spontaneous combustion. (Yes/No)

15. Input the sum insured for each section below.

Item No.	Description	Sums insured (Kshs.)
1.	Buildings	
	Furniture, fixtures & fittings	
3.	Plant and machinery	
4.	Stock in trade	
5.	Other Contents	
	Total	

16. Do you keep books of accounts in respect of your business? (Yes/No)
 If yes, how often are they updated?
17. How often do you take stock?
18. How did you last take stock?
19. Do you maintain stock cards and record? (Yes/No)
 If YES, how often are they updated.
20. Are your books of accounts and stock records kept in a fireproof safe? (Yes/No)
 If NO, where are they kept when the premises are closed for business?

Part C: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

   i. Cancelled your Policy? (Yes/No)
   ii. Imposed special condition or increased premium? (Yes/No)
   iii. Declined to insure you? (Yes/No)
   iv. Refused to renew your Policy? (Yes/No)
   v. Repudiated any claim? (Yes/No)

 If the answer to any of the above is yes, please give details. ……………………

c) Have you in the last 3 years suffered a loss in connection with Fire or Theft now proposed? Yes/No

If yes, give details.

   iv. Dates of loss ……………………
   v. Amount of loss …………………
   vi. Cause of loss ……………………

6) Review details
7) Attach supporting documents
8) Submit after capturing all Details
9) EGIK system Generates & Displays a Quote with a unique ID
    - *System displays premium*
    - *System displays additional benefits & respective premiums*
    - *Underwriting/Commercial staff should be able to add or remove additional benefits as per customers advise)*
    - *Generated Quote with a unique ID*
    - *Quote should be maintained in the system for X days & if not acted upon should auto delete from the system*

	10) View the Quote download, print & give the customer to review & accept :
	   ➤ Decides to add or remove additional benefits (must be *able to add or remove additional benefits*)
	   ➤ *Underwriting staff should be able to send Quote to customers Email address.*
	
	11) *On accepting the Quote*
	➤ *Proceed to validate if customer is New or Existing on EGIK system using ID number*
	   ➤ **Existing Clients on EGIK system**
	(For existing client create an option to search existing customer data using either
	     o *Customer ID*
	     o *Policy number,*
	     o *Names*
	     o *Pin number.*
	Staff should be able to update existing customer details where required.
	
	   a) *Search for the Customers Quote*
	   b) *Capture additional information,& clauses for the product*
	   c) *Review & submit for Approval*
	
	   ➤ **New Client –(onboard client)**

Termination outcome 2	**Back office Quote Approval process**
	1) Back office Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➤ Approve if the Quote details are satisfactory
	   ➤ Send back – Incase of missing details revert request to maker with action remarks.
	   ➤ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number .
	4) Download Invoice print & give the customer to pay(send the invoice to customers email)
	5) Advise customer to pay using the available modes of payment:
	   • Mobile Money
	   • Card
	   • Bank Transfer
	   • IPF *follow IPF process)*
	   • Payment plan (*as agreed with the bank)*
	   ➤ *EGIK system will process the payment and generate a receipt and a policy document .*
	6) Download Print & give the customer receipt & policy document
	
	NB:
	   ➤ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➤ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➤ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.

Termination outcome #2	The process will end.
	
	   1.If the customer does not capture their basic information.
	   2. If the customer declines the quote

	3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premiums, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Reinsurance retention will follow the guidelines provided in the classification document. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email notification. • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *I/We hereby declare that the above statements made by us in this Proposal are, to the best of our knowledge and belief, complete and true, and we hereby agree that this proposal forms the basis and is part of any policy issued in connection with the above risk(s). It is agreed that the insurers are liable in accordance with the terms of the policy only and that the Insured will not lodge any other claims of whatever nature. The Insurers undertake to deal with this information in strict confidence.*
Calculator	Equity Combined Fire & Theft.xlsm

4.2.13 Generate Quote & Onboard customer for Fire/Special Perils (Assisted)

Use case 4.2.13	**Ability to generate Quote & onboard customer for Fire/Special Perils Insurance)**
Actors	Corporate Customer ,Administrator, EGIK system, Underwriting/Commercial Staff
Preconditions	• Underwriting/Commercial Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful

Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting/Commercial staff logs on the EGIK system 2) Navigates to products. 3) Views & selects **Fire/Special Perils** product 4) Proceeds to capture below details to generate a Quote **Part A; Particulars of proposer** • Company Name • Company Reg No. • KRA PIN • Phone number • Email address • Nature of business • Location of business • Period of cover (default to 1 year) Underwriting/Commercial staff will proceed to add the information below *All fields are mandatory and should be marked with an asterisk * Customer will proceed to answer the questions below which will be used to determine premium to be paid. **Part B; Particulars of the Premises** 1.For what purpose is the building occupied? Customer to select from Shops Offices Restaurant Factory Godown Specify goods stored…………… 4. What is the height of the building, in storeys, including the ground floor? ……… 5. Materials used for the construction of: (Customer to select form the list given for each) Walls: Stone Concrete Bricks Wood Roof: Tiles Concrete Asbestos Iron sheets floors: Timber Concrete4. Does the premises have burglar alarm? (Yes/No) 5. Please give the name of the security guard company ……………… 6. Is the building solely in your occupancy? (Yes/No) 7. Is the building detached from other buildings? (Yes/No) If the answer is neither of the above, specify construction/occupancy of other buildings/tenants. (Please make a rough sketch plan and attach. Attache photos of surrounding buildings) 8.How long have you carried business in this premise? 9. How long have you carried business elsewhere? 10.Do you keep Hazardous goods (refer to list below)?

The following list includes the main classes of goods generally regarded as hazardous. The list is not exhaustive, and mention should be made in the proposal for any classes of goods which are known to be readily combustible, or which tend to promote combustion when in contact with other materials.

Acetylene (liquid and dissolved), Explosives of all kinds, Perchlorates of all kinds.

Acids of all kinds (except acetic, citric and tartaric, Percussion caps, Firewood, Permanganate of potash, Aluminum carbide dust, powder, resinate and paste, Fireworks, Peroxide of potash (potassium peroxide)

Fish guano and fish manure   Petroleum and its liquid products (see oils), Ammonia, fulminating powder, Petrol, Ammunition including cartridges and fuses and Phosphorus.

11. Do the hazardous goods (if any) exceed 5%?

1How many of the following fire extinguisher appliances are there? Customer to select.
- Hose reels
- Sprinkler points
- Fire extinguishers

13. If the property is subject to mortgage or lien clause, state the name and address of bank/company interested……….

14.Do you want to insure against any of the 'Additional Perils' listed below?

- Explosions other than damage to boilers or other pressure vessels (Yes/No)
- Escape of water from tank, apparatus, or pipe (Yes/No)
- Riot & Strike (Yes/No)
- Impact by road vehicles (Yes/No)
- Malicious damage (Yes/No)
- Bush fire (Yes/No)
- Earthquake (fire and shock)- (Yes/No)
- Aircraft and aerial devices. (Yes/No)
- Storm or tempest (Yes/No)
- Subterranean fire. (Yes/No)
- Storm, tempest, and flood. (Yes/No)
- Spontaneous combustion. (Yes/No)

15. Input the sum insured for each section below.

Item No.	Description	Sums insured (Kshs.)
1.	Buildings	
	Furniture, fixtures & fittings	
3.	Plant and machinery	
4.	Stock in trade	
5.	Other Contents	
	Total	

16.Do you keep books of accounts in respect of your business? (Yes/No)
 If yes, how often are they updated?

17. How often do you take stock?
18. How did you last take stock?
19. Do you maintain stock cards and record? (Yes/No)
 If YES, how often are they updated.
20. Are your books of accounts and stock records kept in a fireproof safe? (Yes/No)
 If NO, where are they kept when the premises are closed for business?

Part C: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company.......

b) *Has any Insurance Company or Underwriter ever

    i. Cancelled your Policy? (Yes/No)
    ii. Imposed special condition or increased premium? (Yes/No)
    iii. Declined to insure you? (Yes/No)
    iv. Refused to renew your Policy? (Yes/No)
    v. Repudiated any claim? (Yes/No)

 If the answer to any of the above is yes, please give details. …………………….

c) Have you in the last 3 years suffered Fire/any natural peril loss now proposed? Yes/No

If yes, give details.

    vii. Dates of loss …………………….
    viii. Amount of loss …………………
    ix. Cause of loss …………………….

5) Review capture details
6) Attach supporting documents
7) Submit after capturing all Details
8) EGIK system Generates & Displays a Quote with a unique ID
   - *System displays premium*
   - *System displays additional benefits & respective premiums*
   - *Underwriting/Commercial staff should be able to add or remove additional benefits as per customers advise)*
   - *Generated Quote with a unique ID*
   - *Quote should be maintained in the system for X days & if not acted upon should auto delete from the system*

9) View the Quote download, print & give the customer to review & accept :
   - Decides to add or remove additional benefits (must be *able to add or remove additional benefits*)
   - *Underwriting staff should be able to send Quote to customers Email address.*

10) *On accepting the Quote*
   - *Proceed to validate if customer is New or Existing on EGIK system using ID number*
   - ***Existing Clients on EGIK system***
   (For existing client create an option to search existing customer data using either
      - *Customer ID*
      - *Policy number,*
      - *Names*
      - *Pin number.*
   Staff should be able to update existing customer details where required.

	a) Search for the Customers Quote b) Capture additional information,& clauses for the product c) Review & submit for Approval ➢ **New Client - Onboard client**

Termination outcome 2	**Back office Quote Approval process**
	1) Back office Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➢ Approve if the Quote details are satisfactory
	   ➢ Send back – Incase of missing details revert request to maker with action remarks.
	   ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number .
	4) Download Invoice print & give the customer to pay(send the invoice to customers email)
	5) Advise customer to pay using the available modes of payment:
	   • Mobile Money
	   • Card
	   • Bank Transfer
	   • IPF *follow IPF process)*
	   • Payment plan (*as agreed with the bank)*
	➢ *EGIK system will process the payment and generate a receipt and a policy document .*
	6) Download Print & give the customer receipt & policy document
	
	NB:
	   ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.

Termination outcome #2	The process will end.
	
	   1.If the customer does not capture their basic information.
	   2.If the customer declines the quote
	   3.If the customer declines the data privacy terms

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premiums, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Reinsurance retention will follow the guidelines provided in the classification document. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History

Output summary	- Email notification. - Surveyor letter - Policy schedule and Policy document - Policy Number - Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *I/We hereby declare that the above statements made by us in this Proposal are, to the best of our knowledge and belief, complete and true, and we hereby agree that this proposal forms the basis and is part of any policy issued in connection with the above risk(s). It is agreed that the insurers are liable in accordance with the terms of the policy only and that the Insured will not lodge any other claims of whatever nature. The Insurers undertake to deal with this information in strict confidence.*
Calculator	Fire & Perils.xlsm

4.2.14. Ability to Report Fire /Special Peril Claims.

Use case 4.2.14.	**Ability to report a fire industrial claim**
Actors	Customer, EGIK System, Claim Staff
Requirement Overview	Customer is reporting claim Incident or Staff is registering fire industrial claim
Preconditions	- Policy must exist. - Customers have access to the website or the digital platform of their choice. - Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful
Description of Termination outcome #1	User will access the digital platform Navigate to claims module and view all active policies. Select policy to report a claim report. The system will automatically populate the following details from the policy selected. - Policy period - Policyholder names - Policyholder Addresses

	• Occupation /Nature of business • Email Number and Telephone contact. • Policy Details(Policy period and status) • Select Notification date. The user will provide the particulars of occurrence below. 1. Place damage Occurred……………. 2. Loss Date………… … Loss Time………... 3. Date Discovered……...Time…………. 4. Describe the circumstance of Occurrence/How loss occurred ……………………………………… 5. Nature of claimant interest in the property………………. 6. Any other interest in the property…………….. 7. State what other insurances are in force upon loss of property (if none, state none): ………………. 8. State total value of contents of the property: Kshs: **…**……….……………………………. **9. <u>CLAIMS DETAILS</u>** User will capture the claim details as shown in the table below. | Details of Property Destroyed/Damaged	Cost Price KSH	Purchase Date	Property Value at the time of loss KSH	Property Value at after Fire Damage KSH	Claim Amount KSH
---	---	---	---	---	---
						   The following documents will be uploaded. 1. *Police abstract 2. *Photo of incident 3. Invoice number 4. *Fire service report 5. *Copy of management accounts (Fire conloss) 6. *Previous years financial statements (Fire conloss) Customer will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned a unique claim number. The system will assign claim to a claim officer and send notification to claim team. *Note: Customer can **request call back** at any time during the process.*
Description of Termination outcome #2	The process will end. If the customer does not complete the form If the system is down

Use Case Associations	User can register one claim for one policy at a time.
Business Rules	• Claim notification submitted will have the status of **registered claim**. • Customer should only send one notification for the same claim type within the same period. • System will automatically post an **opening reserve** to the claim. • If reserve is above claim limit in treaty a notification will be sent to reinsurer with the exceeded limit amount • System should not allow registration or notification of claims for inactive policies. • Unique claim number will be assigned to the transaction when claim record is submitted. • Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.The following declaration will appear on the screen. I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below; CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE

4.2.15 Ability to Report industrial All Risk Claims.

Use case 4.2.15	**Ability to report theft claims claim**
Actors	Customer, EGIK System, Claim Staff
Requirement Overview	Customer is reporting claim Incident or Staff is registering All risks claim
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful

Failure	Claim notification/registration is unsuccessful
Description of Termination outcome #1	User will access the digital platform and view all active policies.

Description of Termination outcome #1:

User will access the digital platform and view all active policies.

They will then select the policy whose claim they want to report.

The system will automatically populate the following details from the policy selected.

- Policy period
- Policyholder names
- Policyholder Addresses
- Occupation /Nature of business
- Email Number and Telephone contact.
- Policy Details (Policy period and status)
- Select Notification date.

The user will give the particulars of occurrence below.

1. Place damage Occurred……………
2. Loss Date………… … Loss Time………...
3. Date Discovered……....Time………….
4. Describe the circumstance of Occurrence/How loss occurred …………………………………………
5. State here any suspicions or information as to the person(s) or parties responsible for the loss or damage…….
6. Are you the sole owner of the property lost or damaged?

If not, please give full details of ownership……………

7. Give details of any insurance covering the property against theft, loss or damage:………………………………..

8. If any loss/damage involved a Third Party, state name and address and details of his Insurers……………………….

9. State total value of contents of the property: Kshs: …………………………………………

10. CLAIMS DETAILS

User will capture the information below for each claim item. System should allow user to add multiple items.

- Description of item
- Make
- Registration / serial Number
- Date of Purchase
- Cost price
- Sum insured.
- Estimated amount of Loss

11. The following documents will be uploaded.

1. *Police abstract
2. *Photo of incident
3. Receipts of Purchases

	4. Estimate of repair 5. *Fire service report Customer will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number. System will assign claim to a claim officer and send notification to claim team. *Note: Customer can **request call back** at any time during the process.*

Description of Termination outcome #2	The process will end.
	
	    If the customer does not complete the form
	    If the system is down

Use Case Associations	User can register one claim for one policy at a time.
Business Rules	• Claim notification submitted will have the status of **registered claim**. • Customer should only send one notification for the same claim type within the same period. • System will automatically post an **opening reserve** to the claim. • If reserve is above claim limit in treaty a notification will be sent to reinsurer with the exceeded limit amount • System should not allow registration or notification of claims for inactive policies. • Unique claim number will be assigned to the transaction when claim record is submitted. • Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.The following declaration will appear on the screen. I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below; CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE

4.3.1 Generate a Quote & Onboard a customer for Burglary Insurance. (Self-serve)

Use case 4.3.1	Ability to onboard a customer for Burglary Insurance
Actors	Customer, EGIK system, Underwriting Staff, App/Web
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system • Customer must have an Existing Fire/Special perils policy
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**<u>Generate Quote & Onboard Journey</u>**
	1) Customer logs on Digital channel (app/Web)
	2) Navigates to insurance products.
	3) View & select Burglary insurance
	   ➢ *System validates if Fire /Special perils policy exists, If none process ends at this step)*
	   ➢ *Display a notification to advise client fire /Special perils policy is required to enjoy Burglary policy)*
	
	Below Client details will be populated from existing client profile
	
	Part A; Particulars of proposer
	
	    • Company Name
	    • Company reg no
	    • KRA PIN(Regex validation)
	    • Phone number
	    • Email address
	    • *Postal address (PO box and Postal code)*
	    • *Physical address*
	    • Nature of business
	    • Location of business
	    • Fire /Special perils policy no
	
	Proceed to capture below details to generate burglary insurance Quote.
	
	B. Physical Address and Occupancy
	
	1.Location of premises (allow adding multiple locations)
	
	Building……….
	
	Street/Road…………Plot No………
	
	Town………….
	
	What is the nature of construction of the following.

External walls ………. Internal walls…………….

Roof………………Ceiling ………………

3. Are you the sole occupant of the Premises?   Yes/No

If, not what other occupants are there……………

4.How long have you occupied the Premises? …….

5. Will the premises be left unoccupied at any time? Yes/No

If yes, please explain ……....

C. Security Arrangements

1.Who   is   responsible   for   the   security   arrangements?

What security arrangements are in place? (Tick appropriate option/s)

- Own Watchman
- Security Guards Firm
- Burglar Alarm
- Any other (Please specify) ……….

3. If you engage a Security Guard Company state, the name of the firm.
………………

4.How have you secured:

- Windows? ……….
- Show windows? ………
- Front Door/s?..........
- Rear Entrance?..................
- Sky Lights? ………….
- Trap doors?..................
- Others? Please specify …………….

D. Business Records

1. Do you keep proper Books of Accounts records? Yes/No

Are the Stock books and Sales books updated regularly   Yes/No

a) Can the amount of loss be ascertained from them?.......

b) Can the amount of loss be ascertained from them?........

3. If you don't maintain stock records, describe how you would verify the amounts of goods stolen in case of a burglary. ………………

E. schedule – Particulars of Property to be Insured.

Item No.	Description	Sums insured (Kshs.)
1.		
3.		

Total	

Part F: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

- Cancelled your Policy? (Yes/No)
- Imposed special condition or increased premium? (Yes/No)
- Declined to insure you? (Yes/No)
- Refused to renew your Policy? (Yes/No)
- Repudiated any claim? (Yes/No)

 If the answer to any of the above is yes, please give details………………

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

- Dates of loss ………………………………
- Amount of loss …………………………
- Cause of loss ……………………………

d) Have the police been informed (Yes/No)

If yes, when and which police station……………

- How were the police informed?
- Who is the responsible person in your employment to whom the loss was reported?
- What is the responsible persons' position with you?
- When was the loss reported to the responsible person?
- Give particulars of any other enquiries and action taken with the objective of recovery of Lost property…………….

5) Review captured details
6) Accept Terms & Conditions & Consent to Data Privacy & submit
7) Submit after capturing all Details
8) EGIK system Generates & Displays a Quote
    ➢ *System displays premium*
    ➢ *Displays Optional benefits & respective premiums (optional)*

9) Customer reviews the Quote :
    ➢ Decides to add or remove additional benefits (must be *able to add or remove additional benefits*)
    ➢ *Add supporting documents*
    ➢ *Accept Quote*
10) *submit request*
    ➢ Quote is generated Successfully & customer proceeds to pay for premium (*Applicable where Quote review by an underwriter is not required*)

	➤ If Quote requires Review & Approval by an underwriter, request is sent to back office & customer is *Notified to wait for review & feedback within X minutes*
	
	11) *On Quote Approval customer receives an Invoice & proceeds to pay*
	   ➤ *Customer can select any of the available payment options*
	      ➕ Mobile money (pay bill /STK push)
	      ➕ Bank transfer
	      ➕ Card transfer
	      ➕ IPF
	   ➤ *Once Paid the system will generate a receipt & policy document*
	   ➤ *Customer views Receipt & policy document*
	   ➤ *Customer proceeds to download or print his Policy document*

Termination outcome 2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➤ Approve if the Quote details are satisfactory
	   ➤ Send back – Incase of missing details revert request to customer with action remarks.
	   ➤ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number & the customer will access it on app , Web or his email and proceed to pay.
	
	NB:
	   ➤ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➤ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➤ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	
	After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.

Description of Termination outcome #2	The process will end.
	
	   ➕ If the customer does not capture their basic information.
	   ➕ If the customer declines the quote
	   ➕ If the customer declines the data privacy terms

Use Case Associations	Customer can generate one policy at a time.
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance

	• Previous Insurances & Claim History
Output summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. ***DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.***
Calculator	Burglary Insurance Calculator.xlsm

4.3.2 Generate a Quote & Onboard a customer for Burglary insurance. (Assisted)

Use case 4.3.2	**Ability to onboard a customer for Burglary Insurance**
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system • Customer must have an Existing Fire policy
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Underwriting Journey**
	 1) Underwriting staff logs on the EGIK system)
	 2) Navigates to insurance products.
	 3) View & select Burglary insurance
	    ➢ *Validate customer has an existing fire /Special perils policy, If none Exists process ends at this step)*
	    ➢ *Display a note (customer must have a fire /Special perils policy to enjoy Burglary policy)*
	
	 Following details will be populated from existing fire /Special perils policy
	 Part A; Particulars of proposer
	
	    • Fire policy number
	    • Company Name
	    • Company reg no
	    • KRA PIN(Regex validation)

- Phone number
- Email address
- Nature of business
- Location of business
- Particulars of property
- Period of cover (default to 1 year)
- Fire /Special perils policy no

proceed to capture below details

B. Physical Address and Occupancy

1.Location of premises (allow adding multiple locations)

Building……….

Street/Road…………Plot No………

Town………….

What is the nature of construction of the following.

External walls ………. Internal walls…………….

Roof…………….Ceiling ………………

3. Are you the sole occupant of the Premises?   Yes/No

If, not what other occupants are there……………

4.How long have you occupied the Premises? …….

5. Will the premises be left unoccupied at any time? Yes/No

If yes, please explain ……...

C. Security Arrangements

1.Who is responsible for the security arrangements?

 What security arrangements are in place? (Tick appropriate option/s)

- Own Watchman
- Security Guards Firm
- Burglar Alarm
- Any other (Please specify) ……….

3. If you engage a Security Guard Company state, the name of the firm.
………………

4.How have you secured:

- Windows? ……….
- Show windows? ………
- Front Door/s?..........
- Rear Entrance?..................
- Sky Lights? ………….
- Trap doors?..................
- Others? Please specify ……………

D. Business Records

1. Do you keep proper Books of Accounts records? Yes/No

Are the Stock books and Sales books updated regularly   Yes/No

a) Can the amount of loss be ascertained from them?.......

b) Can the amount of loss be ascertained from them?.........

3. If you don't maintain stock records, describe how you would verify the amounts of goods stolen in case of a burglary. ………………

E. schedule – Particulars of Property to be Insured.

Item No.	Description	Sums insured (Kshs.)
1.		
5.		
	Total	

Part F: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

- Cancelled your Policy? (Yes/No)
- Imposed special condition or increased premium? (Yes/No)
- Declined to insure you? (Yes/No)
- Refused to renew your Policy? (Yes/No)
- Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details………………

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

- Dates of loss ………………………………
- Amount of loss …………………………
- Cause of loss ……………………………

d) Have the police been informed (Yes/No)

If yes, when and which police station……………

- How were the police informed?
- Who is the responsible person in your employment to whom the loss was reported?
- What is the responsible persons' position with you?
- When was the loss reported to the responsible person?

	• Give particulars of any other enquiries and action taken with the objective of recovery of Lost property…………….
	
	 3) Review details Captured
	 4) Submit after capturing all Details
	 6) EGIK system Generates & Displays a Quote with a unique ID
	     ➢ *System displays premium*
	     ➢ *System displays additional benefits & respective premiums*
	     ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	 5) *View the Quote download, print & give the customer to review & accept :*
	 6) *Submit the Quote once customer is satisfied for review & Approval in back office .*

Termination outcome 2	**Underwriting officer Quote Review Journey in Back office**
	
	 1) Underwriting officer Approver logs on EGIK system
	 2) Navigates to Quotes Module & reviews the Generated customer quote
	     ➢ Approve if the Quote details are satisfactory
	     ➢ Send back – Incase of missing details revert request to customer with action remarks.
	     ➢ Reject - option to remove the request from the system
	 3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	     ➢ Print invoice & give customer to pay
	     ➢ Should be able to send the invoice to customer email
	     ➢ Advise customer to pay via Existing payment options.
	
	     1. Mobile money Pay bill
	         1. Go to MPESA /Airtel Money menu on your phone
	         2. Select Paybill option
	         3. Enter Business Number 247247
	         4. Enter Account Number (*unique ref number*)
	         5. Enter the amount xxxx0
	         6. Enter your Mobile money PIN and Send
	         7. You will receive a confirmation SMS from Mobile money
	     2. Mobile money STK push)
	     3. Bank transfer
	     4. Card payment
	     5. IPF (Follow IPF journey)
	 5. EGIK system will process the payment and generate a receipt and a policy document .
	
	 NB:
	     ➢ The underwriting officer will download receipt & policy document & give the customer or send to his email.
	     ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	     ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	     ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	
	 After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.

Description of Termination outcome #2	The process will end. 1.If the customer does not capture their basic information.

	If the customer declines the quote 3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. **(Refer to Reinsurance BRD for process)** • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*
Calculator	 Burglary Insurance Calculator.xlsm

4.3.3 Generate a Quote & Onboard a customer for All risks. (Self-serve)

Use case 4.3.3	Ability to onboard a customer for All Risks
Actors	Customer, EGIK system, Underwriting Staff ,App /Web
Preconditions	• Customer exists on channel • Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system • Customer must have an Existing Fire policy

Termination Outcomes	Condition Affecting Termination Outcomes
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Customer logs on Digital channel (app/Web) 2) Navigates to insurance products. 3) View & select All Risk insurance 4) Complete required fields to generates a Quote *(Customer should be able to generate a Quote whether registered on app /Web not)* **Part A; Particulars of proposer** - Company Name - Company reg no - Nominated Administrator details (names, ID, mobile number) ✓ Names ✓ ID ✓ Mobile number - KRA PIN(Regex validation) - Phone number - Email address - Nature of business - Location of business - Particulars of property - Period of cover (default to 1 year) Customer will proceed to give the details below. *All fields are mandatory and should be marked with an asterisk * Customer will proceed to give the details below. **Part B. Particulars of Insurance** **Category A - Office contents** **Allow user to add details of office items and equipment's.** <table><tr><th>Description of Item</th><th>Model</th><th>Maker's serial Number or model</th><th>Value</th><th>Territorial Limits</th></tr><tr><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Total</td><td colspan="4"></td></tr></table> *Note; Please provide the maker's serial and model numbers in the table above where available.* **Category B - Portable equipment** These include Laptops, Video Cameras, Projectors, photographic equipment, electronic equipment, and any other items which are used outside the premises.

Description of Item	Model	Maker's serial Number or model	Value	Territorial Limits
Total				

Note: Please provide the maker's serial and model numbers in the table above where available.

Category C – Any others

Description of Item	Model	Maker's serial Number or model	Value	Territorial Limits
Total				

Note; Please provide the maker's serial and model numbers in the table above where available.

Part C: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

  i. Cancelled your Policy? (Yes/No)
  ii. Imposed special condition or increased premium? (Yes/No)
  iii. Declined to insure you? (Yes/No)
  iv. Refused to renew your Policy? (Yes/No)
  v. Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details. ……………

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

  i. Dates of loss …………………………………
  ii. Amount of loss ……………………………
  iii. Cause of loss ……………………………

d) Have the police been informed (Yes/No)

If yes, when and which police station……………

  i. How were the police informed?
  ii. Who awe the responsible person in your employ to whom the loss was reported?
  iii. What is the responsible persons' position with you?

	iv. When was the loss reported to the responsible person?
	
	d. Give particulars of any other enquiries and action taken with the objective of recovery of Lost property……………
	
	5) Review captured details
	6) Accept Terms & Conditions & Consent to Data Privacy & submit
	7) Upload supporting documents
	8) Submit after capturing all Details
	9) EGIK system Generates & Displays a Quote
	    ➤ *System displays premium*
	    ➤ *Displays Optional benefits & respective premiums (optional)*
	
	10) Customer reviews the Quote :
	    ➤ Decides to add or remove additional benefits (must be *able to add or remove additional benefits*)
	    ➤ *Customer accepts Quote &Submits*
	
	    ➤ *Quote is generated Successfully & customer proceeds to pay for premium (Applicable where Quote review by an underwriter is not required)*
	    ➤ If Quote requires Review & Approval by an underwriter, request is sent to back office & customer is *Notified to wait for review & feedback within X minutes*
	
	11) ***On Quote Approval***
	    ➤ *Customer logs on channel*
	    ➤ *Proceeds to pay via available payment options*
	        ✦ Mobile money (pay bill /STK push)
	        ✦ Bank transfer
	        ✦ Card transfer
	        ✦ IPF
	    ➤ *Once Paid the system will generate a receipt & policy document*
	    ➤ *Customer views Receipt & policy document*
	    ➤ *Customer proceeds to download or print his Policy document*
	
	NB:
	    ➤ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	    ➤ In absence of automation a maker checker process will be followed as per Approved bank policy
	    ➤ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.

Description of Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	    ➤ Approve if the Quote details are satisfactory
	    ➤ Send back – Incase of missing details revert request to customer with action remarks.
	    ➤ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number & the customer will access it on app , Web or his email and proceed to pay.

Description of Termination outcome #3	The process will end. 1.If the customer does not capture their basic information. If the customer declines the quote 3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*
Calculator	All Risks Insurance Calculator.xlsm

4.3.4 Generate a Quote & Onboard a customer for All risks. (Assisted)

Use case 4.3.4	Ability to onboard a customer for All Risks
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful

Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**<u>Generate Quote & Onboard Journey</u>**
	1) Underwriting staff logs on the EGIK system)
	2) Navigates to insurance products.
	3) View & select All Risk insurance
	4) Complete Required fields to generates a Quote
	
	Part A; Particulars of proposer
	• Company Name
	• Company reg no
	• Nominated Administrator details (names, ID, mobile number)
	   ✓ Names
	   ✓ ID
	   ✓ Mobile number
	• KRA PIN(Regex validation)
	• Phone number
	• Email address
	• Nature of business
	• Location of business
	• Particulars of property
	• Period of cover (default to 1 year)
	Customer will proceed to give the details below.
	
	Part B. Particulars of Insurance
	
	Category A - Office contents
	
	Allow user to add details of office items and equipment.
	
	(table below)
	
	Note; Please provide the maker's serial and model numbers in the table above where available.
	
	Category B - Portable equipment
	
	These include Laptops, Video Cameras, Projectors, photographic equipment, electronic equipment, and any other items which are used outside the premises.
	
	(table below)
	
	Note: Please provide the maker's serial and model numbers in the table above where available.

Category A table:

Description of Item	Model	Maker's serial Number or model	Value	Territorial Limits
Total				

Category B table:

Description of Item	Model	Maker's serial Number or model	Value	Territorial Limits
Total				

Category C – Any others

Description of Item	Model	Maker's serial Number or model	Value	Territorial Limits
Total				

Note: Please provide the maker's serial and model numbers in the table above where available.

Part C: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

      vi.   Cancelled your Policy? (Yes/No)
      vii.   Imposed special condition or increased premium? (Yes/No)
      viii.   Declined to insure you? (Yes/No)
      ix.   Refused to renew your Policy? (Yes/No)
      x.   Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details. ……………

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now offered? Yes/No

If yes, give details.
      iv.   Dates of loss …………………………………
      v.   Amount of loss ……………………………
      vi.   Cause of loss ……………………………

d) Have the police been informed (Yes/No)

If yes, when and which police station……………

      v.   How were the police informed?
      vi.   Who is the responsible person in your employ to whom the loss was reported?
      vii.   What is the responsible persons' position with you?
      viii.   When was the loss reported to the responsible person?

  e. Give particulars of any other enquiries and action taken with the objective of recovery of Lost property……………

5) Review captured details
6) Attach required support documents
7) Submit after capturing all Details
8) EGIK system Generates & Displays a Quote with a unique ID
   ➢ *System displays premium*
   ➢ *System displays additional benefits & respective premiums*
   ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
9) *View the Quote download, print & give the customer to review & accept   :*
10) *Submit the Quote once customer is satisfied for review & Approval in back office .*

Termination outcome 2	**Underwriting officer Quote Review Journey in Back office** 1) Underwriting Approver logs on EGIK system

	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➢ Approve if the Quote details are satisfactory
	   ➢ Send back – Incase of missing details revert request to customer with action remarks.
	   ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	   ➢ Print invoice & give customer to pay or
	   ➢ Should be able to send the invoice to customer email
	   ➢ Advise customer to pay via Existing payment options.
	
	    1. Mobile money Pay bill
	      1. Go to MPESA /Airtel Money menu on your phone
	      2. Select Paybill option
	      3. Enter Business Number 247247
	      4. Enter Account Number (*unique ref number)*
	      5. Enter the amount xxxx0
	      6. Enter your Mobile money PIN and Send
	      7. You will receive a confirmation SMS from Mobile money
	    2. Mobile money STK push)
	    3. Bank transfer
	    4. Card payment
	    5. IPF (Follow IPF journey)
	6. EGIK system will process the payment and generate a receipt and a policy document .
	   ➢ Underwriting officer will download receipt & policy document & give the customer or send to his email.
	
	NB:
	   ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures.

Description of Termination outcome #2	The process will end.
	
	   1.If the customer does not capture their basic information.
	   2. If the customer declines the quote
	   3.If the customer declines the data privacy terms

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premiums, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document

	• Policy Number • Debit Note
Use Case Notes	Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. ***DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.***
Calculator	 All Risks Insurance Calculator.xlsm

4.3.5 Generate Quote & Onboard a customer for Fidelity Guarantee (Assisted)

Use case 4.3.5	**Ability to onboard a customer for Fidelity Guarantee**
Actors	Customer, EGIK system, Underwriting officer ,Underwriting Approver, App /Web
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	1) Underwriting staff logs on the EGIK system)
	2) Navigates to insurance products.
	3) View & select Fidelity Guarantee insurance
	4) Capture below customer details:
	
	Part A; Particulars of proposer
	
	    • Company Name
	    • Company reg no
	    • KRA PIN(Regex validation)
	    • Phone number
	    • Email address
	    • Nature of business
	    • Location of business
	    • Particulars of property

- Period of cover (default to 1 year)

Proceed to capture below additional details

Part B: Risk Details

1. Occupation/Business………………

2. Locations of risks to be covered.

    Allow user to add multiple locations.

3. How long has the business been in operation? _____

4. How many employees do you currently engage? ___

5. Do you have a system of vetting prospective employees for trustworthiness before employment? (Yes/No)

 Please explain. _____

6. What independent system are in place to check that all transactions done by employees are accounted for?

7. How often will the account books be audited? _____

8. Do you have an internal audit function?   Yes/No

If yes, how often is the internal audit carried out? _____

Details of employees to be guaranteed.

Positions/ Names	Designation	Length of service	Amount to be guaranteed. (Sum Insured)	
			Per event per person	Per year

MAXIMUM LIABILITY (AGGREGATE LIMIT) OF THE COMPANY DURING ONE PERIOD OF INSURANCE: KES. _____

Part C: Previous Insurances & Claim History

a)*Are you currently insured for the type of cover proposed? Yes/No

 If yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

      i. Cancelled your Policy? (Yes/No)
      ii. Imposed special condition or increased premium? (Yes/No)
      iii. Declined to insure you? (Yes/No)
      iv. Refused to renew your Policy? (Yes/No)

	v. Repudiated any claim? (Yes/No)
	
	If the answer to any of the above is yes, please give details……………
	
	c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No
	
	If yes, give details.
	
	     i. Dates of loss ……………………………………………………
	     ii. Amount of loss …………………………………………………
	     iii. Cause of loss
	                   ………………………………………………………
	
	d) Have the police been informed (Yes/No)
	
	If yes, when and which police station……………
	
	     i. How were the police informed?
	     ii. Who is the responsible person in your employment to whom the loss was reported?
	     iii. What is the responsible persons' position with you?
	     iv. When was the loss reported to the responsible person?
	
	 e) Give particulars of any other enquiries and action taken with the objective of recovery of Lost property……………
	
	5) Review captured details
	6) Upload supporting documents
	7) Submit after capturing all Details
	8) EGIK system Generates & Displays a Quote with a unique ID
	     ➢ *System displays premium*
	     ➢ *System displays additional benefits & respective premiums*
	     ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	9) *View the Quote download, print & give the customer to review & accept :*
	10) *Submit the Quote once customer is satisfied for review & Approval in back office .*

Termination outcome 2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	     ➢ Approve - if the Quote details are satisfactory
	     ➢ Send back – Incase of missing details revert request to customer with action remarks.
	     ➢ Reject - option to remove the request from the system
	3) **Once the Quote is Approved** . EGIK system auto Generates an Invoice with a unique payment reference number
	     ➢ Print invoice & give customer to pay or
	     ➢ Should be able to send the invoice to customer email
	     ➢ Advise customer to pay via Existing payment options.
	
	       1. **Mobile money Pay bill**
	          1. Go to MPESA /Airtel Money menu on your phone
	          2. Select Paybill option
	          3. Enter Business Number 247247
	          4. Enter Account Number (*unique ref number*)
	          5. Enter the amount xxxx0
	          6. Enter your Mobile money PIN and Send

	7. You will receive a confirmation SMS from Mobile money
	2. Mobile money STK push)
	3. Bank transfer
	4. Card payment
	5. IPF (Follow IPF journey)
	7. EGIK system will process the payment and generate a receipt and a policy document .
	   ➢ Underwriting officer will download receipt & policy document print & give the customer or send to his email.
	
	NB:
	   ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Description of Termination outcome #3	The process will end.
	
	  1.If the customer does not capture their basic information.
	  2. If the customer declines the quote
	  3.If the customer declines the data privacy terms

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by the customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*
Calculator	 Fidelity Guarantee Calculator.xlsm

Use case 4.3.6	**Ability to onboard a customer for Money (Cash in Transit).**
Actors	Customer, EGIK system, Underwriting Staff, Underwriting Approver,
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system • Customer must have an Existing Fire policy
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	1) Underwriting staff logs on the EGIK system)
	2) Navigates to insurance products.
	3) View & select Fidelity Guarantee insurance
	4) Capture below customer details:
	
	Part A; Particulars of proposer
	
	    • Company Name
	    • Company reg no
	    • KRA PIN(Regex validation)
	    • Phone number
	    • Nature of business
	    • Location of business
	    • Particulars of property
	    • Period of cover (default to 1 year)
	
	*All fields are mandatory and should be marked with an asterisk *
	
	Customer will proceed to answer the questions below.
	
	Part B: Risk Details
	
	1. **The premises**
	
	  a) State the type of premises where the business is carried out i.e. warehouse, godown, shop, offices, factories, others………………………….
	
	  b) Situation of premises
	
	Name of building ………………
	Plot Number………………
	Street…………
	Road/road ……………
	City/town……………….
	District…………….

c) What are your usual business hours? From
_____To_____

Safe/Strong room

a) Do you require cover for cash contained in a locked safe or strong room? (Yes/no)

If yes, please state: -

Make of Safe or Strong Room ………
Type ………………
Size……………
Weight ……………
Where will it be kept? ……
how is the safe secured and/or anchored? ………………………………..

3. Transit Cover

Describe how your money is conveyed. (Tick where appropriate)

- By employees
- By Security firm
- Police Escort
- Others (please specify

4.Fidelity Guarantee

a) Do you have any Fidelity Guarantee Policy?

If yes, give details of the amounts guaranteed …………………

Circumstances	Amount
1. Money in Transit from premises to bank (or any other licensed money agents) and vice versa	KES.
Money in the Insured's premises during business hours.	KES.
3. Money in the Insured's premises out of business hours securely locked in cabinet/ drawer.	KES.
4. Money in the hands of and or at the residences of Insured's authorized employee the Insured's principals or authorized employees	KES.
5. Money in the hands of salespersons/drivers and /or other employees authorized to collect sales money/proceeds.	KES.
6. National Hospital Insurance Fund and revenue stamps	KES.
7. Money in locked safe or strong rooms	KES.
8. Value of safe or strong room	KES.

9. Any other (please specify)	KES.	
Estimated Annual Carry	**KES.**	

LIMIT OF COVER REQUIRED……………………………..

Please note that the cover is subject to an escort/transit warranty, a specimen wording of which is available on request.

Part C: Previous Insurances & Claim History

    a) *Are you currently insured for the type of cover proposed? Yes/No

If yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

    i.   Cancelled your Policy? (Yes/No)
    ii.   Imposed special condition or increased premium? (Yes/No)
    iii.   Declined to insure you? (Yes/No)
    iv.   Refused to renew your Policy? (Yes/No)
    v.   Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details. ……….

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

    I.   Dates of loss …………………………
    II.   Amount of loss ……………………
    III.   Cause of loss ………………………

d) Have the police been informed (Yes/No)

If yes, when and which police station……………

    I.   How were the police informed?
    II.   Who is the responsible person in your employment to whom the loss was reported?
    III.   What is the responsible persons' position with you?
    IV.   When was the loss reported to the responsible person?

 e) Give particulars of any other enquiries and action taken with the objective of recovery of Lost property……………

5) Review captured details
6) Upload Supporting documents
7) Submit after capturing all Details
8) EGIK system Generates & Displays a Quote with a unique ID
    ➢ *System displays premium*
    ➢ *System displays additional benefits & respective premiums*
    ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
9) *View the Quote download, print & give the customer to review & accept   :*

	10) *Submit the Quote once customer is satisfied for review & Approval in back office*

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➢ Approve if the Quote details are satisfactory
	   ➢ Send back – Incase of missing details revert request to customer with action remarks.
	   ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	   ➢ Print invoice & give customer to pay or
	   ➢ Should be able to send the invoice to customer email
	   ➢ Advise customer to pay via Existing payment options.
	
	     1. Mobile money Pay bill
	       1. Go to MPESA /Airtel Money menu on your phone
	       2. Select Paybill option
	       3. Enter Business Number 247247
	       4. Enter Account Number (*unique ref number*)
	       5. Enter the amount xxxx0
	       6. Enter your Mobile money PIN and Send
	       7. You will receive a confirmation SMS from Mobile money
	     2. Mobile money STK push)
	     3. Bank transfer
	     4. Card payment
	     5. IPF (Follow IPF journey)
	8. EGIK system will process the payment and generate a receipt and a policy document .
	Underwriting officer will download receipt
	
	NB:
	   ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Description of Termination outcome #3	The process will end.
	
	  1.If the customer does not capture their basic information.
	  2.If the customer declines the quote
	  3.If the customer declines the data privacy terms

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.

Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*
Calculator	 Money Insurance Calculator.xlsm

4.3.7 Generate Quote & Onboard a customer for Bankers Blanket Board. (Assisted)

Use case 4.3.7	**Ability to onboard a customer for Banker's Blanket Bond**
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system • Customer must have an Existing Fire policy
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting staff logs on the EGIK system) 2) Navigates to insurance products. 3) View & select Bankers blanket bond insurance 4) Capture below customer details: **Part A; Particulars of proposer** • Company Name • Company reg no • KRA PIN(Regex validation) • Phone number • Email address • Nature of business • Location of business

- Particulars of property
- Period of cover (default to 1 year)

Proceed to Capture below details

It is the intention of Underwriters that any Contract of Insurance with the Proposer shall be based upon the answers and information provided in this Proposal Form and any other additional information provided by the Proposer. If a quotation is offered it will be the intention of Underwriters to offer coverage only in respect of those entities names in answer to Question

1. Give the details below.

Name of Subsidiary	Location	Date Established	Principle Activity

a) Has the proposer been acquired by another entity, merged or acquired any other business during the last 5 years? (Yes/No)

If yes, please give details: -

b) Does any individual or organization own more than 10% Equity? (Yes/No)

If yes, please give details: -

c) Has the Proposer provided any new services to its clients during the last 10 years? (Yes/No)

If yes, please give details: -

d) Does the Proposer intend to offer any new services to its clients during the next 12 months? (Yes/No)

If yes, please give details: -

3. State names of all Executive and Non-Executive Directors, their length of service, specific responsibilities, and professional qualifications:

Name	Length of service	Specific Responsibilities	Principle Activity

4. a) State number of employees in the following categories:

Name	Kenya	Elsewhere
Head Office		
Branches		
Subsidiaries (if to be insured)		
Total		

b) State number of locations……….

c) What has been the percentage turnover in the following employment categories during the last twelve months?

	Inward (%)	Outward (%)
Directors (including those of Subsidiaries		
Employees		
Total		

d) State the total of salaries, including commissions, paid to Directors and Employees during the last financial year...

5. Please provide the following information:

	Current (estimate)	Past	Previous
Year ending:			
Gross Premium Income:			
Total Assets:			
Net Income / (Loss)			
Policy Holders Surplus/Shareholders Equity:			

II. Loss Experience

1.Loss experience (customer to be allowed to list their loss experience and amounts)

Loss description	Value
Total	

Give brief details of any losses which you have sustained during the past five years and/or any circumstances likely to give rise to a loss or losses whether insured or uninsured.

Date discovered	Location	Nature of Loss	Actual amount/ Estimate

Unless the information has been provided above, please attach full details of corrective measures taken to avoid recurrence of the said losses.

III. Security

1. State the name of the independent firm of <u>Chartered Accountants or Professional Auditors</u> or other competent Authority who fully audit your Accounts annually. (*Allow adding multiple records*)

In addition, please state;

   a.   Frequency of audit………

   b.   Does the audit include all Institution offices including all Data Processing Centers? (Yes/No)

   If not, what extent does the audit take?

   c.   Do the auditors visit all branches?

   d.   Does the firm or Authority regularly review the system of internal control and furnish written reports? (Yes/No)

   If yes, do these reports go directly to the Board of Directors? (Yes/No)

g) Has the Auditing Firm made any recommendations in the last two audits? (Yes/No)

If yes, please state recommendations and confirm that they have been adopted. If not adopted, please give reasons for not doing so…….

  h) Has the Auditing Firm been changed in the last five years? (Yes/No)

If yes, please give details and explain why the change was made.

   i) Attach a copy of the most recent engagement letter from the Proposer's principal Auditing Firm.

a) State the name and address of the Attorneys routinely acting for the Proposer………

  b) Do the Attorneys supply written opinions as to the legality of any change in investment or management policy in connection with Trusteeship activities? (Yes/No)

  c) Does the Proposer have an in-house Legal Department?

If yes, how many legally qualified individuals does it consist of?.......

What are the Department's responsibilities? ,…….

Does it offer its services to customers or other Third Parties? (Yes/No)

If yes, please give details:

  d) Does the Proposer use a standard form of contract, agreement or letter of appointment with regard services performed? (Yes/No)

Are these regularly reviewed, and if so, by whom?......

e) Are all publications issued by the Proposer reviewed by the in-house Legal Department and/or outside legal advisers? (Yes/No)

Part B: Professional Indemnity

I. Particulars of Coverage

1. State details of similar insurances carried during the previous five years, if any:

	Insurers	Sum Insured	Deductible
Professional Indemnity			
Directors & Officers			
Bankers Blanket Bond / Fidelity / In and Out Policy			

2. State the Limit of Indemnity requested   Kshs……………

   State the Deductible requested Kshs………….

3. During the last five years has the Proposer received any admonishment or critical directive from any regulatory authority? (Yes/No)

If yes, please give details:

4. Is the Proposer currently involved in any litigation as a defendant? (Yes/No)

If yes, please give details:

5. a) Has any application made by the Proposer or its predecessors in business for Professional Indemnity Insurance ever been declined? (Yes/No)

If yes, please state the reasons:

   b) Has any Professional Indemnity Policy in the name of the Proposer or its predecessors in business ever been cancelled?

If yes, please state the reasons:

6. Does the Proposer undertake trust activities or discretionary account management? (Yes/No)

If yes,

       a) Are all clients' agreements reviewed annually? (Yes/No)

       b) Are all trust/discretionary transactions subject to the same procedures and review as the Proposer's own accounts transactions? (Yes/No)

If not, please describe:

     State

a) The number of trust/discretionary accounts……

b) The asset value of the largest managed account.

c) How often are financial reports rendered to clients?

d) Does the Proposer have an "approved list of securities which can be recommended to clients? (Yes/No)

II.Funds Transfer/Telephonic Instructions

1.Does the Proposer use or subscribe to any Electronic Funds Transfer Systems? (Yes/No)

Specify each one:

Does the Proposer use or subscribe to any Electronic Funds Transfer Systems which allow direct access by clients to the Proposer's data base? (Yes/No)

Specify each one:

3.Does the Proposer use or subscribe to any Electronic Funds Transfer Systems which allow clients to directly execute a transfer of funds? (Yes/No)

Specify each one indicating whether transfer can be made on a pre-format or free format basis.

4. Does the Proposer permit the initiation of Funds Transfer by telephonic instruction from clients? (Yes/No)

If yes,

a) Do all clients to whom this facility is available complete written agreements outlining legal responsibilities, transfer limits and call back parameters for verification? (Yes/No)

b) What are the call back parameters for verification?

c) Are all such instructions directed only to the Wire Transfer Room?

d) Are all conversations including these instructions recorded?

e) Is a written document produced in respect of each instruction, which is date/time stamped, logged and maintained for at least 90 days?

III. Security

1. Does the Proposer have a Compliance Officer? (Yes/No)

If yes, please state his duties and to whom he reports:

Please attach his curriculum vitae

a) Does the Proposer have a written code of ethics encompassing all employees which includes a statement on the principles of acceptable conduct, and with guidelines for acceptable outside activities, conflict of interests, gifts from customers and prohibition on other employment? (Yes/No)

b) Are employees required to agree in writing that they have read the ethics code and are abiding by said code? (Yes/No)

c) Do you require all Directors and Employees to declare their outside business interests and specify relationships which could lead to possible conflicts of interest? (Yes/No)

Part C: Blanket Bond

I. Particulars of Coverage

1.State the LIMIT OF INDEMNITY and EXCESS required:

Limit   Kshs...

Excess   Kshs... per claim

2.   a) Is Forged Securities Extension required? (Yes/No)

    b) Is additional cover excess of the Blanket Policy limit required in respect of:

       i.   Any Insuring Clause of the Policy? (Yes/No)
      ii.   Vault risk only? (Yes/No)

3.   Have you in existence any blanket FIDELITY insurances? (Yes/No)

If yes, state amount and with whom arranged (Insurer):

4.   Has any proposal for insurance of this nature been declined by any Insurance Company or Underwriter?

 Or has any Policy been cancelled, or renewal thereof refused?

If yes, please give the reasons stated…………………….

II. Value at Risk

1. State MAXIMUM value of:

	Bearer or negotiable securities
Head Office	
Main Branches	
Other Locations	
Total	

2.   State MAXIMUM amount of cash:

	With any cashier	At the entire counter of any one location
Head Office		
Main Branches		
Other Locations		
Total		

3.a) State MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time:

	By armored motor vehicles cash securities	By messenger/s cash securities
Head Office		
Main Branches		
Other Locations		
Total		

b) Are the Armored Motor Vehicle carriers liable for all losses whilst your cash and bearer and negotiable securities in transit are in their possession? (Yes/No)

III Security

1.a) Have you a RULE BOOK or BOOKS or WRITTEN INSTRUCTIONS covering all aspects of your business which will be maintained and operated, and which clearly define the duties of each Employee? (Yes/No)

b) Is the attention of each Employee drawn to these instructions and to their duty of compliance therewith? (Yes/No)

c) Are the duties of each Employee arranged so that no one Employee is permitted to control any transaction from commencement to completion? (Yes/No)

a) Have you designated an Officer or other Employee who is charged, subject to supervision by your Board of Directors with responsibility for the installation, maintenance and operation of security devices and for the development and administration of a security programme? (Yes/No)

b) Are Employees trained (and re-trained from time to time) in security procedures? (Yes/No)

3.a) Are unannounced and irregular changes made in the position of Employees within a particular job strata? (Yes/No)

b) Are all Employees required to take an uninterrupted holiday of at least two weeks in each calendar year during which they perform no duties and are required to stay away from the premises? (Yes/No)

4.a) Is joint custody established and maintained for the safeguarding of:

    I. Property while in safes or vaults? (Yes/No)
    II. All keys to safes and vaults? (Yes/No)
    III. Codes, cyphers and test keys? (Yes/No)

b) Is dual control established and maintained for the handling of:

    I. All types of securities, negotiable and non-negotiable instruments and unissued and blank forms of said items? (Yes/No)

II. The reserve supply of official cheques and drafts? (Yes/No)

5.a) Is there an <u>Internal Audit Department</u>? (Yes/No)

  b) If yes:

I.   Is there an "audit and control procedures" manual? (Yes/No)
II. how many people are employed in the Internal Audit Department?
III. how often are full internal audits made?
IV. are audits made regularly on a surprise basis? (Yes/No)
V.   are all premises, including computer centres and facilities included in the audit? (Yes/No)
VI. is the person responsible for the auditing forbidden to originate entries? (Yes/No)

IV. Vaults and Strong Rooms

	Head Office	Main Branches	Other Locations
a) Are there vaults and strong rooms on the premises?	Yes/No	Yes/No	Yes/No
b) i. a dial combination lock?	Yes/No	Yes/No	Yes/No
ii. time lock?	Yes/No	Yes/No	Yes/No
iii. a lockable day gate?	Yes/No	Yes/No	Yes/No
c) i. Are there walls, floors, and ceilings of reinforced concrete and lined with steel? ii. State thickness of walls	Yes/No	Yes/No	Yes/No
d) i. State the name of the manufacturer of the vault door. ii. State type, age and reference number of door			
i. Are doors of arc, torch and drill resistive materials?	Yes/No	Yes/No	Yes/No
ii. Do they have an anti-explosive device in the doors?	Yes/No	Yes/No	Yes/No

If any of the above are answered "NO" please describe alternative method of or type of protection…………………………….

V. Safes

	Head Office	Main Branches	Other Locations

	Head Office	Main Branches	Other Locations
a) Are there Safes on the premises?	Yes/No	Yes/No	Yes/No
b) Are they equipped with combination locks with a relocking device that will effectively lock the door if the combination is punched?	Yes/No	Yes/No	Yes/No
c) i. State the name of the manufacturer			
ii. State type, age and reference number			
iii. Are safes fitted with combination locks?	Yes/No	Yes/No	Yes/No
iv. Are doors of arc torch and drill resistive material?	Yes/No	Yes/No	Yes/No
v. Do safes have an anti-explosive device in the door?	Yes/No	Yes/No	Yes/No
d) Are safes anchored to the floor or alternatively do they weigh not less than680 kgs. (1 500 lbs.) empty?	Yes/No	Yes/No	Yes/No

If any of the above are answered "NO" please describe alternative method of or type of protection………………………………

VI. Doors and Windows

	Head Office	Main Branches	Other Locations
a) Are all doors fitted with substantial locks?	Yes/No	Yes/No	Yes/No
b) Are all windows fitted with substantial locks or barred??	Yes/No	Yes/No	Yes/No

VII. Alarms

	Head Office	Main Branches	Other Locations
a) Are there alarm systems against breaking and entering, robbery or theft?	Yes/No	Yes/No	Yes/No
b) Are they connected to; i. Central Station?	Yes/No	Yes/No	Yes/No
ii. Police Station?	Yes/No	Yes/No	Yes/No
iii. Elsewhere (describe)?	Yes/No	Yes/No	Yes/No

VIII. Guards

	Head Office	Main Branches	Other Locations
a) Do Police patrol and inspect premises?	Yes/No	Yes/No	Yes/No

IX. Transit

	Head Office	Main Branches	Other Locations
a) How many messengers do you employ?			
b) Are messengers accompanied by armed guards?	Yes/No	Yes/No	Yes/No
c) Are trips scheduled at irregular intervals and over varying routes?	Yes/No	Yes/No	Yes/No
d) Is a private conveyance used?	Yes/No	Yes/No	Yes/No

X. Other Protections

Please specify other protection devices such as: Camera systems, Electrical money traps or any other security measures not mentioned herein……………………………………………

Part D: Computer Crime

I. Particulars of Coverage

1.a) State your present Bankers Blanket Bond.

Limit of Indemnity   Kshs..

 Deductible   Kshs..

b) Name the Insurance Broker through whom your bond is placed…………

 State your required Bankers Blanket Bond.

Limit of Indemnity   Kshs..

Deductible   Kshs..

3. Has any application for insurance of this nature (including the Bankers Blanket Bond) been declined by any Insurance Company or Underwriter or has any Policy been cancelled or renewal refused? (Yes/No)

If yes, please state reasons:

II.General Description of Data processing

Service class (As applicable)	Approximate No of Daily transactions	Online or Batch	Inhouse or service Bureau	Accessed Electronically by non-employees
a) Funds Transfer				
b) Automating Clearing				
c) Securities Transfer				
d) Securities Custody				
e) Cash Management				
f) Other				

Is your data processing organization centralized or decentralized in the following areas:

	Centralized	Decentralized
a) Systems developments, software acquisition		
b) Operation of major systems including telecommunications systems		
c) Acquisition and operation of small computers		
d) Personal computing and decision support		

3. Please list the approximate percentage of data processing performed according to the following source categories:

       a) In-House Operations   ………. %

       b) Arrangement with Holding Company   ………. %

       c) Arrangement with Joint Venture   ………%

       d) Arrangement with Service Vendor/Bureau   ……. %

       e) Arrangement with Subsidiary   ………. %

III Security

1. **Data Security Officer**

a) Have you designated a Data Security Officer, who is charged with responsibility for the implementation and administration of data security? (Yes/No)

b) To whom does the Data Security Officer report?

c) Is there a written Data Security Manual outlining corporate policy and standards necessary to ensure security of data? (Yes/No)

Internal E.D.P. Audit

Is there an internal E.D.P. Audit Department? (Yes/No)

If Yes:

a) Is there a written E.D.P. "audit and control procedures "manual? (Yes/No)

b) How many people are employed in the E.D.P. Audit Department?......

c) Has the internal E.D.P. Auditor been specifically trained to fulfil his responsibilities in Data Processing? (Yes/No)

d) Is there a full continuous audit programme in operation? (Yes/No)

If yes, state scope of the current audit………

e) Are written audit reports made?

If yes, for whom?

3. Are the people responsible for auditing free of all other operational responsibilities and forbidden to originate entries?

3. Input and System Access

a) Are passwords used to afford varying levels of entry to the computer system depending on the need and authorisation of the user? (Yes/No)

b) Are passwords regularly changed when there is any turnover in knowledgeable personnel? (Yes/No)

If passwords are not used, describe the alternative method used:……

c) Are all source documents secured to prevent unauthorized system? (Yes/No)

d) Do personnel inputting date either initial, sign or otherwise identify data they prepare? (Yes/No)

e) Is the use of terminals restricted only to authorized personnel? (Yes/No)

f) Are unique passwords used to identify each terminal? (Yes/No)

g) Are remote terminals kept in a physically secure location accessible to authorized personnel only? (Yes/No)

If not, please describe what steps are taken to prevent an unauthorized user from utilizing a terminal:

…………………………………………..

h) Do you utilize any software security packages to control access to your computer systems (ACF2, RACF, SECURE)? (Yes/No)

If yes, please specify package used:

4. Communication

a) Are terminals restricted to the type of message that can be sent or received from it? (Yes/No)

b) Are special log-on passwords (separate from an individual operator's password) used when logging in a terminal to provide verification of the terminal's identity? (Yes/No)

c) Do you encrypt data? (Yes/No)

If yes, please provide details…….

d) Do you use a software system to monitor telecommunications (i.e. TCAM)? (Yes/No)

If yes, please provide details………….

5. Physical Security

a) Is the Data Processing Centre physically separated from other departments? (Yes/No)

b) Is the Data Processing Centre specifically protected by the following:

      I.   Burglar Alarm (Yes/No)
      II.   Camera System (Yes/No)
     III.   Fire Suppression System (Yes/No)
     IV.   Guards (Yes/No)
      V.   Access Control System (Yes/No)
     VI.   other methods (please describe) ………………………….

c) Are there positive entry control procedures used to restrict the entry of non-authorized personnel into your Data Processing Centre utilizing the following;

      I.   Mantrap entry system (Yes/No)
      II.   Television recorder to a central guard area (Yes/No)
     III.   Personal identification by shift supervisors (Yes/No)
     IV.   Minicomputer badge system? (Yes/No)

d) Is at least one file generation stored and secured off-site from the main Data Centre in a restricted area? (Yes/No)

e) Are the tape/disc Libraries physically separated from other departments in a restricted area? (Yes/No)

IV. Characteristics

1.   <u>Insured's Computer Systems</u>

a) As required by the policy wording, please identify all your computer systems to be insured hereunder, by providing details of

      I.   Manufacturer / Vendor………
    II.   CPU Model / Description…….
   III.   Operating System / Software description……….

b) If you operate more than one of a specific CPU model / description, please identify the quantity:

………………………………………

Service Bureau Computer System

a) Do you utilize any person, partnership or organization (other than the Insured) to convert source data to electronic data? (Yes/No)

If yes, please identify.

      I.   the name of the Service Bureau.
    II.   the service class provided.

b) Have all Service Bureau been authorized by written agreement?

c) Do you require all Service Bureaux utilized to obtain separate fidelity insurance?

If yes, for what minimum amount?....................................

3. **Independent Contractors**

a) Do you utilize independent contractors to prepare Electronic Computer instructions? (Yes/No)

b) Do you obtain a written agreement from the independent contractors outlining their responsibilities? (Yes/No)

c) Do you require all independent contractors to obtain a separate fidelity policy? (Yes/No)

If yes, for what minimum amount?.............................

4.**Electronic Data Processing Media**

a) Do you store Electronic Data on

      I.   magnetic tape (Yes/No)
    II.   punched tape (Yes/No)
   III.   magnetic disc (Yes/No)
   IV.   punched cards (Yes/No)
    V.   others - please specify: ………………

5. **Customer Communications Systems**

    a) Do you have any on-line cash management systems with corporate customers? (Yes/No)

If yes, please provide:

    I.   the name of the systems……….
    II.   brief description of the services offered………
    III.   brief description of the system configuration……….
    IV.   approximate number of clients - copy of the agreement between yourselves and customers and/or a Handbook………...

Part E: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No

If yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

    I.   Cancelled your Policy? -
    II.   Imposed special condition or increased premium? (Yes/No)
    III.   Declined to insure you? (Yes/No)
    IV.   Refused to renew your Policy? (Yes/No)
    V.   Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details…………...

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

    i.   Dates of loss …………………………
    ii.   Amount of loss ……………………
    iii.   Cause of loss ………………………

d) Have the police been informed (Yes/No)

If yes, when and which police station……………

    i.   How were the police informed?
    ii.   Who is the responsible person in your employment to whom the loss was reported?
    iii.   What is the responsible persons' position with you?
    iv.   When was the loss reported to the responsible person?

e) Give particulars of any other enquiries and action taken with the objective of recovery of Lost property…………….

5) Review captured details
6) Attach supporting documents
7) Submit after capturing all Details
8) EGIK system Generates & Displays a Quote with a unique ID
   - *System displays premium*
   - *System displays additional benefits & respective premiums*
   - *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
9) *View the Quote download, print & give the customer to review & accept   :*
   - *Underwriting staff should be able to send Quote to customers Email address.*

	10) *Submit the Quote once customer is satisfied for review & Approval in back office*

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	    ➢ Approve if the Quote details are satisfactory
	    ➢ Send back – Incase of missing details revert request to customer with action remarks.
	    ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	    ➢ Print invoice & give customer to pay or
	    ➢ Should be able to send the invoice to customer email
	    ➢ Advise customer to pay via Existing payment options.
	
	      1. Mobile money Pay bill
	        1. Go to MPESA /Airtel Money menu on your phone
	        2. Select Paybill option
	        3. Enter Business Number 247247
	        4. Enter Account Number (*unique ref number*)
	        5. Enter the amount xxxx0
	        6. Enter your Mobile money PIN and Send
	        7. You will receive a confirmation SMS from Mobile money
	      2. Mobile money STK push)
	      3. Bank transfer
	      4. Card payment
	      5. IPF (Follow IPF journey)
	4) EGIK system will process the payment and generate a receipt and a policy document .
	    ➢ Underwriting officer will download receipt & policy document print & give the customer or send to his email.
	
	NB:
	    ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	    ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	    ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Description of Termination outcome #2	The process will end.
	
	    1.If the customer does not capture their basic information.
	    2. If the customer declines the quote
	    3.If the customer declines the data privacy terms

Use Case Associations	Customer can generate one policy at a time.
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's.

	• Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	`1. Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*

4.3.8 Ability to report Burglary Claims.

Use case 4.3.8	Ability to report Burglary claim s
Actors	Customer, EGIK System, Claim Staff
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful
Description of Termination outcome #1	User will access the digital platform and view all active policies. They will then select the policy whose claim they want to report.

The system will automatically populate the following details from the policy selected.

- Policy period
- Policyholder names
- Policyholder Addresses
- Occupation /Nature of business
- Email Number and Telephone contact.
- Policy Details (Policy period and status)
- User will Select Notification date.

The user will give the particulars of occurrence below.

1. Place damage Occurred……………
2. Loss Date………… … Loss Time………...
3. Date Discovered……...Time…………
4. Describe the circumstance of Occurrence/How loss occurred
   ……………………………………………

   Give the following information.

5. Date of Notification to police……………………
6. Name of Police station…………………… Address of Police station………………………..
7. Have You any Suspicions as to Parties Implicated? (Yes/No)

   If so, Give Full Particulars: …………………………..

8. Is the Property Claimed Insured with any Other Company or with Underwriters against Burglary, Housebreaking, Larceny. All Risks or Fire? (Yes/No)

   If so, Give Full Particulars: …………………………..
9. Give the following details.

   Date of discovery……………… person who discovered loss…………………………

   Address of Premises where the loss occurred: …………………………………

10. User to select type of Premises from the list below:

    - Private Dwelling House
    - Maisonette
    - Flat
    - Boarding or Lodging House
    - Apartments

 If user selects boarding or lodging, is it Self-contained (Yes/NO)

11. State part of the premises where the property was stolen………………………..
12. Are you the sole owner of the stolen or damaged property described overleaf? (Yes/No)
13. State whether the premises were unoccupied at the time of the loss, if unoccupied, how long had they been so: ……….
14. State whether the premises or any part thereof were lent, let or sub-let at the time of the loss. ……………
15. How was entry to the premises effected?

Give full details:

	16. What was the total value of the whole content of the premises?

17. State amount for which you have insured the contents against Burglary and name of company:

18. Is the property claimed for insured with any other company or underwriters against Burglary/ House- breaking, Larceny, or Have you previously suffered a loss by Burglary, Housebreaking or Theft? (Yes/No)

If so, give full particulars: …………………

19. Have you ever made a claim against any insurance company or underwriters under Burglary or All Risks Policy? (Yes/No)

If so, give full particulars:

20. State total value of contents of the property: Kshs: ………….……………………………….
21. CLAIMS DETAILS

User will capture the information below for each claim item. System should allow user to add multiple items.

- Full Description of Property
- State the owner of the Property.
- Where and when Bought
- Cost Price
- Deduction for depreciation and / or Wear and tear
- Amount claimed.

22. The following documents will be uploaded;

1. *Police abstract
2. *Photo of incident
3. Loss /repair estimate

Customer/User will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number.

System will assign claim to a claim officer and send notification to claim team.

*Note: Customer can **request call back** at any time during the process.* |
| Description of Termination outcome #2 | The process will end.

    If the customer does not complete the form
    If the system is down |
| Business Rules | - Claim notification submitted will have the status of **registered claim**.
- Customer should only send one notification for the same claim type within the same period.
- System will automatically post an **opening reserve** to the claim.
- If reserve is above claiming limit in treaty a notification will be sent to reinsurer with the exceeded limit amount
- System should not allow registration or notification of claims for inactive policies.
- Unique claim number will be assigned to the transaction when claim record is submitted. |

	• Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.The following declaration will appear on the screen. I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below; CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE

4.3.9 Ability to report all Risk claims

Use cade 4.3.9	Ability to report All Risks claim
Actors	Customer, EGIK System, Claim Staff
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful
Description of Termination outcome #1	User will access the digital platform and view all active policies. They will then select the policy whose claim they want to report. The system will automatically populate the following details from the policy selected. • Policy period

	- Policyholder names - Policyholder Addresses - Occupation /Nature of business - Email Number and Telephone contact. - Policy Details Policy Details (Policy period and status) - Select Notification date.
	The user will give the particulars of occurrence below.
	
	1. Place theft Occurred……………
	2. Loss Date………… … Loss Time………...
	3. Date Discovered……...Time…………
	4. Describe the circumstance of Occurrence/How loss occurred
	……………………………………….
	5. State here any suspicions or information as to the person(s) or parties responsible for the loss or damage…….
	6. Are you the sole owner of the property lost?
	
	If not, please give full details of ownership……………
	
	7. Give details of any insurance covering the property against theft, loss or damage………………..
	
	8. If any loss/damage involved a Third Party, state name and address and details of his Insurers………………………
	
	9. State total value of contents of the property: Kshs: **…**……….………………………………….
	10. <u>CLAIMS DETAILS</u>
	
	User will capture the information below for each claim item. System should allow user to add multiple items.
	   - Description of item - Make - Registration / serial Number - Date of Purchase - Cost price - Sum insured. - Estimated amount of Loss
	11. The following documents will be uploaded;
	
	    1. *Police abstract
	    2. *Photo of incident
	    3. Prosoma Invoice
	
	Customer /User will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number.
	
	System will assign claim to a claim officer and send notification to claim team.
	
	*Note: Customer can **request call back** at any time during the process.*

Description of Termination outcome #2	The process will end.
	
	    If the customer does not complete the form
	    If the system is down

Business Rules	• Claim notification submitted will have the status of **registered claim**. • Customer should only send one notification for the same claim type within the same period. • System will automatically post an **opening reserve** to the claim. • If reserve is above claim limit in treaty a notification will be sent to reinsurer with the exceeded limit amount • System should not allow registration or notification of claims for inactive policies. • Unique claim number will be assigned to the transaction when claim record is submitted. • Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.*The following declaration will appear on the screen.* *I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident.* *The claim number will use the format below;* *CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE*

4.3.10 Ability to report money claims

Use case 4.3.10	**Ability to report Money Claims**
Actors	Customer, EGIK System, Claim Staff
Requirement Overview	Customer is reporting claim Incident or Staff is registering Money claim
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful
Description of Termination outcome #1	User will access the digital platform and view all active policies. They will then select the policy whose claim they want to report. The system will automatically populate the following details from the policy selected.

	• Policy period • Policyholder names • Policyholder Addresses • Occupation /Nature of business • Email Number and Telephone contact. • Policy Details Policy Details(Policy period and status) • Select Notification date. PARTICULARS OF LOSS: Please give the following information about your loss: 1. When did it happen? Time ………………Date …….………… 2. Where did it happen? ……………………………………………………................... 3. If loss was sustained while in transit, give name, position and salary of the employee in charge of the money………... 4. What disbursement was made by him/her during the journey? .... 5. Have you any reason to doubt the integrity of the employee (Yes/No) 6. If loss was sustained while in safe, give the name of the person who discovered loss…………. If the money was stolen from a safe, state the following. Was the Safe locked? YES/NO ....………... Location of key: …………… 7. Are you the sole owner of the money being claimed for? If not give particulars……………...... 8. How did it happen? 9. Have you any suspicions as to parties implicated? (Yes/No) … 10. Have the police been notified? Yes/No 11. If so at which station? ……………….. 12. What steps have you taken to prevent a recurrence? …………… 13. Are you insured elsewhere against this risk? If yes give name of Company: ……............... 14. Have you "stopped" all missing cheques at your bank? …………… 15. **CLAIMS DETAILS** Details of money lost should be described under part A of the detailed list. Property Damaged (i.e. safes or clothing if covered) should be described under part b of the list. | Part A: Money -Description of Money	Amount claimed

Part B: Property Other than Money	Amount claimed |
	
	16. The following documents will be uploaded;
	   1. * Statement of loss
	   2. *Police abstract
	   3. Breakdown if defaulted employee benefits /Entitlement
	   4. Evidence of amount stolen
	   5. Internal audit report
	   6. Court proceedings/ judgements
	
	Customer /user will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned a unique claim number.
	
	System will assign claim to a claim officer and send notification to the claim team.
	
	*Note: Customer can **request call back** at any time during the process.*

Description of Termination outcome #2	The process will end. If the customer does not complete the form

	If the system is down
Business Rules	• Claim notification submitted will have the status of **registered claim**. • Customer should only send one notification for the same claim type within the same period. • System will automatically post an **opening reserve** to the claim. • If reserve is above claim limit in treaty a notification will be sent to reinsurer with the exceeded limit amount • System should not allow registration or notification of claims for inactive policies. • Unique claim number will be assigned to the transaction when claim record is submitted. • Documents marked with Astrix will be mandatory. • Claim submitted will pick the status of open claim. Status should change as the claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.The following declaration will appear on the screen. I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below; CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE

4.3.11 Ability to report Fidelity guarantee claims

Use case 4.3.11	**Ability to report fidelity guarantee Claims**
Actors	Customer, EGIK System, Claim Staff
Requirement Overview	Customer is reporting claim Incident or Staff is registering Fidelity gurantee claim
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful
Description of Termination outcome #1	User will access the digital platform and view all active policies. They will then select the policy whose claim they want to report. The system will automatically populate the following details from the policy selected. • Policy period

- Policyholder names
- Policyholder Addresses
- Occupation /Nature of business
- Email Number and Telephone contact.
- Policy Details
- Select Notification date.

1. Date when loss occurred ……………… Time ………………Date …….……………

PARTICULARS OF SUMS RECEIVED AND NOT COUNTED FOR

Receipts which have been obtained from the customers should be exhibited to the company, and where the defaulter is a Traveler, his Cash Sheets and Receipt Books for the period over which the defalcations have extended should be produced with this Claim form if required.

Where the amount of embezzlements has been certified a qualified Accountant, his report should accompany the Claim.

Date received by defaulter.	Date when advised by defaulter.	If Not Advised, date when first known to employer	No. of Customers Receipt if Special Form Used	Name & addresses of customer or client	Discount or allowance made	Net amount of Cash received.

2. The following documents will be uploaded;
   1. Statement of loss
   2. Police abstract
   3. Breakdown if defaulted employee benefits /Entitlement
   4. Evidence of amount stolen
   5. Internal audit report
   6. Court proceedings/ judgements

Customer/user will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number.

System will assign claim to a claim officer and send notification to claim team.

*Note: Customer can **request call back** at any time during the process.*

Description of Termination outcome #2	The process will end. If the customer does not complete the form If the system is down
Use Case Associations	User can register one claim for one policy at a time.
Business Rules	- Claim notification submitted will have the status of **registered claim**. - Customer should only send one notification for the same claim type within the same period. - System will automatically post an **opening reserve** to the claim. - If reserve is above claim limit in treaty a notification will be sent to reinsurer with the exceeded limit amount - System should not allow registration or notification of claims for inactive policies.

	• Unique claim number will be assigned to the transaction when claim record is submitted. • Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.The following declaration will appear on the screen. I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below; CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE

4.3.12 Ability to report Bankers Blanket claims

Use case 4.3.12	**Ability to report Banker's Blanket Claims**
Actors	Customer, EGIK System, Claim Staff
Requirement Overview	Customer is reporting claim Incident or Staff is registering Bankers Blanket claim
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful
Description of Termination outcome #1	User will access the digital platform and view all active policies. They will then select the policy whose claim they want to report. • The system will automatically populate the following details from the policy selected. • Policy period • Policyholder names • Policyholder Addresses

	• Occupation /Nature of business
	• Email Number and Telephone contact.
	• Policy Details
	• Select Notification date.

PARTICULARS OF LOSS: Please give the following information about your loss:

1. State

   • The amount of loss
   • The date of discovery of loss
   • The date of loss

Give brief details of how exactly the loss occurred and what circumstance it was discovered? ………..
3. Do the Insured suspect any dishonest or criminal act or other irregularity on the part of any of their employees? If so, state the exact nature of the act committed and furnish the following details.
   a) Name/s & address/es of the employee, in what capacity/es the said employee/s was / were acting at the time of loss and number of years services put in?
   b) On what date/s were his/her accounts last checked and found correct?
   c) Have the insured always been satisfied whit his/her work?
   d) State whether any departmental enquiry has been initiated State whether any departmental enquiry has been initiated sheets issued and proceedings. Has/ have the employees been suspended or dismissed?
   e) Do the Insured hold any amount/s due to the employees? Please give details.
   f) Do the hold any cash or other security from the employees? If so, please give details.
4. If the loss is due to burglary or housebreaking, theft robbery or hold up or any other similar peril please state:
   a) How entry into the premises was affected:
   b) Whether the premises were occupied at the time of the loss?
   If not, when was it last occupied?
   c) Whether the premises were guarded at the time of loss?
   d) Whether the premises were guarded at the time of loss? give details)

5. If the loss is due to fire, please state:
   a) When and from where did the fire originate?
   b) How did the fire originate? Is person suspected? Give details.
   c) What steps were taken to extinguish the fire?
   d) Submit the copy of the Fire Brigade Report
6. If the loss is in respect of money and / or securities whilst in transit please state:
   a) Value of money and/or securities carried.
   b) Name/s of employee/s carrying the money and/or securities.
   c) Mode of carriage (that is, on foot, in vehicle etc.) and the place to which carried.
   d) How was it carried (that is in locked bag, steel box etc.) and in how many of them.
   e) Whether accompanied by armed guards.
7. If forgery or alteration of any security is involved, please state whether the insured sought the assistance of a reliable handwriting expert to satisfy themselves that the signature or alteration was actually false and was not genuine? If so, a copy of the handwriting expert's opinion may be attached. If not, state how the said contingency was stablished?

	8. If the loss in respected of goods and /or commodities pledged or hypothecated to the insured, please state:
	    a) The location of the godown and whether the godown was under the insured's control.
	    b) What was the total value of the stock stored therein?
	    c) Names of the employee/s holding the keys to the godown.
	    d) When was the godown last inspected and shocks founds in order?
	    e) Were armed guards were posted at the godown.
	9. If the loss is in ATM machines, please state:
	    a) How much was the amount?
	    b) When the ATM machine refilled?
	    c) Who has refilled the ATM?
	    d) Who keeps the ATM keys?
	    e) Whether the ATM machine equipped with camera?
	10. Has a complaint with the police been lodged? If so, attach a copy thereof, if not, please do so immediately and furnish a copy thereof to the company.
	11. Is there any other policy in force in respect of the risk for which the loss in alleged? If so, give the number and the sum insured under the policy and the name of the insurer.
	12. The following documents will be uploaded;
	    1. Statement of loss
	    2. Police abstract
	    3. Breakdown if defaulted employee benefits /Entitlement
	    4. Evidence of amount stolen
	    5. Internal audit report
	    6. Court proceedings/ judgements
	
	Customer will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number.
	
	System will assign claim to a claim officer and send notification to claim team.
	
	*Note: Customer can **request call back** at any time during the process.*

Description of Termination outcome #2	The process will end.
	
	    If the customer does not complete the form
	    If the system is down

Use Case Associations	User can register one claim for one policy at a time.
Business Rules	• Claim notification submitted will have the status of **registered claim**. • Customer should only send one notification for the same claim type within the same period. • System will automatically post an **opening reserve** to the claim. • If reserve is above claim limit in treaty a notification will be sent to reinsurer with the exceeded limit amount • System should not allow registration or notification of claims for inactive policies. • Unique claim number will be assigned to the transaction when claim record is submitted. • Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.

Output summary	- Claim Notification - Claim number. - Opening reserve
Use Case Notes	1. The following declaration will appear on the screen. I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below. CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE

4.4 QUOTE & ONBOARDING FOR ENGINEERING CLASS OF BUSSINESS

4.4.1 Quote & customer onboarding for Contractors All Risk (CAR) (Assisted)

Use case 4.4.1	Ability to onboard a customer for Contractors All Risk
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	- Underwriting Staff has access to EGIk System - Customer has expressed interest on the product - Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting staff logs on the EGIK system) 2) Navigates to insurance products. 3) View & select Contractors All Risk policy 4) Capture Proposers details **Part A; Particulars of proposer** - Company Name - Company reg no - KRA PIN(Regex validation) - Phone number - Email address - Nature of business - Location of business ➢ proceed & capture additional details **Part B; Particulars of proposer**

1. Title of contract (if project consists of several sections, specify section(s) to be insured) _...................................

2. Allow adding multiple records for the information below

   Site…………… (*For site select coordinates -Use google map*)

   Country/Province/District *(Select from List of values)*

   City/town/village *(Select from List of values)*

3. Name(s) and address (es) of contractor(s) - *(Allow adding multiple records)* …………. PIN No(validate)…………………

4. Name (s) and address (es) of subcontractor(s)- *(Allow adding multiple records)* ………………

5. Name and address of consulting engineer ………………

6. Description of contract work…………………………………………….

7. Dimensions (Length, height, depth spans, number of floors) ………………..

   (Please give detailed technical information) ……………………………

   For harbours, piers, docks, tunnels, galleries, dams, roads, airports, railway facilities, bridges, sewerage and water supply systems see additional questionnaire below.

   Type of foundation and level of deepest excavation…………………

   Construction method ……………...

   Construction material……………………...

8. Is the contractor experienced in this type of work or construction method? (Yes/No)

9. Period of insurance:

   - Commencement of work _____
   - Duration of construction: From_____ to_____
   - Date of completion: _____
   - Maintenance period: From_____ to_____

10. What work will be done by subcontractors? …………………………..

11. Special risks:

    a) Fire, explosion? (Yes/No)
    b) Flood, inundation? (Yes/No)
    c) Landslide, storm, cyclone? (Yes/No)
    d) Blasting work? (Yes/No)

Other risks…………………………………

    e) Volcanism, tsunami? (Yes/No)
    f) Have earthquakes been observed in this area? (Yes/No)

If/so, please state intensity (Mercalli)……………………
Magnitude (Richter)………………

g) Is the design of the structure to be insured based on regulations for earthquake resistant structures? (Yes/No)

h) Is the design standard higher than that stipulated in the relevant regulations (Yes/No)

12. Details of subsoil (User to select from the list below)
- Rock
- gravel
- Sand
- clay
- filled ground.

Other subsoil conditions………………………….

Do geological faults exist in the vicinity? (Yes/No)

13. Ground water Level below grade………….   m/ft

14. a) Nearest river, lake, sea, etc. (Allow adding Multiple)

- Name_____
- Distance_____

Levels of such river, lake,
- high water levels _____
- Low water levels _____
- Mean water levels _____
- Highest ever recorded _____ Date _____

15. Meteorological conditions Rainy season from

Max rainfall (mm)/(in _____ per hour _____ per day _____ per month _____

Storm hazard (user to select)

- minor
- medium
- high

16. Are extra charges for overtime, nightwork, work on public holiday to be included? (Yes/No)

Limit of indemnity _____

a) Is third part Liability to be included? (Yes/No)

b) Has the contractor concluded a separate policy/or TPL?

Limit of indemnity _____

17. Details of existing buildings or surrounding property possibly affected by the contract work (excavating underpinning, piling, vibrating, ground water lowering, etc...) ………………

18. Are existing buildings and structures on or adjacent to the site Owned by or held in care, Custody or control of the Contractor(s) or the principal, to be insured against Loss or damage arising as a direct or indirect Consequence of the Contract work? (Yes/No)

Limit of indemnity _____

Exact description of these building/structures _____

19. State hereunder the Amounts you wish to insure, and the limits of indemnity Required.

Section I: Material damage

Description	Sums insured (Kshs.)
1.Contract works (permanent and temporal) works, including all materials to be incorporated herein	
Professional fee (Maximum 10% of contract works)	
3.Materials or items supplied by the principal (s)	
4.Construction, machinery, plant and equipment	
5.Construction machinery (please attach list)	
6. Clearance of debris	
Total	

Special Risks to be insured.

Risks	Limits of Indemnity
Earthquake, volcanism, tsunami	
Storm, cyclone, flood, inundation, landslide	
Total	

Limit of indemnity in respect of each and every loss or damage and/or series of losses arising out of any one event

Section II: Third Party Liability

Items to be insured	Limit of indemnity*
BODILY INJURY/DEATH	
1.1. Anyone person	
1. Anyone period	
PROPERTY DAMAGE	
1. Anyone claims	
Anyone period	

Limit of indemnity in respect of any one incident or series of accidents arising out of any one event.

	Part B: Previous Insurances & Claim History
	
	a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….
	
	b) *Has any Insurance Company or Underwriter ever
	
	    i. Cancelled your Policy? (Yes/No)
	    ii. Imposed special condition or increased premium? (Yes/No)
	    iii. Declined to insure you? (Yes/No)
	    iv. Refused to renew your Policy? (Yes/No)
	    v. Repudiated any claim? (Yes/No)
	
	If the answer to any of the above is yes, please give details…………….
	
	c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No
	
	If yes, give details.
	
	    i. Dates of loss ………………………………
	    ii. Amount of loss …………………………
	
	5) Review details
	    ➢ *Add additional benefits (optional)*
	6) Submit after capturing all Details
	7) EGIK system Generates & Displays a Quote with a unique ID
	    ➢ *System displays premium*
	    ➢ *System displays additional benefits & respective premiums*
	    ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	8) *View the Quote download, print & give the customer to review & accept :*
	    ➢ *Customer reviews the Quote & proceeds to accept , decline or request for amendments*
	    �becoming *New Customer - Proceed to onboard the customer.(refer to sign up process)*
	    ♦ *Existing customer*
	       ✓ Upload supporting documents
	       ✓ Review Quote Amend if necessary
	       ✓ Capture any additional details
	       ✓ & submit to back office for quote review & Approval

Termination outcome 2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	    ➢ Approve if the Quote details are satisfactory
	    ➢ Send back – Incase of missing details revert request to maker with action remarks.
	    ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	    ➢ Print invoice & give customer to pay or
	    ➢ Should be able to send the invoice to customer email
	    ➢ Advise customer to pay via Existing payment options.
	    ➢ In case of Pay later option ,follow Credit approval process
	        1. Mobile money Pay bill
	          1. Go to MPESA /Airtel Money menu on your phone
	          2. Select Paybill option

	3. Enter Business Number 247247 4. Enter Account Number (*unique ref number*) 5. Enter the amount xxxx0 6. Enter your Mobile money PIN and Send 7. You will receive a confirmation SMS from Mobile money **2. Mobile money STK push)** **3. Bank transfer** **4. Card payment** **5. Pay later (as agreed with credit team)** 6. IPF (Follow IPF journey) ➢ EGIK system will process the payment and generate a receipt and a policy document . ➢ Underwriting officer will download receipt & policy document & issue to client or send to his email NB: ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided) ➢ In absence of automation a maker checker process will be followed as per Approved bank policy ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system. ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. ➢ Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures
Description of Termination outcome #3	The process will end. 1.If the customer does not capture their basic information. If the customer declines the quote 3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. ***DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal***

	and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.
Calculator	CAR Insurance Calculator.xlsm

4.4.2 Quote & Customer onboarding for Erection All Risk (EAR) (Assisted)

Use case 4.4.2	Ability to onboard a customer for Erection All Risk
Actors	Customer, EGIK system, Underwriting Staff
Requirement Overview	Customer is getting a quote and being onboarded for Erection All Risk
Preconditions	- Underwriting Staff has access to EGIk System - Customer has expressed interest on the product - Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting staff logs on the EGIK system) 2) Navigates to insurance products. 3) View & select Contractors All Risk policy 4) Capture Proposers details **Part A; Particulars of proposer** 1. Title of contract (if project consists of several sections, specify section(s) to be insured) .... 2. Allow adding multiple records for the information below Location of erection site………… (*For site select coordinates -Use google map*) Country/Province/District *(Select from List of values)* City/town/village *(Select from List of values)* 3. Principal

Name and address…………..

KRA Pin(validate)…………………………

4. Main contractor(s)

Name (s) and address (es) of contractor(s)- (*Allow adding multiple records*)
……………….

5. Subcontractor(s)

Name (s) and address (es) of subcontractor(s)- (*Allow adding multiple records*)
……………….

6. Manufacturer(s) of main items

Name (s) and address (es)……………….

7. Firm supervising erection

Name and address…………..

8. Consulting engineer

Name and address…………..

9. Proposer

Please indicate which of the parties Nos 3 to 8 above is the Proposer of the insurance and which parties are to be declared as Insured in the Policy.

Proposer No   Insured Nos

……………….   ……………….

10. Exact description of the property to be erected (if second-hand items are to be erected, please state). In case of machines: manufacturer's name, number, type, size, capacity, weight, pressure, temperature, revolutions, year of construction of major units. In case of complete factories: general drawing of plant, nature of civil engineering work (if any)

…………………………………………………………………………………

11. Period of insurance:

-   Commencement of insurance _____
-   Duration of pre-storage _____ months prior to beginning of erection work
-   Commencement of erection work: _____
-   Duration of erection/construction _____ months
-   Duration of testing_____weeks

If maintenance coverage required

-   Duration of maintenance_____
-   Type of coverage required_____
-   Termination of insurance_____

12. Have plans, designs and materials of the kind used in this project been used and/or tested in

    a) a previous construction? (Yes/No)
    b) Previous constructions by the contract) or(s) (Yes/No)

If so, please give details of similar projects carried out by contractor(s)…………

13. Is this an extension of an existing plant? (Yes/No)

If so, please give details of similar projects carried out by contractor(s)…………

14. Have the buildings and civil engineering works already been completed? (Yes/No)

If so, please give details of similar projects carried out by contractor(s)…………

15. Work to be carried out by subcontractors………………………

   Please also give answers to Nos 16 to 21 as far as information obtainable:

16. Is there any aggravated risk of

   a) Fire (Yes/No)
   b) Explosion (Yes/No)
If so, give details……………

17. Ground water level……………

18. a) Nearest river, lake, sea, etc. (Allow adding Multiple)

   - Name_____
   - Distance_____
    b) Levels of such river, lake,
   - high water levels _____
   - Low water levels _____
   - Mean water levels _____
   - Highest ever recorded _____ Date _____

19. Meteorological conditions Rainy season from _____to_____

Max rainfall (mm)/ (in _____ per hour _____ per day _____ per month _____

Storm Frequency (user to select)

   - Low
   - medium
   - high

20. Hazards of earthquake, volcanism, tsunami

   a) Is there a history of volcanism., tsunami on the site? (Yes/No)

   b) Have earthquakes, etc been observed in this area? (Yes/No)

If so, please state intensity _____and Magnitude_____

   c) Is the design of the structures to be insured based on regulations regarding earthquake resistant structures? (Yes/No)

   d) Details of subsoil (User to select from the list below)
   - Rock
   - gravel
   - Sand
   - clay

- filled ground.

21. Estimate, if possible, the probable maximum loss, expressed as a percentage of the sum insured, in a single occurrence

    a) Due to earthquake
    b) Due to fire
    c) Due to other cause (Please specify)

22. Is coverage of construction/ erection equipment (scaffolding, huts, tools, etc) required? (Yes/No)

Please give brief description and state new replacement value under No 28.3

23. Is coverage of construction/erection machinery (excavators, cranes, etc) required? (Yes/No)

    Please attach list of major machines showing individual new replacement values and state total values.

24. Are existing buildings and/or structures on or adjacent to the site, owned by or held in care, custody or control of the contractor(s) or the prin- cipal, to be insured against loss or damage arising out of or in connection with the contract works? State limit under No 28.5. (Yes/No)

  If so, give exact description of these buildings and structures………………

25. Is third party liability to be included? 0 yes q no If so, give brief description of surrounding and existing buildings and/or structures not belonging to the principal or contractor(s) (enclose maps, if possible). State limits under No 28, Section II. (Yes/No)

26. Do you wish cover to include extra charges (in case of loss) for

    a) Express freight, overtime, night work, work on public holidays? (Yes/No)

    b) Air freight? (Yes/No)

27. Give details of any special extension of cover required……………………

28. Please state hereunder the amounts you wish to insure or where applicable the limits of indemnity required (see Policy wording, Section I, Memo 1 and Section II):

    Section I: Material damage

Items to be Insured	Sums to be insured (state below separately)
1. Erection works, split up as follows: 1.1 Items to be erected. 1.2 Freight	

1.3 Custom duties and dues	
1.4 Cost Erection	
2. Civil engineering works	
3. Construction/erection equipment	
4. Clearance of debris (Limits if Indemnity)	
5. Property located on the principal's premises or on the site, belonging to the principal or held in care, custody or control (limit of indemnity see Memo 4 of Policy)	
Total sum to be insured under Section I	

Please indicate limits of indemnity required for the following perils:

Risks	Limits of Indemnity
Earthquake, volcanism, tsunami	
Storm, cyclone, flood, inundation, landslide	
Total	

Limit of indemnity in respect of each and every loss or damage and/or series of losses arising out of any one event

Section II: Third Party Liability

Items to be insured	Limit of indemnity*
Bodily Injury-any one person	
Bodily Injury -Total	
Property damage	
Or alternatively combined limit of	

1. ***Limits of indemnity in respect of each and every loss or damage and /or series of losses and damage arising out of one event***

2. ***Limit of indemnity in respect of any one incident or series of accidents arising out of any one event.***

Part C: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

	b) *Has any Insurance Company or Underwriter ever
	
	     i. Cancelled your Policy? (Yes/No)
	    ii. Imposed special condition or increased premium? (Yes/No)
	   iii. Declined to insure you? (Yes/No)
	   iv. Refused to renew your Policy? (Yes/No)
	    v. Repudiated any claim? (Yes/No)
	
	If the answer to any of the above is yes, please give details……………
	
	c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No
	
	If yes, give details.
	
	     i. Dates of loss ………………………………
	    ii. Amount of loss …………………………
	   iii. Cause of loss ……………………………
	
	5) Review details captured
	6) Upload supporting documents
	7) Submit after capturing all Details
	9) EGIK system Generates & Displays a Quote with a unique ID
	    a. *System displays premium*
	    b. *System displays additional benefits & respective premiums*
	    c. *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	10) *View the Quote download, print & give the customer to review & accept :*
	    d. *Underwriting staff should be able to send Quote to customers Email address.*
	11) *Submit the Quote once customer is satisfied for review & Approval in*

Termination outcome 2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➢ Approve if the Quote details are satisfactory
	   ➢ Send back – Incase of missing details revert request to customer with action remarks.
	   ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	   ➢ Print invoice & give customer to pay or
	   ➢ Should be able to send the invoice to customer email
	   ➢ Advise customer to pay via Existing payment options.
	
	    1. **Mobile money Pay bill**
	       1. Go to MPESA /Airtel Money menu on your phone
	       2. Select Paybill option
	       3. Enter Business Number 247247
	       4. Enter Account Number (*unique ref number*)
	       5. Enter the amount xxxx0
	       6. Enter your Mobile money PIN and Send
	       7. You will receive a confirmation SMS from Mobile money
	    2. **Mobile money STK push)**
	    3. **Bank transfer**
	    4. **Card** payment
	    5. IPF (Follow IPF journey)

	1. EGIK system will process the payment and generate a receipt and a policy document .
	➢ The underwriting officer will download receipt & policy document print & give the customer or send to his email.
	NB:
	➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures
Description of Termination outcome #2	The process will end. 1.If the customer does not capture their basic information. If the customer declines the quote 3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. **(Refer to Reinsurance BRD for process)** • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*
Calculator	 EAR Insurance Calculator.xlsm

4.4.3 Quote & Customer onboarding for Deterioration of Stock (Assised)

Use case 4.4.3	Ability to onboard a customer for Deterioration of Stock
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	 1) Underwriting staff logs on the EGIK system)
	 2) Navigates to insurance products.
	 3) View & selects Deterioration of Stock policy
	 4) Capture Proposers details
	
	 Part A; Particulars of proposer
	
	      • Company Name
	      • Company reg no
	      • KRA PIN(Regex validation)
	      • Phone number
	      • Email address
	      • Nature of business
	      • Location of business
	
	 5) Validate customer is not Blacklisted or Sanctioned
	      ➢ *Process ends if Blacklisted or Sanctioned*
	
	 Proceed & capture below details
	
	 1. Proposer category;
	
	      o Owner
	      o Lessor
	      o Lessee
	      o Tenant of cold storage house
	
	 2. Name of the cold-storage house ……………
	
	 Particulars of cold storage room
	 1.How long will the cold storage house be in operation? (*User to select from two options below).*

o   All year round

Room No					
Area (m^2)					
Height (m)					
Temperature (^{o}C)					
Rel. air humidity (%)					
CO2 (%)[1]					
O2 (%)[1]					
Air pressure (bar)[1]					

o   …… Months in a year

The information below will be captured.

[1]To be answered only in the case of CA storage

3.Insulation Type (*User to select from list below*)

- o   Cork
- o   Mineral wool
- o   Foam plastics

Date of last check……………   Date of last replacement……………………

4.Do you have alternative storage facilities (Yes/No)

If YES, give name(s) and address(es) of alternative cold-storage house(s)[2]
………………………

Distance …………Kms; percentage of goods that can be stored………. %;
period…………. Months

5.Have the facilities been used in other instances (Yes/No)

Particulars of Refrigerating Plant

1.Does a machinery policy exist (Yes/No)

If YES, since when……………; with which company……………….

When was the refrigerating plant first put into operation? Complete specification
of refrigerating plant (In the fridge specification section)

3. Is switch over from one unit to the other possible? (Yes/No) (*If YES, attach a
basic circuit diagram sketch*)

4. What refrigerating capacity remains when cold storage rooms are fully
stored?.........   %

5.Refrigerant; (*User to choose from the list below*)
- o   NH$_3$
- o   Freon 22
- o   Freon 12
- o   Other

If other, please specify…….

6. Pipes carrying the refrigerant are on the: (*User to choose from the list below*)

- o Ceiling
- o Walls
- o Floor

7. Supervision carried out by: (*User to choose from the list below*)

- o Own staff
- o Government
- o Other

If Other, specify………………

8. Maintenance carried out:

- o Irregularly
- o Regularly at intervals of……...months

10. Maintenance is carried out by:

- o Lessor
- o Manufacturer
- o Own Staff
- o Maintenance Firm

Control and Alarm System

1.State the total number of measuring devices for;

- Temperature …………………
- CO_2 concentration[1] …………
- Rel. air humidity[1]…………………
- CO concentration[1]   ……………
- Air pressure inside rooms[1]………………

[1] To be answered only in the case of CA storage;

Is there also an independent calibrated reference thermometer in each cold storage room? (Yes/No)

2. Check intervals (Hours)

- Temperature …………………
- CO_2 and CO concentration…………
- Rel. air humidity ………………
- Air Pressure…………

3. Are there different arrangements for Sundays and public holidays? (Yes/No)
4. Are signaling devices installed to show disturbance or failure of the plant? (Yes/No)

    If YES, alarm is given. (*User to select either*)

    - o Audibly

o   Visibly

5. **CA Storage:** Can the cold storage rooms be entered and inspected while in use? (Yes/No)
6. Is the condition of the goods checked during storage? (Yes/No)

Power supply

1. Is failure of power supply to be insured? (Yes/No)
2. Public power supply:

o   by ring main
o   by single dead-end feeder
o   by single dead-end feeder

Laid:

o   Overhead
o   Underground

3. Give details of *own power supply* if any…………...
4. Have there been supply interruptions of more than 2 hours in the last 2 years? (Yes/No)

If YES, state the: Number of interruptions………... Max duration…………………...

5. Is operational standby generating equipment available at any time, which can Produce the electrical capacity required when the cold storage house is fully stocked? (Yes/No)

If YES, state the total capacity………………… kW; number of units…………….

Schedule of Goods to be insured.

The goods are:

o   Sorted
o   Packed

Type and grade of goods stored	Maximum Quantity	Number of chambers	No-claims. period (hours)[3,4]	Sum to be insured[5]
Total				

[3]*The 'No-claim period' is the period (e.g. 12, 24, 48 hours or more) during which the goods stored cannot under any circumstances deteriorate due to a rise in temperature as a consequence of Machinery Breakdown indemnifiable according to the policy conditions and/or failure of power supply. The No-claims period depends fundamentally on the type on the type and quantity of goods stored and on the specific features of the cold storage insulation used.*
[4]*In the case of CA storage, indicate envisaged storage duration in months.*
[5]*Maximum indemnification per cold storage room*

Specification of **Refrigerating Plant** to be insured.

Quantity	**Description of items** Please give full and exact description of manufacturer, type (cooling), speed, pressure, etc	Year of manufacture	**Remarks** Give particulars of any spare units or spare parts available, internal repair facilities, replacement period, etc.	**Replacement value** Please state current cost of replacing the equipment Please state current cost of replacing the equipment freight charges, customs duties, taxes and costs of erection
Total				

Part C: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

      i.   Cancelled your Policy? (Yes/No)
      ii.   Imposed special condition or increased premium? (Yes/No)
      iii.   Declined to insure you? (Yes/No)
      iv.   Refused to renew your Policy? (Yes/No)
      v.   Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details. ………….

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

      i.   Dates of loss ………………………………
      ii.   Amount of loss …………………………
      iii.   Cause of loss ……………………………

5) Review details captured
6) Upload supporting documents
7) Submit after capturing all Details
7) EGIK system Generates & Displays a Quote with a unique ID

	e. *System displays premium* f. *System displays additional benefits & respective premiums* g. *Underwriting staff should be able to add or remove additional benefits as per customers advise)* 8) *View the Quote download, print & give the customer to review & accept :* h. *Underwriting staff should be able to send Quote to customers Email address.* 8) *Submit the Quote once customer is satisfied for review & Approval in back office.*

Termination outcome 2	**Underwriting officer Quote Review Journey in Back office**
	
	 1) Underwriting officer Approver logs on EGIK system
	 2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➢ Approve if the Quote details are satisfactory
	   ➢ Send back – Incase of missing details revert request to customer with action remarks.
	   ➢ Reject - option to remove the request from the system
	 3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	   ➢ Print invoice & give customer to pay or
	   ➢ Should be able to send the invoice to customer email
	   ➢ Advise customer to pay via Existing payment options.
	
	     1. Mobile money Pay bill
	       1. Go to MPESA /Airtel Money menu on your phone
	       2. Select Paybill option
	       3. Enter Business Number 247247
	       4. Enter Account Number (*unique ref number*)
	       5. Enter the amount xxxx0
	       6. Enter your Mobile money PIN and Send
	       7. You will receive a confirmation SMS from Mobile money
	     2. Mobile money STK push)
	     3. Bank transfer
	     4. Card payment
	     5. IPF (Follow IPF journey)
	 4. EGIK system will process the payment and generate a receipt and a policy document .
	   ➢ The underwriting officer will download receipt & policy document print & give the customer or send to his email.
	
	 NB:
	   ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	   ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Termination outcome #3	The process will end.
	
	     1.If the customer does not capture their basic information.
	     If the customer declines the quote

	3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output Summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	Deterioration of stock Calculator.xlsm

4.4.4 Quote & Customer onboarding for Electronic Equipment

Use case 4.4.4	Ability to onboard a customer for Electronic Equipment
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting staff logs on the EGIK system) 2) Navigates to insurance products. 3) View & select Contractors All Risk policy 4) Capture Proposers details **Part A; Particulars of proposer** • Company Name • Company reg no

- KRA PIN(Regex validation)
- Phone number
- Email address
- Nature of business
- Location of business

Capture additional details

Part B: Particulars of Insurance

1. Location of equipment to be insured: _____

2. Name of building: _____

3. Location: Plot Number _____ Street/Road _____ Town____

4. Is there a risk of flooding or water damage? (Yes/No)

 If so, please specify _____

Part C: Conditions of Equipment

5. Is the equipment new? (Yes/No)

If not specify please specify the equipment that are second hand?

6. Was the equipment obtained ex works, that is, were all costs from the seller's premises borne by you? (Yes/No)

7. Is the Air Conditioner:

   a) Pressurized

   b) Recommended by manufacturer of the equipment?

   c) Not necessary

User will upload a schedule of equipment's and the sum insured for each item.

NOTE. The following type of equipment's can be insured.
Computers and allied accessories, Auxiliary equipment like UPS, Voltage stabilizer, Medical, Biomedical, equipment e.g. Laboratory equipment, X-ray Machine, Ultrasound machines, MRI, CAT scan Machines, Audio/visual equipment, electronic control panels, Telecommunication and navigational equipment, electronic equipment for research and material testing and similar equipment.
Part D: Maintenance

8. Is the equipment maintained in accordance with the manufacturer's instructions?   (Yes/ No)

Please give details _____

9. Is there a valid Maintenance Contract in place? (Yes/ No)

 If not, explain how the maintenance is carried out and by whom.?

Part E: Quality of Staff

10. Have all operators been trained to handle the equipment?   (Yes/ No)

	What measures are being taken for reducing operational errors?
	Part F: Previous Insurances & Claim History
	a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….
	b) *Has any Insurance Company or Underwriter ever
	i. Cancelled your Policy? (Yes/No)
	ii. Imposed special condition or increased premium? (Yes/No)
	iii. Declined to insure you? (Yes/No)
	iv. Refused to renew your Policy? (Yes/No)
	v. Repudiated any claim? (Yes/No)
	If the answer to any of the above is yes, please give details. ……………….
	c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No
	If yes, give details.
	I. Dates of loss ………………………………
	II. Amount of loss …………………………
	III. Cause of loss ……………………………
	5) Review details
	➢ Add additional benefits (optional)
	6) Submit after capturing all Details
	7) EGIK system Generates & Displays a Quote with a unique ID
	➢ *System displays premium*
	➢ *System displays additional benefits & respective premiums*
	➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	8) *View the Quote download, print & give the customer to review & accept :*
	➢ *Customer reviews the Quote & proceeds to accept , decline or request for amendments*
	✚ ***New Customer*** *- Proceed to onboard the customer.(refer to sign up*
	process)
	✚ ***Existing customer***
	✓ Upload supporting documents
	✓ Review Quote Amend if necessary
	✓ Capture any additional details
	✓ & submit to back office for quote review & Approval
Termination outcome #2	**<u>Underwriting officer Quote Review Journey in Back office</u>**
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	➢ Approve if the Quote details are satisfactory
	➢ Send back – Incase of missing details revert request to customer with action remarks.
	➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number

	➢ Print invoice & give customer to pay or
	➢ Should be able to send the invoice to customer email
	➢ Advise customer to pay via Existing payment options.
	➢ In case of Pay later option ,follow Credit approval process
	
	    1. Mobile money Pay bill
	      1. Go to MPESA /Airtel Money menu on your phone
	      2. Select Paybill option
	      3. Enter Business Number 247247
	      4. Enter Account Number (*unique ref number*)
	      5. Enter the amount xxxx0
	      6. Enter your Mobile money PIN and Send
	      7. You will receive a confirmation SMS from Mobile money
	    2. Mobile money STK push)
	    3. Bank transfer
	    4. Card payment
	    5. IPF (Follow IPF journey)
	4) EGIK system will process the payment and generate a receipt and a policy document
	
	➢ The underwriting officer will download receipt & policy document print & give the customer or send to his email.
	
	NB:
	➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Description of Termination outcome #3	The process will end. 1.If the customer does not capture their basic information. If the customer declines the quote 3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output Summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note

Use Case Notes	Electronic Equipment Insurance Calculator.x

4.4.5 Quote & Customer onboarding for Plant & Machinery Breakdown (Assisted)

Use case 4.4.5	Ability to onboard a customer for Machinery Breakdown and Plant All risks
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting staff logs on the EGIK system) 2) Navigates to insurance products. 3) View & select Contractors All Risk policy 4) Capture Proposers details **Part A; Particulars of proposer** • Company Name • Company reg no • KRA PIN(Regex validation) • Phone number • Email address • Nature of business • Location of business 5) Validate customer is not Blacklisted or Sanctioned ➢ *Process ends if Blacklisted or Sanctioned* **Part A; Particulars of proposer and Insurance** 1. Name of proposer……… Address of proposer ……………. KRA Pin(validate)…………………………. 2. Address of plant…………… 3. Nature of Business- *(Select from a list of provided list of Businesses*.) 4. Name of chief engineer or Plant manager……………………

5. Nearest Railway station or Airport……………

6. Has any of the machinery to be insured previously been covered by any insurance company? (Yes /No)

If so, which items of the specification and by what companies…………

7. Period of Insurance From: ……………To……………...
8. Do you wish to insure the foundations of the machinery? (Yes /No)

If so, please state the relevant items of the specification……….

9. Does the specification include all the machinery coverable under a machinery policy (Yes /No)

If not does the machinery to be insured represent all the machinery coverable in one plant section? (Yes /No)

10.Do you wish the cover to include extra charges in case of loss for?

a) Express freight, overtime, night work, work on public holidays? (Yes /No)

b) Air freight? (Yes /No)

Limit of Indemnity for air freight………………

10. Give details of any special extension of cover required……………………

11. Specification of Items to be insured (Client will upload or give details of the items in the format below)

Description of items Please give full and exact description of all machines, including name of manufacturer, type, output, capacity, speed, load, weight, voltage, amperage, cycles, fuel, pressure, temperature, etc.	Year of manufacture	Remarks Give particulars of any part of the machinery to be insured which has had a breakdown. or failure during the last three years, which shows any signs of repair, or which is exposed to any special risk.	Replacement value Please state current cost of replacing the machine by new machinery of the same kind and capacity (including oil in the case of transformers and switches) plus freight charges, customs duties, costs of

Part B: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

  i. Cancelled your Policy? (Yes/No)
  ii. Imposed special condition or increased premium? (Yes/No)
  iii. Declined to insure you? (Yes/No)
  iv. Refused to renew your Policy? (Yes/No)
  v. Repudiated any claim? (Yes/No)

	If the answer to any of the above is yes, please give details………………….
	
	c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No
	
	If yes, give details.
	
	    i. Dates of loss ………………………………
	    ii. Amount of loss …………………………
	    iii. Cause of loss ……………………………
	
	5) Review details
	   ➢ Add additional benefits (optional)
	6) Submit after capturing all Details
	7) EGIK system Generates & Displays a Quote with a unique ID
	   ➢ *System displays premium*
	   ➢ *System displays additional benefits & respective premiums*
	   ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	8) *View the Quote download, print & give the customer to review & accept :*
	   ➢ *Customer reviews the Quote & proceeds to accept , decline or request for amendments*
	   ♦ **New Customer** - *Proceed to onboard the customer.(refer to sign up*
	
	                     process)
	   ♦ **Existing customer**
	      ✓ Upload supporting documents
	      ✓ Review Quote Amend if necessary
	      ✓ Capture any additional details
	      ✓ & submit to back office for quote review & Approval

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➢ Approve if the Quote details are satisfactory
	   ➢ Send back – Incase of missing details revert request to customer with action remarks.
	   ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	   ➢ Print invoice & give customer to pay or
	   ➢ Should be able to send the invoice to customer email
	   ➢ Advise customer to pay via Existing payment options.
	   ➢ In case of Pay later option ,follow Credit approval process
	
	     1. **Mobile money Pay bill**
	        8. Go to MPESA /Airtel Money menu on your phone
	        9. Select Paybill option
	        10. Enter Business Number 247247
	        11. Enter Account Number (*unique ref number*)
	        12. Enter the amount xxxx0
	        13. Enter your Mobile money PIN and Send
	        14. You will receive a confirmation SMS from Mobile money
	     2. **Mobile money STK push)**
	     3. **Bank transfer**
	     4. **Card** payment
	     5. IPF (Follow IPF journey)

	4) EGIK system will process the payment and generate a receipt and a policy document
	
	    ➢ The underwriting officer will download receipt & policy document print & give it to the customer or send it to his email.
	
	NB:
	    ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	    ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	    ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	    ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Description of Termination outcome #3	The process will end.
	
	    1.If the customer does not capture their basic information.
	    If the customer declines the quote
	    3.If the customer declines the data privacy terms

Use Case Associations	Customer can generate one policy at a time.
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output Summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	

Use case 4.4.6	Ability to onboard a customer for Machinery Breakdown
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting staff logs on the EGIK system) 2) Navigates to insurance products. 3) View & select **Machinery Breakdown-Loss of profits** 4) Capture Proposers details **Part A; Particulars of proposer** • Company Name • Company reg no • KRA PIN(Regex validation) • Phone number • Email address • Nature of business • Location of business 5) Validate customer is not Blacklisted or Sanctioned ➢ *Process ends if Blacklisted or Sanctioned* *Proceed & capture below additional details* **Part A; Particulars of proposer and Insurance** 1. Name of proposer………. Address of proposer ……………. KRA pin(validate)………………………… 2. Address of plant…………… 3. Nature of Business- *(Select from a list of provided list of Businesses.)* 4. What works of your business are to be insured against Machinery Loss of Profits (names and addresses of the works, their purposes)?........................ 5. What company insures these works against? a) Fire b) Fire Loss of profits 6. What company covers the machinery to be insured under a Machinery Breakdown policy?....................

Date of issue of the Machinery Breakdown policy?....................

7. What chartered accountant name and address) audit the accounting records and at what intervals?..............
8. When was your firm established?........
9. Since when has the works to be insured existed?......................
10. Since when has the present production method used in the works to be insured been applied?............
11. What interruptions due to a machinery loss have occurred in the works to be insured during the last 5 years?
    a) Number and Types
    b) Duration
    c) Due to machinery of Item No
12. Please give a brief description of the production process and making special allowances for production bottlenecks and attaching a flow sheet to show the machinery to be insured. (System to allow users attachment of multiple sheets)
13. What type of repair work can be carried out without external help? Please indicate external repair facilities for the individual machines……

14. What maintenance work and what inspections are carried out regularly to keep the machines to be insured in good working order?
    Type of maintenance and intervals

15. Number of employees in the works to be insured.

Total number	Number employed for maintenance purposes	Fluctuation (in %)

16. Normal working hours of the works to be insured.

    a) Per day …………. Hours……………… Shifts
    b) Per Week ……………. Hours
    c) Per year…………. days

17. Are there any seasonal production or sales fluctuations of more than20% in the works to be insured? (Yes/No)
    If so, what period of interruption can be compensated thereby?.................
18. Are supplies furnished against letters of credit? (Yes/No)
    If so, please indicate the percentage such supplies have in the-turnover……….
19. In the case of machinery damage, is the interruption period longer than the repair period for the machinery involved?
If so, please indicate the cause and duration of such a delay…………………
20. Is the insurance to cover only the additional expenditure caused by using an external electric power supply in the case of breakdown of machines in your own power generating plant? (Yes/ No)
    If so, please indicate:

    a) Item numbers of the machines to be insured here under………
    b) Power requirements of the works (kW, kWh p.a.) …….
    c) Percentage of power requirement met by the factory generator………

d) Extent (kW, kWh p.a.) of current that may be drawn from external power sources…….
e) Cost per kWh of external power………
f) Factory generating costs saved per kWh if external power is used….
g) Please indicate the annual increased cost of electricity question 24 (item 2)…….

If maximum demand charges are to be insured:

a) Maximum demand charge per kW of external power
b) Method of calculation (Please enclose copy of electricity supply contract.)

Please indicate the annual maximum demand charge for external power to be insured under question 24 (item 3) ………..

Percentage of deductible desired for maximum demand charges (minimum deductible 10%) ………….

21. If business interruptions due to the failure of public supplies (power, water, gas) are to be included in the cover, please fill in separate questionnaire.

22. If the risk of deterioration of goods (raw materials, semi-finished or finished goods) due to a business interruption is to be included in the cover, please fill in separate questionnaire.

23. calculation of the sum insured.

The subject matter insured is the profit achieved by selling the good manufactured in the works insured and the profit gained from services rendered as well as all standing charges which continue to accrue in works insured in the event of a business interruption. The annual total of net profit and standing charges, the gross profit is conveniently determined on the basis of profit and loss account. The following calculation is based on profit and loss account of the year commencement of   business year. Currency: ……………….

Description	Amount	Description	Amount
Deductions from turnover (Such as discounts granted to customers, rebates, price deductions)		Turnover	
Excise and turnover taxes		Expenditure incurred for external power, goods, raw materials and supplies	
Expenditure incurred for external. Power, goods, raw materials and supplies, total		Company-manufactured additions to assets	

Other costs (such as carriages paid to other firms, customs duties, postage, turnover-dependent insurance. premiums, licenses)		Reduction in gross profit due to damage incurred. during the business year	
Inventory value of finished and semi-finished goods at the commencement of the business year		Inventory value of finished and semi-finished goods at the end of the business year	
Total (A)		**Total(B)**	
If a separate indemnity period is desired for wages, please subdivide the sum insured accordingly and indicate the indemnity. period desired for the item of wages under question 24.		Less	Total A
		Gross Profit	
		Safety Margin for increase during the policy year	
		Sum insured	

24. Summary of the insurance covers desired

Subject matter to be insured	Sum insured
Gross Profit	
`Increased cost of electricity	
Maximum demand Charges	
Total	

25. What time excess is desired? (Minimum time excess 2 days) user to select from the below;
    - o 2 days
    - o 4 days
    - o 7 days
    - o 14 days

26. When is the insurance to commence? ………………………

List of Machinery to be insured. *(Allow adding multiple records each with the following information)*

a) Quantity
b) Description of machine or plant[1] (designation, manufacturer, type, capacity, speed, number of cylinders, transmission ratio, Voltage, pressure, temperature, heating surface, new replacement value, etc.)

c) Year of manufacture
d) Load[2]
e) Relative importance[3]
f) Spare parts available replacement period for machine or plant
g) Desired Indemnity limit (Months)[4]
h) Special remarks loss minimizing possibilities[5] external repair facilities prototype? remaining period of marker's guarantee? Teething troubles? Last inspection, results thereof, hazard of interruption being

prolonged due to solidifying melt, long cooling or starting up period etc.

See references below;
1. [1]Each prime mover and machine should be listed separately spare machines should be designated as such and are to be included in the insurance cover.
2. [2]Ratio between actual load and designed load e.g. 80%)
3. Reduction %of the gross profit in the event of failure of a machine disregarding any loss minimizing possibilities.
4. [4]The indemnity period limit represents the maximum period during which the insurers pay indemnification for loss of profits 3,6,9,12may be agreed on indemnity periods)
5. [5]For loss Minimizing possibilities the reduction % of the loss of production by using machines not fully utilized at all carrying on production on other premises etc.How long does it take to procure hired machinery?

Part C: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? (Yes/No)

If yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

    i.   Cancelled your Policy? (Yes/No)
    ii.   Imposed special condition or increased premium? (Yes/No)
    iii.   Declined to insure you? (Yes/No)
    iv.   Refused to renew your Policy? (Yes/No)
    v.   Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details. …………..

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

    i.   Dates of loss ………………………………
    ii.   Amount of loss …………………………
    iii.   Cause of loss ……………………………

5) Review details
   ➢ Add additional benefits (optional)
6) Submit after capturing all Details
7) EGIK system Generates & Displays a Quote with a unique ID
   ➢ *System displays premium*
   ➢ *System displays additional benefits & respective premiums*
   ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
8) *View the Quote download, print & give the customer to review & accept :*
   ➢ *Customer reviews the Quote & proceeds to accept , decline or request for amendments*
   ✚ ***New Customer** - Proceed to onboard the customer.(refer to sign up process)*
   ✚ ***Existing customer***
       ✓ Upload supporting documents

	✓ Review Quote Amend if necessary ✓ Capture any additional details ✓ & submit to back office for quote review & Approval

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	    ➢ Approve if the Quote details are satisfactory
	    ➢ Send back – Incase of missing details revert request to customer with action remarks.
	    ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	    ➢ Print invoice & give customer to pay or
	    ➢ Should be able to send the invoice to customer email
	    ➢ Advise customer to pay via Existing payment options.
	    ➢ In case of Pay later option ,follow Credit approval process
	
	        1. Mobile money Pay bill
	            1. Go to MPESA /Airtel Money menu on your phone
	            2. Select Paybill option
	            3. Enter Business Number 247247
	            4. Enter Account Number (*unique ref number*)
	            5. Enter the amount xxxx0
	            6. Enter your Mobile money PIN and Send
	            7. You will receive a confirmation SMS from Mobile money
	        2. Mobile money STK push)
	        3. Bank transfer
	        4. Card payment
	        5. IPF (Follow IPF journey)
	4) EGIK system will process the payment and generate a receipt and a policy document
	
	    ➢ The underwriting officer will download receipt & policy document print & give the customer or send to his email.
	
	NB:
	    ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	    ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	    ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	    ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Termination outcome #3	The process will end.
	
	    1.If the customer does not capture their basic information.
	    If the customer declines the quote
	    3.If the customer declines the data privacy terms

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that

	should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Policy can only be effected on the basis that the client has a Machinery Breakdown policy. • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output Summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	MLOP Calculator.xlsm

4.4.7 Quote & Customer onboarding for Boiler insurance

Use case 4.4.7	Ability to onboard a customer for Boiler
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	1) Underwriting staff logs on the EGIK system)
	2) Navigates to insurance products.
	3) View & select Boiler insurance
	4) Capture Proposers details
	
	Part A; Particulars of proposer
	    • Company Name
	    • Company reg no

- KRA PIN(Regex validation)
- Phone number
- Email address
- Nature of business
- Location of business

5) Validate customer is not Blacklisted or Sanctioned
   ➢ *Process ends if Blacklisted or Sanctioned*

Proceed & capture below additional details

Part A; Paid up capital of the firm………………

1. Name of the Insured (Policy to be issued in favor of) ……………
2. Do you wish to cover the interest of any financial institution? If yes, give the names of all...........................
   If yes, give the names of all financial institutions……………...
3. Location details (Complete Address) of the risk to be insured………...
4. Location details (Complete Address) of the risk to be insured………
5. State in which the risk is located……………………
6. Pin code of the location of risk………
7. Risk Occupancy………………
8. Period of Insurance From: ……………To……………....

Part B; Particulars of Insurance
   a) Boiler and Plant

The user will give the details below for each boiler and plant.

S/N	Location	Description – Maker's Name, Maker's No., Capacity	Registration Number	Year of Make	Sum Insured

b) SURROUNDING PROPERTY OF THE INSURED INCLUDING PROPERTY HELD IN TRUST OR COMMISSION (Please, lists &, if possible, attach additional sheet if the space below is insufficient)

Allow user to attach.

c) Legal Liabilities to Third Parties

1. On payment of additional premium do you wish to cover the following? (Yes/No) If yes provide limits of indemnity.

 a) Express Freight (excluding Airfreight overtime and Holiday rates of wages) (Yes/no)
 b) Air Freight (Yes/no)
 c) Owners surrounding property. (Yes/no)
 d) Third   Party   Liability (Personal Injury/Property Damage). (Yes/no)
 e) Additional Customs Duty (Yes/no)

a) In case of Boiler, state if it is Water tube type? (Yes/No)

If yes, what is the evaporative capacity per hour?.................

3.State how Boiler is fired, e.g. Oil, Gas Coal or Pulverized fuel………….

4. Do you wish to include the main steam piping within 100 meters radius of the Boiler? (Yes/No)

5. Give particulars of any defects in the Boiler & pressure Vessel…………….

a) Which items of Plant are subject to periodical inspection?.................

b) By whom are they inspected, and at what Intervals?....................

c) Date of last inspection, working pressure approved……….

6.a) What is the maximum load on safety valve per square inch?.......

   b) What is the working pressure?....................

7.a) Are the Boiler Attendant solely employed on the Boiler Plant? (Yes/No)

  b) What are their qualifications?.......

c) What proportion of their time is given to other duties, if not solely employed on the Boiler Plant?

8. a) Have you ever had an accident to your Boiler Plant? (Yes/No)

b) If so, give full particulars ………………… (Allow upload of documents)

9. Do you have any other Boiler Plant in use other than that specified in the schedule? (Yes/No)

10. Is Boiler under regular and frequent supervision whilst working? (Yes/No)

Part B: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

  i.   Cancelled your Policy? (Yes/No)
  ii. Imposed special condition or increased premium? (Yes/No)
  iii. Declined to insure you? (Yes/No)
  iv. Refused to renew your Policy? (Yes/No)
  v.   Repudiated any claim? (Yes/No)

 If the answer to any of the above is yes, please give details. ………..

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

  d)   Dates of loss ……………………………
  e)   Amount of loss …………………………

	f) Cause of loss ……………………………
	
	5) Review details
	    ➢ Add additional benefits (optional)
	6) Submit after capturing all Details
	7) EGIK system Generates & Displays a Quote with a unique ID
	    ➢ *System displays premium*
	    ➢ *System displays additional benefits & respective premiums*
	    ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	8) *View the Quote download, print & give the customer to review & accept :*
	    ➢ *Customer reviews the Quote & proceeds to accept , decline or request for amendments*
	    ♦ *New Customer* - *Proceed to onboard the customer.(refer to sign up process)*
	    ♦ *Existing customer*
	        ✓ Upload supporting documents
	        ✓ Review Quote Amend if necessary
	        ✓ Capture any additional details
	        ✓ & submit to back office for quote review & Approval

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	    ➢ Approve if the Quote details are satisfactory
	    ➢ Send back – Incase of missing details revert request to customer with action remarks.
	    ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	    ➢ Print invoice & give customer to pay or
	    ➢ Should be able to send the invoice to customer email
	    ➢ Advise customer to pay via Existing payment options.
	    ➢ In case of Pay later option ,follow Credit approval process
	        1. Mobile money Pay bill
	          1. Go to MPESA /Airtel Money menu on your phone
	          2. Select Paybill option
	          3. Enter Business Number 247247
	          4. Enter Account Number (*unique ref number*)
	          5. Enter the amount xxxx0
	          6. Enter your Mobile money PIN and Send
	          7. You will receive a confirmation SMS from Mobile money
	        2. Mobile money STK push)
	        3. Bank transfer
	        4. Card payment
	        5. IPF (Follow IPF journey)
	4) EGIK system will process the payment and generate a receipt and a policy document
	
	    ➢ The underwriting officer will download receipt & policy document print & give the customer or send to his email.
	
	NB:
	    ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	    ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	    ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.

	> After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measur
Termination outcome #3	The process will end. 1.If the customer does not capture their basic information. If the customer declines the quote 3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies, and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output Summary	• Email • Cover letter. • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note

4.4.8 Quote & Customer onboarding for CPM insurance

Use case 4.4.8	Ability to onboard a customer for contractors & Plant & Machinery Insurance (CPM).
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**

Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting staff logs on the EGIK system) 2) Navigates to insurance products. 3) View & select Contractor's plant & machinery Insurance 4) Capture Proposers details **Part A; Particulars of proposer** • Company Name • Company reg no • KRA PIN (Regex validation) • Phone number • Email address • Nature of business • Location of business 5) Validate customer is not Blacklisted or Sanctioned ➢ *Process ends if Blacklisted or Sanctioned* **Capture below additional Details** 1. Address of plant…………… 2. Nature of Business- *(Select from a list of provided list of Businesses.)* 3. Name of chief engineer or Plant manager…………………… 4. Nearest Railway station or Airport…………… 5. Has any of the machinery to be insured previously been covered by any insurance company? (Yes /No) If so, which items of the specification and by what companies............. 6. Period of Insurance From: ……………To…………….... 7. Do you wish to insure the foundations of the machinery? (Yes /No) If so, please state the relevant items of the specification………. 8. Does the specification include all the machinery coverable under a machinery policy (Yes /No) If not does the machinery to be insured represent all the machinery coverable in one plant section? (Yes /No) 10.Do you wish the cover to include extra charges in case of loss for? a) Express freight, overtime, night work, work on public holidays? (Yes /No) b) Air freight? (Yes /No) Limit of Indemnity for air freight………………

9. Give details of any special extension of cover required......................

10. Specification of Items to be insured (Client will upload or give details of the items in the format below)

Description of items Please give full and exact description of all machines, including name of manufacturer, type, output, capacity, speed, load, weight, voltage, amperage, cycles, fuel, pressure, temperature, etc.	Year of manufacture	Remarks Give particulars of any part of the machinery to be insured which has had a breakdown. or failure during the last three years, which shows any signs of repair, or which is exposed to any special risk.	Replacement value Please state current cost of replacing the machine by new machinery of the same kind and capacity (including oil in the case of transformers and switches) plus freight charges, customs duties, costs of

Part B: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

   vi. Cancelled your Policy? (Yes/No)
   vii. Imposed special condition or increased premium? (Yes/No)
   viii. Declined to insure you? (Yes/No)
   ix. Refused to renew your Policy? (Yes/No)
   x. Repudiated any claim? (Yes/No)

 If the answer to any of the above is yes, please give details…………………..

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

      iv. Dates of loss ………………………………
      v. Amount of loss …………………………
      vi. Cause of loss ……………………………

5) Review details
   ➢ Add additional benefits (optional)
6) Submit after capturing all Details

	7) EGIK system Generates & Displays a Quote with a unique ID
	    ➢ *System displays premium*
	    ➢ *System displays additional benefits & respective premiums*
	    ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	8) *View the Quote download, print & give the customer to review & accept :*
	    ➢ *Customer reviews the Quote & proceeds to accept , decline or request for amendments*
	    🞣 **New Customer** - *Proceed to onboard the customer.(refer to sign up process)*
	    🞣 **Existing customer**
	        ✓ Upload supporting documents
	        ✓ Review Quote Amend if necessary
	        ✓ Capture any additional details
	        ✓ & submit to back office for quote review & Approval

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	    ➢ Approve if the Quote details are satisfactory
	    ➢ Send back – Incase of missing details revert request to customer with action remarks.
	    ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved. EGIK system auto Generates an Invoice with a unique payment reference number
	    ➢ Print invoice & give customer to pay or
	    ➢ Should be able to send the invoice to customer email
	    ➢ Advise customer to pay via Existing payment options.
	    ➢ In case of Pay later option ,follow Credit approval process
	
	    1. Mobile money Pay bill
	      1. Go to MPESA /Airtel Money menu on your phone
	      2. Select Paybill option
	      3. Enter Business Number 247247
	      4. Enter Account Number (*unique ref number)*
	      5. Enter the amount xxxx0
	      6. Enter your Mobile money PIN and Send
	      7. You will receive a confirmation SMS from Mobile money
	    2. Mobile money STK push)
	    3. Bank transfer
	    4. Card payment
	    5. IPF (Follow IPF journey)
	4) EGIK system will process the payment and generate a receipt and a policy document
	    ➢ Underwriting officer will download receipt & policy document print & give the customer or send it to his email.
	
	NB:
	    ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	    ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	    ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	    ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Description of Termination outcome #3	The process will end. 1.If the customer does not capture their basic information. If the customer declines the quote 3.If the customer declines the data privacy terms
Use Case Associations	Customer can generate one policy at a time.
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output Summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	

4.4.9 Quote & Customer onboarding for Equity Project All-Risks

Use case 4.4.9	Ability to onboard a customer for EQUITY Project All-risks
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**Generate Quote & Onboard Journey** 1) Underwriting staff logs on the EGIK system) 2) Navigates to insurance products. 3) View & select Equity project All risks 4) Capture Proposers details **Part A; Particulars of proposer**

- Company Name
- Company reg no
- KRA PIN(Regex validation)
- Phone number
- Email address
- Nature of business
- Location of business

5) Validate customer is not Blacklisted or Sanctioned
   ➢ *Process ends if Blacklisted or Sanctioned*

Capture below additional Details

1. Nature of Business- *(Select from a list of provided list of Businesses.)*

2. Has any of the machinery to be insured previously been covered by any insurance company? (Yes /No)

If so, which items of the specification and by what companies.............

Please, provide sum insured Limit for each section (if applicable);

   a) C.A.R (Contract Works Limit) ………………………..
   b) E.A.R (Contract Works Limit) ………………………..
   c) Machinery Breakdown: ………………………………..
   d) Plant All-risks: ……………………………………….
   e) Boiler: ………………………………………………….
   f) Any Other (please specify):…………………………
3. Period of Insurance From: ……………To……………....
4. Do you wish to insure the foundations of the machinery? (Yes /No)

If so, please state the relevant items of the specification……….

5. Does the specification include all the machinery coverable under a machinery policy (Yes /No)

If not does the machinery to be insured represent all the machinery coverable in one plant section? (Yes /No)

6. Do you wish the cover to include extra charges in case of loss for?

a) Express freight, overtime, night work, work on public holidays? (Yes /No)

b) Air freight? (Yes /No)

Limit of Indemnity for air freight………………

6. Give details of any special extension of cover required.......................

7. Specification of Items to be insured (Client will upload or give details of the items in the format below)

Description of items Please give full and exact	Year of manufacture	Remarks Give particulars of any part of the machinery	Replacement value Please state current cost of

description of all machines, including name of manufacturer, type, output, capacity, speed, load, weight, voltage, amperage, cycles, fuel, pressure, temperature, etc.		to be insured which has had a breakdown. or failure during the last three years, which shows any signs of repair, or which is exposed to any special risk.	replacing the machine by new machinery of the same kind and capacity (including oil in the case of transformers and switches) plus freight charges, customs duties, costs of

Part B: Previous Insurances & Claim History

a) *Are you currently insured for the type of cover proposed? Yes/No If Yes, please indicate name of Insurance company…….

b) *Has any Insurance Company or Underwriter ever

  xi. Cancelled your Policy? (Yes/No)
  xii. Imposed special condition or increased premium? (Yes/No)
  xiii. Declined to insure you? (Yes/No)
  xiv. Refused to renew your Policy? (Yes/No)
  xv. Repudiated any claim? (Yes/No)

 If the answer to any of the above is yes, please give details…………………..

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? Yes/No

If yes, give details.

    vii.   Dates of loss ………………………………
    viii.   Amount of loss …………………………
    ix.   Cause of loss ……………………………

5) Review details
      ➢ Add additional benefits (optional)
6) Submit after capturing all Details
7) EGIK system Generates & Displays a Quote with a unique ID
      ➢ *System displays premium*
      ➢ *System displays additional benefits & respective premiums*
      ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
8) *View the Quote download, print & give the customer to review & accept :*
      ➢ *Customer reviews the Quote & proceeds to accept , decline or request for amendments*
      ➕ *New Customer - Proceed to onboard the customer.(refer to sign*

	up process)
	➕ ***Existing customer***
	   ✓ Upload supporting documents
	   ✓ Review Quote Amend if necessary
	   ✓ Capture any additional details
	   ✓ & submit to back office for quote review & Approval

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➤ Approve if the Quote details are satisfactory
	   ➤ Send back – Incase of missing details revert request to customer with action remarks.
	   ➤ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	   ➤ Print invoice & give customer to pay or
	   ➤ Should be able to send the invoice to customer email
	   ➤ Advise customer to pay via Existing payment options.
	   ➤ In case of Pay later option ,follow Credit approval process
	
	    1. Mobile money Pay bill
	      1. Go to MPESA /Airtel Money menu on your phone
	      2. Select Paybill option
	      3. Enter Business Number 247247
	      4. Enter Account Number (*unique ref number*)
	      5. Enter the amount xxxx0
	      6. Enter your Mobile money PIN and Send
	      7. You will receive a confirmation SMS from Mobile money
	    2. Mobile money STK push)
	    3. Bank transfer
	    4. Card payment
	    5. IPF (Follow IPF journey)
	4) EGIK system will process the payment and generate a receipt and a policy document
	   ➤ Underwriting officer will download receipt & policy document print & give the customer or send to his email.
	
	NB:
	   ➤ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➤ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➤ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	   ➤ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Description of Termination outcome #3	The process will end.
	
	   1.If the customer does not capture their basic information.
	   If the customer declines the quote
	   3.If the customer declines the data privacy terms

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output Summary	• Email • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	

4.4.10 Ability to report contractors all risk claims

Use case 4.4.10	**Ability to report Contractors All Risks claim**
Actors	Customer, EGIK System, Claim Staff
Requirement Overview	Customer is reporting claim Incident or Staff is registering a claim
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful

Description of Termination outcome #1	User will access the digital platform and view all active policies.
	
	They will then select the policy whose claim they want to report.
	
	The system will automatically populate the following details from the policy selected.
	
	• Policy period
	• Policyholder names
	• Policyholder Addresses
	• Occupation /Nature of business
	• Email Number and Telephone contact.
	• Policy Details
	• User will Select Notification date.
	
	User will state the following.
	
	1. Date and hour of loss/damage (if known) ………………
	
	2. Where did the loss or damage occur………………
	
	3. What parts were damaged? (Allow adding multiple records) ....
	
	4. Where were the parts damaged?................................
	
	5. Please give FULL accounts of circumstances in which loss/damage was sustained……………………………………………………
	
	6. State here any suspicions or information as to the person(s) or parties responsible for the loss or damage:
	
	7. IN THE EVENT OF LOSS BY THEFT
	
	     a) Have the Police been informed? (Yes/No)
	
	     b) If so, when and which police station……………
	
	     c) How were the Police informed?....................
	
	8. a) Who was the responsible person in your Employ to whom the loss was reported?
	
	   b) Who was the responsible person in your Employ to whom the loss was reported?
	
	   c) When was the loss reported to the responsible person?
	
	9. Give particulars of any other enquiries and action taken with the object of recovery of Lost property:
	
	10. Are you the sole owner of the property lost or damaged? (Yes/No)
	
	If not, please give full details of ownership………….
	
	11.Give details of any insurance covering the property against theft, loss or damage………
	
	1 If any loss/damage involved a Third Party, state name and address and details of his Insurers……………………….
	
	<u>CLAIMS DETAILS</u>

	User will capture the information below. • Contract works value………………… • Third party Liability Amount ……………………. • Cost of damage to equipment………… • Any other claimable amount……………… • Date of purchase of Equipment…………. • Equipment Cost Price…………………… • Age Use and/or Wear and Tear…………… • Sum Claim for; 1.Present Value……… Repairs……………… The following documents will be uploaded. 1. Loss estimate 2. Eyewitness report 3. Police report in case of theft 4. Purchase receipt of stolen items 5. Replacement Invoice 6. Adjustors report Additional documents for machinery breakdown loss of profits 1. Copy of management accounts 2. Financial statements within period. Customer/User will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number. System will assign claim to a claim officer and send notification to claim team. *Note: Customer can **request call back** at any time during the process.*
Termination outcome #2	The process will end. If the customer does not complete the form If the system is down
Business Rules	• Claim notification submitted will have the status of **registered claim**. • Customer should only send one notification for the same claim type within the same period. • System will automatically post an **opening reserve** to the claim. • If reserve is above claiming limit in treaty a notification will be sent to reinsurer with the exceeded limit amount • System should not allow registration or notification of claims for inactive policies. • Unique claim number will be assigned to the transaction when claim record is submitted. • Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable

Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.The following declaration will appear on the screen. I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below. CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE

4.4.11 Ability to report boiler pressure plant claim.

Use case 4.4.11	Ability to report boiler pressure plant claim
Actors	Customer, EGIK System, Claim Staff
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful
Description of Termination outcome #1	User will access the digital platform and view all active policies. They will then select the policy whose claim they want to report. The system will automatically populate the following details from the policy selected. • Policy period • Policyholder names • Policyholder Addresses • Occupation /Nature of business • Email Number and Telephone contact. • Policy Details (Policy period and status) • User will Select Notification date. **Machinery Details** Location of damaged machinery………………… Description of damaged machinery………………… Make…………Type………………. Model………. Registration No…………. Year of manufacture ……….Capacity………. Date of expiry of manufacturer warranty_____/_____/_____ Sum Insured………….Cost of replacement by a new machine of same type/capacity……………..

	Date of last maintenance service/overhaul of machine_____/_____/_____ Details of previous repairs, if any……………… Is the period of guarantee expired? (Yes/No) If so, when?................. **Loss details** 1.Date…………. Time………….am/pm. Describe what happened (Attach sketch if appropriate………………. 3. Is the damaged Property totally destroyed?..................... 4. Probable cause of damage.................... 5. Name & Address of repairer……………. 6. Estimated cost of repairs, itemized separately for parts and labor………………… 7. Which departments are affected by the stoppage………………. 8. What is your approximate daily turnover………………. 9. When do you anticipate repairs/replacement to the damaged machine to be completed_____/_____/_____ 10. What is the estimated loss of turnover during the period of breakdown…………. 11. If you are incurring increased cost of working, what is the daily cost of these…………. The following documents will be uploaded. - Loss estimate - Eyewitness report - Replacement Invoice - Adjustors report Customer/User will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number. System will assign claim to a claim officer and send notification to claim team. *Note: Customer can **request call back** at any time during the process.*

Description of Termination outcome #2	The process will end.
	
	    If the customer does not complete the form
	    If the system is down

Business Rules	- Claim notification submitted will have the status of **registered claim**. - Customer should only send one notification for the same claim type within the same period. - System will automatically post an **opening reserve** to the claim. - If reserve is above claiming limit in treaty a notification will be sent to reinsurer with the exceeded limit amount - System should not allow registration or notification of claims for inactive policies. - Unique claim number will be assigned to the transaction when claim record is submitted.

	• Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.The following declaration will appear on the screen. I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below. CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE

4.4.12 Ability to report Deterioration of Stock Claim

Use case 4.4.12	Ability to report deterioration of Stock claim
Actors	Customer, EGIK System, Claim Staff
Requirement Overview	Customer is reporting claim Incident or Staff is registering a claim
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful

Failure	Claim notification/registration is unsuccessful
Termination outcome #1	User will access the digital platform and view all active policies. They will then select the policy whose claim they want to report. The system will automatically populate the following details from the policy selected. - Policy period - Policyholder names - Policyholder Addresses - Occupation /Nature of business - Email Number and Telephone contact. - Policy Details (Policy period and status) - User will Select Notification date. User will state the following. Where did the loss or damage occur……………… Describe fully how the loss occurred …………………………………………………… Do you consider any other party responsible for the loss? (Yes/No) If 'Yes', please state why?.. Are you the sole owner of the property lost or damaged? (Yes/No) If 'No', give details of other owners or part owners…………………… Do you hold any other insurances under which a claim for this loss may be lodged? (Yes/No) If 'Yes', please give details……………………… Name and type of appliance to which motor is attached……………… Who was it purchased from?....................... Date of Purchase…………………… Price in Kshs……………… Is the motor under a manufacturer's warranty? (Yes/No) If 'Yes', has a claim been made under the warranty?................................ **Electrical repairers report** - Make of Machine …………. - Serial No………………… - Voltage……………… - Open or sealed…………. - Age……………. Details of damage………………………………… Cause of damage………………………………… Repair costs – amount………………… Windings KSH………………..

Compressor KSH……………. Other repairs…………

Description of goods	Quantity	Cost	Amount claimed
Repairs having been completed to my satisfaction I hereby claim the amount of			

The following documents will be uploaded.

- Loss estimate
- Eyewitness report
- Police report in case of theft
- Purchase receipt of stolen items
- Replacement Invoice
- Adjustors report

Customer/User will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number.

System will assign claim to a claim officer and send notification to claim team.

*Note: Customer can **request call back** at any time during the process.*

Termination outcome #2	The process will end. If the customer does not complete the form If the system is down
Business Rules	- Claim notification submitted will have the status of **registered claim**. - Customer should only send one notification for the same claim type within the same period. - System will automatically post an **opening reserve** to the claim. - If reserve is above claiming limit in treaty a notification will be sent to reinsurer with the exceeded limit amount - System should not allow registration or notification of claims for inactive policies. - Unique claim number will be assigned to the transaction when claim record is submitted. - Documents marked with Astrix will be mandatory. - Claim submitted will pick status of open claim. Status should change as claim goes through processing. - Data picked from the policy will not be editable
Inputs Summary	Policy details, Incident details, Document uploads.
Output summary	- Claim Notification - Claim number. - Opening reserve
Use Case Notes	1.The following declaration will appear on the screen.

	I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below. CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE

4.5 QUOTE & ONBOARDING FOR LIABILITY CLASS OF BUSSINESS

4.5.1 Quote & customer onboarding for Directors and Officers Liability.(Self service)

Use case 4.5.1	Ability to onboard a customer for directors and officers Liability
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Customer exists on channel • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	1) Customer logs on Digital channel (app/Web)
	2) Navigates to insurance products.
	3) View & select Directors & officers liability insurance
	4) Capture below details
	
	Part A; Particulars of proposer
	
	    • Company Name
	    • Company reg no
	    • KRA PIN(Regex validation)
	    • Phone number
	    • Email address
	    • Nature of business
	    • Location of business
	    • Particulars of property
	    • Period of cover (default to 1 year)
	
	Customer will proceed to provide below details
	
	Part B. Particulars of Insurance
	
	1. Location of premises………………
	2. The company has continuously paid cash dividends on its

- Ordinary shares since (Date)………….
- Preference shares since (Date)…………….

3.Are any of your branches based outside Kenya? (Yes/No)

1. Is the company Public or Private?...............
2. During the last 12 months has

   a) Any mergers and acquisitions taken place? (Yes/No)
   b) Has any subsidiary company been sold or ceased trading? (Yes/No)
   c) Has the capital structure of the parent company changed? (Yes/No)

3. The annual election date of the Directors of the company ………….
4. What is the compulsory retirement age, if any, of
   - Directors of the company…………
   - Officers of the company ……………….

8.Subsidiary Companies

Name	Business of the Subsidiary	% of Ownership	Date Acquired

9.In the applicable category below, state details of the annual year-end

figures of the past three (3) years of the

		Year 1	Year 2	Year 3
Banks and Industrial	Total Deposit			
Commercial Companies	Gross Turnover			
Insurance Companies (includes brokers)	Gross Premium Written			
Utilities (e.g. water gas electricity etc.)	Gross Revenue			
Transportation Companies	Gross Revenue			

10.Please give shares details below;

   a) Total number of ordinary shareholders
   b) Total number of ordinary shares
   c) Total number of ordinary shares owned by the Company's Directors
   d) Total number of ordinary shares owned by the Company's Officers

11.Are there any shareholders who own 10% or more of the issued shares? (Yes/No)

If yes, please share the details of the shareholders and the percentage owned……….

1Please list the Personnel to be covered by the policy and their duties in the general areas of their responsibility. These would presumably be the Directors, Managers, and other officials authorized to sign and act on behalf of the Company with a note of their responsibility. e.g Head of the department (*Allow adding multiple records*)

13. State limit of indemnity required (any one claim/year) Kshs……..

14. Within the scope of this proposed insurance.

a) Has any claim been made or is now pending against any person proposed for insurance in the capacity of either Director of the Company? (Yes/No)

If yes, please provide details …………….…

b) Has any officer or director of the company any knowledge or information of any negligent act, error or omission which might give rise to a claim against them? (Yes/No)

Note; *It is agreed, if such knowledge or information exists, any claim or action subsequently arising therefrom shall be excluded from the proposed insurance.*

15. Has the Company, its directors and its officers ever been involved in or have any knowledge of any pending litigation? (Yes/No)

If yes, please provide details ………….……

16. State the name and address of the bankers wherein the company maintains its principal bank account. ……………….

17. Has the company proposed to implement within the period of the proposed insurance:

    a)   an expansion program. (Yes/No)

    b)   a takeover of another company (Yes/No)

    c)   an amalgamation of a financial association with another company or companies in addition to the normal trading expansion of the company as now constituted. (Yes/No)

18. Is this new cover additional to an existing "Errors and Omissions" policy or "Professional Indemnity" policy, or some other such policy? (Yes/No)

If this is the case, the new policy would have to be adapted so that it would be complementary to it. If there is an existing policy, please give full details………………………..

20.Please supply details of any other relevant information such as the system for checking and your controls and safeguards

21. Please state the following

a)   Approximate number of employees…………………

b) What percentage of employees have resigned or been terminated (with or without cause) or retired within the last twelve months?.................

c) Has the company undergone in the past three years, or is the company considering undergoing during the next two years, any employee retrenchments or early retirements…………………

d) Does the company have a written human resource manual or equivalent written management guideline accessible to all employees? (Yes/No)

e) Does the proposer have a human resource department? (Yes/No)

   If yes, how many employees are in the department…………..

f) Please provide full details of all wrongful termination, discrimination and sexual harassment claims made against the company any of its directors, or officers during the last 3 years including the amount of any judgments, and settlements.

g) Are all employment practices guidelines, policies and procedures reviewed by a lawyer with experience in employment law? (Yes/No)

h) During the past three years, has any employee been involved in any claim, inquiry or the investigation, complaint, or administrative proceeding regarding an employment-related wrongful act? (Yes/No)

   If yes, please provide details …………………

23. Is the company:

   a) Listed on any stock exchange? (Yes/No)

   b) Traded in any way? (Yes/No)

      If so, please specify…………

   c) If the officer was in the United States of America, was it subject to the United States Security Act 1933 and/or the Security Exchange Act of 11934 and/or amendments thereto? (Yes/No)

If so, please enclose a copy of the latest 20-F filing or similar made to the USA Regulatory Authorities…………………

   d) Has the company, within the last 18 months:

      i. Filed any registration statement for a public offering? (Yes/No)

      ii. Issued any shares (common or otherwise)? (Yes/No)

      iii. Is any such offering or share issue contemplated in the next 12 months (Yes/No)

         If yes, please provide details…………..

24. Please give the total gross assets of the company and its subsidiary companies the United States of America.………….

25. Please list any subsidiary company, which has its shares, traded on any Stock Exchange in the United States of America together with the percentage of shares traded………

Part C: Previous Insurances & Claim History

a) *If Directors and Officers liability insurance has been carried during the past 3 years, please state?

     i.   The name of the Insurers …………
     ii.   The period of the policy……………….
     iii.   The Indemnity limit. ………..

b) *Has any Insurance Company or Underwriter ever

     i.   Cancelled your Policy? (Yes/No)
     ii.   Imposed special condition or increased premium? (Yes/No)
     iii.   Declined to insure you? (Yes/No)
     iv.   Refused to renew your Policy? (Yes/No)
     v.   Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details. …………….

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? (Yes/No)

If yes, give details.

     i.   Dates of loss …………………………………
     ii.   Amount of loss ……………………………
     iii.   Cause of loss ……………………………

5) Review details captured
6) Submit after capturing all Details
7) Accept Terms & Conditions & Consent to Data Privacy & submit
8) EGIK system Generates & Displays a Quote
   ➢ *System displays premium*
   ➢ *Displays Optional benefits & respective premiums (optional)*

9) Customer reviews the Quote :
   ➢ Decides to add or remove additional benefits (must be *able to add or remove additional benefits*)
10) *Customer accepts Quote*
   ➢ *Proceed to validate if customer is New or Existing on EGIK*
   ➢ ***Existing Clients on EGIK system***
   (For existing client create an option to search existing customer data using either
      o *Customer ID*
      o *Policy number,*
      o *Names*
      o *Pin number.*
   Staff should be able to update existing customer details where required.

   a) *Search for the Customers Quote*
   b) *Capture additional information,& clauses for the product*

	c) Review & submit for Approval in back office . d) Notify customer to wait for Quote review & feedback within X minutes ➤ **New Clients – (follow onboarding process)**

Termination outcome 2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➤ Approve if the Quote details are satisfactory
	   ➤ Send back – Incase of missing details revert request to customer with action remarks.
	   ➤ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number & the customer will access it on app , Web or his email and proceed to pay.
	11) Below payment options will be displayed to the customer & payment journeys displayed.
	
	     1. Mobile money Pay bill
	        1. Go to MPESA /Airtel Money menu on your phone
	        2. Select Paybill option
	        3. Enter Business Number 247247
	        4. Enter Account Number (*unique ref number)*
	        5. Enter the amount xxxx0
	        6. Enter your Mobile money PIN and Send
	        7. You will receive a confirmation SMS from Mobile money
	     2. Mobile money STK push)
	     3. Bank transfer
	     4. Card payment
	     5. IPF (Follow IPF journey)
	The customer will complete the payment details and submit depending on the mode of payment selected. The customer makes the payment using the available modes of payment and the EGIK system will process the payment and generate a receipt and a policy document .
	Customer will view receipt & policy document on the channel & can proceed to download print or send to his email.
	
	   ➤ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➤ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➤ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	   ➤ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Description of Termination outcome #3	The process will end.
	   1.If the customer does not capture their basic information.
	   If the customer declines the quote
	   3.If the customer declines the data privacy terms

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's.

	• Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. ***DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.***
Calculator	 Directors and Officers Liability Calcu

4.5.2 Quote & customer onboarding for Directors & Officers Liability.(Assisted)

Use case 4.5.2	Ability to onboard a customer for directors and officers Liability
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIK System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**<u>Generate Quote & Onboard Journey</u>** 1) Underwriting officer logs on EGIK System 2) Navigates to insurance products. 3) View & select Directors & officers liability insurance 4) Capture below details **Part A; Particulars of proposer** • Company Name • Company reg no • KRA PIN(Regex validation) • Phone number • Email address • Nature of business • Location of business

- Particulars of property
- Period of cover (default to 1 year)

Proceed to capture below details

Part B. Particulars of Insurance

1. Location of premises………………
2. The company has continuously paid cash dividends on its
   - Ordinary shares since (Date)………….
   - Preference shares since (Date)…………….

3.Are any of your branches based outside Kenya? (Yes/No)

2. Is the company Public or Private?...............
3. During the last 12 months has

   d) Any mergers and acquisitions taken place? (Yes/No)
   e) Has any subsidiary company been sold or ceased trading? (Yes/No)
   f) Has the capital structure of the parent company changed? (Yes/No)

4. The annual election date of the Directors of the company ………….
5. What is the compulsory retirement age, if any, of
   - Directors of the company…………
   - Officers of the company ……………….

8.Subsidiary Companies

Name	Business of the Subsidiary	% of Ownership	Date Acquired

9.In the applicable category below, state details of the annual year-end

figures of the past three (3) years of the

		Year 1	Year 2	Year 3
Banks and Industrial	Total Deposit			
Commercial Companies	Gross Turnover			
Insurance Companies (includes brokers)	Gross Premium Written			
Utilities (e.g. water gas electricity etc.)	Gross Revenue			
Transportation Companies	Gross Revenue			

10.Please give shares details below;

   e) Total number of ordinary shareholders
   f) Total number of ordinary shares
   g) Total number of ordinary shares owned by the Company's Directors

	h) Total number of ordinary shares owned by the Company's Officers
	11.Are there any shareholders who own 10% or more of the issued shares? (Yes/No)
	If yes, please share the details of the shareholders and the percentage owned……….
	1Please list the Personnel to be covered by the policy and their duties in the general areas of their responsibility. These would presumably be the Directors, Managers, and other officials authorized to sign and act on behalf of the Company with a note of their responsibility. e.g Head of the department (*Allow adding multiple records*)
	13. State limit of indemnity required (any one claim/year) Kshs……..
	14. Within the scope of this proposed insurance.
	a) Has any claim been made or is now pending against any person proposed for insurance in the capacity of either Director of the Company? (Yes/No)
	If yes, please provide details ………………
	b) Has any officer or director of the company any knowledge or information of any negligent act, error or omission which might give rise to a claim against them? (Yes/No)
	Note; *It is agreed, if such knowledge or information exists, any claim or action subsequently arising therefrom shall be excluded from the proposed insurance.*
	15. Has the Company, its directors and its officers ever been involved in or have any knowledge of any pending litigation? (Yes/No)
	If yes, please provide details ………………
	16. State the name and address of the bankers wherein the company maintains its principal bank account. ………………
	17. Has the company proposed to implement within the period of the proposed insurance:
	d) an expansion program. (Yes/No)
	e) a takeover of another company (Yes/No)
	f) an amalgamation of a financial association with another company or companies in addition to the normal trading expansion of the company as now constituted. (Yes/No)
	18. Is this new cover additional to an existing "Errors and Omissions" policy or "Professional Indemnity" policy, or some other such policy? (Yes/No)
	If this is the case, the new policy would have to be adapted so that it would be complementary to it. If there is an existing policy, please give full details…………………….
	20.Please supply details of any other relevant information such as the system for checking and your controls and safeguards
	21. Please state the following

i) Approximate number of employees…………………

j) What percentage of employees have resigned or been terminated (with or without cause) or retired within the last twelve months?................

k) Has the company undergone in the past three years, or is the company considering undergoing during the next two years, any employee retrenchments or early retirements…………………

l) Does the company have a written human resource manual or equivalent written management guideline accessible to all employees? (Yes/No)

m) Does the proposer have a human resource department? (Yes/No)

 If yes, how many employees are in the department…………..

n) Please provide full details of all wrongful termination, discrimination and sexual harassment claims made against the company any of its directors, or officers during the last 3 years including the amount of any judgments, and settlements.

o) Are all employment practices guidelines, policies and procedures reviewed by a lawyer with experience in employment law? (Yes/No)

p) During the past three years, has any employee been involved in any claim, inquiry or the investigation, complaint, or administrative proceeding regarding an employment-related wrongful act? (Yes/No)

 If yes, please provide details …………………

26. Is the company:

a) Listed on any stock exchange? (Yes/No)

b) Traded in any way? (Yes/No)

 If so, please specify…………

c) If the officer was in the United States of America, was it subject to the United States Security Act 1933 and/or the Security Exchange Act of 11934 and/or amendments thereto? (Yes/No)

If so, please enclose a copy of the latest 20-F filing or similar made to the USA Regulatory Authorities…………………

d) Has the company, within the last 18 months:

 iv. Filed any registration statement for a public offering? (Yes/No)

 v. Issued any shares (common or otherwise)? (Yes/No)

<div style="margin-left:auto; text-align:right">vi.   Is any such offering or share issue contemplated in the next 12 months (Yes/No)</div>

If yes, please provide details.…………

27. Please give the total gross assets of the company and its subsidiary companies the United States of America.…………

28. Please list any subsidiary company, which has its shares, traded on any Stock Exchange in the United States of America together with the percentage of shares traded………

Part C: Previous Insurances & Claim History

)   *If Directors and Officers liability insurance has been carried during the past 3 years, please state?

      iv.   The name of the Insurers ………….
      v.   The period of the policy……………….
      vi.   The Indemnity limit. ………..

b) *Has any Insurance Company or Underwriter ever

      vi.   Cancelled your Policy? (Yes/No)
      vii.   Imposed special condition or increased premium? (Yes/No)
      viii.   Declined to insure you? (Yes/No)
      ix.   Refused to renew your Policy? (Yes/No)
      x.   Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details. …………….

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? (Yes/No)

If yes, give details.

      iv.   Dates of loss …………………………………
      v.   Amount of loss ……………………………
      vi.   Cause of loss ……………………………

5) Review captured details
6) Submit after capturing all Details
6) EGIK system Generates & Displays a Quote with a unique ID
   - *System displays premium*
   - *System displays additional benefits & respective premiums*
   - *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
7) *View the Quote download, print & give the customer to review & accept :*
   - *Underwriting staff should be able to send Quote to customers Email address.*

8) *Once the customer accepts the Quote*

   - *Proceed to validate if customer is New or Existing on EGIK*
   - ***Existing Clients on EGIK system***
   (For existing client create an option to search existing customer data using either
     - *Customer ID*

	○ Policy number, ○ Names ○ Pin number. *Staff should be able to update existing customer details where required.* e) *Search for the Customers Quote* f) *Capture additional information,& clauses for the product* g) *Review & submit for Approval in back office .l* ➢ **New Clients – (follow onboarding process)**

Termination outcome 2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➢ Approve if the Quote details are satisfactory
	   ➢ Send back – Incase of missing details revert request to customer with action remarks.
	   ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	   ➢ Print invoice & give customer to pay or
	   ➢ Should be able to send the invoice to customer email
	4) Advise customer to pay via Existing payment options.
	
	    1. Mobile money Pay bill
	      1. Go to MPESA /Airtel Money menu on your phone
	      2. Select Paybill option
	      3. Enter Business Number 247247
	      4. Enter Account Number (*unique ref number*)
	      5. Enter the amount xxxx0
	      6. Enter your Mobile money PIN and Send
	      7. You will receive a confirmation SMS from Mobile money
	    2. Mobile money STK push)
	    3. Bank transfer
	    4. Card payment
	    5. IPF (Follow IPF journey)
	5) EGIK system will process the payment and generate a receipt and a policy document .
	   ➢ Underwriting officer will download receipt & policy document & give it to the customer or send to his email.
	
	NB:
	   ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	
	   ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	
	   ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	
	   ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Description of Termination outcome #3	The process will end.
	
	   1.If the customer does not capture their basic information.
	   If the customer declines the quote

	3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*
Calculator	 Directors and Officers Liability Calcu

4.5.3 Quote & customer onboarding for Employer's Liability. (Self-serve)

Use case 4.5.3	**Ability to onboard a customer for Employer's Liability**
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Customer exists on channel • Customer has expressed interest on the product • Product Exists in the system • Customer must have an Existing Fire policy
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	1) Customer logs on Digital channel (app/Web)
	2) Navigates to insurance products.
	3) View & select Employers liability insurance
	4) Capture below details
	
	Part A; Particulars of proposer
	
	    • Company Name
	    • Company reg no
	    • KRA PIN(Regex validation)
	    • Phone number
	    • Email address
	    • Nature of business
	    • Location of business
	    • Particulars of property
	    • Period of cover (default to 1 year)
	
	Customer will proceed to provide below details
	
	Part B. Particulars of Insurance
	
	1. Please state
	
	a) Does any law or regulation governing the conduct of maintenance of premises apply to your business? (Yes/No)
	
	If YES, name the applicable laws and regulations. …………………
	
	  b) Have you carried out all the obligations imposed on you by such laws and regulation? (Yes/No)
	
	2. a) Have you any circular saws or other machinery driven by steam, gas, electricity, or any other mechanical power? (Yes/No)
	
	    If YES, give details ………………
	
	   a) Have you any boilers? (Yes/No)
	
	    If YES, give details ………………
	
	   b) Are your ways, works and plant properly fenced and guarded and otherwise in good order and condition? (Yes/No)
	
	    If NO, give details ……………...
	
	3. Do you use acid, gases, chemicals or explosives? (Yes/No)
	
	    If YES, give details ………………
	
	4. Do you handle or use radio isotopes, radioactive substances or other sources of ionizing radiations………….

If YES, give details ………………..

5. a) Are you at present insured or have you ever proposed for a Workmen's Compensation (Act Limits) policy with other insurance companies or underwriters? (Yes/No)

   If YES, give details ………………..

   b) Are you at present insured or have you ever proposed for any insurance in respect of your legal liability under common law to your employees? (Yes/No)

   If YES, state name(s) of insurer and policy number(s) …………………………

   c)Have such proposals or renewals ever been declined or withdrawn? (Yes/No)

   If YES, give details ………………..

   d) Have increased rates been required for such proposals or renewals? (Yes/No)

   If YES, give details ………………..

6. **Schedule 1**

Provide details for all persons falling within Section 2 of the Workmen Compensation Act (Cap 36) and whose earnings do not exceed KSh 400,000/= per annum.

Estimated Annual Wages, Salaries and other Earnings					System generated rates	
Description of employees (List each type separately)	Estimated No. of employees	Cash	value of food fuel quarters & other consideration	Total	Rate per Premium mile	Classification Number
Total Premium						

7. **Schedule 2**

Provide details for all other employees.

Estimated Annual Wages, Salaries and other Earnings					System generated rates	
Description of employees (List each	Estimated No. of employees	Cash	value of food fuel quarters & other consideration	Total	Rate per Premium mile	Classification Number

type separately)						
Total Premium						

Grand total Premium (Schedule 1 and schedule 2) …………………..

***Note:** It is a condition of this policy that the Estimated Annual Wages, Salaries, and other Earnings is required to be certified annually by your auditors within three months of the expiry date of the Period of Insurance.*

8. Provide the following information in respect of the last three years

	Year 1	Year 2	Year 3
Wages, Salaries & other Earnings			

9. No. of accidents to your employees (whether or not involving claims)

Settled		Outstanding	
Number	Cost	Number	Cost

1. Select ANY ONE of the following preferred options (A/B/C or D)

	OPTION A	OPTION B	OPTION C	OPTION D
Any one person	Kshs 500,000	Kshs 1,000,000	Kshs 2,000,000	Kshs 4,000,000
Any one event	Kshs 2,500,000	Kshs 5,000,000	Kshs 10,000,000	Kshs 25,000,000
Any one year	Kshs 5,000,000	Kshs 10,000,000	Kshs 20,000,000	Kshs Unlimited

Part C: Previous Insurances & Claim History

    a) *If Employers liability insurance has been carried during the past 3 years, please state?

      i.   The name of the Insurers ………….
     ii.   The period of the policy……………….
    iii.   The Indemnity limit. ………..

b) *Has any Insurance Company or Underwriter ever

      i.   Cancelled your Policy? (Yes/No)
     ii.   Imposed special condition or increased premium? (Yes/No)
    iii.   Declined to insure you? (Yes/No)
    iv.   Refused to renew your Policy? (Yes/No)
     v.   Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details. …………….

	c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? (Yes/No)
	
	If yes, give details.
	
	    i. Dates of loss …………………………………
	    ii. Amount of loss ……………………………
	    iii. Cause of loss ……………………………
	
	5) Review Captured details
	6) Submit after capturing all Details
	7) Accept Terms & Conditions & Consent to Data Privacy & submit
	8) EGIK system Generates & Displays a Quote
	   ➢ *System displays premium*
	   ➢ *Displays Optional benefits & respective premiums (optional)*
	
	9) Customer reviews the Quote :
	   ➢ Proceeds to amend if necessary & then Submits
	   ➢ Quote is generated Successfully & customer proceeds to pay for premium (*Applicable where Quote review by an underwriter is not required*)
	   ➢ If Quote requires Review & Approval by an underwriter, request is sent to back office & customer is *Notified to wait for review & feedback within X minutes*

Termination outcome #2	**<u>Underwriting officer Quote Review Journey in Back office</u>**
	
	1) Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	   ➢ Approve if the Quote details are satisfactory
	   ➢ Send back – Incase of missing details revert request to customer with action remarks.
	   ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number & the customer will access it on app , Web or his email and proceed to pay.
	   ➢ Below payment options will be displayed to the customer & payment journeys displayed.
	
	    1. Mobile money Pay bill
	      1. Go to MPESA /Airtel Money menu on your phone
	      2. Select Paybill option
	      3. Enter Business Number 247247
	      4. Enter Account Number (*unique ref number*)
	      5. Enter the amount xxxx0
	      6. Enter your Mobile money PIN and Send
	      7. You will receive a confirmation SMS from Mobile money
	    2. Mobile money STK push)
	    3. Bank transfer
	    4. Card payment
	    5. IPF (Follow IPF journey)
	The customer will complete the payment details and submit depending on the mode of payment selected. The customer makes the payment using the available modes of payment and the EGIK system will process the payment and generate a receipt and a policy document .
	Customer will view receipt & policy document on the channel & can proceed to download print or send to his email.
	
	NB:
	   ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)

	➢ In absence of automation a maker checker process will be followed as per Approved bank policy ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system. ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures
Description of Termination outcome #3	The process will end. 1.If the customer does not capture their basic information. 2. If the customer declines the quote 3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by the customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*
Calculator	 Employers Liability Calculator.xlsm

Use case 4.5.4	**Ability to onboard a customer for Employer's Liability**
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	1) Underwriting staff logs on the EGIK system)
	2) Navigates to insurance products.
	3) View & select Employers liability insurance
	4) Capture below details
	
	Part A; Particulars of proposer
	
	• Company Name
	• Company reg no
	• KRA PIN(Regex validation)
	• Phone number
	• Email address
	• Nature of business
	• Location of business
	• Particulars of property
	• Period of cover (default to 1 year)
	
	Customer will proceed to provide below details
	
	Part B. Particulars of Insurance
	
	1. Please state
	
	a) Does any law or regulation governing the conduct of maintenance of premises apply to your business? (Yes/No)
	
	If YES, name the applicable laws and regulations. …………………
	
	  b) Have you carried out all the obligations imposed on you by such laws and regulation? (Yes/No)
	
	8. a) Have you any circular saws or other machinery driven by steam, gas, electricity, or any other mechanical power? (Yes/No)
	
	  If YES, give details ………………

c) Have you any boilers? (Yes/No)

If YES, give details ………………

d) Are your ways, works and plant properly fenced and guarded and otherwise in good order and condition? (Yes/No)

If NO, give details ………………...

9. Do you use acid, gases, chemicals or explosives? (Yes/No)

If YES, give details ………………

10. Do you handle or use radio isotopes, radioactive substances or other sources of ionizing radiations…………

If YES, give details ………………

11. a) Are you at present insured or have you ever proposed for a Workmen's Compensation (Act Limits) policy with other insurance companies or underwriters? (Yes/No)

If YES, give details ………………

b) Are you at present insured or have you ever proposed for any insurance in respect of your legal liability under common law to your employees? (Yes/No)

If YES, state name(s) of insurer and policy number(s) …………………………

c)Have such proposals or renewals ever been declined or withdrawn? (Yes/No)

If YES, give details ………………

d) Have increased rates been required for such proposals or renewals? (Yes/No)

If YES, give details ………………

12. **Schedule 1**

Provide details for all persons falling within Section 2 of the Workmen Compensation Act (Cap 36) and whose earnings do not exceed KSh 400,000/= per annum.

Estimated Annual Wages, Salaries and other Earnings					System generated rates	
Description of employees (List each type separately)	Estimated No. of employees	Cash	value of food fuel quarters & other consideration	Total	Rate per Premium mile	Classification Number

Total Premium						

13. **Schedule 2**

Provide details for all other employees.

Estimated Annual Wages, Salaries and other Earnings					System generated rates	
Description of employees (List each type separately)	Estimated No. of employees	Cash	value of food fuel quarters & other consideration	Total	Rate per Premium mile	Classification Number
Total Premium						

Grand total Premium (Schedule 1 and schedule 2) ……………………..

Note: It is a condition of this policy that the Estimated Annual Wages, Salaries, and other Earnings is required to be certified annually by your auditors within three months of the expiry date of the Period of Insurance.

8.Provide the following information in respect of the last three years

	Year 1	Year 2	Year 3
Wages, Salaries & other Earnings			

9. No. of accidents to your employees (whether or not involving claims)

Settled		Outstanding	
Number	Cost	Number	Cost

1. Select ANY ONE of the following preferred options (A/B/C or D)

	OPTION A	OPTION B	OPTION C	OPTION D
Any one person	Kshs 500,000	Kshs 1,000,000	Kshs 2,000,000	Kshs 4,000,000
Any one event	Kshs 2,500,000	Kshs 5,000,000	Kshs 10,000,000	Kshs 25,000,000
Any one year	Kshs 5,000,000	Kshs 10,000,000	Kshs 20,000,000	Kshs Unlimited

	Part C: Previous Insurances & Claim History
	
	    a) *If Employers liability insurance has been carried during the past 3 years, please state?
	
	      iv. The name of the Insurers ………….
	      v. The period of the policy……………….
	      vi. The Indemnity limit. ………..
	
	b) *Has any Insurance Company or Underwriter ever
	
	      vi. Cancelled your Policy? (Yes/No)
	      vii. Imposed special condition or increased premium? (Yes/No)
	      viii. Declined to insure you? (Yes/No)
	      ix. Refused to renew your Policy? (Yes/No)
	      x. Repudiated any claim? (Yes/No)
	
	If the answer to any of the above is yes, please give details. …………….
	
	c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? (Yes/No)
	If yes, give details.
	      i. Dates of loss …………………………………
	      ii. Amount of loss ………………………………
	      iii. Cause of loss ……………………………
	
	5) Review captured details
	6) Attach supporting documents
	7) Submit after capturing all Details
	6) EGIK system Generates & Displays a Quote with a unique ID
	    ➢ *System displays premium*
	    ➢ *System displays additional benefits & respective premiums*
	    ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	7) *View the Quote download, print & give the customer to review & accept :*
	    ➢ *Underwriting staff should be able to send Quote to customers Email address.*
	    ➢ *Submit the Quote once customer is satisfied for review & Approval in back*

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	    ➢ Approve if the Quote details are satisfactory
	    ➢ Send back – Incase of missing details revert request to customer with action remarks.
	    ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	    ➢ Print invoice & give customer to pay or
	    ➢ Should be able to send the invoice to customer email
	    ➢ Advise customer to pay via Existing payment options.
	
	      1. Mobile money Pay bill
	        1. Go to MPESA /Airtel Money menu on your phone
	        2. Select Paybill option
	        3. Enter Business Number 247247
	        4. Enter Account Number (*unique ref number*)

	5. Enter the amount xxxx0
	6. Enter your Mobile money PIN and Send
	7. You will receive a confirmation SMS from Mobile money
	2. Mobile money STK push)
	3. Bank transfer
	4. Card payment
	5. IPF (Follow IPF journey)
	5. EGIK system will process the payment and generate a receipt and a policy document .
	   ➢ The underwriting officer will download receipt & policy document & give the customer or send to his email.
	
	NB:
	   ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	   ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	   ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	   ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Description of Termination outcome #3	The process will end.
	
	   1.If the customer does not capture their basic information.
	   If the customer declines the quote
	   3.If the customer declines the data privacy terms

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*

4.5.5 Quote & customer onboarding for Professional Indemnity. (self-serve)

Use case 4.5.5	Ability to onboard a customer for Professional Indemnity
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Customer exists on channel • Customer has expressed interest on the product • Product Exists
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	1) Customer logs on Digital channel (app/Web)
	2) Navigates to insurance products.
	3) View & select professional indemnity insurance
	4) Capture below details
	
	Part A; Particulars of proposer
	
	    • Company Name
	    • Company reg no
	    • KRA PIN(Regex validation)
	    • Phone number
	    • Email address
	    • Nature of business
	    • Location of business
	    • Particulars of property
	    • Period of cover (default to 1 year)
	
	Customer will proceed to provide below details
	
	Part B. Particulars of Insurance
	
	1. Present legal constitution (*User to select from the list below*)
	
	    • Sole practitioner
	    • Partnership
	    • Incorporated company
	    • Limited company
	    • Close corporation
	
	2. Are you Employed? (Yes/No)

If employed, state your current employer………………

3. Self Employed? (Yes/No)
4. Source of Wealth (*User to select from list below*)

   - Legal settlements
   - Royalties
   - Inheritance
   - Donations
   - Winnings
   - Savings
   - Sale of investments
   - Sale of property
   - Rent
   - Employment
   - Pension
   - Business proceeds
   - Court order
   - Government funding

5. Full name of next of Kin……………... Relationship……………………
6. Date of commencement of practice

   a) As currently constituted……………
   b) As initially established……………

7. Discipline(s) in which engaged………………...
8. Names and qualifications of principles (Allow adding multiple record)

(In the case of Partnerships – Partners In the case of Incorporated Companies – Directors, In the case of Limited Companies - Professionally qualified Directors and Employees In the case of Close Corporations - Members)

Name	Qualifications	Date Qualified	How long has the principal been in this Practice

9. Are any of the Proposed Insured / Partners / Directors / Members or Employees, AFTER ENQUIRY, aware of any circumstances which would be covered under a policy of this type that may result in any claims or a possible claim being made against them?

   If YES; please give full details …………………………………….

10. Is Indemnity to apply to any Principal who is retired / died?

   If YES; include details.

Name	Qualifications	Date Qualified	How long has the principal been in this Practice

11. Do you require cover in respect of liability incurred but not discovered prior to the effecting of this insurance at a single premium to be negotiated?

Part C: Previous Insurances & Claim History

a) *Have any claims ever been made against the proposed Insured / Partners / Directors /Members or Employees for the type of cover for which you are now applying? (Yes/No)

> If YES; please give details ……………

b) *Has any Insurance Company or Underwriter ever

    i. Cancelled your Policy? (Yes/No)
    ii. Imposed special condition or increased premium? (Yes/No)
    iii. Declined to insure you? (Yes/No)
    iv. Refused to renew your Policy? (Yes/No)
    v. Repudiated any claim? (Yes/No)

 If the answer to any of the above is yes, please give details. …………….

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? (Yes/No)
If yes, give details.
    i. Dates of loss …………………………………
    ii. Amount of loss ……………………………
    iii. Cause of loss ……………………………

d)Are you at present or have you in the past been Insured?

If YES; please state………

    i. Name of Insurers
    ii. Indemnity Limit………. Excess of   Kshs: ……. each and every.
    iii. Date of Expiry of coverage
    iv. Whether Policy includes "Run-O–" Cover and if so, state the period……...

5) Review captured details
6) Upload Supporting documents
7) Submit after capturing all Details
8) Accept Terms & Conditions & Consent to Data Privacy & submit
9) EGIK system Generates & Displays a Quote
   ➢ *System displays premium*
   ➢ *Displays Optional benefits & respective premiums (optional)*

10) Customer reviews the Quote :
   ➢ Decides to add or remove additional benefits (must be *able to add or remove additional benefits)*
   ➢ *Customer accepts Quote &Submits*
   ➢ Quote is generated Successfully & customer proceeds to pay for premium (*Applicable where Quote review by an underwriter is not required*)
   ➢
   ➢ If Quote requires Review & Approval by an underwriter, request is sent to back office & customer is *Notified to wait for review & feedback within X minutes*

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	 ➢ Approve if the Quote details are satisfactory
	 ➢ Send back – Incase of missing details revert request to customer with action remarks.
	 ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number & the customer will access it on app , Web or his email and proceed to pay.
	 ➢ Below payment options will be displayed to the customer & payment journeys displayed.
	
	  1. Mobile money Pay bill
	   1. Go to MPESA /Airtel Money menu on your phone
	   2. Select Paybill option
	   3. Enter Business Number 247247
	   4. Enter Account Number (*unique ref number)*
	   5. Enter the amount xxxx0
	   6. Enter your Mobile money PIN and Send
	   7. You will receive a confirmation SMS from Mobile money
	  2. Mobile money STK push)
	  3. Bank transfer
	  4. Card payment
	  5. IPF (Follow IPF journey)
	The customer will complete the payment details and submit depending on the mode of payment selected. The customer makes the payment using the available modes of payment and the EGIK system will process the payment and generate a receipt and a policy document .
	Customer will view receipt & policy document on the channel & can proceed to download print or send to his email.
	
	NB:
	 ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	 ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	 ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	 ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Description of Termination outcome #3	The process will end. 1.If the customer does not capture their basic information. If the customer declines the quote 3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.

Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. ***DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.***

4.5.6 Quote & customer onboarding for Professional Indemnity. (Assisted)

Use case 4.5.6	**Ability to onboard a customer for Professional Indemnity**
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting staff logs on the EGIK system) • Customer has expressed interest on the product • Product Exists
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	**<u>Generate Quote & Onboard Journey</u>** 1) Underwriting staff logs on the EGIK system) 2) Navigates to insurance products. 3) View & select professional indemnity insurance 4) Capture below details **Part A; Particulars of proposer** • Company Name • Company reg no • KRA PIN(Regex validation) • Phone number • Email address • Nature of business • Location of business • Particulars of property • Period of cover (default to 1 year)

Customer will proceed to provide below details

Part B. Particulars of Insurance

12. Present legal constitution (*User to select from the list below*)

   - Sole practitioner
   - Partnership
   - Incorporated company
   - Limited company
   - Close corporation

13. Are you Employed? (Yes/No)

   If employed, state your current employer………………..

14. Self Employed? (Yes/No)
15. Source of Wealth (*User to select from list below*)

   - Legal settlements
   - Royalties
   - Inheritance
   - Donations
   - Winnings
   - Savings
   - Sale of investments
   - Sale of property
   - Rent
   - Employment
   - Pension
   - Business proceeds
   - Court order
   - Government funding

16. Full name of next of Kin……………….. Relationship…………………….
17. Date of commencement of practice

   a) As currently constituted……………
   b) As initially established…………….

18. Discipline(s) in which engaged………………...
19. Names and qualifications of principles (Allow adding multiple record)

(In the case of Partnerships – Partners In the case of Incorporated Companies – Directors, In the case of Limited Companies - Professionally qualified Directors and Employees In the case of Close Corporations - Members)

Name	Qualifications	Date Qualified	How long has the principal been in this Practice

20. Are any of the Proposed Insured / Partners / Directors / Members or Employees, AFTER ENQUIRY, aware of any circumstances which would be

covered under a policy of this type that may result in any claims or a possible claim being made against them?

If YES; please give full details …………………………………..

21. Is Indemnity to apply to any Principal who is retired / died?

If YES; include details.

Name	Qualifications	Date Qualified	How long has the principal been in this Practice

22. Do you require cover in respect of liability incurred but not discovered prior to the effecting of this insurance at a single premium to be negotiated?

Part C: Previous Insurances & Claim History

b) *Have any claims ever been made against the proposed Insured / Partners / Directors /Members or Employees for the type of cover for which you are now applying? (Yes/No)

If YES; please give details ……………

b) *Has any Insurance Company or Underwriter ever

    vi.   Cancelled your Policy? (Yes/No)
    vii.   Imposed special condition or increased premium? (Yes/No)
    viii.   Declined to insure you? (Yes/No)
    ix.   Refused to renew your Policy? (Yes/No)
    x.   Repudiated any claim? (Yes/No)

 If the answer to any of the above is yes, please give details. …………….

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? (Yes/No)
If yes, give details.
            iv.   Dates of loss …………………………………
            v.   Amount of loss ……………………………
            vi.   Cause of loss ……………………………

d)Are you at present or have you in the past been Insured?

If YES; please state………

        i.   Name of Insurers
        ii.   Indemnity Limit………. Excess of   Kshs: ……. each and every.
        iii.   Date of Expiry of coverage
        iv.   Whether Policy includes "Run-O–" Cover and if so, state the period……...

5) Review captured details
6) Submit after capturing all Details
7) EGIK system Generates & Displays a Quote with a unique ID
    ➢ *System displays premium*
    ➢ *System displays additional benefits & respective premiums*

	➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	
	8) *View the Quote download, print & give the customer to review & accept :*
	    ➢ *Underwriting staff should be able to send Quote to customers Email address.*
	    ➢ *Submit the Quote once customer is satisfied*
	
	        ✦ Customer roceeds to pay for premium (*Applicable where Quote review by an underwriter is not required*)
	        ✦ If Quote requires Review & Approval by an underwriter, request is sent to back office & customer is *Notified to wait for review & feedback within X minutes*

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	    ➢ Approve if the Quote details are satisfactory
	    ➢ Send back – Incase of missing details revert request to customer with action remarks.
	    ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	    ➢ Print invoice & give customer to pay or
	    ➢ Should be able to send the invoice to customer email
	    ➢ Advise customer to pay via Existing payment options.
	
	      1. Mobile money Pay bill
	        1. Go to MPESA /Airtel Money menu on your phone
	        2. Select Paybill option
	        3. Enter Business Number 247247
	        4. Enter Account Number (*unique ref number*)
	        5. Enter the amount xxxx0
	        6. Enter your Mobile money PIN and Send
	        7. You will receive a confirmation SMS from Mobile money
	      2. Mobile money STK push)
	      3. Bank transfer
	      4. Card payment
	      5. IPF (Follow IPF journey)
	4. EGIK system will process the payment and generate a receipt and a policy document .
	    ➢ The underwriting officer will download receipt & policy document & give the customer or send to his email.
	
	NB:
	    ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	    ➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	    ➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	    ➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measur

Description of Termination outcome #3	The process will end. 1. If the customer does not capture their basic information. If the customer declines the quote 3. If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1. Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*

4.5.7 Quote & customer onboarding for Public and Product Liability.(Self-Serve)

Use case 4.5.7	**Ability to Quote onboard a customer for Public and Product**
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Customer exists on channel • Customer has expressed interest on the product • Product Exists
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**Generate Quote & Onboard Journey**
	1) Customer logs on Digital channel (app/Web)
	2) Navigates to insurance products.
	3) View & select public & products liability insurance
	4) Capture below details
	
	Part A; Particulars of proposer
	
	• Company Name
	• Company reg no
	• KRA PIN(Regex validation)
	• Phone number
	• Email address
	• Nature of business
	• Location of business
	• Particulars of property
	• Period of cover (default to 1 year)
	
	Proceed to capture details below.
	
	Part B. Particulars of Insurance
	
	1. Limits of liability required.
	
	   i. Any one claim Kshs………………………
	  ii. All claims arising out of one event Kshs…………………
	 iii. All claims arising during the Period of Insurance Kshs……………
	
	2. Business/Trade/ Occupation (Full Description)
	
	   i. If the business is a hotel or an entertainment club, state seating capacity or membership……….
	  ii. Are accommodation facilities offered? (Yes/No)
	 iii. Are Car Park facilities are provided (Yes/No)
	
	3. Premises to be Insured.
	
	   i. Description and Physical address …………
	  ii. Do you own the premises? (Yes/No)
	 iii. Are you the sole occupier? (Yes/No)
	
	4. Are the premises plant and machinery in a sound state of repair and will they be so maintained? (Yes/No)
	5. Do you use any acids, gases, chemicals, explosives, or any radioactive substances in connection with your business? (Yes/No)
	
	If so, give particulars of kinds and quantities and the precautions taken to reduce accidents………………………
	6. Do you wish to extend cover to include liability arising from the use of Lifts, cranes, hoists or other lifting apparatus? (Yes/No)
	7. Is property belonging to customers ever left in your premises under your custody? (Yes/No)
	   Note: This cover does not include motor vehicles.
	8. Will your business activities entail working away from the premises? (Yes/No)
	   If so, please state other work site locations………………….

9. Do you wish to cover your liability in connection with your car park? (Yes/No)

    If yes, give details of:

    i.   Area of parking
    ii. Maximum number of cars parked at any one time.
    iii. Security Provisions

Limit of indemnity required for Car Park Extension

    i.   Any one claim Kshs………………………
    ii. All claims arising out of one event Kshs…………………
    iii. All claims arising during the Period of Insurance Kshs……………

10. Do you wish to cover Liability in respect of guests' personal effects arising from fire, theft or Accidental damage? (Yes/No)

If yes, state indemnity limit required.

    i.   Any one claim Kshs………………………
    ii. All claims arising out of one event Kshs…………………
    iii. All claims arising during the Period of Insurance Kshs……………

Part C: Previous Insurances & Claim History

a) *Have any claims ever been made against the proposed Insured / Partners / Directors /Members or Employees for the type of cover for which you are now applying? (Yes/No)

    If YES; please give details ……………

b) *Has any Insurance Company or Underwriter ever

    i.   Cancelled your Policy? (Yes/No)
    ii. Imposed special condition or increased premium? (Yes/No)
    iii. Declined to insure you? (Yes/No)
    iv. Refused to renew your Policy? (Yes/No)
    v.   Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details. ……………..

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? (Yes/No)

If yes, give details.

    i.   Dates of loss …………………………………
    ii. Amount of loss ……………………………
    iii. Cause of loss …………………………

5) Attach Supporting documents
6) Submit after capturing all Details
7) Accept Terms & Conditions & Consent to Data Privacy & submit
8) EGIK system Generates & Displays a Quote
    ➢ *System displays premium*
    ➢ *Displays Optional benefits & respective premiums (optional)*

	9) Customer reviews the Quote & submits : ➤ Adds or removes additional benefits (must be *able to add or remove additional benefits*) 🔸 Quote is generated Successfully & customer proceeds to pay for premium (*Applicable where Quote review by an underwriter is not required*) 🔸 If Quote requires Review & Approval by an underwriter, request is sent to back office & customer is *Notified to wait for review & feedback within X minutes*

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	➤ Approve if the Quote details are satisfactory
	➤ Send back – Incase of missing details revert request to customer with action remarks.
	➤ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number & the customer will access it on app , Web or his email and proceed to pay.
	➤ Below payment options will be displayed to the customer & payment journeys displayed.
	
	      1. Mobile money Pay bill
	        1. Go to MPESA /Airtel Money menu on your phone
	        2. Select Paybill option
	        3. Enter Business Number 247247
	        4. Enter Account Number (*unique ref number*)
	        5. Enter the amount xxxx0
	        6. Enter your Mobile money PIN and Send
	        7. You will receive a confirmation SMS from Mobile money
	      2. Mobile money STK push)
	      3. Bank transfer
	      4. Card payment
	      5. IPF (Follow IPF journey)
	The customer will complete the payment details and submit depending on the mode of payment selected. The customer makes the payment using the available modes of payment and the EGIK system will process the payment and generate a receipt and a policy document .
	Customer will view receipt & policy document on the channel & can proceed to download print or send to his email.
	
	NB:
	➤ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	➤ In absence of automation a maker checker process will be followed as per Approved bank policy
	➤ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	➤ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures

Termination outcome #3	The process will end.
	
	    1.If the customer does not capture their basic information.
	    2. If the customer declines the quote
	    3.If the customer declines the data privacy terms

Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*
Calculator	Products Liability.xlsm

4.5.8 Quote & customer onboarding for Public and Product Liability.(assisted)

Use case 4.5.8	**Ability to Quote onboard a customer for Public and Product**
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Customers have access to the website or the digital platform of their choice. • Staff has access to the website or digital platform
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	## Generate Quote & Onboard Journey 1) Underwriting staff logs on the EGIK system) 2) Navigates to insurance products. 3) View & select public & product liability insurance

4) Capture details below

Part A; Particulars of proposer

- Fire policy number
- Company Name
- Company reg no
- KRA PIN(Regex validation)
- Phone number
- Email address
- Nature of business
- Location of business
- Particulars of property
- Period of cover (default to 1 year)

Customer will provide below details

Part B. Particulars of Insurance

11. Limits of liability required.

   iv.   Any one claim Kshs………………………
   v.   All claims arising out of one event Kshs…………………
   vi.   All claims arising during the Period of Insurance Kshs……………

12. Business/Trade/ Occupation (Full Description)

   iv.   If the business is a hotel or an entertainment club, state seating capacity or membership……….
   v.   Are accommodation facilities are offered. (Yes/No)
   vi.   Are Car Park facilities are provided (Yes/No)

13. Premises to be Insured.

   iv.   Description and Physical address …………
   v.   Do you own the premises? (Yes/No)
   vi.   Are you the sole occupier? (Yes/No)

14. Are the premises plant and machinery in a sound state of repair and will they be so maintained? (Yes/No)
15. Do you use any acids, gases, chemicals, explosives, or any radioactive substances in connection with your business? (Yes/No)

If so, give particulars of kinds and quantities and the precautions taken to reduce accidents……………………

16. Do you wish to extend cover to include liability arising from the use of Lifts, cranes, hoists or other lifting apparatus? (Yes/No)
17. Is property belonging to customers ever left in your premises under your custody? (Yes/No)
    Note: This cover does not include motor vehicles.
18. Will your business activities entail working away from the premises? (Yes/No) If so, please state other work site locations………………….
19. Do you wish to cover your liability in connection with your car park? (Yes/No)

If yes, give details of:

    iv.   Area of parking
    v.   Maximum number of cars parked at any one time.
    vi.   Security Provisions

Limit of indemnity required for Car Park Extension

    iv.   Any one claim Kshs………………………
    v.   All claims arising out of one event Kshs…………………
    vi.   All claims arising during the Period of Insurance Kshs……………

20. Do you wish to cover Liability in respect of guests' personal effects arising from fire, theft or Accidental damage? (Yes/No)

If yes, state indemnity limit required.

    iv.   Any one claim Kshs………………………
    v.   All claims arising out of one event Kshs…………………
    vi.   All claims arising during the Period of Insurance Kshs……………

Part C: Previous Insurances & Claim History

a) *Have any claims ever been made against the proposed Insured / Partners / Directors /Members or Employees for the type of cover for which you are now applying? (Yes/No)

    If YES; please give details ……………

b) *Has any Insurance Company or Underwriter ever

    vi.   Cancelled your Policy? (Yes/No)
    vii.   Imposed special condition or increased premium? (Yes/No)
    viii.   Declined to insure you? (Yes/No)
    ix.   Refused to renew your Policy? (Yes/No)
    x.   Repudiated any claim? (Yes/No)

If the answer to any of the above is yes, please give details. …………….

c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? (Yes/No)

If yes, give details.

    iv.   Dates of loss …………………………………
    v.   Amount of loss ……………………………
    vi.   Cause of loss …………………………

5) Review captured details
6) Attach supporting documents
7) Submit after capturing all Details
8) EGIK system Generates & Displays a Quote with a unique ID
    ➤ *System displays premium*
    ➤ *System displays additional benefits & respective premiums*

	➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	9) *View the Quote download, print & give the customer to review & accept :*
	➢ *Underwriting staff should be able to send Quote to customers Email address.*
	10) *Submit the Quote once customer is satisfied for review & Approval in back office*
Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	➢ Approve if the Quote details are satisfactory
	➢ Send back – Incase of missing details revert request to customer with action remarks.
	➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	➢ Print invoice & give customer to pay or
	➢ Should be able to send the invoice to customer email
	➢ Advise customer to pay via Existing payment options.
	1. **Mobile money Pay bill**
	1. Go to MPESA /Airtel Money menu on your phone
	2. Select Paybill option
	3. Enter Business Number 247247
	4. Enter Account Number (*unique ref number*)
	5. Enter the amount xxxx0
	6. Enter your Mobile money PIN and Send
	7. You will receive a confirmation SMS from Mobile money
	2. **Mobile money STK push)**
	3. **Bank transfer**
	4. **Card** payment
	5. IPF (Follow IPF journey)
	6. EGIK system will process the payment and generate a receipt and a policy document .
	➢ The underwriting officer will download receipt & policy document & give the customer or send to his email.
	NB:
	➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)
	➢ In absence of automation a maker checker process will be followed as per Approved bank policy
	➢ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system.
	➢ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures
Termination outcome #3	The process will end.
	1.If the customer does not capture their basic information.
	If the customer declines the quote
	3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also

	be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*
Calculator	 Public Liability Calculator.xlsm

4.5.9 Quote & onboard customer for Carrier Liability insurance . (self-serve)

Use case 4.5.9	**Ability to onboard a customer for Carrier Liability Insurance**
Actors	Customer, EGIK system, Underwriting Staff ,App/Web
Preconditions	• Customer exists on channel • Customer has expressed interest on the product • Customer must have a goods in transit policy in place before this cover is Granted
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful

Description of Termination outcome #1	**<u>Generate Quote & Onboard Journey</u>**
	   ➤ Customer logs on Digital channel (app/Web)
	   ➤ Navigates to insurance products.
	   ➤ View & select Carrier liability insurance
	   ➤ *Display existing Goods in transit policy, If none Exists process ends at this step)*
	   ➤ *Display a note (customer must have a Goods in transit policy to enjoy carrier liability policy)*
	
	Part A; Particulars of proposer
	Following details will be populated from existing Goods in transit
	
	   ➤ Goods in transit policy number
	   ➤ Company Name
	   ➤ Company reg no
	   ➤ KRA PIN(Regex validation)
	   ➤ Phone number
	   ➤ Email address
	   ➤ Nature of business
	   ➤ Location of business
	   ➤ Particulars of property
	   ➤ Period of cover (default to 1 year)
	
	Proceed & capture below details to Generate quote
	
	Part B. Particulars of Insurance
	
	   ▪ Aggregate Limit of Liability Anyone Period:
	
	Limits of Liability Anyone Loss:
	
	   ▪ Business/Trade/ Occupation (Full Description)
	
	Part C: Previous Insurances & Claim History
	
	   ➤ *Have any claims ever been made against the proposed Insured/Partners for the type of cover for which you are now applying? (Yes/No)
	
	     If YES; please give details ……………
	b) *Has any Insurance Company or Underwriter ever
	
	   ➤ Cancelled your Policy? (Yes/No)
	   ➤ Imposed special condition or increased premium? (Yes/No)
	   ➤ Declined to insure you? (Yes/No)
	   ➤ Refused to renew your Policy? (Yes/No)
	   ➤ Repudiated any claim? (Yes/No)
	
	 If the answer to any of the above is yes, please give details. ……………
	
	c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? (Yes/No)
	
	If yes, give details.
	
	   ➤ Dates of loss …………………………………
	   ➤ Amount of loss ……………………………
	   ➤ Cause of loss …………………………

	- Review captured details - Submit after capturing all Details - Attach supporting documents - Accept Terms & Conditions & Consent to Data Privacy & submit - EGIK system Generates & Displays a Quote *System displays premium* *Displays Optional benefits & respective premiums (optional)* - Customer reviews the Quote & submits : *Decides to add or remove additional benefits accepts or declines the quote (must be able to add or remove additional benefits)* *Customer accepts Quote* - customer proceeds to pay for premium (*Applicable where Quote review by an underwriter is not required*) - If Quote requires Review & Approval by an underwriter, request is sent to back office & customer is *Notified to wait for review & feedback within X minutes*

Termination outcome #2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote - Approve if the Quote details are satisfactory - Send back – Incase of missing details revert request to customer with action remarks. - Reject - option to remove the request from the system 3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number & the customer will access it on app , Web or his email and proceed to pay. - Below payment options will be displayed to the customer & payment journeys displayed.
	    1. **Mobile money Pay bill**
	       1. Go to MPESA /Airtel Money menu on your phone
	       2. Select Paybill option
	       3. Enter Business Number 247247
	       4. Enter Account Number (*unique ref number*)
	       5. Enter the amount xxxx0
	       6. Enter your Mobile money PIN and Send
	       7. You will receive a confirmation SMS from Mobile money
	    2. **Mobile money STK push)**
	    3. **Bank transfer**
	    4. **Card** payment
	    5. IPF (Follow IPF journey)
	The customer will complete the payment details and submit depending on the mode of payment selected. The customer makes the payment using the available modes of payment and the EGIK system will process the payment and generate a receipt and a policy document .
	Customer will view receipt & policy document on the channel & can print download & send to his/her email
	
	NB: - Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided) - In absence of automation a maker checker process will be followed as per Approved bank policy - A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system. - After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome

	of the survey with a request to comply with the relevant risk improvement measures.
Termination outcome #3	The process will end. 1.If the customer does not capture their basic information. If the customer declines the quote 3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover Letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	1.Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by customer. *DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.*
Calculator	Carriers Liability Calculator.xlsm

4.5.10 Quote & onboard customer for Carrier Liability insurance . (Assisted)

Use case 4.5.10	**Ability to onboard a customer for Carrier Liability Insurance**
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Underwriting Staff has access to EGIk System • Customer has expressed interest on the product • Product Exists in the system

	• Customer must have an Existing goods in transit policy in place before this cover is Granted
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Customer quotation generation and onboarding is successful
Failure	Customer quotation generation and onboarding is unsuccessful
Description of Termination outcome #1	1) Underwriting staff logs on the EGIK system) 2) Navigates to insurance products. 3) View & select Carrier liability insurance ➢ *Display existing Goods in transit policy if none, process ends at this step)* ➢ *Display a note (customer must have a Goods in transit policy to enjoy Burglary policy)* Following details will be populated from existing Goods in transit policy **Part A; Particulars of proposer** • Goods in transit policy number • Company Name • Company reg no • KRA PIN(Regex validation) • Phone number • Email address • Nature of business • Location of business • Particulars of property • Period of cover) Capture below additional details to generate carrier liability Quote Customer will proceed to give the details below. **Part B. Particulars of Insurance** 1. Aggregate Limit of Liability Anyone Period: Limits of Liability Anyone Loss: 2. Business/Trade/ Occupation (Full Description) **Part C: Previous Insurances & Claim History** a) *Have any claims ever been made against the proposed Insured/Partners for the type of cover for which you are now applying? (Yes/No) If YES; please give details …………… b) *Has any Insurance Company or Underwriter ever i. Cancelled your Policy? (Yes/No) ii. Imposed special condition or increased premium? (Yes/No) iii. Declined to insure you? (Yes/No) iv. Refused to renew your Policy? (Yes/No) v. Repudiated any claim? (Yes/No)

	If the answer to any of the above is yes, please give details. …………….
	c) Have you in the last 3 years suffered a loss in connection with the type of insurance now proposed? (Yes/No)
	If yes, give details.

	i. Dates of loss …………………………………
	     ii. Amount of loss ……………………………
	     iii. Cause of loss …………………………

	i. Bank Transfer ii. IPF (System will prompt to pay deposit)

	5) Review captured details
	6) Attach supporting documents
	7) Submit after capturing all Details
	6) EGIK system Generates & Displays a Quote with a unique ID
	     ➢ *System displays premium*
	     ➢ *System displays additional benefits & respective premiums*
	     ➢ *Underwriting staff should be able to add or remove additional benefits as per customers advise)*
	     ➢ *View the Quote download, print & give the customer to review & accept :*
	     ➢ *Underwriting staff should be able to send Quote to customers Email address.*
	7) *Submit the Quote once customer is satisfied for review & Approval in back office*

Termination outcome 2	**Underwriting officer Quote Review Journey in Back office**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	     ➢ Approve if the Quote details are satisfactory
	     ➢ Send back – Incase of missing details revert request to customer with action remarks.
	     ➢ Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	     ➢ Print invoice & give customer to pay or
	     ➢ Should be able to send the invoice to customer email
	     ➢ Advise customer to pay via Existing payment options.
	
	         1. **Mobile money Pay bill**
	            1. Go to MPESA /Airtel Money menu on your phone
	            2. Select Paybill option
	            3. Enter Business Number 247247
	            4. Enter Account Number (*unique ref number)*
	            5. Enter the amount xxxx0
	            6. Enter your Mobile money PIN and Send
	            7. You will receive a confirmation SMS from Mobile money
	         2. **Mobile money STK push)**
	         3. **Bank transfer**
	         4. **Card** payment
	         5. IPF (Follow IPF journey)
	4. EGIK system will process the payment and generate a receipt and a policy document .
	     ➢ Underwriting officer will download receipt & policy document & issue to the client or send to his email
	
	NB:
	     ➢ Where a surveyor is required, the System will assign a surveyor automatically as per surveyor selection criteria (to be provided)

	➤ In absence of automation a maker checker process will be followed as per Approved bank policy ➤ A surveyor appointment letter that will be sent to both the customer and the surveyor will be generated automatically from the system. ➤ After Surveyor appointment, Survey report is submitted within timeline containing the risks details and risks improvement recommendations. Thereafter, a letter is sent to the customer by the underwriter on the outcome of the survey with a request to comply with the relevant risk improvement measures
Termination outcome #2	The process will end. 1.If the customer does not capture their basic information. If the customer declines the quote 3.If the customer declines the data privacy terms
Business Rules	• The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on at policy level and posted to the relevant GL's. *(Refer to Reinsurance BRD for process)* • Premium, Levies and taxes will be calculated as per set rates and posted to the relevant GL's. • Notification will be sent to reinsurance if sum insured is above treaty limit and facultative out needs to be placed.
Inputs Summary	• Proposer details • Particulars of insurance • Previous Insurances & Claim History
Output summary	• Email • Cover Letter • Surveyor letter • Policy schedule and Policy document • Policy Number • Debit Note
Use Case Notes	Policy number generated will have the following format YEAR/MONTH/SUBCLASS(IRA CODE)/SERIAL NO./BRANCH CODE The Declaration below will be displayed and accepted by the customer. ***DECLARATION I/We Declare that to My/Our knowledge the answers and particulars given in this proposal are true and complete, that I/We have not withheld any material information and that the vehicle(s) described is/are in good condition. I/We further agree that this proposal and declaration shall be the basis of the contract between Me/Us and Equity General Insurance limited whose policy is applicable to this insurance, I/We agree to accept.***
Calculator	Carriers Liability Calculator.xlsm

Use case 4.5.11	Ability to report Directors and Officers Liability.
Actors	Customer, EGIK System, Claim Staff
Requirement Overview	Customer is reporting claim Incident or Staff is registering Directors and Officers Liability.
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful

Termination outcome #1	User will access the digital platform and view all active policies.
	
	They will then select the policy whose claim they want to report.
	
	The system will automatically populate the following details from the policy selected.
	
	• Policy period
	• Policyholder names
	• Policyholder Addresses
	• Occupation /Nature of business
	• Email Number and Telephone contact.
	• Policy Details (Policy period and status)
	• User will Select Notification date.
	
	The user will give the particulars of occurrence below.
	
	1. Full Name of the Directors/Officers giving notification…………
	2. Address of the Directors/Officers giving notification………………
	3. Details of insured person
	
	   a) Full Name of the Insured Person(s) who is/are the subject of the claim or potential claim…………
	   b) Name of the Insured Entity of which such Insured Person(s) is/are a Director/Officer or Employee …….
	
	4. Details Of the Subject Activity
	
	   a) From what activity on the part of the Insured does the claim or potential claim arise? ……..
	   b) Was the performance or undertaking of such activity evidenced in writing?................
	
	If so, please attach a copy. If not, please provide appropriate particulars.
	 5. When was the activity from which the claim arises or may arise performed or undertaken? …………

	6. What is the precise nature of the claim (i.e. the Claimant's allegations) or the fact or circumstance that might give rise to a claim?
	
	7. On what date did you first become aware of the claim or of such fact or circumstance? ……….
	8. On what date was the claim or the intimation of a claim first made against you? ………………..
	9.
	    a) Was the first intimation of a claim verbal or in writing? (If in writing, please attach a copy)
	    b) If verbal, please give a "first person" account of the conversation. ………….
	
	  1. What amount, if any, is claimed? Kshs……….
	  2. Details Of Insured's Response
	
	    a) What are your comments in response to the claim or the fact or circumstance that might give rise to a claim?
	    b) What are your comments on the quantum of the claim and what is your estimate of your potential monetary liability, if any, to the Claimant?
	
	13.Are there additional details about which you wish to advise…………..
	
	Customer/User will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number.
	
	System will assign claim to a claim officer and send notification to claim team.
	
	*Note: Customer can **request call back** at any time during the process.*

Termination outcome #2	The process will end.
	
	    If the customer does not complete the form
	    If the system is down

Business Rules	• Claim notification submitted will have the status of **registered claim**. • Customer should only send one notification for the same claim type within the same period. • System will automatically post an **opening reserve** to the claim. • If reserve is above claiming limit in treaty a notification will be sent to reinsurer with the exceeded limit amount • System should not allow registration or notification of claims for inactive policies. • Unique claim number will be assigned to the transaction when claim record is submitted. • Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.The following declaration will appear on the screen.

	I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below. CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH COD

4.5.12 Ability to report Employer's Liability

Use case 4.5.12	Ability to report Employer's Liability.
Actors	Customer, EGIK System, Claim Staff
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful
Termination outcome #1	User will access the digital platform and view all active policies. They will then select the policy whose claim they want to report. The system will automatically populate the following details from the policy selected. • Policy period • Policyholder names • Policyholder Addresses • Occupation /Nature of business • Email Number and Telephone contact. • Policy Details (Policy period and status) • User will Select Notification date. The user will give the particulars of occurrence below. **The Injured Person** Name of ………………... Current address …………………… Permanent home address………………. Name and Address of Father (for minors) …………... State Occupation in which the Injured Person is Employed…………………… Was the injured person engaged in this occupation when the accident occurred? (Yes/No) If not, State Fully the Nature of the Work he was Doing at the Time of the Accident: …………………...

Is the injured person in your direct employment? (Yes/No)

If not, give name and address of Contractor: …………………

When did the injured person enter your service? ………………
     i.   Name of hospital taken to: ………………
    ii.   In or out-patient? ………………
Has the injured person been medically examined? …………………..

If so, please send report, if not, was free medical examination offered?

Are you satisfied the injured person has met with bona ide accident employment criteria? (Yes/No)
Is the injured person able to work partially? (Yes/No)
What is the probable period of the disablement (approximate) …………….

The Accident

1. Date of accident………………… Time …………...
2. Place of accident…………...
3. On what date did you receive notice of accident: ……………………..
4. On what date did the injured person actually cease work? ………………….
5. State how this accident occurred: ……………………………
6. If from machinery, was it was fenced or guarded? (Yes/No)
7. what was the general nature of the contract or work going on?
8. State nature of injury: …………………
9. State regions injured…..(Allow adding multiples)
10. Was the injured person under the influence of drink or drugs at the time of accident? (Yes/No)
11. Was he guilty of any misconduct or disobedience to orders or rules? (Yes/No)

If so, please give full particulars ……………………

2. State through whose neglect it occurred, if any: …………….
3. State names of any person who witnessed the accident: ……………..
4. The above replies are correct to the best of my/our knowledge and belief. ……………………

Statement of Wages

The objective of this statement is to ascertain the injured person's average monthly earnings.

Please therefore observe the following instructions very carefully. Failure to do so will entail unnecessary correspondence and cause undue delay in the settlement of the claim.

1.If the injured person has been in the service during a continuous period (not broken by an absence of 14 or more consecutive days) of 12 months or more, then enter the wages, etc paid to him in each month immediately preceding the accident.

2.If he has been in the service during a continuous period of less than 12 months but not more than a month, then enter the wages, etc. paid to him in each month during such period immediately preceding the accident.

3.If he has been in the service during a continuous period of less than one month then enter the wages paid to another workman employed on similar work for 12 months immediately preceding the accident to the workman in respect of whom the claim is being submitted.

4.If you have no workman on similar work and for 12 months then enter the wages etc paid to the insured, the period and the end of the period which should be the date prior to the accident.

5.Please specify the period of which wages have been entered in this statement by mentioning the date of the beginning of the period and the end of the period which should be the date prior to the date of accident.

6.Please do not mention the rate wages. Give full details as below.

Wages	Month	Bonus, value of free quarters &any other allowances	Total
Total including allowances			

1. Were the above stated wages paid or fallen due for payment to the injured person(Yes/No)

If not state to whom:

2. Was the injured person absent from work at any time during the above stated period for 14 or more consecutive days? (Yes/No)

If so, give the following particulars: ………………………

Absent for ………………… days from …………………………………….. to …………………

Absent for ………………… days from …………………………………….. to …………………

Customer/User will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number.

System will assign claim to a claim officer and send notification to claim team.

*Note: Customer can **request call back** at any time during the process.*

Termination outcome #2	The process will end.
	
	   If the customer does not complete the form
	   If the system is down

Use Case Associations	User can register one claim for one policy at a time.
Business Rules	- Claim notification submitted will have the status of **registered claim**. - Customer should only send one notification for the same claim type within the same period. - System will automatically post an **opening reserve** to the claim. - If reserve is above claiming limit in treaty a notification will be sent to reinsurer with the exceeded limit amount - System should not allow registration or notification of claims for inactive policies.

	• Unique claim number will be assigned to the transaction when claim record is submitted. • Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.The following declaration will appear on the screen. I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below. CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE

4.5.13 Ability to report Professional Indemnity Liability

Use case 4.5.13	**Ability to report Professional Indemnity Liability.**
Actors	Customer, EGIK System, Claim Staff
Requirement Overview	Customer is reporting claim Incident or Staff is registering Professional Indemnity Liability.
Preconditions	• Policy must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful
Description of Termination outcome #1	User will access the digital platform and view all active policies. They will then select the policy whose claim they want to report. The system will automatically populate the following details from the policy selected.

- Policy period
- Policyholder names
- Policyholder Addresses
- Occupation /Nature of business
- Email Number and Telephone contact.
- Policy Details (Policy period and status)
- User will Select Notification date.

The user will give the particulars of occurrence below.

1.Details of Claimant

a) Full name of the claimant or potential claimant (i.e. the party making the claim or potential claim against you or the firm/company). ………………
b) Address of the claimant…………………

2. **Details of Insured's Retainer/ Contract.**

a) What were you retained/ contracted to do?................................
b) Was your retainer/ contract for services evidenced in writing? (Yes/No)
c) If so, please attach a copy. If not, please provide appropriate particulars of the date of the retainer/contract and its terms. ………………………
d) When did you perform the work out of which the claim arises or may arise? ……………..
e) Who within the firm/company, actually performed the work or against whom is the claim or potential claim principally directed?....................
f) What is that person's title, duties and contact details? ………………

3.Details of Claim or Circumstance

a) What is the precise nature of the claim (i.e. the claimant's allegations) or the fact or circumstance that might give rise to a claim? ……..
b) Have proceedings commenced? If so, please attach a copy of the Court documents. ……………… (*Allow user to attach documents).*
c) On what date did you first become aware of the claim or the fact or circumstance?..........
d) On what date was the claim or the intimation of a claim first made to you? …………..

e) Was the first intimation of a claim oral or in writing? If in writing, pleas attach a copy. If oral, please give a "first person" account of the conversation, (i.e. "He said", "I said"). (*Allow user to attach documents).*
f) What amount, if any, is claimed? Kshs…………………..
g) If known, what does that amount comprise?................................

4.Details of Insured's Response

a) What are your comments in response to the claim or the fact or circumstance that might give rise to a claim? …………………
b) What are your comments on the quantum of the claim and what is your estimate of your potential monetary liability, if any, to the claimant? ……………
c) Are there additional details about which you wish to advise, or which may be of interest to an insurer, so that the insurer may have a better understanding of this matter? If so, please provide details along with supporting documentation…………
d) Have you instructed an advocate to act for you? (Yes/No) If so, what is the advocate's name, firm and contact details? …………………

	Customer/User will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number. System will assign claim to a claim officer and send notification to claim team. *Note: Customer can **request call back** at any time during the process.*

Description of Termination outcome #2	The process will end.
	
	   If the customer does not complete the form
	   If the system is down

Business Rules	• Claim notification submitted will have the status of **registered claim**. • Customer should only send one notification for the same claim type within the same period. • System will automatically post an **opening reserve** to the claim. • If reserve is above claiming limit in treaty a notification will be sent to reinsurer with the exceeded limit amount • System should not allow registration or notification of claims for inactive policies. • Unique claim number will be assigned to the transaction when claim record is submitted. • Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.The following declaration will appear on the screen. I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below; CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE

4.5.14 Ability to report Public and Product Liability Claim

Use case 4.5.14	**Ability to report Public Liability.**
Actors	Customer, EGIK System, Claim Staff

Preconditions	• Policy must exist.
	• Customers have access to the website or the digital platform of their choice.
	• Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim notification/registration is successful
Failure	Claim notification/registration is unsuccessful
Description of Termination outcome #1	User will access the digital platform and view all active policies.

Under "Description of Termination outcome #1":

They will then select the policy whose claim they want to report.

The system will automatically populate the following details from the policy selected.

- Policy period
- Policyholder names
- Policyholder Addresses
- Occupation /Nature of business
- Email Number and Telephone contact.
- Policy Details (Policy period and status)
- User will Select Notification date.

The user will give the particulars of occurrence below.

1. Claim Details

a) Date …………………. Time………………..

b) Location…………………

c)When notified of the incident………………..

d)Give a detailed description of what happened (please give a rough sketch if possible) (Allow user to upload sketch) ………………………

e) Was other person other than yourself or employees involved? (Yes/ No)

If so, please give their names, addresses and telephone numbers (allow adding multiple records). …………………

2.Property damage

a) Was there any damage to property? (Yes/ No)

If so, please give the following details.

    i. Property owner

    Address……………. E-mail……………………

Telephone (Office………………..Business or Occupation………………

    ii.   A description of damaged property and the extent of the damage……………

    iii.   Is the property protected from any further damage? ………….

3. Injuries

a) Was anyone injured? (Yes /No)

If so, please give the following details.

    i.   Name…………………..
    ii.   Date of birth……………
    iii.   Description of injuries…………….
    iv.   Medical facilities attended…………………

4. Litigation

a) Is/are the claimant(s) represented by an advocate(s)? (Yes/ No)

If so, please give the following details about the advocate(s)

    i.   Name…………………..
    ii.   Address ……………
    iii.   Telephone……………

5.Other information

a) Did the police witness the incident or take any evidence or particulars? (Yes/ No)

If yes, please give the following information.

    i.   Police station reported to……………………….. Date…………………
    ii.   Officer attending……………
    iii.   Details of findings if any………………

b) Were there any other witnesses? If yes, please attach the following details about all the witnesses.

    i.   Name…………………..
    ii.   Address ……………
    iii.   Telephone……………

c) Who in your opinion was responsible for the incident?

    i.   Name…………………..
    ii.   Address ……………
    iii.   Telephone……………

d) Has any other incident of a similar nature and circumstances occurred before? (Yes /No)

If yes, give date of occurrence and a brief description. …………

	e) Has any claim arising out of this incident been made upon you so far? (Yes/ No)
	
	If yes, by whom (give the following details about the claimant(s) below.
	
	    i. Name…………………
	    ii. Address ……………
	    iii. Telephone…………….
	    iv. Nature of claim………...
	
	User will upload the following documents.
	
	1. Any replacement invoices.
	2. Detailed repair quotation
	
	Customer/User will **submit** the claim and receive an acknowledgement notification. The claim will be registered in the system and assigned unique claim number.
	
	System will assign claim to a claim officer and send notification to claim team.
	
	*Note: Customer can **request call back** at any time during the process.*

Description of Termination outcome #2	The process will end.
	
	    If the customer does not complete the form
	    If the system is down

Business Rules	• Claim notification submitted will have the status of **registered claim**. • Customer should only send one notification for the same claim type within the same period. • System will automatically post an **opening reserve** to the claim. • If reserve is above claiming limit in treaty a notification will be sent to reinsurer with the exceeded limit amount • System should not allow registration or notification of claims for inactive policies. • Unique claim number will be assigned to the transaction when claim record is submitted. • Documents marked with Astrix will be mandatory. • Claim submitted will pick status of open claim. Status should change as claim goes through processing. • Data picked from the policy will not be editable
Inputs Summary	• Policy details, Incident details, Document uploads.
Output summary	• Claim Notification • Claim number. • Opening reserve
Use Case Notes	1.The following declaration will appear on the screen. I/We hereby declare that the above statements and facts are true, and that I/we have not withheld from the Company any information within my/our knowledge connected with the Accident. The claim number will use the format below; CLM/YEAR/MONTH/SUBCLASS CODE/SERIAL NO./BRANCH CODE 1. *Include in the proposal form.* *PLEASE NOTE*

	• All damaged property must be protected from any further deterioration and should not be disposed off until the company or loss adjusters give permission. • Document all facts regarding any incident and address any hazardous situations immediately. • In case of food poisoning or injury from consumption of products, save the harmful product, DO NOT destroy. • If you make a claim that is in any way FRAUDULENT, UNFOUNDED OR EXAGGERATED, or make any FALSE DECLARATION, all benefits under this policy will be forfeited.

4.6 QUOTE & ONBOARDING FOR WIBA PRODUCTS

4.6.1 Generate Quote & Onboard WIBA products (Assisted)

Use case 4.6.1	Generate Quote & Underwrite WIBA
Actor(s)	Customer ,Underwriting officer,/Approver ,EGIK system
Precondition 1	1. Products are created on the system. 2. Rates have been defined 3. Customer has expressed interest on the product 4. Customer is not blacklisted /Sanctioned 5. Product Exists in the system
Termination Outcomes	Condition Affecting Termination Outcomes
Quote generation & Underwriting successful	Quote generation & WIBA underwriting Successful
Quote generation & Underwriting unsuccessful	Quote generation & WIBA underwriting Successfully

Termination outcome #1	**Generate Quote & underwrite Wiba Workflow**
	1) Underwriting officer logs on EGIk System
	2) Navigate to insurance products.
	3) View & select **WIBA** Insurance
	4) Capture Client details
	
	Part A; Particulars of proposer
	
	• Company Name
	• Company reg no
	• KRA PIN(Regex validation)
	• Phone number
	• Email address
	
	Capture Additional details
	
	✓ Nature of business
	✓ Location of business
	✓ Select Business sector *drop down list*
	    i. Manufacturing
	    ii. Agriculture

          iii.   Finance
          iv.   Forestry
          v.   Mining
          vi.   Energy
          vii.   Health

- ✓ Select package types: * drop down list*
  - o Pre-defined package:
  - o Custom-made package

If pre-defined,

- ➢ Capture number of employees

a) Select preferred package displayed.

If custom made,

- ➢ Enter corporate budget amount.
- ➢ Select multiple packages for comparison.

- ✓ Capture Period of cover (
- ✓ Capture Estimated annual earnings
- ✓ Capture any discount to be provided
- ✓ Payment terms (weekly,Monthly,Quarterly ,Annually)

5) Select additional benefits
(Should be able to add & remove additional benefits as per client choice)

6) Submit after capturing all details

7) EGIK system displays Quote details
   - ➢ *Premium*
   - ➢ *additional benefits & respective premiums*
   - ➢ *Underwriting staff should be able to add or remove additional benefits as per customers request)*
   - ➢ *Allow Multiple Quotes generation based on parameters captured .*

8) Submit for review & Approval in back office once customer is okay with premiums & additional benefits.

9) On Quote Approval ,
   - ➢ *If* New client   Proceed & onboard the customer
     - ✓ Validate details captured during Quote generation
       - ♦ Company name
       - ♦ Reg number
       - ♦ KRA pin
       - ♦ Contact person name ,ID,Mobile number
       - ♦ Phone number
       - ♦ Email address
     - ✓ Capture additional details
       - ♦ Physical address
       - ♦ Postal office address
     - ✓ Validate Client is not Blacklisted
       (Terminate process if blacklisted sanctioned)
   - ➢ If Existing Client
     - ✓ Search customer
     - ✓ Review existing customer details
     - ✓ Update Customer details (if Required)

10) Fetch Quote & capture any additional details required for the cover

11) Upload supporting documents
   - ✓ Proposal form
   - ✓ Data Privacy sign copy
   - ✓ KRA pin
   - **Corporate/SME**
   - ✓ Incorporation Certificate
   - ✓ CR12

	✓ Detailed employee/Member List (in proposed format/template)
	MSME/Chama
	 ✓ Registration Certificate (where applicable)
	Detailed employee/Member List (in proposed format/template)
	
	12) Capture payment option as per customers preference & Submit
	 ♦ Mobile money (pay bill /STK push)
	 ♦ Bank transfer
	 ♦ Card transfer
	 ♦ IPF
	
	 ➢ System generates invoice
	  ✓ Download ,Print & give customer to pay or share to his/her email
	  ✓ Pay later option - Mus be reviewed & Approved by credit team
	
	 ➢ System Generates a debit note& Policy document
	  ✓ Download ,Print & give customer or share to his/her email
	  ✓ Customer reviews & confirms if policy document is okay

Termination outcome #2	**<u>Underwriting Approver Quote Review & Approval Journey in Back office</u>** 1) Underwriting Approver logs on EGIK system 2) Navigates to Quotes Module Que 3) Selects Request to review & opens to view details ➢ Reviews attached documents ➢ Approve if the Quote details are satisfactory ➢ Send back – Incase of missing details /documents revert request to Maker with action remarks. ➢ Reject - option to remove the request from the system 4) Once the Quote is Approved ,EGIK system auto Generates an Invoice with a unique payment reference number
Termination outcome #3	The process will end. ✓ If the basic information is not captured ✓ If the customer declines to sign the data privacy form ✓ If the customer did not accept the quote ✓ Customer is sanctioned. ✓ Corporate did not submit employee list
Quote Business Rules	1. Quotes will be of two types: • Fixed benefits(unsalaried) • Benefits depending on limits (salaried) 2. The WIBA product is eligible for persons of 18yrs to 60years. Above 60yrs shall be subject to approval. 3. Lead, Quotation number will be unique.
Underwriting business rules	1. The WIBA product is eligible for persons of 18yrs to 60 years. Above but below 70yrs shall be subject to approval. 2. WIBA covers **Occupational** injuries/illnesses/accidents and death. 3. WIBA has a coverage in Kenya only(Only covers residents or citizens in Kenya) 4. Policy number and Debit note number will be unique. 5. Corporate will receive email containing policy document, costing schedule and invoice. 6. WIBA rates as below: 📊 WIBA RATES.xlsx

	7. WIBA accumulation limit can be capped at maximum of
	  • 20,000,000 Per Employee.
	  • 100,000,000 Per Event
	  • 500,000,000 Per Period of Insurance
	8. WIBA benefits include:
	  • Death- 96 months earning
	  • Permanent Disability- Percentages as set out in the First Schedule of Work Injury Benefits Act, 2007 subject to the maximum set above.
	  • Temporary /Partial Disability- Actual daily earnings subject to Two Days deferment period and a maximum of Kenya Shillings 1,000,000 per employee for up to 52 weeks
	  • Artificial Appliances- Actual costs incurred subject to a maximum of Kenya Shillings 50,000 per injured employee.
	  • Life's assistant benefit- Actual amount awarded subject to a maximum of Kenya Shillings 1,000,000 per injured employee.
	9. System will give duration of 30 days for full premium to be paid where there is an intermediary & immediate payment for direct transactions.
	10. If premium is not paid, customer application and onboarding will be inactive.
	11. A policy document with policy number will be issued only when customer has paid full premium.
	Pay later option will only apply to intermediaries. An instruction to hold cover must have been received.

Inputs Summary	• Product type • Business sector • Cover period. • Cover limit. • No of employees • Payment terms
Output Summary	o Quotation with Reference No./Summary of Benefits o Debit Note o Policy Documents o Binding Cover Letter o Policy number,Invoice o Costing schedule

Wiba Use Case Notes	The following declaration will appear in the quotation screen.
	  • This quote is valid for 90 days from the date of issuance.
	  • Quotation is an invitation to treat and not an offer.
	  • It is the insured's sole duty to disclose all material facts and changes concerning the usage, pursuits, business and activities at inception and during the term of the policy.
	  • Subject to our standard policy terms and conditions
	
	WIBA Calculator 2024 (2).xlsx WIBA Proposal form (1).docx WIBA RATES.xlsx Underwriting Policy Guide - 231023.docx
	
	WIBA policy document.docx WIBA GPA calculator 220224.xlsm

GPA Use Case Notes	GPA Calculator 2024 (2).xlsx	EGIK Group Personal Accident Policy 08112	IRA filed Rates 2024.xlsx	WIBA GPA calculator 220224.xlsm

Table 1: Onboard & Underwrite WIBA

4.6.2 WIBA endorsement (Assisted)

Use case 4.6.2	Endorsement for WIBA (assisted)
Actor(s)	Customer ,EGIK system, Underwriting officer ,Underwriting Approver
Preconditions	1. Policy Exists 2. Customer has requested for Endorsement
Termination Outcomes	Condition Affecting Termination Outcomes
Endorse Successful	• Valid policy number • Changes are made within the allowed accumulation limit for WIBA.
Endorse Failure	• Invalid policy number • Changes are above the WIBA accumulation limit. • Changes will contravene the WIBA Act

Description of Termination outcome #1	**Endorsement Workflow**
	1. Underwriting officer logs on EGIK system
	2. Navigates to endorsement Option
	3. Views active policies.
	4. Select the policy to endorse.
	5. Under endorsement tab, choose either:
	   ➢ Amend
	   ➢ Delete
	   ➢ Add
	   ➢ Cancel
	6. The endorsement type selected will trigger another list with desired endorsement from a list showing several endorsements:
	   ➢ Revise sum insured upwards,
	   ➢ Revise sum insured downwards,
	   ➢ Add Risk,
	   ➢ Delete Risk,
	   ➢ Add Benefit,
	   ➢ Delete Benefit,
	   ➢ Change customer bio- data.
	
	7. The system will display old details and allow staff to input the new details in the fields provided.
	System will display fields to be updated based on the endorsement selected

Corporate name	Contact Person name
Telephone number	Email address
Country	Address
KRA pin	Employee list

8. Scan additional documents(If required)
9. Select the effective date of the endorsement.
   ➢ Review all captured changes & Submit for Approval .

Approver	**Endorsement Approval Workflow** 1. Underwriting officer logs on EGIK system 2. Navigates to Pending Endorsement requests 3. Views & selects request to review 4) Reviews attached documents b) Approve if the details are satisfactory c) Send back – Incase of missing details /documents revert request to Maker with action remarks. d) Reject - option to remove the request from the system 4. If request is accepted, proceed to generate a debit note with details of the cover, Costing Schedule, and Invoice 5. If premium is revised upwards , calculate Additional Premium and request customer to pay. 6. If premium is revised downwards, Calculate Refund Amount to Customer *System will generate a refund to corporate account details.* 7. Underwriter will generate endorsement schedule. 8. Corporate will receive Endorsement Schedule on Email and Confirmation of Change
Description of Termination outcome #2	The process will end. 1. If the basic amendment information is not captured 2. If the customer declines to accept the endorsement 3. If the customer did not make payment for the endorsement 4. Customer is sanctioned

Business Rules	1. Corporate will receive email containing endorsement schedule.
	2. WIBA accumulation limit can be capped annually or per event as below.
	   20 million Kshs- Per employee
	   100million Kshs – per event
	   500 million Kshs-per period of insurance
	3. System will give a duration of 14 days for full premium to be paid.
	4. If 14 days elapses, the customer application will be inactive.
	5. An endorsement schedule will be issued only when customer has paid full premium.
	6. The Insured must be resident in Kenya.

Inputs Summary	• Corporate amendment details
Output Summary	Endorsement schedule
Use Case Notes	 Underwriting Policy Guide - 231023.docx

Table 2: Endorsement for WIBA

Use case 4.6.3	Endorsement for WIBA Self-serve)
Actor(s)	Customer ,EGIK system, Underwriting officer ,Underwriting Approver
Preconditions	**1.** Policy Exists **2.** Customer has requested for Endorsement
Termination Outcomes	Condition Affecting Termination Outcomes
Endorse Successful	• Valid policy number • Changes are made within the allowed accumulation limit for WIBA.
Endorse Failure	• Invalid policy number • Changes are above the WIBA accumulation limit. • Changes will contravene the WIBA Act

Description of Termination outcome #1	**Endorsement Workflow**
	1. Customer logs on Digital channel (app/Web)
	2. Navigates to endorsement Option
	3. Views active policies.
	4. Select the policy to endorse.
	5. Under endorsement tab, choose either:
	  ➢ Amend
	  ➢ Delete
	  ➢ Add
	  ➢ Cancel
	6. The endorsement type selected will trigger another list with desired endorsement from a list showing several endorsements:
	  ➢ Revise sum insured upwards,
	  ➢ Revise sum insured downwards,
	  ➢ Add Risk,
	  ➢ Delete Risk,
	  ➢ Add Benefit,
	  ➢ Delete Benefit,
	  ➢ Change customer bio- data.
	
	7. The system will display old details and allow staff to input the new details in the fields provided.
	System will display fields to be updated based on the endorsement selected
	
	<table><tr><td>Corporate name</td><td>Contact Person name</td></tr><tr><td>Telephone number</td><td>Email address</td></tr><tr><td>Country</td><td>Address</td></tr><tr><td>KRA pin</td><td>Employee list</td></tr></table>

	8. Scan & attach Supporting documents
	9. Select the effective date of the endorsement.
	    ➤ Review all captured changes & Submit for review & Approval .
	    ➤ A Ref number is generated
	    ➤ Notify customer to wait for X minutes /hours for review .

Approver	**Endorsement Approval Workflow** 1. Underwriting officer logs on EGIK system 2. Navigates to Pending Endorsement requests (channel request) 3. Views & selects request to review 4. Reviews attached documents e) Approve if the details are satisfactory f) Send back – Incase of missing details /documents revert request to Maker with action remarks. g) Reject - option to remove the request from the system 5. If request is accepted, proceed to generate a debit note with details of the cover, Costing Schedule, and Invoice h) Customer should be able to view generated invoice on the channel. 6. If premium is revised upwards , calculate Additional Premium & send customer an invoice to pay. and request customer to pay. 7. If premium is revised downwards, Calculate Refund Amount to Customer *System will generate a refund to corporate account details.* 8. Underwriter will generate an endorsement schedule. 9. Corporate will receive Endorsement Schedule on Email and Confirmation of Change

Description of Termination outcome #2	The process will end.
	    ✦ If the basic amendment information is not captured
	    ✦ If the customer declines to accept the endorsement
	    ✦ If the customer did not make payment for the endorsement
	    ✦ Customer is sanctioned

Business Rules	1. Corporate will receive email containing endorsement schedule.
	2. WIBA accumulation limit can be capped annually or per event as below.
	    20 million Kshs- Per employee
	    100million Kshs – per event
	    500 million Kshs-per period of insurance
	3. The system will give a duration of 14 days for full premium to be paid.
	4. If 14 days elapses, the customer application will be inactive.
	5. An endorsement schedule will be issued only when the customer has paid full premium.
	6. The Insured must be resident in Kenya.

Inputs Summary	• Corporate amendment details
Output Summary	Endorsement schedule
Use Case Notes	 Underwriting Policy Guide - 231023.docx

4.6.3 Renew WIBA (Assisted)

Use case 4.6.3	Renew for WIBA
Actor(s)	Customer ,EGIK system, Underwriting officer ,Underwriting Approver
Precondition	1. Policy Exists 2. Customer has requested for policy renewal
Termination Outcomes	Condition Affecting Termination Outcomes
Renew Successful	• Valid policy number • Changes are made within the allowed accumulation limit for WIBA.
Renew Failure	• Invalid policy number • Changes are above the WIBA accumulation limit. • Changes will contravene the WIBA Act

Description of Termination outcome #1	**Renewal Journey**
	1. Underwriting officer logs on EGIK system
	2. Navigates to Renewal Option
	3. Views active policies.
	4. Select the policy to renew
	5. Select Renewal option
	    a. Renew on existing terms.
	    b. Renew on new terms.
	✓ If renewal is on existing terms, then the system will automatically update the new period and display the premium payable.
	
	✓ If renewal is on new terms, then the system will allow the user to select the new period and update the terms the risk details required for renewal. i.e., sum insured and required benefits.
	
	7. Upload supporting documents
	8. Review & submit for Approval in back office

Approver Journey	**Renewal Approval Workflow** 1. Underwriting officer logs on EGIK system 2. Navigates to Pending renewal requests 3. Views & selects request to renew 4. Reviews attached documents i) Approve if the details are satisfactory j) Send back – Incase of missing details /documents revert request to Maker with action remarks. k) Reject - option to remove the request from the system 5. If request is accepted, proceed to generate a debit note with details of the cover, Invoice 6. Request customer to pay 7. System will generate an endorsement schedule for the new period. 8. Corporate will receive Endorsement Schedule on Email and Confirmation of Change
Description of Termination outcome #2	The process will end. 1. If the basic renewal information is not captured 2. If the customer declines to accept the renewal 3. If the customer did not make payment for the renewal 4. Customer is sanctioned

Business Rules	1. System will send 1st Renewal notice to the client 90 days before renewal date for policies that run for one year. The notification sent will include the renewal details.
	2. The 2nd renewal notice will be sent 30 days before renewal date with details of the renewal.
	3. The final notice will be sent 7days before renewal.
	4. Pay later option will only apply to intermediaries. An instruction to hold cover must have been received.
Inputs Summary	• Corporate amendment details
Output Summary	Renewal Endorsement
Use Case Notes	 Underwriting Policy Guide - 231023.docx

Table 3: Renew for WIBA

4.6.4 Renew WIBA (Self-serve)

Use case 4.6.4	Renew for WIBA
Actor(s)	Customer ,EGIK system, Underwriting officer ,Underwriting Approver
Precondition	1. Policy Exists
	2. Customer has requested for policy renewal
Termination Outcomes	Condition Affecting Termination Outcomes
Renew Successful	• Valid policy number
	• Changes are made within the allowed accumulation limit for WIBA.
Renew Failure	• Invalid policy number
	• Changes are above the WIBA accumulation limit.
	• Changes will contravene the WIBA Act
Description of Termination outcome #1	**Renewal Journey**
	1. Customer logs on Digital channels (App/Web)
	2. Navigates to Renewal Option
	3. Views active policies.
	4. Select the policy to renew
	5. Select Renewal option
	a. Renew on existing terms.
	b. Renew on new terms.
	✓ If renewal is on existing terms, then the system will automatically update the new period and display the premium payable.
	➕
	✓ If renewal is on new terms, then the system will allow the user to select the new period and update the terms the risk details required for renewal. i.e., sum insured and required benefits.
	9. Upload supporting documents

	10. Review changes & submit for Approval in back office
	   o A Ref number is generated
	   o Notify customer to wait for X minutes /hours for review

Approver Journey	**Renewal Approval Workflow** 1. Underwriting officer logs on EGIK system 2. Navigates to Pending renewal requests 3. Views & selects request to renew 4. Reviews attached documents l) Approve if the details are satisfactory m) Send back – Incase of missing details /documents revert request to Maker with action remarks. n) Reject - option to remove the request from the system 5. If request is accepted, proceed to generate a debit note with details of the cover, Invoice o) Customer will view an invoice on the channel & proceed to pay 6. System will generate an endorsement schedule for the new period. 7. Corporate will receive Endorsement Schedule on Email and Confirmation of Change p) Corporate should be able to download endorsement shceduleon channel

Description of Termination outcome #2	The process will end.
	   ⤴ If the basic renewal information is not captured
	   ⤴ If the customer declines to accept the renewal
	   ⤴ If the customer did not make payment for the renewal
	   ⤴ Customer is sanctioned

Business Rules	1. System will send 1st Renewal notice to the client 90 days before renewal date for policies that run for one year. The notification sent will include the renewal details. 2. The 2nd renewal notice will be sent 30 days before renewal date with details of the renewal. 3. The final notice will be sent 7days before renewal. 4. Pay later option will only apply to intermediaries. An instruction to hold cover must have been received.
Inputs Summary	• Corporate amendment details
Output Summary	Renewal Endorsement
Use Case Notes	**W** Underwriting Policy Guide - 231023.docx

4.6.5 Process Claim for (Assisted)

Use case 4.6.5	Process Claim for WIBA
Actor(s)	Customer ,EGIK system, Underwriting officer ,Underwriting Approver

Precondition 1	1. Corporate already has existing policy 2. Premium is fully paid 3. Customer has lodged a claim
Termination Outcomes	Condition Affecting Termination Outcomes
Claim Successful	Policy is active. Premiums fully paid
Claim Failure	Policy is inactive. Premium in arrears

Description of Termination outcome #1	**CLAIM JOURNEY**
	1. Underwriting officer logs on EGIK system
	2. Navigates to Claims Option
	3. Views active policies.
	4. Select the policy to claim & review details
	q) Below details will be auto populated from the policy selected.
	Capture below details
	a) Select type of Claim from the list below:
	    • Death
	    • Permanent Disability
	    • Temporary Disability
	    • Medical Expense
	    • Funeral Expense
	b) For death, upload below documents:
	    • Duly Filled Claim Form,
	    • Supervisor's / Witness Statement as to circumstances leading to Fatal Injury,
	    • Death Certificate,
	    • Burial Permit,
	    • Postmortem Report,
	    • Copy of Deceased's ID,
	    • ID Surrender Form – To Registrar of Persons
	    • Original Medical Receipts if any,
	    • Certified copies of 3 Months' Pay Slips prior to the accident (For Employees Only)
	    • Police abstract if injuries are due to a RTA or Assault.
	    • DOSH form
	c) For Injury, upload below documents:
	    • Duly Filled Claim Form,
	    • Claimants Statement as to circumstances leading to accident,
	    • Supervisor's / Witness Statement as to circumstances leading to accident,
	    • Medical Certificate duly filled and stamped by a doctor,
	    • Original Medical Receipts,
	    • Sick Off sheet(s) – To support Med Cert
	    • Certified copies of 3 Months' Pay Slips prior to the accident (For Employees Only)
	    • Police abstract if injuries are due to a RTA or Assault.
	    • Claimant's copy of national ID
	    • Doctor's medical report
	    • Discharge summary.
	    • DOSH form
	d) System will validate details to check whether.
	    • Customer Exists
	    • Cover paid for in full.
	r) If details are valid , generate claim number.
	    • System to send notification of the claim to claims team.

Approval	**Claims review & Approval**

	1. Claims officer logs on EGIK system
	2. Navigates to Pending claim requests
	3. Views & selects request to review
	a) Claim staff will receive and assess request& attached documents
	• If the claim is invalid, reject and send notification to customer.
	• If valid, share the customer documents to an assessor for proper investigation and assessment.
	b) Review medical/doctor's report and make decision to approve or decline.
	c) Claims approver will review decision and approve or decline.
	• If approved,
	a. Forward Offer Letter & Discharge Voucher to Client
	b. Await Executed Discharge Voucher
	c. Forward Instruction & Voucher to Finance for payment
	d. Customer receives payment.
	e. Customer /beneficiary is paid.
	f. Claims Closed/Marked as Fully Settled.
	d) If declined,
	a. Communicate decline to customer.
	b. Customer Appeals for Ex-gratia
	c. If accepted, Communicate Revise Settlement or Ex-gratia Offer to Client with a D.V
	d. If rejected, communicate decline to customer and close claim.
Termination outcome #2	The process will end. 1. If the basic claim documentation is not captured 2. If the premium was not fully paid 3. If the customer did not adhere to the claim policy 4. Corporate is taken to court by Insurer. 5. Corporate failure to disclose some information

Business Rules	1. WIBA covers Occupational injuries, illness and/or Death in Kenya
	 2. WIBA accumulation limit can be capped annually or per event.
	 3. Claim will only be processed for active policies.
	 4. WIBA benefits include:
	   • Death- 8-years earnings
	   • Permanent Disability- 8-years earnings(Percentages as per WIBA act 2007)
	   • Temporary Disability- weekly earnings to a max 52 weeks (Percentages as per WIBA act 2007)
	   • Medical Expenses- Actual expenses incurred but limited to Kshs.100,000/= per employee
	   • Funeral expenses- Kshs.30,000/= per deceased employee
	 5. Schedule benefit is quoted on the below WIBA policy and Act
	 6. Equity will not be responsible for
	     a. Any liability not provided for in the Work Injury Benefits Act stated in the Schedule.
	     b. Any accidental death or injury occurring outside the normal working hours of the employee

Inputs Summary	• Claim form. • Policy details • Supporting documents
Output Summary	• Claim number. • Claim Offer Letter • Discharge Voucher

4.6.6 Process Claim for WIBA (Self-Serve)

Use case 4.6.6	Process Claim for WIBA
Actor(s)	Customer ,EGIK system, Underwriting officer ,Underwriting Approver

Precondition 1	1. Corporate already has existing policy 2. Premium is fully paid 3. Customer has lodged a claim
Termination	Condition Affecting Termination Outcomes
Claim Successful	Policy is active. Premiums fully paid
Claim Failure	Policy is inactive. Premium in arrears

Description of Termination outcome #1	**CLAIM JOURNEY**
	1. Customer logs on digital channel (app/Web)
	2. Navigates to Claims Option
	3. Views active policies.
	4. Select the policy to claim & review details
	Capture below details
	a) Select type of Claim from the list below:
	    • Death
	    • Permanent Disability
	    • Temporary Disability
	    • Medical Expense
	    • Funeral Expense
	b) For death, upload below documents:
	    • Duly Filled Claim Form,
	    • Supervisor's / Witness Statement as to circumstances leading to Fatal Injury,
	    • Death Certificate,
	    • Burial Permit,
	    • Postmortem Report,
	    • Copy of Deceased's ID,
	    • ID Surrender Form – To Registrar of Persons
	    • Original Medical Receipts if any,
	    • Certified copies of 3 Months' Pay Slips prior to the accident (For Employees Only)
	    • Police abstract if injuries are due to a RTA or Assault.
	    • DOSH form
	c) For Injury, upload below documents:
	    • Duly Filled Claim Form,
	    • Claimants Statement as to circumstances leading to accident,
	    • Supervisor's / Witness Statement as to circumstances leading to accident,
	    • Medical Certificate duly filled and stamped by a doctor,
	    • Original Medical Receipts,
	    • Sick Off sheet(s) – To support Med Cert
	    • Certified copies of 3 Months' Pay Slips prior to the accident (For Employees Only)
	    • Police abstract if injuries are due to a RTA or Assault.
	    • Claimant's copy of national ID
	    • Doctor's medical report
	    • Discharge summary.
	    • DOSH form
	d) EGIK system will validate below details to check whether.
	    • Customer Exists
	    • Cover paid for in full.
	e) Review captured details & submit
	s) A Claims reference number is generated & displayed to client
	t) Request is submitted to claims team for review
	u) Notify customer to wait for X minutes /hours for review

Approval	**Claims review & Approval**

	1. Claims officer logs on EGIK system
	2. Navigates to Pending claim requests
	3. Views & selects request to review
	e) Claim staff will receive and assess request& attached documents
	    • If the claim is invalid, reject and send notification to customer.
	    • If valid, share the customer documents to an assessor for proper investigation and assessment.
	f) Review medical/doctor's report and make decision to approve or decline.
	g) Claims approver will review decision and approve or decline.
	    • If approved,
	    a. Forward Offer Letter & Discharge Voucher to Client
	    b. Await Executed Discharge Voucher
	    c. Forward Instruction & Voucher to Finance for payment
	    d. Customer receives payment.
	    e. Customer /beneficiary is paid.
	    f. Claims Closed/Marked as Fully Settled.
	h) If declined,
	    a. Communicate decline to customer.
	    b. Customer Appeals for Ex-gratia
	    c. If accepted, Communicate Revise Settlement or Ex-gratia Offer to Client with a D.V
	    d. If rejected, communicate decline to customer and close claim.

Termination outcome #2	The process will end.
	    ➕ If the basic claim documentation is not captured
	    ➕ If the premium was not fully paid
	    ➕ If the customer did not adhere to the claim policy
	    ➕ Corporate is taken to court by Insurer.
	    ➕ Corporate failure to disclose some information

WIBA Business Rules	1. WIBA covers Occupational injuries, illness and/or Death in Kenya
	2. WIBA accumulation limit can be capped annually or per event.
	3. Claim will only be processed for active policies.
	4. WIBA benefits include:
	    • Death- 8-years earnings
	    • Permanent Disability- 8-years earnings(Percentages as per WIBA act 2007)
	    • Temporary Disability- weekly earnings to a max 52 weeks (Percentages as per WIBA act 2007)
	    • Medical Expenses- Actual expenses incurred but limited to Kshs.100,000/= per employee
	    • Funeral expenses- Kshs.30,000/= per deceased employee
	5. Schedule benefit is quoted on the below WIBA policy and Act
	6. Equity will not be responsible for
	    a. Any liability not provided for in the Work Injury Benefits Act stated in the Schedule.
	    b. Any accidental death or injury occurring outside the normal working hours of the employee

GPA Business rules	1. GPA covers Non –Occupational injuries, illness and/or Death World-wide
	2. GPA accumulation limit can be capped annually or per event.
	3. Claim will only be processed for active policies.
	4. GPA benefits include:
	    • Death- 1-, 3- or 5-times annual benefit/ 8-years earnings
	    • Permanent Disability- 1-, 3- or 5-times annual benefit // 8-years earnings
	    • Temporary Disability- actual weekly earnings or max 104 weeks /24 months
	    • Medical Expenses- 25% of annual benefit
	Schedule benefit is quoted on the below GPA policy

Employee Liability Business rules	1. Employer Liability covers Occupational and Non –Occupational injuries, illness and/or Death within Kenya 2. Claim will only be processed for active policies. 3. Employee Liability benefits include legal costs and expenses that incur because of accidental deaths, deceases, injuries suffered by an employee arising out of the insured negligence. Schedule benefit is quoted on the below EL policy
Inputs Summary	• Claim form. • Policy details • Supporting documents
Output Summary	• Claim number. • Claim Offer Letter • Discharge Voucher
Use case notes Employee liability	Employer's Liability Claim Form - Equity.c EMPLOYER_S LIABILITY POLICY SCH
Use Case Notes GPA	G.P.A Claim Form - Equity.docx EGIK Group Personal Accident Policy 08112

4.6.7 WIBA policy Cover cancellation (Assisted)

Use case 4.6.7	Customer ,EGIK system, Underwriting officer ,Underwriting Approver
Actor(s)	Branch staff, Insurance system, Underwriter
Precondition	1. Policy Exists 2. Customer has requested for Cancellation
Termination Outcomes	Condition Affecting Termination Outcomes
Cancellation Successful	Corporate has been blacklisted. Corporate is not willing to proceed with policy
Cancellation Failure	Policy has premium arrears

Description of Termination outcome #1	**Cancellation Workflow**
	1. Underwriting officer logs on EGIK system
	2. Navigates to Cancel Option
	3. Views active policies.
	4. Select the policy to cancel & review details
	
	Capture below details & submit
	    ↓ Capture effective date.
	    ↓ Capture reason for cancelling.
	    ↓ System will display the conditions for cancellation.
	
	5. Review request & Submit for review & Approval .
	    ↓ Notify customer on impact of cancellation
	    ↓ A Ref number is generated

	↓ Notify customer to wait for X minutes /hours for review/feedback /Callback

	Cancel policy Approval Workflow
	 1. Underwriting officer logs on EGIK system
	 2. Navigates to Pending cancellation requests
	 3. Views & selects request to review
	 4. Reviews request & attached documents
	    ↓ If ok, authorize to cancel the policy
	    ↓ System sends a notification to the customer on cancellation.
	    ↓ System generates Cancellation Endorsement ,A copy is sent to customers' email
	    ↓ Download & issue the customer with cancellation endorsement
	 5. Notify Finance for Refunds Process.

Termination outcome #2	The process will end.
	    ↓ If the basic reason for cancellation is not captured
	    ↓ If the customer declines to accept the cancellation
	    ↓ If the customer has outstanding premiums

Business Rules	Policy will only be cancelled if the premium is up to date and no arrears
Inputs Summary	Policy Number
Output Summary	Cancellation Endorsement
Use Case Notes	 📄 Underwriting Policy Guide - 231023.docx

4.6.8 WIBA policy Cover cancellation (Self-serve)

Use case 4.6.8	Customer ,EGIK system, Underwriting officer ,Underwriting Approver
Actor(s)	Branch staff, Insurance system, Underwriter
Precondition	**1.** Policy Exists **2.** Customer has requested for Cancellation
Termination Outcomes	Condition Affecting Termination Outcomes
Cancellation Successful	Corporate has been blacklisted. Corporate is not willing to proceed with policy
Cancellation Failure	Policy has premium arrears

Description of Termination outcome #1	**Cancellation Workflow**
	 1. Customer logs on channel (app/Web)
	 2. Navigates to Cancel Option
	 3. Views active policies.
	 4. Select the policy to cancel & review details
	
	 Capture below details & submit
	    ↓ Capture effective date.
	    ↓ Capture reason for cancelling.
	    ↓ System will display the conditions for cancellation.
	
	 5. Review all captured changes & Submit for review & Approval .
	    ↓ Notify customer on impact of cancellation
	    ↓ A Ref number is generated

	Notify customer to wait for X minutes /hours for review/feedback /Callback
Approval	**Cancel policy Approval Workflow**
	1. Underwriting officer logs on EGIK system
	2. Navigates to Pending cancellation requests
	3. Views & selects request to review
	4. Reviews request & attached documents
	5. Calls customer to Confirm request & advise on implications of cancellation.
	↓ If ok, authorize to cancel the policy
	↓ System sends a notification to the customer on cancellation.
	↓ System generates Cancellation Endorsement ,A copy is sent to customers' email
	↓ Customer can also download a copy on the channel
	6. Notify Finance for Refunds Process.
Termination outcome #2	The process will end.
	↓ If the basic reason for cancellation is not captured
	↓ If the customer declines to accept the cancellation
	↓ If the customer has outstanding premiums
Business Rules	Policy will only be cancelled if the premium is up to date and no arrears
Inputs Summary	Policy Number
Output Summary	Cancellation Endorsement
Use Case Notes	Underwriting Policy Guide - 231023.docx

4.6.9 Generate Quote & onboard customer for Personal accident (Assisted)

Use case 4.6.9	Quote and Onboard customer for PA (Personal Accident)
Actor(s)	Branch staff, Insurance system, Underwriter
Precondition 1	1. Underwriting Staff has access to EGIk System
	2. Customer has expressed interest on the product
	3. Product is created on the system.
	4. Rates have been defined.
Termination Outcomes	Condition Affecting Termination Outcomes
Onboard Successful	1. Valid ID number
	2. All information has been filled.
	3. Customer is not blacklisted
Onboard Failure	1. Invalid ID number
	2. Missing information
	3. Customer is blacklisted
Description of Termination outcome #1	**Onboard and Underwrite Workflow**
	1) Underwriting staff logs on the EGIK system)
	2) Navigates to insurance products.
	3) View & select Personal accident policy
	4) Capture client details
	Part A; Particulars of proposer
	• Customer name
	• Phone number
	• Email Address

5. Validate Customer is not Blacklisted /Sanctioned
   ➢ Terminate process if sanctioned /Blaclisted

Proceed & capture below additional details

   ➢ Capture period of cover
   ➢ Capture cover limit.
   ➢ Capture Profession/Occupation:
      o Engineering
      o Architect
      o Construction
      o Education
      o Health
      o IT
      o Electrical
      o Manufacturing etc.
   ➢ Capture Employment Status
      o Employed
      o Self-employed.
6. Attach supporting documents
   • ID copy
   • Proposal form
   • Data Privacy sign copy
   • KRA pin
7. Capture additional benefits
   (*(Should be able to add & remove additional benefits as per client choice)*

8. Submit after capturing all details

9. EGIK system Displays Quote details with a unique ID
      i. *premium*
      ii. *additional benefits & respective premiums*
      iii. *Underwriting staff should be able to add or remove additional benefits as per customers request)*
10. Submit for review & approval in back office .

On Quote Approval

1) On Quote Approval ,
      iv. If New client   Proceed & onboard the customer
         ✓ Validate details captured during Quote generation
            ➕ Customer name
            ➕ ID number
            ➕ KRA pin
            ➕ Contact person name ,ID,
            ➕ Mobile number
            ➕ Email address
         ✓ *Validate customer details on IPRS)*
         ✓ *For existing customers In core banking fetch details from IPRS*
      v. Capture additional details
            ➕ Physical address
            ➕ Postal office address

      vi. If Existing Client on EGIK system
         ✓ Search customer
         ✓ Review existing customer details
         ✓ Update Customer details (if Required)
2) Fetch Quote & capture any additional details required for the cover

	3) Upload supporting documents
	  ✓ ID copy
	  ✓ Proposal form
	  ✓ Data Privacy sign copy
	  ✓ KRA pin
	4) Capture payment option as per customers preference & Submit
	  ⬇ Mobile money (pay bill /STK push)
	  ⬇ Bank transfer
	  ⬇ Card transfer
	  ⬇ IPF
	
	  ➢ System generates invoice
	    ✓ Download ,Print & give customer to pay or share to his/her email
	    ✓ Pay later option - Mus be reviewed & Approved by credit team
	
	  ➢ System Generates a debit note& Policy document
	    ✓ Download ,Print & give customer or share to his/her email
	    ✓ Customer reviews & confirms if policy document is okay

	Underwriting officer Quote Review Journey in Back office
	
	1) Underwriting Approver logs on EGIK system
	2) Navigates to Quotes Module
	3) Selects request to review & Opens to view details
	4) Reviews attached documents
	  i. Review if the Quote details are satisfactory
	  ii. Assess to check whether a medical report is required, If yes request customer to select a medical service provider
	  iii. Send back – Incase of missing details revert request to Maker with action remarks.
	  iv. Approve request
	5) Underwriting officer proceeds to Onboard the customer.

Termination outcome #3	The process will end. 1. If the basic information is not captured 2. If the customer declines to sign the data privacy form 3. If the customer did not accept the quote 4. Customer is sanctioned

Business Rules	1. The PA product is eligible for persons of 18yrs to 60 years. Above 60 but below 70 years is subject to approval.
	2. PA covers **NON-Occupational** injuries/illnesses/accidents and death.
	3. PA is a worldwide cover.
	4. Policy number and Debit note number will be unique.
	5. Customer will receive email containing policy document, costing schedule and invoice.
	1. PA benefits include:
	  a. Death- 1-, 3- or 5-times annual benefit/ 8-years earnings
	  b. Permanent Disability- 1-, 3- or 5-times annual benefit // 8-years earnings
	  c. Temporary Disability- actual weekly earnings or max 104 weeks /24 months
	  d. Medical Expenses- 25% of annual benefit
	2. PA accumulation limit can be capped annually or per event.
	3. System will give duration of 30 days for full premium to be paid where there is an intermediary & immediate payment for direct transactions.

	4. A policy document with policy number will be issued only when customer has paid full premium. 5. Pay later option will only apply to intermediaries. An instruction to hold cover must have been received. 6. Endorsement, Renew and Claim process will follow same process as per GPA
Inputs Summary	• Customer names, ID, phone number , email address,
Output Summary	○ Quotation with Reference No./Summary of Benefits ○ Debit Note ○ Policy Documents ○ Binding Cover Letter
Use Case Notes	Personal Accident Insurance Policy (sam Personal Accident Proposal form (1).doc Personal Accident Calculator.xlsm

Table 4: Quote and Onboard P

4.6.10 Generate Quote & onboard customer for Personal accident (Self-serve)

Use case 4.6.9	Quote and Underwrite customer for PA (Personal Accident)
Actor(s)	Branch staff, Insurance system, Underwriter
Precondition 1	1. Underwriting Staff has access to EGIk System 2. Customer has expressed interest on the product 3. Product is created on the system. 4. Rates have been defined.
Termination Outcomes	Condition Affecting Termination Outcomes
Onboard Successful	1. Valid ID number 2. All information has been filled. 3. Customer is not blacklisted
Onboard Failure	1. Invalid ID number 2. Missing information 3. Customer is blacklisted

Description of Termination outcome #1	**Quote & Underwrite PA Workflow**
	1) Customer accesses digital channel (App/Web)
	2) Navigates to insurance products.
	3) View & select Personal accident policy
	4) Captures below details
	
	Part A; Particulars of proposer
	      • Customer name
	      • Phone number
	      • Email Address
	
	Proceed & capture below additional details
	
	      a. Capture period of cover
	      b. Capture cover limit.
	      c. Capture Profession/Occupation:
	         ○ Engineering

		o Architect
		o Construction
		o Education
		o Health
		o IT
		o Electrical
		o Manufacturing

v) Capture Employment Status
  o Employed
  o Self-employed.

5) Capture additional benefits
   (*(Should be able to add & remove additional benefits as per client choice)*

6) Submit after capturing all details
   ➢ EGIK system Displays Quote details with a unique ID
     ✓ *Premium*
     ✓ *additional benefits & respective premiums*
     ✓ *Underwriting staff should be able to add or remove additional benefits as per customers request)*
   ➢ Proceeds to amend if necessary & then Submits
   ➢ Quote is generated Successfully & customer proceeds to pay for premium (*Applicable where Quote review by an underwriter is not required*)
   ➢ If Quote requires Review & Approval by an underwriter, request is sent to back office & customer is *Notified to wait for review & feedback within X minutes*

On Quote Approval

1) On Quote Approval ,
   ➢ If New client Proceed & self-onboard by capturing below details customer
     ✓ Select register option
     ✓ Auto populate details captured during Quote generation
       ♦ Customer name
       ♦ Mobile number
       ♦ Email address
     ✓ *Validate customer details on IPRS)*
     ✓ *For existing customers In core banking fetch details from IPRS*

   ➢ System Validates Customer is not Blacklisted /Sanctioned
     ✓ *Terminate* process if sanctioned /Blaclisted & display a notification to the customer

   ➢ Capture additional details
       ♦ Physical address
       ♦ Postal office address

     v. If Existing Client on EGIK system
     ✓ Login on the App/web
     ✓ Navigate to Quotes option
     ✓ Search & fetch Quote
     ✓ Amend quote if necessary
   ➢ Capture any additional details required for the cover
   ➢ Upload supporting documents
     ✓ ID copy
     ✓ Proposal form
     ✓ Data Privacy sign copy
     ✓ KRA pin
   ➢ Select payment option as per customers preference & Submit

	- Mobile money (pay bill /STK push) - Bank transfer - Card transfer - IPF
	vi. System generates invoice
	  ✓ Customer proceeds to pay
	
	  vii. System Generates a debit note& Policy document
	  ✓ Customer reviews & confirms if policy document is okay
	5) Exits once done

	Underwriting officer Quote Review Journey in Back office 1) Underwriting Approver logs on EGIK system 2) Navigates to Quotes Module 3) Selects request to review & Opens to view details 4) Reviews attached documents - Review if the Quote details are satisfactory - Assess to check whether a medical report is required, If yes request customer to select a medical service provider - Send back – Incase of missing details revert request to Maker with action remarks. - Approve request 5) Customer proceeds with onboarding journey
Termination outcome #3	The process will end. - If the basic information is not captured - If the customer declines to sign the data privacy form - If the customer did not accept the quote - Customer is sanctioned

Business Rules	1. The PA product is eligible for persons of 18yrs to 60 years. Above 60 but below 70 years is subject to approval.
	2. PA covers **NON-Occupational** injuries/illnesses/accidents and death.
	3. PA is a worldwide cover.
	4. Policy number and Debit note number will be unique.
	5. Customer will receive email containing policy document, costing schedule and invoice.
	7. PA benefits include:
	    a. Death- 1-, 3- or 5-times annual benefit/ 8-years earnings
	    b. Permanent Disability- 1-, 3- or 5-times annual benefit // 8-years earnings
	    c. Temporary Disability- actual weekly earnings or max 104 weeks /24 months
	    d. Medical Expenses- 25% of annual benefit
	8. PA accumulation limit can be capped annually or per event.
	9. The system will give duration of 30 days for full premium to be paid where there is an intermediary & immediate payment for direct transactions.
	10. A policy document with policy number will be issued only when the customer has paid full premium.
	11. The pay later option will only apply to intermediaries. An instruction to hold cover must have been received.
	12. Endorsement, Renew and Claim process will follow same process as per GPA

Inputs Summary	• Customer names, ID, phone number , email address,
Output Summary	o Quotation with Reference No./Summary of Benefits o Debit Note o Policy Documents o Binding Cover Letter
Use Case Notes	Personal Accident Insurance Policy (sam Personal Accident Proposal form (1).doc Personal Accident Calculator.xlsm

Table 5: Quote and Onboard

4.6.11 Generate Quote & Underwrite Employee liability (Assisted)

Use case 4.6.11	**Generate Quote & Underwrite Employee liability**
Actor(s)	Branch staff, Insurance system, Underwriter
Precondition 1	1. Products are created on the system. 2. Rates have been defined 3. Customer has expressed interest on the product 4. Customer is not blacklisted /Sanctioned 5. Product Exists in the system 6. Client has subscribed to WIBA product
Termination Outcomes	Condition Affecting Termination Outcomes
Quote generation & Underwriting successful	Quote generation & WIBA underwriting Successful
Quote generation & Underwriting unsuccessful	Quote generation & WIBA underwriting Successfully

Termination outcome #1	**Generate Quote & underwrite EL Workflow**
	1. Customer logs on Digital channels (app/Web)
	2. Navigates to insurance products.
	3. View & select Employee liability product
	4. Search customer using a unique identifier (ID,registration certificate, policy number)
	   ➤ *View Customer profile & Existing Insurance policies*
	   ➤ *Validate Mandatory preliminary policy exists WIBA*
	   ➤ *If no WIBA policy the Process ends)*
	
	Capture additional details require to generate Employee liability Quote
	   ➤ Select Business sector *drop down list*
	      a. Manufacturing
	      b. Agriculture
	      c. Finance
	      d. Forestry
	      e. Mining

	f. Energy
	    g. Health
	 ➢ Select package types: * drop down list*
	    h. Pre-defined package: two types of packages
	    i. Custom-made package
	If pre-defined,
	 ➢ *Capture number of employees*
	 ➢ *Select* preferred package displayed.
	If custom made,
	 ➢ *Enter corporate budget amount.*
	 ➢ Select multiple packages for comparison.
	
	 ➢ Select additional benefits
	
	 ➢ Attach supporting documents
	   ✓ Proposal form
	   ✓ Data Privacy sign copy
	   ✓ KRA pin
	   ○ **Corporate/SME**
	   ✓ Incorporation Certificate
	   ✓ CR12
	   ✓ Detailed employee/Member List (in proposed format/template)
	   ○ **MSME/Chama**
	   ✓ Registration Certificate (where applicable)
	    Detailed employee/Member List (in proposed format/template)
	
	6) Submit after capturing all details
	
	7) EGIK system Generates & Displays a Quote with a unique ID
	 ➢ System displays premium
	 ➢ System displays additional benefits & respective premiums
	 ➢ Underwriting staff should be able to add or remove additional benefits *as per customers request)*
	8) *View the Quote download, print & give the customer to review & accept :*
	 ➢ *Underwriting staff should be able to send Quote to customers Email address.*
	9) Submit the Quote once customer is satisfied for review & Approval in back office
	 .

Termination outcome #2	**<u>Underwriting officer Quote Review Journey in Back office</u>**
	
	1) Underwriting officer Approver logs on EGIK system
	2) Navigates to Quotes Module & reviews the Generated customer quote
	  a. Approve if the Quote details are satisfactory
	  b. Send back – Incase of missing details revert request to Maker with action remarks.
	  c. Reject - option to remove the request from the system
	3) Once the Quote is Approved . EGIK system auto Generates an Invoice with a unique payment reference number
	  a. Print invoice & give customer to pay or
	  b. Should be able to send the invoice to customer email
	 ➢ Advise customer to pay via Existing payment options.
	
	  1. **Mobile money Pay bill**
	   1. Go to MPESA /Airtel Money menu on your phone
	   2. Select Paybill option
	   3. Enter Business Number 247247
	   4. Enter Account Number (*unique ref number*)
	   5. Enter the amount xxxx0
	   6. Enter your Mobile money PIN and Send
	   7. You will receive a confirmation SMS from Mobile money
	  2. **Mobile money STK push)**
	  3. **Bank transfer**

	4. **Card** payment 5. IPF (Follow IPF journey) 4) EGIK system will process the payment and generate a receipt and a policy document . ➤ Underwriting officer will download receipt & policy document & give the customer or send to his email.
Termination outcome #3	The process will end. ✓ If the basic information is not captured ✓ If the customer declines to sign the data privacy form ✓ If the customer did not accept the quote ✓ Customer is sanctioned. ✓ Corporate did not submit employee list

Quote Business Rules	1. Quotes will be of two types:
	  • Fixed benefits(unsalaried)
	  • Benefits depending on limits (salaried)
	2. The WIBA product is eligible for persons of 18yrs to 60years. Above 60yrs shall be subject to approval.
	3. Lead, Quotation number will be unique.

Inputs Summary	• Product type • Business sector • Cover period. • Cover limit. • No of employees • Payment terms
Output Summary	• Quotation with Reference No./Summary of Benefits • Debit Note • Policy Documents • Binding Cover Letter • Policy number, Invoice • Costing schedule
Employee liability Notes	

4.7 Ability to endorse Non-Motor Policies

Use case 4.7	Ability to endorse Non-Motor Policies
Actors	Customer, EGIK system, Underwriting Staff
Preconditions	• Policy being endorsed must exist. • Customers have access to the website or the digital platform of their choice. • Customer Profile on digital channel has been created meaning customer can log in to the digital channel and view products
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Policy endorsement is successful
Failure	Policy endorsement is unsuccessful

Description of Termination outcome #1	User will access the digital platform and view all active policies.

They will then select the policy they wish to endorse and view its details.

The user will navigate to endorsement and select from a list of endorsement types as **Add**, **Delete, Amend and Cancel** The endorsement type selected will trigger another list with desired endorsement from a list showing several endorsements e.g. – (**Revise sum insured upwards, Revise sum insured downwards, Add Risk, Delete Risk, Add Benefit, Delete Benefit, Change customer bio- data)**

The system will display old details and allow customer or staff to input the new details in the fields provided. (System will display fields to be updated based on the endorsement selected)

The user will select the effective date of the endorsement where necessary (Must be a future date)

System should allow uploading of schedules for multiple risks via excel or any required additional documents.

If the endorsement has a financial impact the system will compute the amount due or refund amount and display to the customer.

The customer/Staff will view all captured changes and either accept or decline. If they decline, they will confirm the cancellation request and the endorsement will be cancelled.

If the user is satisfied, they will click on **Confirm.**

If **additional premium** is required, the system will calculate and display the payable amount. The system will then display the alternative modes of payment for the customer to view.

The customer will select the preferred mode of payment, complete the payment details, and submit.

If the endorsement is accepted online, the customer will receive and input an OTP to confirm the transaction.

The endorsement will be affected, and an endorsement Schedule Generated and Sent to the customer on email to confirm the change.

*Note: Customer can **request call back** at any time during the process.* |
| Description of Termination outcome #2 | The process will end.

    If the customer declines the endorsement. |
| Use Case Associations | User can generate one endorsement at a time. |
| Business Rules | • System will not allow changing of data that is restricted and will need underwriter approval.
• The system will validate required fields and apply the rules applicable e.g., age of vehicle, Minimum Premium, Benefit applicable etc.
• Additional premium should be fully paid for endorsement to be completed. |

	• For Bio Data change restrict changing details that require regex or IPRS validation. Should go for approval. • Additional risks that require additional mandatory documents should make the uploads mandatory. E.g., Logbook
Inputs Summary	• Endorsement changes
Output summary	• Endorsement schedule • Notification • OTP

4.8 Ability to Renew Non Motor policies.

Use case 4.8	Ability to renew non motor policies
Actors	Customer, EGIK system, Underwriting Staff
Requirement Overview	Policy is being renewed at either existing terms or new terms
Preconditions	• Policy being renewed must exist
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Policy renewal is successful
Failure	Policy renewal is unsuccessful
Description of Termination outcome #1	System will send 1st Renewal notice to the client 90 days before renewal date for policies that run for one year. The notification sent will include the renewal details. The 2nd renewal notice will be sent 30 days before renewal date with details of the renewal. The final notice will be sent 7days before renewal. Customer/Staff will access the digital platform and view all active policies. If a policy is due for renewal, they will select the policy and click on renew. The system will the user two options to select from • Renew on existing terms. • Renew on new terms. User will be required to tick one of the options above. If renewal is on **existing terms**, then the system will automatically update the new period and display to the user the premium payable. The system will allow customer to upload any required documents.

	The customer will either accept or decline the terms. If the user declines the process will end. If the user accepts a debit note will be generated with the renewal terms and sent to the client.

User will proceed to select either **pay now or request for call back.**

For pay now the preferred payment mode will be selected which will redirect the client to the payment page. User will complete payment and receipt will be generated.

If renewal is on **new terms,** then the system will allow the user to select the new period and update the terms the risk details required for renewal. i.e., **sum insured and required benefits**.

System will allow customer to upload any required documents.

The system will go ahead and calculate the premium payable and display to the user.

Customer will either accept or decline the terms. If user declines the process will end. If user accepts a debit note will be generated with the renewal terms and sent to the client.

User will proceed to select either **pay now or request for call back.**

For pay now the preferred payment mode will be selected which will redirect the client to the payment page. User will complete payment and receipt will be generated.

Renewal endorsement will be sent to the customer.

*Note: Customer can **request call back** at any time during the process.* |
| Termination outcome #2 | The process will end.

    If the customer declines the renewal. |
| Business Rules | • The system should check for reinsurance limits from the treaty setup and allocate the reinsurance share of sum insured and premium that should also be displayed on reinsurance tab of the policy and posted to the relevant GL's.
• All applicable taxes will be calculated and posted to the relevant GL's |
| Inputs Summary | • Renewal dates
• Renewal terms |
| Output summary | • Renewal Notification
• Debit note.
• Renewal Prelist
• Renewal endorsement |
| Use Case Notes | • Renewal Prelists should be generated and sent to Business Development team. |

Use case 4.9	**Ability to cancel non-motor policies**
Actors	Customer, EGIK System, Underwriting Staff
Preconditions	• Policy Exists • Policy is active
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Policy cancellation is successful
Failure	Policy cancellation is unsuccessful
Description of Termination outcome #1	Cancellation can be initiated by the customer or the Insurer. A notice of cancellation should be issued by both parties before the cancellation is done. The user will login to the system and select the policy to cancel. The user will select who initiated the cancellation from a list of either **Customer initiate or Insurer initiated.** **If the customer initiated the** user will be required to give the reason for cancelation and cancelation effective date. The customer will upload any supporting/required documents. They will proceed to click on **cancel Policy.** The system will calculate the premium refund and display it on the screen. The customer will click on confirm to send the cancelation to the underwriter for approval. The underwriter will receive notification on request for cancelation. They will review the transaction and either approve or decline. If approved the refund will be sent to Finance for processing. If declined an email notification will be sent to the customer. If EGIK initiates a cancelation the user will give the reason for cancelation and the effective date of cancelation. The system will calculate the premium refund and display on the screen and generate a credit note that will be sent to the user. A cancelation notification will be sent to the customer and approval request sent to the underwriter. The underwriter will receive notification on request for cancelation. They will review the transaction and either approve or decline. If approved the refund will be sent to Finance. For premium amounts due they will appear on the receipting while for premium refund will generate a payment voucher that will be sent to Finance for processing. Once approved a cancelation endorsement will be generated which will be sent to the client. *Note: Customer can* **request call back** *at any time during the process.*

Termination outcome #2	The process will end.
	If the customer declines the calculated premium.
Use Case Associations	Customer can generate one renewal at a time.
Business Rules	• The premium will be prorated based on the number of days on cover. Premium/ 365*Days on cover. This is for subsequent years other than year one which uses short term rates prescribed by IRA. • Cancelation reason should mandatory.
Inputs Summary	• Effective date • Cancelation reason
Output summary	• Cancellation endorsement • Notification • Credit Note
Use Case Notes	

4.10 Ability process Non-Motor Claims

Use case 4.10	**Ability to Process non -Motor Claims**
Actors	Customer, EGIK Systems, claim maker, Claim approver
Requirement Overview	Staff is processing non-motor claims payments.
Preconditions	• Claim has been registered with claim number. • Claim form has been completed.
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	Claim Processing is successful, and claim is paid.
Failure	Claim Processing is unsuccessful, and claim is not paid.

| Description of Termination outcome #1 | User will access the digital platform and view all claims registered. User will select claim applicable and go to view actions.

User can choose either to **request for additional documents** or **process claim**. If user chooses to request additional documents, they will be required to select the documents required and click on **Submit**. The status of the claim will change to **additional documents requested.** System will automatically send an email notification to the customer requesting for the documents. Once all documents are received user will go ahead to process the claim

User will click on **process** and proceed to select the action to **validate claim.** The system will check and display validation details below.

- Policy status
- Other claims within the same period.
- Premium Balances

If premium balance is found user will contact Credit team to follow up on payments before claim is processed. Notification will also be sent to customer requesting them to pay the premium balance.

Once balance is cleared the user will update the current location of the claim and decide on whether to **appoint a loss Adjuster/investigator/Both.** If the decision is to appoint a loss Adjuster, the system should use round robin to appoint a loss Adjuster on the panel of already saved service providers.

The status of the claim should change to **Adjuster appointed.** Opening reserve for service provider appointed should be posted. The Adjuster appointed will acknowledge receipt of appointment letter and proceed to assess the Claim. Once loss Adjuster submits/uploads report, the claim officer should be able to review the report and the claim estimate amount in the system. The status will change to **report received**.

Once report is received and reviewed the service provider should be able to provide their invoices. The invoice amount will be captured by the claim officer. The opening reserves will be adjusted either upwards or downwards with the difference between the invoice amount and the reserve.

The claim officer will choose decisions on the claim from a list showing process **claim payment**, **decline,** or **appoint investigator.**

If **Process claim payment** is selected the claim officer will give the estimated amount and generate a discharge voucher that will be sent to the customer. The status will change to **DV issued.** The customer will also be requested to update their payment details. The customer will approve the discharge voucher and upload /send it back to the insurance. The executed DV will be uploaded to the transaction and transaction sent to approver based on approval matrix. The status for the transactions will be **pending payment approval**.

Once approval is done a payment voucher will be generated and status changed to **pending payment**. The transaction will be sent to Finance for payment.

If decision is to **decline claim** an email notification and decline letter will be sent to the client and the claim will be closed. |

	Once all payments have been made and payment reference updated in the claim the claim will be marked as **closed.**
Description of Termination outcome #2	The process will end. If the customer does not complete the form If the system is down If claim is declined
Use Case Associations	User can register one claim for one policy at a time
Business Rules	- System should allocate the reinsurance share of claim recoveries by checking the retention limits at the treaty setups and posting to the relevant GL's. *(Refer to Reinsurance BRD for process)* - System appointed Adjuster can be changed but the change should go through supervisor approval. - The **reserve amount** will be revised throughout the process. Revision will either be upwards or downwards. Closed claims should have zero reserves. - The claim number will be the main reference used for claim posting, claim reserving and payment vouchers sent to Finance. - Declined claims can be appealed. - System should send a notification should be sent to Legal if a demand letter /summons has been received.
Inputs Summary	- Service providers, - Adjusters reports - Invoices
Output summary	- Claim Notification - Claim number. - Discharge Voucher - Settlement Offer Letter - Claims Payment Evidence
Use Case Notes	

4.11 Ability to appeal Non-Motor Claims

Use case 4.11	Ability to Appeal for non-motor Claims
Actors	Customer, EGIK Systems, claims maker, claims approver, CX
Requirement Overview	Customer is appealing a Claim
Preconditions	- Claim has been declined. - Customer has declined the DV.
Termination Outcomes	**Condition Affecting Termination Outcomes**
Successful	If the appeal is successful and the claim is paid

Failure	If the appeal is unsuccessful and the claim is not paid
Description of Termination outcome #1	Claim officer receives the appeal letter, reviews it and acknowledgement of appeal sent to customer. The Claim staff prepares a business case and submits to the appeal committee. The committee will either reject without payment, reject but pay the initial amount, accept or pay based on the relationship they have with the customer (Ex gratia). If the committee rejects the appeal with no pay, communication on the decline is sent to the customer. The customer can go to the regulator if they are not satisfied with the decision. If the appeal is rejected but the initial amount will be paid, or the committee decides to pay based on the relationship EGIK has with the customer, the claims maker prepares a discharge voucher which is approved by the claims approver and sent to the client for approval. Once client returns the executed discharge voucher it will be and submitted to finance for payment. Once all payments have been made and payment reference updated in the claim the claim will be marked as **closed.**
Termination outcome #2	The transaction will end. 1. If it is declined by the appeal committee 2. If the client declines the outcome of the appeal
Use Case Associations	
Business Rules	
Inputs Summary	• Appeal letter
Output Summary	Email Notification, payment advice, discharge voucher
Use Case Notes	

4.12 Ability to Process Non-Motor Legal Claims

Use case 4.12	**Ability to process a Legal claim**
Actors	Customer, EGIK Systems, claims maker, claims approver, CX
Requirement Overview	The team have received a demand letter or summons
Preconditions	• Policy should exist
Termination Outcomes	**Condition Affecting Termination Outcomes**

Successful	• Legal claim processing is successful, and the claim is paid
Failure	• Legal claim processing is unsuccessful, and the claim is not paid.
Termination outcome #1	Claims Officer receives Demand Letter from insured's legal representative/Court Summons. Claims Officer accesses the Legal Claim Screen and enters the policy Claim number. System will pull and populates all the claim and policy details. System will also show supporting documents attached to the claim and allow user to upload additional documents. Automatic notification will be sent to the legal team. Legal receives notification and initiates negotiation of the claim in conjunction with a claims representative or appoints a company's legal representative to defend the matter on our behalf. Final decision will be captured after court judgement & the claim is closed where we are not liable to pay. Where EGIK is liable and required to settle the claim, Discharge Voucher is issued to the client. Client will accept and send back a copy of signed D.V back to the claims team. Once approved a payment voucher will be generated which will be sent to Finance for payment. Once payment is done claims will be marked as fully settled and file closed from the system. Once all payments have been made and payment reference updated in the claim the claim will be marked as **closed.**
Termination outcome #2	The transaction will end. 1.If policy is not found.
Business Rules	• System will check if reserve had been initiated during registration of the claim and revise the reserve based on the estimates captured. If claim was closed opening reserve will be posted based on the estimation captured. • Opening reserve will be revised using the final negotiated amount. • Closed legal claim will have 0 reserves.
Inputs Summary	• Demand letter or summons
Output Summary	• Email notification. • Discharge Voucher • Settlement Offer Letter • Claims Payment Evidence

5.0 GLOSSARY

Abbreviation	Meaning
EGIK	Equity General Insurance Kenya
IPRS	Integrated Population Registration System
KRA	Kenya Revenue Authority
IRA	Insurance Regulatory Authority
CX	Customer Experience
AKI	Association of Kenyan Insurers
EDD	Enhanced Due Diligence

6.0 REPORTS

6.1 Reporting Requirements and templates

Report ID	Report Name	Report template	Audience	Format
1	Policy acknowledgment letter	Policy Acknowledgement Le	Customer	PDF
2	Discharge Voucher	DISCHARGE VOUCHER.docx	Customer	PDF
4	Non-Motor Survey Report	Template of Non-Motor Survey Re	Service provider	PDF
5	Subclasses and IRA codes	EGIK Class and Subclasses.xlsx	N/A	
6	Credit note	EGIK Cr. Note Template.xlsx	Customer	PDF

7	Debit note	Copy of EGIK Debit Note Template.xlsx	Customer	PDF
8	Authority Matrix	Authority Matrix Reserve Limits.docx	N/A	

7.0 NON FUNCTIONAL REQUIREMENTS

7.1 Security Requirements

EQ-IT-DOC-EIS-33
Group IT Standard - S

EQ-IT-DOC-EIS-34
Group IT Standard - S

EQ-IT-DOC-EIS-35
Group IT Standard - T

Item	Description	Action Item
File Integrity	The integrity of data stored, processed, and transmitted will be maintained.	The solution should use SHA-256 or later hashing algorithms or an equivalent method of securing file integrity. The solution should support integration with File Integrity Monitoring tool to track any changes on sensitive files and directories. The solution should password protect files sent to users.
Central Log Management	All servers and application logs will be forwarded the Central Log Management.	The solution should allow log consumption by our monitoring tools to track any suspicious activity.
User Management	User Management will be maintained as per IT policy including user provisioning	Users log in using their Active Directory credentials and managed by SailPoint.

	and de-provisioning process.	RBAC capabilities should be in place to segregate duties by assigning different roles.
Password and Secure Keys	User and systems passwords will be aligned with IT policy.	Passwords should adhere to the password policy to meet the required standard of complexity.
		Passwords will not be cached, stored, or autocompleted in web browsers for critical applications.
		The solution should support Multi Factor Authentication to enhance secure authentication.
System Integration	Internal and external systems integration will be done through secure ports.	The solution will be securely integrated with our: ✓ *Core banking -Fetch details for Existing users.* ✓ *Active directory -Validate users.* ✓ *Equity ERP system* ✓ *IPRS - Validate non account holders.* ✓ *KRA - Validate KRA pin.* ✓ *Integration with fraud systems, Compliance systems* ✓ *Equity SMSC* ✓ *Payment gateway – Omni* ✓ *Equity Direct <> Equity Direct <>* ✓ *Omni – Middleware – Any external integration* ✓ Equity security incident & even management (*SIEM-logrythm*)
Security Assessment	The proposed system shall be assessed on Vulnerability Assessment and Penetration Testing. (VA and Penetration test shall be conducted)	VAPT should be done to assess the solutions own vulnerability posture as Equity's Right to Audit.
Session Management	The proposed system will ensure authenticated users have a robust and cryptographically secure association with their session.	Cryptographically Secure Pseudorandom Generated Session IDs should be used appropriately.
		The solution should automatically time out after a configurable idle time.

		The system should not allow concurrent sessions on the same user account.
Input Validation	The proposed system should manage user input validation according to configurable requirements.	The system should handle syntactic and semantic validation of user filled fields. Entered phone numbers and emails need to be validated to confirm the user has access to it.
Error handling	The application will handle its own application errors. Will not display sensitive, debug or stack trace information in the production environment.	The solution should have generic error messages that do not disclose tech stack information or enable any enumeration of users, directories, and pages.
Audit and Logging	The system should by default be capable of logging all security events and activities without capturing sensitive information.	The solution should integrate with Security Operations Center logging tools and SIEIM. Logging should be enabled by default to create a comprehensive audit trail.
File Management	Authentication will be required before file uploads. The system will conform to file management policies of the bank.	The solution should only accept allowed file types from authenticated and authorized users. File formats will be limited to : o Excel o Word o PDF o Jpeg o Text o JVS
Communication Security	When transmitting sensitive information, at any tier of the application or network architecture, encryption-in-transit will be used.	The solution should only communicate on secure protocols, TLS v1.2 and above, with secure cipher suites that enhance Confidentiality and Integrity e.g ECDHE-RSA-AES256-GCM-SHA384

Alerts & Notifications	They should be simple to use with easy configuration. The architecture needs to provide standardized services for general event creation and notification	All Alerts and messages will be displayed in simple non-technical language that users can understand without exposing sensitive information.
Confidentiality:	The system must ensure that sensitive data is not disclosed to the wrong persons at the user interface and application level. Minimum security standards shall apply	The storage should use AES-256 algorithm or a superior algorithm to encrypt data at rest. Require re-authentication to authorize sensitive actions on both internal and customer facing side.
Availability	The system should ensure high availability to meet demand at any time.	The solution should provide SLA uptime. The solution should be replicated in the DR as it is in the DC.
Privacy	The system should ensure to protect the users' sensitive data or information.	The solution should have the capability of data masking the PII data and anonymize/pseudonymize the user's identity, especially during data transit and/or data sharing process.
Backup & Recovery	The system should allow backup and recovery measures aligned with application needs in a way that minimizes the RTO and RPO.	The system Uptime should be 99.99%. The system should have a daily scheduled backup time during off peak hours for incremental backups and full backups done monthly. Backups should be stored on a separate datastore/system.

API Integration	The system should ensure seamless and secure API integration to protect sensitive data and its integrity, maintain privacy, prevent unauthenticated access to systems and prevent unauthorized activities on system resources.	The solution should follow the guidelines as outlined in the Secure API Baseline document with use of secure API management and authentication.
Data Management	The system should handle data management by implementing various best practices and security measures to protect data throughout its lifecycle.	The solution should ensure data integrity, data classification, data encryption (at rest & transit), data masking & anonymization, data minimization, and adhere to compliance & regulatory requirements.

7.2 Risk Requirements

#	Item	Description	Action Item
RQ 1	Access controls	Access controls	The information security policy guidelines are followed for user creation, modification, and deletion
RQ2		Access controls	The application has established controls to restrict concurrent access to the application
RQ3	Audit and Activity Logging	Activity logs	The application logs application shutdown events
RQ4		Activity logs	System logs all configuration changes performed by all users
RQ5	Availability and Recovery	System recovery	Recovery strategies and technologies such as on-site redundancy and real-time replication are fully implemented and tested to enhance the application recovery capability.
RQ6	Configuration Management	Release Management	Configuration management for the application exist that picks up changes done to the application configurations
RQ7	Password Controls	Password Controls	The application must not store user passwords in cookies, client- or server-side scripts, or any other "replay able" form that automates user login so that the user does not have enter his password to login when initiating a new session.

RQ8	Error Handling	Error Handling	The application's error/exception handling capability must log all error and failure events to an error/failure log.

7.3 Monitoring Requirements

TECHNICAL MONITORING	CI	MONITOR	MONITORING PURPOSE
Infrastructure	CPU utilization	%Usage	CPU is not maxed out
	Memory utilization	%Usage	Memory is not maxed out
	Disk/File system	%Usage	Trend % disk space consumption
	Disk/File system	I/O performance	Check performance of storage
	Server processes	Up or down	Monitor server processes
	Load Average	Load Average	Load to CPU - at 1
	Processes Max	Processes per user	
Integration	All	Status - Up, Down, Error	Service available
	Web Service	Current Processes versus Max processes	Processing capacity not maxed out
	Web Service	Response time relative to the expected	Performance optimal
	API	Status of API	API performance
Services	All services need to be in modular architecture to allow monitoring of all services	Running status	Monitor the availability of the services
	All Services	Thresholds The system to allow capturing of the service responses time for warning and critical	Allow correct setting up of alerts
	All services	Logging	Allow troubleshooting and reporting
Application			
	Application server	Memory consumption versus max memory	Heap size memory not exhausted
	Application server	Load distribution counts	Load evenly distributed across application serves

	Application server	Requests per second, minute, hour	Web server processing capacity monitoring
	Application server	Threads	Monitor waiting, blocked, peak threads etc.
Connectivity	Target systems	Availability	Target system reachable
	Target systems	Response time/Latency	Latency acceptable
Performance	Transactions	Transactions per second, Minute, Hour	Processing speeds
	Transactions	Transactions by status	Success, Failures
	Transactions	Processing time	Should not surpass threshold
	Transactions	Performance categories	By customer, by transaction type etc.
	Transactions	Thresholds	Specify time, count thresholds
Error Logging	Application	Serialize all application errors into error codes	Monitor and capture error correctly
	Application	All errors log to have: 1. Occurrence time 2. Alarm level (critical, warning, info) 3. Error code 4. Error description 5. Final Status of the request (failure or success) with timelines	Error logging accuracy
	Application	Error summarization 1. Count 2. Time period	Error analysis
	Application	Threshold setting 1. Resource utilization 2. Transaction processing 3. Error types 4. Error counts	Error alerting
Monitoring tool	Application and system	1. Onboard the system infrastructure to monitoring. 2. Configure application and system alerts and thresholds 3. Budget for the monitoring licences	Infrastructure and application monitoring.

7.4 Performance Requirements

Performance requirements define how well the software system completes the given task under some specific conditions to meet the needs of its users.

Metric	Performance Requirements
Response Time	All system operations must complete and display results within the defined expected results on the table below:

Requests	Expected result	
	Internal Environment	External Environment
10	< 1 sec	< 5 sec
100	< 1 sec	< 5 sec
500	< 7 sec	< 10 sec
1000	< 12 sec	< 15 sec

*Expected result per operation. Operations include, create (POST), Read (GET), Update (PUT) & delete.
The system must be able to handle the above requests without adversely affecting performance beyond the defined expected results.

Metric	Performance Requirements
Error Rate	▪ 0% error rate
Throughput (TPS)	▪ The system must be able to handle a certain number of transactions per second based on the requests.

Requests	TPS
Up to 500	50
>500 to 1000	100

Metric	Performance Requirements
Resource Utilization/Capacity	▪ Memory – Below 80% for every 1 GB ▪ CPU Utilization – Below 80% for every core system ▪

7.5 Data Governance Requirements

Data Strategy & Analytics Requiremen

7.6 Business Intelligence Requirements

Business_Inteligence Requiremen.xlsx

7.7 Best Practice Standards

Best Practice Standards.xlsx

The undersigned acknowledge they have reviewed and approved EGIK MVP- 1 Business Requirements specifications. Any changes to these Requirements will follow defined requirements change management process.

EGIK Business Sign offs

Name	Title/Department	Signature	Date
James Akpan	General Manager-Operations	Approved	17.07.2024
Roy Mutwiri	Ag. Head of Risk & Compliance	Approved	17.07.2024
Evans Nyagah	MD, Equity General Insurance	Approved	19.07.2024
Moswela, Kushatha	Group Director-Operations	Approved	19.07.2024
Kris Kimathi	Group Director Shared Services	Approved	19.07.2024
Angela Okinda	MD, Insurance	Approved	21.07.2024
Muyiwa Theophilus	CIO, Banking and Financial Services	Approved	20.07.2024

NOC, InfoSec, Fraud & Risk sign offs.

Name	Title /Department	Signature	Date
Samuel Ngaruiya	Manager, NOC	Approved	24.07.2024
Collins Amadi	Manager -Infosec	Approved	25.07.2024
Milka Kamere	SR,Manager Operational Risk	Approved	25.07.2024
Eddah Thuo	Head Information & Cyber Risk	Approved	24.07.2024
Bethuel Nsibande	Group Head AML/ CFT	Approved	25.07.2024
Dennis Muchiri	Director Fraud Risk	Approved	25.07.2024

BPI Approvals

Name	Title/Department	Signature	Date
Sabato Sikwata	Head -Enterprise Digitization	Approved	25.07.2024