**20 TREATY PROPOTIION SETUP**

**PROG. ID.** PRG\_LI\_TRTY\_PRPTN

**PROGRAM BRIEF DESC.**

This program is to setup the proportion of the sum Assured to be coded to each Treaty type for each year.

**TABLES**

Input: Codes file TBIL\_LIFE\_CODES

Input/output: Treaty Proportion Table: TBIL\_TREATY\_PROPTN.

**SCREEN ITEMS**

**System Module:** (TBIL\_TRTY\_PROP\_MDLE)

This is the system module from which the Treaty is being Setup.

Do a drop down.

I – Individual Life

G – Group Life

A – Annuity

**Treaty Year:** (TBIL\_TRTY\_PROP\_YR)

This year the treaty is being setup for . e.g 2013

**Treaty Company**: (TBIL\_TRTY\_PROP\_COMP\_CD)

The Re-insurance Company for which the Treaty is being Setup. Get the Company Code from the Brokers Detail Table (TBIL\_CUST\_DETAIL) Move ‘R’ to TBIL\_CUST\_CATG.

Read all records and pick the applicable Re-insurance company.

**Treaty Type:** (TBIL\_TRTY\_PROP\_TYPE)

This is the type of treaty.

Do drop down

1 – 1st Surplus

2 – 2nd Surplus

3 – Quota

**Start S.A Value** (TBIL\_TRTY\_PROP\_ST\_AMT)

This is the start of the range of the Sum Assured to be included in the Treaty type.

\*Make Provision for Record

- Add

-Change

-Delete

**21 REINSURANCE TREATY COMMISSION**

**PROG. ID.** PRG\_LI\_TRTY\_COMM

**PROGRAM BRIEF DESC.**

This program is for setting up commission applicable to treaty business for each product

**TABLES**

Input: Product Details Table TBIL\_PRODUCT\_DETL

Input/output: Re-insurance Treaty Commission Table. TBIL\_TREATY\_COMM.

**SCREEN ITEMS**

**System Module**: (TBIL\_TREATY\_COMM\_MDLE)

This is the system Module from which the Commission is being setup. Do drop down

I – Individual Life

G – Group Life

A – Annuity

**Treaty Commission Year** (TBIL\_TREATY\_COMM\_YR)

The year for which the Treaty Commission is being set up. .e.g 2013

**Treaty Type** (TBIL\_TREATY\_COMM\_TYPE)

The type of treaty for which commission is being Setup. Do a drop down.

1 – 1st Surplus

2 – 2nd Surplus

3 – Quota

**Product Code** (TBIL\_TREATY\_COMM\_PRDCT\_CD)

The product code for which the commission is being setup.

Read the product details table and pick required product. (TBIL\_TREATY\_PRODUCT\_DETL)

**Sum Assured Start Period** (TBIL\_TREATY\_COMM\_ST\_RRD)

The start period of the business to be covered by the commission e.g YR 5.

**Sum Assured End Period** (TBIL\_TREATY\_COMM\_END\_PRD)

The end period of the business to be covered the commission.

**Sum Assured Start Amount** (TBIL\_TREATY\_COMM\_ST\_AMT)

The start value of the Sum Assured for the range to be covered by the commission.

**Sum Assured End Amount** (TBIL\_TREATY\_COMM\_END\_AMT)

The end value of the Sum Assured for the range to be covered by the commission.

**Commission Rate** (TBIL\_TREATY\_COMM\_RATE)

This is the rate percent to be applied.

\*Make Provision for Period

- Add

-Change

-Delete

**22 LOANS REQUEST ENTRY**

**PROG. ID.** PRG\_LI\_LOAN \_REQST

**PROGRAM BRIEF DESCIPTION.**

The program is to enter request from insured when they require loans. Such insured must have a product that allows for loans. The amount requested should also be the acceptable limit.

**TABLES**

Input: - Product Plan Master (TBIL\_PLAN\_MAST)

-Codes Table (TBIL\_LIFE\_CODES)

-Policy Personal Information (TBIL\_POLICY\_DET)

-Loan Interest Rate Table (TBIL\_LOAN\_INTEREST)

Input/output: (Loan Disbursement Table (TBIL\_LOAN\_DISBURSE)

**SCREEN ITEMS**

**Product Code** TBIL\_LOAN\_PRDCT\_CD

**Get the product from** TBIL\_LOAN\_MAST

**Loan Code** (TBIL\_LOAN\_DISB\_CODE)

This is the code for the Type of loan being taken. Read the codes file (TBIL\_LIFE\_CODES) to get code. Use “L01” To TBIL\_COD\_TAB\_ID, move “012” to TBIL\_COD\_TYP. Get a list of the loan codes and pick the required one. Display the description.

**Policy Number** (TBIL\_LOAN\_DISB\_POLY\_NO)

Accept the policy number for which loan is to be taken. Validate the Policy number against the Policy Person Info. Table (TBIL\_POLICY\_DET)

Repeat if the policy file is invalid.

**Loan Request Date** (TBIL\_LOAN\_DISB\_DATE)

Date the request for the loan is made.

**Loan Reference Number** (TBIL\_LOAN\_DISB\_REF\_NO)

Enter the loan reference Number. May have to system generate it later.

* After PRODUCT - CODE (1ST entry)

Check if loan applicable to the chosen product plan. If TBIL\_PLAN\_LOAN = “N’ it means loan is not allowed.

* After Loan Ref. No

**Loan Maximum Amt Local** TBIL\_LOAN\_DISB\_MAX\_AMT\_LC

Enter the loan maximum amount local currency.

**Loan Maximum Amt Foreign** TBIL\_LOAN\_DISB\_MAX\_AMT\_FC

Move the local amount to foreign Amt and display.

**Loan Amount Granted LC** TBIL\_LOAN\_DISB\_LOAN\_AMT\_LC

Loan amount granted local currency.

**Loan Amount Granted FC** TBIL\_LOAN\_DISB\_LOAN\_AMT\_FC

Move loan amount granted local to foreign.

Loan Repayment Frequency TBIL\_LOAN\_DISB\_REPAY-FREQ

Frequency of loan repayment

W – Weekly

M – Monthly

**Repayment No of Instalment** TBIL\_LOAN\_DISB\_NO\_INSTAL

Enter number of instalments

**Repayment Start Date** TBIL\_LOAN\_DISB\_DUE\_DATE

Date to start effecting the loan dedication

**Repayment Amount LC** TBIL\_LOAN\_DISB\_REPAY\_AMT\_LC

Calculate the loan repayment amount as loan granted divided by No of install.

**Repayment Amount FC** TBIL\_LOAN\_DISB\_REPAY\_AMT\_FC

Move Repayment Amount LC to FC

**Loan Interest Rate** TBIL\_LOAN\_DISB\_INT\_RT

Use the loan code (TBIL\_LOAN\_DISB\_CODE) to access the Loan Interest Rate Table (TBIL\_LOAN\_INTREST)

Pick the interest rate applicable.

**Loan Interest Amount LC** TBIL\_LOAN\_DISB\_INT\_AMT\_LC

Calculate loan interest as Loan granted multiplied by interest rate divided by 100

**Loan Interest Amount FC** TBIL\_LOAN\_DISB\_INT\_AMT\_FC

Move local amount to foreign amount

**Loan Disbursement Charge LC** TBIL\_LOAN\_DISB\_CHGS\_LC

Enter the loan processing charges..

**Loan Disbursement Charge FC** TBIL\_LOAN\_DISB\_CHGS\_FC

Same amount as for Local

**First Instalment Amount LC** TBIL\_LOAN\_DISB\_FIRST\_INSTAL\_AMT\_LC

This should be the repayment Amount + the repayment Interest + the charges

**First Instalment Amount FC**  TBIL\_LOAN\_DISB\_FIRST\_INSTAL\_AMT\_FC

Move local Amount to FC amount.

\*Make Provision for Period

- Add

-Change

-Delete