



beyontec[®]

Approach Document For Work Visa Insurance Policy

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Contents

Document Purpose	3
Executive Summary	4
Product Details.....	5
Business Flow.....	6
Work Flow.....	7
Master Policy Issuance Process	8
Policy Issuance Process	9
Assumptions	13
Queries:.....	13
Emirates ID Updating	14
Cancellation of Visa process	14
Collection & Reconciliation Process	15
Queries.....	16
Assumptions	16
Claim Intimation Process	16
Claim Registration and Payment Process	19
Queries.....	19
Legal Module.....	21
Reinsurance & Co-Insurance.....	22
Integrations.....	25
Security Aspects To Be Handled	26
Language Support	27

CHAPTER

1

Document Purpose

The purpose of this document is to outline the product details of Insurance policy which UAE-Dubai Government planned to implement for every work permit being issued by Ministry of labor



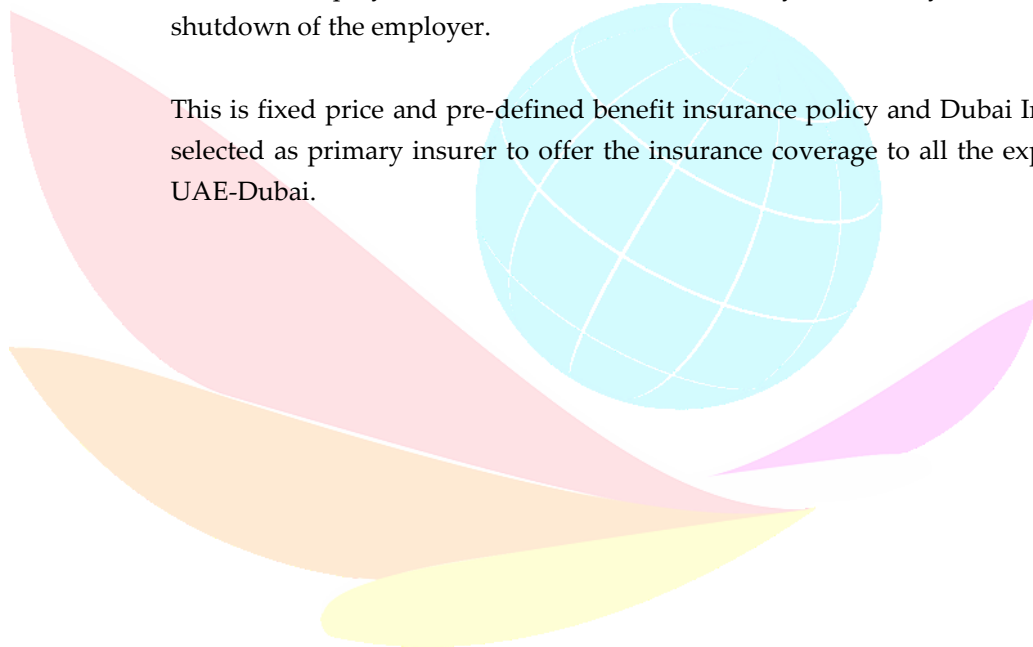
CHAPTER

2

Executive Summary

Ministry Of Labor under the Government of UAE planning to implement the mandatory insurance for every work-permit being issued by the ministry. This insurance policy will replace the Bank Guarantee (security) amount that ministry collects from the Employer/Sponsor for issuance of work permit and insurance would cover the employees with various benefits for any eventuality of bankruptcy or shutdown of the employer.

This is fixed price and pre-defined benefit insurance policy and Dubai Insurance is selected as primary insurer to offer the insurance coverage to all the expatriates of UAE-Dubai.



CHAPTER

3

Product Details

This is fixed premium and fixed limit of liability product having following attributes

1. Duration of policy would be 26 months (for 2 years VISA). The Duration would be different in case of 3 years Work Visa.
2. There are 2 schemes that are offered under this product
 - ✓ Domestic worker Visa
 - ✓ Institutional Visa
3. Total limit for the scheme 23k AED.
4. Following benefits are offered under the product for both the schemes
 - ✓ Salary
 - ✓ End of Service
 - ✓ Body Repatriation in case of death
 - ✓ Ticket
 - ✓ Replacement of domestic worker – Applicable for Domestic worker visa scheme
 - ✓ Absconding of domestic worker – Applicable for Domestic worker visa scheme

CHAPTER

4

Business Flow

1. **T**he Insurance Company will get in to contract with MOL and document Coverages, limits, conditions & Clauses and Renewal terms.
2. Insurance company will issue Master Policy to MOL by capturing above details in the system.
3. There can be different Master Policy based on different category of workers.
4. Coverages could be different for each category of worker.
5. During Visa processing, Employer provides “Employment contract” to MOL, MOL captures various data of the worker. This information will be the primary details to be used to issue this coverage.
6. During the process of issuance of Labor card, MOL will send such information to the Insurance Company.
7. Based on category of the employee – Policy (Certificate) will be issued to cover above events for the worker.
8. There will be predefined “Tariff” to rate and calculate the premium for the worker based on the category of the worker.
9. Insurance company will track & manage the worker added and deleted (Cancellation of contract) during the month .Statement and reconciliation will be done based on this.
10. In case of complaint from employee and unlikely event, MOL will send information and Insurance Company needs to register claim and make payment to MOL/worker based on the confirmation from MOL.
11. The Policy issued to Worker will undergo changes in case if member changes the company or left the country.

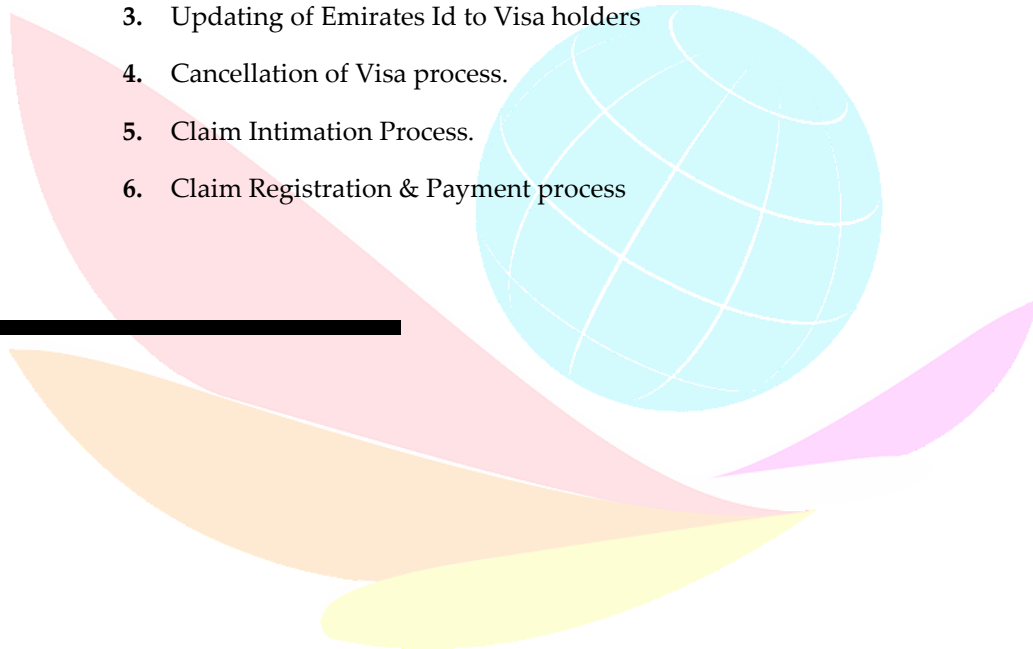
CHAPTER

5

Work Flow

Following are the workflow process

1. Master Policy Issuance Process.
2. Policy issuance Process.
3. Updating of Emirates Id to Visa holders
4. Cancellation of Visa process.
5. Claim Intimation Process.
6. Claim Registration & Payment process



Master Policy Issuance Process

Insurance company and MOL negotiate contract which consists of the following

1. MOL Details
2. MOL Contact details including POC.
3. Master policy Contract period – This will be open ended till cancellation.
4. Contract period for Certificates.
5. Applicable employee category
 - i. Domestic Worker Visa
 - ii. Institutional Visa.
6. Coverages & Limits
7. Conditions, Clauses, Claim clauses.
8. Premium rates. This will be fixed amount for each worker.
9. Taxes and charges – VAT component will be defined in this.
10. Co-Insurer details and share %.

Employee (User) of Insurance Company will create this contract in the system and it will not be exposed directly to MOL. Upon capturing above information, Master Policy contract will be printed. This contract will be the basis for issuance detail policy / certificates to workers.

This master policy can undergo changes on the following instances. It will be recorded as Amendment on the existing “**Master Policy Contract**”.

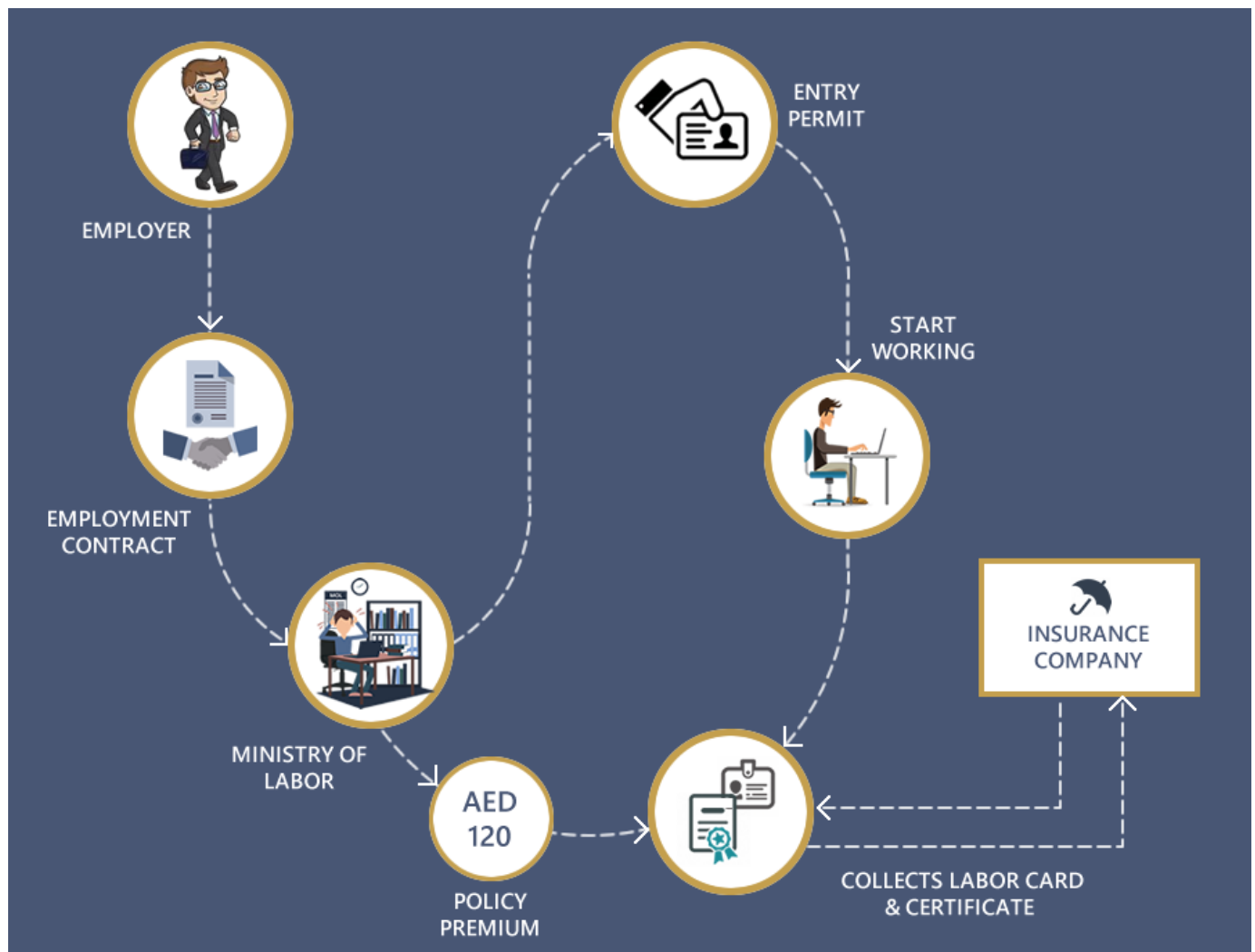
1. Any change in the limits
2. Any changes in conditions, clauses and claim clauses.
3. Premium rates.

Detail policy / certificates will follow “**Master Policy Version**” based on issue date of the corresponding detail policy / certificate.

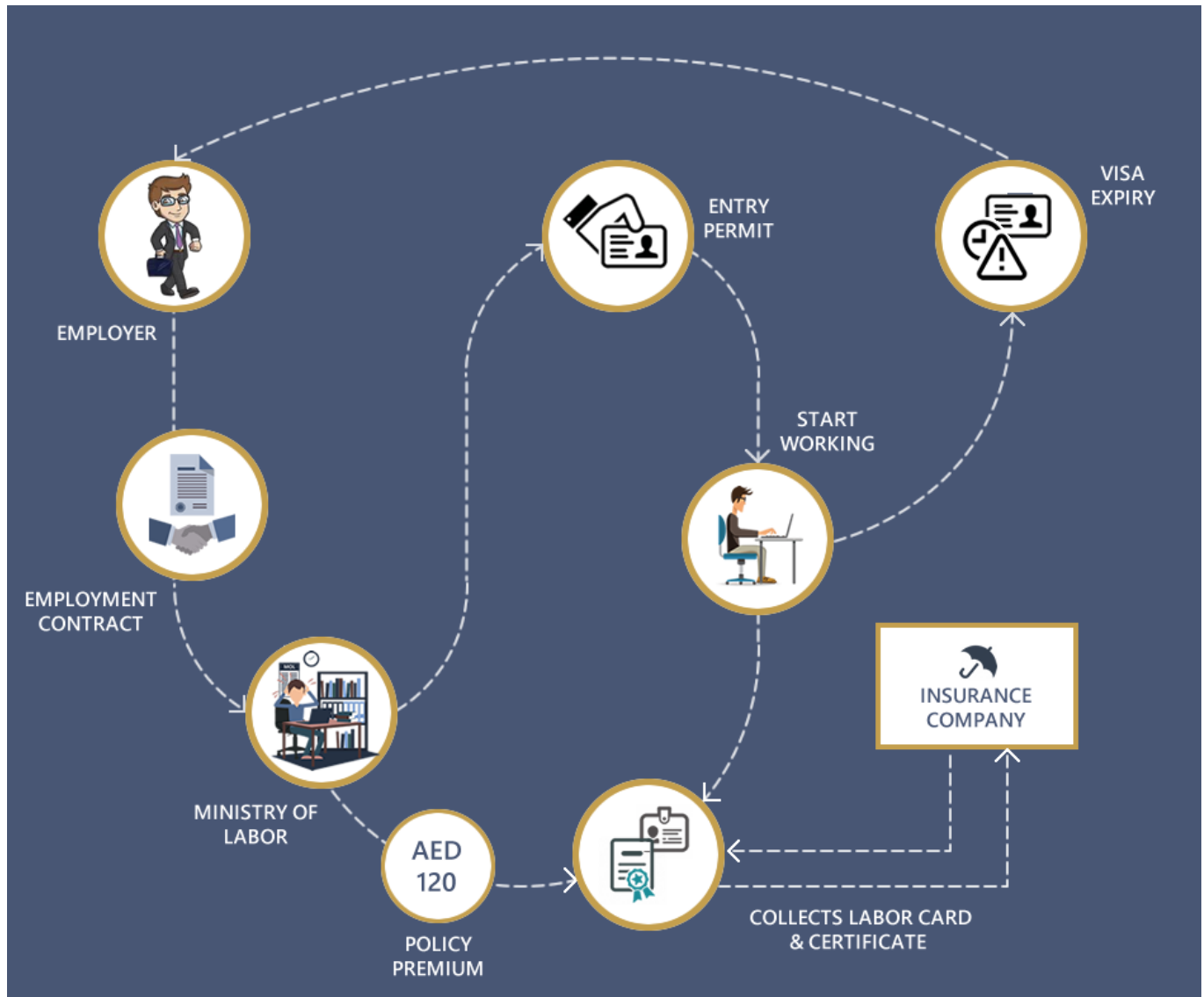
Policy Issuance Process

Policy (Detail) or certificate will be issued to workers. This policy / certificate document will be issued when a new visa issued to the worker. This visa will be provided for a specified term and certificate will follow the same. Subsequent to completion of the current term, visa will be renewed if the worker continues with the same employer. Renewal of existing visa issued to a worker will also trigger policy to be issued to the worker.

New Visa and Certificate Issuance Process



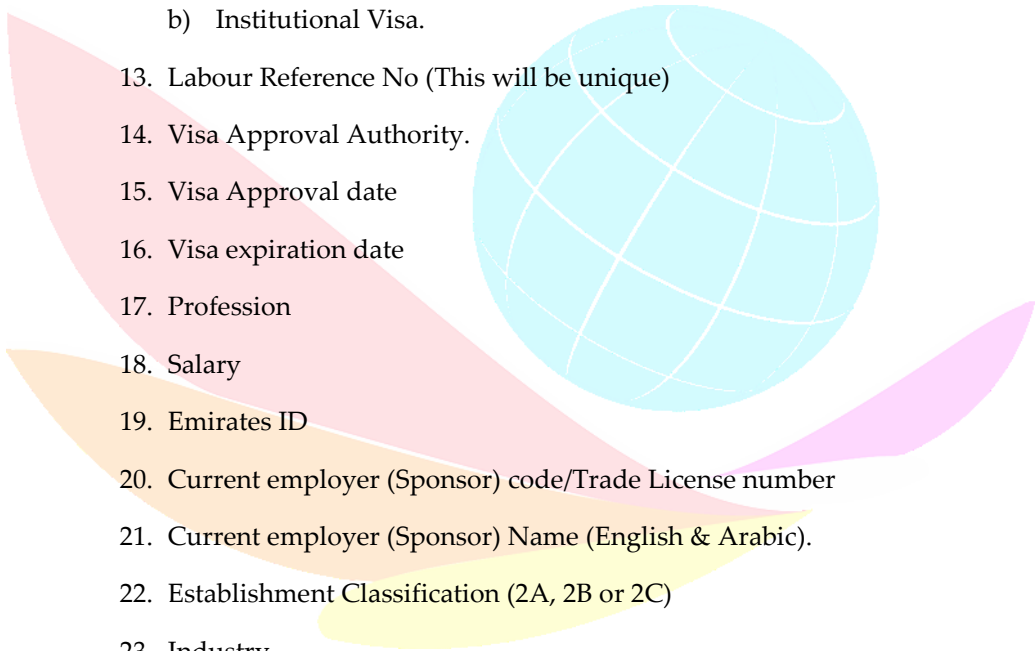
Renewal on Visa Expiry - Process



MOL will issue many visas in a day and Insurance Company needs to get this information and issue detail Policy / Certificates without any manual intervention.

Following would be the information provided

1. All the below fields may be received both in English and Arabic and in that case system should be able to store the same for report generation.
 1. Worker Name (English & Arabic)
 2. DOB
 3. Gender

4. Nationality
 5. Country of Birth
 6. Passport Type
 7. Passport No
 8. Religion
 9. Country of Birth
 10. Marital Status
 11. Employee Designation / Job Title.
 12. Employee category
 - a) Domestic Worker Visa
 - b) Institutional Visa.
 13. Labour Reference No (This will be unique)
 14. Visa Approval Authority.
 15. Visa Approval date
 16. Visa expiration date
 17. Profession
 18. Salary
 19. Emirates ID
 20. Current employer (Sponsor) code/Trade License number
 21. Current employer (Sponsor) Name (English & Arabic).
 22. Establishment Classification (2A, 2B or 2C)
 23. Industry
 24. Establishment Card Number
 25. Establishment Card Number
- 

MOL can provide above information in the following options. There needs to be a single interface which capture and process information.

1. Online submission of Visa Approved worker information (Real time).

Upon receiving the information, System needs to maintain logs & audit trail and issue policy / certificate as response.

Issuance Policy Process

1. Policy information based on Visa information
2. Worker details from the information received from MOL
3. Coverage information based on Master Policy.
4. Premium calculation based on Master Policy.
5. VAT calculation based on Master Policy.
6. Auto issuance of the certificate based on the above information.
7. Information needs to be populated on Beyontec suite tables such that information sits in UW layer.

Maintenance of Log

1. "Visa approved worker list" received for each day with status.
2. Above information needs to be available for tracking and reporting.
3. Once Policy / certificate processed for each worker – Certificate information and status also to be maintained.
4. Cancellation list received for each day with status.

Policy issuance Process: Upon receiving New / Renewal Visa issuance list / request from MOL, Beyontec suite services should do the following

1. Log "Receipt of data".
2. Validation of data with response.
3. Creation of certificates for each Labor card.
4. Calculation of Premium & VAT.
5. Issuance of certificate.
6. Updating of the Log with status and details.

Validations:

1. Labor card Reference No needs to be unique.
2. There can one active policy for a Passport type and Passport No or Emirates Id. In case new policy/certificate request received from MOL, then old policy can be auto cancelled. Further confirmation for this is awaited.
3. Visa Expiration date needs to be greater than Visa approval date.

4. Date of Birth needs to be less than Visa approval date.
5. A passport type and Passport No can't have 2 active VISA.

Assumptions

1. The Premium will not override the transaction level.
2. There is no FAC ceding for this MOL Scheme
3. Co-Insurance arrangement is fixed and it will follow the Master policy.
4. RI arrangement based on limits based on worker coverage limit.
5. RI arrangement alignment has been done in the product level and it will not be overridden in the certificate level.

Queries:

1. In case if Visa issued for 3 years (More than 2 years), whether certificate will be issued for 3 years with premium of 120 AED?
2. Whether Visa issued for short term period like 3 or 6 months? For such case, certificate issued for short period with 120 AED?
3. In case of short term visa issuance, whether MOL allow extension of Visa? If extension allowed, whether employer pays another 120 AED to get coverage?
4. If labor card issued and Visa is not provided to worker, we assume there is no refund done from Insurance.

Emirates ID Updating

For New Visa holders, Emirates Id (Unique identification of an individual) will be provided upon issuance of Work permit Visa. In case renewal of visa, this Emirates Id information will be provided during Policy issuance. Following are the suggested options

1. MOL can enable the service by passing Work permit number or Labor card Reference number, Emirates Id can be returned.
2. MOL can provide updates information once Emirates Id provided for a Visa.
3. This information will be provided using real time interfaces.

Cancellation of Visa process

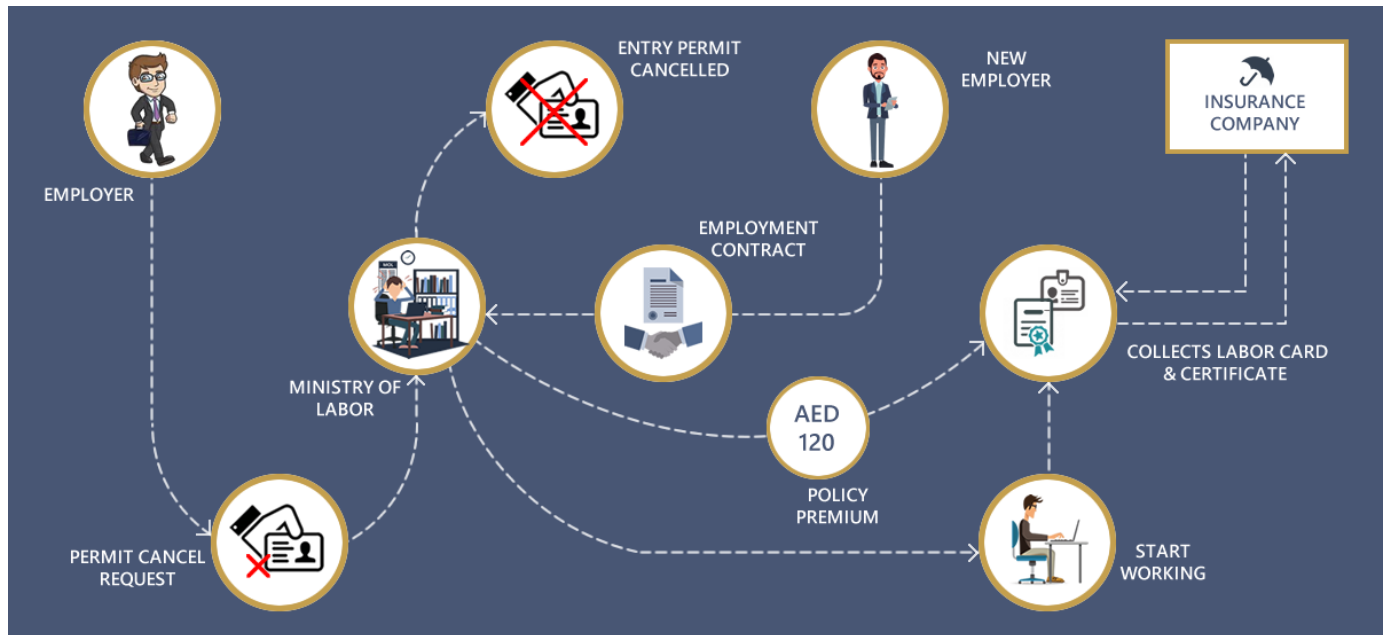
Cancellation of Visa will be processed by employer in following conditions.

1. In case if a worker changes employer within the UAE
2. In case if a worker dies to any cause.
3. Worker willing to relocate back to country of Origin.
4. Worker is moving to any other country.

During this process, MOL will provide a cancellation list with following details.

1. Labor card Reference No or Work permit reference No
2. Visa Approval Authority.
3. Cancellation Request date
4. Cancellation Date.

Cancellation & Change of Visa Process



Based on the above information, Insurance Company needs to cancel the policy / certificate for the above Visa reference number and exists in Beyontec suite. Based on setup, there can be a refund premium or there may not be any refund premium. In this specific case, there is no refund premium for cancellation cases.

New certificate will be issued in system using new labor card issued with new sponsor information.

Collection & Reconciliation Process

1. MOL Collects service fee 120 AED against coverage and remitted to Ministry of Finance. MOF is the authority to pay this collected amount to Dubai Insurance company.
2. MOL collects fees from employer and transfer to MOF.
3. MOF will transfer this amount to Insurance Company's Account.

Option 1:

- a) MOL transfer Insurance fees to MOF with Labor card Reference Number.
- b) MOF transfer money to Insurance Company account with labor card reference number,
- c) Insurance Company updates transferred amount in the system for the day.

- d) Insurance Company will reconcile certificate number (labor card reference no) and Payment file from MOF.
- e) Insurance Company provides reconciliation file.

Option 2:

- a) MOL transfer Insurance fees to MOF.
- b) MOF transfer money to Insurance Company account.
- c) Insurance Company updates transferred amount in the system for the day.
- d) Insurance Company allocate this amount based on FIFO basis on certificate issued.
- e) Insurance Company provides reconciliation file based on FIFO allocation.

Queries

- 1. Frequency of transfer from MOF to Insurance Company.
- 2. Which option used during the collection process.

Assumptions

- 1. There are no statements sent to MOL from Insurance Company.
- 2. MOF transfer the amount includes VAT, Insurance Company remit VAT accordingly.

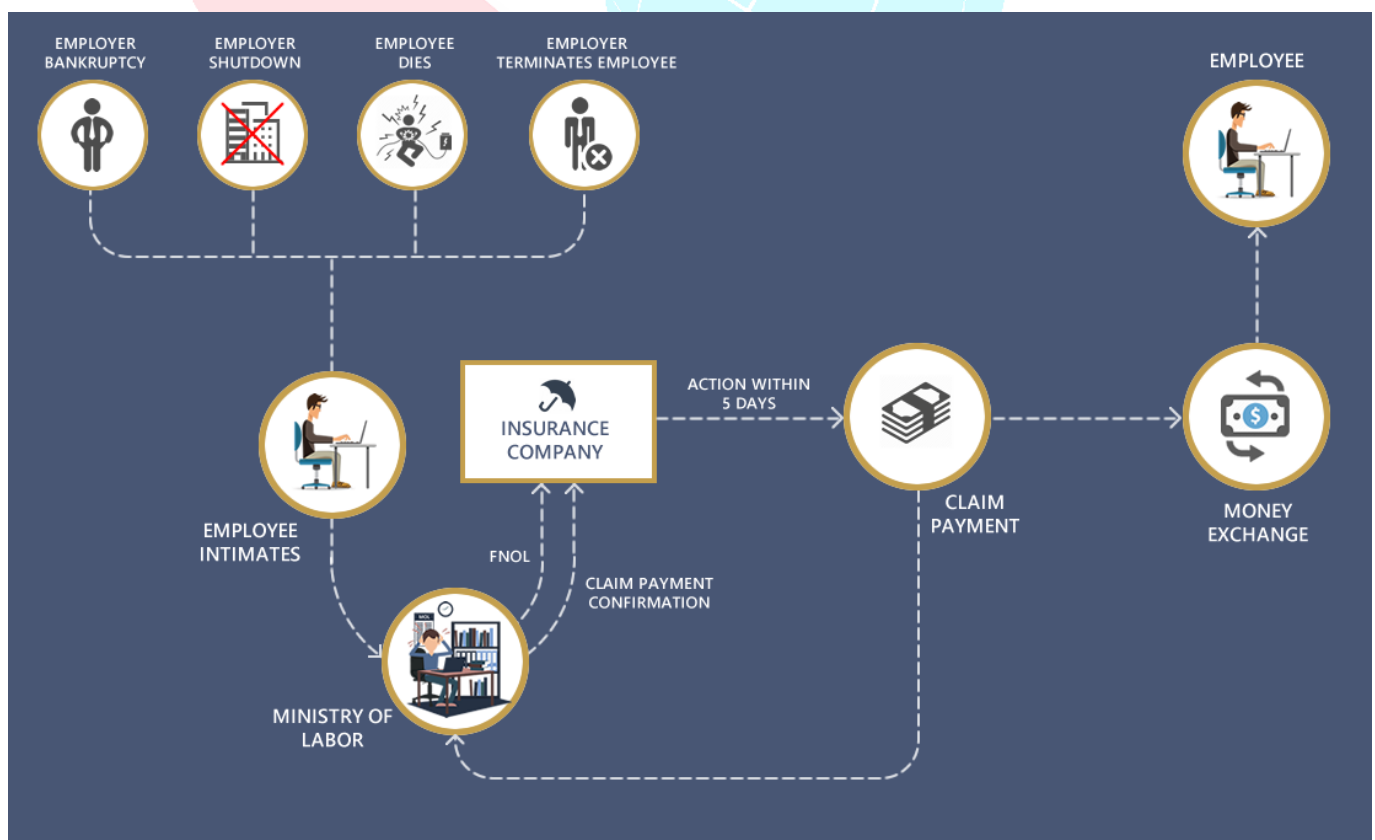
Claim Intimation Process

Claim intimation will happen when there is an eventuality happens.

- 1. Worker launch complaint based on any issues.
- 2. Claim will be intimated to Insurance Company by the ministry of labor.
- 3. This intimation of complaint from MOL to Insurance company will be FNOL in Beyontec suite.

4. Subsequent to Complaint intimation, MOL will provide update and progress on the complaints. This information will be sent to Insurance company and will be maintained in the claim file. Scope of this information will be Documents and Notes from MOL.
5. Once MOL made decision on amount to be settled to worker and it will be intimated to Insurance Company with “Complaint No”.
6. Claim needs to be settled within 5 working days after confirmation from MOL.
7. During confirmation of payment amount, MOL needs to be provide “Party to receive payment”. It can be MOL in case of tickets and to worker in case of Salary.
8. Claim needs to be settled to workers through payment done in any of the exchange houses. Modalities for the same are yet to be finalized.
9. Claim can single claim or bulk claim. Data exchange mode for claim are yet to be finalized.

Claim Intimation Process



The Following are possible eventuality and process

1. If a Sponsor went bankruptcy.
2. In this case, MOL will provide Sponsor information and the system needs to register "Bulk claim" for all the workers under this sponsor. Salary / compensation will be the sum payable to the worker.
3. If an employer shut down
4. In this case, MOL will provide employer information and system needs to register "Bulk claim" for all the workers under this employer. Salary / compensation will be the sum payable to the worker.
5. If a worker died and repatriation expenses to be paid.
6. In this case, MOL will provide specific information of the member and it could be "Emirates ID" / "Visa Reference NO". Repatriation expenses will be the sum payable to the worker.
7. If an institution / sponsor terminates services of worker and any issues on payment end of service / tickets. MOL will provide worker information and Insurance Company needs to process claims and make payments.

Following would be the possible information to be provided.

Individual Claim:

1. Sponsor / Institution Information
2. Claim launch date.
3. Individual worker – Emirates Id / Visa reference No
4. Claim Reason
5. Claim Description.
6. Claim Payment type (Salary / Ticket, Repatriation expense)
7. Claim Documents.

Bulk Claim:

In case of Sponsor went bankrupt or shutdown, MOL can provide claim information for set of workers. Information to be shared will be very similar to Individual complaints.

Claim Registration and Payment Process

- a) System needs to register claim intimation for the "Batch". If there are intimation of claim about 5 members in a lot, then this will be considered as "One Batch".
- b) System needs to review worker details. It needs to pick up the certificate issued for the latest work permit.
- c) Emirates Id will be provided as Worker reference, the system needs to find latest certificate to link to the claim.
- d) Register one claim for each member.
- e) Reserve amount being the claim amount
- f) Coverage based on "Claim Payment type".
- g) There needs to be an option to review all the claims in a Batch.
- h) User should be able to review and confirm the batch.
- i) Upon approval of the batch, Payment should be done through "Exchange house".

Information to be provided by MOL during Payment confirmation

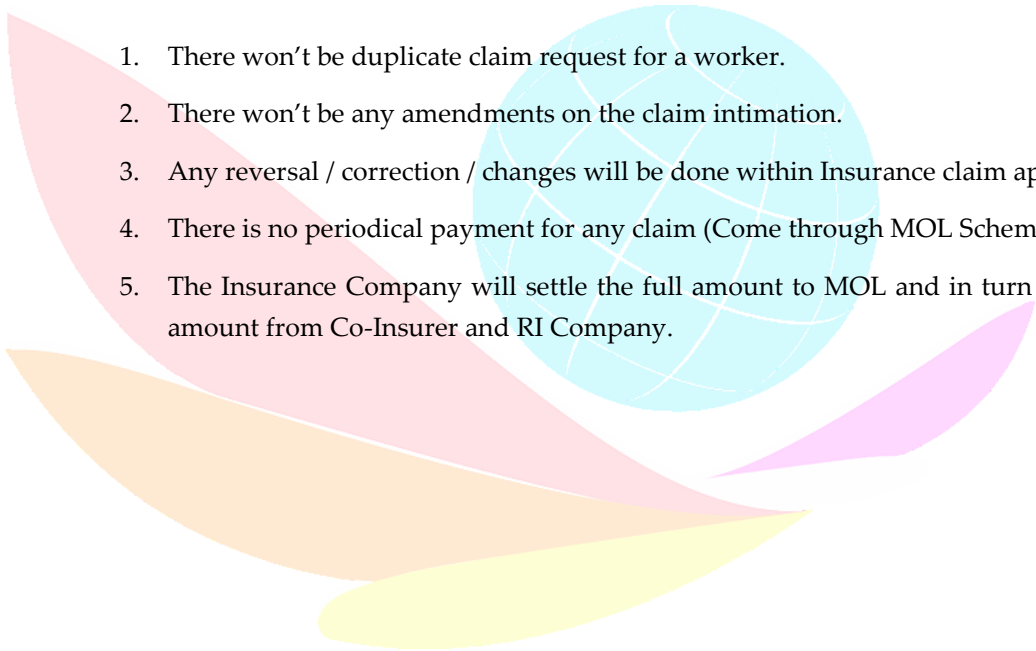
- a) Complaint Reference No
- b) Worker Labor card number
- c) Sponsor reference number
- d) Payment amount
- e) Payment to whom (MOL / Worker).
- f) If payment to be made to worker
 - 1. Worker Phone number
 - 2. Worker email id (Optional)

Queries

- 1. In case if MOL Sends complaint which is not valid claim based on Visa expiry date, whether Insurance company can reject the claim?
- 2. In case if claim amount goes beyond 23k for the worker, whether Insurance can limit on paying to 23k?

3. In case if total limit across all claims for the worker for the certificate period goes beyond 23K, whether Insurance can decide to pay based on limit.
4. If Insurance company has different estimate based on claim type than MOL decision, what would be the process to be followed?
5. Process for transferring payment to Exchange house in case of payment to worker
6. Process for transferring payment to MOL in case of payment to MOL.

Assumptions

- 
1. There won't be duplicate claim request for a worker.
 2. There won't be any amendments on the claim intimation.
 3. Any reversal / correction / changes will be done within Insurance claim application.
 4. There is no periodical payment for any claim (Come through MOL Scheme).
 5. The Insurance Company will settle the full amount to MOL and in turn collect the amount from Co-Insurer and RI Company.

CHAPTER

6

Legal Module

In case of catastrophic event where large employers shuts down or goes bankrupt, there are possibilities of litigations. The Insurance Company would like to keep track of those litigations through the legal module. This legal module has been part of a Beyontec suite claim system.



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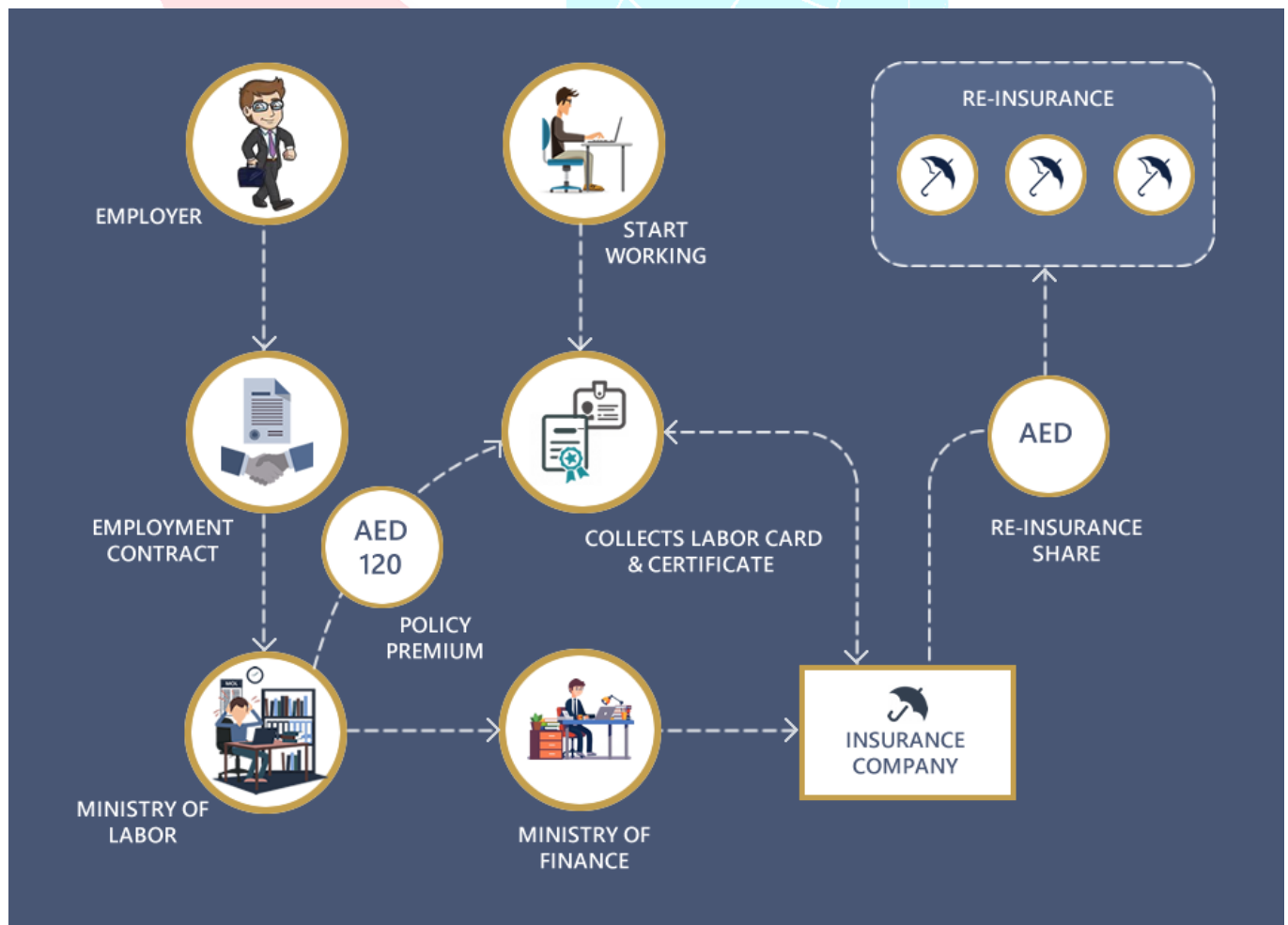
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Reinsurance & Co-Insurance

This scheme may offer reinsurance & coinsurance module for RI allocation as per treaty setup / coinsurance distribution both at UW and Claim transaction. Above arrangement based on the product setup of the corresponding scheme and specific to the Insurance company.

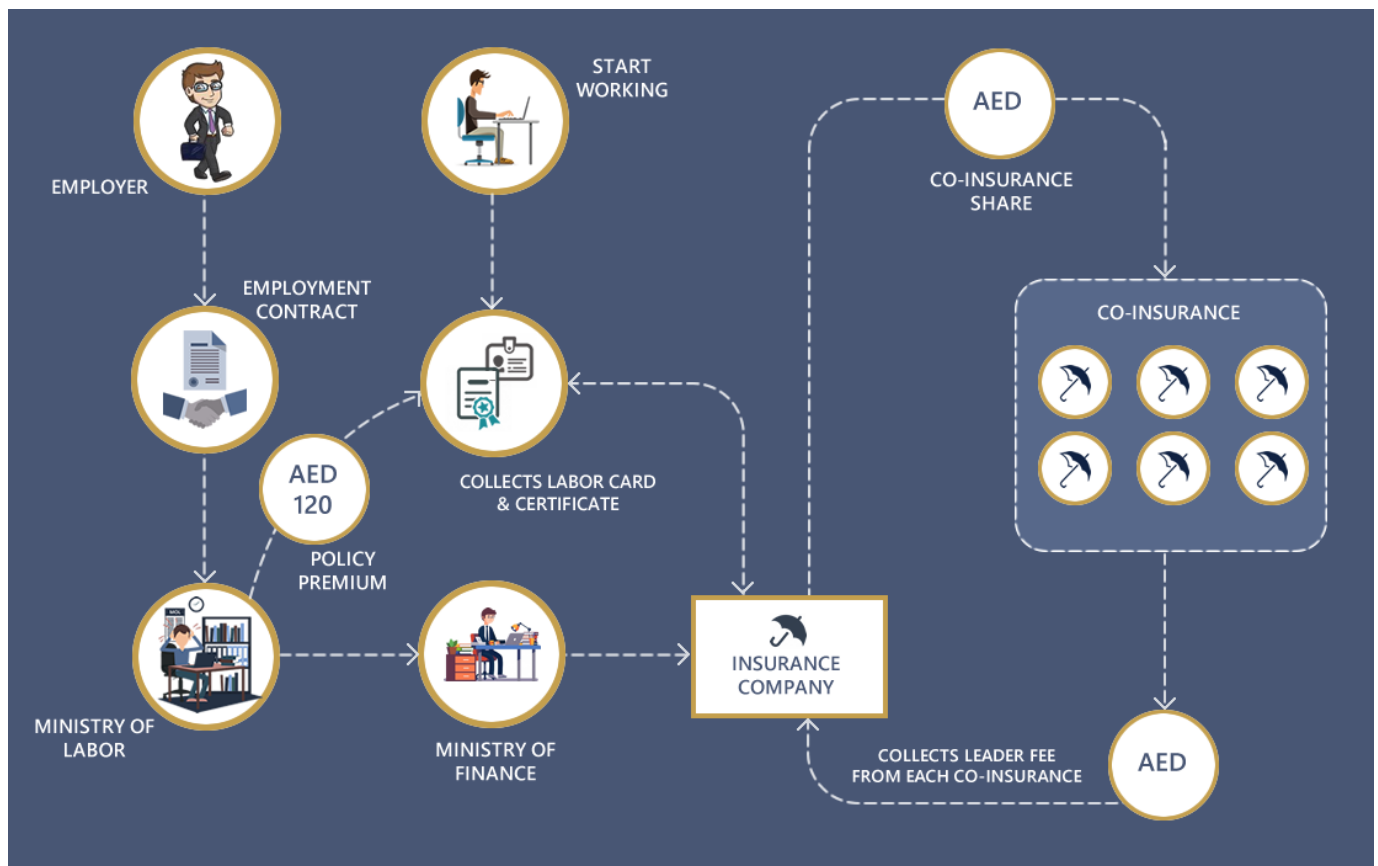
Coinsurance allocation will follow based on Master policy issued and Reinsurance allocation will follow treaty setup for the product.

Re-Insurance Process



- Reinsurance allocation will happen for premium collected for the certificates issued for the month.
- RI commission calculated on the ceded premium based on treaty agreement,
- Any claim share payable from RI during the month will be considered.
- Premium – Commission – Claim share will be paid to Reinsurance participants as per treaty agreement.

Co-Insurance – Process



- Co-Insurance allocation will happen for premium collected for the certificates issued for the month.
- Leader fee calculated on the co-insurance premium based on Master policy agreement,
- Any claim share payable from co-insurance participant during the month will be considered.

- d) Premium – Commission – Claim share will be paid to co-insurance participants as per agreement.
- e) Insurance Company will send this statement at the end of every month and will seek confirmation from co-insurer.
- f) Amount will be paid after 15 days from statements sent over to co-insurer.



CHAPTER

8

Integrations

Integration within Beyontec Suite

- g) Accounting Integration for UW & Claims

Premium underwritten will be booked as consolidated entry for the period in Finance.

Claim paid will be booked by claim in finance module.

- h) RI Integration for UW & Claims.
- i) Co-Insurance integration for UW & Claims.

Integration with Third Party.

- a) Integration between ministry of labor and Insurance Company for exchange of member data.
- b) Integration between the ministry of labor and Insurance company to update the Emirates ID for a new work-visa
- c) Integration between the ministry of labor and Insurance Company for exchange of Cancel Visa.
- d) Integration between ministry of labour and Insurance Company for exchange of Claim Intimation.
- e) Integration between Exchange house and insurance for claim payments.

CHAPTER

9

Security Aspects To Be Handled

MOL will share Worker's data to the Insurance Company to create certificates. This data will include Worker personal details, Emirates id and salary information. There will be a disclosure from Insurance Company on security aspects on Data transmission, storage and retrieval.

1. Any request and response to MOL services in a secured way.
2. Personal data needs to be stored with encrypted and can be viewed using decryption logic.
3. Specific Personal data can be viewed in screen from Authorized users only.

CHAPTER

10

Language Support

Beyontec Suite supports multilingual in the master level. There are 2 languages supported at the transaction level for “Data capture” character fields. In case if the Name of worker captured, it should be captured for both English and Arabic.

