



**Computer Sciences Corporation
Financial Services Group**

**INTEGRAL LIFE -
Proposals / New Business**

Education Manual

**Prepared by
CSC FSG Asia**

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Publication History

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1. New Contract Proposal

1.1 New Business Proposal Creation

1.1.1 New Business Proposal Data Entry – Non Unit Linked

Below are the steps for proposal data entry for a non unit linked product.

Select Proposals/New Business > New Contract Proposal

The screenshot shows the INTEGRAL Admin interface. The top navigation bar includes the CSC logo, the title "INTEGRAL Admin", and links for "Session Info | Help | Home | Logout". On the left, a "Main Menu" sidebar lists various modules: System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Statistics, Reassurance Accounts, Life Agents, Proposals/New Business, Contract Servicing, Surrenders and Claims, Unit Pricing, and Contract Enquiries. The "Proposals/New Business" menu item is highlighted. A central modal window titled "New Contract Proposal" displays sub-options: Contract Issue, Alter/Cancel from Incept, Substd, Hospitsn & Death, Medical Provider, Medical Bill, and Policy Notes. To the right of the modal, under "Login Into", there are dropdown menus for "Company" (set to "CSC Life") and "Branch" (set to "Head Office"), with an "Apply" button below them. The top right of the main area shows a welcome message "Welcome, Melanie Loo", the login time "18/07/2013", and the current business date "01/01/2013".

Below is the New Contract Proposal Submenu.

The screenshot shows the "New Contract Proposal Submenu" interface. The top navigation bar includes the CSC logo, the title "New Contract Proposal Submenu", and links for "Session Info | Help | Home | Logout". The left sidebar is identical to the previous screenshot, showing the "Proposals/New Business" menu item as selected. The main content area has two sections: "Input" and "Actions". The "Input" section contains fields for "Contract Number" (with a magnifying glass icon) and "Contract Type" (a dropdown menu currently set to "TEN Traditional Endowment"). The "Actions" section contains several radio buttons for different actions: "Create New Contract" (selected), "Follow-up Status Update", "U/W Approval Reversal", "Modify Unissued Contract", "Contract Proposal Enquiry", and "Fast Track Issue". At the bottom right of the main area is a "Continue" button with a right-pointing arrow.

Select the contract type and select 'Create New Contract', click Continue to proceed.

This screen is the general screen for any proposal.

The screenshot shows the 'TEN Traditional Endowment' proposal screen. At the top right, there are links for 'Session Info | Help | Home | Logout'. On the left, a sidebar titled 'Extra Info' lists options such as Joint Owner, Assignee, Apply Cash, Despatch Address, Payor, Commission, Direct Debit, Follow-ups, Beneficiaries, Group Details, Anniversary, Trustee, Transactions History, Policy Notes, and Reducing Term. The main form area contains fields for Contract Number (00000480), Contract Owner (with a search icon), Risk/Premium Status (Proposal selected), and Concurrent Proposal (unchecked). Below these are sections for Risk Commencement Date (01/01/2013), Proposal Date, Method of Payment, No. of Policies (1), Billing Frequency, First Billing Date, Contract Currency (SGD), Cross Reference Type, Contract Register, Application Form Number, Agency, Billing Currency, Cross Reference Number, Source of Business, Application Form Date, Campaign, Non-forfeiture Option, Income Source, Servicing Branch (Head Office), Codes, and Auto. Increase. At the bottom right are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue'.

Click Refresh and the system will process the validation and display all the mandatory fields with the appropriate error messages in red as shown below.

This screenshot shows the same proposal screen after a refresh. The 'Contract Owner' and 'Agency' fields now have red borders around them, indicating they are mandatory fields that must be entered. A message box on the left titled 'Messages' displays two error messages: 'Field must be entered' and 'Date must be entered'. The rest of the form fields appear to be valid.

If the client number is known, user can enter the client number directly into the Contract Owner field. Else, to search for the Contract Owner, click on the binocular button under Contract Owner and the following client scroll screen will show. This screen will list all available clients.

Client Scroll

Session Info | Help | Home | Logout

Select	Client	Name	ID Number	Address
<input type="radio"/>	50000198	3Com Corp		Switzerland
<input type="radio"/>	50000366	AAA Insurance Compan		777 Shenton Way
<input type="radio"/>	50000755	Aaron, Boswell		6510 Harrison St
<input type="radio"/>	50000756	Aaron, Eubank		6531 Forrer St
<input type="radio"/>	50000201	Abbott Laboratories		A-46, Sector-62
<input type="radio"/>	50000281	ABC Corporation		Singapore
<input type="radio"/>	50000757	Abel, Baird		654 E Laporte Dr
<input type="radio"/>	50000204	Abercrombie & Fitch		Indore
<input type="radio"/>	50000208	ABM Industries Incor		Indore

Locate Exact Match ID Number
More...

Select Modify Enquiry Delete Exit Previous Refresh Continue ➔

If the client cannot be found in this list, user is able to create the client from this screen by selecting the Add Personal Client under the Functions column. Refer to BRSO CN-01-Personal Client Maintenance for details on how to create client).

Enter the client name and click Continue to filter the list. For further filtering with more criteria, use the Filter function on the bottom left column.

Client Scroll

Session Info | Help | Home | Logout

Select	Client	Name	ID Number	Address
<input type="radio"/>	50000367	Lim, Adrian	S1230001A	123, Orchard Roa
<input type="radio"/>	50000369	Lim, Adrian	S1230001A	234, Tanjung Pag
<input type="radio"/>	50000371	Lim, Benny	S1230002A	88, Orchard Road
<input type="radio"/>	50000372	Lim, Clement	S1230003A	88, Orchard Road
<input type="radio"/>	50000481	Lim, Clement	S1230011A	123, Orchard Roa
<input type="radio"/>	50000373	Lim, Dan	S1230004A	88, Orchard Road
<input type="radio"/>	50000633	Lim, Eason	S1230101A	123, Orchard Roa
<input type="radio"/>	50000635	Lim, Eason	S1230101A	99, Temasek Raod
<input type="radio"/>	50000636	Lim, Eason M	S1230101A	123, Orchard Roa

Locate Exact Match ID Number
More...

Select Modify Enquiry Delete Exit Previous Refresh Continue ➔

Click on the Filter and the following screen will show.

CSC INTEGRAL Admin

Client Filter

Session Info | Help | Home | Logout

Personal Client Filter Data

Surname: Lim Given Name: _____

Date of Birth: to

Sex: Select _____

Corporate Client Filter Data

Name: _____

Generic Filter Data

Client type: P Role: Select _____

Status: Select _____

Exact Match:

Servicing Branch: Select _____

Search limit: 999999

Exit | Previous | Refresh | Continue ➔

The search criteria are:

- Surname
- Given Name
- Middle Names
- Date of Birth (from and to range)
- Sex

Enter the Surname and Date of Birth and click Continue.

CSC INTEGRAL Admin

Client Filter

Session Info | Help | Home | Logout

Personal Client Filter Data

Surname: Lim Given Name: _____

Date of Birth: 01/01/1980 to 31/01/1980

Sex: Select _____

Corporate Client Filter Data

Name: _____

Generic Filter Data

Client type: P Role: Select _____

Status: Select _____

Exact Match:

Servicing Branch: Select _____

Search limit: 999999

Exit | Previous | Refresh | Continue ➔

The system will display the list of clients that has the Date of Birth falls under the date range entered, as shown below.

CSC INTEGRAL Admin

Client Scroll

Session Info | Help | Home | Logout

Locate: Lim Exact Match ID Number

Select	Client	Name	ID Number	Address
<input type="radio"/>	50000367	Lim, Adrian	S1230001A	123, Orchard Roa
<input type="radio"/>	50000369	Lim, Adrian	S1230001A	234, Tanjung Pag
<input type="radio"/>	50000372	Lim, Clement	S1230003A	88, Orchard Road
<input type="radio"/>	50000481	Lim, Clement	S1230011A	123, Orchard Roa
<input type="radio"/>	50000373	Lim, Dan	S1230004A	88, Orchard Road
<input type="radio"/>	50000633	Lim, Eason	S1230101A	123, Orchard Roa
<input type="radio"/>	50000635	Lim, Eason	S1230101A	99, Temasek Raod
<input type="radio"/>	50000636	Lim, Eason M	S1230101A	123, Orchard Roa
<input type="radio"/>	50000650	Lim, Harry	S1230102A	123, Orchard Roa

More... Select Modify Enquiry Delete Exit Previous Refresh Continue ➔

CSC INTEGRAL Admin

Client Scroll

Session Info | Help | Home | Logout

Locate: Lim Exact Match ID Number

Name	ID Number	Address	Alias	AAadr	Status
Lim	S1230001A	123, Orchard Roa	+ +	AC	
Lim	S1230001A	234, Tanjung Pag	D	AC	
Clement	S1230003A	88, Orchard Road		AC	
Clement	S1230011A	123, Orchard Roa		AC	
	S1230004A	88, Orchard Road		AC	
Lim	S1230101A	123, Orchard Roa	+ +	AC	
Lim	S1230101A	99, Temasek Raod	D	AC	
Lim M	S1230101A	123, Orchard Roa	A	AC	
Lim	S1230102A	123, Orchard Roa		AC	

More... Select Modify Enquiry Delete Exit Previous Refresh Continue ➔

The column display the following info

- Client Number
- Name
- ID Number
- Address
- Alias indicator
- Dispatch Address indicator
- Status

To view more detail of a client, select one particular client and click on the Enquiry button.

The screenshot shows the 'Client Scroll' screen. At the top, there is a search bar with 'Locate' set to 'Lim' and an 'Exact Match' checkbox. To the right is a 'Session Info' menu. Below the search bar is a table listing clients. The first row selected has ID 50000367 and Name Lim, Adrian. The table includes columns for Select, Client, Name, ID Number, and Address. At the bottom of the table are buttons for 'Select', 'Modify', 'Enquiry', and 'Delete'. A 'More...' link is located in the top right corner of the table area.

Select	Client	Name	ID Number	Address
<input checked="" type="radio"/>	50000367	Lim, Adrian	S1230001A	123, Orchard Roa
<input type="radio"/>	50000369	Lim, Adrian	S1230001A	234, Tanjung Pag
<input type="radio"/>	50000372	Lim, Clement	S1230003A	88, Orchard Road
<input type="radio"/>	50000481	Lim, Clement	S1230011A	123, Orchard Roa
<input type="radio"/>	50000373	Lim, Dan	S1230004A	88, Orchard Road
<input type="radio"/>	50000633	Lim, Eason	S1230101A	123, Orchard Roa
<input type="radio"/>	50000635	Lim, Eason	S1230101A	99, Temasek Raod
<input type="radio"/>	50000636	Lim, Eason M	S1230101A	123, Orchard Roa
<input type="radio"/>	50000650	Lim, Harry	S1230102A	123, Orchard Roa

The screenshot shows the 'Client Maintain - Personal' screen. At the top, there are fields for Client Number (50000367), Servicing Branch (Head Office), and Inception Date (01/01/2013). Below these are fields for Last Name (Lim) and First Name (Adrian). On the left, under 'Functions', there are links for Salary History, S/S Retentions, Bankrupt, and Additional Info. On the right, there are sections for Gender (Male), Salutation (Mr), Nationality (Singapore), and Client Status (Active). Below this are sections for Contact Details and Other Details. Under Contact Details, there are fields for Type of Address (Residential Address), Street (123, Orchard Road), Line 2, Line 3, Line 4, and Line 5. Under Other Details, there are fields for Email Address (adrianlim@gmail.com), Mobile (+65-98765432), Office (+65-65432123), Home (+65-61234567), Country (Singapore), Zip Code (123456), and a 'Continue' button at the bottom right.

Click Continue to get out of the Filter screen.

On the Client Scroll screen, select the correct client and click the ‘Select’ button or Continue,

The screenshot shows the 'Client Scroll' screen. At the top, there are search fields for 'Locate' (containing 'Lim') and 'ID Number'. Below is a table with columns: Select, Client, Name, ID Number, and Address. The table lists several clients, all with ID numbers starting with S123. At the bottom are buttons for 'Select', 'Modify', 'Enquiry', and 'Delete'. Navigation buttons at the bottom right include 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

Select	Client	Name	ID Number	Address
<input checked="" type="radio"/>	50000367	Lim, Adrian	S1230001A	123, Orchard Roa
<input type="radio"/>	50000369	Lim, Adrian	S1230001A	234, Tanjung Pag
<input type="radio"/>	50000372	Lim, Clement	S1230003A	88, Orchard Road
<input type="radio"/>	50000481	Lim, Clement	S1230011A	123, Orchard Roa
<input type="radio"/>	50000373	Lim, Dan	S1230004A	88, Orchard Road
<input type="radio"/>	50000633	Lim, Eason	S1230101A	123, Orchard Roa
<input type="radio"/>	50000635	Lim, Eason	S1230101A	99, Temasek Raod
<input type="radio"/>	50000636	Lim, Eason M	S1230101A	123, Orchard Roa
<input type="radio"/>	50000650	Lim, Harry	S1230102A	123, Orchard Roa

and the client info will be brought forward to the general screen as shown below.

The screenshot shows the 'TEN Traditional Endowment' screen. It has fields for 'Contract Number' (00000480), 'Contract Owner' (50000367), and 'Risk/Premium Status' (Proposal). Below is a table with columns: Client, Name of Client, ID Number, Address, Alias, and AAdr. The table lists various clients, including Aaron, Boswell, Aaron, Eubank, Abel, Baird, ABM Industries Incor, Ace Hardware Corpora, ACT Manufacturing In, Adam, Clarence, Adam, Harward, Adam, Jones, and Adam, Wilson.

Client	Name of Client	ID Number	Address	Alias	AAdr
50000755	Aaron, Boswell		6510 Harrison St		
50000756	Aaron, Eubank		6531 Forrer St		
50000757	Abel, Baird		654 E Laporte Dr		
50000208	ABM Industries Incor		Indore		
50000210	Ace Hardware Corpora		123 Main Street		
50000212	ACT Manufacturing In		123 Main STreet		
50000760	Adam, Clarence		6544 Dykes Way		
50000385	Adam, Harward		115 Aflac Street		
50000758	Adam, Jones		6541 N 67th Ave		
50000761	Adam, Wilson		6545 Pine Mill R		

To search for the Agent, click on the binocular button under the Agency and the following client scroll screen will show. This screen will list all the agents for selection.

The screenshot shows the 'Client Scroll' screen. At the top, there are search fields for 'Locate Name' (containing 'Lim') and 'ID Number'. Below is a table with columns: Client, Name of Client, ID Number, Address, Alias, and AAdr. The table lists various agents, including Aaron, Boswell, Aaron, Eubank, Abel, Baird, ABM Industries Incor, Ace Hardware Corpora, ACT Manufacturing In, Adam, Clarence, Adam, Harward, Adam, Jones, and Adam, Wilson.

Client	Name of Client	ID Number	Address	Alias	AAdr
50000755	Aaron, Boswell		6510 Harrison St		
50000756	Aaron, Eubank		6531 Forrer St		
50000757	Abel, Baird		654 E Laporte Dr		
50000208	ABM Industries Incor		Indore		
50000210	Ace Hardware Corpora		123 Main Street		
50000212	ACT Manufacturing In		123 Main STreet		
50000760	Adam, Clarence		6544 Dykes Way		
50000385	Adam, Harward		115 Aflac Street		
50000758	Adam, Jones		6541 N 67th Ave		
50000761	Adam, Wilson		6545 Pine Mill R		

The same filter applies here for the Agent. Enter the Name and system will display agent that starts with the name entered.

The screenshot shows a search interface titled "Client Scroll". On the left, there's a sidebar with "Extra Info" and "Functions" sections, and a "Advance Search" button. The main area has search fields for "Locate Name" (containing "Lim"), "Exact Match" (unchecked), and "ID Number" (empty). A "More..." button is at the top right. Below is a table of client records:

Client	Name of Client	ID Number	Address	Alias	AAdr
50000371	Lim, Benny	S1230002A	88, Orchard Road		
50000372	Lim, Clement	S1230003A	88, Orchard Road		
50000373	Lim, Dan	S1230004A	88, Orchard Road		
50000638	LimAgent, Jerome	S1230103A	123, Orchard Roa		
50000637	LimAgent, Kenneth	S1230102A	123, Orchard Roa		
50000639	LimAgent, Larry	S1230104A	123, Orchard Roa		
50000662	Littlejohn, Todd		8117 Dongan Ave		
50000701	Lopez, Vivian		8994 Alderson Av		
50000788	Loucks, Luon		6908 Southridge		
50000718	Luis, Wilbert		9200 Bolsa Ave,		

At the bottom are "Exit", "Previous", "Refresh", and "Continue" buttons.

Click on the hyperlink of the correct agent the agent info will be brought forward to the general screen as shown below.

This screenshot shows a search interface for agents. It includes fields for "Agency" (60000139) and "Campaign" (Select). There's also a "Field must be entered" and "Date must be entered" message. An "Auto. Increase" checkbox is present.

Enter all the required information as shown below.

The screenshot shows a form titled "TEN Traditional Endowment". The left sidebar has "Extra Info" and "Messages" sections, with validation messages "Field must be entered" and "Date must be entered". The main form contains various input fields grouped into sections:

- Contract Number:** 00000480
- Risk/Premium Status:** Proposal
- Contract Owner:** Lim, Adrian
- Concurrent Proposal:** (checkbox)
- Risk Commencement Date:** 01/01/2013
- Proposal Date:** 01/01/2013
- Billing Frequency:** Annual
- Method of Payment:** Direct Billing (Cash)
- First Billing Date:** (date field)
- No. of Policies:** 1
- Contract Currency:** SGD
- Billing Currency:** SGD
- Cross Reference Type:** Select
- Cross Reference Number:** (text field)
- Source of Business:** Agent
- Application Form Number:** (text field)
- Application Form Date:** (date field)
- Contract Register:** Singapore
- Campaign:** (Select)
- Proposal Received Date:** 01/01/2013
- U/W Decision Date:** (date field)
- First Issue Date:** (date field)
- Non-forfeiture Option:** Select
- Income Source:** (text field)
- Servicing Branch:** Head Office
- Codes:** (dropdown)
- Auto. Increase:** (checkbox)

At the bottom are "Exit", "Previous", "Refresh", and "Continue" buttons.

Click Refresh and the system will run the validation again and if all mandatory fields are entered, the red box and error message will be removed and user is allowed to proceed to the next step.

TEN Traditional Endowment

Session Info | Help | Home | Logout

Contract Number 00000480	Risk/Premium Status Proposal
Contract Owner 50000367 Lim, Adrian	Concurrent Proposal <input type="checkbox"/>
Risk Commencement Date 01/01/2013	
Billing Frequency Annual	
First Billing Date 01/01/2014	
Contract Currency SGD	
Cross Reference Type -----Select-----	
Contract Register Singapore	
Application Form Number <input type="text"/>	
Agency 60000139 LimAgent, Larry	
Proposal Date 01/01/2013	Method of Payment Direct Billing (Cash)
No. of Policies 1	Billing Currency SGD
Cross Reference Number <input type="text"/>	
Source of Business Agent	
Application Form Date <input type="text"/>	
Campaign -----Select-----	
Proposal Received Date 01/01/2013	
U/W Decision Date <input type="text"/>	
First Issue Date <input type="text"/>	
Non-forfeiture Option -----Select-----	
Income Source <input type="text"/>	
Servicing Branch Head Office	
Codes -----Select-----	
Auto. Increase <input type="checkbox"/>	

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

This screen captures the Live Assured detail.

Lives Assured

Session Info | Help | Home | Logout

Contract Number 00000480	Life no 01	Joint Life Number 00
Life 50000367 Lim, Adrian		Sex -----Select-----
Date of Birth <input type="text"/>		Age Last Brth 0
Medical Evidence -----Select-----		Occupation -----Select-----
Pursuit Code -----Select-----		BMI <input type="text"/>
Height/Weight <input type="text"/> / <input type="text"/>		Joint Life <input type="button"/> Previous <input type="button"/>

Exit | Previous | Refresh | Continue ➔

Note: the Refresh button can be used on each screen to check the mandatory field.
Enter the required information as shown below.

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Lives Assured

Session Info | Help | Home | Logout

Extra Info

- Questions
- Underwriting Confirmation
- Sub-standard

Contract Number	Life no	Joint Life Number
00000480	01	00
Life	Sex	
50000367	-----Select-----	
Lim, Adrian	Age Last Brth	
Date of Birth	0	
	Occupation	
Medical Evidence	Smoking	
Medical Examiners Report	-----Select-----	
Pursuit Code	-----Select-----	
Height/Weight	BMI	
180	/ 70	

Joint Life **Previous**

Exit **Previous** **Refresh** **Continue ➔**

Click Continue to proceed.

Note: for different product, the life assured entry age is different. If the wrong client is selected that does not fall within the age range, system will give error message at the component screen.

This screen captures all the questions and answers for this proposal.

CSC INTEGRAL Admin

Underwriting Questionnaire

Session Info | Help | Home | Logout

Extra Info

Functions

Contract Number	Life Number	Joint Life No												
00000480	01	00												
Life Assured														
50000367 Lim, Adrian														
<table border="1"> <thead> <tr> <th>Questions</th> <th>Answers</th> </tr> </thead> <tbody> <tr> <td>Has the life assured used tobacco products in the last 12 months?</td> <td>-----Select-----</td> </tr> <tr> <td>If yes, how many cigarettes are smoked per day?</td> <td></td> </tr> <tr> <td>If yes, how many cigars are smoked each week?</td> <td></td> </tr> <tr> <td>If yes, how many pipe refills per week?</td> <td></td> </tr> <tr> <td>Does the life assured consume alcohol?</td> <td>-----Select-----</td> </tr> </tbody> </table>			Questions	Answers	Has the life assured used tobacco products in the last 12 months?	-----Select-----	If yes, how many cigarettes are smoked per day?		If yes, how many cigars are smoked each week?		If yes, how many pipe refills per week?		Does the life assured consume alcohol?	-----Select-----
Questions	Answers													
Has the life assured used tobacco products in the last 12 months?	-----Select-----													
If yes, how many cigarettes are smoked per day?														
If yes, how many cigars are smoked each week?														
If yes, how many pipe refills per week?														
Does the life assured consume alcohol?	-----Select-----													

Exit **Previous** **Refresh** **Continue ➔**

All questions need to be answer, else system will prompt error message and does not allow user to proceed to the next step as shown below.

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Underwriting Questionnaire

Session Info | Help | Home | Logout

Contract Number 00000480	Life Number 01	Joint Life No 00								
Life Assured 50000367 Lim, Adrian										
<table border="1"> <thead> <tr> <th>Questions</th> <th>Answers</th> </tr> </thead> <tbody> <tr> <td>awaiting the results of any such tests?</td> <td></td> </tr> <tr> <td>Is there a history of any hereditary diseases in the life assured's immediate family?</td> <td>No</td> </tr> <tr> <td>Has the life assured had a request for life assurance, critical illness or disability insurance declined, postponed or accepted other than on standard terms in the last 10 years?</td> <td>----Select----</td> </tr> </tbody> </table>			Questions	Answers	awaiting the results of any such tests?		Is there a history of any hereditary diseases in the life assured's immediate family?	No	Has the life assured had a request for life assurance, critical illness or disability insurance declined, postponed or accepted other than on standard terms in the last 10 years?	----Select----
Questions	Answers									
awaiting the results of any such tests?										
Is there a history of any hereditary diseases in the life assured's immediate family?	No									
Has the life assured had a request for life assurance, critical illness or disability insurance declined, postponed or accepted other than on standard terms in the last 10 years?	----Select----									

Extra Info

Functions

Messages

Answer Required

Exit | Previous | Refresh | Continue ➔

CSC INTEGRAL Admin

Underwriting Questionnaire

Session Info | Help | Home | Logout

Contract Number 00000480	Life Number 01	Joint Life No 00								
Life Assured 50000367 Lim, Adrian										
<table border="1"> <thead> <tr> <th>Questions</th> <th>Answers</th> </tr> </thead> <tbody> <tr> <td>awaiting the results of any such tests?</td> <td></td> </tr> <tr> <td>Is there a history of any hereditary diseases in the life assured's immediate family?</td> <td>No</td> </tr> <tr> <td>Has the life assured had a request for life assurance, critical illness or disability insurance declined, postponed or accepted other than on standard terms in the last 10 years?</td> <td>No</td> </tr> </tbody> </table>			Questions	Answers	awaiting the results of any such tests?		Is there a history of any hereditary diseases in the life assured's immediate family?	No	Has the life assured had a request for life assurance, critical illness or disability insurance declined, postponed or accepted other than on standard terms in the last 10 years?	No
Questions	Answers									
awaiting the results of any such tests?										
Is there a history of any hereditary diseases in the life assured's immediate family?	No									
Has the life assured had a request for life assurance, critical illness or disability insurance declined, postponed or accepted other than on standard terms in the last 10 years?	No									

Extra Info

Functions

Exit | Previous | Refresh | Continue ➔

Once all questions have been answered, click Continue and the system will bring back the Life Assured screen where the life assured info will be refreshed correctly as shown below. Whether the question is mandatory or not is defined in table T6771.

CSC INTEGRAL Admin

Lives Assured

Session Info | Help | Home | Logout

Extra Info

- Questions
- Underwriting Confirmation
- Sub-standard

Contract Number	Life no	Joint Life Number
00000480	01	00
Life		
50000367	Lim, Adrian	Sex
Date of Birth	01/01/1980	Male
Medical Evidence	Medical Examiners Report	Age Last Brth
Pursuit Code	-----Select-----	33
Height/Weight	BMI	Occupation
180 / 70	21.6	Accountant

Joint Life **Previous**

Exit **Previous** **Refresh** **Continue ➔**

Click Continue to proceed.

This screen shows all components for selection. The 1st component is the base component and the rest are riders. The mandatory component will have the select box automatically ticked and the optional components (riders) will have the select box enabled for user to select.

CSC INTEGRAL Admin

Select Cover Required

Session Info | Help | Home | Logout

Extra Info

Functions

Contract	Joint Life																		
00000480	TEN Traditional Endowment	<input type="checkbox"/>																	
Life Assured	01	50000367	Lim, Adrian																
<table border="1"> <thead> <tr> <th>Select</th> <th>Coverage</th> <th>Rider</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td>TEN1</td> <td></td> <td>Traditional Endowment</td> </tr> <tr> <td><input type="checkbox"/></td> <td>PHI1</td> <td></td> <td>Permanent Health Insurance</td> </tr> <tr> <td><input type="checkbox"/></td> <td>WOPL</td> <td></td> <td>Traditional Waiver of Premium</td> </tr> </tbody> </table>				Select	Coverage	Rider	Description	<input checked="" type="checkbox"/>	TEN1		Traditional Endowment	<input type="checkbox"/>	PHI1		Permanent Health Insurance	<input type="checkbox"/>	WOPL		Traditional Waiver of Premium
Select	Coverage	Rider	Description																
<input checked="" type="checkbox"/>	TEN1		Traditional Endowment																
<input type="checkbox"/>	PHI1		Permanent Health Insurance																
<input type="checkbox"/>	WOPL		Traditional Waiver of Premium																

Exit **Previous** **Refresh** **Continue ➔**

Note: Mandatory component means the underwriter is not allowed to reject this component. This setting is defined in the contract structure definition Table T5673.

Select all riders and click Continue to proceed.

CSC INTEGRAL Admin

Select Cover Required

Session Info | Help | Home | Logout

Contract
00000480 TEN Traditional Endowment

Life Assured
01 50000367 Lim, Adrian

Joint Life

Select	Coverage	Rider	Description
<input checked="" type="checkbox"/>	TEN1		Traditional Endowment
<input checked="" type="checkbox"/>		PHI1	Permanent Health Insurance
<input checked="" type="checkbox"/>		WOPL	Traditional Waiver of Premium

Exit | Previous | Refresh | Continue ➔

This screen is to capture the main component Traditional Endowment details.

CSC INTEGRAL Admin

Traditional Endowment

Session Info | Help | Home | Logout

Contract Number
00000480

Rider no
00

Age at Last Birthday
33

Statistical Fund
0

Life no
01

Life Assured
50000367 Lim, Adrian

Joint Life

Section
EN

Coverage Number
01

Sub-Section
ENNP

Sum Assured

Risk Cessation Age/Term

Risk Cessation Date

Premium Cessation Age/Term

Premium Cessation Date

Currency
SGD

Mortality Class
-----Select-----

Joint Life (J/L)

Loaded Premium

Total Premium

Exit | Previous | Refresh | Continue ➔

Click Refresh and system will display the mandatory fields to be entered.

CSC INTEGRAL Admin

Traditional Endowment

Session Info | Help | Home | Logout

Extra Info	Contract Number 00000480	Life no 01	Coverage Number 01
Special Terms	Rider no 00	Life Assured 50000367 Lim, Adrian	
	Age at Last Birthday 33	Joint Life	
	Statistical Fund 0	Section EN	Sub-Section ENNP
Messages	Sum Assured	Risk Cessation Age/Term	Risk Cessation Date
Sum ins < minimum limit Enter age or term Mort cts not on edit tbl	Premium Cessation Age/Term	Premium Cessation Date	Currency SGD
	Mortality Class Select	Joint Life (J/L)	Loaded Premium
			Total Premium

Exit | Previous | Refresh | Continue ➔

Enter all required information and click Refresh. System will calculate and display the Total Premium.

CSC INTEGRAL Admin

Traditional Endowment

Session Info | Help | Home | Logout

Extra Info	Contract Number 00000480	Life no 01	Coverage Number 01
Special Terms	Rider no 00	Life Assured 50000367 Lim, Adrian	
	Age at Last Birthday 33	Joint Life	
	Statistical Fund 0	Section EN	Sub-Section ENNP
	Sum Assured 100000	Risk Cessation Age/Term 10	Risk Cessation Date 01/01/2023
	Premium Cessation Age/Term 10	Premium Cessation Date 01/01/2023	Currency SGD
	Mortality Class Non-smkr	Joint Life (J/L)	Loaded Premium
			Total Premium 3500.00

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

This screen is to capture the rider Permanent Health Insurance details. Click Refresh will show the mandatory fields.

The screenshot shows the 'Permanent Health Insurance' entry screen. The 'Rider no' field is highlighted in red, indicating it is a mandatory field. Other fields visible include Contract Number (00000480), Life no (01), Life Assured (50000367 Lim, Adrian), Age Last Birth (33), Sub-Section (SSSS), Coverage Number (01), Statistical Fund (0), Benefit Amount (2000 Monthly), Mortality class (Select), Loaded Premium (button), Total Premium (button), Rider no (01), Joint Life (button), Section (SS), Currency (Singapore Dollars), Risk cess Date (button), Premium cess Date (button), and Benefit cess Date (button). Navigation buttons at the bottom include Exit, Previous, Refresh, and Continue.

Enter all required information and click Refresh. System will calculate and display the Total Premium.

The screenshot shows the 'Permanent Health Insurance' entry screen with all fields filled. The 'Total Premium' field displays the value 1780.00. The fields filled include Contract Number (00000480), Life no (01), Life Assured (50000367 Lim, Adrian), Age Last Birth (33), Sub-Section (SSSS), Coverage Number (01), Statistical Fund (0), Benefit Amount (2000 Monthly), Mortality class (Non-smoker), Loaded Premium (button), and Total Premium (1780.00). Navigation buttons at the bottom include Exit, Previous, Refresh, and Continue.

Click Continue to proceed.

This screen is to capture the rider Traditional Waiver of Premium. Click Refresh will show the mandatory fields.

The screenshot shows the 'Traditional Waiver of Premium' form. The 'Extra Info' section contains a red box around the 'Special terms' field. The 'Functions' section has a red box around the 'Enter age or term' field. The 'Messages' section has a red box around the message 'Enter age or term Mort clis not on edit tbl'. Other fields like Contract Number, Life no, Benefit Amount, and Mortality class are also highlighted with red boxes.

Traditional Waiver of Premium				Session Info Help Home Logout
Contract Number 00000480	Coverage Number 01	Rider no 02	Joint Life	Session Info Help Home Logout
Life no 01	Life Assured 50000367 Lim, Adrian	Statistical Fund 0	Sub-Section ENNP	
Age Last Birth 33	Section WP			
Benefit Amount 5280.00 Annual	Mortality class Select			
Risk cess Age / Term 10	Premium cess Age / Term 10	Beneficiary cess Age / Term 10	Risk cess Date 01/01/2023	Premium cess Date 01/01/2023
Loaded Premium	Total Premium 79.20	Beneficiary cess Date 01/01/2023		
Exit / Previous / Refresh / Continue ➔				

Enter all required information and click Refresh. System will calculate and display the Total Premium.

The screenshot shows the same form with all fields filled. The 'Extra Info' section now has a red box around the 'Special terms' field. The 'Functions' section has a red box around the 'Enter age or term' field. The 'Messages' section is empty. The 'Total Premium' field now displays the value '79.20'.

Traditional Waiver of Premium				Session Info Help Home Logout
Contract Number 00000480	Coverage Number 01	Rider no 02	Joint Life	Session Info Help Home Logout
Life no 01	Life Assured 50000367 Lim, Adrian	Statistical Fund 0	Sub-Section ENNP	
Age Last Birth 33	Section WP			
Benefit Amount 5280.00 Annual	Mortality class Non-smoker			
Risk cess Age / Term 10	Premium cess Age / Term 10	Beneficiary cess Age / Term 10	Risk cess Date 01/01/2023	Premium cess Date 01/01/2023
Loaded Premium	Total Premium 79.20	Beneficiary cess Date 01/01/2023		
Exit / Previous / Refresh / Continue ➔				

Click Continue to proceed.

This screen is the final screen where it shows the product, the life assured and the component for this proposal.

The screenshot shows the 'Work With Proposal' interface. On the left, there are three panels: 'Extra Info' (empty), 'Functions' (empty), and 'Messages' (containing a red warning message: 'WARNING: U/wrtg NOT conf'). The main area displays a table of components:

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
...		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Below the table, a message says 'Press Refresh button for Pre-Issue Validation.' At the bottom right are buttons: Exit, Previous, Refresh (highlighted in red), and Continue.

Click Refresh will trigger the system to process the validation and prompt error message accordingly.

The screenshot shows the 'Pre-Issue Proposal Validation' interface. On the left, there are three panels: 'Extra Info' (empty), 'Functions' (empty), and 'Validation Errors Detected' (empty). The main area displays current financial details and a table of validation errors:

Error Description	Life	Joint-Life	Coverage	Rider	Payer
UW decision date missing					
Prem+cont amts > Susp					
Revisit Facult. Reassur.	01				
U/writing not complete	01	00			
Outstanding follow-ups					
Follow Up requires Doc.					

At the bottom right are buttons: Exit, Previous, Refresh (highlighted in red), and Continue.

The above error messages mean:

- 1) UW decision date missing – underwriter need to approve the proposal
- 2) Prem+cont amts > Susp – money needs to be put in contract suspense account
- 3) Revisit Facult. Reassur. – this client has exceed the sum assured the company is accepting and will reinsurance kicks in, hence user needs to confirm the amount ceded out.

- 4) U/writing not complete – underwriter needs to confirm the completion of underwriting
- 5) Outstanding follow-ups – with the information provided, system auto generate follow up letters to be sent to client.

Click Continue and system will bring back the Work With Proposal Screen.

The screenshot shows the 'Work With Proposal' screen. At the top, there are fields for 'Contract' (00000480, TEN, TEN Traditional Endowment) and 'Contract Owner' (50000367, Lim, Adrian). Below this is a table with columns: Act, Life, Coverage, Rider, and Description. The table contains five rows of data:

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
...		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Below the table, a message says 'Press Refresh button for Pre-Issue Validation.' At the bottom right are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

Click Continue and the proposal will be saved.

The screenshot shows the 'New Contract Proposal Submenu' screen. On the left is a 'Main Menu' with various options like System Administration, Batch Processing, Clients, etc. The main area has sections for 'Input' (Contract Number, Contract Type dropdown) and 'Actions' (radio buttons for Create New Contract, Modify Unissued Contract, Follow-up Status Update, U/W Approval Reversal, Contract Proposal Enquiry, U/W Approval, Contract Enquiry, and Fast Track Issue). A message at the bottom left says 'Last transaction processed'. At the bottom right is a 'Continue ➔' button.

The message 'Last transaction processed' means that the proposal is saved.

1.1.2 New Business Proposal Data Entry – Unit Linked

Below are the steps for proposal data entry for a unit linked product.

Select Proposals/New Business > New Contract Proposal

The screenshot shows the INTEGRAL Admin interface. The top navigation bar includes the CSC logo, the title "INTEGRAL Admin", and links for "Session Info | Help | Home | Logout". On the left, a "Main Menu" sidebar lists various administrative functions like System Administration, Clients, General Ledger, etc., with "Proposals/New Business" expanded to show options like Contract Servicing, Surrenders and Claims, Unit Pricing, and Contract Enquiries. The main content area is titled "Welcome to INTEGRAL Admin" and displays a welcome message for "Melanie Loo" (Login Time 18/07/2013) and the current business date (01/01/2013). A large blue callout box highlights the "New Contract Proposal" section under "Proposals/New Business". This section contains links for "Contract Issue", "Alter/Cancel from Incept", "Substd, Hospitsn & Death", "Medical Provider", "Medical Bill", and "Policy Notes". To the right, a "Login Into" form is shown with dropdown menus for "Company" (set to "CSC Life") and "Branch" (set to "Head Office"), and an "Apply" button. The entire interface has a clean, modern design with a light blue and white color scheme.

Below is the New Contract Proposal Submenu.

The screenshot shows the "New Contract Proposal Submenu" screen. The top navigation bar includes the CSC logo, the title "INTEGRAL Admin", and links for "Session Info | Help | Home | Logout". The left sidebar is identical to the previous screenshot, showing the "Main Menu" with "Proposals/New Business" expanded. The main content area is titled "New Contract Proposal Submenu". It features an "Input" section with fields for "Contract Number" (with a magnifying glass icon) and "Contract Type" (set to "RUL Regular Premium UnitLinked"). Below this is an "Actions" section containing several radio buttons: "Create New Contract" (selected), "Follow-up Status Update", "U/W Approval Reversal", "Modify Unissued Contract", "Contract Proposal Enquiry", and "Fast Track Issue". At the bottom right of the screen is a "Continue" button.

Select the contract type and select 'Create New Contract', click Continue to proceed. This screen is the general screen for any proposal.

CSC INTEGRAL Admin

RUL Regular Premium UnitLink

Session Info | Help | Home | Logout

Extra Info

- Joint Owner
- Assignee
- Apply Cash
- Despatch Address
- Payor
- Commission
- Direct Debit
- Follow-ups
- Beneficiaries
- Group Details
- Anniversary
- Trustee
- Transactions History
- Policy Notes
- Reducing Term

Contract Number: 00000481
Contract Owner:

Risk/Premium Status: Proposal Concurrent Proposal

Risk Commencement Date: 01/01/2013
Billing Frequency: Select
First Billing Date:
Contract Currency: Select
Cross Reference Type: Select
Contract Register: Select
Application Form Number:
Agency:

Proposal Date:
Method of Payment: Select
No. of Policies: 1
Billing Currency: Select
Cross Reference Number:
Source of Business: Select
Application Form Date:
Campaign: Select

Proposal Received Date: 01/01/2013
U/W Decision Date:
First Issue Date:
Non-forfeiture Option: Premium Holiday
Income Source:
Servicing Branch: Head Office
Codes: / / / / /
Auto. Increase:

Exit | **Previous** | **Refresh** | **Continue ➔**

Click Refresh and the system will process the validation and display all the mandatory fields with the appropriate error messages in red.

Enter all the required information as shown below.

CSC INTEGRAL Admin

RUL Regular Premium UnitLink

Session Info | Help | Home | Logout

Extra Info

- Joint Owner
- Assignee
- Apply Cash
- Despatch Address
- Payor
- Commission
- Direct Debit
- Follow-ups
- Beneficiaries
- Group Details
- Anniversary
- Trustee
- Transactions History
- Policy Notes
- Reducing Term

Messages

Field must be entered
Date must be entered

Contract Number: 00000481
Contract Owner: 50000367

Risk/Premium Status: Proposal Concurrent Proposal

Risk Commencement Date: 01/01/2013
Billing Frequency: Annual
First Billing Date:
Contract Currency: SGD Select
Cross Reference Type: Select
Contract Register: Singapore Select
Application Form Number:
Agency: 60000139

Proposal Date: 01/01/2013
Method of Payment: Direct Billing (Cash) Select
No. of Policies: 1
Billing Currency: SGD Select
Cross Reference Number:
Source of Business: Agent Select
Application Form Date:
Campaign: Select

Proposal Received Date: 01/01/2013
U/W Decision Date:
First Issue Date:
Non-forfeiture Option: Premium Holiday Select
Income Source:
Servicing Branch: Head Office
Codes: / / / / /
Auto. Increase:

Exit | **Previous** | **Refresh** | **Continue ➔**

Click Refresh and the system will run the validation again and if all mandatory fields are entered, the red box and error message will be removed and user is allowed to proceed to the next step.

CSC INTEGRAL Admin

RUL Regular Premium UnitLink

Session Info | Help | Home | Logout

Extra Info

- Joint Owner
- Assignee
- Apply Cash
- Despatch Address
- Payor
- Commission
- Direct Debit
- Follow-ups
- Beneficiaries
- Group Details
- Anniversary
- Trustee
- Transactions History
- Policy Notes
- Reducing Term

Contract Number: 00000481
Contract Owner: 50000367 [Search] Lim, Adrian

Risk/Premium Status: Proposal Concurrent Proposal

Risk Commencement Date: 01/01/2013
Proposal Date: 01/01/2013
Proposal Received Date: 01/01/2013

Billing Frequency: Annual
Method of Payment: Direct Billing (Cash)
U/W Decision Date:

First Billing Date: 01/01/2014
No. of Policies: 1
First Issue Date:

Contract Currency: SGD
Billing Currency: SGD
Non-forfeiture Option: Premium Holiday

Cross Reference Type: -----Select-----
Cross Reference Number:
Income Source:

Contract Register: Singapore
Servicing Branch: Head Office
Codes:

Application Form Number:
Source of Business: Agent
Auto. Increase:

Agency: 60000139 [Search] LimAgent, Larry
Application Form Date:
Campaign: -----Select-----

Exit | **Previous** | **Refresh** | **Continue ➔**

Click Continue to proceed.

This screen captures the Live Assured detail.

CSC INTEGRAL Admin

Lives Assured

Session Info | Help | Home | Logout

Extra Info

- Questions
- Underwriting Confirmation
- Sub-standard

Contract Number: 00000481 **Life no**: 01 **Joint Life Number**: 00

Life: 50000367 [Search] Lim, Adrian **Sex**: -----Select-----

Date of Birth: **Age Near RCD**: 0 **Occupation**: -----Select-----

Medical Evidence: -----Select----- **Smoking**: -----Select-----

Pursuit Code: -----Select----- **Height/Weight**: / **BMI**:

Joint Life | **Previous** | **Exit** | **Previous** | **Refresh** | **Continue ➔**

Enter the required information as shown below.

CSC INTEGRAL Admin

Lives Assured

Contract Number: 00000481 Life no: 01 Joint Life Number: 00

Life: 50000367 Lim, Adrian

Date of Birth: 01/01/1980

Medical Evidence: Medical Examiners Report Smoking: -----Select-----

Pursuit Code: -----Select-----

Height/Weight: 180 / 70 BMI: 21.6

[Joint Life](#) [Previous](#)

[Exit](#) [Previous](#) [Refresh](#) [Continue ➔](#)

Click Continue to proceed.

This screen captures all the questions and answers for this proposal.

CSC INTEGRAL Admin

Underwriting Questionnaire

Contract Number: 00000481 Life Number: 01 Joint Life No: 00

Life Assured: 50000367 Lim, Adrian

Questions	Answers
Has the life assured used tobacco products in the last 12 months?	-----Select----
If yes, how many cigarettes are smoked per day?	<input type="text"/>
If yes, how many cigars are smoked each week?	<input type="text"/>
If yes, how many pipe refills per week?	<input type="text"/>
Does the life assured consume alcohol?	-----Select----

[Exit](#) [Previous](#) [Refresh](#) [Continue ➔](#)

Answer all questions and click Refresh.

CSC INTEGRAL Admin

Underwriting Questionnaire

Session Info | Help | Home | Logout

Contract Number 00000481	Life Number 01	Joint Life No 00
Life Assured 50000367 Lim, Adrian		
Questions	Answers	
Has the life assured used tobacco products in the last 12 months?	No	
If yes, how many cigarettes are smoked per day?		
If yes, how many cigars are smoked each week?		
If yes, how many pipe refills per week?		
Does the life assured consume alcohol?	No	

Exit | Previous | Refresh | Continue ➔

Once all questions have been answered, click Continue and the system will bring back the Life Assured screen where the life assured info will be refreshed correctly as shown below.

CSC INTEGRAL Admin

Lives Assured

Session Info | Help | Home | Logout

Contract Number 00000481	Life no 01	Joint Life Number 00
Life 50000367 Lim, Adrian		
Date of Birth 01/01/1980	Sex Male	
Medical Evidence Medical Examiners Report	Smoking -----Select-----	
Pursuit Code -----Select-----	Height/Weight 180 / 70	
Age Near RCD 33		
Occupation Accountant		
BMI 21.6		
Joint Life Previous		

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

This screen shows all components for selection. The 1st component is the base component and the rest are riders. The mandatory component will have the select box automatically ticked and the optional components (riders) will have the select box enabled for user to select.

CSC INTEGRAL Admin

Select Cover Required

Session Info | Help | Home | Logout

Contract
00000481 RUL Regular Premium UnitLinked

Life Assured
01 50000367 Lim, Adrian

Joint Life

Select	Coverage	Rider	Description
<input checked="" type="checkbox"/>	RUL1		Regular Unit Link Product
<input type="checkbox"/>	ACCR		Accidental Death&Dismemberment
<input type="checkbox"/>	TRMB		Term Assurance Benefit Bill
<input type="checkbox"/>	HBNF		Hospital & Surgical Benefit
<input type="checkbox"/>	PHI1		Permanent Health Insurance
<input type="checkbox"/>	WOPU		Waiver of Premium Benefit Bill

Exit | Previous | Refresh | Continue ➔

Note: Mandatory component means the underwriter is not allowed to reject this component. This setting is defined in the contract structure definition Table T5673.

Select all riders.

CSC INTEGRAL Admin

Select Cover Required

Session Info | Help | Home | Logout

Contract
00000481 RUL Regular Premium UnitLinked

Life Assured
01 50000367 Lim, Adrian

Joint Life

Select	Coverage	Rider	Description
<input checked="" type="checkbox"/>	RUL1		Regular Unit Link Product
<input checked="" type="checkbox"/>	ACCR		Accidental Death&Dismemberment
<input checked="" type="checkbox"/>	TRMB		Term Assurance Benefit Bill
<input checked="" type="checkbox"/>	HBNF		Hospital & Surgical Benefit
<input checked="" type="checkbox"/>	PHI1		Permanent Health Insurance
<input checked="" type="checkbox"/>	WOPU		Waiver of Premium Benefit Bill

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

This screen is to capture the main component details.

The screenshot shows the 'Regular Unit Link Product' configuration screen. The 'Sum Assured' field is highlighted with a red border. Other fields include Contract Number (00000481), Rider Number (00), Age Near RCD (33), Statistical Fund (U), Life Number (01), Life Assured (50000367 Lim, Adrian), Joint Life (NONE), Section (SS), Coverage Number (01), Sub-Section (SSSS), Maturity Age/Term (10), Premium Cessation Age/Term (10), Reserve Units (N), Total Premium (100000), Lien code, Number Applicable (1), Premium Cessation Date, Reserve Units Date, Loaded Premium, Total Policies in Plan (1), Maturity Date, Currency (SGD), Mortality Class (Non-smoker), Lump Sum Amount, and Number Available (1). Navigation buttons at the bottom include Exit, Previous, Refresh, and Continue.

For this particular product, it is required to enter the Total Premium and system will then calculate the sum assured in a multiple of the Total Premium entered. Click Refresh and the following will show.

The screenshot shows the 'Regular Unit Link Product' configuration screen after entering a value in the 'Sum Assured' field. The 'Sum Assured' field now contains '1250000'. Other fields remain the same as in the previous screenshot. Navigation buttons at the bottom include Exit, Previous, Refresh, and Continue.

Click Continue to proceed.

The Reserve Units Date is to be used to capture the money receive date where the unit dealing will be based on. If the unit dealing rules is T+1, this reserve date is T. To make this field mandatory, table T5551 can be used to define it by setting the Unit

Reserve Flag as 'Y'. Then on the above screen, the system will default the Reserve Units as 'Y' and it will then be compulsory for user to enter the Reserve Units Date.

This screen captures the funds and their share percentage.

The screenshot shows the 'Premium Direction' screen of the INTEGRAL Admin application. The top right corner includes links for 'Session Info', 'Help', 'Home', and 'Logout'. The main area is titled 'Premium Direction' and contains several input fields:

- Contract Number:** 00000481
- Rider Number:** 00
- Age Near RCD:** 33
- Fund:** Unit Linked Fund
- Coverage Description:** RUL1
- Life Number:** 01
- Life Assured:** 50000367 Lim, Adrian
- Joint Life:** [empty field]
- Section:** Standard Statutory Section
- Coverage Number:** 01
- Sub Section:** Standard Statutory subsection
- Instalment Premium:** 100000.00
- % or Premium Amount:** P

Below these fields is a table titled 'Allocation' with columns: Select, Fund, % / Amount, and Price. A dropdown menu under 'Select' shows '-----Select-----'. Under 'Fund', two options are listed: SGD Equity Fund and SGD Property Fund. The '% / Amount' column shows 50 for SGD Equity Fund and 40 for SGD Property Fund. Buttons for 'Add' and 'Remove' are located below the table. At the bottom left, it says 'Total Policies in Group 1'. At the bottom right are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

Enter the funds detail.

The screenshot shows the 'Premium Direction' screen with the same layout as the previous one. The 'Allocation' table now contains the following data:

Select	Fund	% / Amount	Price
<input type="checkbox"/>	SGD Equity Fund	50	[empty]
<input type="checkbox"/>	SGD Property Fund	40	[empty]

Buttons for 'Add' and 'Remove' are at the bottom of the table. The 'Total Policies in Group' count is still 1. The bottom right buttons are 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

Click Continue to proceed.

System will validate and prompt appropriate error message if the validation failed.

CSC INTEGRAL Admin

Premium Direction

Session Info | Help | Home | Logout

Extra Info

Rider Number
00

Age Near RCD
33

Fund
Unit Linked Fund

Coverage Description
RUL1

Fund Split Plan
-----Select-----

Life Number
01

Life Assured
50000367 Lim, Adrian

Joint Life

Section
Standard Statutory Section

Coverage Number
01

Sub Section
Standard Statutory subsection

Instalment Premium
100000.00

% or Premium Amount
P

Allocation

Select	Fund	% / Amount	Price
<input type="checkbox"/>	SGD Equity Fund	50.00	
<input type="checkbox"/>	SGD Property Fund	40.00	

Add **Remove**

Total Policies in Group
1

[Exit](#) [Previous](#) [Refresh](#) [Continue ➔](#)

Correct the percentage of sharing, click ‘Refresh’ or Continue will bring up the following screen for the riders.

This screen is to capture the 1st rider Accidental Death & Dismemberment details.

CSC INTEGRAL Admin

Accidental Death&Dismembermen

Session Info | Help | Home | Logout

Extra Info

Special Terms

Contract Number
00000481

Rider no
01

Age at Last Birthday
33

Statistical Fund
0

Sum Assured

Premium Cessation Age/Term

Mortality Class
-----Select-----

Joint Life (J/L)

Life no
01

Life Assured
50000367 Lim, Adrian

Joint Life

Section
SS

Risk Cessation Age/Term

Premium Cessation Date

Risk Cessation Date

Currency
SGD

Loaded Premium

Total Premium

[Exit](#) [Previous](#) [Refresh](#) [Continue ➔](#)

Enter all required information and click Refresh. System will calculate and display the Total Premium.

CSC INTEGRAL Admin

Accidental Death&Dismembermen

Session Info | Help | Home | Logout

Extra Info

Special Terms

Contract Number 00000481	Life no 01	Coverage Number 01
Rider no 01	Life Assured 50000367 Lim, Adrian	
Age at Last Birthday 33	Joint Life	
Statistical Fund 0	Section SS	Sub-Section SSSS
Sum Assured 100000	Risk Cessation Age/Term 10	Risk Cessation Date 01/01/2023
Premium Cessation Age/Term 10	Premium Cessation Date 01/01/2023	Currency SGD
Mortality Class Non-smkr	Joint Life (J/L)	Loaded Premium
		Total Premium 260.00

Exit | Previous | Refresh | Continue ➔

The premium is calculated and display for this particular rider because it is possible to have a rider to be premium paying instead of unit deduction when attach to a unit linked product.

This screen is to capture the 2nd rider Term Assurance Benefit Bill details.

CSC INTEGRAL Admin

Term Assurance Benefit Bill

Session Info | Help | Home | Logout

Extra Info

Special Terms

Contract Number 00000481	Life no 01	Coverage Number 01
Rider no 02	Life Assured 50000367 Lim, Adrian	
Age at Last Birthday 33	Joint Life	
Statistical Fund U	Section SS	Sub-Section SSSS
Sum Assured	Risk Cessation Age/Term	Risk Cessation Date
Premium Cessation Age/Term	Premium Cessation Date	Currency
Mortality Class -----Select-----	Joint Life (J/L)	SGD

Exit | Previous | Refresh | Continue ➔

Enter all required information and click Refresh. System will calculate but will not display the Total Premium as this component is set to have the premium being deducted from the units since this is a unit linked product.

CSC INTEGRAL Admin

Term Assurance Benefit Bill

Session Info | Help | Home | Logout

Contract Number 00000481	Life no 01	Coverage Number 01
Rider no 02	Life Assured 50000367 Lim, Adrian	Joint Life
Age at Last Birthday 33	Section SS	Sub-Section SSSS
Statistical Fund U		
Sum Assured 100000	Risk Cessation Age/Term 10	Risk Cessation Date
Premium Cessation Age/Term 10	Premium Cessation Date 	Currency SGD
Mortality Class Non-smkr		
Joint Life (J/L) 		

Exit | Previous | Refresh | Continue ➔

This screen is to capture the 3rd rider Hospital & Surgical Benefit details.

CSC INTEGRAL Admin

Hospital & Surgical Benefit

Session Info | Help | Home | Logout

Contract No 00000481	Life no 01
Coverage No 01	Rider no 03
Life Assured 50000367 Lim, Adrian	Age Near RCD 33
Statutory Fund U	Sub Section SSSS
Joint Life 	Currency Singapore Dollars
Risk Cess Age / Term 	Risk Cess Date
Premium Cess Age / Term 	Premium Cess Date
Benefit Cess Age / Term 	Benefit Cess Date
Plan Code -----Select-----	Waiver of Premium <input type="checkbox"/>
Number of Lives 	Loaded Premium
Total Premium 	

Exit | Previous | Refresh | Continue ➔

Enter all required information and click Refresh. System will calculate and display the Total Premium.

CSC INTEGRAL Admin

Hospital & Surgical Benefit

Session Info | Help | Home | Logout

Extra Info

- [View Plan](#)
- [Covered Lives Details](#)
- [Special Terms](#)

Functions

Contract No 00000481
Coverage No 01
Life Assured 50000367 Lim, Adrian
Statutory Fund U
Joint Life
Risk Cess Age / Term 10
Premium Cess Age / Term 10
Benefit Cess Age / Term 10
Plan Code Hospital Benefit Plan AA
Number of Lives 1
Section SS
Units 1
Risk Cess Date 01/01/2023
Premium Cess Date 01/01/2023
Benefit Cess Date 01/01/2023
Waiver of Premium
Loaded Premium
Total Premium 1430.00

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

CSC INTEGRAL Admin

Covered Lives Details

Session Info | Help | Home | Logout

Extra Info

Contract Number 00000481 RUL | RUL Regular Premium UnitLinked

Client No	Relationship	Name
50000367	Other	Lim, Adrian
<input type="text"/>	-----Select-----	

Exit | Previous | Refresh | Continue ➔

Select the relationship and click Continue to proceed.

CSC INTEGRAL Admin

Hospital & Surgical Benefit

Session Info | Help | Home | Logout

Contract No 00000481	Coverage No 01	Life no 01
Life Assured 50000367 Lim, Adrian	Statutory Fund U	Rider no 03
Joint Life <input type="text"/> <input type="text"/>	Section SS	Age Near RCD 33
	Units 1	Sub Section SSSS
Risk Cess Age / Term <input type="text"/> 10	Risk Cess Date 01/01/2023	Currency Singapore Dollars
Premium Cess Age / Term <input type="text"/> 10	Premium Cess Date 01/01/2023	
Benefit Cess Age / Term <input type="text"/> 10	Benefit Cess Date 01/01/2023	
Plan Code Hospital Benefit Plan AA	Waiver of Premium <input type="checkbox"/>	
Number of Lives 1	Loaded Premium <input type="text"/>	
Total Premium 1430.00		

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

This screen is to capture the 4th rider Permanent Health Insurance details.

CSC INTEGRAL Admin

Permanent Health Insurance

Session Info | Help | Home | Logout

Contract Number 00000481	Coverage Number 01	Rider no 04
Life no 01	Joint Life <input type="text"/> <input type="text"/>	Joint Life <input type="text"/> <input type="text"/>
Life Assured 50000367 Lim, Adrian	Statistical Fund 0	Section SS
Age Near RCD 33		
Sub-Section SSSS		
Benefit Amount <input type="text"/> Monthly		Currency Singapore Dollars
Risk cess Age/Term <input type="text"/> <input type="text"/>		Risk cess Date <input type="text"/>
Premium cess Age/Term <input type="text"/> <input type="text"/>		Premium cess Date <input type="text"/>
Benefit cess Age/Term <input type="text"/> <input type="text"/>		Benefit cess Date <input type="text"/>
Mortality class -----Select-----		
Loaded Premium <input type="text"/>	Total Premium <input type="text"/>	

Exit | Previous | Refresh | Continue ➔

Enter all required information and click Refresh. System will calculate and display the Total Premium.

CSC INTEGRAL Admin

Permanent Health Insurance

Session Info | Help | Home | Logout

Extra Info

Special terms

Functions

Contract Number 00000481
Life no 01
Life Assured 50000367 Lim, Adrian
Age Near RCD 33
Sub-Section SSSS
Benefit Amount 2000 Monthly
Risk cess Age/Term 10
Premium cess Age/Term 10
Benefit cess Age/Term 10
Mortality class Non-smoker
Loaded Premium
Coverage Number 01
Statistical Fund 0
Rider no 04
Joint Life
Section SS
Currency Singapore Dollars
Risk cess Date 01/01/2023
Premium cess Date 01/01/2023
Benefit cess Date 01/01/2023
Total Premium 1780.00

Exit / Previous / Refresh / Continue ➔

Click Continue to proceed.

This screen is to capture the 5th rider Waiver of Premium Benefit Bill details.

CSC INTEGRAL Admin

Waiver of Premium Benefit Bill

Session Info | Help | Home | Logout

Extra Info

Special terms

Functions

Contract Number 00000481
Life no 01
Life Assured 50000367 Lim, Adrian
Age Near RCD 33
Section SS
Benefit Amount 103210.00 Annual
Risk cess Age / Term
Premium cess Age / Term
Beneficiary cess Age / Term
Mortality class -----Select-----
Coverage Number 01
Statistical Fund U
Rider no 05
Joint Life
Sub-Section SSSS
Currency Singapore Dollars
Risk cess Date
Premium cess Date
Beneficiary cess Date
Total Premium 103210.00

Exit / Previous / Refresh / Continue ➔

Enter all required information and click Refresh. System will calculate and display the Total Premium.

CSC INTEGRAL Admin

Waiver of Premium Benefit Bill

Session Info | Help | Home | Logout

Contract Number 00000481	Coverage Number 01	Rider no 05
Life no 01	Joint Life	Statistical Fund U
Life Assured 50000367 Lim, Adrian	Sub-Section SSSS	
Age Near RCD 33		
Section SS		
Benefit Amount 103210.00 Annual		Currency Singapore Dollars
Risk cess Age / Term 10		Risk cess Date
Premium cess Age / Term 10		Premium cess Date
Beneficiary cess Age / Term 10		Beneficiary cess Date
Mortality class Non-smoker		

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

This screen is the final screen where it shows the product, the life assured and the component for this proposal.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract 00000481 RUL RUL Regular Premium UnitLinked	Contract Owner 50000367 Lim, Adrian
---	--

Act	Life	Coverage	Rider	Description
...				RUL - RUL Regular Premium UnitLinked
...	01			50000367 - Lim, Adrian
...		01		RUL1 - Regular Unit Link Product
...			01	ACCR - Accidental Death&Dismemberment
...			02	TRMB - Term Assurance Benefit Bill
...			03	HBTF - Hospital & Surgical Benefit

Press Refresh button for Pre-Issue Validation.

Exit | Previous | Refresh | Continue ➔

Click Refresh will trigger the system to process the validation and prompt error message accordingly.

CSC INTEGRAL Admin

Pre-Issue Proposal Validation

Session Info | Help | Home | Logout

Contract Number 00000481 RUL RUL Regular Premium UnitLinked	Contract Owner 50000367 Lim, Adrian				
Current Financial Details					
Contract Currency SGD	Contract 103470.00				
Amount Due 103470.00	Collection []				
Contract Fee []	Suspense []				
Premium Deposit []	Premium Deposit []				
Validation Errors Detected					
Error Description	Life	Joint-Life	Coverage	Rider	Payer
UW decision date missing					
Prem+cont amts > Susp					
U/writing not complete	01	00			

Exit Previous Refresh Continue ➔

The above 3 error messages means:

- 1) UW decision date missing – Underwriter need to approve the proposal
- 2) Prem+cont amts > Susp – money needs to be put in contract suspense account
- 3) U/writing not complete – underwriter needs to confirm the completion of underwriting

Click Continue and system will bring back the Work With Proposal Screen.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract 00000481 RUL RUL Regular Premium UnitLinked	Contract Owner 50000367 Lim, Adrian																																			
<table border="1"> <thead> <tr> <th>Act</th> <th>Life</th> <th>Coverage</th> <th>Rider</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>...</td> <td></td> <td></td> <td></td> <td>RUL - RUL Regular Premium UnitLinked</td> </tr> <tr> <td>...</td> <td>01</td> <td></td> <td></td> <td>50000367 - Lim, Adrian</td> </tr> <tr> <td>...</td> <td></td> <td>01</td> <td></td> <td>RUL1 - Regular Unit Link Product</td> </tr> <tr> <td>...</td> <td></td> <td></td> <td>01</td> <td>ACCR - Accidental Death&Dismemberment</td> </tr> <tr> <td>...</td> <td></td> <td></td> <td>02</td> <td>TRMB - Term Assurance Benefit Bill</td> </tr> <tr> <td>...</td> <td></td> <td></td> <td>03</td> <td>HBNF - Hospital & Surgical Benefit</td> </tr> </tbody> </table>		Act	Life	Coverage	Rider	Description	...				RUL - RUL Regular Premium UnitLinked	...	01			50000367 - Lim, Adrian	...		01		RUL1 - Regular Unit Link Product	...			01	ACCR - Accidental Death&Dismemberment	...			02	TRMB - Term Assurance Benefit Bill	...			03	HBNF - Hospital & Surgical Benefit
Act	Life	Coverage	Rider	Description																																
...				RUL - RUL Regular Premium UnitLinked																																
...	01			50000367 - Lim, Adrian																																
...		01		RUL1 - Regular Unit Link Product																																
...			01	ACCR - Accidental Death&Dismemberment																																
...			02	TRMB - Term Assurance Benefit Bill																																
...			03	HBNF - Hospital & Surgical Benefit																																
Press Refresh button for Pre-Issue Validation.																																				
Messages																																				
WARNING: U/wrtg NOT conf																																				

Exit Previous Refresh Continue ➔

Click Continue and the proposal will be saved.

CSC INTEGRAL Admin

New Contract Proposal Submenu

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Statistics
- Reinsurance Accounts
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries

Input -

Contract Number	Contract Type -----Select-----
-----------------	-----------------------------------

Actions

<input type="radio"/> Create New Contract	<input type="radio"/> Modify Unissued Contract	<input type="radio"/> U/W Approval
<input type="radio"/> Follow-up Status Update	<input type="radio"/> Contract Proposal Enquiry	<input type="radio"/> Contract Enquiry
<input type="radio"/> U/W Approval Reversal	<input type="radio"/> Fast Track Issue	

Messages

Last transaction processed

Continue ➔

The message ‘Last transaction processed’ means that the proposal is saved.

Following Rules will be validated during this process:

- 1) Entry Age
- 2) Contract (Policy) Term
- 3) Premium Term
- 4) Mode of Payment
- 5) Method of Payment
- 6) Sum Assured
- 7) Premium
- 8) Reserve Unit date for U/L base component
- 9) Allocable Funds and their total share percentage
- 10) Back-dating Contract Effective Date
- 11) Product Currency
- 12) Distribution Channels
- 13) Reinsurance where applicable

Note: Product code is a 3 char code.

1.2 New Business Proposal Modification

1.2.1 Component Details Modification

This is the New Contract Proposal Submenu

The screenshot shows a software application window titled "New Contract Proposal Submenu". At the top right, there are links for "Session Info | Help | Home | Logout". On the left, a vertical "Main Menu" is displayed with the following items: Clients, Life Agents, Proposals/New Business, Contract Servicing, Surrenders and Claims, Unit Pricing, Contract Enquiries, Receivables and Payables, Reassurance Accounts, General Ledger, Statistics, System Administration, and Batch Processing. The main area is divided into sections: "Input" which contains fields for "Contract Number" and "Contract Type" (a dropdown menu showing "Select"); and "Actions" which lists several options with radio buttons: Create New Contract, Modify Unissued Contract, Follow-up Status Update, Contract Proposal Enquiry, U/W Approval Reversal, U/W Approval, and Fast Track Issue. At the bottom right of the main area, there is a "Continue" button.

If the contract number is known, user can enter the contract number directly to the contract number field, select ‘Modify Unissued Contract’ and click Continue to proceed.

User can also search for the contract number thru the contract search screen by clicking on the button next to the Contract Number field. The following screen will show.

CSC INTEGRAL Admin

Client Scroll

Session Info | Help | Home | Logout

Locate Name Exact Match ID Number:

More...

Client	Name of Client	ID Number	Address	Alias	AAddr
50000198	3Com Corp		Switzerland		
50000757	Abel, Baird		654 E Laporte Dr		
50000208	ABM Industries Incor		Indore		
50000641	ADAMS, SIMPSON		11955 Parliament		
50000205	Agent, AG		Street		
50000398	Agueda, Agustin	S7894567D	12 Fotran Street		
50000425	Alpha, Client		Singapore	+	+
50000200	Aman, Sharma		A-44/45		+
50000230	Anderson, Julian		22 Balmoral Road		
50000707	Annie, Walter		902 Circle Dr		

Exit / Previous / Refresh / Continue ➔

Enter the client's name and click Continue.

CSC INTEGRAL Admin

Client Scroll

Session Info | Help | Home | Logout

Locate Name Lim Exact Match ID Number:

More...

Client	Name of Client	ID Number	Address	Alias	AAddr
50000367	Lim, Adrian	S1230001A	123, Orchard Roa	+	+
50000633	Lim, Eason	S1230101A	123, Orchard Roa	+	+
50000650	Lim, Harry	S1230102A	123, Orchard Roa		
50000431	Lim, Jerry	S1234567j	123, Orchard Roa		
50000451	Lim, Kenneth	S1230001K	123, Orchard Roa		
50000662	Littlejohn, Todd		8117 Dongan Ave		
50000701	Lopez, Vivian		8994 Alderson Av		
50000788	Loucks, Luon		6908 Southridge		
50000681	Marty, Valerie		837 Beaver Creek		
50000691	Matlock, Vincent		8616 Ryan Dr		

Exit / Previous / Refresh / Continue ➔

Selecting a client by clicking on the client number hyperlink and the following screen will show.

CSC INTEGRAL Admin

Client Contracts Scroll

Session Info | Help | Home | Logout

Client
Lim, Adrian

Extra Info

Functions

Contract	Type	Incept Date	Expiry Date	Status	Agent Number	Cr
00000417	AEN	01/01/2013		IF	60000139	
00000462	TEN	01/01/2013		IF	60000139	
00000478	TEN	01/01/2013		IF	60000139	
00000480	TEN	01/01/2013		PS	60000139	
00000481	RUL	01/01/2013		PS	60000139	
00000482	TEN	01/01/2013		UW	60000139	

Exit Previous Refresh Continue ➔

This is the client's portfolio where it will list down all the proposals and contracts with the relevant statuses. Selecting one of the contract number hyperlink will bring the contract number back to the New Contract Proposal Submenu screen.

CSC INTEGRAL Admin

New Contract Proposal Submenu

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Statistics
- Reinsurance Accounts
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries

Input

Contract Number 00000480	Contract Type -----Select-----
-----------------------------	-----------------------------------

Actions

<input type="radio"/> Create New Contract	<input checked="" type="radio"/> Modify Unissued Contract	<input type="radio"/> U/W Approval
<input type="radio"/> Follow-up Status Update	<input type="radio"/> Contract Proposal Enquiry	<input type="radio"/> Contract Enquiry
<input type="radio"/> U/W Approval Reversal	<input type="radio"/> Fast Track Issue	

Continue ➔

Click Continue to proceed.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract 00000480 TEN TEN Traditional Endowment	Contract Owner 50000367 Lim, Adrian
--	--

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
...		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Press Refresh button for Pre-Issue Validation.

Extra Info

Functions

Messages

WARNING: U/wrtg NOT conf

Exit Previous Refresh Continue ➔

Click Refresh will display the appropriate messages.

CSC INTEGRAL Admin

Pre-Issue Proposal Validation

Session Info | Help | Home | Logout

Contract Number 00000480 TEN TEN Traditional Endowment	Contract Owner 50000367 Lim, Adrian
---	--

Current Financial Details		Contract	Collection
Contract Currency	SGD		SGD
Amount Due	5359.20		
Contract Fee			
Suspense			
Premium Deposit			

Validation Errors Detected

Error Description	Life	Joint-Life	Coverage	Rider	Payer
UW decision date missing					
Prem+cont amts > Susp					
Revisit Facult. Reassur.	01				
U/writing not complete	01	00			
Outstanding follow-ups					
Follow Up requires Doc.					

Exit Previous Refresh Continue ➔

Click Continue to proceed.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract 00000480 TEN	TEN Traditional Endowment	Contract Owner 50000367 Lim, Adrian
--------------------------	---------------------------	--

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
Select		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Press Refresh button for Pre-Issue Validation.

Selecting any of the coverage component will bring up that component screen for modification. Select the main coverage and click Continue will bring up the following screen.

CSC INTEGRAL Admin

Traditional Endowment

Session Info | Help | Home | Logout

Contract Number 00000480	Life no 01	Coverage Number 01
Rider no 00	Life Assured 50000367 Lim, Adrian	
Age at Last Birthday 33	Joint Life	
Statistical Fund 0	Section EN	Sub-Section ENNP
Sum Assured 100000	Risk Cessation Age/Term 10	Risk Cessation Date 01/01/2023
Premium Cessation Age/Term 10	Premium Cessation Date 01/01/2023	Currency SGD
Mortality Class Non-smkr	Loaded Premium	Total Premium 3500.00
Joint Life (J/L)		

Exit | Previous | Refresh | Continue ➔

At this stage, modification can still be done on the component like changing the sum assured, changing the Risk Cessation Term, changing the Premium Cessation Term, etc. Once change, the Total Premium amount needs to be removed manually before clicking on the Refresh button for the system to recalculate the total premium again based on the new information.

CSC INTEGRAL Admin

Traditional Endowment

Session Info | Help | Home | Logout

Extra Info

Special Terms
Reassurance

Contract Number 00000480	Life no 01	Coverage Number 01
Rider no 00	Life Assured 50000367 Lim, Adrian	
Age at Last Birthday 33	Joint Life	
Statistical Fund 0	Section EN	Sub-Section ENNP
Sum Assured 200000	Risk Cessation Age/Term 10	Risk Cessation Date 01/01/2023
Premium Cessation Age/Term 10	Premium Cessation Date 01/01/2023	Currency SGD
Mortality Class Non-smkr	Joint Life (J/L)	Loaded Premium
		Total Premium 7000.00

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Extra Info

Functions

Messages

WARNING: U/wrtg NOT conf

Contract 00000480 TEN Traditional Endowment	Contract Owner 50000367 Lim, Adrian			
Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
...		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Press Refresh button for Pre-Issue Validation.

Exit | Previous | Refresh | Continue ➔

With this change of component, click Refresh to check the error message again.

Note that there is additional error message about the waiver of premium. This is because the waiver of premium is taking the total premium of all component to be its sum assured and since the main component details has changed, it is required to revisit this waiver of premium component to revalidate the sum assured and premium.

CSC INTEGRAL Admin

Pre-Issue Proposal Validation

Session Info | Help | Home | Logout

Contract Number 00000480	TEN	TEN Traditional Endowment	Contract Owner 50000367	Lim, Adrian
-----------------------------	-----	---------------------------	----------------------------	-------------

Current Financial Details

Contract Currency SGD	Contract 8859.20	Collection SGD
Amount Due 8859.20	Contract Fee []	Suspense []
Contract Fee []	Premium Deposit []	Premium Deposit []

Validation Errors Detected

Error Description	Life	Joint-Life	Coverage	Rider	Payer
UW decision date missing					
Prem>cont amts > Susp					
Incorrect WOP S/l	01		01	02	
Revisit Facult. Reassur.	01				
U/writing not complete	01	00			
Outstanding follow-ups					
Follow Up requires Doc.					

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract 00000480	TEN	TEN Traditional Endowment	Contract Owner 50000367	Lim, Adrian
----------------------	-----	---------------------------	----------------------------	-------------

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
...		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
Select			02	WOPL - Traditional Waiver of Premium

Press Refresh button for Pre-Issue Validation.

Exit | Previous | Refresh | Continue ➔

Select the waiver of premium component and click Continue to proceed.

CSC INTEGRAL Admin

Traditional Waiver of Premium

Session Info | Help | Home | Logout

Contract Number 00000480	Coverage Number 01	Rider no 02
Life no 01	Joint Life []	Statistical Fund 0
Life Assured 50000367 Lim, Adrian	Sub-Section ENNP	Currency Singapore Dollars
Age Last Birth 33	Risk cess Date 01/01/2023	
Section WP	Premium cess Date 01/01/2023	
Benefit Amount 5280.00 Annual	Beneficiary cess Date 01/01/2023	
Risk cess Age / Term [] 10		
Premium cess Age / Term [] 10		
Beneficiary cess Age / Term [] 10		
Mortality class Non-smoker	Total Premium 79.20	
Loaded Premium []		

Exit | Previous | Refresh | Continue ➔

It is required to remove the Benefit Amount and Total Premium and click Refresh for the system to revalidate and recalculate again.

CSC INTEGRAL Admin

Traditional Waiver of Premium

Session Info | Help | Home | Logout

Contract Number 00000480	Coverage Number 01	Rider no 02
Life no 01	Joint Life []	Statistical Fund 0
Life Assured 50000367 Lim, Adrian	Sub-Section ENNP	Currency Singapore Dollars
Age Last Birth 33	Risk cess Date 01/01/2023	
Section WP	Premium cess Date 01/01/2023	
Benefit Amount 8780.00 Annual	Beneficiary cess Date 01/01/2023	
Risk cess Age / Term [] 10		
Premium cess Age / Term [] 10		
Beneficiary cess Age / Term [] 10		
Mortality class Non-smoker	Total Premium 131.70	
Loaded Premium []		

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract
00000480 | TEN | TEN Traditional Endowment

Contract Owner
50000367 | Lim, Adrian

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
...		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Press Refresh button for Pre-Issue Validation.

Extra Info

Functions

Messages

WARNING: U/wrtg NOT conf

Exit | Previous | Refresh | Continue ➔

Click Refresh to check the error message again.

CSC INTEGRAL Admin

Pre-Issue Proposal Validation

Session Info | Help | Home | Logout

Contract Number
00000480 | TEN | TEN Traditional Endowment

Contract Owner
50000367 | Lim, Adrian

Current Financial Details

Contract	Collection
SGD	SGD
8911.70	

Validation Errors Detected

Error Description	Life	Joint-Life	Coverage	Rider	Payer
UW decision date missing					
Prem+cont amts > Susp					
Revisit Facult. Reassur.	01				
U/writing not complete	01	00			
Outstanding follow-ups					
Follow Up requires Doc.					

Exit | Previous | Refresh | Continue ➔

To resolve the 3rd error ‘Revisit Facult. Reassur.’, click Continue to proceed and then select the coverage component again.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract	Contract Owner
00000480 TEN TEN Traditional Endowment	50000367 Lim, Adrian

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
Select		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Press Refresh button for Pre-Issue Validation.

CSC INTEGRAL Admin

Traditional Endowment

Session Info | Help | Home | Logout

Contract Number	Life no	Coverage Number
00000480	01	01
Rider no	Life Assured	
00	50000367 Lim, Adrian	
Age at Last Birthday	Joint Life	
33		
Statistical Fund	Section	Sub-Section
O	EN	NNP

Sum Assured	Risk Cessation Age/Term	Risk Cessation Date
200000	10	01/01/2023
Premium Cessation Age/Term	Premium Cessation Date	Currency
10	01/01/2023	SGD
Mortality Class	Loaded Premium	Total Premium
Non-smkr		7000.00
Joint Life (J/L)		

Exit | Previous | Refresh | Continue ➔

On this component screen, if reinsurance is triggered due to the exceeded amount of sum assured, the fill indicator on the left column will indicate that. Click on the hyperlink of the Reassurance and the following screen will show.

CSC INTEGRAL Admin

Facultative Cession Maintenance

Session Info | Help | Home | Logout

Contract 00000480	Life 01	Coverage 01	Rider 00		
Component Sum Assured 200000.00	Sum Reassured 200000.00				
Sel	Commencement Date	Reassurer	Arrangement Code	Sum Reassured	Override Indicator
<input type="checkbox"/>	01/01/2013	80002	FDT1	200000.00	

Functions

Add

Modify Delete

Exit Previous Refresh Continue ➔

Note that the reinsurance is only showing as 100,000 and not the 200,000 that has just been changed, this is because this Reinsurance page is being accessed immediately after changing the component sum assured, hence the system has not gone thru the validation yet to take in the new sum assured information. If it is required for the system to re-validate and re-calculate, it is required to go thru the Work With Proposal page.

CSC INTEGRAL Admin

Facultative Cession Maintenance

Session Info | Help | Home | Logout

Contract 00000480	Life 01	Coverage 01	Rider 00		
Component Sum Assured 200000.00	Sum Reassured 200000.00				
Sel	Commencement Date	Reassurer	Arrangement Code	Sum Reassured	Override Indicator
<input checked="" type="checkbox"/>	01/01/2013	80002	FDT1	200000.00	

Functions

Add

Modify Delete

Exit Previous Refresh Continue ➔

It is required to select the reinsurance arrangement to view and confirm the reinsurance that is being set up in table. Select the arrangement and click Continue to proceed.

CSC INTEGRAL Admin

Facultative Cession Details

Session Info | Help | Home | Logout

Reassurer Number: 80002 Swiss Reinsurer

Arrangement: Facultative Death Tradition

Commencement Date: 01/01/2013

Costed To Date: 01/01/2013

Component Sum Assured: 200000.00

Sum Reassured: 200000.00

Extra Info

Functions

Exit | Previous | Refresh | Continue ➔

It is possible to change the reinsurance arrangement manually. If the arrangement is not going to be changed, click Continue to proceed.

CSC INTEGRAL Admin

Facultative Cession Maintenance

Session Info | Help | Home | Logout

Contract: 00000480

Life: 01

Coverage: 01

Rider: 00

Component Sum Assured: 200000.00

Sum Reassured: 200000.00

Sel	Commencement Date	Reassurer	Arrangement Code	Sum Reassured	Override Indicator
<input type="checkbox"/>	01/01/2013	80002	FDT1	200000.00	Y

Extra Info

Functions

Add

Modify | Delete

Exit | Previous | Refresh | Continue ➔

The Override Indicator 'Y' indicates that the reinsurance arrangement has been viewed and confirmed.

Click Continue until the Work With Proposal.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract: 00000480 | TEN | TEN Traditional Endowment

Contract Owner: 50000367 | Lim, Adrian

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
...		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Press Refresh button for Pre-Issue Validation.

Extra Info

Functions

Messages

WARNING: U/wrtg NOT conf

Exit | Previous | Refresh | Continue ➔

Click Refresh to check the error message again.

CSC INTEGRAL Admin

Pre-Issue Proposal Validation

Session Info | Help | Home | Logout

Contract Number: 00000480 | TEN | TEN Traditional Endowment

Contract Owner: 50000367 | Lim, Adrian

Current Financial Details

Contract Currency	SGD	Contract	Collection
Amount Due	8911.70		
Contract Fee			
Suspense			
Premium Deposit			

Validation Errors Detected

Error Description	Life	Joint-Life	Coverage	Rider	Payer
UW decision date missing					
Prem+cont amts > Susp					
U/writing not complete	01	00			
Outstanding follow-ups					
Follow Up requires Doc.					

Exit | Previous | Refresh | Continue ➔

During this modification stage, it is possible to modify any information of the proposal, including the billing method.

TEN Traditional Endowment

Session Info | Help | Home | Logout

Contract Number 00000480	Risk/Premium Status Proposal
Contract Owner 50000367	Concurrent Proposal <input type="checkbox"/>
Risk Commencement Date 01/01/2013	
Billing Frequency Annual	Proposal Date 01/01/2013
First Billing Date 01/01/2014	Method of Payment Direct Debit
Contract Currency SGD	No. of Policies 1
Cross Reference Type Select	Billing Currency SGD
Contract Register Singapore	Cross Reference Number
Application Form Number	Source of Business Agent
Agency 60000139	Application Form Date
Campaign Select	
Follow ups	
Beneficiaries	
Group Details	
Anniversary	
Trustee	
Transactions History	
Policy Notes	
Reducing Term	

Exit | Previous | Refresh | Continue ➔

On the above screen, change the Method of Payment from Direct Billing (Cash) to Direct Debit, system will request for the Direct Debit section to be completed.

Click on the Direct Debit section on the left column and the following screen will show.

DD Mandate Details

Session Info | Help | Home | Logout

Payer 50000367 Lim, Adrian	Mandate Number <input type="text"/>
Factoring House <input type="text"/>	Bank Code <input type="text"/>
Bank Account <input type="text"/>	<input type="text"/>
Functions	

Exit | Previous | Refresh | Continue ➔

To add in the Mandate, click on the Mandate Number Search

Mandate List

Mandate Reference	Effective Date	Bank Key	Bank Account Number
00001	01/01/2013	DBS001	123456789011

Session Info | Help | Home | Logout

Exit | Previous | Refresh | Continue ➔

If the client already has a mandate number, it will appear on the above screen, else user can create the mandate thru the above screen (Refer to INTEGRAL FSU Training Manual v1.1.pdf for more detail on how to create mandate).

Select the Mandate by clicking on the Mandate Reference Number hyperlink and the following screen will show and system will reflect the relevant Bank Code and Bank Account number as shown.

DD Mandate Details

Payer 50000367 Lim, Adrian	Mandate Number 00001
Factoring House	Bank Code DBS001
Bank Account 123456789011	

Session Info | Help | Home | Logout

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

TEN Traditional Endowment

Session Info | Help | Home | Logout

Contract Number 00000480	Risk/Premium Status Proposal
Contract Owner 50000367	Concurrent Proposal <input type="checkbox"/>
Risk Commencement Date 01/01/2013	
Proposal Date 01/01/2013	
Billing Frequency Annual	
Method of Payment Direct Debit	
First Billing Date 01/01/2014	
No. of Policies 1	
Contract Currency SGD	
Billing Currency SGD	
Cross Reference Type -----Select-----	
Cross Reference Number <input type="text"/>	
Contract Register Singapore	
Source of Business Agent	
Application Form Number <input type="text"/>	
Application Form Date <input type="text"/>	
Agency 60000139 LimAgent, Larry	
Campaign -----Select-----	
Non-forfeiture Option -----Select-----	
Income Source <input type="text"/>	
Servicing Branch Head Office	
Codes -----Select-----	
Auto. Increase <input type="checkbox"/>	

Exit | Previous | Refresh | Continue ➔

The denotes there is information in that section.

It is also possible to add more components / riders at this modification stage.

On the Work With Proposal screen

Work With Proposal

Session Info | Help | Home | Logout

Contract 00001448 TLE TM Link Education	Contract Owner 50000620 Bambang, Batari																																			
<table border="1"> <thead> <tr> <th>Act</th> <th>Life</th> <th>Coverage</th> <th>Rider</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>Add to</td> <td></td> <td></td> <td></td> <td>TLE - TM Link Education</td> </tr> <tr> <td>...</td> <td>01</td> <td></td> <td></td> <td>50000621 - Bambang, Adam</td> </tr> <tr> <td>...</td> <td></td> <td>01</td> <td></td> <td>TLE1 - TM Link Education</td> </tr> <tr> <td>...</td> <td></td> <td></td> <td>01</td> <td>TTDB - TM Total&Permanent Disability</td> </tr> <tr> <td>...</td> <td></td> <td></td> <td>02</td> <td>TCIA - TM CI Additional</td> </tr> <tr> <td>...</td> <td></td> <td></td> <td>03</td> <td>TCIC - TM CI Accelerated</td> </tr> </tbody> </table>		Act	Life	Coverage	Rider	Description	Add to				TLE - TM Link Education	...	01			50000621 - Bambang, Adam	...		01		TLE1 - TM Link Education	...			01	TTDB - TM Total&Permanent Disability	...			02	TCIA - TM CI Additional	...			03	TCIC - TM CI Accelerated
Act	Life	Coverage	Rider	Description																																
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...			01	TTDB - TM Total&Permanent Disability																																
...			02	TCIA - TM CI Additional																																
...			03	TCIC - TM CI Accelerated																																

Press Refresh button for Pre-Issue Validation.

Action ‘Add to’ on the 1st component means adding another life insured.

Work With Proposal

Session Info | Help | Home | Logout

Contract 00001448 TLE TM Link Education	Contract Owner 50000620 Bambang, Batari																																			
<table border="1"> <thead> <tr> <th>Act</th> <th>Life</th> <th>Coverage</th> <th>Rider</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>...</td> <td></td> <td></td> <td></td> <td>TLE - TM Link Education</td> </tr> <tr> <td>...</td> <td>01</td> <td></td> <td></td> <td>50000621 - Bambang, Adam</td> </tr> <tr> <td>Add to</td> <td></td> <td>01</td> <td></td> <td>TLE1 - TM Link Education</td> </tr> <tr> <td>...</td> <td></td> <td></td> <td>01</td> <td>TTDB - TM Total&Permanent Disability</td> </tr> <tr> <td>...</td> <td></td> <td></td> <td>02</td> <td>TCIA - TM CI Additional</td> </tr> <tr> <td>...</td> <td></td> <td></td> <td>03</td> <td>TCIC - TM CI Accelerated</td> </tr> </tbody> </table>		Act	Life	Coverage	Rider	Description	...				TLE - TM Link Education	...	01			50000621 - Bambang, Adam	Add to		01		TLE1 - TM Link Education	...			01	TTDB - TM Total&Permanent Disability	...			02	TCIA - TM CI Additional	...			03	TCIC - TM CI Accelerated
Act	Life	Coverage	Rider	Description																																
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Add to		01		TLE1 - TM Link Education																																
...			01	TTDB - TM Total&Permanent Disability																																
...			02	TCIA - TM CI Additional																																
...			03	TCIC - TM CI Accelerated																																

Press Refresh button for Pre-Issue Validation.

Action ‘Add to’ on the Coverage component means adding a Rider for this proposal.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract 00001448 TLE TM Link Education Contract Owner 50000620 Bambang, Batar

Act	Life	Coverage	Rider	Description
...				TLE - TM Link Education
...	01			50000621 - Bambang, Adam
...		01		TLE1 - TM Link Education
...			01	TTDB - TM Total&Permanent Disability
Delete			02	TCIA - TM CI Additional
...			03	TCIC - TM CI Accelerated

Press Refresh button for Pre-Issue Validation.

Action ‘Delete’ on the Rider component means deleting this rider from this proposal. To delete a rider, select ‘Delete’ on the rider to be deleted and click Continue to proceed.

CSC INTEGRAL Admin

Deletion

Session Info | Help | Home | Logout

Contract 00001448/01/01/02

Are you sure?

Exit Previous Refresh Continue ➔

Confirm the deletion by enter ‘Y’ in the answer box and click Continue to proceed.

CSC INTEGRAL Admin

Deletion

Session Info | Help | Home | Logout

Contract
00001448/01/01/02

Are you sure?

Exit | Previous | Refresh | Continue ➔

Click Continue and the following screen will show all other component except the one that has been deleted.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract
00001448 TLE TM Link Education

Contract Owner
50000620 Bambang, Batari

Act	Life	Coverage	Rider	Description
...				TLE - TM Link Education
...	01			50000621 - Bambang, Adam
...		01		TLE1 - TM Link Education
...			01	TTDB - TM Total&Permanent Disability
...			03	TCIC - TM CI Accelerated
...			04	TWOP - TM Waiver Premium

Press Refresh button for Pre-Issue Validation.

Exit | Previous | Refresh | Continue ➔

Click Refresh will have the system process the validation again.

1.2.2 Follow Up

Based on product and table setting, system can validate and auto generates any follow up letters to be sent to client.

The screenshot shows the 'Pre-Issue Proposal Validation' page. At the top, there are fields for 'Contract Number' (00000480) and 'Contract Owner' (50000367, Lim, Adrian). Below this, 'Current Financial Details' include 'Contract Currency' (SGD), 'Amount Due' (8911.70), 'Contract Fee' (empty), 'Suspense' (empty), and 'Premium Deposit' (empty). A section titled 'Validation Errors Detected' lists several errors:

Error Description	Life	Joint-Life	Coverage	Rider	Payer
UW decision date missing					
Prem+cont amts > Susp					
U/writing not complete	01	00			
Outstanding follow-ups					
Follow Up requires Doc.					

At the bottom right are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

The above screen shows that there are outstanding follow ups and the follow up requires doctor information.

To resolve these 2 error message, click Continue to proceed and then click on the 1st component to proceed.

The screenshot shows the 'Work With Proposal' page. At the top, there are fields for 'Contract' (00000480) and 'Contract Owner' (50000367, Lim, Adrian). Below this, a table lists products:

Act	Life	Coverage	Rider	Description
Select				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
...		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

A message at the bottom left says 'Press Refresh button for Pre-Issue Validation.'

At the bottom right are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

The following screen will appear.

TEN Traditional Endowment

Session Info | Help | Home | Logout

Contract Number 00000480	Risk/Premium Status Proposal
Contract Owner 50000367	Concurrent Proposal <input type="checkbox"/>
Risk Commencement Date 01/01/2013	
Billing Frequency Annual	
First Billing Date 01/01/2014	
Contract Currency SGD	
Cross Reference Type -----Select-----	
Contract Register Singapore	
Application Form Number Agency	
Source of Business Agent	
Application Form Date Campaign	
Non-forfeiture Option -----Select-----	
Income Source Servicing Branch	
Codes Auto. Increase <input type="checkbox"/>	

Exit | Previous | Refresh | Continue ➔

Click on the Follow-ups hyperlink on the left column.

Proposal Follow-ups

Session Info | Help | Home | Logout

Contract Number 00000480 TEN	Contract Owner 50000367 Lim, Adrian																																																					
Doctor <input type="text"/> <input type="button"/> <input type="button"/>																																																						
<table border="1"> <thead> <tr> <th>Act?</th> <th>Type</th> <th>Life</th> <th>Joint Life</th> <th>Status</th> <th>Reminder Date</th> <th>Cat</th> <th>Received Date</th> </tr> </thead> <tbody> <tr> <td>...</td> <td>UND</td> <td><input type="button"/></td> <td>1 <input type="button"/></td> <td>00 <input type="button"/></td> <td>Outstanding</td> <td>11/01/2013</td> <td><input type="button"/></td> <td>U <input type="button"/></td> </tr> <tr> <td>...</td> <td>FME</td> <td><input type="button"/></td> <td>1 <input type="button"/></td> <td>00 <input type="button"/></td> <td>Letter Prt</td> <td>21/01/2013</td> <td><input type="button"/></td> <td>P <input type="button"/></td> </tr> <tr> <td>...</td> <td>MUR</td> <td><input type="button"/></td> <td>1 <input type="button"/></td> <td>00 <input type="button"/></td> <td>Letter Prt</td> <td>21/01/2013</td> <td><input type="button"/></td> <td>P <input type="button"/></td> </tr> <tr> <td>...</td> <td>ECG</td> <td><input type="button"/></td> <td>1 <input type="button"/></td> <td>00 <input type="button"/></td> <td>Letter Prt</td> <td>21/01/2013</td> <td><input type="button"/></td> <td>P <input type="button"/></td> </tr> <tr> <td>...</td> <td></td> <td><input type="button"/></td> <td></td> <td></td> <td>-----Select-----</td> <td></td> <td><input type="button"/></td> <td>P <input type="button"/></td> </tr> </tbody> </table>		Act?	Type	Life	Joint Life	Status	Reminder Date	Cat	Received Date	...	UND	<input type="button"/>	1 <input type="button"/>	00 <input type="button"/>	Outstanding	11/01/2013	<input type="button"/>	U <input type="button"/>	...	FME	<input type="button"/>	1 <input type="button"/>	00 <input type="button"/>	Letter Prt	21/01/2013	<input type="button"/>	P <input type="button"/>	...	MUR	<input type="button"/>	1 <input type="button"/>	00 <input type="button"/>	Letter Prt	21/01/2013	<input type="button"/>	P <input type="button"/>	...	ECG	<input type="button"/>	1 <input type="button"/>	00 <input type="button"/>	Letter Prt	21/01/2013	<input type="button"/>	P <input type="button"/>	...		<input type="button"/>			-----Select-----		<input type="button"/>	P <input type="button"/>
Act?	Type	Life	Joint Life	Status	Reminder Date	Cat	Received Date																																															
...	UND	<input type="button"/>	1 <input type="button"/>	00 <input type="button"/>	Outstanding	11/01/2013	<input type="button"/>	U <input type="button"/>																																														
...	FME	<input type="button"/>	1 <input type="button"/>	00 <input type="button"/>	Letter Prt	21/01/2013	<input type="button"/>	P <input type="button"/>																																														
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...		<input type="button"/>			-----Select-----		<input type="button"/>	P <input type="button"/>																																														

Previous | Next

Exit | Previous | Refresh | Continue ➔

Note: User is able to access thru this link if the proposal is not approved yet by underwriter. Once the proposal is approved, user is unable to access the proposal thru Modify Unissued Contract and has to use the Follow-up Status Update link to access and update.

Accessing thru Follow-up Status Update link is when the proposal is already approved by underwriter but the follow up items are not yet received. These follow up items may be some information required but not affecting the underwriter's decision to approve the proposal.

Accessing thru Follow-up Status Update

New Contract Proposal Submenu

Session Info | Help | Home | Logout

Main Menu

- Clients
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries
- Receivables and Payables
- Reassurance Accounts
- General Ledger
- Statistics
- System Administration
- Batch Processing

Input -

Contract Number 00001402	Contract Type Select
-----------------------------	-------------------------

Actions -

- Create New Contract
- Follow-up Status Update
- Modify Unissued Contract
- Contract Proposal Enquiry
- U/W Approval
- U/W Approval Reversal
- Contract Enquiry
- Fast Track Issue

Back on the Proposal Follow-ups screen, click on the search icon of the Doctor field and the following screen will appear.

Client Scroll

Session Info | Help | Home | Logout

Locate Name

Exact Match

ID Number:

More...

Client	Name of Client	ID Number	Address	Alias	AAdr
50000252	Doctor, Client		Windsor Street		
50000515	FO LN CINDY, MICHAEL		10 W 33rd St, Rm		

Exit Previous Refresh Continue ➡

Click on the hyperlink of the client number will bring the information back to the Follow Up screen as shown below.

Proposal Follow-ups

Session Info | Help | Home | Logout

Contract Number
00000480 TEN

Doctor
[50000252](#) Doctor Client

Contract Owner
50000367 Lim, Adrian

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Proposal Follow-ups

Session Info | Help | Home | Logout

Contract Number: 00000480 [TEN]
 Doctor: 50000252 [Doctor Client]

Contract Owner: 50000367 Lim, Adrian

Act?	Type	Life	Joint Life	Status	Reminder Date	Cat	Received Date
...	UND	1	00	Outstanding	11/01/2013	U	
...	FME	1	00	Letter Prt	21/01/2013	P	
...	MUR	1	00	Letter Prt	21/01/2013	P	
...	ECG	1	00	Letter Prt	21/01/2013	P	
...				-----Select-----		P	

Previous Next

Exit Previous Refresh Continue ➔

The information appears on the above screen is:

- 1) Type – the follow up item code define in table T5661
- 2) Life – define if this follow up item is target to which life insured
- 3) Joint Life – define if this follow up item is target to which joint life insured
- 4) Status – status of this follow up item
- 5) Reminder Date – the next follow up date on this follow up item
- 6) Category – define where this follow up item is triggered from (NB, Claims, POS, etc...)
- 7) Received Date – user is to enter this date when the follow up item is received
- 8) Expiry Date – user can enter a date where there will not be any more follow up if this date is passed.
- 9) Remarks – the follow up item description define in table T5661

User is able to manually add in follow up items at any time during the proposal stage. The ‘Act?’ column allows user to add in exclusion clause or any follow up notes for that particular follow up items.

CSC INTEGRAL Admin

Proposal Follow-ups

Session Info | Help | Home | Logout

Contract Number: 00000480 [TEN]
 Doctor: 50000252 [Doctor Client]

Contract Owner: 50000367 Lim, Adrian

Act?	Type	Life	Joint Life	Status	Reminder Date	Cat	Received Date
...	UND	1	00	Outstanding	11/01/2013	U	
...	FME	1	00	Letter Prt	21/01/2013	P	
...	MUR	1	00	Letter Prt	21/01/2013	P	
...	ECG	1	00	Letter Prt	21/01/2013	P	
Exclusion Clause Follow-up				-----Select-----		P	

CSC INTEGRAL Admin

Proposal Follow-ups

Session Info | Help | Home | Logout

Contract Number 00000480 [TEN]	Contract Owner 50000367 Lim, Adrian
Doctor 50000252 [Search] Doctor Client	

Act?	Type	Life	Joint Life	Status	Reminder Date	Cat	Received Date	
...	UND	[Search]	1	00	Outstanding	11/01/2013	U	
...	FME	[Search]	1	00	Letter Prt	21/01/2013	P	
...	MUR	[Search]	1	00	Letter Prt	21/01/2013	P	
...	ECG	[Search]	1	00	Letter Prt	21/01/2013	P	
Exclusion Clause	AGE	[Search]	1	00	Letter Prt	21/01/2013	P	

Select Exclusion Clause on the newly added follow up item,

CSC INTEGRAL Admin

Standard Exclusion Clauses

Session Info | Help | Home | Logout

Contract Number 00000480	Follow-up Code AGE
Action Add	Letter Type [Select]
--Select--	
Add	
Modify	
Delete	

Select Add and enter the information in the free text fields. A total of 6 lines is available and each line allows 75 chars. User can just enter the information and once reach the end of the field, system will auto move to the next line until the 6th line.

CSC INTEGRAL Admin

Standard Exclusion Clauses

Session Info | Help | Home | Logout

Contract Number 00000480	Follow-up Code AGE
Action Add	Letter Type -----Select-----
This is the Exclusion Clause to apply to this Follow Up item and this info	
is to be extracted out to be printed on the follow up letter.	

CSC INTEGRAL Admin

Proposal Follow-ups

Session Info | Help | Home | Logout

Contract Number 00000480 [TEN]	Contract Owner 50000367 [Lim, Adrian]
Doctor 50000252 [Doctor Client]	

Act?	Type	Life	Joint Life	Status	Reminder Date	Cat	Received Date
...	UND	1	00	Outstanding	11/01/2013	U	
...	FME	1	00	Letter Prt	21/01/2013	P	
...	MUR	1	00	Letter Prt	21/01/2013	P	
...	ECG	1	00	Letter Prt	21/01/2013	P	
...	AGE	1	00	Letter Prt	21/01/2013	P	
Exclusion Clause							
Follow-up							

Previous Next

The Follow-up allows user to enter any other comment for this particular follow up item.

CSC INTEGRAL Admin

Follow-up Extended Text

Session Info | Help | Home | Logout

Contract Number 00000480 [TEN] [TEN Traditional Endowment]	Contract Owner 50000367 [Lim, Adrian]
Joint Owner []	Life Assured 50000367 [Lim, Adrian]
Joint Life []	

Follow-up Code AGE [Age Admittance]	Date 01/01/2013
Created By MELANIE [Melanie Loo]	Date 01/01/2013
Modified By MELANIE [Melanie Loo]	

This field allows user to enter any other comment regarding this particular fo

llow up item and this information is to be printed on the follow up letter.

Exit Previous Refresh Continue ➔

There are a total of 15 lines and each line allows 75 chars. User can just enter the information and once reach the end of the field, system will auto move to the next line until the 15th line

CSC INTEGRAL Admin

Proposal Follow-ups

Session Info | Help | Home | Logout

Contract Number: 00000480 TEN

Contract Owner: 50000367 Lim, Adrian

Doctor: 50000252 Doctor Client

Act?	Type	Life	Joint Life	Status	Reminder Date	Cat	Received Date
...	UND	1	00	Outstanding	11/01/2013	U	
...	FME	1	00	Letter Prt	21/01/2013	P	
...	MUR	1	00	Letter Prt	21/01/2013	P	
...	ECG	1	00	Letter Prt	21/01/2013	P	
...	AGE	1	00	Letter Prt	21/01/2013	P	

Previous Next

Exit Previous Refresh Continue ➔

Click Continue to proceed.

In order for a proposal to be put in force, all follow up items are to have the status of either "Received" or "Waived"

A end of day batch job L2FLUPLET will generate the printing of the Follow Up Letter. And the rules of printing the items are as follows:

- 1) Upon creation of the proposal and follow up item (say 2 items) auto generated, at the end of the day, when the L2FLUPLET is run, it will generate 2 letters each with 1 follow up item printed. Refer section 4 for the sample letter.
- 2) Assume on the next day, when Underwriter trigger another follow up item manually, at the end of the day, when the L2FLUPLET is run, it will generate another letter that consist only this new follow up item.
- 3) Assume the 3 items has the same follow up date, when the system reaches the follow up date, at the end of the day, when the L2FLUPLET is run, it will generate 3 follow up letters each with 1 follow up item.

Currently the extract for this Follow-up Letter consist of the following information:

- 1) Client (Contract Owner) Name
- 2) Client Address
- 3) Life Insured Name
- 4) Contract Number
- 5) Risk Commencement Date
- 6) Follow Up Item Description
- 7) Follow Up Extended Text
- 8) Agent Code
- 9) Agent Name

Once the follow up items have been changed to 'Received', the error message will be removed from the Pre-Issue Proposal Validation page.

CSC
INTEGRAL
Admin

[Extra Info](#)
[Session Info](#) | [Help](#) | [Home](#) | [Logout](#)

Pre-Issue Proposal Validation

Contract Number <input type="text" value="00000480"/> TEN	Contract Owner <input type="text" value="50000367"/> Lim, Adrian				
<hr/>					
Current Financial Details					
Contract Currency <input type="text" value="SGD"/> Amount Due <input type="text" value="8911.70"/> Contract Fee <input type="text"/> Suspense <input type="text"/> Premium Deposit <input type="text"/>	Contract <input type="text" value="SGD"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
<hr/>					
Validation Errors Detected					
Error Description	Life	Joint-Life	Coverage	Rider	Payer
UW decision date missing					
Prem+cont amts > Susp					
U/writing not complete	01	00			

[Exit](#) / [Previous](#) / [Refresh](#) / [Continue ➔](#)

1.2.3 Underwriting Premium Loading

Underwriter is able to impose premium loading while the proposal is still under the pending stage.

Premium Loading is to be done on component level. Hence if there are multiple component, premium loading is to be done one by one on each of the component where necessary.

On the Work With Proposal page, select any coverage component

The screenshot shows the 'Work With Proposal' interface. On the left, there are three panels: 'Extra Info', 'Functions', and 'Messages'. The 'Messages' panel contains a red warning message: 'WARNING: U/wrtg NOT conf'. The main content area is titled 'Work With Proposal' and shows a table of coverage components. The table has columns for Act, Life, Coverage, Rider, and Description. The rows show the following data:

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
Select		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Below the table, a message says 'Press Refresh button for Pre- Issue Validation.' At the bottom right are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

Click Continue to proceed.

The screenshot shows the 'Traditional Endowment' configuration page. On the left, there is an 'Extra Info' panel with 'Special Terms' and 'Reassurance' options. The main form fields include:

- Contract Number:** 00000480
- Rider no:** 00
- Age at Last Birthday:** 33
- Statistical Fund:** O
- Life no:** 01
- Life Assured:** 50000367 | Lim, Adrian
- Coverage Number:** 01
- Joint Life:** (empty field)
- Section:** EN
- Sub-Section:** ENNP
- Sum Assured:** 200000
- Risk Cessation Age/Term:** 10
- Risk Cessation Date:** 01/01/2023
- Premium Cessation Age/Term:** 10
- Premium Cessation Date:** 01/01/2023
- Mortality Class:** Non-smkr
- Joint Life (J/L):** (empty field)
- Loaded Premium:** (empty field)
- Total Premium:** 7000.00

At the bottom right are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

On this component screen, on the left column, the ‘Special Terms’ allows underwriter to process premium loading on this particular component.

Click on the Special Terms hyperlink and the following screen will show.

Select	Reason	Reassurance Indicator	Sum Assured %	Age	Load %	Rate Adjusted	Duration	Life
<input type="checkbox"/>	-----Select-----							

Add Remove

Exit Previous Refresh Continue ➔

Underwriter is to select a reason to add in this premium loading. This reason is define in table T5657 and is on component level. If the invalid reason is selected (reason not applicable for the component), system will prompt error message as shown below when click on either Refresh or Continue.

Select	Reason	Reassurance Indicator	Sum Assured %	Age	Load %	Rate Adjusted	Duration	Life
<input type="checkbox"/>	TPD Loading	1					10	

Enter an allowable reason and enter the loading percentage.

CSC INTEGRAL Admin

Special Terms

Contract Number: 00000480

Life no: 01 Coverage Number: 01 Rider no: 00

Life Assured: 50000367 Lim, Adrian

Smoking: Occupation Code: ACCT Pursuit Code:

Joint Life: Occupation Code: Pursuit Code:

Smoking: Occupation Code: Pursuit Code:

Coverage/Rider: TEN1 Traditional Endowment

Select	Reason	Reassurance Indicator	Sum Assured %	Age	Load %	Rate Adjusted	Duration	Life
<input type="checkbox"/>	Hazardous Pursuits	1			110.00		10	

Add Remove Exit Previous Refresh Continue ➔

Functions

Select	Reassurance Indicator	Sum Assured %	Age	Load %	Rate Adjusted	Duration	Life	Flat Mortality %
<input type="checkbox"/>	1			110.00		10		000

Click Refresh and the system will validate the entry and auto default the Duration to the contract duration. For this Traditional Endowment contract, the contract duration is 10. Underwriter can change this Duration to shorter duration if the loading is only applicable to few years instead of throughout the whole contract duration. As per logic, this duration cannot be longer than the contract duration.

The entry in the 'Load %' field if more than 100% means premium loading and if it is less than 100% means premium discount. Click Continue to bring back the component screen.

System will auto reflect the loading in the Loaded Premium field with the error message.

CSC INTEGRAL Admin

Traditional Endowment

Session Info | Help | Home | Logout

Contract Number 00000480	Life no 01	Coverage Number 01
Rider no 00	Life Assured 50000367 Lim, Adrian	
Age at Last Birthday 33	Joint Life	
Statistical Fund 0	Section EN	Sub-Section ENNP
Sum Assured 200000	Risk Cessation Age/Term 10	Risk Cessation Date 01/01/2023
Premium Cessation Age/Term 10	Premium Cessation Date 01/01/2023	Currency SGD
Mortality Class Non-smkr	Joint Life (J/L)	Loaded Premium 700.00
		Total Premium 7000.00

Extra Info

- Special Terms
- Reassurance

Messages

Outside tolerance T5667

Exit | Previous | Refresh | Continue ➔

Underwriter is required to clear the Total Premium field and click Refresh for the system to recalculate the Total Premium.

CSC INTEGRAL Admin

Traditional Endowment

Session Info | Help | Home | Logout

Contract Number 00000480	Life no 01	Coverage Number 01
Rider no 00	Life Assured 50000367 Lim, Adrian	
Age at Last Birthday 33	Joint Life	
Statistical Fund 0	Section EN	Sub-Section ENNP
Sum Assured 200000	Risk Cessation Age/Term 10	Risk Cessation Date 01/01/2023
Premium Cessation Age/Term 10	Premium Cessation Date 01/01/2023	Currency SGD
Mortality Class Non-smkr	Joint Life (J/L)	Loaded Premium 700.00
		Total Premium 7700.00

Extra Info

- Special Terms
- Reassurance

Messages

Exit | Previous | Refresh | Continue ➔

If there is any change to the premium of any component and there is a waiver of premium rider, this will affect the benefit amount of the waiver of premium and hence that waiver of premium component needs to be revisited.

Click Continue to proceed.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract 00000480 TEN TEN Traditional Endowment Contract Owner 50000367 Lim, Adrian

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
...		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Press Refresh button for Pre-Issue Validation.

Extra Info

Functions

Messages

WARNING: U/wrtg NOT conf

Exit Previous Refresh Continue ➔

Click Refresh will have the system showing the updated premium in the Amount Due field.

CSC INTEGRAL Admin

Pre-Issue Proposal Validation

Session Info | Help | Home | Logout

Contract Number 00000480 TEN TEN Traditional Endowment Contract Owner 50000367 Lim, Adrian

Current Financial Details

Contract Currency	Contract	Collection
SGD	SGD	SGD
Amount Due	9622.20	
Contract Fee		
Suspense		
Premium Deposit		

Validation Errors Detected

Error Description	Life	Joint-Life	Coverage	Rider	Payer
UW decision date missing					
Prem+cont amts > Susp					
U/writing not complete	01	00			

Exit Previous Refresh Continue ➔

1.2.4 Underwriting Premium Discount

This Special Terms functionality can also be used to apply premium discount.

The screenshot shows the 'Special Terms' section of the INTEGRAL Admin interface. A table lists reasons for loading with their corresponding percentages. One row, 'Medical' with a value of 85.00, is highlighted with a red border. Other columns include Reason, Reassurance Indicator, Sum Assured %, Age, Load %, Rate Adjusted, Duration, and Life.

Select	Reason	Reassurance Indicator	Sum Assured %	Age	Load %	Rate Adjusted	Duration	Life
<input type="checkbox"/>	Medical	1			85.00		5	

The entry on the above screen means a 15% discount on the premium. Click Continue to proceed to see the component screen.

The screenshot shows the 'TM Education 5-pay' screen. It displays various policy details and financial calculations. Two specific fields are highlighted with red boxes: 'Loaded Premium' (containing 658680.00) and 'Total Premium' (containing 3732520.00).

Using this Special Term to apply premium loading and/or premium discount, the effect is being done on the total premium to be paid for traditional product and for unit link, the effect is on the COI after the contract is issued.

Go to Contract Enquiry, select a contract and go to the Transaction History. Select the Unit Dealing transaction to see the Financial Details and the following screen will show.

The following 2 contracts has the same insured as well as sum assured, one of the contract is without premium loading and one is with premium loading.

This contract does not have premium loading.

G/L Code	Entity	Sub-Account		Original		Accounting	
		Code	Type	Amount	Currency	Amount	Currency
COVDEBT-TWE1	0000151301010000	LE	UD	27590.28-	IDR	27590.28-	IDR
FUNDINV-LCSH	0000151301010000	LE	IN	27590.28	IDR	27590.28	IDR

This contract has premium loading.

G/L Code	Entity	Sub-Account		Original		Accounting	
		Code	Type	Amount	Currency	Amount	Currency
COVDEBT-TWE1	0000151101010000	LE	UD	27635.41-	IDR	27635.41-	IDR
FUNDINV-LCSH	0000151101010000	LE	IN	27635.41	IDR	27635.41	IDR

See the increase in premium for the contract with premium loading.

1.2.5 Underwriting Complete Confirmation

When all required task has been performed on the proposal, the underwriter needs to confirm the completion of the proposal. This is to resolve the error message of U/writing not complete error message on the Work With Proposal page.

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
Select	01			50000367 - Lim, Adrian
...		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Press Refresh button for Pre-Issue Validation.

Select the Life Assured component. Click Continue to proceed.

Click on the Underwriting Confirmation on the left column.

CSC INTEGRAL Admin Session Info | Help | Home | Logout

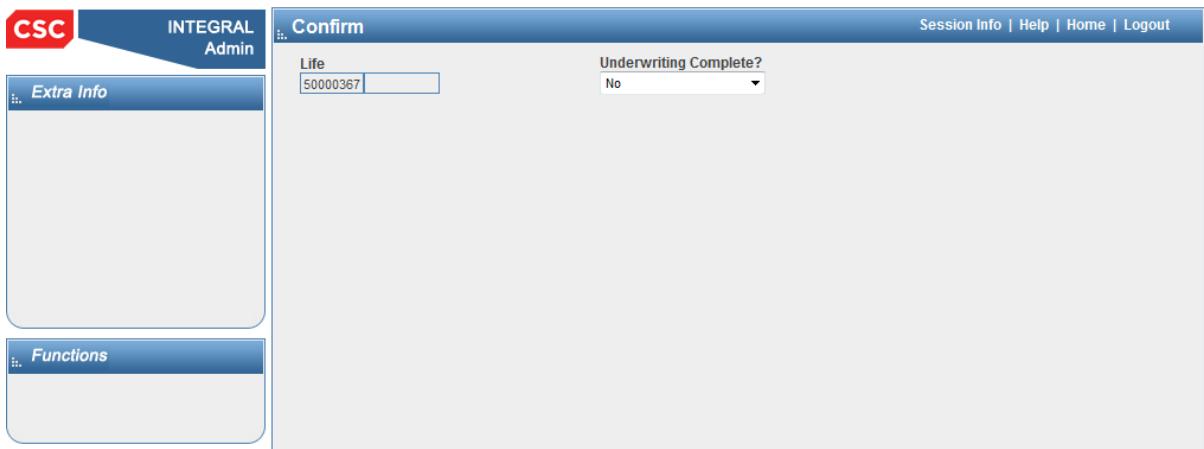
Extra Info

Functions

Confirm

Life 50000367 Underwriting Complete?

No



There are 2 options for underwriter to select. ‘Yes’ means the underwriting is completed while ‘No’ means underwriting is not completed yet.

Only when the underwriting is completed, the underwriter can proceed to approve the proposal. Change the answer to ‘Yes’ and click Continue to proceed.

CSC INTEGRAL Admin Session Info | Help | Home | Logout

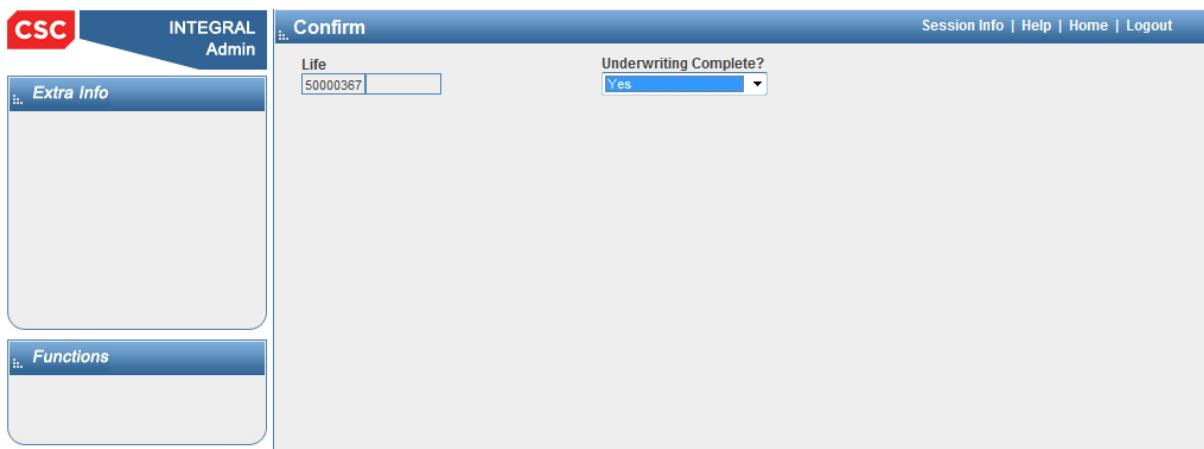
Extra Info

Functions

Confirm

Life 50000367 Underwriting Complete?

Yes



CSC INTEGRAL Admin

Lives Assured

Contract Number: 00000480 | Life no: 01 | Joint Life Number: 00

Life: 50000367 | Lim, Adrian | Sex: Male

Date of Birth: 01/01/1980 | Medical Evidence: Medical Examiners Report | Age Last Brth: 33

Pursuit Code: -----Select----- | Smoking: -----Select----- | Occupation: Accountant

Height/Weight: 180 / 70 | BMI: 21.6

[Joint Life](#) [Previous](#)

[Exit](#) [Previous](#) [Refresh](#) [Continue ➔](#)

The fill indicator next to the Underwriting Confirmation indicates that the proposal has been underwritten and the underwriting task has been completed.

Click Continue to proceed.

CSC INTEGRAL Admin

Work With Proposal

Contract: 00000480 | TEN | TEN Traditional Endowment | Contract Owner: 50000367 | Lim, Adrian

Act	Life	Coverage	Rider	Description
...				TEN - TEN Traditional Endowment
...	01			50000367 - Lim, Adrian
...		01		TEN1 - Traditional Endowment
...			01	PHI1 - Permanent Health Insurance
...			02	WOPL - Traditional Waiver of Premium

Press Refresh button for Pre-Issue Validation.

[Exit](#) [Previous](#) [Refresh](#) [Continue ➔](#)

Click Continue to proceed.

CSC INTEGRAL Admin

New Contract Proposal Submenu Session Info | Help | Home | Logout

Main Menu

- Clients
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries
- Receivables and Payables
- Reassurance Accounts
- General Ledger
- Statistics
- System Administration
- Batch Processing

Input -

Contract Number

Contract Type

Actions

Create New Contract Modify Unissued Contract U/W Approval
 Follow-up Status Update Contract Proposal Enquiry Contract Enquiry
 U/W Approval Reversal Fast Track Issue

Messages

Last transaction processed

Continue ➔

The message 'Last transaction processed' means that the transactions that have been processed before has been done.

1.3 Underwriting Approve

CSC INTEGRAL Admin

New Contract Proposal Submenu

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Statistics
- Reassurance Accounts
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries

Input

Contract Number: 00000480

Contract Type:

Actions

Create New Contract Modify Unissued Contract U/W Approval
 Follow-up Status Update Contract Proposal Enquiry Contract Enquiry
 U/W Approval Reversal Fast Track Issue

Continue ➔

Enter the contract number and select ‘UW Approval’. Click Continue to proceed.

CSC INTEGRAL Admin

Underwriting Approval Update

Session Info | Help | Home | Logout

Extra Info

Contract Number: 00000480 TEN Traditional Endowment

Contract Owner: 50000367 Lim, Adrian

Life Assured: 50000367 Lim, Adrian

Joint Life:

Joint Owner:

Risk Commencement Date: 01/01/2013

Proposal Date: 01/01/2013

Proposal Received Date: 01/01/2013

Underwriting Approval Date: 01/01/2013

Functions

Exit | **Previous** | **Refresh** | **Continue ➔**

System will auto reflect the current date to be the approval date. Click Continue to proceed.

CSC INTEGRAL Admin

New Contract Proposal Submenu

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Statistics
- Reassurance Accounts
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries

Input

Contract Number	Contract Type -----Select-----
-----------------	-----------------------------------

Actions

<input type="radio"/> Create New Contract	<input type="radio"/> Modify Unissued Contract	<input type="radio"/> U/W Approval
<input type="radio"/> Follow-up Status Update	<input type="radio"/> Contract Proposal Enquiry	<input type="radio"/> Contract Enquiry
<input type="radio"/> U/W Approval Reversal	<input type="radio"/> Fast Track Issue	

Messages

Last transaction processed

Continue ➔

The message ‘Last transaction processed’ means that the proposal is approved.

When a proposal is approved, it cannot be modified again. When there is a need to modify an approved proposal, user can then use the action ‘UW Approval Reversal’ to reverse the approval process and proceed to modify the proposal and to process the approval again. This UW Approval Reversal function shall only be made available for a specific user with authority. This can be set in the user’s profile.

1.4 Underwriting Enquiries

Go to Clients > Underwriting Enquiries

Welcome to INTEGRAL Admin

Welcome, Melanie Loo
Login Time 22/07/2013
Current Business Date: 01/01/2013

Client Maintenance
Bank/Branch Maintenance
Client Bank Acc Maint
Underwriting Enquiries
Client Relationships
Direct Debit Mandates
Group Maintenance
Direct Debit Dishonours
Notepad Entity Enquiry
Notepad Messaging
Branch Maintenance
Direct Debit Flagging

Login Into

Company: CSC Life
Branch: Head Office

Apply

1.4.1 Underwriting Enquiry by Contract

Client Underwriting Inquiries

Session Info | Help | Home | Logout

Input -
Client Number: 50000367

Actions

Underwriting Client Report by Contract Underwriting Client Report by Risk Class

Continue ➔

Click Continue to proceed.

Underwriting Client Report by Contract

Client
50000367 Lim Adrian

Running Total Sum Assured
3813430.00

Company	Contract Number	Type	Component	Currency	Sum Assured
2	00000181	ULP	ULP1	USD	1250000.00
		ULP	ULPA		1000000.00
		ULP	TRMB		1000000.00
		ULP	HBNF		2500000.00
		ULP	ULPP		1000000.00
		ULP	ULPW		104150.00
	00000182	RUL	RUL1	SGD	1250000.00
		RUL	ACCR		1000000.00
		RUL	TRMB		1000000.00
		RUL	HBNF		2500000.00
		RUL	PHI1		2000.00

More... ▾

Exit | Previous | Refresh | Continue ➔

On the above screen, it lists all contracts belonging to this client as a Life Insured. All Contracts of statuses will be shown which includes also the Pending Proposal as well as Matured/Expired contracts.

1.4.2 Underwriting Enquiry by Risk Class

Client Underwriting Inquiries

Session Info | Help | Home | Logout

Input
Client Number
50000367

Actions
 Underwriting Client Report by Contract Underwriting Client Report by Risk Class

Continue ➔

This screen shows the accumulated sum assured by risk basis.

CSC INTEGRAL Admin

Underwriting Client Report by Risk Class

Session Info | Help | Home | Logout

Client Number: 50000367

Client Name: Lim Adrian

Select	Company	Currency	Risk	Total Sum Assured
<input type="radio"/>	2	SGD	CDTH	700,000.00
<input type="radio"/>	2	SGD	DTHR	30,716,442.00
<input type="radio"/>	2	SGD	HPBR	784,000.00
<input type="radio"/>	2	SGD	RDDS	300,000.00
<input type="radio"/>	2	USD	DHUV	3,750,000.00
<input type="radio"/>	2	USD	DTHR	501,550.00
<input type="radio"/>	2	USD	HPBR	250,000.00
<input type="radio"/>	2	USD	RDDS	300,000.00

Detail

Exit | Previous | Refresh | Continue ➔

Selecting one of the Risk Class and click on the Detail button will show the following screen.

CSC INTEGRAL Admin

Underwriting Client Report by Contract

Session Info | Help | Home | Logout

Client Number: 50000367

Client Name: Lim Adrian

Running Total Sum/Ass: 30,716,442.00

Risk Class: DTHR Death Risk - Traditional

More...

Coy	Contract Number	Type	Coverage	Currency	Sum Assured
2	00000182	RUL	RUL1	SGD	1,250,000.00
2	00000182	RUL	ACCR	SGD	100,000.00
2	00000182	RUL	TRMB	SGD	100,000.00
2	00000182	RUL	PHI1	SGD	2,000.00
2	00000182	RUL	WOPU	SGD	103,210.00
2	00000183	TEN	TEN1	SGD	100,000.00
2	00000183	TEN	WOPL	SGD	5,280.00
2	00000184	TRM	AADB	SGD	100,000.00
2	00000184	TRM	ACCR	SGD	100,000.00
2	00000184	TRM	WOPL	SGD	2,412.00
2	00000190	RUL	RUL1	SGD	1,250,000.00
2	00000190	RUL	ACCR	SGD	100,000.00

Exit | **Previous** | **Refresh** | **Continue ➔**

2. Contract Issue

Before a contract can be issued, make sure that the underwriting has been completed and approved and money received for the premium required.

For Premium receipting, please refer to INTEGRAL FSU Training Manual v1.1.pdf.

Go to Proposals/New Business > Contract Issue

The screenshot shows the INTEGRAL Admin interface. The main menu on the left includes 'System Administration', 'Batch Processing', 'Clients', 'General Ledger', 'Receivables and Payables', 'Statistics', 'Reassurance Accounts', 'Life Agents', and 'Proposals/New Business'. Under 'Proposals/New Business', 'Contract Servicing', 'Surrenders and Claims', 'Unit Pricing', and 'Contract Enquiries' are listed. A blue callout box highlights the 'Contract Issue' option. The central area displays a 'Welcome to INTEGRAL Admin' message for 'Melanie Loo' with a login time of '22/07/2013' and a red note 'Current Business Date: 01/01/2013'. A 'Login Into' section contains dropdown menus for 'Company' (set to 'CSC Life') and 'Branch' (set to 'Head Office'), with an 'Apply' button. The URL in the browser bar is 'http://10.10.10.10:8080/integral/admin/contractIssue?businessDate=01/01/2013'.

The screenshot shows the 'New Contract Issue Submenu'. The left sidebar is identical to the previous screen. The main area has a header 'New Contract Issue Submenu' and a 'Session Info | Help | Home | Logout' link. The 'Input' section contains a 'Contract Number' field with '00000480' and a magnifying glass icon. The 'Actions' section contains several radio buttons: 'Issue Contract' (selected), 'Withdraw Proposal', 'Decline Proposal', 'Postpone Proposal', 'Not Taken Up Proposal', and 'Reverse Decline/Withdraw/Postpone/NTU'. At the bottom right is a 'Continue ➔' button. The URL in the browser bar is 'http://10.10.10.10:8080/integral/admin/contractIssue?businessDate=01/01/2013&contractNumber=00000480'.

Enter a contract number and select 'Issue Contract'.

The following screen will show with the message informing user to click Refresh to validate the proposal again before committing the issuance process.

Contract Issue

Session Info | Help | Home | Logout

Contract Number: 00000480 | **TEN Traditional Endowment**

Risk/Premium Status: UW / Proposal

Contract Owner: 50000367 | Lim, Adrian

Concurrent Proposal:

Risk Commencement Date: 01/01/2013

Billing Frequency: Annual

Contract Currency: SGD

Cross Reference Type: [empty]

Servicing Branch: 10 Head Office

Campaign: [empty]

Life Assured: 01

Method of Payment: Direct Billing (Cash)

Billing Currency: SGD

Cross Reference Number: [empty]

Agency: 60000139 | LimAgent, Larry

Collection Currency: [empty]

Number of Policies in Plan: 1

Billing Commencement Date: 01/01/2014

Contract Register: SGP

Source of Business: Agent

Premium: 9622.20

Contract Fee: [empty]

Total Required: 9622.20

Contract Suspense: 9622.20

Premium Deposit: [empty]

Tolerance: [empty]

Total Available: 9622.20

Statistical Codes: [empty]

Exit | Previous | Refresh | Continue ➔

The following screen shows that there is no more error message and the proposal is ready to be issued.

Pre-Issue Proposal Validation

Session Info | Help | Home | Logout

Contract Number: 00000480 | **TEN Traditional Endowment**

Contract Owner: 50000367 | Lim, Adrian

Current Financial Details:

	Contract	Collection
Contract Currency:	SGD	SGD
Amount Due:	9622.20	9622.20
Contract Fee:	[empty]	[empty]
Suspense:	[empty]	9622.20
Premium Deposit:	[empty]	[empty]

Validation Errors Detected:

Error Description	Life	Joint-Life	Coverage	Rider	Payer
[empty]					

Exit | Previous | Refresh | Continue ➔

Click Continue to proceed.

CSC INTEGRAL Admin

Contract Issue

Session Info | Help | Home | Logout

Contract Number 00000480 TEN Traditional Endowment	Risk/Premium Status U/W Proposal	
Contract Owner 50000367 Lim, Adrian	Concurrent Proposal <input checked="" type="checkbox"/>	
Risk Commencement Date 01/01/2013	Life Assured 01	Number of Policies in Plan 1
Billing Frequency Annual	Method of Payment Direct Billing (Cash)	Billing Commencement Date 01/01/2014
Contract Currency SGD	Billing Currency SGD	Contract Register SGP
Cross Reference Type <input type="checkbox"/>	Cross Reference Number <input type="checkbox"/>	Source of Business Agent
Servicing Branch 10 Head Office	Agency 60000139 LimAgent, Larry	Statistical Codes <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Campaign <input type="checkbox"/>	Collection Currency <input type="checkbox"/>	
Premium 9622.20	Contract Suspense <input type="checkbox"/>	9622.20
Contract Fee <input type="checkbox"/>	Premium Deposit <input type="checkbox"/>	<input type="checkbox"/>
Total Required 9622.20	Tolerance <input type="checkbox"/>	<input type="checkbox"/>
	Total Available 9622.20	

Exit | Previous | Refresh | **Continue ➔**

Click Continue to proceed.

CSC INTEGRAL Admin

New Contract Issue Submenu

Session Info | Help | Home | Logout

Main Menu	Input - Contract Number <input type="text"/> 
System Administration Batch Processing Clients General Ledger Receivables and Payables Statistics Reassurance Accounts Life Agents Proposals/New Business Contract Servicing Surrenders and Claims Unit Pricing Contract Enquiries	Actions <input type="radio"/> Issue Contract <input type="radio"/> Withdraw Proposal <input type="radio"/> Decline Proposal <input type="radio"/> Postpone Proposal <input type="radio"/> Not Taken Up Proposal <input type="radio"/> Proposal Enquiry <input type="radio"/> Reverse Decline/Withdraw/Postpone/NTU
Messages	Last transaction processed

Continue ➔

The message ‘Last transaction processed’ means the issuance process is completed and the contract is now in force.

The contract status can be viewed thru Contract Enquiries > Contract Details

CSC INTEGRAL Admin

New Contract Issue Submenu

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Statistics
- Reassurance Accounts
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries**

Input -
Contract Number

Actions

Issue Contract Withdraw Proposal Decline Proposal
 Postpone Proposal Not Taken Up Proposal Proposal Enquiry

Contract Details
Policy Notes

Messages

Last transaction processed

Continue ➔

Enter a contract number and select ‘Contract Details’, click Continue to proceed.

CSC INTEGRAL Admin

Contract Enquiry Submenu

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Statistics
- Reassurance Accounts
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries

Input -
Contract No Client Number

Client Search (Client Enquiry Only)

Surname <input type="text"/>	Forename <input type="text"/>	Role <input type="button" value="Select"/>
Date of Birth <input type="text"/> <input type="button" value="Calendar"/>	Sex <input type="button" value="Select"/>	
Post Code <input type="text"/>		

Actions

Contract Details Client Details

Continue ➔

This Contract Details shows the Contract Status as ‘In Force’ with the Premium Status as ‘Prm Paying’.

Extra Info

- [Claims Enquiry](#)
- [Plan Components](#)
- [Roles](#)
- [Sub A/C Balances](#)
- [Transaction History](#)
- [Agents Details](#)
- [Extra Details](#)
- [Follow Ups](#)
- [Policy Notes](#)
- [Reducing Term](#)
- [Output](#)
- [Component History](#)

Functions**Contract Details**

Contract 00000480 [TEN] TEN Traditional Endowment	Premium Status Prm Paying	Register Singapore
Contract Status In Force		Currency SGD
Owner 50000367 [Lim, Adrian]		
Life Assured 50000367 [Lim, Adrian]		
Payor 50000367 [Lim, Adrian]		
Basic Information		Scheduled Dates
Billing Currency SGD	Payment Method Direct Billing (Cash)	Billing Frequency Annual
Non-forfeiture Option <input type="text"/>		
Servicing Agent 60000139 [LimAgent, Larry]		Branch Head Office

[Exit](#) | [Previous](#) | [Refresh](#) | [Continue ➔](#)

3. Proposal Cancellation

Go to Proposals/New Business > Contract Issue

The screenshot shows the INTEGRAL Admin application. At the top, there is a red 'CSC' logo, the text 'INTEGRAL Admin', and a 'Welcome to INTEGRAL Admin' message. On the right, there are links for 'Session Info | Help | Home | Logout'. In the center, it says 'Welcome, Melanie Loo' and 'Login Time 22/07/2013'. A red box highlights the 'Contract Issue' option under the 'New Contract Proposal' section of the 'New Contract Issue Submenu'. To the right, there is a 'Login Into' section with dropdown menus for 'Company' (set to 'CSC Life') and 'Branch' (set to 'Head Office'), and a blue 'Apply' button.

This is the New Contract Issue Submenu

The screenshot shows the 'New Contract Issue Submenu'. At the top, there is a red 'CSC' logo, the text 'INTEGRAL Admin', and a 'Welcome to INTEGRAL Admin' message. On the right, there are links for 'Session Info | Help | Home | Logout'. In the center, it says 'Welcome, Melanie Loo' and 'Login Time 22/07/2013'. A red box highlights the 'Input' section, which contains a 'Contract Number' field with a magnifying glass icon. Below this, there is an 'Actions' section with several radio buttons:

<input type="radio"/> Issue Contract	<input type="radio"/> Withdraw Proposal	<input type="radio"/> Decline Proposal
<input type="radio"/> Postpone Proposal	<input type="radio"/> Not Taken Up Proposal	<input type="radio"/> Proposal Enquiry
<input type="radio"/> Reverse Decline/Withdraw/Postpone/NTU		

A blue 'Continue ➔' button is located at the bottom right.

On this New Contract Issue Submenu, user is able to issue contract or cancel the proposal or process the reverse of the proposal cancellation.

There are 4 different types of proposal cancellation, namely Withdraw, Decline, Postpone and Not Taken Up. There is no fix rule which cancellation to use. The cancellation can be a request from client or an action initiated by the underwriter

based on certain condition of the proposal. All 4 different types of proposal cancellation follow similar steps.

1) Proposal Cancellation

New Contract Issue Submenu

Session Info | Help | Home | Logout

Input

Contract Number
00001402

Actions

Issue Contract Withdraw Proposal Decline Proposal
 Postpone Proposal Not Taken Up Proposal Proposal Enquiry
 Reverse Decline/Withdraw/Postpone/NTU

Continue ➔

Select a contract number and select action ‘Withdraw Proposal’. Click Continue to proceed.

This screen shows the general information of the proposal that user intend to withdraw. The Risk status has to be ‘Proposal’ before this Withdraw Proposal process can be carried out. This is defined in Table T5679.

TM Education 5-pay

Session Info | Help | Home | Logout

Risk/Prm Status
Proposal | Proposal

Extra Info

Contract Number
00001402

Contract Owner
50000620 Bambang, Batari

Lives Assured
01

Risk Comm. Date
29/10/2012

Billing
29/10/2013

Source of Business
Agency

Servicing Branch
Head Office

Statistical Codes

Reason

No of policies
1

Method of Payment
Direct Billing (Cash)

Contract Register
Republic of Indonesia

Number

Campaign

Exit | Previous | Refresh | Continue ➔

Before user commit to withdraw the proposal, user is able to select the reason for withdrawal. The reason code can be defined by user in table T5500. Click on the search button next to the reason field and the following screen will show.

The screenshot shows a search interface for 'Contract Type in table'. The search criteria are set to 'Reason Code' and 'Reason Codes' T5500. A search bar at the top right contains the placeholder 'Search starting'. Below the search bar is a table titled 'Table Item Search' with columns: Description, Item, and Short. The table lists several reasons:

Description	Item	Short
Absolute Assignment	ABS	Abs Ass
Assignment for Mortgage Purps	ASS	Mort Ass
Deceased	DEAD	Dead
Equitable Deposit	EQD	Equt Depst
Illness	ILL	ILL
Miscellaneous	MISC	MISC
Outstanding Policy Loan	LOAN	Pol Loan
Personal	DERS	DERS

At the bottom of the screen are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

Click on any reason hyperlink and the reason will be refreshed back to the previous screen as seen below.

The screenshot shows a proposal form titled 'TM Education 5-pay'. The form includes fields for Contract Number (00001402), Contract Owner (50000620, Bambang, Batari), Lives Assured (01), Risk Comm. Date (29/10/2012), Billing1 (29/10/2013), Source of Business (Agency), Servicing Branch (10 Head Office), Statistical Codes (four empty boxes), Concurrent Proposals (checkbox checked), Billing Commence (01), Currency (IDR), Cross Ref.Type (empty box), No of policies (1), Method of Payment (Direct Billing (Cash)), Contract Register (Republic of Indonesia), Number (empty box), and Campaign (empty box). At the bottom, there is a 'Reason' field containing 'MISC' and a magnifying glass icon, followed by a large empty input field for 'Miscellaneous'.

At the bottom of the screen are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

Click Continue to commit the Withdraw Proposal process.

CSC INTEGRAL Admin

New Contract Issue Submenu

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Statistics
- Reassurance Accounts
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries

Messages

Last transaction processed

Input -
Contract Number

Actions

Issue Contract Withdraw Proposal Decline Proposal
 Postpone Proposal Not Taken Up Proposal Proposal Enquiry
 Reverse Decline/Withdraw/Postpone/NTU

[Continue ➔](#)

The message ‘Last transaction processed’ means that the proposal is withdrawn.

Once the contract is withdrawn, the proposal can only be viewed thru Proposal Enquiry and not thru Contract Enquiry.

CSC INTEGRAL Admin

New Contract Issue Submenu

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Statistics
- Reassurance Accounts
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries

Messages

Last transaction processed

Input -
Contract Number

Actions

Issue Contract Withdraw Proposal Decline Proposal
 Postpone Proposal Not Taken Up Proposal Proposal Enquiry
 Reverse Decline/Withdraw/Postpone/NTU

[Continue ➔](#)

Enter the contract number and select ‘Proposal Enquiry’ action, click Continue to proceed.

Proposal Enquiry will bring up the following screen.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract		Contract Owner		
00001402	TED	TM Education 5-pay	50000620	Bambang, Batari

Act	Life	Coverage	Rider	Description
...				TED - TM Education 5-pay
...	01			50000621 - Bambang, Adam
...		01		TED1 - TM Education 5-pay
...			01	TTDP - TM Total&Permanent Disability

Press Refresh button for Pre- Issue Validation.

Exit | Previous | Refresh | Continue ➔

Select the 1st component and click Continue to proceed.

CSC INTEGRAL Admin

Work With Proposal

Session Info | Help | Home | Logout

Contract		Contract Owner		
00001402	TED	TM Education 5-pay	50000620	Bambang, Batari

Act	Life	Coverage	Rider	Description
Select				TED - TM Education 5-pay
...	01			50000621 - Bambang, Adam
...		01		TED1 - TM Education 5-pay
...			01	TTDP - TM Total&Permanent Disability

Press Refresh button for Pre- Issue Validation.

Exit | Previous | Refresh | Continue ➔

The Risk Status shows Withdrawn.

CSC INTEGRAL Admin

TM Education 5-pay

Session Info | Help | Home | Logout

Extra Info

- Joint Owner
- Assignee
- Apply Cash
- Despatch Address
- Payor
- Commission
- Direct Debit
- Follow-ups**
- Beneficiaries
- Group Details
- Anniversary
- Trustee
- Transactions History
- Policy Notes
- Reducing Term

Contract Number 00001402	Risk/Premium Status Withdrawn
Contract Owner 50000620 Bambang, Batar	Concurrent Proposal <input type="checkbox"/>
Proposal Date 29/10/2012	
Method of Payment Direct Billing (Cash)	
No. of Policies 1	
Billing Currency IDR	
Cross Reference Number	
Source of Business Agency	
Application Form Number	
Application Form Date	
Agency 60000010 Amanda, Agent nine	Campaign <input type="checkbox"/>
Proposal Received Date 29/10/2012	
U/W Decision Date	
First Issue Date	
Non-forfeiture Option <input type="checkbox"/>	
Income Source	
Servicing Branch Head Office	
Codes	
Auto. Increase <input type="checkbox"/>	

Exit | Previous | Refresh | Continue ➔

Proposal with this Risk Status is not allowed to proceed to perform any other processes unless this status is reversed back to 'proposal'.

2) Reversal of Proposal Cancellation

When a proposal is cancelled (withdrawn, declined, postponed, not taken up), the status can also be reversed to bring back the previous proposal status.

CSC INTEGRAL Admin

New Contract Issue Submenu

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Statistics
- Reinsurance Accounts
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries

Input -

Contract Number
00001402

Actions

Issue Contract Withdraw Proposal Decline Proposal
 Postpone Proposal Not Taken Up Proposal Proposal Enquiry
 Reverse Decline/Withdraw/Postpone/NTU

Continue ➔

Select a contract number and select action 'Reverse Decline/Withdraw Withdraw Proposal'. Click Continue to proceed.

The Risk Status has to be either ‘Withdrawn’, ‘Declined’, ‘Postponed’ or ‘Not Taken Up’ before this reversal process can be carried out.

This screenshot shows the 'TM Education 5-pay' interface. The 'Reason' field is highlighted with a red box. The page includes various input fields for contract details like Contract Number, Contract Owner, Lives Assured, and Billing information. On the right side, there are sections for Concurrent Proposals, No of policies, Method of Payment, Contract Register, and Number. At the bottom, there are buttons for Exit, Previous, Refresh, and Continue.

User can select the reason for this reversal. Click on the allow user to select the reason thru the list defined in table T5500. User can also directly enter the reason code into the Reason field.

This screenshot shows the same 'TM Education 5-pay' interface as the previous one, but the 'Reason' field now contains the value 'PERS'. A red box highlights the search icon next to the reason code. The rest of the page layout remains the same, with various contract details and system settings visible.

Click Continue to commit the process.

CSC INTEGRAL Admin

New Contract Issue Submenu

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Statistics
- Reassurance Accounts
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries

Input -

Contract Number

Actions

Issue Contract Withdraw Proposal Decline Proposal
 Postpone Proposal Not Taken Up Proposal Proposal Enquiry
 Reverse Decline/Withdraw/Postpone/NTU

Messages

Last transaction processed

Continue ➔

The message ‘Last transaction processed’ means the reversal process is completed and the proposal status is back to ‘proposal’.

Once the status of the proposal is back to ‘proposal’, user is able to work on this proposal as if it is a New Business Proposal again.

4. Alter / Cancel From Inception

After a contract is issued, it is possible to process the cancellation, be it cancel from inception or alteration from inception.

Go to Proposals/New Business > Alter/Cancel from Incept

Welcome to INTEGRAL Admin

Welcome, Melanie Loo
Login Time 02/11/2012
Current Business Date: 30/10/2012

New Contract Proposal
Contract Issue
Alter/Cancel from Incept
Substd, Hospitsn & Death
Medical Provider
Medical Bill
Policy Notes

Login Into

Company: CSC Life
Branch: Head Office

Apply

This is the Cancel/Alter From Inception submenu

Session Info | Help | Home | Logout

Main Menu

Clients
Life Agents
Proposals/New Business
Contract Servicing
Surrenders and Claims
Unit Pricing
Contract Enquiries
Receivables and Payables
Reassurance Accounts
General Ledger
Statistics
System Administration
Batch Processing

Cancel/Alter From Inception

Input -
Contract Number

Actions

Alter From Inception Contract Enquiry Cancel From Inception

Continue ➔

On this submenu, user is able to process Cancel From Inception and Alter From Inception to an issued contract.

4.1 Cancel From Inception

Select a contract number and select action ‘Cancel From Inception’.

The screenshot shows the 'INTEGRAL Admin' software interface. At the top, there is a red 'CSC' logo and the text 'INTEGRAL Admin'. On the right, there are links for 'Session Info | Help | Home | Logout'. Below the header, a blue bar says 'Cancel/Alter From Inception'. On the left, a 'Main Menu' sidebar lists various options like Clients, Life Agents, Proposals/New Business, etc. The main area has two sections: 'Input' (Contract Number: 00001498) and 'Actions' (with radio buttons for 'Alter From Inception', 'Contract Enquiry', and 'Cancel From Inception', where 'Cancel From Inception' is selected). At the bottom right, there is a 'Continue ➔' button.

Click Continue to proceed.

This screen shows the general information of the contract that user intends to cancel.

The screenshot shows the 'INTEGRAL Admin' software interface. At the top, there is a red 'CSC' logo and the text 'INTEGRAL Admin'. On the right, there are links for 'Session Info | Help | Home | Logout'. Below the header, a blue bar says 'Cancel from Inception'. The main area displays contract details: Contract Number (00001498 TTM TM Term 5-years), Risk/Prem Status (In Force Prm Paying), Contract Owner (50000620 Bambang, Batari), Contract Payer (50000620 Bambang, Batari), Agency (60000010 Amanda, Agent nine), Contract Commencement Date (29/10/2012), Billed-to Date (29/10/2013), Paid-to Date (29/10/2013), Effective Date (29/10/2012), Billing Frequency (01), Method of Payment (C), and a 'Functions' section. At the bottom right, there are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

The Risk status has to be ‘In Force’ before this Cancel From Inception process can be carried out. This is defined in Table T5679.

Click Continue to commit the Cancel From Inception process.

CSC INTEGRAL Admin

Cancel/Alter From Inception

Session Info | Help | Home | Logout

Main Menu

- Clients
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries
- Receivables and Payables
- Reinsurance Accounts
- General Ledger
- Statistics
- System Administration
- Batch Processing

Messages

Last transaction processed

Input

Contract Number

Actions

Alter From Inception Contract Enquiry Cancel From Inception

[Continue ➔](#)

The message ‘Last transaction processed’ means that the contract is cancelled from inception. All transactions will be reversed and premium refund will be allocated back to the contract suspense account.

Check the contract details through Contract Enquiry.

CSC INTEGRAL Admin

Cancel/Alter From Inception

Session Info | Help | Home | Logout

Main Menu

- Clients
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries
- Receivables and Payables
- Reinsurance Accounts
- General Ledger
- Statistics
- System Administration
- Batch Processing

Messages

Last transaction processed

Input

Contract Number

Actions

Alter From Inception Contract Enquiry Cancel From Inception

[Continue ➔](#)

Enter the contract number and select “Contract Enquiry”. Click Continue to proceed.

The Contract Status and Premium Status are now showing ‘CFI’.

Contract Details

Contract
00001498 TTM TM Term 5-years

Contract Status
CFI

Premium Status
CFI

Owner
50000620 Bambang, Batari

Life Assured
50000620 Bambang, Batari

Payor
50000620 Bambang, Batari

Register
Republic of Indonesia

Currency
IDR

Joint Owner

Joint Life

Assignees

Basic Information

Billing Currency
IDR

Non-forfeiture Option

Servicing Agent
60000010 Amanda, Agent nine

Scheduled Dates

Payment Method
Direct Billing (Cash)

Billing Frequency
Annual

Branch
Head Office

Exit | Previous | Refresh | Continue ➔

The Transaction History screen shows the Contract Issue transaction has been reversed and the last transaction done was Cancel From Inception.

Transactions History

Contract
00001498 TTM TM Term 5-years

Contract Status
CFI

Premium Status
CFI

Life Assured
50000620 Bambang, Batari

Joint Life

Table: Transaction History

Sel	Transaction Number	Transaction Date	Effective Date	Code	Description
<input checked="" type="radio"/>	00004	30/10/2012	30/10/2012	T646	Cancel from Inception
<input checked="" type="radio"/>	***00003***	29/10/2012	29/10/2012	T642	Contract Issue
<input type="radio"/>	00002	29/10/2012	29/10/2012	T6A0	Underwriting Approval
<input type="radio"/>	00001	29/10/2012	29/10/2012	T600	New Contract Proposal

Financial Details | Fund Movements

Exit | Previous | Refresh | Continue ➔

Selecting the Cancel From Inception transaction and click on the Financial Details button will show the financial transactions for this process. See Section 2.4 for the accounting posting for contract issue and cancel from inception transactions.

Once the contract is Cancel From Inception, this status cannot be reversed. The contract is considered permanently terminated.

4.2 Alter From Inception

Select a contract number and select action ‘Alter From Inception’.

The screenshot shows the 'Cancel/Alter From Inception' screen. At the top right are links for 'Session Info | Help | Home | Logout'. On the left is a 'Main Menu' sidebar with options like Clients, Life Agents, Proposals/New Business, Contract Servicing, Surrenders and Claims, Unit Pricing, Contract Enquiries, Receivables and Payables, Reassurance Accounts, General Ledger, Statistics, System Administration, and Batch Processing. The main area has a header 'Cancel/Alter From Inception'. It contains an 'Input' section with a 'Contract Number' field containing '00001500' and a search icon. Below is an 'Actions' section with three radio buttons: 'Alter From Inception' (selected), 'Contract Enquiry', and 'Cancel From Inception'. At the bottom right is a 'Continue ➔' button.

Click Continue to proceed.

The screenshot shows the 'Alter From Inception' screen with various fields filled in. The 'Contract Number' is '00001500' with 'TTM TM Term 5-years' notes. The 'Contract Owner' is '50000620 Bambang, Batari'. The 'Agency' is '60000010 Amanda, Agent nine'. The 'Contract Commencement Date' is '29/10/2012', 'Billed-to Date' is '29/10/2013', and 'Paid-to Date' is '29/10/2013'. The 'Effective Date' is '29/10/2012', 'Billing Frequency' is '01', and 'Method of Payment' is 'C'. At the bottom are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

This screen shows the general information of the contract that user intends to cancel.

The screenshot shows the 'Cancel from Inception' screen. At the top right, there are links for 'Session Info | Help | Home | Logout'. On the left, there's a sidebar with 'Extra Info' and 'Functions'. The main area displays contract details:

Contract Number 00001498 TTM TM Term 5-years	Risk/Prem Status In Force Prm Paying
Contract Owner 50000620 Bambang, Batari	Contract Payer 50000620 Bambang, Batari
Agency 60000010 Amanda, Agent nine	
Contract Commencement Date 29/10/2012	Billed-to Date 29/10/2013
Effective Date 29/10/2012	Paid-to Date 29/10/2013
	Billing Frequency 01
	Method of Payment C

At the bottom right are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

The Risk status has to be 'In Force' before this Alter From Inception process can be carried out. This is defined in Table T5679. Click Continue to commit the Alter From Inception process.

The screenshot shows the 'Cancel/Alter From Inception' screen. At the top right, there are links for 'Session Info | Help | Home | Logout'. On the left, there's a sidebar with 'Main Menu' and 'Messages'. The main area has sections for 'Input' and 'Actions':

- Input:** Contract Number (text input field with a search icon).
- Actions:** Radio buttons for 'Alter From Inception', 'Contract Enquiry', and 'Cancel From Inception'.

At the bottom right is a 'Continue ➔' button.

The message 'Last transaction processed' means that the contract has now changed to 'Proposal' All transactions have been reversed.

This proposal can now viewed thru Contract Proposal Enquiry.

New Contract Proposal Submenu

Session Info | Help | Home | Logout

Main Menu

- Clients
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries
- Receivables and Payables
- Reassurance Accounts
- General Ledger
- Statistics
- System Administration
- Batch Processing

Input -

Contract Number 00001500	Contract Type -----Select-----
-----------------------------	-----------------------------------

Actions

<input type="radio"/> Create New Contract	<input type="radio"/> Modify Unissued Contract	<input type="radio"/> U/W Approval
<input type="radio"/> Follow-up Status Update	<input checked="" type="radio"/> Contract Proposal Enquiry	<input type="radio"/> Contract Enquiry
<input type="radio"/> U/W Approval Reversal	<input type="radio"/> Fast Track Issue	

Continue ➔

Enter the contract number and select “Contract Proposal Enquiry”. Click Continue to proceed.

Work With Proposal

Session Info | Help | Home | Logout

Contract
00001500 TTM TM Term 5-years

Contract Owner
50000620 Bambang, Batari

Act	Life	Coverage	Rider	Description
Select				TTM - TM Term 5-years
...	01			50000620 - Bambang, Batari
...		01		TTMI - TM Term 5-years
...			01	TTDP - TM Total&Permanent Disability

Press Refresh button for Pre-Issue Validation.

Extra Info

Functions

Messages

WARNING: U/wrtg Confirm'd

Exit | **Previous** | **Refresh** | **Continue ➔**

Select the 1st component and click Continue to proceed.

The Risk Status now shows ‘Proposal’.

INTEGRAL Admin

Session Info | Help | Home | Logout

TM Term 5-years

Contract Number: 00001500

Risk/Premium Status: Proposal Concurrent Proposal

Contract Owner: 50000620 Bambang, Batari

Risk Commencement Date: 29/10/2012

Proposal Date: 29/10/2012

Billing Frequency: Annual

Method of Payment: Direct Billing (Cash)

First Billing Date: 29/10/2013

No. of Policies: 1

Contract Currency: Indonesia Rupiah

Billing Currency: IDR

Cross Reference Type: null

Cross Reference Number:

Contract Register: Indonesia

Source of Business: Agency

Application Form Number:

Application Form Date:

Agency: 60000010 Amanda, Agent nine

Campaign: null

Proposal Received Date: 29/10/2012

U/W Decision Date:

First Issue Date: 29/10/2012

Non-forfeiture Option: null

Income Source:

Servicing Branch: Head Office

Codes:

Auto. Increase:

Extra Info

- Joint Owner
- Assignee
- Apply Cash
- Despatch Address
- Payor
- Commission
- Direct Debit
- Follow-ups
- Beneficiaries
- Group Details
- Anniversary
- Trustee
- Transactions History
- Policy Notes
- Reducing Term

Exit | Previous | Refresh | Continue ➔

This proposal now will be treated as New Business Proposal and user is able to make any amendments and the process will be similar to the New Business process.

The Transaction History screen shows the Contract Issue transaction has been reversed and the last transaction done was Cancel From Inception.

INTEGRAL Admin

Session Info | Help | Home | Logout

Transactions History

Contract: 00001500 TTM TM Term 5-years

Register: Republic of Indonesia

Contract Status: Proposal

Premium Status: Proposal

Currency: IDR

Life Assured: 50000620 Bambang, Batari

Joint Life:

Sel	Transaction Number	Transaction Date	Effective Date	Code	Description
00004		30/10/2012	30/10/2012	T607	Alter From Inception
00003		29/10/2012	29/10/2012	T642	Contract Issue
00002		29/10/2012	29/10/2012	T6A0	Underwriting Approval
00001		29/10/2012	29/10/2012	T600	New Contract Proposal

Financial Details | Fund Movements

Exit | Previous | Refresh | Continue ➔

Selecting the Alter From Inception transaction and click on the Financial Details button will show the financial transactions for this process.

5. Unit Pricing

For Unit Linked products, after the contract is issued, it is required to run the unit dealing batch job L2NEWUNITD to convert the money received to fund units.

Before the unit dealing batch job can be run successfully, it is required to have the fund price in the system according to the date required. The system is using the T+1 calculation to convert the money. This means if the transaction date is today, the conversion will only happen tomorrow with the price of tomorrow. If the price of tomorrow is not entered yet, the batch job will not convert the units. L2NEWUNITD batch job is a daily run batch job.

Go to Unit Pricing > Unit Price Entry

The screenshot shows the INTEGRAL Admin interface. On the left, a sidebar menu titled "Main Menu" includes options like Clients, Life Agents, Proposals/New Business, Contract Servicing, Surrenders and Claims, and Unit Pricing (which is currently selected). Under Unit Pricing, there are sub-options: Contract Enquiries, Receivables and Payables, Reassurance Accounts, General Ledger, Statistics, System Administration, and Batch Processing. The main content area has a header "Welcome to INTEGRAL Admin" and a message "Welcome, Account for Worachart Bhudthac". It shows the "Login Time 28/11/2012" and the "Current Business Date". Below this is a "Login Into" section with dropdown menus for "Company" (set to "CSC Life") and "Branch" (set to "Head Office"), followed by an "Apply" button.

This is the Unit Price Entry Submenu

The screenshot shows the CSC INTEGRAL Admin software interface. At the top, there's a navigation bar with links for Session Info, Help, Home, and Logout. Below this is the Main Menu, which includes options like Clients, Life Agents, Proposals/New Business, Contract Servicing, Surrenders and Claims, Unit Pricing, Contract Enquiries, Receivables and Payables, Reassurance Accounts, General Ledger, Statistics, System Administration, and Batch Processing. The current page is the Unit Price Entry Submenu. It features two main sections: 'Input' and 'Action'. In the 'Input' section, there are fields for Date (29/10/2012), Job No (00000000), Fund (a dropdown menu labeled 'Select'), Partial Fund (a dropdown menu), and To Date (29/10/2012). In the 'Action' section, there are six radio buttons: 'Create New Bare Prices', 'Enquire on Existing Prices', 'Modify Bare Prices', 'Input Bid/Offer Prices', 'Calculate Bid/Offer Prices', and 'Modify Bid/Offer Prices'. At the bottom right of the page is a 'Continue' button.

This Unit Price Entry module allows user to maintain bare prices, calculate bid/offer prices, enquire on existing prices and activate bid/offer prices. If required, the bid/offer prices can be entered directly without entering the bare prices.

5.1 Input Bid/Offer Prices

When maintaining bare or bid/offer prices, the first part of a fund identifier can be entered in the Partial Fund field to display funds which matches the entry.

When creating bare prices or input bid/offer prices, the Date and Job Number fields must be entered but the Fund field must be left blank. The Job Number is user defined and it identifies a particular entry of prices. The same number cannot be used more than once on the same date.

The screenshot shows the INTEGRAL Admin Unit Price Entry Submenu. In the 'Input' section, the 'Date' is set to '29/10/2012', 'Job No' is '00000002', 'Partial Fund' is empty, 'To Date' is '29/10/2012', and 'Fund' is a dropdown menu set to 'Select'. In the 'Action' section, the 'Input Bid/Offer Prices' radio button is selected, while 'Create New Bare Prices', 'Enquire on Existing Prices', 'Calculate Bid/Offer Prices', 'Modify Bare Prices', and 'Modify Bid/Offer Prices' are unselected. A 'Continue' button is at the bottom right.

When the same Job Number is being used on the same date, system will prompt appropriate message.

The screenshot shows the INTEGRAL Admin Unit Price Entry Submenu. The 'Input' section has a red border around the 'Date' field ('29/10/2012'). The 'Action' section is identical to the previous screenshot. In the 'Messages' section, the text 'Bare price already exist' is displayed in red. A 'Continue' button is at the bottom right.

Make the necessary change to the Job Number.

Main Menu

- Clients
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries
- Receivables and Payables
- Reassurance Accounts
- General Ledger
- Statistics
- System Administration
- Batch Processing

Messages

Bare price already exist

Input -

Date 29/10/2012	Job No 0000003	Fund -----Select-----
Partial Fund	To Date 29/10/2012	

Action

<input type="radio"/> Create New Bare Prices	<input type="radio"/> Enquire on Existing Prices	<input type="radio"/> Modify Bare Prices
<input type="radio"/> Input Bid/Offer Prices	<input type="radio"/> Calculate Bid/Offer Prices	<input type="radio"/> Modify Bid/Offer Prices
<input type="radio"/> Activate Bid/Offer Prices		

[Continue ➔](#)

Click Continue to proceed.

System will show all the funds.

Extra Info

Functions

Unit Linked Funds - Input Bid/Offer Prices

Company 2	Effective Date 29/10/2012	Job No 3
--------------	------------------------------	-------------

Fund	Initial Units			Accumulation Units		
	Bare	Bid	Offer	Bare	Bid	Offer
ACCC						
ADVS						
AGGS						
ASSU						
HRAF						

[Exit](#) | [Previous](#) | [Refresh](#) | [Continue ➔](#)

Note: Initial Units and Accumulation Units are related to Real Units and Deemed Units. If a company has a product that needs 2 accounts where during the initial stage (say the 1st 12 months), not 100% of the money is invested but after that period, all monies will be invested, then Initial Units will be used where the Real & Deemed units will be different.

Basically for such product, Insurance Company does not invest the client's money 100% into the units initially say for a period of 1 year (only 70% will be invested and the balance 30% is called Actuarial Funding). The Real Units then will be 70% of the money and Deemed Units is 100%. Deemed units will be shown to policyholder but not the Real units. After the period, all monies will go to Accumulated Units and the Real and Deemed Units will be the same then.

For example, client invest SGD1,000,000 and assumed unit price is SGD10 and allocation is 100% while actuarial funding is 30%, then Insurance Company will invest (buy units) only SGD70,000 and SGD30,000 will be used by Insurance Company for running business. In this case, the Insurance Company cannot tell client that only 70% of the money is invested because the client will consider their units as 100,000 units. In the system, the Real Units is 70,000 and Deemed Units is 30,000. However, after the initial period, all monies will be invested and the Real and Deemed Units will then be the same. This concept is different from the Allocation charges and only few companies are using this feature.

For most products, this feature is not needed. Hence only Accumulation Units columns are to be used when entering unit price.

Enter the unit price for all the relevant funds and click Refresh.

Fund	Initial Units			Accumulation Units		
	Bare	Bid	Offer	Bare	Bid	Offer
LEQY					10	10
LFIN					10	10
LMGD					10	10
LPTY					10	10
LWPR					10	10

System will validate if the price entered confine to the rules set in Table T5515. This setting is defined per fund basis.

CSC INTEGRAL Admin

Non-Traditional Fund - Create

Session Info | Help | Home | Logout

Company [2]	Table T5515	Item LCSH TM Cash Fund
From 01/01/1990 to []		
Fund Type Unit Linked Fund	Fund Currency Indonesia Rupiah	Management Charge (%) 1.00
Unit Types A	Initial Rounding Of Bid/Offer 1.01 Bid/Offer Differential 5.00000	Accumulation 1.01 5.00000
Price Change Tolerance (%) 10.00		
Initial and Accumulation Units to have same details? <input type="checkbox"/>		
Fund Switch Basis		
Bid to Bid <input checked="" type="checkbox"/>		
Bid to Offer <input type="checkbox"/>		
Bid to Discounted Offer <input type="checkbox"/> Discount %		
Offer to Offer <input type="checkbox"/>		

Exit | Previous | Refresh | Continue ➔

CSC INTEGRAL Admin

Unit Linked Funds - Input Bid/Offer Prices

Session Info | Help | Home | Logout

Company [2]	Effective Date 29/10/2012	Job No [3]																																																
<table border="1"> <thead> <tr> <th rowspan="2">Fund</th> <th colspan="3">Initial Units</th> <th colspan="3">Accumulation Units</th> </tr> <tr> <th>Bare</th> <th>Bid</th> <th>Offer</th> <th>Bare</th> <th>Bid</th> <th>Offer</th> </tr> </thead> <tbody> <tr> <td>LCSH</td> <td>[]</td> <td>[]</td> <td>[]</td> <td>10.00000</td> <td>10.00000</td> <td>10.00000</td> </tr> <tr> <td>LEQY</td> <td>[]</td> <td>[]</td> <td>[]</td> <td>10.00000</td> <td>10.00000</td> <td>10.00000</td> </tr> <tr> <td>LFIN</td> <td>[]</td> <td>[]</td> <td>[]</td> <td>10.00000</td> <td>10.00000</td> <td>10.00000</td> </tr> <tr> <td>LMGD</td> <td>[]</td> <td>[]</td> <td>[]</td> <td>10.00000</td> <td>10.00000</td> <td>10.00000</td> </tr> <tr> <td>LPTY</td> <td>[]</td> <td>[]</td> <td>[]</td> <td>10.00000</td> <td>10.00000</td> <td>10.00000</td> </tr> </tbody> </table>			Fund	Initial Units			Accumulation Units			Bare	Bid	Offer	Bare	Bid	Offer	LCSH	[]	[]	[]	10.00000	10.00000	10.00000	LEQY	[]	[]	[]	10.00000	10.00000	10.00000	LFIN	[]	[]	[]	10.00000	10.00000	10.00000	LMGD	[]	[]	[]	10.00000	10.00000	10.00000	LPTY	[]	[]	[]	10.00000	10.00000	10.00000
Fund	Initial Units			Accumulation Units																																														
	Bare	Bid	Offer	Bare	Bid	Offer																																												
LCSH	[]	[]	[]	10.00000	10.00000	10.00000																																												
LEQY	[]	[]	[]	10.00000	10.00000	10.00000																																												
LFIN	[]	[]	[]	10.00000	10.00000	10.00000																																												
LMGD	[]	[]	[]	10.00000	10.00000	10.00000																																												
LPTY	[]	[]	[]	10.00000	10.00000	10.00000																																												

More...

Exit | Previous | Refresh | Continue ➔

If the price entered is outside the tolerance range, system will prompt error message. When user click Continue, system will prompt the second time error message to warn user again but user is allowed to continue to accept this entry.

CSC INTEGRAL Admin

Unit Linked Funds - Input Bid/Offer Prices

Session Info | Help | Home | Logout

Company 2	Effective Date 29/10/2012	Job No 3
--------------	------------------------------	-------------

More...

Fund	Initial Units			Accumulation Units		
	Bare	Bid	Offer	Bare	Bid	Offer
LCSH				10.00000	10.00000	10.00000
LEQY				10.00000	10.00000	10.00000
LFIN				10.00000	10.00000	10.00000
LMGD				10.00000	10.00000	10.00000
LPTY				10.00000	10.00000	10.00000

Messages

ENTER to accept or EXIT
Outside tolerance

Exit Previous Refresh Continue ➔

Click Continue to proceed.

CSC INTEGRAL Admin

Unit Price Entry Submenu

Session Info | Help | Home | Logout

Date 29/10/2012	Job No 00000003	Fund -----Select-----
Partial Fund <input type="text"/>	To Date 29/10/2012	

Action

Create New Bare Prices
 Enquire on Existing Prices
 Modify Bare Prices
 Input Bid/Offer Prices
 Calculate Bid/Offer Prices
 Modify Bid/Offer Prices
 Activate Bid/Offer Prices

Messages

Last transaction processed

Continue ➔

Last transaction processed means the bid/offer prices have been entered.

5.2 Modify Bid/Offer Prices

When maintaining bid/offer prices, the Date and Job Number fields must be entered. If the Job Number is not entered, a Job Number Selection screen is displayed.

Unit Price Entry Submenu

Input -

Date 29/10/2012	Job No 00000003	Fund -----Select-----
Partial Fund <input type="text"/>	To Date 29/10/2012	

Action -

<input type="radio"/> Create New Bare Prices	<input type="radio"/> Enquire on Existing Prices	<input type="radio"/> Modify Bare Prices
<input type="radio"/> Input Bid/Offer Prices	<input type="radio"/> Calculate Bid/Offer Prices	<input checked="" type="radio"/> Modify Bid/Offer Prices
<input type="radio"/> Activate Bid/Offer Prices		

Continue ➔

Unit Linked Fund Prices - Bid/Offer Modify

Fund	Initial Units			Accumulation Units		
	Bare	Bid	Offer	Bare	Bid	Offer
LCSH	<input type="text"/>	<input type="text"/>	<input type="text"/>	10.00000	10.00000	10.00000
LEQY	<input type="text"/>	<input type="text"/>	<input type="text"/>	10.00000	10.00000	10.00000
LFIN	<input type="text"/>	<input type="text"/>	<input type="text"/>	10.00000	10.00000	10.00000
LMGD	<input type="text"/>	<input type="text"/>	<input type="text"/>	10.00000	10.00000	10.00000
DTV	<input type="text"/>	<input type="text"/>	<input type="text"/>	10.00000	10.00000	10.00000

Functions

Session Info | Help | Home | Logout

Exit | Previous | Refresh | Continue ➔

Change the unit price and click Refresh to validate the entry.

Currently the job number has to be manually entered by user.

User can enter only the Bid price and Offer price will automatically calculated based on the formula and the setting in table T5515. If user does not want to use the in-build formula that is related to table T5515, user needs to enter both the prices accordingly.

The in-built formula for Offer price is

$$\text{Offer price} = (\text{Bid price} * 100) / (100 - (\text{Bid/Off Differential}))$$

Below table T5515 shows that the Bid/Off Differential is input as 5.00000

The screenshot shows the INTEGRAL Admin software interface. The top navigation bar includes 'Session Info | Help | Home | Logout'. The main title is 'Non-Traditional Fund - Create'. On the left, there are two sections: 'Extra Info' and 'Functions'. In the 'Extra Info' section, there is a 'Company' dropdown set to '2', a 'Table' dropdown set to 'T5515', and a date range 'From 01/01/1990 to [empty]'. In the 'Functions' section, there are dropdowns for 'Fund Type' (Unit Linked Fund), 'Fund Currency' (Indonesia Rupiah), 'Unit Types' (A), and management charges (Management Charge % 1.00, Price Change Tolerance % 10.00). Below these, there are fields for 'Initial' and 'Accumulation' values, both set to 1.01. Underneath, the 'Bid/Off Differential' field is explicitly set to 5.00000. There is also a checkbox for 'Initial and Accumulation Units to have same details?' which is checked. The 'Fund Switch Basis' section includes checkboxes for 'Bid to Bid' (checked), 'Bid to Offer' (unchecked), 'Bid to Discounted Offer' (unchecked), and 'Offer to Offer' (unchecked). A 'Discount %' field is also present. At the bottom, there are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

During unit price entry, if user enters 10.00000 for Bid price and click Refresh, system will auto calculate the offer price as 10.52632 as shown below.

Initial Units			Accumulation Units			Last Upd
Bare	Bid	Offer	Bare	Bid	Offer	
HRAF						29/10/13
HRGF						29/10/13
LCSH			10.00000	10.00000	10.52632	29/10/13
LEQY						29/10/13
LFIN						29/10/13

If the Bid and Offer price is to be the same, then in table T5515, for all the funds, just input the Bid/Off Differential as 0.00000

CSC INTEGRAL Admin

Unit Linked Fund Prices - Bid/Offer Modify

Session Info | Help | Home | Logout

Company 2	Effective Date 29/10/2012	Job No 3				
Fund	Initial Units			Accumulation Units		
	Bare	Bid	Offer	Bare	Bid	Offer
LCSH				10.00000	11.00000	11.00000
LEQY				10.00000	10.00000	10.00000
LFIN				10.00000	10.00000	10.00000
LMGD				10.00000	10.00000	10.00000
PTV				10.00000	10.00000	10.00000

ENTER to accept or EXIT
Outside tolerance

Exit / Previous / Refresh / Continue ➔

Click Continue to proceed.

CSC INTEGRAL Admin

Unit Price Entry Submenu

Session Info | Help | Home | Logout

Date 29/10/2012	Job No 0000003	Fund -----Select-----
Partial Fund <input type="text"/>	To Date 29/10/2012	

Action

Create New Bare Prices
 Enquire on Existing Prices
 Modify Bare Prices
 Input Bid/Offer Prices
 Calculate Bid/Offer Prices
 Modify Bid/Offer Prices
 Activate Bid/Offer Prices

Continue ➔

Last transaction processed means the modification is completed.

User can modify multiple times but if these prices are not validated, system will not take into consideration of these prices.

5.3 Activate Bid/Offer Prices

To activate the bid/offer prices for the use by the system, **enter the required Date and Job Number combination.**

Main Menu

- Clients
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries
- Receivables and Payables
- Reassurance Accounts
- General Ledger
- Statistics
- System Administration
- Batch Processing

Unit Price Entry Submenu

Session Info | Help | Home | Logout

Input -

Date 29/10/2012	Job No 00000003	Fund -----Select-----
Partial Fund [dropdown]	To Date 29/10/2012	

Action -

Create New Bare Prices Enquire on Existing Prices Modify Bare Prices
 Input Bid/Offer Prices Calculate Bid/Offer Prices Modify Bid/Offer Prices
 Activate Bid/Offer Prices

Messages

Last transaction processed

Continue ➔

Click Continue to proceed.

Main Menu

- Clients
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries
- Receivables and Payables
- Reassurance Accounts
- General Ledger
- Statistics
- System Administration
- Batch Processing

INFOS

Session Info | Help | Home | Logout

Activate Bid/Offer Prices

Press Enter to proceed.

CSC INTEGRAL Admin

Unit Price Entry Submenu

Session Info | Help | Home | Logout

Main Menu

- Clients
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries
- Receivables and Payables
- Reassurance Accounts
- General Ledger
- Statistics
- System Administration
- Batch Processing

Input

Date 29/10/2012	Job No 0000003	Fund -----Select-----
Partial Fund <input type="text"/>	To Date 29/10/2012	<input type="button" value=""/>

Action

<input type="radio"/> Create New Bare Prices	<input type="radio"/> Enquire on Existing Prices	<input type="radio"/> Modify Bare Prices
<input type="radio"/> Input Bid/Offer Prices	<input type="radio"/> Calculate Bid/Offer Prices	<input type="radio"/> Modify Bid/Offer Prices
<input type="radio"/> Activate Bid/Offer Prices		

Messages

Last transaction processed

Continue ➔

Once the prices are activated, the system will recognize these prices and when unit dealing is run, these prices will take effect.

Once the unit dealing is run and money converted to units, this change in unit price will not affect the already transacted units.

5.4 Enquire on Existing Prices

When enquiring on existing prices, the From Date and To Date should be entered. A valid fund may be entered. If no fund is entered, the enquiry screen shows the price history of all defined funds.

CSC INTEGRAL Admin

Unit Price Entry Submenu

Session Info | Help | Home | Logout

Main Menu

- Clients
- Life Agents
- Proposals/New Business
- Contract Servicing
- Surrenders and Claims
- Unit Pricing
- Contract Enquiries
- Receivables and Payables
- Reassurance Accounts
- General Ledger
- Statistics
- System Administration
- Batch Processing

Input -

Date 29/10/2011 <input type="button" value="..."/>	Job No 00000000	Fund -----Select-----
Partial Fund <input type="text"/>	To Date 29/10/2012 <input type="button" value="..."/>	

Action

Create New Bare Prices Enquire on Existing Prices Modify Bare Prices

Input Bid/Offer Prices Calculate Bid/Offer Prices Modify Bid/Offer Prices

Activate Bid/Offer Prices

Continue ➔

CSC INTEGRAL Admin

Unit-Link Fund Price History Enquiry

Session Info | Help | Home | Logout

Extra Info

Functions

Fund Code	Short Description	Fund Type	Effective Date	Bare Price	Bid Price
LCSH	LCSH	A	02/10/2012	10.00000	10.10000
LEQY	LEQY	A	02/10/2012	10.00000	10.10000
LFIN	LFIN	A	02/10/2012	10.00000	10.10000
LMGD	LMGD	A	02/10/2012	10.00000	10.10000
LPTY	LPTY	A	02/10/2012	10.00000	10.10000
LWPR	LWPR	A	02/10/2012	10.00000	10.10000

Next ➔

Exit | Previous | Refresh | Continue ➔