



Computer Sciences Corporation  
Financial Services Group

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# **Integral System**

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**GROUP Product Configuration**

**Prepared by  
CSC Asia**

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**Publication History**

Version	Date	Includes
1.0	1 May 2013	Initial Version

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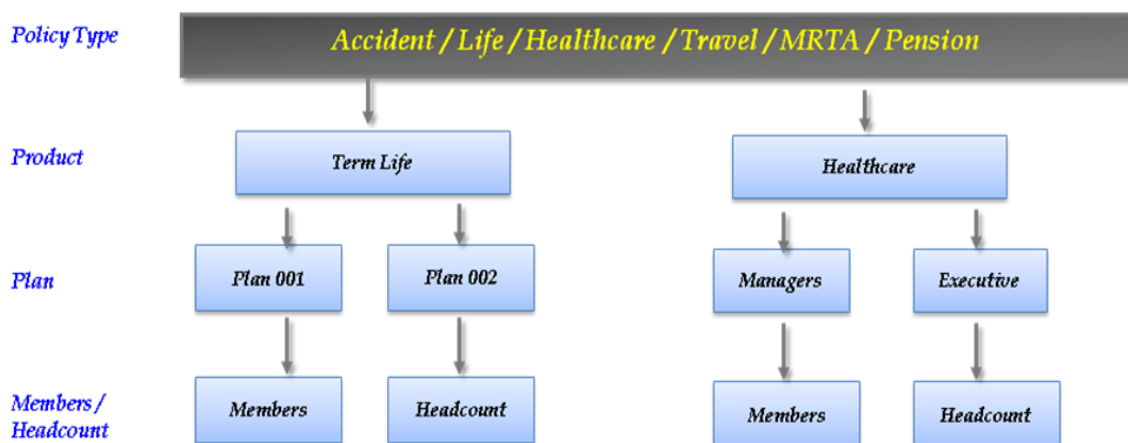
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# 1. Product Configuration

In Integral Group, an insurance product is structured into four main levels. This is usually established upfront prior to any processing of the nominated product. The appropriate tables need to be set up for validations, system default data, processing and calculation rules, premium earnings/reserves, etc.

## 1.1 Product Structure

Policy structure of GROUP comprises of Policy Type, Product/Plan Type and Member/Headcount. This structure allows for a wide range of policy types or 'product packaging' to be supported in Integral GROUP. They can range from a policy type with simple single product/plan to a policy with multi products/multi-plans.



The INTEGRAL GROUP system can support the following product structures:

- One policy
  - One basic product
  - One product
  - One plan
  - One policy
  - One member
  - One member/dependant
- Many basic products  
Many riders (also called products)  
Many plans  
Many benefits  
Many members  
Many dependants  
One plan with multiple products per policy

The dependants and member can belong to the same or different plans.

The system has the ability to enter contracts of any duration or periods of cover and can distinguish between take over policies and non take over policies.

The system is enabled to handle both standard and non standard policies. A standard policy is one which products, premiums, sum insured and claim limits are predefined. The system identifies whether a policy is standard or non standard by policy type. The policy types are defined in T9799. For standard policies, the user need not enter sum

insured, benefit amounts, claim limits and premium rates during proposal entry, as these are available from system tables.

The system is flexible enough to accept different premium calculation criteria for the products held in T9824. This facility is provided through table and a database for Premium Method 04.

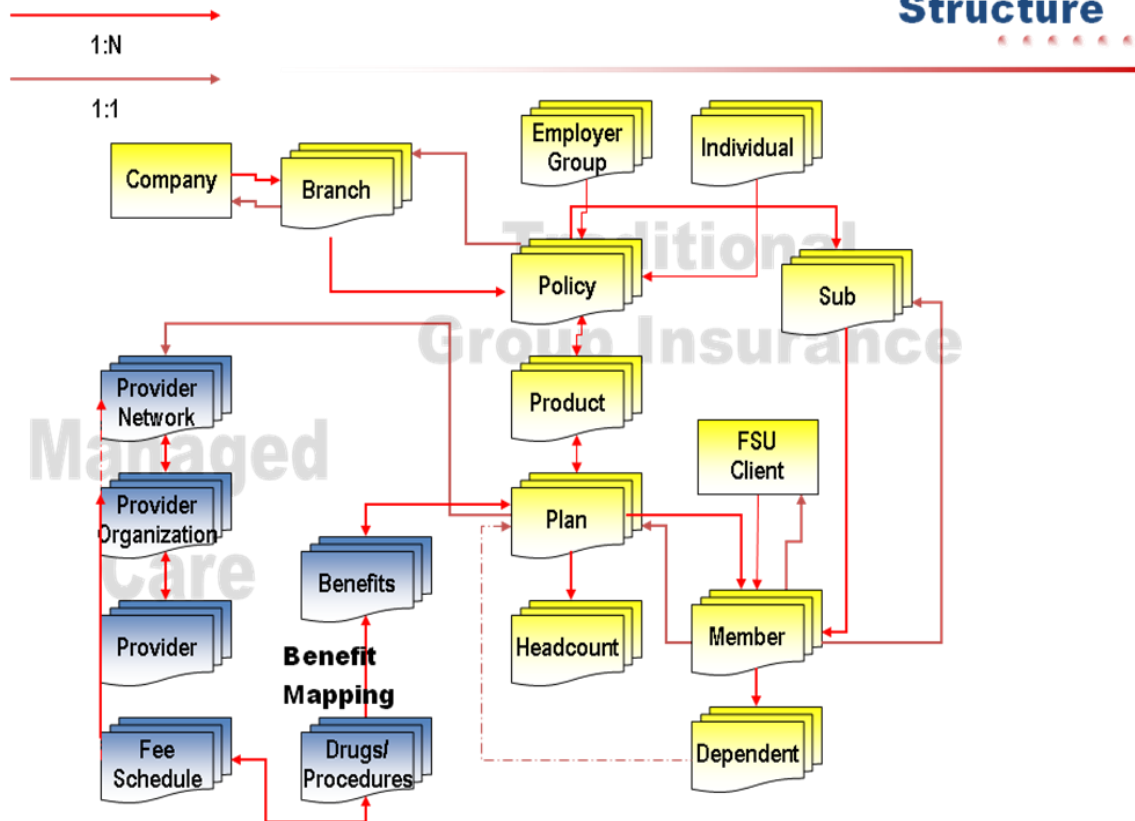
The system supports traditional term life, disability and investment products.

The lives that are covered under a plan are indicated in the system by means of family code. The system is able to support the following codes held in T9828.

- Member only
- Member and spouse
- Member and children
- Member, spouse and children
- Spouse only
- Spouse and children
- Children only

Plans belonging to a product such as Group Hospital and Surgical have a long list of benefits and claim limits whose values are typically the same across most policies. Therefore, for policies which use this product these values should be automatically displayed as default values with the ability to overwrite, if necessary. This facility is provided through TR9AE, TR9AF and TR9AG.

All these product attributes, rules and validation for each product are defined within the system and there is the ability to change these attributes of an existing product from time to time.



Integral policies are structured in a similar way, that is, at the top is the policy header. It stores standard information which is common to all policies such as:

- Policy type and number
- Policy period – inception and expiry dates
- Servicing agent
- Policy owner – client number and name
- Billing currency, billing type
- Renewal information

The next level down is the product details and must be defined in Product Definition table (T9797). Specifically, the 'Valid Products' fields on the 'Policy Type Definition' table (T9799) holds the products that are allowed for each Policy Type. In Product Rules table (T9769), the 'Base Products' and 'Mutually Exclusive Products' can be defined for each Product.

The Plan is user defined and allows the User to set rules such as Max and Min age, the Min and Max Limits, the Class of Insured, the Premium method applicable and the Benefits applicable. These rules can also be set up as defaults in Product Rules table (TR9WE). In each Plan defined, user will have to mark if it is on Headcount basis and this will determine if the members to the plan are on named basis or headcount basis.

Each named member must be in the client database before it can be added to a product/plan.

## 1.2 Table Parameterisation

Integral GROUP uses tables as central repository for reference or static data. A table may hold valid codes with additional information, or may have extra data screen containing further information for each of the code entries. Some tables are dated tables, that is, a 'from' and a 'to' date can be entered and the information contained on that particular table is valid for that date range. Dated tables cater for alterations to contract rules that apply to specific date range such as legally imposed changes or changes to premium or commission rates.

Since all the rules are held on tables and hence the term table-driven/table parameterisation, the system is flexible such that any change to rules can be accommodated by amending tables rather than hard-coded programs. The obvious advantage of this system is that changes can be accommodated easily and new products can be designed and set up in a very short period of time, assuming no new programming features are required.

Tables are used to define policy and products in Integral GROUP like

- Set-up and link Policy Types and Product Types to form different types of products
- Users maintain table parameters to suit product requirements
- Product features can be switched on/off easily
- Date-driven tables can control product features, like rating
- Existing products may be cloned, mixed and matched

## 1.3 Product Set-up

There are over 600+ tables in INTEGRAL GROUP and this section is to highlight the tables to be set-up for Policy and Product Definition.

POLICY/PRODUCT SET-UP		
1	T9797	Product Definition Table
2	T9799	Policy Type Definition
3	TR911	Product Definition (2nd table)
4	TR9GW	Product Class
5	T3640	Premium Class
6	T9693	Product related Claim Data
7	T9769	Product Rules
8	T9778	Product Long Name
9	TR9I4	Default Commission Rate
10	TR9DH	RI method for Policy type/Prod
11	TR914	Underwriting Criteria
12	TR915	Underwriting Criteria
13	T5678	Default Follow-ups
14	TR9U6	Product Definition
15	T9798	Benefit Codes Definition
16	TR9AE	Template table to store the benefit header (Applicable to H&S products only)
17	TR9AF	Template table to store the benefit limits (Applicable to H&S products only)
18	TR9AG	Template table to store the benefit mapping (Applicable to H&S products only)
19	TR9WE	Product Rules
20	TR9Q2	Verify Member STS WRT Benefit
21	TR9RK	Template for List of Benefits (Sum-Insured Products)
22	TR9RL	Benefits List Header
23	TR9RM	Benefit List Details
24	T9775	Default Contract Currency
25	T3629	Currency Code Details
26	TR9WD	Policy Type Rules
27	TR9JJ	Policy Jacket
28	TR9WA	Policy type - Rules Level
29	TR9U5	Policy Type Definition
30	T9764	Stamp Duty Table
31	T9765	Premium Tax Rate (GST) Table
32	T9776	Follow-Up codes
33	T9784	Servicing Staff
34	T9806	Modal Factor for Instalment Policy
35	TR9PT	Additional Company Parameters
36	TR9PS	Maximum Commission Amount